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Inland Southern California's News Weekly

VOICE

December 3, 2020 Volume 48 | Issue 20

theievoice.com

Economic Dissonance

Hypocrisy in the Federal Home Loan Banking System



Inside: Inland Community Grieves the Loss of Dr. Walter Hawkins

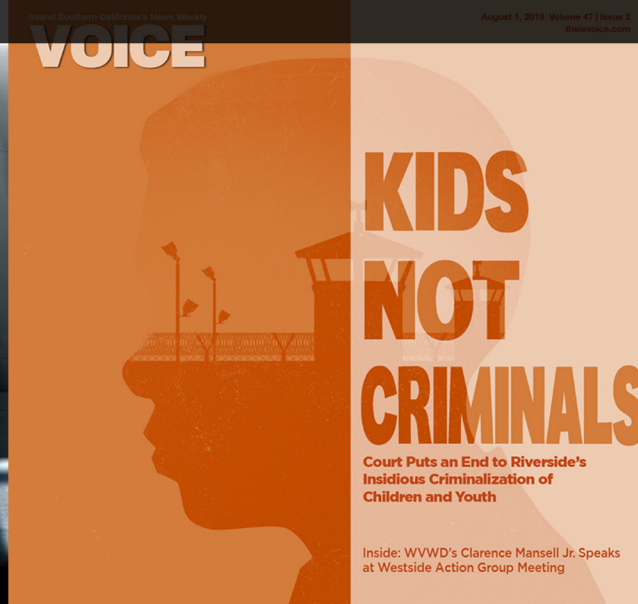
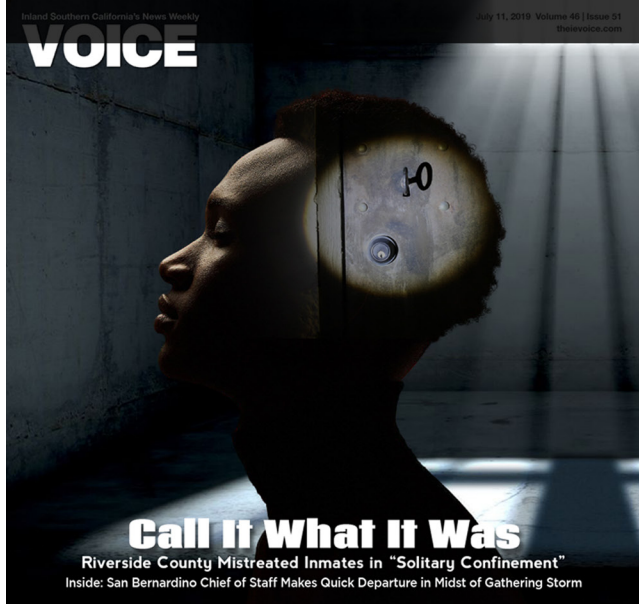


We Welcome Your Insights and Opinions

The IE Voice/Black Voice News invites you to raise your voice on subjects of interest. We would like to publish your ideas, insights and/or opinions on topics to you feel are important.

We encourage you to submit your commentaries for potential publication to myopinion@theievoice.com.

We respectfully request your submission be no more than 500 words. Any photo(s) included to accompany your writing should be at least 300 DPI.



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KEEPING IT REAL

The Festering and Imminent Re-Hollowing of Black Homeownership

"Foreclosure prevention measures, data collection, and reporting must be prioritized to stave off preventable foreclosures."

- National Consumer Law Center

Amid this raging coronavirus pandemic, Black Americans continue fighting for equity at every turn; chief among these battles is the quest for economic security.

The foundation of such security for Blacks as with most Americans, is deeply rooted in the quest for homeownership as a building block for inter-generational wealth—an aspect of the American dream that remains as illusionary for many Blacks today as the inter-generational quest for the franchise.

Despite historical and institutional barriers to homeownership, however, Black families continue to defy the odds and purchase homes. Many attained homeownership despite redlining that persists in at least 61 metro areas across the country according to recent analysis of home Mortgage Disclosure Act records by The Center for Investigative Reporting and published by reveal.com in 2018. Analysts reached this conclusion even after controlling for applicants' income, loan amount and neighborhood.

Redlining is the historical and systematic denial of various services including mortgage loans and insurance to residents of disadvantaged, poor and minority communities by federal government agencies, local governments, and/or the private sector. In instances where outright denial of a service does not occur, redlining covertly prevails for Blacks via the charging of higher rates for services other communities can purchase at much lower costs. Such disparate charges have left Black homeowners more vulnerable when the economy takes a turn for the worst. Consider the meltdown of the 2008 housing market. It is well known Blacks were disproportionately impacted by the resulting foreclosures and lost more than 240,000 homes across African American communities nationwide.

Today, due to the lingering impact of COVID-19, Black homeowners must once again steel themselves for what lies ahead.

During the early days of the pandemic,

Congress passed the CARES Act which prevented short-term foreclosure risks for homeowners with federally backed loans. Now, many homeowners, especially African Americans, are worried about what will happen when the forbearance period expires on Dec. 31.

The forbearance guidelines in the CARES Act allowed homeowners impacted by the coronavirus to postpone mortgage payments for up to a year. It further specified loan servicers could not require a lump-sum payment after the forbearance period expired to protect borrowers from immediate impacts as the effect on people's lives and the economy could be monumental. According to the mortgage data provider Black Knight, in Sept. 3.6 million homeowners remained in pandemic-related forbearance across the country including 17% of lower-income homeowners, disproportionately impacting communities of color. The number of minorities behind on payments in Sept. doubled that of Whites.

Earlier data had already indicated a disproportionately high percentage of Blacks and Latinx homeowners faced economic hardship during COVID-19 and sought assistance from their mortgage companies. However, for every one Black homeowner who sought forbearance, at least four others simply missed their payments without forbearance arrangements. In addition, the Census Household Pulse Survey found that among those behind on their mortgages, Black and Latinx households are much less likely than Whites in similar positions to access potentially home-saving relief.

Of course, this is not surprising and for Black homeowners deferred mortgages account for only part of the challenges they face. Economic disparities faced by Black homeowners even before the forbearance makes weathering the



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The Riverside County Registrar of Voters office during the 2020 ballot count.

Registrar of Voters Employees Quarantined

On Wednesday, November 25, Public Information Officer Brooke Federico announced staff members of the Riverside County Registrar of Voters office had tested positive for the coronavirus. As a result, dozens of employees are now quarantined. In response the county set up immediate testing for the entire office including permanent and all remaining temporary staff members. In addition, the entire office was cleaned and disinfected. On Wednesday nearly 4,000 provisional ballots were waiting to be researched, verified and counted. In addition, the manual audit of one percent of the ballots also continued to confirm that the ballot counting machines accurately counted each ballot. Also, any voters whose signature did not match the signature on their ballot registration form have until December 1 to return their signature curing form. Despite the coronavirus set-back Federico confirmed the office is on target to certify the election by December 3.

Stay Home for the Holidays: Gov Tightens COVID-19 Rules

Quinci LeGardye | California Black Media

As COVID-19 case numbers climb, California has imposed tighter restrictions and ordered a statewide mask mandate, while advising residents to stay home. Out of the 58 California counties, 41 are now at the state's most restrictive, or purple, tier, including Alameda, Los Angeles, Riverside and San Diego counties.

On Friday, the governor announced a curfew between 10 p.m. and 5 a.m. in 41 counties. It will affect more than 90 % of Californians, but he stopped short of reissuing a statewide shelter-in-place order.

"The virus is spreading at a pace we haven't seen since the start of this pandemic and the next several days and weeks will be critical to stop the surge. We are sounding the alarm," Gov. Newsom said in a statement. "It is crucial that we act to decrease transmission and slow hospitalizations before the death count surges."

Earlier in the week, Gov. Newsom announced a stricter mandate that requires mask wearing "statewide at all times when outside of the home" by everyone over age two. The new restrictions are in response to the recent COVID-19 case surge, the "fastest increase we've seen since the start of the pandemic," according to Newsom.

Nationwide, COVID-19 cases hit 12 million on Nov. 21, an increase of nearly 1 million over the previous week. More than 250,000 Americans have died of COVID-19 so far.

