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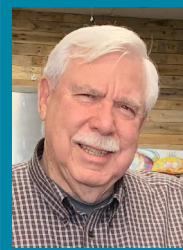
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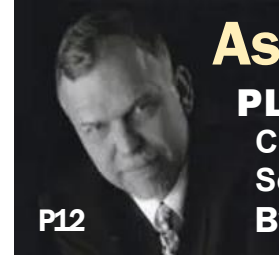
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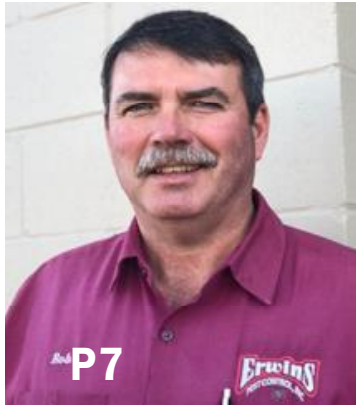
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Jeff King
Financial Advisor
Edward Jones

Ask the Experts: FINANCIAL ADVISOR

As you know, interest rates have risen considerably over the past couple of years.

But what does this mean to you, as a consumer and as an investor?

From a consumer's standpoint, it's not hard to see the effects of higher interest rates. If you want to take out a mortgage or refinance an existing one, you'll find that it's considerably more costly, in terms of the interest you'll pay, than it

was a few years ago. And the same is true of car loans and credit cards. Paying these debts at higher rates can affect your cash flow, so while rates are high, you may need to make some important decisions about your overall budget and spending plans.

As an investor, though, you may find the effects of higher interest rates to be somewhat more complex. That's because higher rates can have a different impact on different types of investments, such as stocks and bonds.

When considering stocks, be aware that not all market sectors will respond the same way to higher interest rates. For example, the financial sector, which includes banks, insurance

companies and brokerage firms, may benefit from higher rates. On the other hand, smaller technology companies, which still must invest heavily in their businesses, may not do as well due to rising interest rates making it more expensive for them to borrow. And other sectors will respond differently to higher rates. Keep in mind, though, that there's great variance within sectors and among companies, so when you consider purchasing stocks, evaluate each choice on its merits and make sure it fits within your risk tolerance, time horizon and need for portfolio diversification. When you diversify your investment dollars, you can reduce the risk of market volatility affecting just one type

of asset, although diversification by itself can't protect against all losses.

With fixed-income investments, such as bonds, interest rate movements can have significant and direct impacts. When interest rates rise, the value of your current bonds will likely fall because new bonds can pay higher rates. However, you can also buy bonds at the new, higher rates and benefit from bigger interest payments.

Still, there's no guarantee that interest rates will stay elevated - in fact, the Federal Reserve has indicated that it might actually start cutting rates in 2024 - which is why it may be a good idea to build what's known as a "ladder" consisting of short-,

intermediate- and long-term bonds. Once you have your ladder in place, you'll have some protection from interest-rate movements. So, if rates were to keep rising, you could reinvest the proceeds of your short-term bonds in the new, higher-paying ones. But if rates level off, or even fall, you'll still benefit from your longer-term bonds, which typically (but not always) pay higher rates than short-term ones.

Of course, if you hold your bonds until maturity, you will continue to get the same interest payments, regardless of where market rates go.

In any case, it's useful to be aware of what's happening with interest rates - the more you know about the factors affecting your investments, the better off you'll be.

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**Dran Reese
Salt & Light
Council**

Dran Reese, founder of Salt & Light Council is doing something about “the public schools that are indoctrinating American children,” rather than educating them. She is putting her organizational resources behind a movement that offers healthier educational choices.

Ms. Reese noted the erosion of standards in California schools has led parents to look to a growing menu of alternative schooling possibilities. Education, like police and fire protection, is a service every community needs. When government stops providing them, communities self-organize a replacement. An uptick in private security and neighborhood safety organizations reflects this kind of response. The same is happening with schools.

Ms. Reese agrees with those who feel unsound methodology and pedagogy damages children. California’s third-world level test scores in math, reading, writing, and reasoning reflect a system that has already failed.

