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Can kiwis become the new 'Cuties?'

The fuzzy fruit gaining steam in the Central Valley

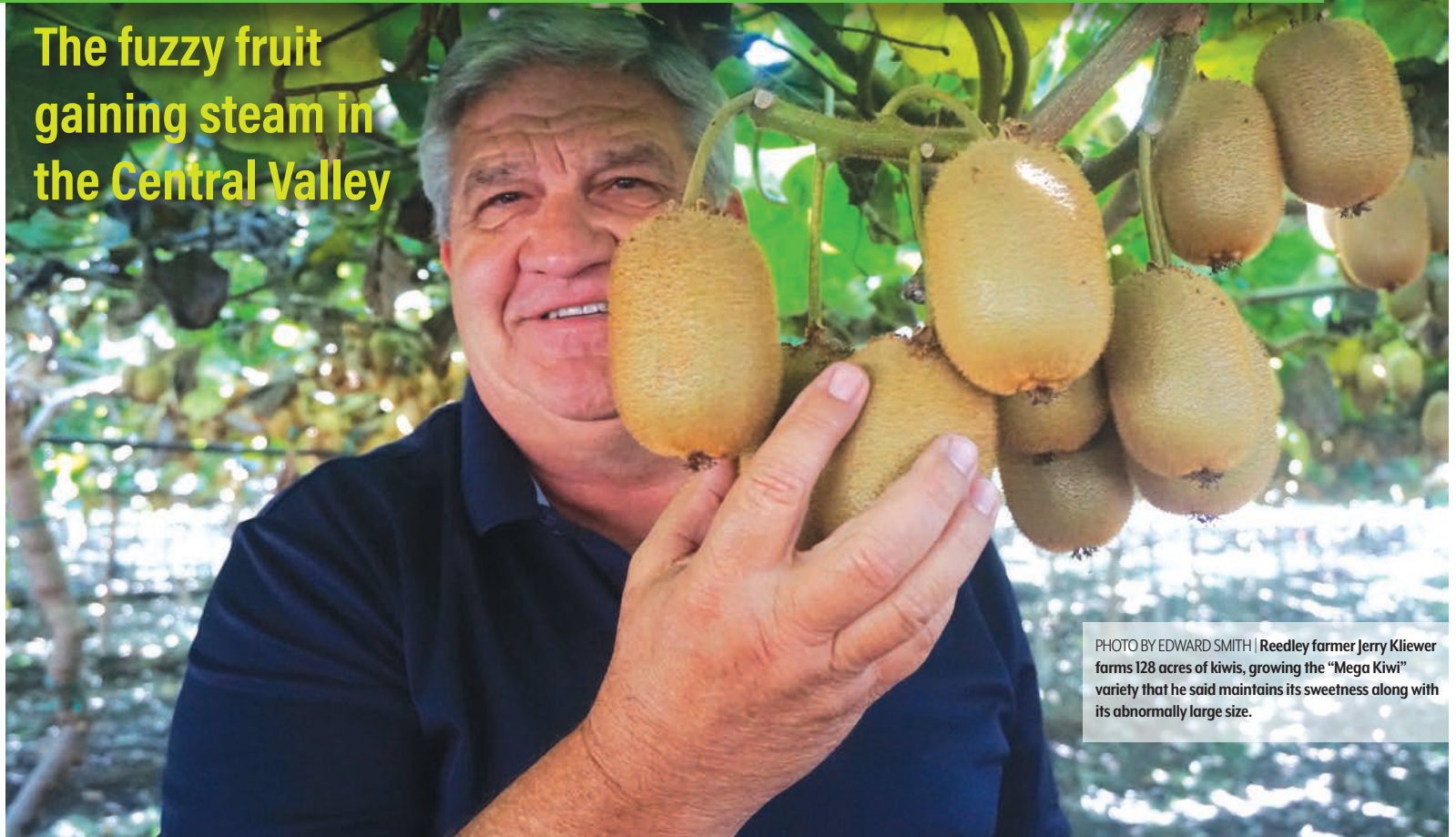


PHOTO BY EDWARD SMITH | Reedley farmer Jerry Kliewer farms 128 acres of kiwis, growing the "Mega Kiwi" variety that he said maintains its sweetness along with its abnormally large size.

Edward Smith – STAFF WRITER

Increased acreage, new varieties and focused marketing efforts from growers may mean a big future for a little fruit.

While the kiwifruit may not have made it onto the top-20 highest valued commodities in the Central Valley according to 2017 crop reports from Tulare, Fresno, Kings and Madera counties, growers are investing more into the

vine-grown treat that is native to China.

Last year, acreage in Fresno County increased three-fold over 2016 to 1,560 acres from 587, according to the ag commissioner's office. While still paltry compared to cash crops like almonds or grapes, this is the first time Fresno County kiwi acreage exceeded 1,000 acres since the fruit's first appearance in the crop report in 1984. It appeared for the first time in Tulare County in 1979.

The 'Cuties' treatment

Sources say that jump in acreage is due in large part to fruit marketing firm Sun Pacific, which is now branding kiwis as "Mighties," similar to "Cuties," the mandarins the company also sells that took the fresh fruit industry by storm. Sun Pacific declined an interview request.

Kiwi | 3

Using de-escalation to calm workplace conflict



PHOTO BY DAVID CASTELLON | Former attorney turned self-described "peacemaker" Doug Noll offers members of the San Joaquin Valley Manufacturers Alliance advice on how to de-escalate high emotions during workplace conflicts last week during the group's third-quarter meeting.

David Castellon - STAFF WRITER

When dealing with moments of conflict or acts of outright aggression in the workplace, Doug Noll suggests the key to de-escalating such situations is listening.

But don't ask go straight into problem-solving mode — as

many are inclined to do — if the emotions of the people involved are high, said the former attorney turned professional mediator and author.

Instead, he advised members of the San Joaquin Valley Manufacturers Alliance gathered last

De-escalation | 4

Could California's pot industry hit the same wall as Oregon?

the FOCUS



CONTRIBUTED | Skip Newcomb, right, an employee of Oregon's East Fork Cultivars helps process freshly-harvested cannabis at the business' East Fork Ranch. The legal grow operation is located in an area of family farms in Southern Oregon.

David Castellon - STAFF WRITER

As in many states that have legalized marijuana, Oregon voters passed their recreational marijuana law in 2014 amid hopes it would be an economic boon and create new industry for Oregonians.

But while America's legal pot industry is widely seen as poised for massive growth — with a recent Forbes article citing cannabis-related jobs as the fastest-growing job category in the U.S. — growers in Oregon have hit a wall.

Pot | 8

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PHOTO BY EDWARD SMITH | Originally from China, kiwis naturally prefer humid and cool weather conditions, which made it difficult to adapt the Valley's Mediterranean conditions to growing the fruit.

Kiwi | from 1

In a marketing video on its website, Pasadena-based Sun Pacific, which maintains a regional office in Exeter, said it owns 50 percent of North America's kiwi supply. It plans to triple that figure by 2025. Since "Mighties" were introduced in 2014, sales have experienced "double-digit growth," according to the video.

At the same time, a grower in Reedley, Jerry Kliewer, is also increasing his acreage, transforming a field of plums to kiwis. It was Kliewer's father who was one of the first growers to make a go of the fruit back in 1973.

Of the 450 acres on Kliewer Farms, 128 acres are dedicated to kiwis.

"It's a big part of what we do," Kliewer said.

Premium price

A number of factors have led to the rise to growers investing in the fruit.

When growers first got into kiwis, it was a specialty fruit, which meant it could bring in typically higher premiums, according to Nick Matteis, assistant manager with the Kiwifruit Administrative Committee in Sacramento. But in the 1990s, kiwi growers had to deal with global competition. Italy and Chile, namely, increased acreage and production, with the higher volume bringing down prices until the mid-2000s when production leveled.

"The folks that are still in the game, they weathered the storm of the '90s of the commoditization of kiwi when the prices came down," Matteis said. "They became better growers."

Even today, California is still only in the top-10 of kiwifruit producers

worldwide. Italy, Chile and New Zealand are the three biggest growers.

But, within the last four or five years, Matteis says, you're starting to see new investments in the fruit.

Consumer demand

With the rise in more health-conscious consumers, kiwis grew more popular. Blueberries, kale and quinoa have skyrocketed in demand due to their marketing as so-called "superfoods."

Packed with antioxidants like Vitamin C and folic acid, the fruit also ranks low on the glycemic index, making it attractive to insulin-sensitive consumers, Matteis said.

"Health benefits being bigger than ever, this fruit fits into that category as one of the best things you can eat per serving," he said.

The fruit also has a wide range of varieties. It has two main types, green and gold, but there are other options as well.

"Everything from red to purple, every hue of color you can imagine there seems to be a kiwi that can fit into that profile," Matteis said.

Though some are harder to find than others.

One new variety is the Mega Kiwi, a green kiwi to which Kliewer has exclusive rights. The fruit can be 40-50 percent larger than the Hayward Kiwi, which is the variety most shoppers will find in grocery aisles. The strain comes from Greece, where growers selectively bred kiwis looking for larger, more vigorous qualities. Kliewer brought sticks over and grafted them onto his existing Hayward vines. It takes about three years for the vines to start producing, and when they did, he noticed the fruit was

big and of "exceptional quality," he said. He took tissue cultures and cloned it over the course of nine years, and this year will be the first year it will be harvested from its own plants.

A long road

The kiwifruit took some trial-and-error to adapt to the Mediterranean climate in the Central Valley. It started out in China, and enjoys a bit more humidity along with a cooler climate, especially the Mega Kiwi.

"We've had a little bit of a learning curve, but I think we're figuring most of these things out," Kliewer said.

It can take \$20,000-\$25,000 an acre just for the infrastructure, trellis' and shade cloth necessary to get the vines to produce.

In Fresno County, growers grossed 82 percent more value from their acreage in 2017 compared to 2016, according to crop reports. In 2017, a ton of kiwis averaged \$2,321 versus \$1,273 in 2016. Tulare County saw an 85-percent dip in pricing from 2017 to 2016, grossing \$961 per ton versus \$1,780. This resulted in a total value of \$25.69 million in 2017, compared to \$45.75 million in 2016.

About 70-75 percent of the crop is distributed domestically, but compared to the rest of the world, Americans are eating far fewer kiwis.

"The per capita consumption in the United States is a fraction of what it is in other countries," said Kliewer. "The consumption is probably nine times what it is here in the United States. There's a lot of market that can be developed as soon as people learn what a great story the kiwi has."

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De-escalation | from 1

week for their third-quarter meeting in Fresno to listen to the emotions their employees express and use affect labeling — identifying those emotions and stating them back to the person — as a way to de-escalate a situation before trying to get deeper.

The mediator said his method centers around listening intently and letting the other person know that you understand “exactly what they say, what they mean and what they’re feeling. When you do that as a listener, everything calms down.”

Noll, who lives near Prather, has

considerable expertise on the subject, having spent 22 years as a lawyer before changing careers to mediation and conflict resolution.

He told the audience gathered at the Betts Co. headquarters in Fresno he has personally worked with more than 1,500 prison inmates — training many to be mediators among their prison populations and successfully reducing violence rates — as well training other mediators and staff at the U.S. Congressional Budget Office to de-escalate conflicts with members of Congress and their staffs.

And then there’s his latest book, published last year, “De-Escalate:

How to Calm an Angry Person in 90 Seconds or Less.”

While his suggested methods of de-escalation may seem simple at first blush, they actually may require an intellectual shift, Noll told the crowd.

“And this is the shift I think that every one of us has to make if we want to move out of the kind of chaos we live in to a place of greater peace and inner harmony. An intellectual shift is very simple: We are 98 percent emotional and 2 percent rational.”

“We are not rational beings — no way, no how. And the moment that we can make the shift to get away

from rationality as the primary differentiation of humans from other animals, the quicker we can move into a place where we can really relate to each other as true human beings.”

Acknowledging the emotions of others during moments of conflict is important in the workplace to ensure those conflicts don’t worsen, he said.