"Every age group, every racial demographic, in every part of the state we are seeing case rates increase and positivity rates increase as well. It is no longer concentrated in just a handful of counties. We are seeing community spread broadly throughout the state of California," Newsom said during a news briefing Monday.

Public health and government officials have recently shifted their messaging to warning the public about the spread of COVID-19 in the winter months, as families consider whether to gather for the holidays. On Nov. 13, Newsom issued a travel advisory warning to California residents discouraging travel out of the state for any nonessential reason, including the Thanksgiving holiday, and recommending a 14-day quarantine for anyone who does travel.



Gov. Newsom and his tweet on November 19th. (Photo of Newsom by Gage Skidmore/Flickr)

Newsom also shared the number of current COVID-19 hospitalizations in California, which has climbed 48 % over the past two weeks to reach 3,800 as of Nov. 15. Of those, more than 1,000 people were in intensive care.

Black and Brown communities including East Oakland and East Los Angeles are still hotspots – and the case numbers are climbing.

Dr. Beverly Tambe is a primary doctor at

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NEWS IN BRIEF

FEMA Awards \$1.2M to Riverside County



The Federal Emergency Management Agency has awarded \$1.2 million to Riverside County on Monday to assist residents facing non disaster related emergencies. The grant was announced by FEMA on Monday, November 23 and is designated for food and shelter to assist those in need. According to FEMA officials, the funding can be used in support of a variety of local services including assistance for the homeless, food pantries and food banks, utility bills to avoid service disruption, payments of rent or mortgages to avoid an eviction or foreclosure. The funding is overseen by the Emergency Food and Shelter Program National Board. Representatives on the board include the American Red Cross, Catholic Charities USA, The Jewish Federations of North America, the National Council of the Churches of Christ in the USA, The Salvation Army and United Way.

classifieds&publicnotices

PROBATES

NOTICE OF PETITION TO ADMINISTER ESTATE OF: OZ BARRERA aka OSWALDO BARRERA

Case Number PRRI2001642

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of: OZ BARRERA aka OSWALDO BARRERA. A Petition for Probate has been filed by DENISE ARENAS in the Superior Court of California, County of: RIVERSIDE. The Petition for Probate requests that DENISE ARENAS be appointed as personal representative to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows: Date: 01/06/2020 Time: 8:30 A.M., DEPT 11, SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 4050 MAIN ST, RIVERSIDE, CA 92501. If you object to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. your appearance may be in person or by your attorney. If you are a creditor or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Probate Code section 9100. The time for filing claims will not expire before four months from the hearing date noticed above. You may examine the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. Petitioner: Denise Arenas 701 Crystal Street, Taft, CA 93268

P. 12/3, 12/10, 12/17/2020

NAME CHANGE

ORDER TO SHOW CAUSE FOR CHANGE OF NAME CASE NUMBER COC 2004661

To All Interested Persons: Petitioner: ELIZABETH JOY TORRES WILLIAMS filed a petition with this court for a decree changing names as follows: ELIZABETH JOY TORRES KIM to. EMILEE JOY TORRES. The Court Orders that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the may grant the petition without a hearing. Notice of Hearing: Date: 12/11/2020 Time: 8:30AM Dept: C1. The address of the court is: SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, CORONA BRANCH, 505 S. BUENA VISTA AVENUE, RM 201, CORONA, CA. A copy of this Order to

NAME CHANGE

ORDER TO SHOW CAUSE FOR CHANGE OF NAME CASE NUMBER COC 2004661

To All Interested Persons: Petitioner: ELIZABETH JOY TORRES WILLIAMS filed a petition with this court for a decree changing names as follows: ELIZABETH JOY TORRES KIM to. EMILEE JOY TORRES. The Court Orders that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the may grant the petition without a hearing. Notice of Hearing: Date: 12/11/2020 Time: 8:30AM Dept: C1. The address of the court is: SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, CORONA BRANCH, 505 S. BUENA VISTA AVENUE, RM 201, CORONA, CA. A copy of this Order to

Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: Black Voice News, 1201 University Avenue, Suite 210, Riverside, CA 92507. Date: 9/29/2020

C. HARMON, Judge of the Superior Court

p. 11/12, 11/19, 11/26, 12/3/2020

ORDER TO SHOW CAUSE FOR CHANGE OF NAME CASE NUMBER MVC 2005077

To All Interested Persons: Petitioner: ANGELIQUE LYNAE MURRAY filed a petition with this court for a decree changing names as follows: ANGELIQUE LYNAE MURRAY to. ANGELIQUE LYNAE ZETTEL. The Court Orders that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the may grant the petition without a hearing. Notice of Hearing: Date: 12/24/2020 Time: 1:30 PM Dept: MV2. The address of the court is: SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 13800 HEACOCK ST, BUILDING D201, MORENO VALLEY, CA 92553, MORENO VALLEY COURTHOUSE. A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: Black Voice News, 1201 University Avenue, Suite 210, Riverside, CA 92507. Date: 9/09/2020

ERIC V. ISAAC, Judge of the Superior Court

p. 11/19, 11/26, 12/3, 12/10/2020

ORDER TO SHOW CAUSE FOR CHANGE OF NAME CASE NUMBER MCC 2002150

To All Interested Persons: Petitioner: WISAM DARWEESH filed a petition with this court for a decree changing names as follows: SARAH WISAM DARWEESH to. SARAH ELIZABETH DARWEESH. The Court Orders that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the may grant the petition without a hearing. Notice of Hearing: Date: 12/24/2020 Time: 8:00AM Dept: S101. The address of the court is: SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 30755-D AULD ROAD, MURRIETA, CA 92563. A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: Black Voice News, 1201 University Avenue, Suite 210, Riverside, CA 92507. Date: 6/05/2020

JEFFREY ZIMEL, Judge of the Superior Court

p. 11/19, 11/26, 12/3, 12/10/2020

ORDER TO SHOW CAUSE FOR CHANGE OF NAME CASE NUMBER CVCO2000058

To All Interested Persons: Petitioner: JO LENE BROWN filed a petition with this court for a decree changing names as follows: JO LENE BROWN to. JO ELIJAH

BROWN. The Court Orders that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the may grant the petition without a hearing. Notice of Hearing: Date: 01/22/2021 Time: 8:00AM Dept: C1. The address of the court is: SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 505 S. BUENA VISTA AVE #201, CORONA, CA 92852. A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: Black Voice News, 1201 University Avenue, Suite 210, Riverside, CA 92507. Date: 11/6/2020/2020

CB HARMON, Judge of the Superior Court

p. 12/3, 12/10, 12/17, 12/24/2020

FICTITIOUS BUSINESS NAMES

FICTITIOUS BUSINESS NAMES

The following person(s) is (are) doing business as: **LAVA COAL-FIRED PIZZA 2045 Compton Ave, Suite 203 Corona, CA 92881 RIVERSIDE COUNTY Esthospitality 2045 Compton Ave, Suite 203 Corona, CA 92881 CA**

This business is conducted by: Corporation Registrant(s) has not yet begun to transact business under the fictitious business name(s) listed above. I declare that all the information in this statement is true and correct. (A registrant who declares as true any material matter pursuant to Section 17913 of the Business and Professions Code, that the registrant knows to be false, is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000).) s. Emile Maamari, Secretary The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (sec. 1440 et. seq. b & p code)

Statement was filed with the County of Riverside on 10/14/2020 I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of section 17920, a fictitious business name statement generally expires at the end of five years from the date on which it was filed in the office of the county clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new fictitious business name statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 10/14/2020 I hereby certify that this copy is a correct copy of the original statement on file in my office. NOTICE- In accordance with subdivision (a) of section 17920, a fictitious business name statement generally expires at the end of five years from the date on which it was filed in the office of the county clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new fictitious business name statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 10/14/2020 I hereby certify that this copy is a correct copy of the original statement on file in my office. FILE NO. 202010493

p. 11/12, 11/19, 11/26, 12/3/2020

The following person(s) is (are) doing business as: **MOMMY AND ME AUTHORS AND READERS RONI ROBBINS MOMMY AND ME PUBLISHING**

DJ AND RONI ROBBINS 15680 Pinina Ct Moreno Valley, CA-California 92555 RIVERSIDE COUNTY Veronoca Lynette Robinson 15680 Pinina Ct Moreno Valley, CA 92555

This business is conducted by: Individual Registrant(s) has not yet begun to transact business under the fictitious business name(s) listed above.