Many parents are also concerned with the proliferation of anti-scientific curricula. “The public schools,” notes Reese, “are sexualizing American children with radical sex education, including flagrant promotion of homosexuality, fornication, gender confusion, and more. This indoctrination of children has its roots in the pseudo-scientific quackery of Alfred Kinsey, the ‘sex researcher’ responsible for the rape and sexual torture of thousands of children and babies. These abominations should have no place in a school classroom. Some schools have even been caught actively normalizing pedophilia. The risk of sexual abuse in schools is high and getting higher, too.”

Ms. Reese’s Salt & Light Council is working with community-based organizations to chart a path forward. Her “Public School Exit” provides on-line guides for parents. What Reese is doing reflects a burgeoning movement providing alternatives to a system unable to reform itself. Inner cities and rural children are hardest hit. The growing popularity of programs that merge high-tech resources with greater parental involvement and control is what is needed. “California public schools no longer represent values that make quality education possible. The time has come to unite, disconnect and turn to



alternatives that work.” The Learning Pod, a small group of students led by a teacher assisted parent volunteers, has gained traction. Thanks to on-line resources, a high-tech version of the one room schoolhouse has reappeared in backyards, garages and churches. Even parents with a limited education can opt for schooling that actually prepares children to compete in a high-tech world.

Churches and other faith institutions have a vital role to play. They have been largely missing in action. Dran Reese asked, “Where are the faith leaders in this crisis? Why aren’t they leading? Christian leaders who play it safe may be viewed harshly by the next generation. This sentiment may a bit blunt, but it seems to be growing in of people of faith.” **See: www.saltandlightcouncil.org.**



200 words or less

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Ask the Experts **PESTCONTROL**



ROB ERWIN

Bees on the Move

By Catherine Erwin

This is the time of year in the Central Valley where we see the most bee activity.

They need a new place to live, hunt for water, or forage for food. Let's look at two typical scenarios you may experience around your home. Both types of these bees are pollinators, and if you've lived in the Valley for long, you will know why they love it here. We have a lot of blooms to choose from.

•HOMEY BEE

Honeybees are transitioning to new homes this time of year. Here is why. At least once or

possibly twice a year, a honeybee colony produces new queens, who take off searching for a new home together with more than half of the worker bees. This behavior is called "swarming."

Upon leaving their original hive, the bees gather temporarily, such as on the side of a house or tree. From here, scouts are dispatched to explore potential nesting sites. These diligent scouts communicate their findings through a unique 'waggle dance', eventually leading to a consensus on the new home.

Contrary to popular belief, bees do not swarm solely due to overcrowding. The decision to swarm is a complex behavior, influenced by a variety of factors, making it a fascinating and intricate process.

Swarming typically happens in the spring to early summer. The number of bees involved in a swarm can be from a few hundred to a couple thousand workers in a swarm. They may land on a house, a tree, or even a car. If they find a hollow area with a small opening, they may decide to set up housekeeping and consider



it their new home. Sometimes, they may only rest for a few days and then move on after getting new information from scouts.

Seeing a bee swarm can be alarming, but remember that swarming bees rarely sting since they have no nest to protect. Generally, honeybees are docile and non-threatening if left alone, but you may not want to share a residence with them (they don't pay rent!). Please, call us if you have a swarm that doesn't seem to be moving along.

•WASP

There are over 22 varieties of paper wasps in North America.

The most common type of wasp in the Valley is the paper wasp (vespid wasp). They are yellowish brown and will build a plate-sized or smaller nest resembling an upside-down umbrella. They tend to build nests on the eaves or peaks of homes. Sometimes, you may even see them on a fence. Aphids, spiders, white flies, and other small insects are their food.

These types of wasps can be very aggressive, so we suggest you don't crowd them. If you see these nests hanging around your home near entrances, don't hesitate to call us. We can help!

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OPINION
OPED
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Ethically-challenged politicians...



By: **GARRY BREDEFELD**



Ethically-challenged politicians often prioritize their job security above all else. Yet, even with this focus on self-preservation, many resist the temptation to misuse taxpayer dollars to stifle political opposition. However, Fresno County stands as a recent notable exception to this general restraint.