“Basically, what happens is that when we become highly emotional, our pre-frontal cortex shuts down, our emotional centers light up, we lose the ability to do anything other than be reactive to our emotions,” Noll explained.

“And unless we are highly skilled, that reactivity leads to a condition called ‘alexithymia’ — the inability to understand, name or manage our own emotions,” which, he said, is when people “lose it.”

To avoid this, Noll suggested employers, human resources staff, managers, mediators and others who have to deal with workplace conflicts use affect labeling, which essentially is identifying the emotions of the other person — anger, frustration, worry, etc. — and simply stating them to the person experiencing them, such as saying, “You are scared.”

“Ignore the words and get to the emotions. Reflect back the emotions with a simple ‘you’ statement,” he added.

“What affect labeling does is that we as the listener lend our pre-frontal cortex to the speaker for about 30 seconds — that’s all it takes, 30 seconds — and as we process the emotional experience we are guessing at, that we think that the speaker is having, that allows the speaker’s frontal cortex to come back online. The emotional centers quiet down, and the problem is solved.”

If you guess the wrong emotion, that’s OK, as the speaker generally will correct you, which also can have a calming effect, Noll said.

He also advised it’s important is to keep the discussion going about the person experiencing the emotions, so listen intently — don’t check your watch or be distracted by other things — and avoid “I” statements, which include, “Oh, that happened to me,” or “What I hear you saying ...”

“So, when you really learn how to listen, it’s a very different skill from conversation. And you make a committed conscious choice to listen in that moment,” Noll explained.

“You know you are because you are in the speaker’s frame of reference. The moment you use the ‘I’ word, you aren’t listening. The moment you ask a question, you are no longer listening,” he said.

“I would say what [the other person] just said was and paraphrase the core message, or ‘What you’re feeling is, you are angry, you’re frustrated.’ If you do that, you’re on the speaker’s track, and that’s where I want to be all the time.”

Once emotions are de-escalated, then a discussion on the causes of the problems and how to fix things should occur, but even then the speaker should be invited to discuss his or her feelings on these matters, Nell told the audience.

“Listen first, calm people down and then go into problem solving. Then you ask how to go about solving a problem, how to prevent it again and invite input on the consequences.”

And that may not be necessary, said Nell, adding that “In conflict, I find that about 80 percent of the time if you de-escalate, that’s the end of the problem.”

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Attack of the apps: Education, competition, newcomers create Fresno tech explosion

Donald A. Promnitz - STAFF WRITER

Earlier this year, Fresno tattoo artist Channele Charest had become fed up with a common problem in her line of work.

As a contractor, she arranges her own schedules with clients, but found that there was too much back-and-forth in booking them, be it through calls, texting, or social media. This process was costing her both time and money.

"I thought 'well, there's got to be an app out there that will work for my problem,'" Charest said. "I thought, 'there's a ton of calendar apps that already exist, there's got to be one that works for tattooers.'"

After doing some research, however, Charest was surprised to find there wasn't one that met the criteria she needed. Seeking a solution to her booking issues, and sensing a business opportunity, she reached out to her friend Greg Goforth, a developer at Bitwise Industries. The result of their collaboration was TatStat — an online booking app that lets customers find tattoo artists in their area and book their appointments in a few swipes of the finger.

Their product was entered in this year's 59 Days of Code competition, taking first place in the "Classic" category, along with a \$5,000 prize.

However, TatStat, isn't the only smartphone app being made in Fresno. Since last year, there have been numerous new products to go into development, with purposes ranging from tattoos to ordering food and even fighting human trafficking.

"What we're seeing in the way folks try and succeed in creating new startups in the mobile applications space is really, really encouraging," said Jake Soberal, CEO of Bitwise Industries.

Founded in 2013, Bitwise Industries has become the nerve center of Fresno's emerging tech scene. It's at Bitwise that two of the primary incubators for the industry's growth — Geekwise Academy and 59 Days of Code — are housed.

Headed by Bethany Mily, Geekwise has been making efforts to not only educate its own students in coding and software, but to do so in schools in the Valley.

At least one app to emerge from the Geekwise cohorts, Ordslip, has already hit the markets. Headed by Derek Payton, the food-ordering application launched last year and has found a niche by reaching out to smaller restaurants.

Meanwhile, 59 Days of Code has incentivized many of these students to go through with the creation of their products within a two-month period of time.

"The hypothesis was always that those people are here and basically, we just need to shine the light on them and give them the opportunity and the space and the place, and the ability to kind of just showcase their skills," WHOSE QUOTE?

And while not every app can win, the 59-day period of development, market-

ing and design can still result in a viable prototype and a business for them to pursue.

"59 Days of Code was an incredible opportunity for us to get our foot in the door and see what it is really like to produce an application that could be around for a while," said Onnastasia Salinas of Enuf is Enough. "So it was great to participate, so regardless of whether we won or not, we learned a ton going forward that will definitely be able to use."

One of two apps entered in the competition to combat human trafficking in the San Joaquin Valley, Enuf is Enough is a marriage of passions for Salinas, who has an educational background in criminology and a love of tech. While the victim resource app didn't take the prize, they now have a live prototype, and have been making inroads with groups like Spirit of Women and Marjaree Mason Center.

"Before we actually included the groups and resources in our product, we had to speak to them directly, just to make sure they were on the same page as we are," she said. "We got a ton of feedback going forward before we even really decided on what we were going to include in our application."

The result of the Bitwise inroads and tech growth, according to Soberal, Goforth and Charest, has been a growing influx of out-of-town talent. This includes both new arrivals and those from Fresno who went away and came back as new opportunities opened up in their hometown. This has especially been the case for those from the Bay Area and the Silicon Valley.

"Because Fresno is cheaper to live here, it's easier to live here, you can live off an income you couldn't live off of in L.A. or San Francisco that allows people to try and fail," Charest said. "To see if they can solve a problem, and it doesn't necessarily wipe them out or eliminate them from that community they're in."

Soberal stated that approximately 30 percent of the people working at Bitwise are from outside of Fresno.

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PHOTO BY DONALD A. PROMNITZ | Onnastasia Salinas' Enuf is Enough app seeks to connect victims and survivors of crime to local resources and organizations that can lend a helping hand.

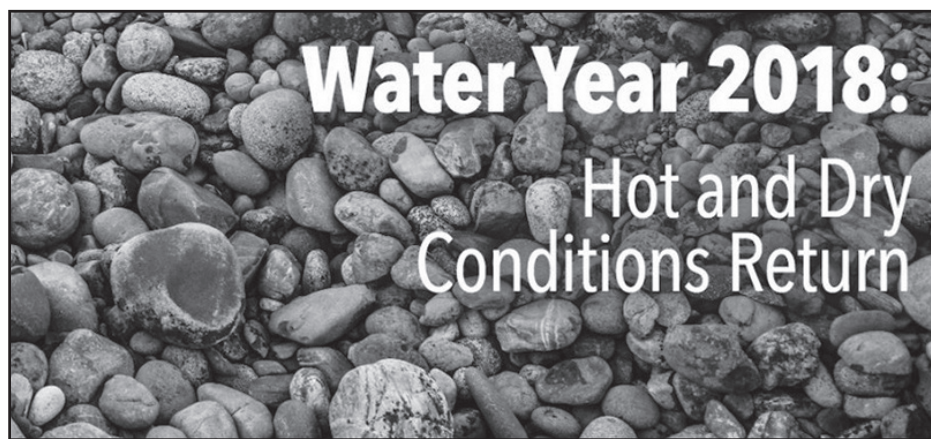
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ENVIRONMENT

CONTRIBUTED | A new state report finds that 2018 proved dry and hot across the state.

2018 a lackluster water year

Monday marks the beginning of a new water year in California, and state officials note that the 2018 water year was a bit of a let down.

It marked the return of dry conditions since the drought-busting 2017 water year, with Southern California region receiving only half or less of its average annual precipitation, according to a report from the California Department of Water Resources. The San Joaquin River basin received about 74 percent of average, and the Tulare basin saw 62 percent of average.

As of April 1 — the date historically used to mark peak accumulation — the statewide snow pack water content was 58 percent of average in the Sierra Nevada mountains.

The 2018 water year also continued a trend of warmer statewide temperatures that began in the 1980s. The South Coast region saw new records set for maximum temperatures, including 111 degrees at University of California, Los Angeles, 114 degrees in Burbank, 118 degrees in Riverside 120 degrees in Chino.

A bright spot was the state's major reservoirs, which started the year with good storage levels thanks to a wet 2017. As for groundwater conditions, the Spring 2018 reading showed little change from Spring 2017.

"Groundwater storage recovers from drought more slowly than does reservoir storage, and deep confined aquifers in severely depleted groundwater basins may show no appreciable recovery because they require a very long time to charge," according to the report.

TRANSPORTATION

Visalia approves airport hangar

The Visalia City Council has approved a lease agreement allowing construction of a new corporate jet hangar at the city's municipal airport.

The unanimous vote on Monday to approve the lease allows Optimal Aviation Services, LLC, which has operated since 2006 a hangar at the airport, to expand by building a second hangar on the airport property to store corporate jets.

Council members followed the recommendation of city staff to lease 61,300 square feet of property just south of the airport's administrative office and lounge for passengers and pilots of private planes.

Optimal Aviation is looking to build a 15,000-square-foot hangar with office space on the city-owned parcel, as well as to make ramp improvements nearby.

The city will provide a 25-year lease on the land, with an option for three five-year extensions.

The rent will start at \$1,941.10 per month for the first year. After that, the rent will be adjusted each year at the rate of the California Consumer Price Index, though the lease rate never would go below the starting price, according to a report submitted to the council members.

HEALTH CARE

Valley Children's opens Kern clinic

Valley Children's Medical Group has expanded its care in Kern County with the opening of their second clinic in the City of Bakersfield.

"Families in Kern County have turned to Valley Children's Hospital to care for their children since we opened our doors in 1952," wrote the press release. "When we asked how we could better support families and primary care physicians in the South Valley, the overwhelming response was to bring pediatric specialists to their community."

Leadership at Valley Children's did so by opening the 34th Street Specialty Care Center in central Bakersfield in 2015. Last year, the clinic saw 5,500 visits at the center. Bakersfield, however, is seeing a growth in people and patients, and that number is expected to reach 42,000 outpatient visits in the coming decade.

To meet that need, Valley Children's has opened the Eagle Oaks Specialty Care center. Located in southwest Bakersfield, the 52,000-square-foot center opened its doors on Monday.

Fundraiser nets \$1 million

Philanthropic activity in the Central Valley was energetic over the weekend as local charities raised more than \$1 million for Valley Children's Hospital.

On Sept. 22, Valley's Children Hospital hosted the 22nd annual Harvest Ball on the south lawn of the hospital. Sponsors and guests contributed more than \$1 million to support the children the hospital serves.

The Legacy Foundation Fund donated \$300,000 to support Valley Children's Pediatric Residency Program, and since 2014, it has donated \$1 million for various programs at Valley Children's.

"Gifts and generosity, such as the gift provided by the Legacy Foundation, will allow the Valley Children's Residency Program to continue to attract the best and brightest to the Valley, said Dr. Jolie Limon, chief of pediatrics. "This gift will afford us the ability to also retain some of our trainees. We strive to train our own so that we are able to continue the legacy set forth by the Founding Mothers in providing outstanding care to the children of the Central Valley by increasing access to all kids in our 45,000 square mile catchment area."

REAL ESTATE

Home prices climb

Central Valley home prices were mostly higher to close out the summer than the year prior, according to data from the California Association of Realtors.

The median single-family home price in Fresno was \$280,000 for August, unchanged from the prior month and up 7.7 percent from August 2017.

The median price in Kings County was \$227,750 for August, up 1.2 percent compared to July and also up 1.2 percent compared to the year prior.

Madera County's median price for August was \$254,900, up 2 percent from the month prior but below 1.4 percent a year prior.

In Tulare County, the median price for August was \$239,000, unchanged from the month prior but up 6.3 percent the year prior.

Statewide, the home market was challenged by high prices and eroding affordability, according to the Realtors.

