

Holiday dinner costs increase



Don't wait to shop for Thanksgiving dinner food items, experts warn. Supply chain issues could mean items on your shopping list will be out of stock. If they are available, be prepared to pay more. PHOTO BY KATHRYN MCNUTT

Experts say to get groceries now

BY KATHRYN MCNUTT
The Journal Record

Shoppers can expect to pay higher prices this year for the food on their Thanksgiving table due to a variety of market factors.

Just one year ago, the American Farm Bureau Federation reported the average cost of a Thanksgiving feast for 10 was the lowest it had been in a decade at \$46.90, or less than \$5 per person.

It will be a different story when the 2021 survey report is issued later this week.

Turkeys between 8 pounds and 16 pounds cost 26 cents per pound more than they did a year ago, while

the per-pound price for birds between 16 pounds and 24 pounds is up about 23 cents, according to the U.S. Department of Agriculture.

And cooks who wait to shop may not find a turkey at any price.

Retailers often start stockpiling frozen turkeys in the summer to prepare for the holiday season, but there are fewer birds this year due to a bottleneck in the production, said Rodney Holcomb, professor of agricultural economics at Oklahoma State University and OSU Extension specialist in food economics.

"Don't wait until a few days before Thanksgiving to buy that turkey. Go out and buy that turkey now,"

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Former Oklahoma National Guard Adjutant General Mike Thompson posted to social media a picture of himself receiving a COVID-19 booster vaccination on Oct. 28. Thompson has since been replaced with Thomas Mancino, who opposes the federal requirement that guardsmen be vaccinated. PHOTO COURTESY MIKE THOMPSON VIA TWITTER

Vaccination controversy boils over in state

BY JANICE FRANCIS-SMITH
The Journal Record

The battle over vaccinations continues to create strange bedfellows, as the saying goes, with medical professionals championing the freedom of Oklahoma business leaders to make their own decisions without government interference, and with state officials railing against the U.S. military's standards for readiness.

The Oklahoma State Medical Association on Friday launched its "Pro-Science IS Pro-Business" campaign, encouraging Oklahomans to contact their legislators and tell them to quit "meddling" in private business' decisions.

"There is a small group of politicians who want massive government overreach, a law to tell businesses what to do on vaccines," says the voiceover in a 30-second video advertisement put out by OSMA. "This group of politicians are out of control and out of their lane..."

"Call the governor and legislators to tell them being pro-science is pro-business in Oklahoma," a woman's voice says as the video shows an aproned,

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OU startup Bison Underground wins Musk Foundation prize An Oklahoma startup created a mere three months ago by University of Oklahoma current and former students was one of the winners of Elon Musk's Musk Foundation XPrize \$5 Million Carbon Removal Student Competition.

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CRUDE OIL	NATURAL GAS	GASOLINE
 	 	 
Dec \$80.88	Dec \$5.017	Dec \$2.3288

OU startup Bison Underground wins Musk Foundation prize

BY HEIDE BRANDES
The Journal Record

An Oklahoma startup created a mere three months ago by University of Oklahoma current and former students was one of the winners of Elon Musk's Musk Foundation XPrize \$5 Million Carbon Removal Student Competition.

Steve Adams, a U.S. Marine Corps veteran and current Ph.D. student, launched Bison Underground this summer along with other student geologists, engineers, microbiologists and environmental scientists to address climate issues. As part of the competition for the XPrize, the team created a blueprint for an invention that will not only remove carbon from the atmosphere, but restore agricultural soil quality by redistributing carbon into farmland to enhance agricultural quality and yields.

"We were interested in carbon and how to solve issues of having an excess amount of carbon in the atmosphere," said Adams. "Over the years, I've been trying to wrestle with that problem, and we believe we have a solution on how to take that excess amount of carbon in the atmosphere and put it into agricultural soils."

That idea won in the award program, which is part of the \$100 Million XPrize for Carbon Removal supported by the Musk Foundation. The XPrize was launched to fund early-stage concepts from the next generation of carbon removal innovators and to remove barriers to entry for those interested in the main \$100 million competition, making the XPrize the largest incentive prize in history.

Bison Underground team members said their idea will help to bolster global food security, encourage sustainable farming practices, provide economic opportunities for farmers, and limit harmful soil-additives. Including its academic mentors, the team is over 50% female and includes veteran and reserve military mem-

bers, immigrants and first-generation college students, highlighting the power of a diverse and multidisciplinary team.

Bison Underground joined 23 winning teams that will split the \$5 million prize. With \$250,000, Bison Underground will begin to design and test its prototype over the next year while also searching for additional funding.

"When they announced it on Nov. 10, I was convinced there must be a mistake or something. I read the email about 10 times," Adams said.

"We think carbon removal will be a major part of the economic future, especially in Oklahoma, going forward. We are developing questions focused on helping farmers. Farmers need carbon in the soil, and that large amount of carbon in soil is crucial to that transition."

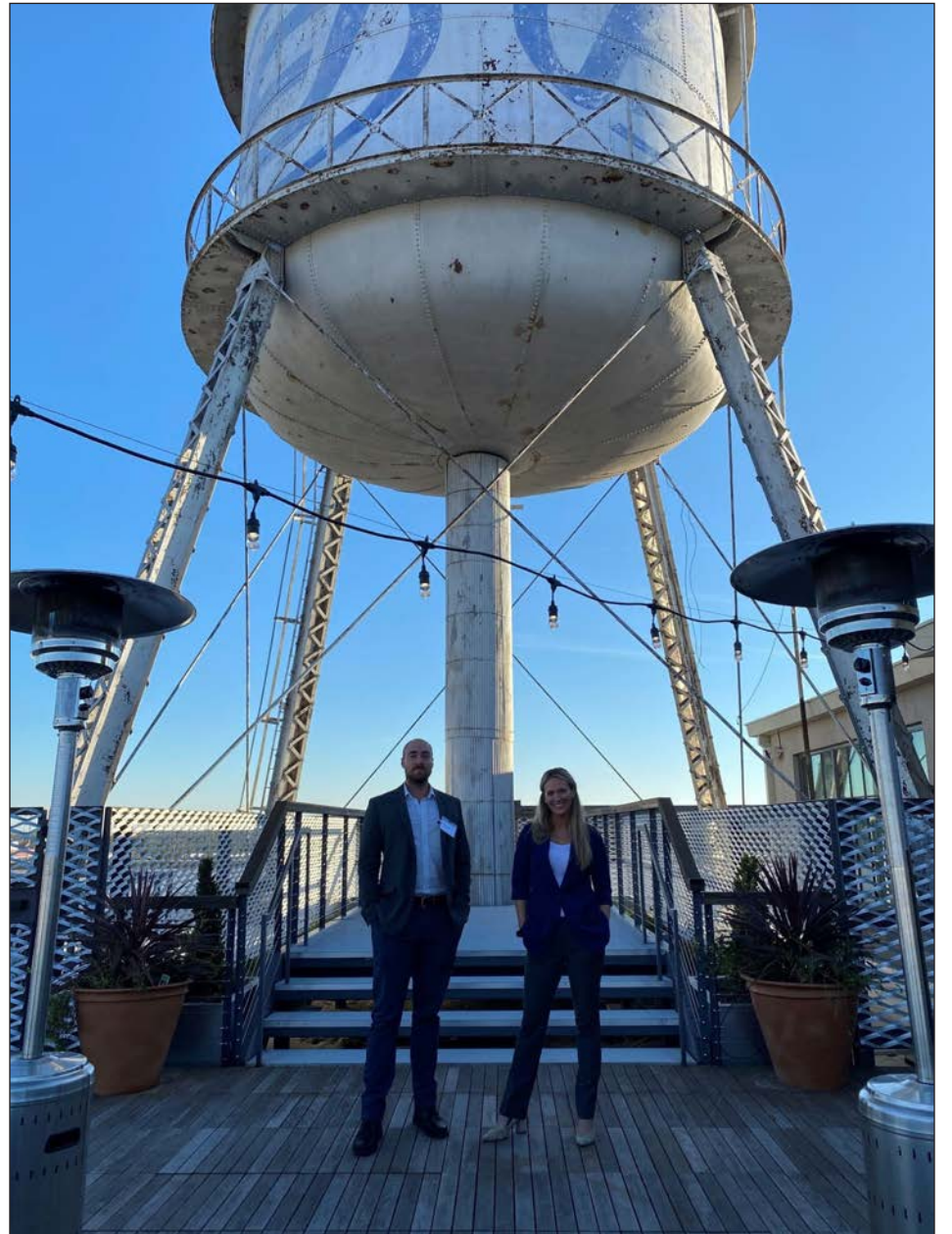
Bison Underground received mentorship from the Tom Love Innovation Hub at the University of Oklahoma, including through its OK Catalyst Roadmap and Start-Hub programs, as well as the OU School of Geosciences in the Mewbourne College of Earth and Energy.

"As a geologist, I know how much untapped potential there is in soils when it comes to pulling carbon out of the atmosphere. As someone with family history in farming, I also know how enhancing soil quality can improve agricultural productivity and help ensure that farmers stay in business and that everyone has access to fresh produce," said Adams.

"And as a veteran and first-generation college student, I know how catalytic investments like the XPrize can enable people from a range of backgrounds to be at the forefront of innovation to solve the world's most dire problems."

Agricultural soils provide an enormous reservoir for carbon, he said, but many conventional farming practices erode soil and release carbon back to the atmosphere.

"An agricultural transition to re-



Founder Steve Adams and team member Lily Pfeifer pause for a photo at the OK Catalyst Roadmap Program. COURTESY PHOTO

generative practices will ultimately promote crop diversity, healthy produce and food security for all" Adams said.

In order to be eligible for the Carbon Removal Student Competition, student teams needed at least 50% of their members to be currently enrolled in an educational institution

with the support of an academic adviser or business leader able to act as a formal mentor. All submissions were reviewed by a panel of expert third-party judges who considered the innovation, ability to reach gigaton scale, team resources and capabilities as well as project plan feasibility in their selection process.

Arkansas panel approves casino license for Cherokee Nation

LITTLE ROCK, Ark. (AP) – An Arkansas panel voted Friday to issue a casino license to the Cherokee Nation, voiding an earlier license to a competitor that the state Supreme Court said didn't meet the state's qualifications.

The Arkansas Racing Commission voted 3-2 to issue the license to build and operate the casino in Pope County, the last of four casinos voters authorized under a 2018 constitutional amendment, to Oklahoma-based Cherokee Nation Businesses.

The move came after the state Su-

preme Court last month ruled that the endorsement required for a casino license must come from elected local officials in office at the time of the application. The Cherokee Nation Business proposal had the backing of Pope County's judge.

The commission voided an earlier license that had been issued to a competing casino applicant, Mississippi-based Gulfside Casino Partnership, which submitted its application in 2019 with a letter of support from Pope County's former judge.

The Cherokee Nation said it hoped to move closer toward building the casino.