A year ago, the Fresno County Board of Supervisors filed a lawsuit to limit what Councilmember Luis Chavez and I could spend to talk to voters in our campaigns for the Board of Supervisors. The Board authorized its tax-payer funded in-house County lawyers and paid a 250-attorney Los Angeles law firm to sue us with the goal of prevent-

ing us from using funds from earlier campaigns to challenge Board of Supervisors incumbents. Using funds from prior elections is completely legal, constitutionally-protected and happens all the time when candidates run for a different office. The County's lawsuit against us is something never seen before – incumbents using taxpayer funds (YOUR funds) to sue their challengers to limit their ability to speak to voters.

When the case went to trial, Fresno County Superior Court Judge Jonathan Skiles rejected the County's lawsuit, explaining that for 50 years the U.S. Supreme Court has held that campaign funds are the equivalent of speech (because those funds are the only way for candidates to effectively communicate with voters). In other words, candidate spending is protected by the First Amendment to the U.S. Constitution.

Judge Skiles' Order reads like a primer on First Amendment constitutional law, with a half-dozen federal and state judicial opinions and authorities backing-up his ruling against the County. The County had planned on appealing the ruling, but unless it had plans on overturning longstanding U.S. Supreme Court precedent, the County's appeal

looked dead-on-arrival at the appellate court and they knew it.

In a turn of justice, Judge Skiles recently mandated the County to cover our legal expenses which is approximately \$72,000. This may protect against the Board of Supervisors recklessly initiating such lawfare war against future political challengers, as the County had already lost the battle over constitutional law.

What has been particularly troubling about this case is the funding for the County's legal pursuits, including the fees for its own lawyers, the Los Angeles-based law firm, and now the fees for our attorneys, comes directly from the pocket of County taxpayers. This questionable and irresponsible use of public funds is particularly egregious for supporters of free speech and fair elections because, while the County sought to silence challengers like myself and Councilmember Chavez, it openly permits incumbent County Supervisors to spend unlimited amounts on their own elections. This entire misadventure had the unmistakable smell of what I called from the outset, an "Incumbent Protection Scheme."

Looking ahead, the County now faces important issues related to transparency and accountability—the latter two often missing when the

Board of Supervisors are dealing with critical and important County issues.

First and foremost, it must come clean to taxpayers. It must transparently disclose the financial impact of its legal battle against myself and Councilmember Chavez. What are the actual costs to County taxpayers? How much has the L.A. law firm cost taxpayers?

Second, taxpayers deserve to know who within the County was responsible for green-lighting the lawsuit against two political opponents of incumbent County Supervisors. Were County leaders aware they could have sought FREE advice from the California Attorney General, who is on record as rejecting similar attempts from other counties to restrain candidate spending? Were they simply given poor advice from their County Counsel? Or did they pursue this case knowing it was a fraught legal strategy with little chance of success?

Voters are being asked this year whether to retain or replace two incumbent members of the Board of Supervisors. Yet, until the County comes clean on the complete costs and true motivations of this reckless lawsuit, voters will not have the transparency and accountability they deserve on this and many other issues.

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OPINION
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Who's Behind the Anti-Israel Protests?



Fred Vanderhoof

It is likely that college students are not the only ones responsible for the increasingly violent protests expanding across our county.



While it may look like a spontaneous student movement, there is evidence that paid agitators and anarchists are encouraging violence and making the situation much worse. At Columbia University in New York City, NYPD Deputy Commissioner of Public Information, Tarik Sheppard, recently said, "Many of the protestors were not students at the university, but outside agitators. They are professionals that fly in for a day or two and leave. You'll see them traveling around the country, and they have funding."

Dr. Jay Greene, an educational expert at the Heritage Foundation, also sees clues pointing to a more professional, organized effort behind these protests. Recently, Greene stated, "The hints are that the funders include the Soros Open Society Foundation and the Rockefeller Brothers Fund." Also, Greene noted, "We've seen that people linked to foreign organizations have been involved in training and that there are shared talking points and documents as well. So, it's pretty clear that this is an externally funded and organized effort."

