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MONICA VICUNA
VOICE Cares

HARDY & CHERYL BROWN
Co-Publishers Emeritus

CONTRIBUTORS
Jon Gaede, Jeremiah Settle, Jordan Brown, Benoit Malphettes,
Laura Klure

CONTACT US

To submit an article, become a subscriber, advertiser, sponsor, or partner please contact the general manager at 951.682.6070 or email suzie@voicemediaventures.com.

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Post Office Box 912
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AI Revolution Threatens Job Security and Equity for Black Workers

“Automation replaces men. This is of course nothing new. What is new is that now, unlike most earlier periods, the displaced men have nowhere to go.”

James Boggs, *The American Revolution: Pages from a Negro Worker’s Notebook*

Today, we watch with our eyes wide open as artificial intelligence (AI) propels us toward the future, changing the nature of work and job sectors in ways not seen since the adaptation of computer technology in the workplace, and previous to that, the nation’s headlong entrance to the industrial revolution.

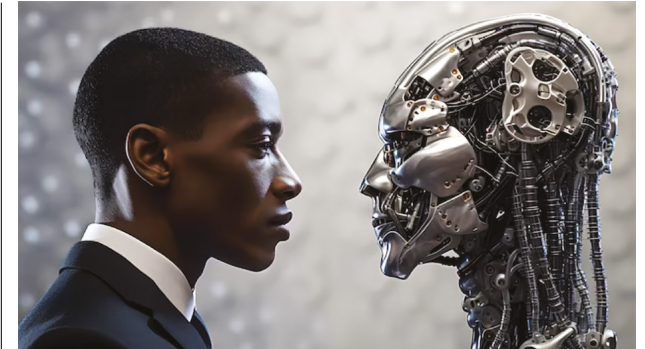
In each instance, there was a massive shift in the relationship between individuals and their work especially for whites, while for Blacks and other minorities, the shift often led initially to the unemployment line as technology replaced people—a shift that separated them from their livelihood, making their precarious place in America’s economy, even more tenuous. We’ve seen it all before even on smaller scales, and as jobs shift, evolve, and at times, disappear, the employees most often impacted are unskilled workers. Many of these workers, due to systemic and structural inequalities, are people of color.

In the last 50 years or so, we have borne witness to the evolution of a digitally driven economy that has completely changed the nature of work and in the process, eliminated jobs while at the same time, creating new employment/economic sectors. Now, we are braced for even greater change as AI further impacts service and other industries.

Certainly, we can’t stop progress but based on past experience we should be able to do a better job of preparing society for it, especially as it relates to the economy, employment and equity.

The supermarket industry is currently under the microscope due to its deployment of technology that has reduced the number of workers needed to move customers through the checkout process.

SB 1446, still working its way through the legislature, is intended to safeguard unions job by limiting the use of self-service checkout counters and setting staffing at certain levels. The bill would also require grocers and other retailers to provide their employees with a 60-day notice before introducing new technology. This includes things like robotics, wearable sensors, and/or scanners that can eliminate, automate, or electronically monitor the core job functions of an



Artificial Intelligence will continuously shrink demand in occupations where Black Americans are highly concentrated, including customer service, food services, and production work. (source: freepik.com)

employee.

SB 1446 has set up a contentious push and pull between grocers, retailers and labor unions. Some of the usual arguments coming from both sides include everything from employee safety concerns on the one hand, to increased operational costs that would raise grocery prices on the other.

This legislation, though it expands the conversation around jobs and the impact of AI, is far too limited in scope to address the full magnitude of the issue.

California prides itself on managing the economy and job creation, but historically—like the nation as a whole— it has failed miserably when it comes to Blacks, equity and the economy. Today, the warning lights as they relate to the potential impacts of AI on working people, especially people of color, particularly Blacks, are blinking bright red.

The McKinsey Global Institute released a report in July 2023, on generative AI and the future of work in the United States.

The report layered concerns about emerging vulnerabilities over optimism fueled by advancing technologies. While the report praised the economic growth brought by advancing technologies, it warned about the increasing challenges for some of the most marginalized workers in the economy. The report predicted that the future of work, will continuously shrink demand in occupations within customer service, food services, and production work. These are all areas in which Black Americans are highly concentrated.