"We are eager to put forth our large-scale development plans to the Russellville Planning commission, and ultimately, for litigation to come to an end so that we can proceed with construction," Cherokee Nation Businesses CEO Chuck Garrett said in a statement.

But Gulfside wasn't ready to concede citing the pending court cases and questioned whether Legends Resort and Casino LLC – the company that was set up by the Cherokee Nation – qualified for

the license. Cherokee Nation operated 10 casinos in Oklahoma.

"Legends has no casino gaming experience and, therefore, is not a qualified applicant," Lucas Rowan, Gulfside's attorney, said in a statement. "This issue is pending in circuit court, and we expect it will be resolved through the legal system."

Voters in 2018 approved an amendment requiring the state to allow four casinos. Since then, casinos have opened at racetracks in Hot Springs and West Memphis, and in Pine Bluff.

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Event to offer insights into Oklahoma's 'innovation ecosystem'

BY JOURNAL RECORD STAFF

OKLAHOMA CITY – Unique paths pursued by innovators in health care, aerospace, energy and other fields vital to the future of Oklahoma will be explored on Dec. 1 when colleagues and collaborators meet for breakfast in Oklahoma City.

The Oklahoma City Innovation District will host its annual breakfast that morning at the Omni Oklahoma City Hotel. Supporters say it will be an opportunity for people to get some insights into the state of innovation in Oklahoma and also for people involved in the “innovation ecosystem” to connect with one another and hear about emerging developments in arenas of academia, aerospace and defense, bioscience, energy, transportation, agriculture and manufacturing.

Keynote presentations have been planned by Drew Oetting, founding partner of 8VC; Michael Kopko, CEO of Pearl Health; and Alex Amouyel, executive director of MIT Solve. Guests also will hear about the Innovation District's effect on Oklahoma City in 2021 and about emerging developments within the district.

Founded in 2019, the Innovation District is a 501(c)(3) organization centered in a 1.3-square-mile area in northeast Oklahoma City but affecting a much larger area both in terms of geography and population. Supporters say the district as it's envisioned will stretch far beyond its physical



The Oklahoma City Innovation District. COURTESY PHOTO/PERKINS AND WILL

boundaries to leverage state-of-the-art facilities, resources, programming and, especially, cross-industry collaboration with goals to contribute to a thriving innovation economy across the Sooner State.

The district receives support from The Alliance for Economic Develop-

ment, the Greater Oklahoma City Chamber, Oklahoma Medical Research Foundation, OU Health, and the many members of our Partnership Program.

The Premiere Sponsor for the upcoming breakfast is Echo Investment Capital. Signature Sponsors include

Cortado Ventures, Miles Architecture, Oklahoma State University CEAT, Presbyterian Health Foundation, the University of Oklahoma Health Sciences Center and the University of Oklahoma Research & Partnerships.

To register, visit www.okcinnovation.com/events. Tickets are \$50.

More turn to abortion pills by mail, with legality uncertain

BY JOHN HANNA

Associated Press

Before her daughter's birth, she spent weeks in bed. Another difficult pregnancy would be worse as she tried to care for her toddler.

Faced with that possibility, the 28-year-old Texas woman did what a growing number of people have considered: She had a friend in another state mail her the pills she needed to end her pregnancy. She took the pills, went to bed early and describes the experience as “calm” and “peaceful.”

“If people can have births at birthing centers or in their own homes, why shouldn't people be able to have abortions in their own homes?” said the woman, who spoke on the condition of anonymity because she worries about legal reprisals as Texas moves to join several other states in disallowing mail delivery of abortion medications. “It's a comfort thing.”

The COVID-19 pandemic and Texas' near-ban on abortion fueled increased interest in obtaining abortion medications by mail. But with the legality in doubt in several states, some people looking to get around restrictions may not see it as worth the risk. The matter is taking on new urgency with the Supreme



Containers of the medication used to end an early pregnancy sit on a table inside a Planned Parenthood clinic in Illinois. Women with unwanted pregnancies are increasingly considering getting abortion pills by mail. AP PHOTO/JEFF ROBERSON

Court set to hear arguments next month in Mississippi's bid to erode the *Roe v. Wade* decision guaranteeing the right to an abortion.

Some abortion-rights advocates worry that whatever state officials and anti-abortion groups promise, people

ending their pregnancies at home will face criminal prosecutions.

“We don't think that people are doing anything wrong to order medication from an online site,” said Elisa Wells, co-founder and co-director of Plan C, which provides information about

medical abortions. “I mean, that's how men get Viagra. They order it online, and nobody's talking about that and asking, is that illegal?”

Medication abortions have increased in popularity since regulators started allowing them two decades ago and now account for roughly 40% of U.S. abortions. The medication can cost as little as \$110 to get by mail, compared with at least \$300 for a surgical abortion.

However, people seeking abortion pills often must navigate differing state laws, including bans on delivery of the drugs and on telemedicine consultations to discuss the medication with a health care provider. And until Democrat Joe Biden became president, U.S. government policy banned mail delivery nationwide.

“We just didn't want women to use these medications and not have any protections, any guidance, any consultation,” said Oklahoma state Sen. Julie Daniels, a Republican and lead sponsor of her state's law banning delivery of abortion medication by mail, which is on hold amid a legal challenge.

Plan C saw roughly 135,000 hits on its website in September, about nine times the number it had before the Texas law that bans abortion as early as six weeks into a pregnancy took effect Sept. 1, Wells said.

NEWS IN BRIEF



People protesting vaccine mandates gather while the Oklahoma Legislature meets for a special session for redistricting on Monday at the Capitol in Oklahoma City. AP PHOTO/SEAN MURPHY

Legislature convenes redistricting special session

OKLAHOMA CITY – The Oklahoma Legislature convened a special session on Monday to approve new maps for the state's legislative and congressional districts, while hundreds of protesters descended on the Capitol to express their opposition to vaccine mandates.

The House and Senate met briefly for procedural votes on bills containing the maps that will be in effect for the next 10 years. Lawmakers are expected to wrap up their work by the end of the week. The new maps typically are approved during the regular session, which ends in May, but a special session was required this year because of a delay in the release of the latest U.S. census data.

Democrats have criticized the new congressional maps as a clear example of gerrymandering, particularly the proposed new 5th District, which Democrat **Kendra Horn** won in an upset in 2018. Republican **Stephanie Bice** won the seat back in 2020, and GOP lawmakers have redrawn the map to make it more Republican.

The proposed new map carves out a large portion of Democratic precincts on the south side and central core of Oklahoma City and places them in the heavily Republican 3rd District that stretches across northwest Oklahoma into the Panhandle. The new map also adds more rural voters in Logan and Lincoln counties. —AP

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1 OKLAHOMA CITY Jones' mother tries to meet with Stitt

Supporters of death row inmate Julius Jones, including Jones' mother **Madeline Davis-Jones**, visited the state Capitol on Monday with hopes of meeting with Oklahoma Gov. **Kevin Stitt**.

Davis-Jones met briefly with several House Democrats before walking to Stitt's office. An official with the Republican governor's office said Stitt wasn't available and asked Davis-Jones to fill out a form for visitors.

Jones, 41, is scheduled to be executed Thursday for the 1999 shooting death of Edmond businessman **Paul Howell** during a carjacking. Jones maintains he is innocent and claims he was framed by the actual killer, a high school friend and co-defendant who testified against Jones and was released from prison after 15 years.

State and county prosecutors have said the evidence against Jones is overwhelming. Trial transcripts show witnesses identified Jones as the shooter and placed him with Howell's stolen vehicle. Investigators also found the murder weapon and a bandana with Jones' DNA in an attic space above his bedroom. Jones claims the murder weapon was placed there by the actual killer, who visited Jones' house after Howell was shot.

The state's Pardon and Parole Board voted 3-1 to recommend Stitt grant clemency to Jones and commute his sentence to life in prison.

Stitt spokesman **Charlie Hannema** didn't answer questions about whether the governor planned to meet with Jones' supporters, but attorneys for Jones have said they met with Stitt last week.

—Associated Press

1 OKLAHOMA CITY Dahm calls for audit of 2020 results

In response to what he described as unaddressed concerns about election in the 2020 election, state Sen. **Nathan Dahm**, R-Broken Arrow, announced Monday he had filed Senate Bill 7X, calling for a forensic audit.

"I've heard from people across Oklahoma who have concerns about the loss of trust in our elections," Dahm said. "Audits are a way to find any potential errors, whether intentional or not."

The bill is titled the "Post-Election Forensic Audit Act of 2021" and would require a forensic audit of the November 2020 election results. It would require a third party to audit re-

Around the STATE

sults of the three largest counties in Oklahoma, the three smallest, and another three randomly selected counties.

Funding for the audit would be provided by Oklahoma CARES funds or American Rescue Plan Act funds.

"Government has a responsibility to have transparency and accountability," Dahm said. "When people believe we have neither of those regarding our elections, there is an understandable loss of trust in the system."

—Staff report

1 OKLAHOMA CITY Bill would link liabilities to vaccine mandates

State Sen. **Rob Standridge**, R-Norman, has filed a bill that, if passed, would subject individuals and businesses to liabilities related to vaccine mandates.

According to a press release, Senate Bill 1106 is aimed at both public and private entities and individuals that require vaccines or other medical treatments as a condition of employment. Employers could be liable for \$1 million in punitive damages if something goes wrong with a vaccine required as a condition of employment.

"If an employee is required to receive the vaccine or some other medical treatment as a condition of employment and it causes that person harm, our citizens need to know they'll have some recourse," Standridge said.

If the bill passes into law, an employee would be able to bring a claim against an employer for actual and punitive damages for injuries or illness caused by a required vaccination or medical treatment. If the employer knowingly required the vaccination or treatment without confirming its safety based on publicly available medical testing and documentation, upon a finding of liability after a claim, the employer would automatically be subject to \$1 million in punitive damages.

The bill would apply to all private and public sector employers. An employer subject to a claim made pursuant to the Citizen Health Mandate Protection Act would not have limitations of liability or immunity provided by the Governmental Tort Claims Act or the Public Readiness and Emergency Preparedness Act.

Standridge said his legislation will be considered when the 2022 regular session convenes in February.

—Staff report

1 OKLAHOMA CITY Court rejects death row inmates' appeal

A federal appeals court has rejected an appeal by four Oklahoma inmates to stay their executions scheduled over the next three months, including a planned lethal injection next week that has drawn international attention.

The 10th U.S. Circuit Court of Appeals on Friday denied the request to intervene by inmates **Julius Jones**, **Wade Lay**, **Donald Grant** and **Gilbert Postelle**.

Jen Moreno, an attorney for the four death row inmates, called the ruling "inexplicable."

"We're kind of in the process of figuring out what's next," Moreno told *The Associated Press* on Saturday. "Our team is spending this weekend looking over the ruling."

The court ruled that a federal judge was not wrong in finding that the four were unlikely to succeed on the merits of their claims, including their argument that the use of the sedative midazolam during the execution would likely cause severe pain.

The court also turned aside a claim that requiring the four to select an alternative method of execution would violate their religious beliefs by effectively causing them to assist in their own suicide.