I declare that all the information in this statement is true and correct. (A registrant who declares as true any material matter pursuant to Section 17913 of the Business and Professions Code, that the registrant knows to be false, is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000).) s. Veronica Robinson The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (sec. 1440 et. seq. b & p code)

Statement was filed with the County of Riverside on 11/03/2020 I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of section 17920, a fictitious business name statement generally expires at the end of five years from the date on which it was filed in the office of the county clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new fictitious business name statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office. Peter Aldana, County Clerk, FILE NO. 202011376

p. 11/12, 11/19, 11/26, 12/3/2020

The following person(s) is (are) doing business as:

THE COMIC DUDE 10197 Hole Avenue Riverside, CA 92503 RIVERSIDE COUNTY Spinagecko 3978 Park View Terrace Riverside, CA 92501 CA

This business is conducted by: Limited Liability Company Registrant(s) commenced to transact business under the fictitious business name(s) listed above on 10/22/2020

I declare that all the information in this statement is true and correct. (A registrant who declares as true any material matter pursuant to Section 17913 of the Business and Professions Code, that the registrant knows to be false, is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000).) s. Dustin E. Warren, Owner Member The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 11/02/2020 I hereby certify that this copy is a correct copy of the original statement on file in my office. NOTICE- In accordance with subdivision (a) of section 17920, a fictitious business name statement generally expires at the end of five years from the date on which it was filed in the office of the county clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new fictitious business name statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 10/16/2020 I hereby certify

that this copy is a correct copy of the original statement on file in my office. NOTICE- In accordance with subdivision (a) of section 17920, a fictitious business name statement generally expires at the end of five years from the date on which it was filed in the office of the county clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new fictitious business name statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 10/16/2020 I hereby certify

that this copy is a correct copy of the original statement on file in my office. NOTICE- In accordance with subdivision (a) of section 17920, a fictitious business name statement generally expires at the end of five years from the date on which it was filed in the office of the county clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new fictitious business name statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office. Peter Aldana, County Clerk, FILE NO. 202011291

p. 11/12, 11/19, 11/26, 12/3/2020

The following person(s) is (are) doing business as:

JAVIG FOODS 7360 Rocky Point Road Jurupa Valley, CA 92509 Riverside County JAVIER GUADALUPE GUTIERREZ 7360 Rocky Point Road Jurupa Valley, CA 92509

This business is conducted by: an individual Registrant(s) has not yet begun to transact business under the fictitious business name(s) listed above.

I declare that all the information in this statement is true and correct. (A registrant who declares as true any material matter pursuant to Section 17913 of the Business and Professions Code, that the registrant knows to be false, is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000).) /s. Javier Guadalupe Gutierrez. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (sec. 1440 et. seq. b & p code)

Statement was filed with the County of Riverside on 11/3/20 I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of section 17920, a fictitious business name statement generally expires at the end of five years from the date on which it was filed in the office of the county clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new fictitious business name statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office. Peter Aldana, County Clerk, FILE NO. R-202011423

p. 11/12, 11/19, 11/26, 12/3/2020

The following person(s) is (are) doing business as:

BEST BUY AUTO SALES 57595 South Valley Lane La Quinta, CA 92253 RIVERSIDE COUNTY Hani Kamal Maksimous 57595 South Valley Lane La Quinta, CA 92253

This business is conducted by: Individual Registrant(s) commenced to transact business under the fictitious business name(s) listed above on 3/31/2020

I declare that all the information in this statement is true and correct. (A registrant who declares as true any material matter pursuant to Section 17913 of the Business and Professions Code, that the registrant knows to be false, is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000).) s. Hani Maksimous The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 10/16/2020 I hereby certify

that this copy is a correct copy of the original statement on file in my office. NOTICE- In accordance with subdivision (a) of section 17920, a fictitious business name statement generally expires at the end of five years from the date on which it was filed in the office of the county clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new fictitious business name statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office. Peter Aldana, County Clerk, FILE NO. 202011593

p. 11/12, 11/19, 11/26, 12/3/2020

The following person(s) is (are) doing business as:

ROYALTY SENIOR LIVING 10104 Kings Court Jurupa Valley, CA 92509 RIVERSIDE COUNTY 818 Development, Inc 13994 Kassel Road Eastvale, CA 92880 CA

This business is conducted by: Corporation Registrant(s) has not yet begun to transact business under the fictitious business name(s) listed above.

I declare that all the information in this statement is true and correct. (A registrant who declares as true any material matter pursuant to Section 17913 of the Business and Professions Code, that the registrant knows to be false, is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000).) s. Ta'Neisha Riley, CFO The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (sec. 1440 et. seq. b & p code)

Statement was filed with the County of Riverside on 11/05/2020 I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of section 17920, a fictitious business name statement generally expires at the end of five years from the date on which it was filed in the office of the county clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new fictitious business name statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office. Peter Aldana, County Clerk, FILE NO. 202011593

p. 11/19, 11/26, 12/3, 12/10/2020

The following person(s) is (are) doing business as:

PRETTY WHITTY LASH N BROW 631 Parkview Drive Lake Elsinore, CA 92530 RIVERSIDE COUNTY Whitney Alyce Kennedy 631 Parkview Drive Lake Elsinore, CA 92530

This business is conducted by: Individual Registrant(s) commenced to transact business under the fictitious business name(s) listed above on 10/18/2020 I declare that all the information in this statement is true and correct. (A registrant

Three California Black Women-Owned Businesses Get Boosts from Facebook Investments

Tanu Henry | California Black Media

Facebook is making investments in different efforts to address the gathering storm of social and economic problems facing America, particularly the ones hitting African Americans with unequal force. Through two community-focused initiatives, the Menlo Park-based tech company is shoring up three Black-Women-owned California-based businesses with mentoring and promotional opportunities.

Increased misinformation; the diminishing of truth and objectivity in news programming; the COVID-19 crisis's impact on small businesses; ongoing racial biases; the loss of newspaper ad revenue due to competition from the internet; and more.

Many of those challenges if left unchecked, experts on both the political Left and Right agree, can chip away at the foundations of our democracy. According to the U.S. Commerce Department, the country's Gross Domestic Product dropped by 32.9% by the second quarter of last year.

"COVID-19 is impacting all businesses. But Black businesses are closing at a faster rate than all other businesses," said Erica Woods, State Public Policy Manager at Facebook. She was telling California Black Media about the company's new #BuyBlackFriday campaign.

According to Woods, #BuyBlackFriday is Facebook's "holiday program that redirects the energy of Black Friday to encourage consumers to support Black owned businesses throughout the holiday season."

Woods says the campaign features 60 Black-owned businesses from around the United States. Two of them are based in California -- both owned by Black women in the Los Angeles Area: Amethyst Soul Home, which makes scented candles and Gracemade, a clothing and accessory company.

"I am elated for the opportunity for more people to experience SouLuxe Amber Noir scented coconut wax candles and fill their homes with a sultry fusion of Warm Amber, Sandalwood, Jasmine and Mandarin," said Jillene Williams, owner of Amethyst Soul Home.

It's an honor to be a part of the gift guide, as well as the Facebook Elevate program alongside many other great black-owned companies," Williams continued. "Being featured in the Facebook #BuyBlack Friday Holiday Gift Guide has certainly introduced my scented coconut wax candles to a vast audience I would never be able to reach otherwise."

Facebook is inviting all Black businesses across the country to use the hashtag #BuyBlackFriday to support their businesses, beginning now and particularly the day after Thanksgiving when the holiday shopping season unofficially kicks off.

Gracemade and Amethyst Soul Home will both be featured on a show as well on the digital platform's Black Voices page.

"Small businesses are the backbone of our products," Woods said. "So many businesses have used our platforms to connect with their audiences. We found that the pandemic was closing doors, that impacts us as well.