"Home sales activity remained on a downward trend for the fourth straight month as uncertainty about the housing market continues to mount," said C.A.R. President Steve White. "Buyers are being cautious and reluctant to make a commitment as they are concerned that home prices may have peaked and instead are waiting until there's more clarity in the market."

ENTERTAINMENT

Big Fresno Fair opens

The 2018 Big Fresno Fair has officially arrived, bringing two weeks of rides, food, music and other attractions with it.

The opening of the fair officially began Wednesday inside the Blue Moon Yosemite Station north of the Chance Avenue entrance. This marks the 135th anniversary of the Fair, which attracts approximately 600,000 people each year.

Alongside some of the fair's longstanding and popular events and attraction, this year will bring several new additions for those in attendance to enjoy. This includes the Let's Play! Exhibit, a variety of giant-sized games like Operation and Connect Four, along with virtual reality and a Family Game Show. This year, the Fair will also be debuting the Tractor Tree, a 32-foot tower of 23 antique tractors welded to a metal frame. For bird lovers, the Lorikeets Encounter open aviary will be making its premier inside The Greenhouse. Another new addition to the Big Fresno Fair will be The Nerveless Nocks aerial performance team.

"Since 1954, The Nerveless Nocks have been thrilling audiences across the United States, Canada, Mexico and worldwide," said an announcement released by the Fair.

Meanwhile, popular mainstays that have drawn fairgoers like the livestock exhibit and other agricultural showcases remain. Many of these were raised or grown by area students in Future Farmers of America (FFA) and 4-H.

"Agriculture is the basis of why fairs were first developed," said The Big Fresno Fair website. "Though showing their animals at The Big Fresno Fair, these students not only have the opportunity to showcase and sell their animal projects, but also learn responsibility and gain agribusiness experience throughout the process."

These will be accompanied by Ag Ventureland, an area designed to teach fairgoers about such ag topics as seed investigation and magnetic boards, and the Cow Palace Milking barn will give people the opportunity to milk cows.

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State's animal testing ban setting new standards

Frank Lopez - STAFF WRITER

Gov. Jerry Brown has signed a bill that will ban the sale of personal care products in California that were tested on animals by the beginning of 2020.

Senate Bill 1249, The California-Cruelty Free Cosmetics Act, would ban cosmetic manufacturers from selling cosmetics in the state if the final product, or any ingredients of the product, was knowingly tested on animals after Jan. 1, 2020, with exceptions to comply with the Food and Drug Administration or foreign agency requirements.

Authored by Sen. Cathleen Galgiani and co-sponsored by the Physicians Committee for Responsible Medicine and Social Compassion in Legislation, the bill passed in the state Assembly with an 80-0 vote.

"California has long been a leader in promoting modern alternatives to animal tests," Galgiani said. "Inaction at the federal level compels California to lead the way in ensuring a cruelty-free cosmetics market for its citizens by barring any new ingredients or cosmetics that are tested on animals."

The original draft of the bill faced opposition from many in the cosmetics industry and the California Chamber of Commerce, but after it was amended to narrow its scope to focus on animal testing conducted by cosmetics manufacturers or suppliers, it was better received. First versions of the bill would have prevented companies from using ingredients where animal tests were required for non-cosmetic reasons, including testing an ingredient to ensure it does not cause cancer. Cosmetics organizations and the CalChamber supported the amended version of the bill.

Jeff Harkins, vice president of investor relations for Texas-based Sally Beauty, international retailer and distributor of professional beauty supplies, said that personal care and cosmetics manufac-

turers try to keep up with regulatory standards and meet requirements as they are introduced. There are seven Sally Beauty stores in Fresno, and plenty more in cities across the Central Valley.

"A lot of companies and manufacturers have moved their products to be safer," Harkins said. "If anything does not meet the requirements, it's the standard that we are compliant today, and if things change we will address the new laws and be compliant with those in the future and work with manufacturers. Most manufacturers of beauty products have moved into that direction pretty heavily."

Lush rush

Cruelty Free International, an animal protection and advocacy group, supports SB 1249. The group consists of more than 90 cosmetics companies such as Lush Cosmetics.

Hillary Pickles, charitable giving communications liaison at Lush, hopes the new law would eventually set standards for the rest of the nation, and points to the European Union's regulations on animal testing.

"The Bill closely mimics the E.U. bill in that there are exemptions for a company if the ingredient was required to be tested by a foreign regulatory agency, however, the list of exemptions that they have to meet is long," Pickles said. "That will put pressure on them to have to prove that there was no other ingredient available that could perform a similar function, and that there was no alternate test available."

The law will also prevent companies from substantiating safety data using animal testing, meaning that they would have to perform alternative testing in order to sell it in California. There are already around 3,000 cosmetic companies that have committed to cruelty-free practices.

Pickles also said that besides initial



PHOTO BY FRANK LOPEZ | Sally Beauty stores has seven locations in Fresno, and more across the Central Valley. Starting on Jan. 1, 2020, beauty stores and distributors in California will no longer be able to sell personal care products that were tested on animals.

investments for switching over to alternative methods of testing, they are generally cheaper to conduct than testing products and ingredients on animals.

Little trouble in big China

China, which according to the U.S. Department of Commerce, is one of California's top export markets, requires animal testing for most cosmetic products and ingredients, and the bill would prevent Chinese products in California, as well as products from other countries.

However there are some cruelty-free companies that have been able to conduct business in Chinese markets without conducting animal testing.

"As things moved forward with this bill, we did realize there are companies who are cruelty free, who have negotiated with the Chinese government to sell in China, and companies can set up store fronts in Hong Kong, which is a free-trade zone, and they could sell online

into China," said Elizabeth Baker, regulatory policy director for the Physicians Committee for Responsible Medicine.

It's about the consumer

While it may be an issue of not willing to spend the initial costs to conduct alternative methods of testing, Baker said she thinks companies don't want more regulations and outsiders telling them how to conduct business.

Bakers says that consumers want more transparency from the companies people buy from, and that social media has made it easier to share images of animal cruelty, and bring attention to the issue. Polls find that across all age groups, "not tested on animals" is the most important packaging claim that people are looking for.

Frank Lopez | Writer can be reached at: 490-3465 or e-mail frank@thebusinessjournal.com

New California laws impacting business

Frank Lopez - STAFF WRITER

California Legislators sent Gov. Brown 1,217 bills to consider signing as his last run as governor of the state — a position he has held for 16 years. Out of those bills, 1,016 were signed and 201 were vetoed. The bills cover everything from sexual harassment in the workplace, to industrial hemp, to net neutrality. Below, we have collected the signed and rejected bills that might impact business and industry.

AB 3080 - Employment Discrimination

Gov. Brown vetoed Assembly Bill 3080, which would have banned business from requiring arbitration in disagreements with an employee or contractor.

Proponents of AB 3080 sold the bill as a protection against harassment, while those opposed said it was an attempt by trial lawyers to increase their ability to extract cash payments from business owners. Gov. Brown vetoed a similar bill in 2015.

Studies show that low-wage and middle income workers face difficulty in accessing the courts through litiga-

tion and that arbitration gives workers a chance to enforce their rights without the costs of litigation.

As written, the bill would have exposed employers to criminal liability as well and would have made shakedown lawsuits easier, and as the governor said, it "plainly violates federal law."

"In my veto message of a similar bill in 2015, I referred to recent court decisions that invalidated state policies which unduly impeded arbitration," Gov. Brown said. "I also wanted to see how future United States Supreme Court decisions developed before endorsing a broad ban on mandatory arbitration agreements."

SB 820- Ban of Secret Settlements

Senate Bill 820 will ban the use of secret settlements regarding sexual harassment, sexual discrimination, and sexual assault in the work place. This bill will take effect on Jan 1, 2019 and will apply to both private and public employers.

SB 826- Women on Board of Directors

Senate Bill 826 will make California the first state to require public companies to have at least one woman on their

board of directors and is designed to help break through the corporate glass ceiling and fight bias against female employees in the workplace. Failure to comply will cost companies \$100,000 for their first violation.

SB 1300 Unlawful Employment Practices

Senate Bill 1300 would prohibit an employer from offering a raise or bonus, or continued employment, if an employee agrees to sign a non-disparagement agreement or other documents that deny employees the right to reveal information about unlawful acts in the work place.

AB 2338 Talent Agencies Education and Training

Assembly bill 2338 would require talent agencies to educate artists on sexual harassment prevention, retaliation, and reporting resources, nutrition, and eating disorders, and in language that the artists would understand.

SB 1236 Commercial Drivers License Education

Senate Bill 1236 would require the Department of Motor Vehicles to adopt

regulations for entry-level driver training requirements for drivers of commercial motor vehicles, including a specified minimum hours of behind-the-wheel training.

SB 1409 Industrial Hemp

Senate Bill 1409 deletes the requirement that hemp seed cultivars be certified on or before Jan. 1, 2013 as well as remove industrial hemp from being defined as a fiber or oilseed crop under the California Uniform Controlled Substances Act. The bill would also delete the requirement that industrial hemp be grown as a fiber or oilseed crop, or both.

SB 1412 Applicants for Employment Criminal History

Existing law prohibits employers from asking applicants about their criminal background to determine employment, but Senate Bill 1412 would require employers to consider only a "particular conviction" relevant to the job when conducting criminal background checks.

Frank Lopez | Writer can be reached at: 490-3465 or e-mail frank@thebusinessjournal.com



PHOTO CONTRIBUTED | Chris Fogler, an employee of Oregon's East Fork Cultivars, uses a machine to remove large leaves from harvested cannabis at the East Fork Ranch, a legal grow of cannabis in Southern Oregon.

Pot | from 1

Basic economics

"It's basic supply and demand," with Oregon cannabis growers producing much more legal product than they can sell in their state, said Andrew Hunzicker, a Bend, Oregon CPA specializing in serving clients in the cannabis industry and teaching clients across the country about the cannabis business.

He and other cannabis experts say that growers in California — where growing and selling marijuana for recreational use became legal this year — could face similar problems comparable to Oregon, where many cannabis growers are struggling to stay afloat in the face of weak prices.

In November 2015, when Oregon's first legal recreational cannabis harvests came in, farmers were getting paid about \$2,000-\$2,400 a pound for their crops, and "Now we're down to \$400 a pound, if you can get it," said Adam Smith, founder and executive director of the Craft Cannabis Alliance.

The Portland-based trade association represents cannabis businesses largely owned by Oregonians that have made commitments to sustainability, community engagement and ethical business and employment practices.

"We're seeing a lot of folks going out of business, a lot of folks laying people off, struggling to survive," Smith said of Oregon's legal pot growers. "And what will end up surviving here are the large, out-of-state companies, Canadian companies, who can afford to come here and wait out the market while everybody else goes out of business, buying up the brands they would like for pennies on the dollar."

Loose licensing?

Oregon's pot problems stem partly from the state not limiting the number of licenses it issues for recreational cannabis related businesses, which state legislators decided to do largely to pull people involved in the state's already prolific black-market pot in-

dustry into the white market, Hunzicker said.

But cannabis thrives in Oregon's soil and climate, so it's no surprise that with so many farmers jumping aboard that they produced far more product than can be used in a small state with a little more than four million residents.

That brings up the other, more pressing problem — Oregon and the 29 other states, along with Puerto Rico and Guam, that allow medicinal or recreational marijuana production are prohibited from selling or transporting what they produce to customers in other states.

And that's where California's slightly newer cannabis industry also could hit a wall, the experts said.

Interstate commerce

"California, like Oregon, is a natural export state," said Smith, noting that for decades both states have transported their illegally grown cannabis to different states and around the world, as Northern California and Southern Oregon are the "sweet spot" in the nation for growing the plants.

"In Oregon, the only producers that are still making a living are the producers that decided not to get licensed, because they can still sell to their people in Chicago or New York or Indiana or whatever, whereas the licensed growers can't send it out of the state, and they're dying," Smith said.

And that makes no sense, Smith added, because the oversupply actually is a bounty that could fill the demand for cannabis all over the world if federal law would allow sales across state lines.