"Appellants are not paying for their religious beliefs with their lives; at most they are forfeiting a delay in execution of a sentence that ... is constitutional," the court ruling stated.

Jones' execution is scheduled this coming Thursday, but Stitt is considering a state parole board recommendation that the sentence be commuted to life in prison.

—Associated Press

1 OKLAHOMA CITY Vets may receive free vision consults

Oklahoma veterans with vision challenges may receive free consultations, visual-assistance device demonstrations and more during an event Wednes-

day planned by NewView Oklahoma with Boeing.

The event, slated from 11:30 a.m.-1 p.m. at Boeing's Oklahoma City location, 6001 S. Air Depot Blvd, via the SE 59th Street entrance, was planned to provide on-site consults and more for vets, including vouchers for free eye care services at NewView Oklahoma's clinic for those who qualify. Veterans will also receive a grab-and-go lunch and special thank-you gifts while supplies last, courtesy of Boeing.

"If you've been visually struggling to recognize faces or just having a hard time reading your prescription bottle or the newspaper, this event is for you," said NewView Oklahoma board member retired Brig. Gen. **Ben Robinson**.

The event is free and open to any veteran experiencing vision challenges, as well as spouses and caregivers. It's being presented with support of the Dale K. Graham Veterans Foundation and Embark.

—Staff report

2 ARDMORE Officers convicted in stun gun death

Two former Oklahoma police officers face up to 10 years in prison after being convicted of murder for using their stun guns more than 50 times on an unarmed man who later died.

A Carter County jury last week convicted former Wilson police officers **Brandon Dingman**, 35, and **Joshua Taylor**, 27, of second-degree murder and assault and battery with a dangerous weapon. Sentencing is scheduled for next month.

Court documents said on July 4, 2019, the two officers used their stun guns on 28-year-old **Jared Lakey** more than 50 times, which was a "substantial factor" in Lakey's death. Lakey died two days later.

Taylor and Dingman had come into contact with Lakey after responding to a call that he was acting in a disorderly way, according to the Oklahoma State Bureau of Investigation. The agency said that when Lakey wouldn't comply with the officers' commands, they used their stun guns.

A deputy with the Carter County sheriff's office eventually responded to the scene and helped get Lakey into custody. The OSBI said that shortly after that, Lakey stopped breathing and became unresponsive.

Lakey's family has filed a federal lawsuit against the City of Wilson, the two officers, the Carter County Sheriff's Office and one of its deputies and the city of Lone Grove and one of its police officers who responded to the call.

—Associated Press

3 MUSTANG Neighbors pitch in to assist band

State Superintendent of Public Instruction **Joy Hofmeister** said she was grateful Friday after school districts and the Oklahoma State Department of Education jumped to action to help the Mustang High School marching band attend a national competition.

About 300 students were set to travel to Indianapolis when a charter bus company canceled their transportation. Mid-Del Public Schools and Yukon Public Schools offered buses to help. Mustang buses also were enlisted. The OSDE worked to address legal compliance issues.

The Mustang school district noted that several other districts, businesses and organizations also offered to pitch in.

"I am grateful to those who stepped up to make sure Mustang band students were able to have this once-in-a-lifetime experience," Hofmeister said. "Their actions show that providing high-quality educational opportunities to students crosses district lines. Thank you to the district leaders at Mid-Del and Yukon, and for all who were working toward a solution for helping these students."

Mustang High School's marching band was invited to play at the Bands of America Grand Nationals.

—Staff report

4 TULSA Tulsa Transit plans open house

Tulsa Transit, along with INCOG and the city of Tulsa, will host a free, public open house to get feedback on the upcoming Route 66 Bus Rapid Transit.

Tulsa Transit Director of Planning and Marketing **Liann Alfaro** said people are encouraged to take part helping to plan a second BRT line.

"This will be another great opportunity to expand our system with a fast and reliable route," Alfaro said.

Routing plans, station locations and more will be open for discussion, as well as how Route 66 will be branded as part of the Aero BRT service.

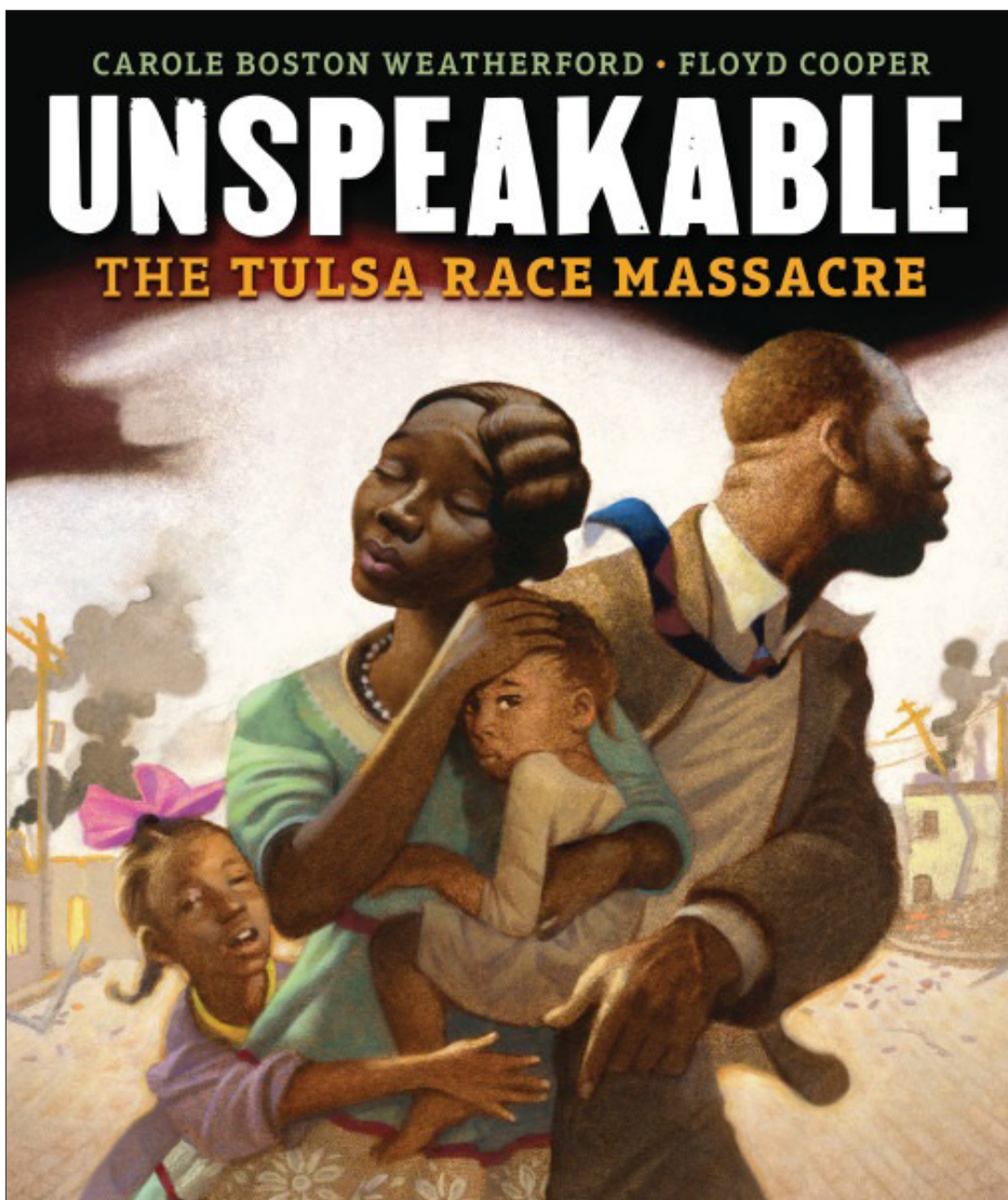
Meetings will be held virtually from noon to 1:30 p.m. and from 5:30-7 p.m. Nov. 18.

Additionally, an "on-demand" meeting will be available online Nov. 19 through Dec. 17.

An in-person open house will be held at the Denver Avenue Station, 319 S. Denver Ave., from 2:30 p.m. to 4:30 p.m. Nov. 19.

For more information, or to register for the virtual meetings, visit: tulsaplanning.org/brt66.

—Staff report



Unspeakable: The Tulsa Race Massacre has been recognized among top books for classrooms in 2021.

COURTESY PHOTO

Race Massacre children's book recognized

Unspeakable: The Tulsa Race Massacre, by author **Carole Boston Weatherford** and illustrator **Floyd Cooper**, has been named a 2021 *New York Times*/New York Public Library Best Illustrated Children's Book.

Previously, *Unspeakable* was long-listed for the National Book Awards, named a Boston Globe-Horn Book Award Nonfiction Honor

Book, and also was a finalist for the 2021 Kirkus Prize.

Released in conjunction with the 100th anniversary of the Tulsa Race Massacre, the book tells the story of the Greenwood District of Tulsa, which had been a thriving African American community, attacked and largely destroyed by a white mob on May 31 and June 1, 1921. As many as 300 African Ameri-

cans were killed. More than 8,000 were left homeless, and news of what happened was largely suppressed with no official investigation for 75 years.

For more information, videos from the author and illustrator, and a free educator's guide about the book, visit <https://lernerbooks.com/unspeakable>.

—Staff report

5 EDMOND Student named to social justice program

University of Central Oklahoma senior **Christian Coleman**, an international business major from Oklahoma City, recently was selected for the Memorial Foundation Social Justice Fellows Program inaugural class.

The Memorial Foundation built the Martin Luther King Jr. Memorial, located in Washington, D.C., a decade ago. To mark its 10th anniversary, the foundation launched the Social Justice Fellows Program to help bring King's lessons to young individual across the country. Coleman was one of 50 leaders selected for the program.

"Experiencing the Martin Luther King Memorial's 10th anniversary as a Social Justice Fellow was a dream. It is an honor and privilege to represent my family, community and university as a part of this momentous fellowship," Coleman said. "President **Joe Biden** and Vice President **Kamala Harris** were both in attendance, as well as many global dignitaries and U.S. Congress and Senate members. The ceremony reminded me that the work we do today positively contributes to our communities forever."

The Social Justice Fellows Program is an eight-week initiative centered around advocacy, community organizing and public policy to build a community of support and develop an understanding of leadership for long-

term, sustainable community change.

—Staff report

★ GLENDALE, Calif. Public Storage acquires All Storage portfolio

Public Storage has acquired the All Storage portfolio for \$1.5 billion.

The portfolio includes 56 self-storage properties primarily located in the Dallas-Fort Worth market, bringing Public Storage's properties in the market to 172 locations. Additional properties acquired include three in Oklahoma City and one on Killeen, Texas.

—Staff report

GUEST COLUMN

Celebrating the commitment of Cherokee military veterans

Citizens of the Cherokee Nation, like most tribes nationwide, have a deep commitment to the American military. That history and the bravery of Cherokee men and women are why we pay our respects to veterans not just on Veterans Day, but at every public event the Cherokee Nation hosts. We recognize those who have fought battles, those who have served, and those who sacrificed for our collective freedoms.