From left to right: Jasmine Rennie, owner of Gracemade, Dr. Paulette Brown-Hinds, publisher Black Voice News and CEO of Voice Media Ventures, and Jillene Williams, owner of Amethyst Soul Home

So, we want to support businesses and make sure that they flourish and grow."

Earlier this month, the biggest social media platform in the world, also announced that it has invited the African American-owned Black Voice News in Riverside as well as 19 other local news publishers from around the United States to participate in the Facebook Journalism Project Sustainability Accelerator Program.

"It's a wonderful opportunity. It is forward-thinking. It is necessary. This program provides the support and mentorship that Black Voice News can use at this very critical time to be strong and sustainable," said Paulette Brown-Hinds, Publisher of the Black Voice News and CEO of Voice Media Ventures. Based in Riverside, Black Voice News, is a nearly fifty-year-old publication founded by Brown-Hinds's parents: the organization's publisher emeritus Hardy Brown and his wife, former California Assemblymember Cheryl Brown.

"Facebook's intensive five-month Accelerator program is going to enhance our capabilities as an organization and team by providing

continued on page 17



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\$1 Holiday Cheer overall odds are 1 in 4.11. \$5 Peppermint Payout overall odds are 1 in 4.73. \$10 Merry & Bright overall odds are 1 in 3.30. \$20 2021 overall odds are 1 in 3.00. Must be 18 years or older to purchase, play, or claim. Problem Gambling Help Line: 1-800-GAMBLER. ©2020 California Lottery®

IN THE NEWS

Support Black Equity Every Friday: #BlackEquityFriday

Reimagine
Black Friday for
Black-Led
Organizations

Join us at blackequityfriday.org



Staff | VOICE News

2020 was a year of awakening.

The confluence of a raging, once in a century pandemic that continues to pummel Black communities coupled with relentlessly brazen assaults on Black Lives under the color of authority moved Black Americans and others who believe in a justice to coalesce for change in ways not seen in more than half a century..

As a result, 2020 was also a year of reckoning.

With the killings of Ahmaud Arbery, George Floyd, and Breonna Taylor, organizers and activists captured the nation's attention and conscience, and focused it like a laser on issues of racial equity and racial justice.

This increased attention to Black disparities has inspired others who traditionally sat on the sidelines, to get involved in the struggle to build a more equitable world.

Simply asked, "How can each of us support progress towards racial justice?" The Inland Empire Black Equity Fund (IE-BEF) hopes #BlackEquityFriday can be one of those answers.

#BlackEquityFriday is a social media campaign aimed at increasing awareness of Black Led Organizations.

IE-BEF encourages everyone to show love to Black Led Organizations.

The #BlackEquityFriday initiative launched the Friday after Thanksgiving and will continue every Friday through Kwanzaa which begins Saturday December 26, 2020 and ends Friday January 1, 2021.

IE-BEF hopes this awareness on Black equity will increase charitable contributions to Black led organizations in the community.

Everyone is encouraged to join this effort. Please complete the Black Equity Fund contact form at <https://blackequityfriday.org/>.

This project was incubated by the Inland Empire Black Equity Fund and the Center for Social Innovation, UCR. A list of philanthropic cosponsors will be available soon.



Economic Dissonance

Hypocrisy in the Federal Home Loan Banking System

S.E. Williams | Executive Editor

A Raisin in the Sun

During this second decade of the 21st century, lenders continue denying mortgages to Black applicants as evidenced by analysis of data published in Aug. 2020 under the Home Mortgage Disclosure Act (HMDA) which revealed Black applicants are denied mortgages at a rate 80% higher than that of White applicants.

This helps explain why a recent survey by the online real estate database company, Zillow, found no less than 59% of Black homebuyers expressed concern about qualifying for a mortgage compared to only 46% of Whites. A key federal player in mortgages is the Federal Housing Finance Agency (FHFA) which oversees Fannie Mae, Freddie Mac and the Federal Home Loan Banks (FHLBs). This abysmal national record of Black homebuyers seeking mortgages is even more disturbing when considered in relation to the revealing experience of two former FHLB Black executives, Lawrence Parks and Timothy Simons.

Parks and Simons are suing the Federal Home Loan Bank of San Francisco (FHLB-SF) for breach of contract and racial discrimination.

Lawrence H. Parks, a former Senior Vice President for External Legislative and Regulatory Affairs; and Timothy L. Simons, a former Vice

President for Legislative and Regulatory Outreach and Compliance were released when the agency closed its Legislative and Regulatory Affairs division in Washington, D.C.

In an exclusive interview with the IE Voice and Black Voice News both men shared they were advised closure of the Washington D.C. office was the result of cost cutting measures, but it appeared these were the only measures taken.

When the agency was questioned about what other measures were taken to cut costs, it advised, “As we stated in 2018, as part of the Federal Home Loan Bank of San Francisco’s ongoing efforts to align and streamline bank operations and appropriately manage our expenses, the bank decided to discontinue the current operating structure of its Legislative and Regulatory Affairs division and to close the Washington, D.C. office.”

When pressed further about cost cutting measures, the spokesperson replied, “We have no further comment...”

The experiences of Parks and Simons has raised questions about the organization’s administration and shone a spotlight on the FHLB-SF, as

the racial discrimination claim stems from systemic, inequitable treatment of Black people by the association, including Parks and Simons according to the complainants.

In 2019, Parks and Simons reached a \$3.6 million settlement agreement with FHLB-SF in exchange for dropping their lawsuit however the agreement was never finalized. A District Court in Washington, D.C. dismissed their suit against FHLB-SF officers in Dec. 2019 but allowed the suit against the bank to continue.

The loss of Black representation from the upper echelons of the FHLB-SF is another example of how more than 50 years after the signing of the 1968 Fair Housing Act, Blacks continue to face daunting challenges whether in positions of authority where decisions are made about mortgage lending or making overwhelming sacrifices in an individual quest to realize the American Dream of homeownership barriers to equity in this regard are as institutional and systemic as the racism that undergirds and sustains them.

Historic Recurrence

The passage of the Fair Housing Act (FHA) of 1968—a law designed to prohibit discrimination in the sale, rental and financing of housing based on race, religion, national origin, or gender though distinct in its directive, enhanced the mission of the Federal Home Loan Bank (FHLB) Act which was passed in 1932 during the midst of the Great Depression. The FHLB established a consortium of 11 regional discount banks (Atlanta, Boston, Chicago, Cincinnati, Dallas, Des Moines, Indianapolis, New York, Pittsburgh, Topeka and San Francisco) for home mortgages. This consortium provided an option for homebuyers, somewhat like the role played in the commercial arena by the Federal Reserve Banks, but few know of its existence or understand its role.

As reported by the Washington Informer in May 2019, “It’s been a trademark of the Board [of the nation’s 11 Federal Home Loan Banks] to fly well-below the radar of those outside the housing and banking worlds with not many knowing the system was created by an act of Congress in 1932 to help kickstart home lending in the midst of the Great Depression.” And, not unlike the 1944 G.I Bill implemented years later, the FHLB primarily benefited Whites.

Collectively, the consortium of Federal Home Loan Banks has a trillion dollars in assets. Beyond home loans they also fund small businesses, community development and revitalization, and to some extent, selective elements of the Green New Deal. In addition, and contrary to its mission, considering the billions of dollars invested by the consortium, the

amount making its way to communities of color is considered by many as unremarkable.

Black Experts on the Inside

Parks and Simons are highly accomplished professionals with years of collective experience. Their case is both timely and relevant as America has once again come face to face with the disparities in homeownership rooted in racism and the country’s failure to keep its commitment to provide opportunities for economic development for Blacks and other minorities. This was the focus of Parks and Simons during their time with the agency. It has left some to question what role this focus may have played in the agency’s decision to release them.

In Their Words

“We were located in Washington, D.C. to manage the regulatory and legislative space for the Federal Home Loan Bank of San Francisco and during that entire time we received nothing but high marks from both inside the institution and outside the institution like [Congresswoman] Maxine Waters (D-Los Angeles), Chair of the Financial Services Committee in the House of Representatives,” Simons said.