On a personal note, I've had an experience with anarchists from the Bay area. In 2017, I helped coordinate an event in Fresno that featured former Sheriff Joe Arpaio, from Maricopa County, Arizona as a guest speaker. About three weeks

before the banquet took place, local law enforcement advised us that their information discovered that Antifa (leftist revolutionary demonstrators from San Francisco) were planning to disrupt our event. Antifa did show up and our local law enforcement officers did an excellent job of keeping the demonstrators separated from our group. In fact, while our meeting numbered 300 guests, the large crowd in opposition was a block away and led by Antifa with more than 300 protestors. Undoubtedly, much coordination took place between local activists and the Antifa leaders.

Another question concerns the university administrators. Why aren't they being more forceful in stopping the anarchy on their campuses?

Unfortunately, the answer is money. Many university students are from the Middle East and some of their home countries support these protests. More importantly, most of these students are paying more than standard tuition so universities are hesitant to stop them. Dr. Jay

Greene said, "One reason universities are reluctant to crack down on the protest by arresting students or suspending them is out of fear of jeopardizing the student's foreign visas." He added, "And so if they were to be suspended from school or arrested, they might have to be deported. And the universities are very wary of doing that, in part because these foreign students are an important source of revenue for them. These are very large donors overseas that they're wishing to keep happy."

By connecting the dots, we can see that these protests are well funded by wealthy left-wing organizations and foreign donors. Their money is used to fund professional and radical organizers who stir up students. The university administrators have weak responses because they don't want to lose a major part of their revenue stream.

Is this the direction Americans want our top universities to take? Polls show that a majority of Americans support arresting these protesters and stopping this radical violence that destroys property and injures people. It's time that university administrators and elected officials wise up and do what's best for all of their

students and for our country. Inaction leads to more chaos. Action stops the chaos.



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By: Dennis Cox
CEO of Planet Solar

Ask the Experts: **SOLAR**

Expert Insights: Choosing the Right Solar Installation Company

As someone who has dedicated over two decades to the solar industry, I've witnessed the incredible growth and potential of solar power firsthand.

However, with this growth comes a responsibility to navigate through a landscape sometimes clouded by deception and fraud. I want to share my expertise and guide you on how to choose the right solar installation company for your needs.

First and foremost, let's talk about vetting the company. When considering a solar installation project, it's crucial to thoroughly research the company you're planning to work with. Look for a track

record of successful installations, satisfied customers, and industry certifications. One common pitfall to avoid is falling prey to unsolicited door-to-door sales pitches. While legitimate companies may engage in direct marketing from time to time, it's essential to approach these encounters with caution. With being in the industry as long as I have, I've seen firsthand the deceptive tactics used by some individuals claiming to represent solar companies.



When engaging with a solar salesperson, be sure to ask the right questions. Inquire about the company's experience, credentials, and past projects. Request references and proof of licensing and insurance. Legitimate companies will be transparent and forthcoming with this information. You want to be sure the sales person you are speaking with not only works for the company they are representing but also the same one doing the installation and service. Don't be

pressured into making rushed decisions or signing contracts without due diligence.

Furthermore, verify the company's legitimacy by confirming the existence of a brick-and-mortar location. Having a physical office allows you to interact with the company in person, ask questions, and gain a deeper understanding of their operations. It also serves as a safeguard against fly-by-night operators who may dis-

appear once they've secured your payment.

As stated, in an industry plagued by fraud, it's essential to remain vigilant. As I always say, "Buyer beware." Educate yourself about solar installation, understand your options, and seek advice from trusted experts. By taking proactive steps to vet companies and asking the right questions, you can protect yourself against deceptive practices and ensure a smooth solar installation experience.

I believe in empowering customers with the information they need to make informed decisions about their energy future. As you embark on your solar journey, remember that the choice of installation company is critical. Trust your project to a reputable and established company, where expertise meets integrity. Together, let's harness the power of the sun and pave the way for a brighter, more sustainable future.

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FOR CONGRESS

After rising through the ranks, he was appointed Sheriff-Coroner of Tulare County by the Board of Supervisors on October 8, 2013. Boudreaux was duly elected as the 30th Sheriff of Tulare County in 2014 and was re-elected in 2018 and 2022.

U.S. House California District 20



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**Dennis McCourt
Got Hope?**

To pray for the peace of Jerusalem is to pray for the peace of the entire world. It's to pray for the peace of Gaza! It's also to pray for the peace of college campuses across our nation.