CHUCK HOSKIN JR.

Native people have the highest per-capita involvement of any population within the Armed Forces, as well as a higher concentration of women service members. Our people have served with distinction in every major conflict for more than 200 years. That heritage of service – as soldiers, sailors, marines and airmen – is something we, as Cherokees, should all take great pride in. Cherokee people have been willing to answer the call to serve this country, even as this country often tried to eliminate tribes and tribal culture.

My father served in the U.S. Navy, working on the flight deck of the USS Independence. He stepped forward when the nation needed him to serve. I'm inspired by him and all veterans who answered the call. One of many lessons I've learned from my dad is that veterans, by and large, are not looking for personal recognition, but they do deserve our thanks and utmost respect.

At the Cherokee Nation, we are doing more than ever to ensure our veterans know how much we appreciate them. We have also increased the services offered by the tribe to support our veterans and their families. Our Cherokee Nation Veterans Center remains a hub of activity for those looking for assistance navigating federal applications or seeking any kind of health care service. It is also a place of camaraderie and friendship, where bonds are strengthened because of shared experiences.

Remembrance and reverence are a big part of Cherokee culture. This Veterans Day, I joined with others on the campus of Northeastern State University in Tahlequah to dedicate a monument honoring NSU's military veterans. In the coming months, I will be making more announcements about veterans' programs and services, including a new cemetery in Tahlequah devoted specifically to Cherokee service members.

It is our tradition and our heritage to celebrate individuals who sacrifice for the larger good. It is the proper way to honor our veterans.

Chuck Hoskin Jr. is principal chief of the Cherokee Nation.

GUEST COLUMN

Research essential before holiday giving

As the holiday season approaches, many of us start thinking about giving. It's a natural thing to do in our



NANCY ANTHONY

society as people have been supporting charitable causes around this time of year for generations. As a matter of fact, nearly 50% of charitable gifts are given in the month of December.

There are many reasons why people give, and those reasons fit with the spirit of Thanksgiving, Christmas, and New Year's. Being thankful for the blessings we have received through the year and sharing them with others can make us happier and healthier. It can connect us to others and create stronger communities.

Studies also show that donating money can improve our mental health, well-being, and of course, there can be tax advantages to charitable giving. So, it's safe to say that giving is as much a holiday tradition as bowl games, Christmas sweaters and Black Friday. Giving Tuesday was inaugurated in 2012 as an unof-

ficial holiday dedicated to helping others on the first Tuesday after Thanksgiving.

But giving isn't always as easy as writing a check. There are hundreds of nonprofit organizations in central Oklahoma, dedicated to causes ranging from the arts to services for children, the elderly and animal welfare, but how do you find the best fit for your interests and passions?

The Oklahoma City Community Foundation offers a free online tool to help donors find the nonprofits and causes that interest them. The site provides organizational information and financial data, so donors have a better idea how an agency operates.

The GiveSmartOKC site is accessible through OCCF.org, and serves as an online platform containing hundreds of nonprofit organizations.

GiveSmartOKC lists each nonprofit along with a full page of data, such as annual budgets, employee counts, tax returns, links to home pages, email addresses, phone numbers and more. Meanwhile, nonprofits are only eligible to be listed if they can provide at least three years of financial information.

People can use the site to search for nonprofits that perform certain services, or they can search for specif-

ic organizations. In the absence of the phone book, this is an ideal resource for the 21st century. A lot of organizations affiliated with the Oklahoma City Community Foundation are listed, but that is not a requirement. There are plenty of organizations on GiveSmartOKC that do not have funds at OCCF.

The site also can be used to compare organizations, look at census data and learn about the demographics they serve. OCCF Trustee Ed Krie is a big fan of the site, using the service to research nonprofits in areas he likes to support, such as adult literacy, music education and scholarships.

"It gives me a basis for seeing if an organization is financially sound, and it shows me whether the nonprofit is doing what it's intended to do," Krie says.

So, holiday shopping for nonprofits this season does not have to be a guessing game. With a few clicks, givers can connect with organizations they can believe in and make the Christmas season even better for the entire community.

Nancy Anthony is president of the Oklahoma City Community Foundation, www.OCCF.org.

OKLAHOMA JOE

Sad signs of incivility in season of goodwill

A Stillwater bakery and deli posted a sign on its front door.

In silver letters with a black background, it says: "Thank you for being kind to our team members!" "Kind" is in italics and has larger letters.



JOE HIGHT

It's a subtle reminder – and a sad one, too.

We are in a civility crisis that is forcing businesses to put reminders on doors when those same businesses are dealing with employee and supply shortages.

We can blame the pandemic. The government and our elected leaders. The economy. Social media. The opinionated and misleading talking heads on cable networks. Even the businesses themselves.

But is that an excuse for individuals being abusive to employees of those businesses? Or anyone?

According to a recent *Time* magazine story "Why Everyone is So Rude Right Now," the incidents are piling up across the country.

"Re-entry into polite society is proving to be a little bumpy," the story said. "Americans appear to have forgotten their niceties, especially with those whose job it is to assist them. Lawyers are reporting ruder clients. Restaurants are reporting ruder clients. Flight attendants, for whom rude clients are no novelty, are

reporting mayhem. (FAA fines for unruly behavior have already exceeded a million dollars this year.) So legion are the reports of discourtesy that some customer-facing businesses have been forced to play Miss Manners."

That mayhem also extends to government and school board meetings. I've long been an advocate of open meetings in which constituents can voice concerns to their elected leaders. But that shouldn't get to the point where constituents seek to intimidate and scream false claims, especially to school board members whom we elect but who serve us voluntarily.

The latest example came at an Edmond School Board meeting in which Superintendent Dr. Angela Mills Grunewald felt compelled to write a multipage document outlining "the facts," including one in which she declared, "We are not teaching about (serial killer) Ted Bundy in 4th grade."

"During public participation at the Edmond Public School Board meeting . . . , many claims and accusations were made. At that time, I promised a response to those claims. . . ." she wrote on Nov. 2. "On a personal note, as I listened to the claims and criticism against our district, I was greatly distressed. These negative and sometimes false comments of a few are causing administrators and teachers to feel unsupported by a community that is known for its support of education."

First, we should praise the superintendent for how she responded to those misleading claims in

the edmondschools.net document.

Secondly, we should ask: What's wrong with those who continue to be misinformed or, even worse, those who mislead intentionally? The First Amendment protects free speech, but it doesn't prevent ramifications for making false claims and/or seeking to intimidate with those claims. Or protect those who incite violence. Or attack a server.

The same people espousing the importance of individual rights should also consider the importance of living in a community where you work and live with fellow residents who are restaurant servers, retail workers, teachers or school board members.

As Dr. Steven Zech, a lecturer at Monash University in Melbourne, Australia, and co-author of *Recovering Civility During Covid 19*, told *Time*, "... After a certain point, the unintentional rudeness became intentional and deliberate."

That statement should concern those of us who believe that civility is an important part of any community or society, even when we're upset.

We shouldn't need signs to remind us about being kind to those who serve us.

Joe Hight is director and member of as the Oklahoma Journalism Hall of Fame, an editor who led a Pulitzer Prize-winning project, the journalism ethics chair at the University of Central Oklahoma, president/owner of Best of Books, author of "Unnecessary Sorrow" and lead writer/editor of "Our Greatest Journalists."

President Biden signs \$1 trillion infrastructure bill

WASHINGTON (AP) – President Joe Biden signed his \$1 trillion infrastructure deal into law Monday on the White House lawn, with a smattering of Republican lawmakers on hand for what could be one of the last shows of bipartisanship ahead of the 2022 midterm elections.

The president hopes to use the law to build back his popularity, which has taken a hit amid rising inflation and the inability to fully shake the public health and economic risks from COVID-19.

“My message to the American people is this: America is moving again and your life is going to change for the better,” Biden said.

With the bipartisan deal, the president had to choose between his promise of fostering national unity and a commitment to transformative change. The final measure whittled down much of his initial vision to invest in roads, bridges, water systems, broadband, ports, electric vehicles and the power grid. Yet the administration hopes to sell the new law as a success that bridged partisan divides and will elevate the country with clean drinking water, high-speed internet and a shift away from fossil fuels.

“Too often in Washington – the reason we don’t get things done is because we insist on getting everything we want,” Biden said in his prepared remarks. “With this law, we focused on getting things done. I ran for president because the only way to move our country forward is through compromise and consensus.”

Biden will get outside Washington to sell the plan more broadly in coming days.

He intends go to New Hampshire on Tuesday to visit a bridge on the state’s “red list” for repair, and he will go to Detroit on Wednesday for a stop at General Motors’ electric vehicle assembly plant, while other officials also fan out across the country. The president went to the Port of Baltimore last week to highlight how the supply chain investments from the law could limit inflation and strengthen supply chains, a key concern of voters who are dealing with higher prices.

“We see this as an opportunity because we know that the president’s agenda is quite popular,” White House press secretary Jen Psaki said Monday before the signing. The outreach to voters can move “beyond the legislative process to talk about how this is going to help them. And we’re hoping that’s going to have an impact.”

Biden held off on signing the hard-fought infrastructure deal after it passed on Nov. 5 until legislators would be back from a congressional recess and could join in a splashy bipartisan event. On Sunday night before the signing, the White House announced Mitch Landrieu, the former New Orleans mayor, would help manage and coordinate the implementation of the infrastructure spending.

The gathering Monday on the White House lawn was uniquely celebratory with an upbeat brass band and peppy speeches, a contrast to the drama and tensions when the fate of the package was in doubt for several months. The speakers lauded the measure for creating jobs, combatting inflation and responding to the needs of voters.

Ohio Sen. Rob Portman, a Republi-



President Joe Biden speaks before signing the \$1.2 trillion infrastructure bill into law during a ceremony Monday on the South Lawn of the White House in Washington. AP PHOTO/SUSAN WALSH

can who helped negotiate the package, celebrated Biden’s willingness to jettison much of his initial proposal to help bring GOP lawmakers on board. Portman even credited former President Donald Trump for raising awareness about infrastructure, even though the loser of the 2020 election voiced intense opposition to the ultimate agreement.

“The approach from the center out should be the norm, not the exception,” Portman said.

The signing included governors and mayors of both parties and labor and business leaders. In addition to House Speaker Nancy Pelosi and Senate Majority Leader Chuck Schumer, the guest list included Republicans such as Louisiana Sen. Bill Cassidy, Maine Sen. Susan Collins, New York Rep. Tom Reed, Alaska Rep. Don Young and Maryland Gov. Larry Hogan.

In order to achieve a bipartisan deal, the president had to cut back his initial ambition to spend \$2.3 trillion on infrastructure by more than half. The bill that becomes law on Monday in reality includes about \$550 billion in new spending over 10 years, since some of the expenditures in the package were already planned.