Parks ran the Washington office of FHLB-SF, from the agency’s first presence in Washington, D.C. “I opened it in 1997 and served there for 21 years, he explained. “Tim came on after I was there for seven years.”

According to Parks, Tim Simons was very vital in providing both audit and accounting expertise on the financial component side.

“I came with a legal background and had worked on the Hill and written sections of laws dealing with the Community Reinvestment Act and the Homeowners Disclosure Act.” Parks continued noting how throughout his service at the federal level he remained, “[Focused on finding ways] to either build out capital access or change home loans and regulations to benefit Black communities and lower income communities in general.”

Parks shared his belief at the core of what he defined as this “second phase of the Civil Rights movement” is really the need for Blacks to have access to capital and credit. “The wealth gap that exists in this country was really the cause for Black poverty, Black underemployment, and many of the maladies that exist in our community.”

Explaining more about the role of FHLBs, Parks noted how basically community banks and credit unions who are part of the consortium “put capital in and then, in return, they are able to pledge mortgages and other forms of collateral—but basically mortgages—and the FHLB puts



(l-r) Larry Parks and Timothy Simons

I know that I am not the only one to go through this. I know I'm not the first. I know I won't be the last, but at least I want someone else out there to understand that this is not normal, that this is not right.

- Mortgage Seeker, Akili Akridge

a guarantee behind it, then creates a bond that goes to the secondary market for pension funds and others to buy.”

The key factor in this process, according to Parks, is who gets the benefit of the credit offered by these lenders? In other words, what do the lenders do with the money when they get it?

“I came with a legal background and had worked on the Hill and written sections of laws dealing with the Community Reinvestment Act and the Homeowners Disclosure Act,” Parks confided.

Throughout his service at the federal level, Parks said he focused on finding ways to either build out capital access or change home loans and regulations in ways to benefit Black communities and lower income communities in general.

Much of Parks' experience was in relation to the Community Redevelopment Act and creating affordable housing programs. “Making sure communities of color were able to get credit because it was a sweet system that basically created the middle class, but largely a White middle class, because of historic redlining and all the things that came after up until now,” he advised adding how there is also a lack of lenders providing credit to that community.

That Struggle Continues

A recent study by Redfin listed San Francisco as the number two city in the United States where Black homebuyers were more likely to be denied a home loan. Black San Franciscan loan seekers are more than three times as likely to be denied a mortgage than White homebuyers. The gap is extreme—19.2% rejection for Blacks versus a 5.9% rejection

rate for White Americans.

Results in the Inland Empire are more concerning. A Lending Tree report in July noted Blacks in the Inland Empire had a mortgage rejection rate that was 79% higher than Whites.

With the removal of Lawrence Parks and Timothy Simons from FHLB-SF, there is now no Black representation in the highest level of executive leadership who can provide daily, needed perspectives and actions to address access to capital not only for Black San Franciscans but for Blacks across the region it serves which includes the entire state of California, as well as Arizona and Nevada.

In an exclusive exchange with the FHLB-SF, the IE Voice and Black Voice News inquired about this dilemma.

In response, FHLB-SF spokesperson Mary Long declared, “We are committed to the principles of diversity, inclusion, and equal employment opportunity, and we are proud to have diversity across our organization, including in our leadership.” But, when pressed

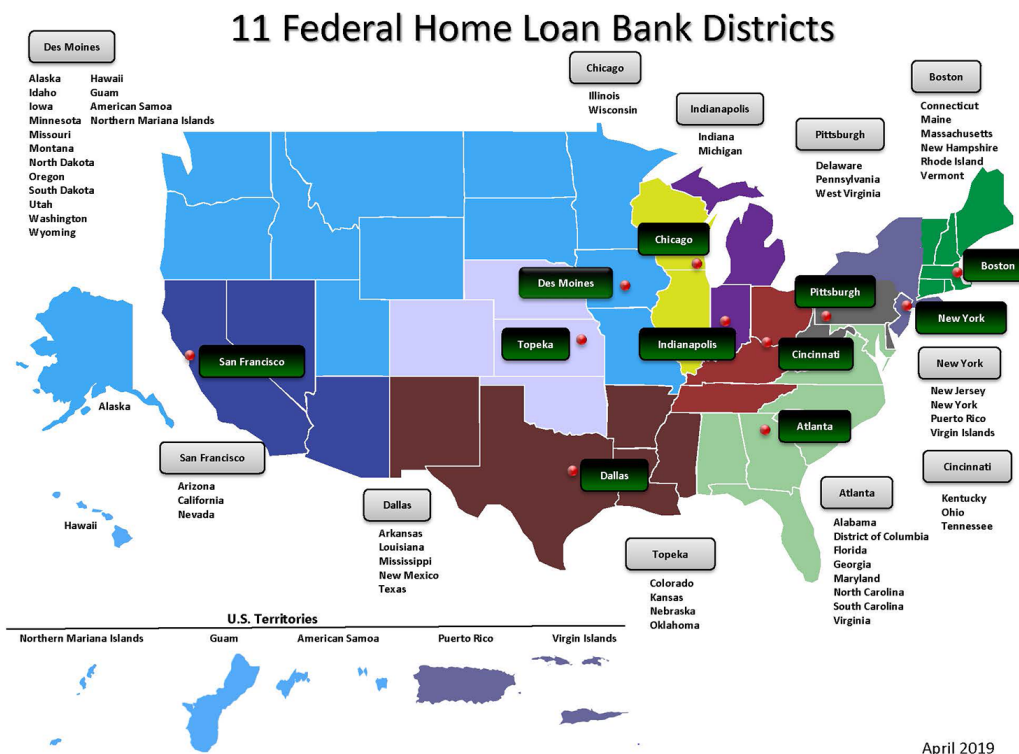
further to provide the specific number of African Americans currently in the highest levels of leadership at the FHLB-SF, she replied, “We have no further comment...”

The federal government, however, has acknowledged there is much work to be done even in regard to the diversity of its board. In Feb. 2019, the U.S. Government Accounting Office released a report "Federal Home Loan Banks: Steps Have Been Taken to Promote Board Diversity, but Challenges Remain."

The Bank of San Francisco was included in the study.

Pledges and Empty Promises

continued on page 17



Here's How Joe Biden Can Have Black America's Back: Select an Education Secretary Who Will Challenge the Status Quo



American educators, this is a great day for you. You will have one of your own in the White House,” said Joe Biden in a victory speech that hit all the right notes.

Black America cheered along as President-elect Biden acknowledged that we stood up for him and he promised he would have our back. We celebrate the election of Joe Biden and Kamala Harris as President-elect and Vice President-elect, period. But you don't have to be Ice Cube to temper your enthusiasm with a

healthy dose of realism when it comes to politicians making promises to Black folks.

As a Black Democrat and a public charter school leader, I was left wondering, do Mr. Biden's commitments to African Americans and educators apply to all of us?

Union teachers know President-elect Biden was talking to them, because he has said as much. But, Biden has carefully avoided making any positive statements about alternatives to the status quo when it comes to American schools. He recently sat for an interview with Lily Eskelsen Garcia, past president of the National Education Association (NEA), where he cosigned her sentiments calling charter schools a “very misguided” reform.

Black Democratic primary voters overwhelmingly disagree — nearly 90% support expanding access to more public school options, including charter schools. Texts and tweets flew around the country breaking news that after days of waiting with bated breath, Pennsylvania delivered Biden the electoral college votes to put him over the top to clutch the presidency. But while we celebrate, playing in the background is a voice cautioning, “Let's be clear for the families and communities we care about, the struggle continues.”

The wake-up call for white progressives in this moment is that Biden's razor thin margins of victory in swing states give him a mandate not to lurch to the left, but to compromise and moderate. Nowhere is this more important than in Philadelphia, a city where Black voters broke for Biden and where about one in three public school students attend a charter school.

Mr. Biden should listen to Senator Cory Booker who said, “Stop being dogmatic about public charter schools. We can't dismiss good ideas because they don't fit into neat ideological boxes or don't personally affect some of the louder, more privileged voices in the party.”

Having Black America's back means Mr. Biden must lead the difficult conversation within the Democratic party to stand up for Black school children and hold his union allies accountable when they stand in the way of needed education reforms.