The report’s predictions exacerbate existing concerns by some economic forecasters who note that what they define as “job-stealing robots,” may

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Op-Ed: Ryan Gainer's Tragic Death Highlights Systemic Failures and Calls for Change in Neurodivergent Support



Graphic by Chris Allen, VOICE

By Leah Stuart

Ryan Gainer's Story

On March 9th, 2024, the Inland Empire faced a tragic loss. That afternoon, 15-year-old Ryan Gainer, diagnosed with Autism Spectrum Disorder, was at home when he became physically violent. A family member, overwhelmed by the situation, called 911 for help. The San Bernardino County Sheriff's Department had previously responded to calls about Ryan five times, and he had been taken to a mental health facility before, San Bernardino Sheriff Shannon Dicus said in news reports. He indicated that there was no force used in previous interactions with the teen. However, this time, when deputies arrived, Ryan ran towards them with a five-foot-long gardening

tool. Within seconds, the officers drew their guns, ordered him to “get back,” and then fatally shot him.

Systemic Issues

Ryan's death is a painful reminder of the systemic failures in our community's support for individuals with social and behavioral health disorders. Neurodivergent individuals like Ryan, are part of the 20% of our community, whose brains process information differently, bringing both strengths and challenges. Some examples of neurodivergence include, Attention Deficit Hyperactivity Disorder (ADHD), Autism Spectrum Disorder (ASD), Dyslexia, and Tourette Syndrome. They rely on a network of services, including schools, healthcare providers, therapists, and emergency response teams. Yet,

these systems are often under-resourced and lack proper training in dealing with neurodivergent individuals, leaving families like the Gainers to navigate an overwhelming and often inadequate support structure.

The gaps in these systems can have devastating consequences, as seen in Ryan's tragic death. This incident should serve as a wake-up call. If we don't address the systemic issues that contributed to this tragedy, we cannot expect change. As a parent and community Autism advocate with lived personal experiences, I know these realities all too well.

The Solution

Fortunately, there is hope when neurodivergent individuals are provided with appropriate services, well-trained staff, and data-driven de-escalation practices. On September 12th, the City of Riverside, in collaboration with Inland SoCal United Way, 211 and area mental health advocates, will launch an initiative to achieve an Autism Certified City (ACC) designation. This designation, awarded by the International Board of Credentialing of Continuing Education Standards (IBCCES), is given to communities where key stakeholders—including healthcare, education, local government, and corporate organizations—are trained and certified to better serve individuals with neurodivergence, including sensory processing sensitivities.

The ACC program goes beyond just training city employees; it aims to ensure that individuals with neurodivergent needs have access to knowledgeable and trained professionals in all areas of life. To achieve this, a critical mass of community stakeholders must complete the Certified Autism Center (CAC) organizational designation. This certification requires at least 80% of public-facing staff to undergo training and certification in autism and sensory differences, ensuring they are better prepared to serve everyone, including those with specific

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Breanna Reeves | Staff

After signing the Inflation Reduction Act in 2022, aimed in part at lowering prescription drug prices, the Biden-Harris Administration announced on August 15, that it reached agreements with drug companies for new, lower prices for ten prescription drugs covered under Medicare.

The Centers for Medicare & Medicaid Services (CMS) selected ten drugs covered under Medicare Part D to negotiate pricing for the first time. Medicare Part D is a program that helps cover the cost of prescription drugs and can be added to an original Medicare plan or by joining a Medicare Advantage Plan with drug coverage.

Among the highest cost drugs that were negotiated down to a 79% discount was Januvia, medication used to treat type 2 diabetes, which had a \$527.00 price tag for one month during 2023. The negotiated price is now \$113.00. Among the other drugs negotiated were medications for kidney disease and heart failure.

The new prices will go into effect for people with Medicare Part D prescription drug coverage on January 1, 2026.

“For the first time ever, Medicare negotiated directly with drug companies and the American people are better off for it,” said U.S. Department of Health and Human Services (HHS) Secretary Xavier Becerra in a press release. “Today we’re announcing that in our first year of negotiations we are saving Medicare an estimated \$6 billion and Americans who pay out of pocket will be saving another \$1.5 billion moving forward.”

According to HHS, the drugs chosen for negotiations accounted for \$56.2 billion in total Medicare spending, or an estimated 20% of total Part D gross spending in 2023. Medicare enrollees paid a total of \$3.4 billion in out-of-pocket costs in 2022 for these drugs.

As of 2023, more than 51 million Americans are enrolled in Medicare Part D, including those who are enrolled in stand-alone prescription drug plans and Medicare Advantage plans that offer prescription drug coverage.

“CMS is proud to have negotiated drug prices for people with Medicare for the first time. These negotiations will not only lower the prices of critically important medications for cancer,

Medicare Negotiates Lower Prices for Ten Prescription Drugs, Saving Billions



(Graphic by Chris Allen, VOICE)

diabetes, heart failure, and more, but will also save billions of dollars,” said CMS Administrator Chiquita Brooks-LaSure.