The agreement ultimately got support from 19 Senate Republicans, including Senate GOP leader Mitch McConnell. Thirteen House Republicans also voted for the infrastructure bill. An angry Trump issued a statement attacking “Old Crow” McConnell and other Republicans for cooperating on “a terrible Democrat Socialist Infrastructure Plan.”

McConnell says the country “desperately needs” the new infrastructure money, but he skipped Monday’s signing ceremony, telling WHAS radio in Louisville, Kentucky, that he has “other things” to do.

Historians, economists and engineers

interviewed by The Associated Press welcomed Biden’s efforts. But they stressed that \$1 trillion was not nearly enough to overcome the government’s failure for decades to maintain and upgrade the country’s infrastructure. The politics essentially forced a trade-off in terms of potential impact not just on the climate but on the ability to outpace the rest of the world this century and remain the dominant economic power.

“We’ve got to be sober here about what our infrastructure gap is in terms of a level of investment and go into this eyes wide open, that this is not going to solve our infrastructure problems across the nation,” said David Van Slyke, dean of the Maxwell School of Citizenship and Public Affairs at Syracuse University.

Biden also tried unsuccessfully to tie the infrastructure package to passage of a broader package of \$1.85 trillion in proposed spending on families, health care and a shift to renewable energy that could help address climate change. That measure has yet to gain sufficient support from the narrow Democratic majorities in the Senate and House.

Biden continues to work to appease Democratic skeptics of the broader package such as Sen. Joe Manchin of West Virginia, while also holding on to the most liberal branches of his party. Pelosi said in remarks at the Monday bill signing that the separate package will pass “hopefully this week.”

Texas Sen. Ted Cruz expressed concern during a Fox News interview Sunday that Republican support for the infrastructure law could ultimately lead Democrats to rally and back the second package.

“They gave Joe Biden a political win,” Cruz said of his fellow Republicans. “He will now go across the country touting, look at this big bipartisan win. And that additional momentum, unfortunately,

makes it more likely that they whip their Democrats into shape and pass some multitrillion-dollar spending bill on top of this.”

The haggling over infrastructure has shown that Biden can still bring together Democrats and Republicans, even as tensions continue to mount over the Jan. 6 assault on the U.S. Capitol by supporters of Donald Trump who falsely believe that Biden was not legitimately elected president. Yet the result is a product that might not meet the existential threat of climate change or the transformative legacy of Franklin Delano Roosevelt, whose portrait hangs in Biden’s Oval Office.

“Yes, the Infrastructure Investment and Jobs Act is a big deal,” said Peter Norton, a history professor in the University of Virginia’s engineering department. “But the bill is not transformational, because most of it is more of the same.”

Norton compared the limited action on climate change to the start of World War II, when Roosevelt and Congress reoriented the entire U.S. economy after the attack on Pearl Harbor. Within two months, there was a ban on auto production. Dealerships had no new cars to sell for four years as factories focused on weapons and war materiel. To conserve fuel consumption, a national speed limit of 35 mph was introduced.

“The emergency we face today warrants a comparable emergency response,” Norton said.

There are multiple ways of analyzing the size and scope of the infrastructure bill. White House aides anchored their research to the historical benchmark of building the interstate highway system from 1957 to 1966. By that metric, Biden can rightly claim that the additional \$550 billion in infrastructure spending would be more than double the cost of the highway system when adjusted by inflation.



Finance

BRIDGETOWER MEDIA

THE MARKETS

Pressure builds to taper inflation

Economists like to joke that inflation is just right when no one notices it.

Last week, investors noticed it. The Consumer Price Index, which is a measure of inflation, rose 0.9% in October and 6.2% over the last 12 months, according to the Bureau of Labor Statistics. (When volatile food and energy prices were excluded, the CPI was 4.6% for the period.)

That's the highest level for inflation in 30 years, according to *The Economist*, and well above the U.S. Federal Reserve's policy goal of 2% inflation over the longer term.

Uncertainty about the nature of inflation has left the Fed wedged in an uncomfortable policy position. *The Economist* explained: "As inflation has accelerated economists and officials have debated whether it is a transitory phenomenon – reflecting overstretched supply chains – or a more persistent problem. It is far more than an academic debate. If inflation is short-lived, the right move for the Federal Reserve would be to look through it, aware that jacking up interest rates may do more harm than good. If, however, inflation is stubbornly high, the central bank is duty-bound to tame it."



GREG WOMACK

Taming inflation could mean tapering bond buying and raising rates more quickly than planned, and higher rates tend to slow and, sometimes, stall economic growth.

When making policy decisions, Personal Consumption Expenditures is the Fed's preferred inflation gauge. The readings for the CPI and the PCE rely on information from different sources.

"The CPI uses data from household surveys; the PCE uses data from the gross domestic product report and from suppliers. In addition, the PCE measures goods and services bought by all U.S. households and nonprofits. The CPI only accounts for all urban households," reported Fanglue Zhou of Callan Associates.

PCE data will be released on Nov. 24.

Major U.S. stock indices retreated a bit last week, according to Ben Levisohn of *Barron's*, leaving the Standard & Poor's 500 Index up 24.7% year-to-date. The yield on 10-year U.S. Treasuries rose last week.

Finally: Apple is a money-making machine of astounding proportions. In the time it took you to read that sentence, Apple brought in \$20k. And by the end of the day, Apple will have made a billion dollars in revenue – just today! Breathtaking! (Source: Thehustle.co)

Greg Womack is a local financial planner and president of Womack Investment Advisers Inc., www.womackadvisers.com. He can be reached at 405-340-1717 or greg@womackadvisers.com.



U.S. Sen. Bill Cassidy, R-La., at the Capitol in Washington. AP PHOTO/J. SCOTT APPLEWHITE

Louisiana begins mapping out infrastructure spending

BY MELINDA DESLATTE
Associated Press

BATON ROUGE, La. – Members of Congress are still bickering over the wisdom of passing a \$1 trillion infrastructure package, but Louisiana lawmakers and state officials have moved to developing plans for spending the influx of cash for roads, bridges, coastal protection, broadband internet and more.

State agencies and lawmakers are starting to sift through the measure's thousands of pages, determine what the dollars can fund and strategize for how to apply for the discretionary cash that will be available.

Some of the financing in the bill – which Republican U.S. Sen. Bill Cassidy helped to negotiate – will require the state to put up matching dollars. Some of the money will flow through traditional highway and coastal project financing streams while other dollars will require Louisiana to compete against other states. Some of the pots of money will be governed by federal rules and regulations that have yet to be developed.

"It's horribly complicated," said

Shawn Wilson, Louisiana's secretary of the Department of Transportation and Development.

At a minimum, Louisiana is expected to get \$7.2 billion for roads, bridges, public transit, airports, broadband improvements, water system upgrades and more, according to information from the White House.

But the state also is eligible for billions in additional programs. Cassidy said, for example, that \$2.5 billion included in the legislation for coastal storm risk management is tailored so narrowly that Louisiana is one of the few states that will meet the eligibility requirements.

It likely will be months or longer before Louisiana officials know how much money the state will receive. And the list of wants and needs for infrastructure financing is long.

Louisiana has a \$15 billion backlog of road and bridge repairs; a \$15 billion wish list of new bridges, interstate widenings and other highway projects aimed at addressing traffic problems; a multibillion-dollar backlog of water system needs; and other coastal projects and infrastructure proposals that

have been on the drawing board for years.

Wilson said he's already received many calls from lawmakers proposing dollars be steered to their favored road and bridge projects. House Appropriations Chairman Jerome "Zee" Zeringue said he's also hearing from colleagues with ideas for how to spend the federal infrastructure cash.

"We are looking at the bill, getting into it and waiting for guidance," said Zeringue, a Houma Republican whose committee works on the state's budget.

The bipartisan infrastructure package is separate from a second measure sought by Democrats that would expand social safety net programs and that has drawn widespread opposition from Republicans, including Cassidy. That larger, \$1.75 trillion social spending bill still is being debated.

For the infrastructure bill, Wilson is trying manage expectations about how far the dollars can stretch. He noted that of the \$6 billion Louisiana is guaranteed to

Turn to **INFRASTRUCTURE** » p9

New Jersey eyes financial break for Atlantic City casinos

BY WAYNE PARRY

Associated Press

ATLANTIC CITY, N.J. – New Jersey lawmakers are proposing financial relief for Atlantic City's casinos to help them continue to recover from the coronavirus pandemic by exempting two of the industry's fastest-growing revenue streams from calculations on how much the casinos should pay the city.

It would reduce payments for some casinos, including the Borgata, while imposing higher payments onto others, including Hard Rock.

The bill, which was advanced Monday morning by a state Senate committee, is a renewal of a measure requiring the casinos to make payments in lieu of taxes to Atlantic City that was first enacted five years ago, when the city was reeling from the closure of five of its 12 casinos.

There currently are nine casinos.

Easily able back then to show that their businesses were worth less in a declining market, the casinos successfully appealed their property tax assessments year after year, helping to blow huge holes in Atlantic City's budget.

The payment in lieu of taxes bill, known as the PILOT, was enacted to give the casinos and the city certainty about their finances in return for barring the gambling halls from appealing their tax assessments.

"The PILOT bill has actually saved Atlantic City," said Joe Tyrell, a regional vice president with Caesars Entertainment, which owns Caesars, Harrah's and the Tropicana in Atlantic City. "Without the PILOT, you would not have had Hard Rock open, you would not have had Revel reopen as Ocean. The casinos were appealing their taxes."



A gambler plays a slot machine at the Hard Rock casino in Atlantic City, N.J.

AP FILE PHOTO/WAYNE PARRY

The latest version of the bill, sponsored by outgoing Senate President Steve Sweeney, exempts internet gambling and online sports betting revenue from calculations on how much the casinos have to pay to the city, its school system, and Atlantic County.

It also would reduce the overall amount of payments to \$110 million next year, down from about \$120 million under previous calculations.

Joe Lupo, president of the Casino Association of New Jersey, said Atlantic City's in-person gambling revenue is down 7.5% from where it was before the pandemic hit. He said the legislation is

needed "through this economic recession as the region continues to rebuild and recover from the pandemic."

Lupo is also president of Hard Rock, which stands to see one its PILOT payments more than double under the legislation, which he did not address.

The bill gives big discounts on payments to some of the city's most successful casinos, including its top performer, the Borgata.

According to figures obtained by The Associated Press that are not spelled out in the legislation, the Borgata's payments would decrease from \$29 million this year to \$22.8 million in 2025.

Caesars would go from \$17.5 million this year to \$9.3 million in 2025; and Harrah's would go from \$25.6 million to \$17.8 million.

Hard Rock, on the other hand, would see its PILOT payments rise from \$7.7 million this year to \$15.9 million in 2025. Tropicana would go from \$8.3 million to \$11 million; Bally's would go from \$5.3 million to \$7.7 million; Golden Nugget would go from \$4.8 million to \$6.2 million; Ocean would go from \$7.5 million to \$11 million, and Resorts would go from \$3.5 million to \$8 million.