Regrettably, it appears Biden's transition team is headed in the wrong direction. Union chiefs Eskelsen Garcia and American Federation of Teachers (AFT) president Randi Weingarten are atop the list to head the U.S. Department of Education. That would be a disaster. Both would likely draw strong opposition from Republicans and centrist Democrats in the Senate on the basis of policy and politics.

Plus, social justice advocates have raised legitimate questions about the NEA and AFT's historical support for campus cops and their role in enabling the school-to-prison pipeline. At a time when America is ending policing in schools, Weingarten's AFT represents parole, probation and corrections officers. These issues will surely percolate in the public discourse over Eskelsen Garcia and Weingarten.

There are better choices for U.S. Education Secretary. Geoffrey Canada, founder of the Harlem Children's Zone is frequently mentioned. Time Magazine highlighted his cradle-to-career continuum of high-quality neighborhood schools and support services for disadvantaged children crediting Canada for providing the template for President Obama's Promise Neighborhood program.

California Assemblymember Shirley Weber (D-San Diego), chair of the California Legislative Black Caucus, is the state capitol's leading voice on

education equity. Best known for her mix of social justice and education reform bills, Dr. Weber has charged hard to close achievement gaps since her days as president of the San Diego Unified School Board and a professor at San Diego State. California State Board of Education President Linda Darling Hammond's role heading education for Biden's transition team could elevate the profile of Dr. Weber as a possible choice.

Civil rights and education reform groups alike point to Dr. Sonya Brookins Santelises, chief of Baltimore City Public Schools as a top pick.

Mr. Biden should choose an Education Secretary who challenges the status quo. Black children need the President to have advisers who look at American schooling through a critical lens and are willing to push the envelope, rather than uphold a system already proven to disadvantage millions of Black children across America.

Dr. Margaret Fortune is the President/CEO of Fortune School, a network of K-12 public charter schools in Sacramento, California she founded to close the African American achievement gap in her hometown. Dr. Fortune has been an education adviser to two California Governors. She is secretary-treasurer of California State National Action Network, a national civil rights organization.



President-Elect Joe Biden (Photo by Gage Skidmore / Flickr)

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UNIT EQUIPMENT RENTALS INC

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business under the fictitious business
name(s) listed above on 09/31/2020

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p. 11/19, 11/26, 12/3, 12/10//2020

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SUSAN OKADA

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Peter Aldana, County Clerk.

Statement was filed with the County of Riverside on 11/10/2020 I hereby certify that this copy is a correct copy of the original statement on file in my office.

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I declare that all the information in this statement is true and correct. (A registrant who declares as true any material matter pursuant to Section 17913 of the Business and Professions Code, that the registrant knows to be false, is guilty of a misdemeanor punishable by a fine not

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Corporation

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'America is Back': Biden Pushes Past Trump Era with Nominees



President-Elect Joe Biden introducing his national security team

Alexandra Jaffe, Matthew Lee and Aamer Madhani | Associated Press

Declaring "America is back," President-elect Joe Biden introduced his national security team, his first substantive offering of how he'll shift from Trump-era "America First" policies by relying on experts from the Democratic establishment to be some of his most important advisers.

"Together, these public servants will restore America globally, its global leadership and its moral leadership," Biden said Tuesday from a theater in his longtime home of Wilmington, Delaware. "It's a team that reflects the fact that America is back, ready to lead the world, not retreat from it."

The nominees are all Washington veterans with ties to the Obama administration, a sign of Biden's effort to resume some form of normalcy after the tumult of President Donald Trump's four years in office.

Another sign that Biden will soon be in charge: He scheduled a Thanksgiving address to the nation for Wednesday afternoon, planning to focus his remarks on shared sacrifices during the holiday season and expressing confidence that Americans will get through the pandemic together.

There are risks to choosing experienced hands from the previous Democratic administration. Besides Republican attacks, progressives fret

that Biden is tapping some officials who were too cautious and incremental the last time they held power.

Still, Biden's nominees were a clear departure from Trump, whose Cabinet has largely consisted of men, almost all of them white. Biden's picks included several women and people of color, some of whom would break barriers if confirmed to their new positions.

On Tuesday they stood behind Biden and Vice President-elect Kamala Harris spaced apart and wearing masks to prevent the spread of the coronavirus, a contrast with Trump and many of his top aides who have largely eschewed facial coverings.

The president-elect's team includes Antony Blinken, a veteran foreign policy hand well-regarded on Capitol Hill whose ties to Biden go back some 20 years, for secretary of state; lawyer Alejandro Mayorkas to be homeland security secretary; veteran diplomat Linda Thomas-Greenfield to be U.S. ambassador to the United Nations; and Obama White House alumnus Jake Sullivan as national security adviser.

Avril Haines, a former deputy director of the CIA, was picked to serve as

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Inland Community Grieves the Loss of Dr. Walter Hawkins

S.E. Williams | Executive Editor

On November 18, 2020, the inland region lost a valued public servant, former educator, and senior research associate, Dr. Walter Hawkins of Rialto.

Dr. Hawkins served more than 33 years as an administrator at California State University San Bernardino where he facilitated such programs as Upward Bound, the Educational Opportunity Program (EOP), and led the Research & Policy Analysis Office.

Under his stewardship the EOP program grew over the years from its initial two programs in Student Services to a strong Undergraduate Studies initiative housed in Academic Affairs.

In 2019 in recognition of his work and dedication to students, Hawkins was recognized as an EOP Trailblazer during California State University's EOP 50th Anniversary celebration.

After retirement Hawkins continued serving the community and played a pivotal role in ensuring Blacks were counted in the 2020 Census. Maximum statewide effort was expended to reduce the historical undercount of Black Californians in the 2020 decennial process, and an improvement in the count over 2010 census results was notable.

The improvement, however, was not by chance. Media outlets, nonprofits, church leaders and others coalesced in a herculean effort to ensure an accurate count of Black communities despite the headwinds blowing against it fueled by the president, his administration, social unrest and the impact of COVID-19.

Before the coalition began its important work, members needed to know where to target their efforts and with 2.2 million African Americans spread across the state, it was a daunting proposition.

To better focus their work a report of where Blacks were concentrated in the state was commissioned by the Executive Director of California Black Media (CBM), Regina Wilson.

Entered, Walter Hawkins who was now a senior research associate with NewHawk, a southern California-based data collection firm. According to CBM, the report produced by Hawkins, Counting Black California, provided a county-by-county breakdown of demographic details and other data, including federal dollars apportioned to the state as well as the number of foreign-born Blacks in the state.

In addition, the report identified 8,057 census tracts in the state and rated them on a scale from 1 to 9 designating the least to the most likely to respond to the 2020 Census survey.

His report was essential to the prioritization of efforts by those who worked to ensure 2020 census participation from those in Black communities identified as "hard to count."

Hawkins' breakthrough work will be an enduring legacy as journalists and others will continue to refer to it when seeking to better understand and/or quantify the demographic and economic makeup of specific neighborhoods and/or regions in relation to Black communities across California.

"I'll miss Walter so much. He was a good friend and a trusted colleague who always shot from the hip. You never had to guess what he was thinking or assume what he was feeling. I respected and valued his professionalism and brilliance as much as I appreciated his honesty, humor, kindness and grasp of Black history, particularly here in California," said Regina Wilson, Executive Director, California Black Media.

Hawkins was also active in his local community where he served as a longstanding member of the Westside Action Group (WAG)

"Walter was a gentle giant and always wanted the best for others," Stan Futch, WAG president said.

Joe Mayes, WAG Treasurer who also recently ran for the East Valley Water Board described Hawkins as "always a positive individual, always ready to help whenever you needed it."

Alton Garrett, WAG member and former district director for Senator Barbara Boxer, remembered Hawkins as a good humored friend, "We always had fun talking together

as I was in the military and he was a military brat. He would rub me, and I him. He gave me the nickname Curly because I don't have any hair. Our banter was in good fun. I will miss him."