These ten drugs, chosen for negotiations, are among those with highest total spending in Medicare Part D. Under the Inflation Reduction Act of 2022, there were several provisions included to lower prescription drug costs for people with Medicare and reduce drug spending by the federal government. The law also placed a \$35 insulin cap on Medicare part D enrollees.

CMS reported that if these negotiated prices had been in effect in 2023, an estimated \$6 billion in net covered prescription drug costs would have been saved.

CMS will choose up to 15 more drugs covered under Part D for negotiation for 2027 by February 1, 2025. The federal agency will also

select up to 15 more drugs covered by Part B or Part D for 2028, and up to 20 more Part B or Part D drugs for each year after that, as required by the Inflation Reduction Act.

As a federal fee-for-service health insurance program, Medicare is divided into several parts. Part A helps cover the costs of inpatient care in hospitals, skilled nursing facility care, hospice care and home health care. Part B is medical insurance and helps cover provider services and wellness visits. Part C is Medicare Advantage, a Medicare-approved plan from a private company that offers an alternative to Original Medicare (Part A and Part B). Those who qualify for Medicare Advantage plans are those who are 65 years of age and older, individuals under 65 who have an eligible disability, and people with permanent kidney failure and ALS.

What You Should Know: California Has Added Doula Services to Medi-Cal Coverage

Edward Henderson
California Black Media

Medi-Cal, California's version of the federal medical assistance program Medicaid, has announced that it is expanding access to maternal health, including doula services.

The expansion is expected to have a critical impact on the health of Black mothers and expectant moms. Nearly half of Black Californians are enrolled in Medi-Cal.

Black mothers are approximately four times more likely to die than their White counterparts to die from pregnancy-related complications, according to The California Department of Public Health (CDPH). The Black maternal mortality rate is three times higher than the rate of mothers of White Hispanic and Asian moms. And Black babies are two times as likely to die before their first birthday than White babies.

Erica Holmes, Chief of Benefits Divisions for the California Department of Health Care Services spoke during an online news briefing in June organized by Ethnic Media Services (EMS) to provide more details about Medi-Cal's expansion into the doula space.

"The department has issued a standing recommendation for doula services. Medi-Cal members don't have to get a separate written referral for services. All they need to do is find a doula who accepts medical to start receiving care. The department also has a doula directory where members can find doulas who accept medical by county."

According to Medi-Cal, the doula services are available to expectant moms as a birthing care pathway for members who elect to use it from conception through 12 months. It is also available to new moms with services such as postpartum care, parent-child dyadic care, and other benefits.

Kairis Chiaji, a Medi-Cal approved doula services provider with 25 Years of experience, spoke during the online news briefing, informing attendees about the value of doulas and the services they provide.



Graphic courtesy of CBM via Shutterstock.com

"A lot of people don't know what doulas do. I would liken it to a personal trainer, but for childbirth. Our job is to get to know you, what your goals are for your body and baby, to help you come up with a plan and remember your plan," she said.

Doulas are trained professionals who provide physical, emotional and informational support to patients before, during and after childbirth. In the past, their services were not covered by most medical insurance plans.

Now with Medi-Cal's new expansion, they are.

Public health professionals in California largely agree that doulas are essential to closing racial and ethnic disparities in outcomes particularly for Black, American Indian, Latino, Asian American and Asian Pacific Islander parents and infants. They help improve birth outcomes and reduce the number of c-section

births, epidurals, premature deliveries and prevent post-natal problems like low birth weight, anxiety, and labor length.

Chiaji spoke about the value a doula of color brings to the birthing process. The disparities in care and service women of color experience in medical care are well documented. Chiaji says her practice prioritizes Black and indigenous women.

"As people of color and community members, we also have shared experience with our clients. We have been those birthing people in the various environments," she added. We have encountered the same language or culture barriers, we have had the same unanswered questions and understand the benefit of having someone who not only can explain it but really be a bridge between the community member and the birthing environment, especially in hospital

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HEALTH

What You Should Know, continued from page 7
settings.”

Due to the Medi-Cal expansion, doulas will now be reimbursed at the same rate as other service care providers, which Chiaji says is a game changer for individuals in the field.

“We were able to move our state into a position of understanding that a large part of healthcare is leveraging relationships. And the group who have the ability to found and maintain those relationships are birth workers.”

As of June, 455 group and individual doula applications had been approved in California with 336 of those being approved individual doulas.

“We know that our country and our state are in a maternal health crisis,” said Chiaji. “There are injuries and losses that statistics say 80% of which are preventable. As a birth worker and doula, we are able to fill in a lot of those gaps. We are able to amplify the voices of families, we are able to recognize with something is not ok earlier on. We’re able to help our clients navigate healthcare.”