"But if you think there's a bounty right now, just wait until California gets its licensing in order. You guys are going to have a much bigger oversupply problem than we have," he said.

Green in the Golden State

While a legal "wall" prohibiting out-of-state trade of cannabis is a problem, California isn't likely to experience the sort of price spiral as occurred in Oregon, said Sean Donahoe, an Oakland-based consul-

tant on regulatory and compliance issues for licensed cannabis businesses and co-founder of the California Cannabis Industry Trade Association.

For one thing, he said, California has a much larger population— more than 39 million residents.

On top of that, the state has many more tourists coming through it, deepening the pool of consumers buying legal recreational cannabis here, Donahoe said.

On top of that, he said, "We're looking at whether demand outstrips supply, but we're not looking at all the different categories of demand," including cannabis oil that can be used in skin creams and medicines that don't get people high.

And as non-psychoactive and micro-dose marijuana-based products become more in demand, their manufacturers here will need more cannabis, Donahoe explained.

Local prohibition

One problem California's cannabis industry is facing is the large number of cities and counties restricting or outright prohibiting cannabis businesses, to the point that California has about the same number of licensed cannabis retailers as much smaller Oregon, Donahoe said.

With so few places to buy legal cannabis and related products, a lot of potential customers in California aren't buying, Donahoe said.

Only a handful of cities in the southern end of the Valley have been open to licensing such businesses, with Woodlake opening the region's first recreational cannabis store earlier this year and the Fresno City Council voting late last year toward allowing only medical marijuana businesses — two decades after such businesses became legal in the state.

Regulations for Fresno's new cannabis businesses are being worked out, with city officials estimating business licenses may not be issued until late summer of next year.

One solution would be for the federal government to legalize pot in all states, which essentially would eliminate the out-

of-state trade wall and allow California and Oregon farmers to expand sales of their crops out of state.

National picture

"The fundamental problem is the federal government, meaning our federal government, unlike federal governments around the world, continues to have a backwards policy on this industry and this crop, in particular, and continues to treat it in a manner that does not conform to reality," Donahoe explained.

"The commonality of the problem is the East Coast and the northern-tier states that previously imported — smuggled — black market cannabis are now setting up their own in-state cannabis programs and beginning to grow in states like New York in warehouses and places like Minnesota in warehouses," he explained. "And so, unfortunately, these other states appear to be taking the business of who is traditionally supplying the cannabis of the United States, which is California or the West Coast."

He and the Oregon experts agree that their two states can grow markedly better cannabis than other states and even other parts of the world, to the point that if they could sell and market legal product elsewhere, they could dominate the market — as California now dominates the illegal pot market — as people would seek out California- and Oregon-grown cannabis in the same way they do wines, fruits and nuts from these regions.

As such, Donahoe said California legislators should be putting pressure on the federal level to change the law.

Those following the cannabis industry are optimistic that will happen, as there is wide public support nationally for the change, legislation in the works to do that and President Donald Trump has said he would support such legislation.

"There are 30 states where it's legal. There's no rolling it back," Hunzicker said.

BRANDON K. CALHOUN

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ADVISOR

RBC WEALTH MANAGEMENT



Tell us a little about your career to your current position.

My career in the securities industry started in 1994 with Kennedy Cabot in Beverly Hills California. I worked as a part time employee giving out stock quotes to clients. I was promoted shortly after that to a full time customer service representative. In 1998 I made a move to Fresno California to accept an operations position with Everen Securities. I worked for Everen Securities as an operations specialist through two mergers. After the second merger with Wachovia Securities I was promoted to my new position as a Sales Assistant. In 2008 after working as a Sales Assistant during the day and a Manager at UPS at night I decided to move on. I was offered a position as a Financial Advisor with Wachovia Securities. I accepted the position and immediately went into the training program. Our class consisted of 94 men and women. Out of our class of 94 I am one of five that are still Financial Advisors to this day. I had great success out of the gate. I was awarded the prestigious Albert Gallatin award in my first year. This was all during our last merger to becoming Wells Fargo Advisors. After 19 years I decided it was time for a change and joined RBC Wealth Management in May of 2017.

What attracted you to your industry?

The attraction to the industry for me is being able to help people get to and through their retirement. Along with being able to build custom portfolios for my clients. I take great enjoyment on helping my clients fulfill their retirement needs as well as having the option to transfer wealth from one generation to the next.

What kinds of questions do you ask a prospective client?

When I meet with a prospective client for the first time I try to assess what is important to them? How would they like to get to and through their retirement? What risks and sacrifices are they willing to take to achieve their financial future?

What was the best advice you ever received?

I have been given a lot of great advice over my years. One that really stands out to me at this point in my life is "Live in the moment but plan for the future."

What are your roots in the Central Valley?

I moved to Fresno California in 1998. Since then it is a place I call home.

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

My very first job was as a forklift mechanic. My uncle owned and operated a forklift repair business. We would drive out to the job sites and did everything from oil changes to rebuilding transmissions. I learned at a young age the value of hard work and the importance of owning your own business.

What do you like to do in your spare time?

I enjoy traveling with my family and watching my kids sporting events. I also enjoy playing golf and do-it-yourself home projects.

EDUCATION: I hold a Chartered Retirement Planning Counselor designation (CRPC). I also have my Series 7 and Series 66 licenses, along with my California Insurance License. I have recently obtained my NMLS license through City National Bank.

AGE: 42

FAMILY: My family consists of my spouse Veronica, and my 3 children, sons Deven and Cameron Calhoun and my daughter Brielle Calhoun.

WHAT WE DO: I help clients address their financial concerns and retirement goals. I do this by developing sound strategies by focusing on each individual's specific needs. With experience throughout market shifts, I am dedicated to delivering the personalized investment planning services that my clients and their families need. I work with individuals and families to provide integrated wealth management and planning services. My wealth management approach integrates your objectives into a personalized plan that can be updated as life changes occur. I combine sophisticated investment planning tools with professional resources to help match your objectives with customized solutions. My process includes: Understanding your financial objectives – I begin by listening to you and your financial objectives. Gathering your financial information – together, we gather specific information on your financial picture and future generations. Developing smart, time-tested strategies – Next, we analyze your financial and personal information to match your objectives with sound strategies. Implementing thoughtful and creative solutions – I develop customized solutions tailored to your objectives, drawing from a wide selection of world-class products and services. Providing timely, ongoing service – We regularly review your situation to help ensure your financial objectives are being met.

Solar Companies

In the Central San Joaquin Valley- ranked by capacity installed in 2017; if tied, by number of installations

2018 2017	Company name Address	Phone Fax	Installed Kilowatts 2017	No. of installations	Local gross revenues	No. of local employees	Types of solar energy systems, services offered	Founded Years installing solar	Location of headquarters	Top local executive
1 (2)	CalCom Energy 635 S. Atwood St. Visalia, CA	667-9200 713-6031	28,300	41	WND	WND	WND	2012 WND	WND	Dylan Dupre
2 (1)	A-C Solar by A-C Electric Company 2560 S East Ave. Fresno, CA	233-2208 N/A	28,179	22	WND	65	Solar carports, ground mount and roof mount installations for commercial/industrial, municipal and non-profit applications	1945 25	Bakersfield	Jim McGurk
3 (3)	Pickett Solar 7395 N. Palm Bluffs Ave., Ste. 101 Fresno, CA	438-1074 431-5360	11,549	29	WND	20	We are a commercial and agricultural solar company that offers ground mount, roof mount and solar support structures	1988 10	Fresno	Mike Pickett
4 (4)	Barrier Specialty Roofing, Inc and Barrier Solar, Inc. 4620 N. Blythe Ave. Fresno, CA	233-1680 233-1685	6,500	68	WND	35	Roof, ground, tracking, commercial, residential, asset management	1998 10	Fresno	Blair Cummings, Andy Zavorek
5 (6)	SunPower by Quality Home Services 4936 E. Ashlan Ave. Fresno, CA	275-0222 ext. 109 WND	4,894	599	WND	WND	Residential, small commercial	1985 WND	Fresno	Joe Holstein
6 (5)	Arise Solar 5390 E. Pine Ave. Fresno, CA	449-8989 449-8999	4,200	1,200	WND	47	PVC, panel cleaning, bird netting, system analysis	2007 11	Fresno	Glenn Siemens
7 (8)	Energy Concepts Enterprises Inc 4301 N Selland Ave #105 Fresno, CA	485-2504 NA	3,700	405	\$9.8 mil.	23	Solar PV, residential and commercial service and maintenance	1992 27	Fresno	James Pugh, Jason Pugh, Patrick Connelly, Alex Pugh
8 (7)	Nova West Solar 7429 N. First St. Fresno, CA	291-9900 476-5235	3,243	WND	\$8.2 mil.	22	Residential, commercial, agricultural, EV chargers, batteries	2005 13	Fresno	Gary Fairhead
9 (9)	Bland Solar 1177 N. Willow Ave Ste 104 Clovis, CA	385-2528 WND	1,816	245	\$6.9 mil.	15	Residential, agricultural, commercial & non-profit, ground/roof mounts & carports	2013 33	Bakersfield	Ty Simpson
10 (10)	Altsys Solar 1434 E. Tulare Ave. Tulare, CA	688-2544 WND	800	WND	WND	WND	Roof/ground mount, battery storage and maintenance	2005 13	Tulare	Jack Ramsey

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

Research: Edward Smith

Original Publication Date: October 5, 2018
E-mail: edward@thebusinessjournal.com

the PEOPLE ON THE MOVE



McDonald



Daniel



Estes



Stoppenbrink



Khalid

STAFFING

Fresno-based PrideStaff, a national, franchised staffing organization, is pleased to announce that Senior Vice President **John-Reed McDonald** was named one of Staffing Industry Analysts' 2018 "40 Under 40" list of up-and-coming staffing industry leaders. This prestigious list honors trailblazers who have rapidly achieved remarkable success in an ever-evolving workforce ecosystem.

MEDIA

Valley Public Radio has announced the hire of **Alice Daniel** as the station's news director. A longtime correspondent for KQED's The California Report, Daniel will supervise the station's growing local news department. Valley Public

Radio's interim President Joe Moore said Daniel is the right fit to lead the station's journalism efforts. Daniel has a master's degree from Columbia University's Graduate School of Journalism and more than 25 years of experience as a print and radio journalist.

SENIOR LIVING

Magnolia Crossing, an Innovative Development and Living Solutions of CA assisted living community for seniors in Clovis (located at 32 W. Sierra Avenue), announced that **Shana Estes** has joined the community as the new sales director. Estes comes with years of experience within the senior living and home care industries. You may contact Shana Estes at 559 765-4916 for additional information.

EDUCATION

Ken Stoppenbrink, West Hills Community College District Deputy Chancellor, has been selected as this year's Walter Star Robie Award winner. The Walter Star Robie Award is presented by the Association of Chief Business Officials to professionals in California community college business administration who have demonstrated outstanding achievements and exemplary service as Chief Business Officials in their respective districts and the state of California.

HEALTH CARE

After nearly two years helping to build a new hospital in Saudi Arabia, pediatrician **Saba Khalid**, MD, FAAP, is now seeing patients at Visalia

Medical Clinic. Previously, she served in pediatric teaching capacities, was a pediatric hospitalist and a pediatrician in Chicago for nearly 20 years. Dr. Khalid has always wanted to work with children and she considered teaching. She then discovered medicine and decided to become a pediatrician.

BANKING

Golden 1 Credit Union (Golden 1) has presented the Fresno Economic Opportunities Commission with a \$65,000 donation to benefit the Fresno EOC Sanctuary Youth Shelter. Established in 1992, Sanctuary is the only self-referral emergency shelter for youth between Bakersfield and Stockton. The shelter is recognized as a Safe Place for runaway, homeless, exploited or displaced youth ages 12-17 (18 if still in high school).