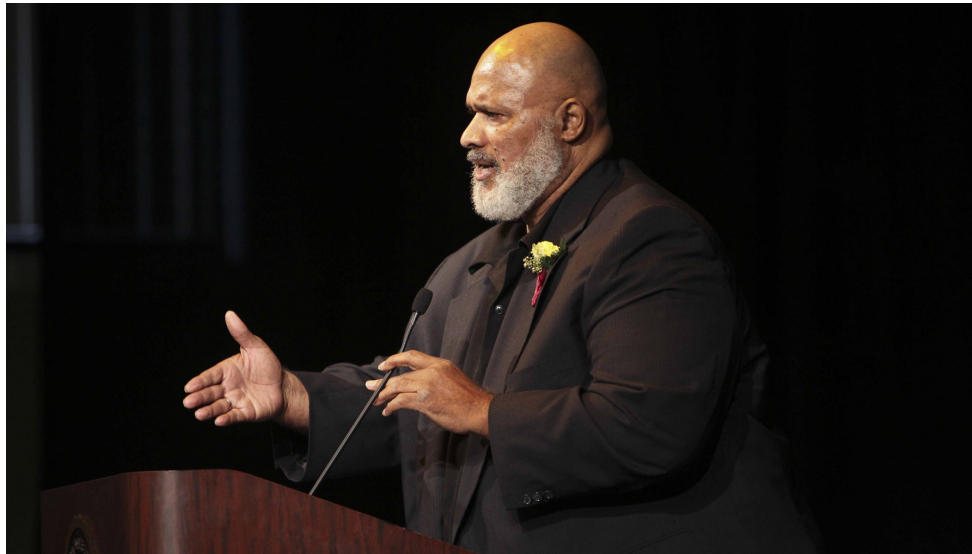
"Walter was a storyteller with numbers as he unveiled the picture to the Black community," Hardy Brown Sr., said of his fellow WAG member.

"He was a brilliant researcher and statistician," said community member Beverly Jones Wright, "and a giant of a capable and caring person who poured generously into my life's success."

Minister Darlo Murray remembered Hawkins as "a man used by God to impact the lives of very many as a man who fought with and for the community no matter the challenges before him. Like the Apostle Paul said, 'I have fought the good fight, I have finished the race, I have kept the faith.' (2Timothy 4:7)."

Those who would like to make a gift in memory of Walter Hawkins, can make a check payable to the CSUSB Philanthropic Foundation and reference Hawkins/Peacock Endowed Scholarship #P400261. Mail to: CSUSB, Attn: Terri Carlos, Office of Philanthropic Giving, 5500 University Parkway, San Bernardino, CA 92407.

Donations can also be made online at www.csusb.edu/makeagift. Once on the site, follow the prompts under "I want my gift to support", choose 'To Select Multiple' and then list the Hawkins/Peacock #P400261 endowment, then follow the rest of the prompts.

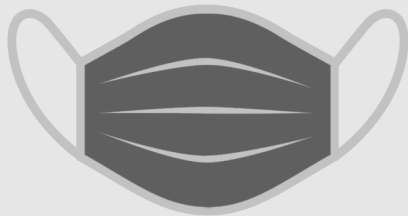


Dr. Walter Hawkins (Source: CSUSB)

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**Make sure a doggy bag
is all you bring home from
Thanksgiving dinner.**

**Mask up,
even at family gatherings.***



* It is safest not to gather, but if you do,
remember these tips, and keep it short and small,
with no more than three households total.

covid19.ca.gov



K E E P I N G I T R E A L

current crisis more challenging, largely due to modern day redlining as evidenced in a recent report by the MIT Golub Center for Finance and Policy. It found Black borrowers pay \$13,464 more over the life of a home loan. Higher interest payments, mortgage premiums and property taxes cost Black homeowners more than \$67,000 in retirement savings.

These homeowners also pay about \$250 more annually in interest charges for home purchase loans (their average interest rate is about 12 basis points higher than it is for Whites); they have fewer options to refinance their mortgages and are more likely to be turned down for refinancing requests. This results in their paying about \$475 per year more than White homeowners. Finally, when it comes to property taxes, data shows Black homeowners pay 13% more than White homeowners in the same area. The study affirmed that if these extra mortgage costs were eliminated for Black homeowners, the \$130,000 wealth gap between Black and White Americans at retirement would be reduced by half.

In addition to this, mortgage lenders like JPMorgan, US Bank and Wells Fargo and potentially others, have tightened standards on home loans. What is most egregious about this in relation to the Black community is the role these and other lenders are supposed to be playing in helping Blacks achieve homeownership.

The nation's financial system for housing, the Federal Housing Finance Agency consists of three branches —Fannie Mae, Freddie Mac and their little-known sister, the Federal Home Loan Bank (FHLB).

FHLB is a government sponsored enterprise founded to support mortgage lending and related community investment. It is composed of 11 regional banks (including the Federal Home Loan Bank of San Francisco that serves California and other west coast states), and about 6,800-member financial institutions. However, the FHLB, like so many other federal programs, has fallen short of its mandate.

In 2018, revealnews.org identified eight lenders purportedly not serving people of color. Included among them were six who are member financial institutions of the FHLB system supposedly committed to serving low income communities.

TD Bank is one of them. According to the report, the bank turned down 54% of Black homebuyers and another, Capital One (no longer a mortgage lender), also largely turned down applicants from the Black community. Today, we must ask what will be done to stave off the decimation of Black homeownership as many of these homeowners are positioned to bear the brunt of a dysfunctional and racist nation once again looking at what it has wrought upon its citizens.

Will Black homeowners again be sacrificed at the altar of capitalism and greed or will the new administration have courage to break the mold, propose and implement the solutions needed to avoid disaster for Black homeowners in forbearance? Black Americans should not wait to raise their voices on this important issue. Now is the time to call your state and federal representatives to demand a proactive solution to this looming crisis.

Of course, this is just my opinion. I'm keeping it real.

S.E. Williams
Executive Editor

Three California, continued from page 7

opportunities to learn from industry best practices, benefit from the experiences of other members of our cohort in the program and grow from unique feedback customized for our organization and provided by a coach dedicated to the Black Voice News group,” Stephanie Williams, Editor, Black Voice News.

According to Facebook, the training program will provide “intensive training” to local media outlets. Through the program, industry experts will also coach newspaper publishers on improving their news coverage, growing their audiences and enhancing their technology. Earlier this year, Facebook announced that it was investing \$5 million in local news organizations that serve audiences in marginalized communities. The company has also awarded \$10.3 million to 144 local newsrooms around the country as part of its COVID-19 Local News Relief Fund Grant Program.

The Facebook Journalism project is supported by Facebook but run through the International Center for Journalists (ICFJ), an advocacy and support organization that works around the world to grow news media outlets.

“We are honored to partner with this impressive group of publishers, whose newsrooms make a difference in their communities,” said Joyce Barnathan, ICFJ’s president.

About half the media outlets Facebook has invited to participate in the program are Black-owned or Black-led publishers, and about the same percentage are non-profit organizations. They include established local African American newspapers that have over the years become institutions in the communities they serve, as well as digital publications that have launched more recently.

Facebook, which also owns the social media platform Instagram, averages more than 2.7 billion active users a month. In 2019, the company’s revenue was estimated around \$70 billion. Jasmine Rennie, who owns Gracemade says she’s excited that more women – not only in California, but around the world – are being introduced to her “faith-driven” brand that designs modest but fashion-forward apparel, including a bestselling jumpsuit.

“A lot of women want clothes that don’t reveal too much but are still trendy, stylish and beautiful. This program will help us reach so many of them and provide the clothing that fits their lifestyles,” Rennie said.

Stay Home, continued from page 5

Adventist Health White Memorial Hospital in East Los Angeles who recently appeared in a USA Facts Ad to talk about the realities of treating patients during the COVID-19 pandemic. In a conversation with California Black Media, Tambe spoke about the struggles of treating a virus whose full impact healthcare professionals have yet to determine.

Over the past nine months of treating COVID-19 patients, Tambe has seen a variety of situations with her patients. They range from those who recover in a couple of days, to those who were previously admitted to the hospital at the beginning of the pandemic and still come in for outpatient treatment for decreased lung or heart function. She emphasizes that the effects of COVID-19 vary from patient to patient.