KEEPING IT REAL

AI Revolution, continued from page 3

create even more hardships for minority workers that are already vulnerable.

For example, according to the report, “by 2030, activities that account for up to 30 percent of hours currently worked across the US economy could be automated.” This trend will be accelerated by AI. And while AI will enhance the way “STEM, creative, and business and legal professionals work,” it will not eliminate a significant number of jobs in these areas. The biggest impacts will more than likely impact job categories like office support, customer service, and food service. It is believed that employment in these areas may continue to decline.

But, AI is already here. What is the solution? Although training Black workers in pertinent skills might seem like a blinding flash of the obvious, U.S. policy seems to fall apart for Blacks and other minorities whenever such policy intersects with issues of racial justice and the economy.

Unlike during other periods of economic shifts,

this state, this nation, must do better. Passing legislation like SB 1446 to protect workers may help on an interim basis; retraining workers can also be an important temporary measure; but, until the systemic and institutional foundations that undergird economic inequities are torn down, it doesn’t matter what we call the economic shift...reconstruction... industrial revolution...the information age... or today’s era of artificial intelligence—for Blacks, economic issues evolving from the need for racial justice will persist.

There are, however, reasons to remain hopeful. “Automation is not occurring in a vacuum,” the report noted. There are other trends affecting the demand for certain occupations, and the employment mix is expected to continue changing significantly through 2030.

Experts project growing needs in the fields of healthcare, STEM, and managerial positions even as jobs in customer service, office support, and food services continue to decline. In addition, especially here in CA, there will be job losses matched by job gains as we move to a net-zero emissions goal. Another bright spot is the Biden/Harris bi-partisan infrastructure bill that has spread infrastructure projects across the country and it is expected to bolster construction jobs, with an anticipated employment growth rate of about 12 percent through 2030.

The McKinsey Global Institute noted how helping workers in lower-wage jobs where occupations are shrinking move into better paying jobs with greater stability, will require more than access to training programs. It also stressed the “importance of effective job matching, different hiring and training practices by employers, and better geographic mobility.”

We must prepare for the increasing impacts of generative AI with a greater sense of urgency than we’ve used in the past as we entered periods of great economic transitions.

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

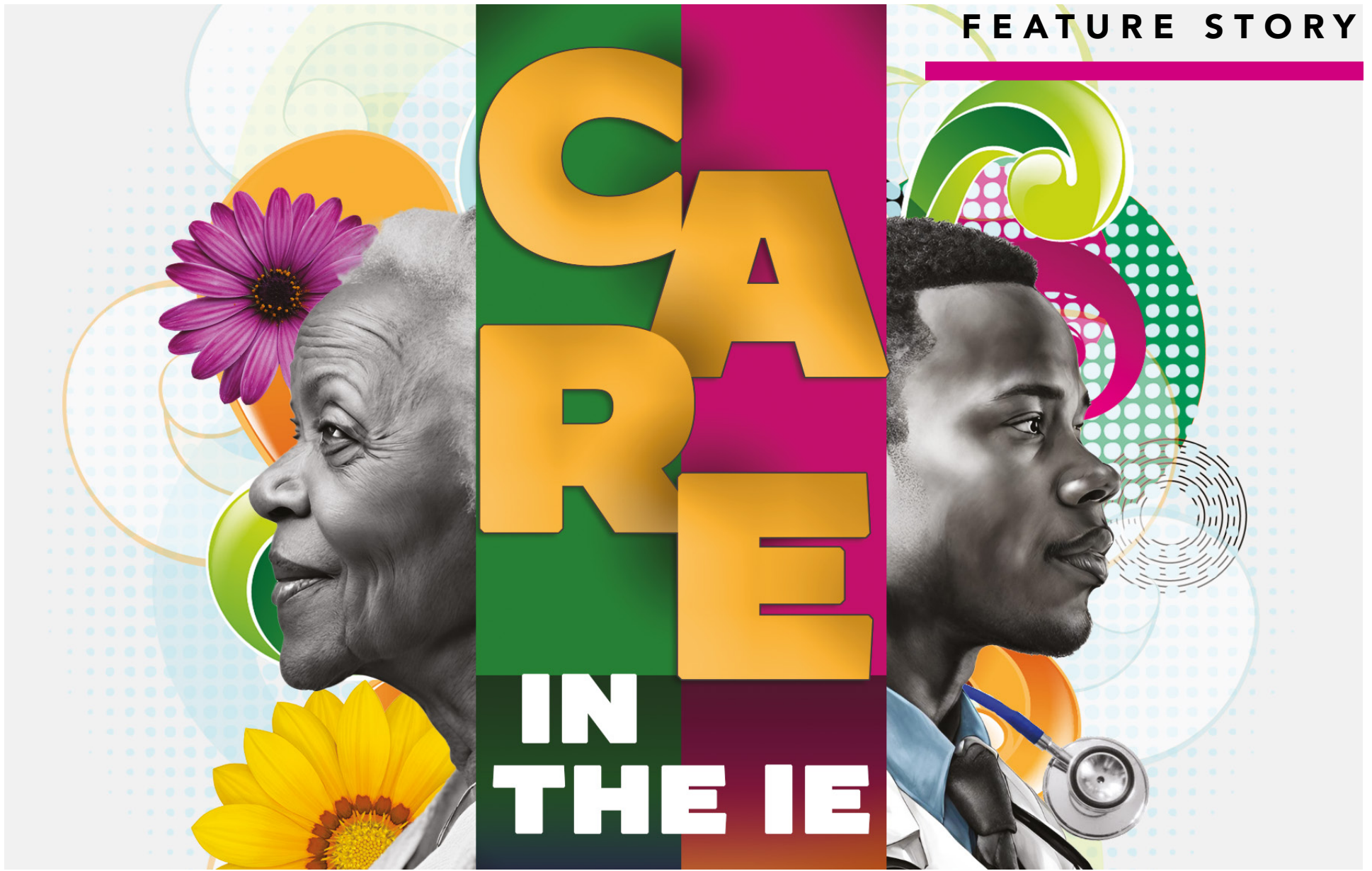
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Balancing the Need for Care Versus the Cost by Breanna Reeves