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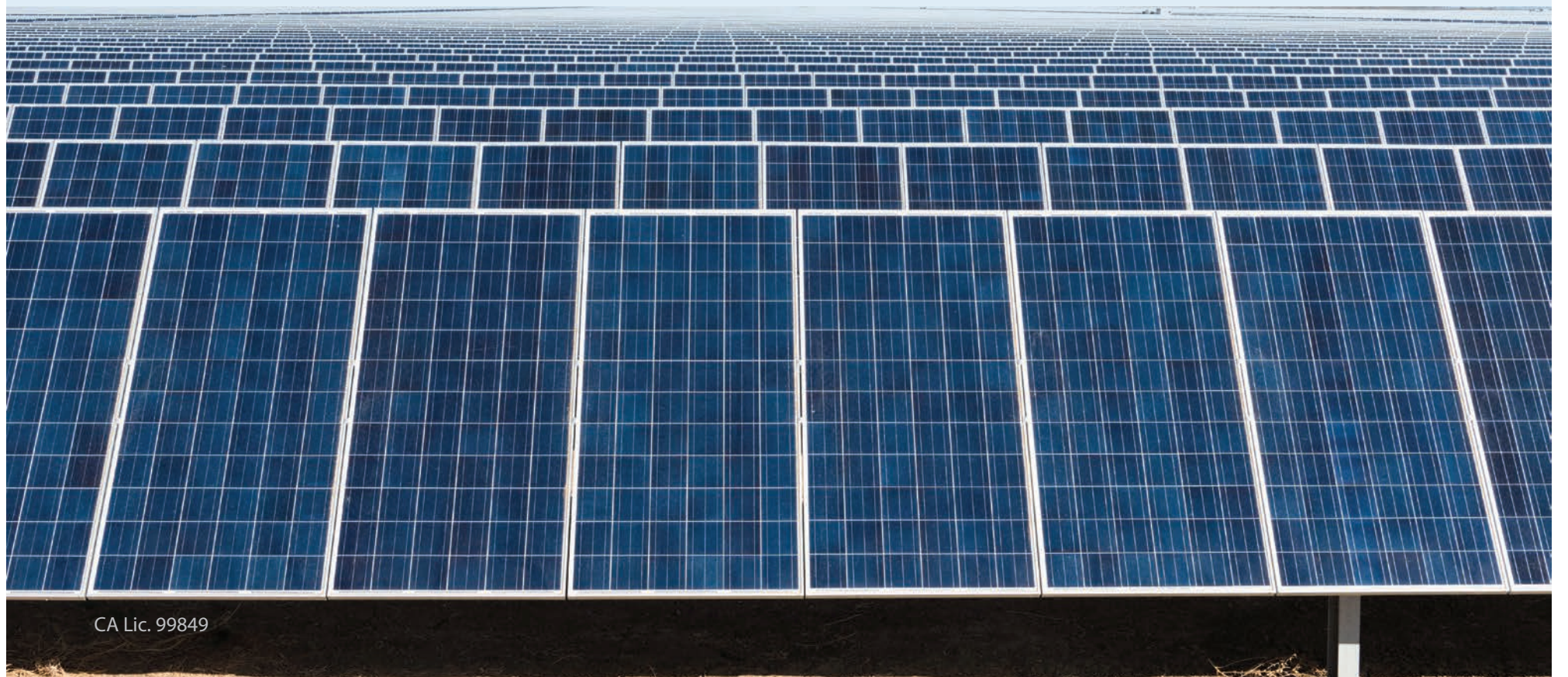




PHOTO CONTRIBUTED | From Left - Right Top Row: Kim Ruiz Beck, Rachel P. Cullen; Dr. Davinder K. Sidhu, & Mary Castro | Middle Row: TheeAnna Stevens, Jody Hudson, Laneesha Senegal, & Dawan Utecht | Front Row: Dr. Carole Goldsmith, Teri Amerine, Dr. Jody Hironaka-Juteau, & Gena Lew Gong

Introduction

CONTENT BY MARJAREE MASON CENTER

Marjaree Mason Center — Fresno's only dedicated provider of comprehensive domestic violence safe housing and support services, including education and training for victims and youth — is pleased to host the 35th Annual Top Ten Professional Women and Leading Business Awards on Thursday, Oct. 11 from 11 a.m. to 1 p.m. at the Fresno

Convention Center.

The prestigious ceremony honors local professionals and will bring nearly 1,500 attendees together with the goal of honoring outstanding individuals in our community while also raising awareness of domestic violence. The event pays tribute to ten women who have served as role models and given back to their

communities, all while making strides in their professions. One business is also honored for its support of women and women's issues.

Denise Brown, sister of Nicole Brown Simpson, will be the keynote speaker at the event. Following the June 12, 1994 murder of her sister, Denise Brown has traveled the country speaking on the epidemic of domestic violence. She has addressed university student bodies, men in prison and in batterers' treatment programs, women at risk, church groups and various educational and legislative forums. She has helped raise funds for local shelters all across the country with

her appearances, has worked to help pass a variety of legislative solutions for domestic violence and has assisted in the success of a major project called the Vine System, which allows victims to be automatically notified when the person who harmed them is released from jail or prison.

For more information about what the Marjaree Mason Center does, and about the Top Ten Professional Women and Leading Business Awards, visit mmcenter.org. To contact MMC, call 559-237-4706. For 24-hour confidential emergency assistance, call the hotline at 559-233-HELP (4357).



Teri Amerine

Talk with Teri Amerine about her 30-year career in philanthropy and development and the phrase "a woman with the golden touch" quickly comes to mind. After all, she has helped raise \$65 million for two Fresno area hospital foundations. "I don't do it alone. I've been privileged to work with tremendous teams on these campaigns," Amerine said.

Ironically, her ability to raise funds for hospital expansions and building projects is not the career she thought

of as a California State University, Fresno graduate who answered an ad for a temporary position with the Saint Agnes Medical Foundation. "I hated selling things," Amerine said. Though she soon found out she had a knack for selling a good cause. "I loved it from the beginning. It offered a great opportunity for growth and service, along with a health care focus to truly impact lives."

In 2006 at the end of a \$20 million campaign for Saint Agnes' North

Wing expansion, a career highlight for Amerine, she left SAINT Agnes to help with a \$42 million campaign at Valley Children's Hospital. It was the next five years at Valley Children's that prepared Amerine to then "jump back across the river" to lead Saint Agnes' development department and volunteer services in 2012. "It was like coming home," said Amerine, who is known for asking nothing of her team she wouldn't do herself.

She belongs to service clubs and many professional organizations. Amerine's personal motto is: Be kind and always give your best. A principle she teaches, by example, to the next generation of business leaders.

▶ Dr. Carole Goldsmith



smith said about her life's work to see educational doors open for everyone. "We have to constantly look at where we can help students overcome any barriers that are there."

Goldsmith has assembled a strong leadership team to help implement her vision, which has brought innovative partnerships that are now moving education off the college's main campus and into the neighborhoods. "Through our delivery models we are giving conduits for students to see their own greatness."

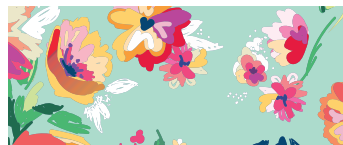
Goldsmith earned a bachelor's degree from California State University, Fresno, a master's degree from National University and a doctorate degree through a joint program with Fresno State and UC Davis. Goldsmith was president of West Hills College in 2015 when she made the move to Fresno City College, the oldest college in the California system and the second oldest community college in the nation.

She credits her parents for her work ethic and says her mother's Southern hospitality and good manners taught her to create loving environments where everyone feels welcome – lessons Goldsmith has carried with her into her leadership and life's work. "It's developing those deep connections and relationships that matter most, and there's room at the table for all people."

Fresno City College President Dr. Carole Goldsmith is a positive force for change on campus and in the community. Goldsmith's passion to serve, and her belief each person is divinely created, pushes her to find solutions that break down social, economic and cultural barriers people may face in achieving an education.

"It's the transformational power education has that changes lives," Gold-

▶ Mary Castro



vice to others, which led her family to be very active in the Portuguese community. She spontaneously decided to step forward and give an "accomplishment hug of pride" to each graduating Fresno State student, all 1,400 of them, breaking molds of stoic intellectualism and lifting the spirits of graduates like no certificate could. Weekly, Castro shares her insightful conversation with local personalities on the Fresno State radio program, the "First Lady's Focus."

Castro is a member of the Fresno State Women's Association, Fig Garden Women's Club, Fresno County Farm Bureau and Fresno County Housing Authority Board. She serves on the Gender Advisory Board, Partnership for Healthier America Planning Coalition, and on the Community Advisory Board for Parent Institute for Quality Education. She organized the "Paint it Pawsitive" project and is a committee member for March Match-Up to benefit the Fresno State Student Cupboard, the Ryan Stiner Run for a Cause benefiting the Autism Center, the University House KFSR Fest and President Castro's Investiture. The City of Fresno nominated Castro Woman of the Year for District 4 in 2016 and she was appointed to the Fresno County Housing Authority Board, Executive Committee in April 2017.

Mary Borges Castro is the treasured First Lady of California State University, Fresno since August 2013. She is a vibrant, innovative contributor, creating improvements for student, campus and community needs. She promotes servant leadership through her own style of impacting the world and calls it, "Serving from the Heart."

Castro was born into a family with a strong work ethic and sense of ser-

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FRI • OCT 12 GABRIEL "FLUFFY" IGLESIAS	SAT • OCT 13 SEETHER	SUN • OCT 14 LOS 3 REBELDES <small>José Manuel Figueroa, Lupillo Rivera, Pablo Montero</small>

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▶ Gena Lew Gong

Gena Lew Gong is best defined as a mover and a shaker — literally. She's a woman who makes things happen whether it's improving academic success rates for Southeast Asian students, teaching courses in Asian American studies at Fresno State or working to end domestic violence within Asian families. Gong is not afraid to get up and get moving to make a difference in the lives of others.

She's also not afraid to get up and dance the Hula on Friday nights at the Clovis Farmer's Market, a hobby she enjoys doing with her young

daughter. "It's fun, it's exercise, and it brings people together," Gong said.

Bringing people together has been her life's work. She earned a master's degree from Duke University in public policy and has worked to address social issues impacting Asian Pacific Islanders. As a Fellow with the Asian Pacific American Women's Leadership Institute, Gong found her voice as an Asian-American woman.

"I realized that I had the ability to connect with and influence people from all walks of life." In 2008, Gong relocated to Fresno. She is the current president of Central California Asian

Pacific Women, which is leading an educational initiative in Fresno's Southeast Asian American communities on the unspoken problem of domestic violence.

"I am determined to use my knowledge and skills to help get others to where they need to go in order to be successful." An advocate, college instructor, private consultant, and mother, Gong is always on the move serving others. When asked about the best compliment she's ever received, she replied: Being told she's a leader "who makes it easy for others to follow."



▶ Dr. Jody Hironaka-Juteau

Colleagues of Dr. Jody Hironaka-Juteau, the first female Dean of the College of Health and Human Services at California State University, Fresno, say she's a quiet force for good on campus. Hironaka-Juteau says she's not so quiet, it's that she just knows how to listen. "You can learn a lot of things from others when you just listen." She credits her Japanese-American heritage for teaching her to observe and to listen before speaking, two very helpful skills to have when leading a college department.

"When we welcome others in and experience new and diverse perspectives, we learn and grow. We can impact the greater good."

Hironaka-Juteau is known for her ability to connect with others and build positive, inclusive environments for all. She was the campus chair for the President's Commission on Human Relations and Equity and helped launch a conflict resolution program, to name a few of the many areas where she has served. Listening to her parents, both educators, is what sparked her interest to work with people. "I learned we

all are a part of an interconnected and larger system that has the amazing potential to impact each other's lives."

Hironaka-Juteau came to Fresno State to study physical therapy. However, she listened to a professor and mentor, Gwen Hansen, and found a true passion for recreation therapy. After working and pursuing her master's and doctorate degrees, Hironaka-Juteau returned to her alma mater. "I deeply value my Fresno State colleagues, who I have the privilege of working alongside every day to empower our students for success."