After spearheading a Stand With Israel Rally this last Oct, I was invited to come to the Palestinian rally two days later at the same location. The reason for my invite was because I explained to one of the Pro-Palestinian leaders of the counter

protesters at our rally, that I am Pro-Palestinian. What I meant by that was that I want the best for the Palestinian people and I'm concerned about the noncombatant citizens of Gaza being

Pray for the peace of Jerusalem



hurt or killed in the current war. When I showed up at the Palestinian rally there were hundreds of protesters there and the leader saw me and spontaneously introduced me from the microphone. She told the large crowd that she met a man at the Pro-Israel rally who is now Pro-Palestinian. She said this, as if somehow I had changed my viewpoint because of my interaction with her at the previous rally. When in reality I hadn't. Then suddenly and surprisingly, she handed the microphone to me. I

thought to myself and prayed to the Lord, "now what?" I began to shout to the crowd that "yes I'm pro Palestinian" as the crowd roared in support, I continued "Yes I am pro Palestinian" and the crowd shouted with approval. I proceeded to say "free the Palestinians!" Yes, free the Palestinians! Free the Palestinians from Hamas! Free the Palestinians from Hamas!" Immediately, the microphone was yanked from me. I continued to mingle there in the crowd and thankfully there was not a

violent response to my chants. I say all of this to say, that one can support Israel and the Palestinian people at the same time. But no one can support Islamic Jihadist Hamas and the Palestinians at the same time. Next to the 250 or so Israeli hostages taken on Oct 7, the biggest victims of Hamas are the Palestinian's themselves.

Free the Palestinians from Hamas! Also, To support Israel does not mean to support everything Israel does. Just as to support America doesn't mean one approves of everything America has done. To pray for the peace of Jerusalem again is to pray for the peace of Gaza. When Jesus Christ the prince of peace returns to Jerusalem, there will be peace. Matthew 23:39 For I tell you, you will not see me again until you say, 'Blessed is he who comes in the name of the Lord.'" When Israel prospers the world prospers. The Bible speaks of this in Romans 11:12-15 12. Now if their (Israel's) trespass means riches for the world, and if their failure means riches for the Gentiles, how much more will their full inclusion mean!...15 For if their rejection means the reconciliation of the world, what will their acceptance mean but life from the dead? So let's bless Israel and ultimately the world will be blessed! Ps 122:6 Pray for the peace of Jerusalem: "May they prosper who love you.

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Disarming U.S. Citizens While Arming Who?



We all remember when U.S. Attorney General Eric Holder allowed ATF's Operation Fast and Furious to hand over 1,961 small arms to the Mexican Cartels in an effort to "Track-N-Trace" identity of high-profile cartel leaders.

R. Ellington Smith

This resulted in the killings of dozens of Mexicans in northern Mexico. In addition, one of these weapons was tracked to the killing of Border Patrol Agent Brian Terry in Arizona in 2010. One-hundred and seventy-five of these arms have showed up in the U.S.

In 1992, Tommy Fok, a Chinese National, was arrested for smuggling in 15,000 AK-47s to the United States. In 1996, two Chinese companies tried to smuggle 2,000 fully automatic weapons into the Port of Oakland. These two companies had family ties to a Chinese shipping company. While agents seized thousands of weapons coming into the U.S. thousands go undetected. China, most recently, has been shipping small arms parts into the U.S. via Mexico where one drug cartel is assembling weapons.

Over 20,000 sear switches, that convert Glock handguns into fully automatic weapons, have made their way into the U.S. supplies of sear switches. These devices are the size of a penny and can be produced using 3-D printers. Metal sears are from China and were available over the web (Alibaba, Wish.com, CBTForce.com).

In 2019, ShotSpotter technology detected 400 incidents of machine gun fire throughout the U.S. In 2021 over 5,600 incidents were reported, we tend to think that illegal use of automatic weapons is limited to large cities but, we had a gang revenge killing in Fresno where Mongolian Boys Society killed four and wounded six at a home gathering.

From 2019 to 2021, there were 42,888 firearm suppressors (per Joshua Eaton, Illegal Gun Silencers shipped from China, NBC News, May 13,2022) shipped into the U.S. via the Port of Seattle. They were labeled as metal tubes. In 2020, 10,800 assault weapons parts were shipped to Louisville, Kentucky from Shenzhen, China. In 2019, Port of Long Beach received 53,000 illegal gun parts from China.