With California's growing population of adults aged 65 and older, challenges regarding how the state will supply care for more than six million aging adults continue to rise.

As the caregiving industry struggles to meet the demands of the aging population, many individuals find themselves taking on the role of unpaid family caregiver due to mounting cost of care or placement. Although California has taken steps to support low-income aging adults with their care needs through programs like In-Home Supportive Services (IHSS) through Medi-Cal (California's Medicaid health program) or Medicare, for many aging adults who don't meet the criteria for these programs, access to care is costly.

"The demographics are shifting towards people growing older, living longer. And without having an adequate long-term care system, we don't have a lot of options for people that don't qualify for state help," explained Yasmin Peled, director of California Government Affairs at Justice in Aging.

To qualify for no-cost Medi-Cal, eligible beneficiaries 65 years old and older must have an income at 138% of the federal poverty level (FPL) or below, which

is just over \$1,700 per month for one person.

For older adults with income levels that exceed Medi-Cal eligibility, they may be eligible for Medi-Cal with a share of cost, which means they would pay a fee, sort of like a deductible payment, or could potentially qualify for IHSS with a share of cost.

But oftentimes, family members and friends bear the weight of caring for their aging loved ones.

"So, that's where the burden really falls on family caregivers at the end of the day, because that's the only option that people have if they can't afford care, or people go to a nursing home or assisted living and they pay down all of their income to become eligible for Medi-Cal in order to cover those services," Peled said.

Daughters of sick and aging parents like Mrs. Jamie Cubit, Sallé Kirby and Sanja Billue each made the decision to become family caregivers, taking on the emotional, mental and financial cost of doing so. Husband and son Rudy Barbee

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Au revoir Paris Olympic Games, Los Ang



Photo courtesy of Sky Sports.com

By Jon Gaede

1 0,500 athletes, 204 nations, 329 events and 32 sports over 17 days of competition have concluded in Paris. By tradition, the Olympic flag with its iconic five colored rings, has been passed from Mayor Hidalgo of Paris to Mayor Bass of Los Angeles, where the next celebration of sports will take place.

The Olympic flag, designed in 1914, was first raised after World War I at the Antwerp games of 1920, as the universal five-ring flag we know today. After each four-year interval the host venue changes, but like the Olympic flame, the Olympic flag is also an enduring symbol of the spirit and continuity between the ancient and modern games.

US individual Olympic athletes and teams were extremely successful at the Paris games, earning 126 total medals, including 40 gold, 44 silver and 42 bronze, to lead the medal count among all nations and the most ever earned by a US team. Collectively, more than 80% of US athletes represented 90 colleges and universities at Paris games.

Among the standout individual performances, several US athletes won multiple medals in swimming, fencing, cycling, artistic gymnastics.