The bill does not affect the state taxes casinos must pay on internet gambling revenue (15%) and online sports betting revenue (13%), nor the 9.25% tax on in-person casino revenue.

The bill still needs to be considered by the full Senate, and has not been acted on in the Assembly.

State Sen. Troy Singleton, chairman of the Senate's Community and Urban Affairs committee, said he has serious concerns about removing internet and sports betting revenue from the calculations on how much the casinos should pay the city and county, given the rapid growth of both categories.

Over the first nine months of this year, internet gambling has brought in nearly \$1 billion, an increase of 44% over the same period a year ago. Sports betting revenue – more than 80% of which comes from online betting – accounted for \$557 million, an increase of 150% over that same period.

But casino executives argue that they must share a significant portion of their online winnings with tech and other partners, and that it is unfair that they bear the full tax liability of money that is only partially theirs to keep.

INFRASTRUCTURE » from p8

receive for highway and bridge work over the next five years, the state was expecting to receive \$4.8 billion of that already through the traditional federal highway financing formula. Meanwhile, he notes that costs of construction are growing.

Still, with the dollars available for water system improvements, flood mitigation projects, broadband, elec-

trical grid upgrades, ports, orphan well remediation and other items, the infrastructure bill likely will send billions more to Louisiana.

"These bipartisan investments will be nothing short of transformational," Democratic Gov. John Bel Edwards said in a statement after the measure received final passage from the U.S. House on Nov. 5.

Cassidy said his willingness to negotiate with Democrats and the Biden administration on the infrastructure

package means many of the proposals were crafted in a way to ensure Louisiana will be eligible for the discretionary, competitive grant and project dollars.

"It helps to be in the room," he said.

Cassidy has been promoting the legislation for months, despite repeated pushback from the other Republican members of Louisiana's congressional delegation who voted against the measure and described it as "radical" and "socialist garbage."

Besides Cassidy, Democratic U.S. Rep. Troy Carter was the only other Louisiana member of Congress to vote for the bipartisan infrastructure bill.

Whatever the disputes in Washington, GOP state lawmakers back home are readying to spend the cash.

"The reality is, politics aside, the bill has passed, so you can either utilize it or there are going to be other (states) that utilize the money," Zerignue said.

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FINANCE BRIEFS

Rhode Island projects jump in revenues

PROVIDENCE, R.I. – Rhode Island revenues are now projected to be \$274 million higher for the current fiscal year than what was estimated just six months ago, according to state officials.

The new numbers came out Wednesday from the legislature's semiannual Revenue Estimating Conference.

Analysts now expect the

state to generate \$4.68 billion, up from the previous estimate of \$4.41 billion. During the last fiscal year that runs from July 1 to June 30, the state collected \$4.43 billion.

The increased numbers give Gov. **Daniel McKee** and state lawmakers more flexibility in the state budget process.

The state has also yet to figure out how it will spend \$1.1 billion in federal coronavirus relief funds through the American

Rescue Plan Act.

–Associated Press

Fraudsters siphon \$830,000 from nonprofit

SEATTLE – Fraudsters siphoned more than \$830,000 that the city of Seattle intended to send to a family homelessness nonprofit, *The Seattle Times* reported.

The newspaper said it obtained emails by public records request showing that nine payments sent between November 2020 and April 2021 went to what the city incorrectly thought was an account owned by the nonprofit, Mary's Place.

"We've discovered the bank account that was associated

with Mary's Place automatic payments from the City of Seattle has been changed without our knowledge and our city payments have been deposited to an unknown bank account," the nonprofit's executive director, **Marty Hartman**, wrote in a June email titled "URGENT: FINANCE CONCERN."

The city confirmed that the FBI and the U.S. Secret Service are investigating, and it said it is reimbursing the nonprofit and introducing safeguards to prevent a recurrence.

Some city councilmembers said they didn't learn about the theft until Friday.

The city uses public funds to pay Mary's Place and dozens of other providers for outreach, shelter and food for the city's homeless population, which

was the third-highest in the nation at last count. The diverted money represents less than 1% of the city's \$167 million homelessness budget.

Councilmember **Andrew Lewis**, who chairs the city's homelessness committee, said he intends to introduce an amendment to put more money toward the city auditor's office in hopes of catching such issues more quickly.

Mary's Place, which had \$22.5 million in total revenue in 2019, has received a large amount of support from Amazon founder **Jeff Bezos**. The company provided the nonprofit permanent space for a new family homelessness shelter in one of its Seattle headquarters buildings.

–Associated Press

As Wall Street surges, short sellers in short supply

NEW YORK (AP) – The skeptics on Wall Street have gone missing.

As the stock market has surged to records – unbowed by recession, pandemic or warnings of a dangerous bubble – activity has dwindled to a nearly two-decade low for the traders known as short sellers, who make their money betting stocks will fall.

This saddens nearly no one. From small-fry investors to members of Congress, critics paint short sellers as merchants of pain. People around the world celebrated early this year when GameStop's stock suddenly hurtled higher, causing billions of dollars in losses for short sellers. Many called it a long-due comeuppance.

But academics and short sellers themselves say they provide an important service suited for just this moment: pushing back against stock prices that may be rising too high, too fast. Despite concerns about the pace of the economic recovery and high inflation, the S&P 500 has set more than 60 all-time highs so far this year.

Some critics say stocks look overly expensive, with some broad measures of value close to historical highs. Fewer short sellers in the market means there's less selling pressure tugging downward on those prices. It can also mean fewer investors looking for overvalued stocks or ferreting out fraud.

"This is the thing that short sellers do, they lean against the wind," said Charles Jones, a finance professor at Columbia University's business school, who has researched short selling. "If you have short sellers who are not afraid to do that, you will not get prices that are too high or too low, which is what I think we want when we are allocating capital."

Jones' research of Wall Street in the late 1920s and early 1930s, for example, looked at a group of stocks that were particularly expensive to short, which discouraged short sellers from targeting them. They went on to have returns that were 1% to 2% lower per month than other stocks of similar size, suggesting that they had been overvalued.

When investors short a stock, they borrow the shares from someone else and sell them. Later, if the stock falls as the short seller expects, they can buy the shares,



A television screen on the floor of the New York Stock Exchange shows the rate decision of the Federal Reserve recently. As the stock market surges to record after record, activity has dwindled to a nearly two-decade low for traders known as short sellers, who make money betting stocks will fall. AP PHOTO/RICHARD DREW

return them to the lender and pocket the difference in price.

So it's no surprise that short sellers regularly get blamed for driving stock prices artificially low. During the 2008 financial crisis, a few days after the collapse of Lehman Brothers, U.S. regulators temporarily banned the shorting of financial stocks, fearing short sellers would undermine already weak trust in them and trigger a run on the system.

Nearly four years later, though, a study by a New York Fed economist and professors at Notre Dame suggested the ban did little to slow the decline in bank stocks, which fell anyway. The restrictions also gummed up trading for bank stocks, raising trading costs in the stock and options markets by more than an estimated \$1 billion.

Shorting activity has been trending down since July 2008, a few months before that temporary ban. Then, it was nearly twice the force it is now, accounting for 2.61% of all the shares in S&P 500 companies. Just 1.35% of all the shares in S&P 500 companies were sold short in August, according to data compiled by FactSet.

The stock market's mostly relentless rise since 2009 has prompted investors to pull dollars out of short-selling funds, helping to thin the ranks of the contrarians. Why go short when everything is rising?

"You have to look at what is causing the market to reach all-time highs," said Carson Block, founder of Muddy Waters Research and one of the industry's best-known short sellers. "It is most definitely not that humanity is at our all-time greatest state."

Instead, he said a big reason is the ultralow interest rates set by the Federal Reserve to resuscitate the economy. Those low rates have sent waves of cash into the stock market, and critics say they're pushing up prices indiscriminately and allowing weak companies to hold on.

Short sellers have also been credited with helping to publicize financial practices at Enron and Tyco International, two of the biggest U.S. corporate fraud cases, in the early 2000s.

Of course, short sellers also get it wrong sometimes. Tesla was a favorite target for years, with short sellers betting founder Elon Musk's visions for the electric-vehicle company were overly grandiose. Tesla recently posted a record quarterly profit and is one of the few companies in the world worth \$1 trillion.

PEOPLE ON THE MOVE

Attorney Offutt joins Hall Estill

OKLAHOMA CITY – Hall Estill has announced the addition of **Kelly Offutt** as an associate in the law firm's Oklahoma City office.

Offutt practices primarily in the insurance defense and civil litigation arenas. She has defended and prosecuted a variety of matters for clients, including wrongful death, contract disputes, insurance bad faith and coverage disputes, property damage and more.

"The combination of Kelly's knowledge and experience will allow her to provide excellent counsel for our clients," said **Mike Cooke**, managing partner for Hall Estill. "She makes a great

addition to our Oklahoma City team."

Hall Estill has offices in Oklahoma City, Tulsa, Denver and northwest Arkansas.

Offutt earned her undergraduate degree from Oklahoma State University and her J.D. from the University of Oklahoma College of Law. In 2018, she was recognized as a NextGen Under30 honoree, and before law school, she served as an intern for U.S. Speaker of the House **John A. Boehner**. After her internship, she served as a corps member in Teach for America. She continues her service to the community as a member of the board of directors for Teach for America Oklahoma City and as a member of the Junior League of

Oklahoma City.

–Staff report

Attorneys earn Lawyer of Year recognition

OKLAHOMA CITY – Sixteen Crowe & Dunlevy attorneys have earned Lawyer of Year recognition, listed among those named in the *Best Lawyers 2022* publication. Additionally, five of the firm's attorneys made the publication's Ones to Watch list.

Best Lawyers lists are compiled based on peer-review evaluation. Lawyer of the Year recognition is awarded to those with the highest overall peer-feedback for a specific practice area and geographic region. Crowe & Dunlevy

attorneys from Oklahoma City receiving Lawyer of the Year recognition include **Adam W. Childers**, Labor Law – Management; **Bruce W. Day**, Litigation – Securities; **Harvey D. Ellis, Jr.**, Appellate Practice; **Arlen E. Fielden**, Workers' Compensation Law – Employers; **Eric S. Fisher**, Closely Held Companies and Family Businesses Law; **Richard C. Ford**, Antitrust Law; **John J. Griffin Jr.**, Natural Resources Law; **Joel W. Harmon**, Commercial Transactions / UCC Law; **William H. Hoch III**, Litigation – Bankruptcy; **J. Robert Kalsu**, Equipment Finance Law; **William G. Paul**, Arbitration; **David M. Sullivan**, Technology Law; **John M. Thompson**, Commercial Finance Law; **Mary H. Tolbert**,

Litigation – Antitrust; and **William E. van Egmond**, Aviation Law.

Crowe & Dunlevy attorneys from Tulsa receiving Lawyer of the Year recognition include **Michael R. Pacewicz**, Litigation – Bankruptcy.