“We have a standardized treatment regimen for patients that come into the hospital, depending on the severity. We’ve got a whole algorithm that we follow, but even with the algorithm and these treatments, some patients get better and some just don’t. We have patients that we’re doing everything for and they’re not getting better,” she said.

Tambe also shared her concerns about the upcoming winter and whether case numbers will continue to increase. She recommended against gathering in large groups. She also emphasized that people at least take the basic safety precautions, including wearing a mask and washing their hands regularly, to protect themselves and those around them.

“There’s a 14-day incubation period with the disease. So even though you feel fine, one day you could travel or meet in a large group, and still be carrying the disease. So, you carry the disease, spread it to everybody and eventually your symptoms might come up, but you’ve already gotten others sick. That’s why it’s so important to take care, to be cautious,” she warned.

Economic Dissonance, continued from page 11

On May 1, 2020 FHLB-SF joined the plethora of industries pledging financial relief in the wake of COVID-19. The co-op pledged \$10.7 million for relief and recovery solutions to be delivered by local lenders. “Our members and their customers and communities are navigating a uniquely challenging and uncertain economic environment as a result of this global pandemic,” said Stephen P. Traynor, Acting President and CEO of FHLB-SF.

The organization’s \$10.7 million pledge for COVID relief was laudable but when it came to the other pandemic devastating Black communities—the killing of Blacks and its resulting push for criminal and social justice, the organization said the right words, “We need to be honest in our understanding of how deeply rooted and debilitating racism is in our society. Outrage is overdue. Silence during this moment of reckoning for institutional racism and unequal justice would be complicity. Words alone won’t do. As we stand up and speak out for justice, we also must get down to the business of directing our individual, collective, and corporate energies toward effecting meaningful change,” FHLB-SF posted on its website.

And although it further declared, “We will support our network of community partners. . . with additional resources delivered through our members,” and vowed to redouble its efforts to make home ownership real for Black people—there was no \$10.7 million pledge. There was no financial commitment announced in support of FHLB-SF’s pledge to “speak up for justice.”

See this week’s newsletter and learn the rest of the story.



WE WANT TO HEAR FROM YOU!

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'America is Back', continued from page 14

director of national intelligence, the first woman to hold that post, and former Secretary of State John Kerry will make a curtain call as a special envoy on climate change. Kerry and Sullivan's position will not require Senate confirmation.

With the Senate's balance of power hinging on two runoff races in Georgia that will be decided in January, some Senate Republicans have already expressed antipathy to Biden's picks as little more than Obama world retreads.

Sen. Tom Cotton, an Arkansas Republican and potential 2024 presidential candidate, argued that Biden is surrounding himself with people who will go soft on China.

Sen. Marco Rubio, another potential White House hopeful, who sits on the Senate Foreign Relations Committee that will consider Blinken's nomination, broadly wrote off the early selections.

"Biden's cabinet picks went to Ivy League schools, have strong resumes, attend all the right conferences & will be polite & orderly caretakers of America's decline," Rubio tweeted.

Biden said his choices "reflect the idea that we cannot meet these challenges with old thinking and unchanged habits." He said he tasked them with reasserting global and moral leadership, a clear swipe at Trump, who has resisted many traditional foreign alliances.

The president-elect said he was "struck" by how world leaders have repeatedly told him during congratulatory calls that they look forward to the U.S. "reasserting its historic role as a global leader" under his administration.

Trump, who has debated recently whether to mount another presidential campaign in 2024, appeared to defend his worldview on Tuesday.

"We shouldn't go away from that — America First," he said at the annual turkey pardon, a lighthearted pre-Thanksgiving White House tradition.

While Trump expected total loyalty from his Cabinet and chafed at pushback from advisers, Biden said he expected advisers to tell me "what I need to know, not what I want to know."

Further drawing a contrast with Trump, Haines said she accepted Biden's nomination knowing that "you value the perspective of the intelligence community, and that you will

do so even when what I have to say may be inconvenient or difficult."

Haines said she has "never shied away from speaking truth to power" and added "that will be my charge as director of national intelligence."

Biden celebrated the diversity of his picks, offering a particularly poignant tribute to Thomas-Greenfield. The eldest of eight children who grew up in segregated Louisiana, she was the first to graduate from high school and college in her family. The diplomat, in turn, said that with his selections, Biden is achieving much more than a changing of the guard.

"My fellow career diplomats and public servants around the world, I want to say to you, 'America is back, multilateralism is back, diplomacy is back,'" Thomas-Greenfield said.

Mayorkas, who is Cuban American, also offered a nod to his immigrant upbringing.

"My father and mother brought me to this country to escape communism," he said. "They cherished our democracy, and were intensely proud to become United States citizens, as was I."

But Mayorkas might pose the most difficult confirmation challenge from Biden's early round of nominees.

The Senate previously confirmed him in December 2013 by a party-line vote to be the deputy secretary of Homeland Security. The Senate was controlled by Democrats then, and all of the chamber's Republicans voted against his confirmation mainly because he was then under investigation by the inspector general in that department who had been appointed by President Barack Obama. At the time, the Senate historian's office said it was unprecedented for the Senate to vote on a nominee who was under investigation.

The inspector general, John Roth, found in March 2015 that Mayorkas, as director of the U.S. Citizenship and Immigration Services, appeared to give special treatment to certain people as part of the visa program that gives residency preference to immigrants who agree to invest in the U.S. economy.

Meanwhile, there were signs on Tuesday that the stalled formal transition of power is now underway. Biden's team now is in contact with

all federal agencies, according to a transition official who spoke on condition of anonymity to describe developments that have not been announced.

At the Pentagon, Kash Patel, chief of staff to the acting secretary of defense, is heading the department's transition work. A transition task force has been assembled, led by Tom Muir, head of the Pentagon office that provides administrative and management services to all Defense Department facilities in the Washington area.

Muir said the first meeting with Biden's team was held virtually on Tuesday morning and that he expected daily meetings to come — some virtually and some in person. He said normal accommodations for the

Biden team have been made, including provision of briefing materials, video-teleconferencing capabilities, and office space inside the Pentagon.

Health and Human Services Secretary Alex Azar also said his agency is working to get briefing materials to Biden's aides immediately and pledged a "professional, cooperative and collaborative" transition.

The moves came a day after the head of the General Services Administration wrote the necessary letter of "ascertainment" acknowledging Biden as the apparent winner of the election, triggering the transition process.

Trump, who continues to press a legal challenge to overturn the election results, again on Tuesday refused to concede his election loss.

Trump tweeted that "the GSA does not determine who the next President of the United States will be."



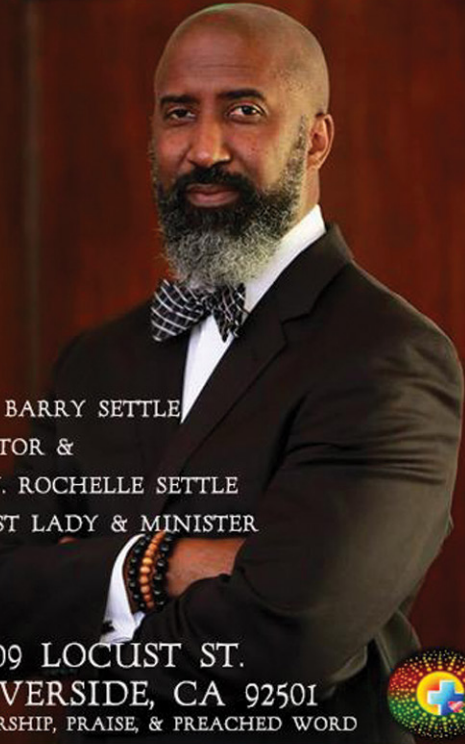
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As part of our four-year, \$1 billion commitment to advance racial equality and economic opportunity, Bank of America is investing in Black- and Hispanic-owned businesses. Our actions will help supply necessary growth capital, as well as deliver programs to help create future minority entrepreneurs. We are also investing in local institutions to deliver benefits to the communities they serve through lending, housing, neighborhood revitalization and other services.

My teammates and I are committed to doing more to support and strengthen minority-owned businesses here in the Inland Empire.



Al Arguello
Inland Empire Market President



Working together

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