Track & Field

Showcased on the track venue at Stade de France, built in 1988 for FIFA World Cup included special special US medal performances by: Gabby Thomas (3), Sydney McGlaughlin-Levrone (2), Sha'Carri Richardson (2), Noah Lyles (2), Rai Benjamin (2), Bryce Deadmon (2), Shamier Little (2), Kaylyn Brown (2), Grant Fisher, Jasmine Moore (2), Melissa Jefferson (2) and Vernon Norwood (2).

Swimming

Americans shined in swimming. Medal performances were given by Torri Huske (5), Regan Smith (5), Katie Ledecky (4), Gretchen Walsh (4), Jack Alexy (2), Ryan Murphy (3), Kate Douglass (4), Nic Fink (3) and Caeleb Dressel (3).

Cycling, Fencing, Skeet

Kristen Faulkner (2), Lauren Scruggs (2), Lee

Kiefer (2), Vincent Hancock (2) and Jennifer Valente (2) were also among America's medal winners in cycling, fencing or skeet.

Basketball Review

Team USA Women's basketball extended their Olympic dominance in impressive fashion. Led by A'ja Wilson averaging 18 points, 10 rebounds and 3 assists for Team USA, winning their eighth consecutive Olympic gold medal in a close final 67-66 over the host team from France. Breanna Stewart, Jackie Young, Kahleah Copper, Brittney Griner, Kelsey Plum, Napheesa Collier each contributed to the gold medal accomplishment. *Notable -Diana Taurasi (5th Olympic games)

Team USA Men's basketball was a mix of experienced veterans and youth, led by NBA superstar LeBron James playing in his fourth Olympic games. James averaged fourteen points, seven rebounds and eight assists as Team USA won their fifth straight gold medal. Kevin Durant, playing in his fourth games established an all-time USA Olympic record of 435 points scored. Stephen Curry made an incredible eight three point shots to put away France and 20-year old phenom Victor Wembanyama, in the gold medal final 98-87.

World and Olympic Records Fall

Several records were broken in Paris during the games. Team USA Men's 4x400 team of Christopher Bailey, Vernon Norwood, Bryce Deadmon and Rai Benjamin (USC) broke the Olympic record in a brisk 254.43. Tamirat Tola of Ethiopia set a new Olympic mark in the Marathon at 2:06:32. Marileidy Paulno of the Dominican Republic set a new 400-meter mark in 48.17. Sydney Mclaughlin-Nevrone broke her own world record in the 400-hurdles in 50.37. Arshad Nadeem of Pakistan set an Olympic Javelin mark of 92.97 ft. Roje Stona of Jamaica set new Olympic record in the Discus with a throw of 70 meters.

New Heights and Leaps

Pole Vaulter Armond "Mondo" Duplantis edged USA's Sam Kendricks with a world record height of 20 ft. 5 inches. Aleksandra Miroslaw of Poland established a new Olympic record in Speed Climbing in 6.06 seconds. USA's Tara Davis-Woodall wins gold in the Long Jump leaping 23.29 ft. as Jasmine Moore took bronze. Miltiadis Tentoglou of Greece won the men's in 27.82 ft. In the High Jump, USA's Shelby McEwen lost a jump off to Great Britain's Hamish Kerr for gold at 7.74 height.

es 2028 Next



Sydney McLaughlin-Nevrone - broke her own world record winning gold in the 400 meter hurdles in 50.37 and another gold in the 4x400 relay. (Photo: Jon Gaede, BVN/NNPA)



Kevin Durant - playing in his fourth Olympics, breaks the all time US record in points at 435 as USA wins its fifth consecutive gold medal in men's basketball. (Photo: Jon Gaede, BVN/NNPA)

Cycling & Road Racing

Dutch men's team sprint set new world record of 40.949, Australia's men's team pursuit set new world record of 3 minutes 40.73 and the British women's team sprint set a world record of 45.186. USA's Kristen Faulkner, who took to the bike just a few years ago, won the 98-mile Road Race gold medal in 3:49:23.

Swimming

Team USA took home 28 total medals to lead the swimming medal count, establishing three world records in the pool, but France's Leon Marchand became a nightly phenomena for Parisians. The US college athlete (ASU) winning five medals, four gold while shattering four Olympic records for Team France.

Gymnastics

The highly-anticipated return of USA's Simone Biles did not disappoint as the all-time Olympic and World Champion shined. The three time Olympian took home three more golds and a silver. Team USA won a total of nine medals in Paris to include a historic Team bronze by the US Men who haven't been on the podium in 16 years. Rising star, twenty-year old Frederick Richard (Michigan) who is emerging in the sport.