Five of the firm's Oklahoma City attorneys were named to the publication's Best Lawyers: Ones to Watch list, including: **Tim J. Gallegly**, Commercial Litigation, Energy Law, Environmental Law; **Andrew E. Henry**, Commercial Litigation; **Harry "Skeeter" Jordan**, Energy Law, Oil and Gas Law; **Jennifer N. Lamirand**, Litigation – Securities, Native American Law; and **Evan Way**, Labor and Employment Law – Management, Litigation.

–Staff report

GROCERIES » from p1

Holcomb said Monday.

Low supplies could result in a "panic buying situation" with shoppers doubling up and getting their Christmas turkey now, further reducing the supply, he said.

At Jumbo Foods in Enid, keeping cans of cranberry sauce, pumpkin and other holiday staples on the shelves hasn't been an issue – at least not yet, Jami Chance, assistant store director at the east-side location, said late last week.

"We've seen a few turkeys go out

the door," Chance said. She expects Thanksgiving shopping will begin in earnest this week. Tuesday likely will be a busy day because of special discounts for senior citizens.

Chance said some other grocers already have reported a short supply of Thanksgiving items, but it hasn't affected her store.

"It's just at a little bit higher cost, but it doesn't seem to be impacting customers' grocery shopping," she said.

The consumer price index for the 12 months ending in October climbed 6.2% – the biggest one-year jump since 1990, the U.S. Bureau of Labor

Statistics reported last week.

The greatest price increases for food are in meat and poultry. "Beef and pork are the big ones, followed by poultry," Holcomb said.

The production bottleneck is a big part of it.

"We have plenty of animals. That's not our problem. We have plenty of demand. That's not our problem," Holcomb said. "The problem is getting it from farm gate to plate."

Big processing plants are extremely efficient and that keep prices down, but they have not recovered from pandemic closures and workforce shortages, he said.

Some big beef packing plants are paying \$20 to \$25 an hour for unskilled labor to fill positions, Holcomb said.

It's not just the cost of the food that has pumped up prices, he said. It's also the packaging and the fuel cost to transport the food.

The consumer price index reports gasoline costs 50% more than last year. Meanwhile, glass jars and metal needed for canning foods are stuck on ships in port, Holcomb said.

"Some time in 2022 food prices will come back down," he said. "It's just a matter of how long it will take."

VACCINE » from p1

smiling woman opening a shop door, seemingly welcoming in customers.

The sentiment would appear to have significant public support, according to recent surveys conducted by Oklahoma City-based Cole Hargrave Snodgrass & Associates – an organization that describes itself as having "started as the premiere Republican-oriented research firm in the state of Oklahoma," providing data and analysis to campaign managers, law firms, and corporate leaders since 1989.

In July, a voter survey found that 57% of respondents preferred that the government not interfere in business's decisions of whether or not to require their workers to vaccinate.

In October, a follow-up survey – which changed the wording of the question to address both state and federal government – found 60% of Oklahoma voters opposed government interference. Following President Joe Biden's directive that businesses with 100 or more employees require their workers to be vaccinated, the percentage of those surveyed who supported a government-issued prohibition on vaccination mandates

dropped from 17% in July to 11% in October.

When breaking down survey responses by political party, 74% of those who identified as Republicans opposed government interference, with only 14% of Republicans supporting a government ban on employer-issued vaccination mandates.

"This campaign is an investment in the science and the long-term future health of our state," said Stillwater physician Mary Clarke, M.D., president of the OSMA, in a statement announcing the campaign. "A fringe minority of people have worked to politicize common sense, science-based workplace protections by using fear and misinformation in recent months.

"While it's convenient to frame things as a political issue, the reality is that good health is based in science," Clarke said. "Their beliefs are counter to those of most Oklahomans who feel that state government should not interfere in a business' right to keep their workplaces healthy."

Health care professionals associated with the OSMA have advocated for Oklahomans to receive the vaccination. The organization joined a group of parents in suing the state over legislation that banned schools from requiring students and faculty

wear masks.

Lawmakers are gearing up for the upcoming legislative session that begins in February, with some Republicans calling for legislation to block all of Biden's vaccination mandates.

Gov. Kevin Stitt indicated he is on the same page with the majority of Republicans on the issue, releasing a video on social media in support of business's right to choose.

"Just as I believe Joe Biden can't tell businesses they have to mandate a vaccine, I don't believe the government should tell a company they can't," Stitt said during the video. "Businesses should have the freedom to make decisions based on their circumstances."

Stitt endorsed the efforts of Oklahoma Attorney General John O'Connor to fight Biden administration mandates. O'Connor has joined other attorneys general in lawsuits against the federal government to block vaccine mandates for federal contractors and private business.

On Friday, O'Connor announced he had filed a lawsuit against a private business – a health care system – over implementation of its vaccination mandate. O'Connor is suing Ascension Healthcare, a nationwide health care system that operates St. John

Medical Center in Tulsa, for "carrying out its plan to fire employees who have been unfairly denied religious exemptions from Ascension's nationwide COVID-19 vaccination mandate."

"We will not tolerate any form of religious discrimination against Oklahomans who seek reasonable accommodations from vaccine mandates based on their sincerely held religious beliefs," O'Connor said in his statement.

Last week, Stitt abruptly dismissed Mike Thompson as adjutant general for the Oklahoma National Guard. Thompson supported the vaccination effort, even recently posting to social media the photo of himself receiving a booster shot.

Stitt replaced Thompson with Thomas Mancino, who made it one of his first priorities to issue a memo opposing the federal directive that guardsmen get vaccinated.

"I hereby order that no Oklahoma Guardsmen be required to take the COVID-19 vaccine," Mancino wrote in the memo, adding that no negative administrative or legal action would be taken against those who refuse the vaccine.

The memo indicates that vaccination will be required if the Oklahoma National Guard is federally mobilized.

Classifieds

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THE JOURNAL RECORD

TUESDAY 11.16.2021

“EVERY MORNING MY HUMAN SHAVES OFF HIS FACE FUR, HE’S FUNNY LIKE THAT.”

—TUCK
adopted 05-04-11

A PERSON IS THE BEST THING TO HAPPEN TO A SHELTER PET

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the shelterpetproject.org

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When others ran out, he rushed in.

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Dilbert by Scott Adams

DID YOU HEAR THE NEWS? YOU WERE CHOSEN TO BE ON THE FIRST MANNED FLIGHT TO MARS.

REALLY? I DIDN'T EVEN KNOW I APPLIED FOR THAT.

IT'S A LONG FLIGHT, SO YOU WILL BE ASLEEP FOR ALL OF IT.

HOW WILL THEY PUT ME TO SLEEP FOR THAT LONG?

THEY ASKED ME TO GIVE YOU THIS PILL.

TO BE CONTINUED...

PUBLISHER'S NOTICE

All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise "any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or intention to make any such preference, limitation, or discrimination."

This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.

EQUAL HOUSING OPPORTUNITY

ACROSS

1 Penthouse or studio: abbr.
 4 As old ___ hills
 9 Pierce
 13 Pool water color
 15 One not to be trusted
 16 Strong desire
 17 Fine ___; painting, music, poetry, etc.
 18 Single bite
 19 Have to have
 20 Ally
 22 Danson & Lange
 23 "Alice Doesn't Live ___ Anymore"
 24 Hoopsters' assn.
 26 Persecute
 29 Make an enemy of
 34 One who is of age
 35 Hateful feeling
 36 Split ___ soup
 37 Leave suddenly
 38 Long-winded
 39 Word of disgust
 40 Indignation
 41 Usually dry streambeds
 42 Poem division

43 Airport building
 45 Large bird dog
 46 "Pomp ___ Circumstance"
 47 Phi ___ Kappa
 48 Personal web page
 51 Costly
 56 Tender cut of meat
 57 Lion cries
 58 Table extender
 60 Qualified
 61 Forced isolation
 62 Belgrade native
 63 Cream of the crop
 64 Film parts
 65 Sorority letter

DOWN

1 Small battery
 2 NO followers
 3 Ballerina's skirt
 4 Thespians
 5 Word attached to holder or cropper
 6 SAT, for one
 7 Detest
 8 Time without end

9 Reward for basking on the beach
 10 "A ___ Grows in Brooklyn"
 11 Grew gray
 12 Kings, queens & twins
 14 Driveway surface
 21 Tagalong, usually
 25 Flying insect
 26 Sister's attire
 27 Think the world of
 28 Desk drawer item
 29 Start of a year's 2nd quarter
 30 Tupperware tops
 31 Divided
 32 Nervous
 33 Rarin' to go
 35 Malt shop order
 38 Nomad
 39 Specifics
 41 Victory
 42 Nov. honorees
 44 Fridge decoration
 45 Perceives
 47 "Uncle Miltie"
 48 Spill the beans

Monday's Puzzle Solved

C	H	E	S	M	A	C	K	A	S	A	N
H	O	U	R	N	I	C	H	E	W	A	D
A	L	L	I	A	N	T	A	G	O	N	I
L	O	L	T	R	U	S	T	P	I	L	E
A	S	H	E	S	K	I	N				
R	A	B	I	E	S	Z	I	N	G	E	R
E	L	A	T	E	P	R	I	D	E	V	A
A	B	L	E	S	L	I	T	S	G	E	N
D	U	O	N	A	O	M	I	L	U	N	G
M	O	D	I	F	I	C	A	T	E	S	
S	L	O	T	A	G	E	M	O	C	H	A
C	A	P	I	T	U	L	A	T	E	A	D
O	V	E	N	S	A	X	E	S	D	E	L
T	A	N	G	A	T	I	L	T	O	D	D

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49 Part of the ear
 50 Eliminates a squeak
 52 Kiss, hug, kiss, hug symbols
 53 Bucket

54 Second in command, for short
 55 All ___; listening
 59 Jeremy Sisto TV series

Created by Jacqueline E. Mathews

11/16/21

Oklahoma County Sheriff's Sale

Attorneys for Plaintiff
File No. 20-136136
(11-9, 11-16-21)

(SS12050104)

NOTICE OF SECOND ALIAS SALE OF LAND UNDER EXECUTION

Case No. CJ-2015-3792
Judge Timmons, Aletia Haynes
IN THE DISTRICT COURT IN AND FOR OKLAHOMA COUNTY STATE OF OKLAHOMA

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-25; Plaintiff, vs. PAUL E. WALLACE; COLETTE L. ARINWINE-WALLACE A/K/A COLETTE ARINWINE-WALLACE; et al. Defendants.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Notice is hereby given that on the 16th day of December, 2021, at 2:00 o'clock P.M., (location at Courthouse or Room #), 101, of the Oklahoma County Courthouse in Oklahoma City, Oklahoma, the undersigned Sheriff will offer for second alias sale and sell for cash to the highest and best bidder, subject to real estate ad valorem taxes, superior special assessments and all interests of record, if any, except the Mortgage and interests foreclosed

herein on the following described real property, to-wit:

Lot Seventeen (17) in Block Seven (7) of LEXINGTON, an Addition to Oklahoma City, Oklahoma County, State of Oklahoma, according to the recorded Plat thereof, commonly known as 16624 Sunny Hollow Road, Oklahoma City, OK 73003 (the "Property")

Second alias sale will be made pursuant to a Special Execution and Order of Second Alias Sale issued out of the office of the Court Clerk in and for Oklahoma County, Oklahoma, and pursuant to said judgment reserving the right of Plaintiff to recall said execution by oral announcement and/or order of the Court, prior to the second alias sale, said judgment entered in the District Court in and for said County, State of Oklahoma, in Case No. CJ 2015-3792, entitled The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificate holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-25, Plaintiff, vs. Paul E. Wallace; Colette L. Arinwine-Wallace a/k/a Colette Arinwine-Wallace, et al., Defendants, to satisfy:

FIRST: The costs of said action accrued and accruing;

SECOND: The judgment and first lien of the Plaintiff, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificate holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-25, in the sum of \$132,498.76 with interest thereon at the rate of 4.125% per annum, as adjusted, if applicable, from August 1, 2017, until paid; advances for taxes, insurance and preservation expenses, accrued and accruing; abstracting expenses, accrued and accruing; bankruptcy fees and costs, if any; and an attorney's fee, plus costs, with interest thereon at the same rate, until paid.