▶ Jody Hudson

In her more than 10 years of service as Director of Operations for Catholic Charities, Jody Hudson is known for her professionalism, work ethic and passion for helping others. Her leadership role at the community benefit organization helps low-income families obtain emergency services. Hudson trains and supervises three site directors, and supervises programs and services for more than 230,000 clients from Merced to Bakersfield.

Born to a single mother not prepared to care for her, Hudson was placed with Catholic Social Services.

She was in and out of foster care until adopted. Hudson studied retail and merchandise at Central Michigan University while working at JCPenney. She became the Boutique Manager for Chanel in Beverly Hills on Rodeo Drive, and then moved to Fresno in 1989 to open Talbots in Fig Garden Village. In 2008, Hudson went to work for Catholic Charities and fell in love.

Hudson led the collaborative efforts of the Central California Food Bank, Salvation Army, Poverello House, Fresno Rescue Mission and others to help reduce food insecurity and to

redistribute inventory levels of food overages and shortages. She helped develop Community Food Bank's Neighborhood Healthy Market Distributions, the first River Park Food Drive and the KSEE 24 Turkey Drive. Hudson also works with local and state boards to implement Cal Fresh and SNAP-Ed.

After the death of her 22-year old daughter last March, Hudson started the Alex Hudson Lyme Foundation. As a Lyme disease advocate, she responds to daily emails across America connecting victims to resources, education, and health care specialists.



▶ Dr. Davinder K. Sidhu

Dr. Davinder K. Sidhu has devoted herself for more than 25 years to public education. Sidhu has spent the majority of her life as an instructional leader, creating systems at the site and district level to support, coach and mentor other educators.

Sidhu's teaching career started in 1993 with Kerman Unified School District and she joined Fresno Unified in 1996. Sidhu spent 22 years with Fresno Unified as a teacher, program manager, vice principal and principal in both elementary and middle school. In 1996, Sidhu completed her doctorate degree and is

currently the Assistant Superintendent with Selma Unified School District.

Her mum and dad immigrated from Panjab, India to England in the early 1960s. Sidhu's parents instilled a strong work ethic and how to save and invest money as they purchased homes and property in England and sent the money back to help support family in Panjab. Through this Sidhu experienced sacrifice, family loyalty, resilience, and discipline.

Sidhu is the co-founder of the Kerman Sikh Youth Association. After 11 years, this program continues to exist as Kerman Panjabi School. The Association

was created in response to mentoring that was needed for second-generation students struggling to engage with first-generation expectations. Sidhu mobilized, led, and co-founded Sikh Women Alliance (SWA) in response to the Wisconsin Gurudwara shooting in 2012. SWA's mission is to bring awareness about Sikh culture and to support existing non-profit organizations.

Currently there are over 100 members of SWA that volunteer their services throughout the Central Valley. SWA is actively involved in donating services to organizations such as Poverello House and Central California Food Bank.

▶ Laneesha Senegal



"It was a time that challenged and changed my life," said Senegal, who saw two options at the time of her cousin's death: do nothing or make a difference.

As a 22-year-old mother of five, Senegal chose to make a difference. Her vision was to give people safe environments away from gangs and negative influences so they could "envision a life beyond the limitations in which they were living. I have had my fair share of nights with bare cupboards and lights turned off," Senegal said of her own background. "I learned to navigate life's journey by getting an education. Now, I apply what I learned to help remove barriers for those still enduring poverty's challenges."

With former Fresno Mayor Alan Autry and Parks Director Randall Cooper's support, Laneesha started a summer youth program that led to other partnerships and programs between non-profit organizations and the city's community centers. "This proved to be a best practice solution for our city that is still recognized today. And, it confirmed my life's purpose."

A career highlight for Senegal, along with serving her community, was serving as the first program director for United One Productions at the Mary Ella Brown Center that serves Fresno's Westside neighborhoods.

Vision View Partners, an innovative business incubator that helps business owners from challenged backgrounds succeed, is the evolving work and service of Laneesha Senegal. In 2005, Senegal turned her grief for a cousin's death from gang violence into her life's mission of saving at-risk youth from gangs and street life. She is behind many projects that give people opportunities to break free from cycles of abuse, poverty, addiction, and violence.

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Dawan Utecht

Dawan Utecht has made important contributions through her work as the Director of Behavioral Health for Fresno County. Utecht comes from a blue-collar family and was the first to graduate from college.

She grew up in Fresno and Clovis, earned a Bachelor of Science in Kinesiology from UCLA, and a Master of Science in physical therapy from Columbia University. Early in her career she was a practicing physical therapist. Later she entered management and leadership roles in hospital settings, and then was given the op-

portunity to be CEO of an inpatient psychiatric hospital.

Utecht dedicates herself to transforming the work of the County department. She has built strong partnerships with County department heads and leaders among housing, law enforcement, schools, hospitals etc. She is viewed as one of the best Behavioral Health directors across the state and serves on several state-wide boards and commissions. As a problem solver, she takes intelligent risks to try and learn something new to achieve a different result. Last year, Utecht was recognized as a "Health-

care Hero" by Fresno State College of Health and Human Services for her contributions to the University and community. As an avid runner, Utecht supports Team in Training and the NAMI walk.

Utecht serves on numerous Boards including: Children and Families Commission, the Community Corrections Partnership and the Pre-term Birth Initiative Steering Committee. She works with City of Fresno and Housing Authority on the ten-year plan to end homelessness and previously served on the board of Valley Caregivers Resource Center.



TheeAnna Stevens

TheeAnna Stevens has not sat idly by throughout her career. She graduated from Pontiac Motor Division School of Dealership Management after earning her Bachelor of Science in Business from the University of Oregon. Later, she graduated at the top of her class from the National Automobile Association of Dealers Candidate Academy.

She served in leadership positions across different automotive brands, providing insight on design, innovation and business tactics from a dealer's perspective and has run her own dealership for more than 30 years. Fresno Acura is one

of the most decorated Acura dealerships in America. The store has won the prestigious Council of Excellence Award for Sales and Finance for 16 years and Precision Team Award for 10 years, recognizing exceptional performance across all departments.

For more than 10 years, Stevens annually hosted 230-plus women for High Noon Tea in the Fresno Acura showroom. She helped to raise \$100,000 for Hinds Hospice, supporting the work they do in Fresno County. Stevens served on the Board of Directors for Fresno's Boys and Girls Clubs and California State Uni-

versity, Fresno, Craig School of Business, mentoring many students. Fresno Acura has supported, First Tee of Fresno, Make-a-Wish Foundation, Fresno Grizzlies Community Fund, Habitat for Humanity, Susan G. Komen Foundation, EPU Children's Center, Saint Agnes Men's Club, Valley Crime Stoppers, Fresno Police Officers Association and California Highway Patrol.

Each fall, Fresno Acura wraps a new Acura vehicle in pink vinyl and drives it around the Valley. For every signature collected on the #PinkAcura, they donate \$1 to local breast cancer research.



From left, Rachel P. Cullen and Kim Ruiz Beck

Ruiz Food Products, Inc.

Rachel P. Cullen & Kim Ruiz Beck

When father and son Louis and Fred Ruiz co-founded Ruiz Foods in 1964, they embarked on a dream to sell frozen Mexican food from authentic family recipes from Grandma Rosie. For three generations, the family continues to own, operate, and manufacture food under the No. 1 frozen Mexican food brand in the country, El Monterey. Their taquitos, burritos, quesadillas, enchiladas and breakfast burritos are in 90 percent of retail stores across the United States. Ruiz Foods' Tornados brand is the nation's leading product in roller grill snacks, found in more than 90 percent of convenience stores. The company has 3,600-plus team members with

locations in California, Texas and South Carolina.

Louis and Fred emphasized the importance of giving back to the community, a continued philosophy and priority to Fred's daughter, Chairman Kim Ruiz Beck, and President and CEO Rachel P. Cullen through the Ruiz Foods corporate giving program and Ruiz 4 Kids, an affiliate nonprofit organization focused on providing opportunities to inspire hope and change in children's lives.

Beck graduated with a Bachelor of Science in Marketing from California State University, Fresno, and earned her Masters of Arts in Administrative Leadership from Fresno Pacific University. As

President and CEO, Cullen is responsible for leading the overall strategic direction and delivering the annual business objectives to meet and exceed shareholder goals. She earned a Bachelor of Science in Chemistry from the University of North Carolina and an MBA from The Wharton School, University of Pennsylvania.

Today, Beck and Cullen lead the diverse company culture of Ruiz Foods in successfully introducing innovative products, including new flavor experiences that are embraced by loyal customers. In 2014, their endeavors were recognized among the "Top 10 Most Influential Women in the Food Industry."

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LEADS

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The Leads information found in this issue of The Business Journal is a sampling from the Business Leads Download Center. The Business Leads Download Center is available free with your paid subscription to The Business Journal. For questions about the content listed in this section or how to obtain a subscription to The Business Journal, contact Ashley Webster at 559.490.3481 or e-mail ashley@thebusinessjournal.com.

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

Newmark Pearson Commercial is reporting the following transactions:

1,600 square feet of industrial space at 1090 Cole Avenue, Unit E in Clovis, CA leased to Rylan Ayala from Troy McKenney. Daniel Simon of Newmark Pearson Commercial was the agent.

18,810 square feet of industrial space at 2933 S. Elm Avenue in Fresno, CA leased to DHL Express (USA), Inc. from Span Development. Nick Audino, SIOR of Newmark Pearson Commercial was the agent in cooperation with Buk Wagner of Colliers International.

53,207 square feet of industrial space at 2360 S. Orange Avenue in Fresno, CA leased to Alsadies Ventura, Inc. from Soex West Real Estate LLC. Nick Audino, SIOR of Newmark Pearson Commercial was the agent.

166,420 square feet of industrial space at 2520 N. American Street in Visalia, CA leased to HILTI, Inc. from déjà vu, LP. Nick Audino, SIOR of Newmark Pearson Commercial was the agent.

Sale of 5,580 square feet of warehouse space at 2811 E. Church Avenue in Fresno, CA to Angel De La Riva from G&DS Enterprises, LP. Ethan Smith, SIOR and Ron Stoltenberg of Newmark Pearson Commercial were the agents in cooperation with Keller Williams.

Retail California is reporting the following transactions:

3,345± square feet of retail space at 3173 W. Shaw Avenue, Suites 101-102 in Fresno, CA leased to Alicia Bautista and Edgar Aaron Bautista from Times Square Holdings, LLC. Michael Kennedy and Michael Arfsten of Retail California were the agents in cooperation with Mike Mele of Commercial West Associates.