The above incidents were caught by U.S. Customs, but it is estimated that only 30% to 50% of the illegal arms shipment into the U.S. are discovered. The rest remain at large. While the Administration warns China for supplying arms to Russian for Ukraine's conflict, nothing is mentioned concerning shipments into the U.S. We attack U.S. gun manufacturers while doing nothing about smuggled Chinese guns. While customs have discovered smuggled weapons, few, if any, charges have been filed. Where are these weapons going and who has them?

Dr. Bromund of the Heritage Foundation says that China has managed to work around the international tracing agreements due to loophole that exempt it from putting serial numbers on arms. This allows "ghost" guns to be assembled and used by gangs and others. The Department of Justice and Homeland Security as well as the ATF are quiet on the subject and few charges have been made. In 2021, senators Amy Klobuchar and Cory Booker wrote to Attorney General Garland about the subject with no response.

With reference to my article November 2023 entitled, "What Could Go Wrong," it is worth noting a few points from the article.

FIRST, Representative Mark Green, Chairman of the House Homeland Security Committee (January 9,2023) stated that Hamas and Hezbollah Terrorist are already on U.S. soil. Retired Colonel Derek Harvy, Intel Officer stated that there are 2,000 Chinese operative that have crossed the southern border with links to China's People's Liberation Army. Adding to that, over 71,000 illegal immigrants from the Middle East have crossed the southern border from 2021 to 2023. Now we have a record number of 33,000 illegal Chinese added this year, and there are 290,000 Chinese students already in the U.S.

SECONDLY, we left 600,000 assault rifles (includes M4A1 carbines used by Special Ops) behind in Afghan in addition to 16,191 night-vision goggles and 162,640 pieces of communications equipment. Can we buy back this equipment from the Taliban and send it to Ukraine? Such a purchase would seem consistent with U.S. logic.

LASTLY, there has been no mention of thousands of small Chinese manufactured drones being shipped into the U.S. These can be used to deliver binary explosives on targets. Small armed drones are the most dangerous of all since they can be flown around group gathering checkpoints.

While we watch anti-Israel protests on college campuses, few realize the Chinese influence behind the chaos. A major part of "Unconditional Warfare" is to create social unrest within your enemy's camp. China has twenty-six organizations set up to stir unrest in the U.S. with activities going back to the George Floyd killing. These include, Freedom Road Socialist Organization (FRSO), Liberation Road, Chinese Progressive Association (CPA), Party for Socialism

and Liberation (PSL), Revolutionary Communist Party (RCP) and Chinese People's Political Consultative Conference (CPPCC) just to name a few. We need to remember that about the time the Reedley Bio Lab was discovered, China had several police stations (notably in New York) staffed by the People's Liberation Army.

The U.S. State Department ordered the Chinese Consulate in Houston to be closed due to their espionage and theft of intellectual property in addition to radicalizing Americans under the guise of BLM (ABC News Channel 13, July 22, 2020).

From May through late June in 2020 there were 574 riots, 624 acts of arson, 97 police vehicles burned, 2,300 cases of looting, 28 deaths, 16,000 people arrested (and released) with 2,000 police injured and thirteen shot. Antifa was not held accountable for the destruction in Portland. The wife of FRSO leader, Jess Sundin praised the destruction of the Third Police Precinct in Minneapolis. No legal cases were filed relative to the above actions yet, January 6th Capital demonstrators were arrested, tried and convicted.

WHERE IS THIS GOING? We have received warnings by several Intel groups that the risk of a national attack is highly probable, the latest by the FBI's director, Christopher Wray. Where are all these weapons? They can't just be in the hands of gangs and cartels. Our legislators have been quiet relative to all of China's activities in the U.S.

No, China is not going to fight on U.S. soil, but they are supporting neo-Nazi organizations on and off the college campuses, as well as violent protests. There is word out that the Blood Tribe will join Antifa. Many Blood Tribe members were mercenaries for Ukraine and their leader, Christopher Pohlhaus, is a Biden supporter. Will these weapons find their way into upcoming demonstrations?

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