Persons or other entities having interest in the property, including those whose actual addresses are unknown and persons or other entities who have or may have unknown successors and such unknown successors are hereby notified are: Paul E. Wallace; Colette L. Arinwine Wallace a/k/a Colette Arinwine-Wallace; Occupants of the Premises; The Key Finance, Inc. f/k/a Auto Finance, Inc.; Pointsource Financial, LLC.

The property has been duly appraised in the sum of \$150,000.00.

WITNESS MY HAND this 19th day of October, 2021.

By: Deputy

KIVELL, RAYMENT AND FRANCIS A Professional Corporation
K. Renee Davis, OBA #15161
Triad Center I, Suite 550
7666 East 61st Street
Tulsa, Oklahoma 74133
Telephone (918) 254-0626
Facsimile (918) 254-7915
E-mail: rdavis@kivell.com
ATTORNEYS FOR PLAINTIFF
(11-9, 11-16-21)

(SS12050105)

NOTICE OF SALE OF LAND UNDER EXECUTION

Case No. CJ-2021-1782
Judge Stinson, Sheila
IN THE DISTRICT COURT IN AND FOR OKLAHOMA COUNTY STATE OF OKLAHOMA

BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST; Plaintiff, vs. JANICE YOUNG A/K/A JANICE KAY YOUNG; et al. Defendants.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Notice is hereby given that on the 16th day of December, 2021, at 2:00 o'clock P.M., (location at Courthouse or Room #), 101, of the Oklahoma County Courthouse Annex Building in Oklahoma City, Oklahoma, the undersigned Sheriff will offer for sale and sell for cash to the highest and best bidder, subject to real estate ad valorem taxes, superior special assessments and all interests of record, if any, except the Mortgage and interests foreclosed herein on the following described real property, to-wit:

The North Half (N/2) of Lots Forty-three (43), Forty-four (44), Forty-five (45) and Forty-six (46), in Block Twelve (12) in the G.C. MOORE COMPANY ADDITION NO.2, being a Subdivision of Blocks 4, 5 & 12, McCann and Davis South Highland Addition, to Oklahoma City, Oklahoma County, according to the recorded plat thereof, commonly known as 5417 South McKinley Avenue, Oklahoma City, OK 73109 (the "Property")

Sale will be made pursuant to a Special Execution and Order of Sale issued out of the office of the Court Clerk in and for Oklahoma County, Oklahoma, and pursuant to said judgment reserving the right of Plaintiff to recall said execution by oral announcement and/or order of the Court, prior to the sale, said judgment entered in the District Court in and for said County, State of Oklahoma, in Case No. CJ-2021-1782, entitled Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust, Plaintiff, vs. Jerry Young; Janice Young a/k/a Janice Kay Young, et al., Defendants, to satisfy:

FIRST: The costs of said action accrued and accruing;

SECOND: The judgment and first

lien of the Plaintiff, Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust, in the sum of \$86,866.53 plus future advances for monthly servicing fees, mortgage insurance premiums, taxes, property preservation costs and other costs as set forth under the terms of the aforesaid loan documents, to be added to the principal/loan balance, plus compounding interest on that increasing principal/loan balance at the monthly-adjustable rate as provided for in the Note; abstracting expenses, accrued and accruing; bankruptcy fees and costs, if any; and an attorney's fee, plus costs, with interest thereon at the same rate, until paid.

Persons or other entities having interest in the property, including those whose actual addresses are unknown and persons or other entities who have or may have unknown successors and such unknown successors are hereby notified are: Occupants of the Premises; United States of America, ex rel. Department of Housing and Urban Development; The Heirs, Personal Representatives, Devisees, Trustees, Successors and Assigns of Jerry Young, Deceased, and the Unknown Successors; Karl Dodson and Holly Martin, Heirs of Jerry Young, Deceased.

The property has been duly appraised in the sum of \$80,000.00.

WITNESS MY HAND this 12th day of October, 2021.

By: Deputy

KIVELL, RAYMENT AND FRANCIS A Professional Corporation
Jason Howell, OBA #19128
Triad Center I, Suite 550
7666 East 61st Street
Tulsa, Oklahoma 74133
Telephone (918) 254-0626
Facsimile (918) 254-7915
E-mail: jhowell@kivell.com
ATTORNEYS FOR PLAINTIFF
(11-9, 11-16-21)

(SS12050106)

NOTICE OF SALE OF LAND UNDER EXECUTION

Case No. CJ-2021-3168
Judge Mai, Natalie
IN THE DISTRICT COURT IN AND FOR OKLAHOMA COUNTY STATE OF OKLAHOMA

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007- HE1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE1 A/K/A DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL INC., TRUST 2007- HE1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE1; Plaintiff, vs. DUANE MILLS; JENNIFER MILLS; et al. Defendants.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Notice is hereby given that on the 16th day of December, 2021, at 2:00 o'clock P.M., (location at Courthouse or Room #), 101, of the Oklahoma County Courthouse Annex Building in Oklahoma City, Oklahoma, the undersigned Sheriff will offer for sale and sell for cash to the highest and best bidder, subject to real estate ad valorem taxes, superior special assessments and all interests of record, if any, except the Mortgage and interests foreclosed herein on the following described real property, to-wit:

Lot Four (4), Block Two (2),
Continued on next page

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TheJournalRecord

PublicNotice

The Journal Record publishes the official public notices for **Oklahoma County**.

Each day you'll find:

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- **Subsequent-run public notices**

What Are Public Notices?*

- A public notice informs citizens of government or government-related activities that may affect the citizens' everyday lives. Public notices are required by law to be published in a newspaper meeting specific legal criteria. The Journal Record is proud to meet those standards — defining us as a trusted source for community news and information.

Types and Examples of Public Notices

Types	Purpose	Examples
Citizen Participation Notices	To give the public the time and opportunity to react to proposed government action. The goal is to satisfy the requirement of "due process of law" — which is found in both federal and state constitutions — and allows citizens the opportunity to defend themselves.	Public budgets, notices of public hearings, city and county council minutes, and notices of intent to create new taxation or benefit zones.
Business and Commerce Notices	<p>To ensure the government is operating in accordance with principles of equal opportunity. It also allows the public to make sure the government is not spending tax money unwisely.</p> <p>To protect creditors and consumers from fraudulent practices.</p> <p>To attempt to get property back to its rightful owner. They are often used by insurance companies and other businesses that may have money or property belonging to a customer that has moved away or has otherwise not recovered their property.</p>	<p>Government contracts/bid opportunities, government purchases, and other business-related notices.</p> <p>Incorporations, assumed names, and business dissolutions.</p> <p>Unclaimed property notices and public auctions.</p>
Court Notices	To inform the public regarding legal actions and provide them the opportunity to object to conflicts of interest. To allow individuals to step forward if they have a claim against an estate or business in default, or to otherwise protect their interest in the matter.	Probate, adoption, orders for protection, harassment hearings, and foreclosures.

Citizens are often the best watchdogs of a government.

Citizens have repeatedly used public notices to discover fraud and waste by government officials — and to find financial opportunities for themselves.

Foreclosure Notices: What You Need To Know

Foreclosures occur when the borrower fails to make the agreed upon payments and the lender finds it necessary to seize and sell the property for repayment of the loan.

At this point, the lender and/or trustee sends the borrower a Notice of Sale. This Notice of Sale must be printed in the newspaper once a week for two consecutive weeks with the first publication being at least 30 days prior to the date of the sheriff sale auction. The Notice of Sale must contain the borrower and lender(s) name, the original loan amount and current amount of default, the date of the mortgage, description of the property, time, place and date of the foreclosure sale. At any time a postponement may occur, delaying or possibly ending the foreclosure process.

If a foreclosure notice runs the full six-week cycle, then the Sheriff Sale Auction will take place and the property will be sold to the highest bidder. This individual will receive the certificate of sale, which includes the amount of the sale and the amount left unpaid on the loan. Borrowers have up to one year to redeem the property by paying the past due amount on the loan after the sale occurs. (Individual cases may vary.)

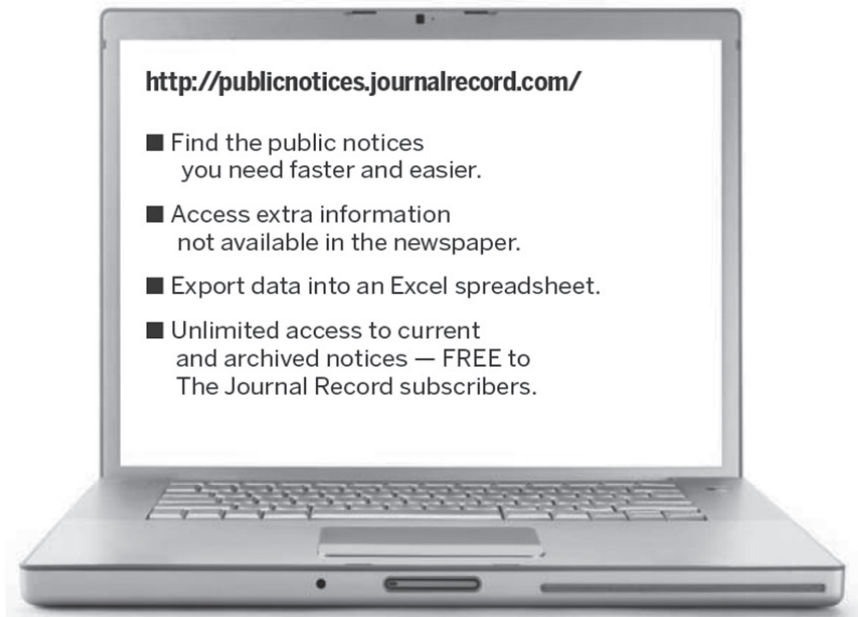
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* Definitions and classifications from the Public Notice Resource Center in Washington, DC