BANKRUPTCY

Mandalynn Restaurants Inc/ Dadeeos Inc/TMP Restaurants Inc/Madera General Partnership/Cool Hand Luke Steakhouse
Case No: 18-13875-7
2627 E Cole Ave
Fresno CA 93720
Assets: \$778,993, Liability: \$2,560,116, Exemptions: \$117,423

Selyp System Ilc/Window Genie of Fresno
Case No: 18-13886-7

9203 N Maple Ave
Fresno CA 93720
Assets: \$71,633, Liability: \$202,030, Exemptions: \$48,108

Doughnuts To Go
Case No: 18-13893-7
419 S Redwood Dr
Reedley CA 93654
Assets: \$39,850, Liability: \$134,440, Exemptions: \$35,425

FEDERAL LIENS

Talons Landscape Development Inc
Doc No: 18-0109016, IRS tax lien
2549 N Polk Ave, Fresno, CA 93722
Amount: \$26,446

STATE LIENS

Antonio's Mex Express
Doc No: 18-0108165, EDD tax lien
605 W Herndon Ave Ste 100,
Clovis, CA 93612
Amount: \$2,840

Angels Landing Senior Home Care Inc
Doc No: 18-0108166, EDD tax lien
3300 N Millbrook Ave Apt 103,
Fresno, CA 93726
Amount: \$558

JLK Construction Enterprise
Doc No: 18-0108167, EDD tax lien
103 10th St, Clovis, CA 93612
Amount: \$5,837

United Faith Foundation Inc
Doc No: 18-0108168, EDD tax lien
2615 N Renn Ave, Fresno, CA 93727
Amount: \$673

Ayres & Cenci Ilp
Doc No: 18-0108169, EDD tax lien
5740 N Palm Ave Ste III, Fresno,
CA 93704
Amount: \$2,208

Royal Stall
Doc No: 18-0108172, EDD tax lien
PO Box 568, Sanger, CA 93657
Amount: \$1,488

Colourarte Ilc
Doc No: 18-0108173, EDD tax lien
6050 W Chennault Ave, Fresno,

CA 93722
Amount: \$900

Elite Satellite Services Inc
Doc No: 18-0108174, EDD tax lien
911 Pollasky Ave Bldg 1, Clovis, CA
93612
Amount: \$1,753

Family Clothes
Doc No: 18-0108175, EDD tax lien
3097 Willow Ave Ste 2, Clovis, CA
93612
Amount: \$2,239

B and B Farms Inc
Doc No: 18-0108176, EDD tax lien
5355 W Fremont Ave, Fresno, CA
93722
Amount: \$495

Imagine Investment Group Ilc
Doc No: 18-0108404, Franchise
Tax Board tax lien
2321 W Sierra Ave, Fresno, CA 93711
Amount: \$2,088

NEW BUSINESSES

FRESNO

- D&J Sewing
- Iwirelstore
- N & K Co
- Jorge Tire and Auto Repair
- Pink Palace Beauty Supply & Salon
- Grocery Depot Wholesale
- Big Valley Windows
- Valley Commodities
- American Indian Research
- Maltronics Plus
- Darlene's Flooring Inc
- L & R Freightway
- MC's Janitorial

- Central Valley Staffing
- Fair & Square Handyman Service
- Chase Symmetry
- Ronin
- Smoke Zone
- Barby's Boutique Tans and Nails
- Legendary Pho Kitchen
- West Coast Tire Outlet
- Cal-Fence Company
- Chainlink Fence Installers
- Calishine Import Production
- Guerrero Trucking
- Makayla's Equine Massage and Therapy
- Detailing Wax and Headlights
- Lopez Road Service
- Simple Cookie
- Scrubber Pros Pressure Washing
- Sandoval Trucking
- Jessica's Decoration
- Circle K Pump & Water Testing
- Printing Joint
- Daniela's Party Favors
- GI Mart
- Mobile Ag & Dairy Welding
- Jewelry Gems and Jade
- Infinity Fades Hair Salon
- Catnap Pillows
- Athena Automotive
- RC & SNS Contracting
- Truffoire
- Raising Joy
- Fringe Salon and Spa
- Villa Handyman
- Stephanie Stacey & Co
- Magnum Investigative Services
- Royal Prestige Lizarraga

MADERA

- A Clean Space
- Carniceria Y Taqueria La Mexico
- D & P Towing
- Rancho Market
- Colima's Street Tacos
- The Eclectic Boutique
- Precision Grips
- Quality Tech Consulting
- Fallen Film Productions
- Circle K

KINGS

- Atlas Chemical Solutions
- NTS Consulting and Finance
- Hernandez Ag Solutions
- Pereida Lawn and Maintenance Services

TULARE

- Luxury Wireless
- Cutler Dairy
- Unique Boutique

PUBLIC NOTICES

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OCTOBER 5, 2018

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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)
T.S. No. 070354-CA APN: 499-311-28 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 7/21/1999. 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 10/31/2018 at 9:00 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 8/2/1999, as Instrument No. 1999-0112850, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **WAYNE E. ARCHER AND MARY L. ARCHER**, 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: WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, FRESNO SUPERIOR COURTHOUSE, 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 ON SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: **2876 BUSH AVENUE CLOVIS, CA 93612** 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: \$29,052.66 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 or its predecessor 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 or visit this Internet Web site WWW.AUCTION.COM, using the file number assigned to this case 070354-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: (800) 280-2832 CLEAR RECON CORP 4375 Jutland Drive San Diego, California 92117 10/05/2018, 10/12/2018, 10/19/2018

(1)
NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000007654247 Title Order No.: 730-1804658-70 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 03/24/2005. 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 03/30/2005 as Instrument No. 2005-0070888 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **HELEN CERVANTES**, UNMARRIED 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: 11/14/2018 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: **1213 EAST SIMPSON AVENUE, FRESNO, CALIFORNIA 93704** APN#: 443-092-16 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 \$103,558.38. 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 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 00000007654247. 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: 09/21/2018 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-FN4670963 10/05/2018, 10/12/2018, 10/19/2018 10/05/2018, 10/12/2018, 10/19/2018

(1)
NOTICE OF TRUSTEE'S SALE Trustee Sale No. 140054 Title No. 95519998 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 07/26/2006. 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. On 10/25/2018 at 10:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 07/28/2006, as Instrument No. 2006-0157578, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Tou Fu Lee**, 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 2924h(b), (payable at time of sale in lawful money of the United States). At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. 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: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 312-742-27 The street address and other common designation, if

any, of the real property described above is purported to be: **5416 W Home Avenue, Fresno, CA 93722** 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, if any, 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: \$309,221.90 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 written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 9/25/2018 THE MORTGAGE LAW FIRM, PLC Adriana Durham/Authorized Signature 27455 TIERRA ALTA WAY, STE. B, TEMECULA, CA 92590 (619) 465-8200 FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-730-2727 The Mortgage Law Firm, PLC, may be attempting to collect a debt. Any information obtained may be used for that purpose. 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.servicelinkASAP.com - for information regarding the sale of this property, using the file number assigned to this case: 140054. 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. A-FN4671074 10/05/2018, 10/12/2018, 10/19/2018 10/05/2018, 10/12/2018, 10/19/2018

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NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000007103849 Title Order No.: 170396533 FHA/VA/PMI No.: 43-43-6-1449872 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 05/31/2016. 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. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 06/02/2016 as Instrument No. 2016-0070387-00 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA.

EXECUTED BY: **SOLOMON JI AND NOU VUE**, HUSBAND AND WIFE AS TENANTS IN COMMON, 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: 11/14/2018 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: **5544 EAST BELMONT AVENUE, FRESNO, CALIFORNIA 93727** APN#: 462-111-05 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 \$301,356.02. 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 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 00000007103849. 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: 09/26/2018 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-4671225 10/05/2018, 10/12/2018, 10/19/2018 10/05/2018, 10/12/2018, 10/19/2018

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NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/5/2017. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF

TRUSTEE SALES

Continued | From 19

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: **CHOU YANG, A SINGLE MAN** Duly Appointed Trustee: Zieve, Brodnax & Steele, LLP Deed of Trust recorded 10/11/2017, as Instrument No. 2017-0132178-00, of Official Records in the office of the Recorder of Fresno County, California.

Date of Sale: **10/31/2018** at 9:00 AM

Place of Sale:

West Entrance to the County Courthouse Breezeway

Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724

Estimated amount of unpaid balance and other charges: **\$205,945.40**

Note: Because the Beneficiary reserves the right to bid less than the total debt owed, it is possible that at the time of the sale the opening bid may be less than the total debt owed.

Street Address or other common designation of real property:

3363 N DEWEY AVE**FRESNO, California 93722**

Described as follows:

As more fully described on said Deed of Trust.

A.P.N #: **433-511-05**

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.

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 or visit this Internet Web site www.auction.com, using the file number assigned to this case 18-52398. 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.

Dated: **9/28/2018**Zieve, Brodnax & Steele, LLP, as Trustee
30 Corporate Park, Suite 450
Irvine, CA 92606

For Non-Automated Sale Information,

call: (714) 848-7920

For Sale Information: (800) 280-2832 www.auction.com

Andrew Buckelew, Trustee Sale Assistant
THIS FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAINED WILL BE USED FOR THAT PURPOSE
EPP 26752 Pub Dates 10/05, 10/12, 10/19/2018
10/05/2018, 10/12/2018, 10/19/2018

NOTICE OF TRUSTEE'S SALE Recording requested by: TS No. CA-18-829676-NJ Order No.: 180260458-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/13/2005. 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. 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 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the accrued principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **GERALD M. SCHULZ AND LORENE M. SCHULZ, HUSBAND AND WIFE** Recorded: 4/20/2005 as Instrument No. 2005-0087734 of Official Records in the office of the Recorder of Fresno County, California; Date of Sale: 10/22/2018 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 accrued balance and other charges: **\$216,773.97** The purported property address is: **4189 N. RICEWOOD AVENUE, FRESNO, CA 93705** Assessor's Parcel No.: **433-422-10**

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-18-829676-NJ**. 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 trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the trustee,**

and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the mortgagor, the mortgagee, or the mortgagee's attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. Date: **Quality Loan Service Corporation 2763 Camino Del Rio South San Diego, CA 92108 619-645-7711 For NON SALE information only Sale Line: 916-939-0772 Or Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-18-829676-NJ** IDSPub #0144847 9/21/2018 9/28/2018 10/5/2018 09/21/2018, 09/28/2018, 10/05/2018

T.S. No. 069303-CA APN: 506-420-63 **NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/18/2004. 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 10/17/2018 at 9:00 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 8/26/2004, as Instrument No. 2004-0190028, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **AJIT SINGH, A MARRIED MAN AS HIS SOLE & SEPARATE PROPERTY 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: WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, FRESNO SUPERIOR COURTHOUSE, 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: **MORE FULLY DESCRIBED ON SAID DEED OF TRUST** The street address and other common designation, if any, of the real property described above is purported to be: **4630 WEST SIERRA AVENUE FRESNO, CALIFORNIA 93722** 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: \$238,103.35 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 (800) 280-2832 or visit this Internet Web site WWW.AUCTION.COM, using the file number assigned to this case 069303-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: (800) 280-2832 CLEAR RECON CORP 4375 Jutland Drive San Diego, California 92117 09/21/2018, 09/28/2018, 10/05/2018**

NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 00000007638836 Title Order No.: 180264751 FHA/VA/PMI No.: 045-6393821-255 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 12/21/2005. 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 12/29/2005 as Instrument No. 2005-0304461 of official records in the office of the County Recorder of Fresno County, State of CALIFORNIA. EXECUTED BY: **JACK DANIELSEN AND BARBARA DANIELSEN, 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: 10/23/2018 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: **3653 NORTH HULBERT AVENUE, FRESNO, CALIFORNIA 93705** APN#: 433-261-15 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 \$229,712.23. 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.servicelinkASAP.com for information regarding the sale of this property, using the file number assigned to this case 00000007638836. 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 714-730-2727 www.servicelinkASAP.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852** Dated: 09/13/2018 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-FN4670179 09/21/2018, 09/28/2018, 10/05/2018 09/21/2018, 09/28/2018, 10/05/2018

APN: 451-172-08 TS No: CA07000238-18-1 TO No: 180119416-CA-VOI **NOTICE OF TRUSTEE'S SALE** (The above statement is made pursuant to CA Civil Code Section 2923.3(d)(1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(d)(2).) **YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED October 24, 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** On October 18, 2018 at 10:00 AM, at the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721, MTC Financial Inc. dba Trustee Corps, as the duly Appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust recorded on October 28, 2016 as Instrument No. 2016-0148951-00, of official records in the Office of the Recorder of Fresno County, California, executed by **SANDRA JEANETTE BOMBITA, AN UNMARRIED WOMAN, as Trustor(s), in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** as nominee for FINANCE OF AMERICA MORTGAGE LLC as Beneficiary, **WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST** The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: **1343 NORTH WILSON AVENUE, FRESNO, CA 93728** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note(s) secured by said Deed of Trust, with interest thereon, as provided in said Note(s), advances if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligations secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Trustee's Sale is estimated to be \$170,809.08 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal

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TRUSTEE SALES

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credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Notice to Potential Bidders If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same Lender may hold more than one mortgage or Deed of Trust on the property. Notice to Property Owner The sale date shown on this Notice of Sale may be postponed one or more times by the Mortgagee, Beneficiary, Trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about Trustee Sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call HomeSearch.com at 800-758-8052 for information regarding the Trustee's Sale or visit the Internet Web site address www.homesearch.com for information regarding the sale of this property, using the file number assigned to this case, CA07000238-18-1. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: September 5, 2018 MTC Financial Inc. dba Trustee Corps TS No. CA07000238-18-1 17100 Gillette Ave Irvine, CA 92614 Phone: 949-252-8300 TDD: 866-660-4288 Bobbie LaFlower, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ONLINE AT www.homesearch.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: HomeSearch.com at 800-758-8052 Trustee Corps may be acting as a debt collector attempting to collect a debt. Any information obtained may be used for that purpose. ISL Number 49431, Pub Dates: 09/21/2018, 09/28/2018, 10/05/2018, FRESNO BUSINESS JOURNAL 09/21/2018, 09/28/2018, 10/05/2018

NOTICE OF TRUSTEE'S SALE T.S. No.: 2018-00627 Loan No.: AFS14251 APN: 452-314-01 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/16/2015. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE 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: **HAPPY ME, LLC** Duly Appointed Trustee: ASSET DEFAULT MANAGEMENT, INC. Recorded 9/24/2015 as Instrument No. 2015-0123195 in book, page of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 10/18/2018 at 10:00 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 Amount of unpaid balance and other charges: \$217,752.56 Street Address or other common designation of real property: **2056 EAST WHITE AVENUE FRESNO, CA 93701** 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. 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.servicelinkASAP.com, using the file number assigned to this case 2018-00627. 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: 9/18/2018 ASSET DEFAULT MANAGEMENT, INC., AS TRUSTEE 24013 Ventura Blvd., Suite 200 Calabasas, California 91302 Sale Line: (714) 730-2727 Julie Taberdo, Sr. Trustee Sale Officer A-4670620 09/28/2018, 10/05/2018, 10/12/2018 09/28/2018, 10/05/2018, 10/12/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 00000005899349 Title Order No.: 160064244 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 06/01/2005. 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 06/09/2005 as Instrument No. 2005-0127866 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **IVAN SANCHEZ AND TERESA SANCHEZ**, HUSBAND AND WIFE, AS COMMUNITY 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: 10/30/2018 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: **1920 E PICO AVENUE, FRESNO, CALIFORNIA 93726** APN#: 427-173-25 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 \$215,669.62. 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.servicelinkASAP.com for information regarding the sale of this property, using the file number assigned to this case 00000005899349. 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 714-730-2727 www.servicelinkASAP.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 09/19/2018 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-4670604 09/28/2018, 10/05/2018, 10/12/2018 09/28/2018, 10/05/2018, 10/12/2018

T.S. No. 18-0122-11 NOTICE OF TRUSTEE'S SALE NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED 注: 本文件包含一个信息摘要 참고사항: 본첨부 문서에 정보 요약서가 있습니다 NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP LUJ Y: KEM THEO ĐẤY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY PLEASE NOTE THAT PURSUANT TO CIVIL CODE § 2923.3(d)(1) THE ABOVE STATEMENT IS REQUIRED TO APPEAR ON THIS DOCUMENT BUT PURSUANT TO CIVIL CODE § 2923.3(a) THE SUMMARY OF INFORMATION IS NOT REQUIRED TO BE RECORDED OR PUBLISHED AND THE SUMMARY

OF INFORMATION NEED ONLY BE MAILED TO THE MORTGAGOR OR TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 8/18/2006. 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 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: **MILTON E. CASEY, AN UNMARRIED MAN** Duly Appointed Trustee: The Wolf Firm, A Law Corporation Recorded 8/24/2006 as Instrument No. 2006-0177408 of Official Records in the office of the Recorder of Fresno County, California, Street Address or other common designation of real property: **6188 NORTH LEAD AVENUE FRESNO, CA 93711** A.P.N.: 406-342-30 Date of Sale: 11/7/2018 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: \$356,946.40, estimated 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. 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 site www.nationwideposting.com, using the file number assigned to this case 18-0122-11. 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: 9/19/2018 The Wolf Firm, A Law Corporation 2955 Main Street, 2nd Floor Irvine, California 92614 Foreclosure Department (949) 720-9200 Sale Information Only: 916-939-0772 www.nationwideposting.com Sindy Clements, Foreclosure Officer PLEASE BE ADVISED THAT THE WOLF FIRM MAY BE ACTING AS A DEBT COLLECTOR, ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION YOU PROVIDE MAY BE USED FOR THAT PURPOSE. NPP0340801 TO: FRESNO BUSINESS JOURNAL 09/28/2018, 10/05/2018, 10/12/2018 09/28/2018, 10/05/2018, 10/12/2018

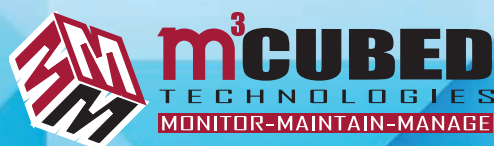
NOTICE OF TRUSTEE'S SALE T.S. No.: 2018-00631 Loan No.: RMF4019431 APN: 138-300-07 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/27/2017. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 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: **JERRY S. CASTILLO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY** Duly Appointed Trustee: SUPERIOR LOAN SERVICING Recorded 10/23/2017 as Instrument No. 2017-0136974-00 in book, page of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 10/18/2018 at 10:00 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 Amount of unpaid balance and other charges: \$220,800.01 Street Address or other common designation of real property: **20499-20503 AUBERRY ROAD CLOVIS, CA 93619** 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. 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.servicelinkASAP.com, using the file number assigned to this case 2018-00631. 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: 9/24/2018 SUPERIOR LOAN SERVICING, BY ASSET DEFAULT MANAGEMENT, INC., AS AGENT FOR TRUSTEE 24013 Ventura Blvd., Suite 200 Calabasas, California 91302 Sale Line: (714) 730-2727 Julie Taberdo, Sr. Trustee Sale Officer A-4671158 09/28/2018, 10/05/2018, 10/12/2018 09/28/2018, 10/05/2018, 10/12/2018

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Two Weeks Left to Vote!

BEST OF
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BUSINESS
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VOTE NOW!

<https://www.surveymonkey.com/r/bocvb18>

**MUST VOTE FOR MIN. OF 25 CATEGORIES FOR VOTES TO BE COUNTED.
ALL VOTES ARE FINAL - ONE VOTE PER CUSTOMER**

Do we repeal California's increased gas tax?

You may have noticed last Nov. 1 that our gas prices popped up 12 cents per gallon in one day. (I know that seems like along time ago. A lot has happened since then hasn't it?)



GUEST VIEW

Paul H. Betancourt

That tax increase was put in so the state can fix the roads. It is official now, We the People will be voting to uphold or repeal that 12-cent/gallon gas tax imposed by the Governor and the Legislature last year.

In these divisive political times, I think we all agree that California's roads are in need of a lot of repair. In fact, the estimate when the Governor proposed the tax was California's roads need some \$50 billion in repairs alone. That will not create one more square foot of new road. That is a lot of roadwork.

A logical question is what happened to the fuel taxes we already pay?

— The Governor's logic is we have

more fuel efficient cars so the state gets less in taxes. Really? We do what they have wanted for decades, we buy smaller cars and we get penalized with new taxes?

— The question many people are asking: Do we have an accounting of where our current fuel taxes go?

The San Jose Mercury News reported that 20 percent goes to interest on the General Fund. Of the remaining money, 85 percent goes to roads and 15 percent goes to transit projects.

An op-ed in the San Diego Union reminds us that we already borrowed money to fix roads in the form of a bond measure. How did that work out? The same piece in the Union reports that Costa Mesa state Senator John Moorlach estimated only 20 percent of the gas tax goes to actually fixing roads.

Even though they twist the facts, even Politifact agrees that 30 percent of the new gas tax will NOT go to fixing the roads. "The governor's May budget shows about 30 percent of the revenue

from this transportation measure goes to categories that won't directly improve roads for cars and trucks, as dictated by the law Brown signed in April."

A recent political cartoon in The Bee mocked opponents of the tax increase because the tax will be creating jobs for road repair crews. Isn't that a bit shortsighted? Do we pay taxes to create jobs? If you take their logic far enough think of all the jobs we could create if we paid 100 percent in taxes.

Just a friendly reminder from your local Poli Sci instructor: In California we have initiative, referendum and recall with regard to state laws and elected officials. With an initiative, We the People create a new law if Sacramento cannot get the job done. With a referendum We the People either support or vote down a law Sacramento has passed. And, with a recall We the People can remove an elected official who's actions are so bad we do not want to wait until the next election to throw the rascal out. This process of initiative, referendum and recall came to us 100 years ago when progressive Republicans fought down

the railroad monopoly that ran the state.

What we are talking about with the gas tax is a referendum. We the people will get to vote on keeping the 12-cent increase or not. I think this will also be an issue in the Governor's race. Republican John Cox is campaigning against the tax. In his first public statement after the primary in June, Democrat Gavin Newsome sighed, "It's just \$5 billion per year." Isn't that a rather cavalier attitude about our tax money?

Let's not forget last year's 12-cent/gallon fuel tax increase was only the beginning. The tax is scheduled to increase again next year, after Brown is out of office. Diesel fuel taxes have also gone up affecting our truckers and vehicle registration fees have gone up.

Yes, we need the roads fixed. But, I think the voters are less likely to support an increase in taxes than our friends in Sacramento. Voters are more likely to demand accountability for the taxes we already pay.

Farmer, writer and educator, Betancourt is a lecturer at Fresno State and written books on Swiss political history and environmental policy.

How to build career paths for your employees

It can be difficult to retain top talent in a small business where roles and advancement opportunities aren't clearly defined. These tips will help you foster personal growth within your best employees while they help your business grow.

Identify their strengths and interests

Identify your employees' passions and provide them with opportunities to explore those strengths within your small business. "Working with employees to figure out what their passions and strengths are gives you the opportunity to develop new positions or specialties for top performing employees," says Brad Leahy, vice president and owner of Blades of Green in Harwood, Maryland.

For example, an administrative employee with a passion for marketing might want to take over the company's social media. Providing that employee with training opportunities will ensure a smooth transition. "It can be an adjustment to establish a brand new position or jump into a new position from within the company, so make sure you offer as much support and training as possible," Leahy says.

Offer responsibility and autonomy to rising stars.

In very small businesses, it can be tempting to micromanage. Give your employees room to take the lead. "Trust them and their judgment," says Rashea Jenkins, HR assistant manager at Frontier Business in Norwalk, Connecticut.

"Sometimes small business owners have trouble giving up control. But, in order to keep those valuable employees, you need to trust them and give them some of the responsibility. High performers crave that responsibility and trust."

Support education opportunities

It's not always feasible to provide in-house training to employees. Instead, support them with outside educational opportunities to foster their professional growth.

Matt Collins, owner of Loans Now in Jacksonville, Florida, pays for employees to take courses to build skills and abilities relevant to the business. "We have found that by doing so, when it is time to hire for larger positions, we now typically have many qualified candidates

who are already employed by us and have gained the skills that we need in the new job position."

When employers pay for educational advancement, it is common to require employees to commit to staying with the company for a certain time period after course completion—usually two to three years. If the employee quits before that time, they are responsible for repaying the tuition covered by the company. This system encourages employee retention after the owner has invested in their talent.

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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WEB POLL

What element of a work environment is most important to you?



Much has been made about the "office of the future." For readers of thebusinessjournal.com, it's a mixed bag when it comes to the elements of a work environment that are the most important. Being able to work from home is important, as is having individual workspaces. The open-office plan isn't as popular, and neither are snacks or smaller, collaborative workspaces.

One hundred five votes were cast.

Flexibility and technology that allows for work from home	42 percent
Having individual offices/private workspaces	35 percent
Open-office plan, to maximize interaction with colleague.....	11 percent
Amenities, like free coffee and snacks, athletic facilities, and daycare	10 percent
Smaller, collaborative workspaces for impromptu meetings	2 percent

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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.

- October 12 | Energy
- October 19 | Residential Real Estate
- October 26 | Media & Marketing
- November 2 | Health Care

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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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- October 26 | Health Care Plans
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