Soccer

Members of the US Women's soccer team, shut out of the medal round in Tokyo, redeemed themselves by taking the gold over Brazil in the Olympic final, 1-0. The retooled squad with a new coach and led by Trinity Rodman, Sophia Smith and Mallory Swanson who scored the winning goal. The US Men's side returned to the Olympics for first time since 2008. The men lost a critical match to Morocco 4-0, which kept them just out of the medal round.

Paralympic Games

The Paris Paralympic Games will open August 28th and continue through September 8th.

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FEATURE STORY

Balancing the Need, continued from page 9



Sallé Kirby kisses her mother, Marjorie Kirby, on the cheek. Sallé Kirby is her mother's sole caretaker. (Courtesy of Sallé Kirby)

managed the care of three of his loved ones.

Relative caregivers often shoulder the responsibility of caring for their loved ones in one way or another, whether that's making medical and financial decisions on behalf of their loved one, overseeing their care with little medical experience or bearing the guilt of placing their loved one in a facility.

In a state with more than six million aging adults, many family caregivers grapple with how to give their loved ones the care they need while battling the financial and emotional costs of care.

The emotional cost of caregiving

Beaumont resident Sanja Billue has been her mother's caregiver since 2017 when her 80-year-old mother, Marian, moved in with her. Prior to that, Billue had been helping both of her parents for years. For two years Billue also took on caring for her father, John, before he passed away in June 2023.

Unlike the average family caregiver, Billue is a registered nurse with bachelor of science in nursing and has experience in the field of healthcare in pediatrics. Despite her background, Billue was unfamiliar with how much the emotional cost of caring for her parents would be.

"I have to tell you, it was a lot because they both needed a lot of care. They had a lot of appointments and stuff," Billue said. "[My mother] was declining

with her dementia. She still is. Papa had dementia as well, but he was a little better than mom was, but he was declining physically."

Dementia is not a specific disease, but is defined as a group of symptoms such as memory loss and the impaired ability to remember, think or make decisions that impact everyday activities. According to the Alzheimer's Association, one in five Californians over the age of 65 will develop dementia.

Although Billue cared for her parents, it took a toll on her mental health. It wasn't until she came across the Inland Caregiver Resource Center (ICRC) did she realize the support that was available to family caregivers like herself. She began taking classes on how to be a good caregiver and how to survive as a caregiver. She's been a participant for nearly six years.

In 2023, with her father's physical health declining and facing her own health issues, Billue had to make a decision and weigh the costs of caring for her parents, and her own mental and physical health.

Billue isn't alone. A 2023 AARP study surveyed 1,001 adult caregivers and found that 50% of the participants experienced emotional stress, which was more prevalent than physical stress (37%). More female caregivers also reported feeling anxiety and stress than male caregivers.

Billie attended a class about placing a loved

one in a facility- taught by Tanya Brown, a family consultant at ICRC, where she learned a lot about how to determine when to place a loved one and how to choose the right facility.

"We encourage all of our caregivers to take the placement class, not to tell you to place, but to provide you with the information so that if the time ever came that it was necessary for you to place, you are fully informed," Brown said.

After taking the class, Billue and her siblings made the decision to place their dad in a nursing home with financial support from Medicaid and Medicare.

"That was really hard. But at that point, it was about saving my life. I didn't want to die from being so stressed out," Billue explained. Like many family caregivers, Billue was her father's primary caregiver.

Medicare covers the cost of a skilled nursing facility for conditions that started with a hospital stay and require ongoing care once an individual is discharged, but the cost is only covered for a limited amount of time. Medicare covers all the costs for the first 20 days. From day 21 through 100, Medicare covers most of the cost, but a daily copayment is owed. After 100 days, Medicare will not cover any costs for a skilled nursing facility.

Medi-Cal will cover the cost of long-term care in a nursing home for low-income California seniors who require a nursing facility level of care and who meet the eligibility requirements. Coverage includes payment for room and board, as well as personal care assistance with activities of daily living such as getting dressed and bathing.

When he was first placed in a nursing home, Billue visited every day and asked all sorts of questions. She made sure her dad had everything he needed and that she was nice to the staff who cared for him.

"It wasn't easy for my dad, but one day I was there at the bedside and he looked at me and he said, 'thank you.' I was so grateful for that," Billue shared. "I needed those little two words because I felt guilty at times, but I didn't want to die. And that's where it was leading to."

Billue has no regrets about placing her father in a facility. Learning about placement through ICRC equipped her with the information she needed to make that decision. Although caregiving is challenging and can take a toll, Billue "had to learn that I had to take care of myself."

"The main focus of ICRC is to maintain the caregivers' health and well being," Brown said. "You have to have a mental health break, to have some me-time to do things that you can enjoy for yourself."

The financial cost of caregiving

"I have two degrees and none of them are in [caregiving], but as a daughter who loved her daddy dearly, I said, 'I'm going to take care of you, dad, and

I'm going to will you back to health. So, we started our journey," Mrs. Jamie Cubit said.

A resident of Moreno Valley, Mrs. Cubit began her caregiving journey with her father, Dr. John Washington Sr., who had a severe stroke in May 2020 that led him to rehabilitation. Her father had his first stroke in September 2019. He later had to have a heart valve replacement and underwent that procedure in January 2020.

Mrs. Cubit started caring for her mother, Mrs. Bobbie Washington, when she was diagnosed with dementia in March 2020, during the start of the COVID-19 pandemic.

With no experience, Mrs. Cubit took on the challenge of caring for her two elderly parents in her home. Her father received care in the home, but that care came with a \$20,000 per month price tag. They paid out of pocket.

"There was no assistance. Too rich to be poor and too poor to be rich. I did not want to deplete my parents' savings," Mrs. Cubit said. In order to preserve their savings, Mrs. Cubit made the decision to sell their home.

According to an AARP Long-Term Care Cost Calculator, the average monthly cost of an assisted care facility in California is an estimated \$5,295 per month. The estimated cost of a semi-private nursing home is \$9,855 per month and \$11,573 for a private nursing home. Data from the calculator estimates median costs in a region based on a national cost-of-care survey produced by Genworth Financial, an insurance company based in California.

For older adults who do not qualify for no-cost Medi-Cal because their income exceeds the 138% FPL limit, they may qualify for Medi-Cal with a share-of-cost that must be paid before Medi-Cal will pay for the rest of their covered services in that month. The share of cost is similar to a private insurance plan's monthly deductible, according to DHCS.

Approximately 127,000 out of a total of roughly 15 million Medi-Cal members have a share-of-cost — that's less than 1%.

"The problem with the program is that you have to spend down to \$600 each month. You're only allowed to maintain \$600 a month for your own living expenses," said Peled. "So, this program really puts people in financial jeopardy because you can't live on \$600 a month in California. There's nowhere in California that you can live on that income."

For older adults who need care, they must either "impoverish themselves" to get services or find another way to access those services, Peled stressed.

While long-term care insurance is an option for some and designed to cover a range of long-term care services typically not covered by regular insurance policies, an estimated 7.5 million — less than 4% — of



John Billue and Marian Billue, Sanja Billue's parents, pose for an image. Sanja Billue took care of her father before he passed away in 2023. She continues to care for her 80-year-old mother who has dementia. (Image courtesy of Sanja Billue)

U.S. adults have long-term care insurance as of 2020, according to the American Association for Long-Term Care Insurance (AALTCI). But the cost of long-term insurance varies and depends on a number of factors such as age, health status, gender, amount of coverage, among others.

Individuals who don't qualify for Medi-Cal should consider purchasing long-term care insurance early on, according to Dr. Wessam Labib, geriatric medicine specialist at Loma Linda University. Doing so would allow long-term care insurance to supplement commercial insurance in cases where some services are not covered by some long-term insurance plans such as medical care or in-home care.

"Typically, when the patients get to the stage where they actually need help, they probably would not be successful [getting] qualified for one of those long-term care insurances," Dr. Labib said. Without long-term care insurance, families often pay out-of-pocket for care services not covered by insurance.

Peled attributed the lack of long-term care insurance coverage among individuals to how expensive it can be to purchase the premiums. For a 65-year-old single female, a \$165,000 long-term care insurance policy benefit cost \$2,700 a year in 2022. Policies also increase each year based on inflation projections.

Those who are just above the Medi-Cal eligibility level or who don't have long-term care insurance have to find other options to pay for care which may

be paying out-of-pocket like Mrs. Cubit, or recruiting a family member or friend who is often unpaid.

Caring for her parents was not easy and was a heavy weight to bear. Although Mrs. Cubit had brothers, she was the primary caregiver and didn't receive much help from them.

"I tried to do what I could, but I was not Superwoman. I hung up my cape before our last daughter went off to college," she said.

After much consideration, Mrs. Cubit decided to place her father and mother in a facility. Placing her parents was difficult. Mrs. Cubit received backlash from her mother's church community after her mom told them Mrs. Cubit was selling their home.

"In the Black community, it's 'oh, you can't put your parents in somewhere.' So, it was a stereotype and a stigma that I had to overcome. And then I realized, a lot of Black people do it because they don't have the money to put them anywhere," she said. "That's the long and the short of it for a lot of them. They just don't because it is expensive."

When Mrs. Cubit finally found a suitable facility to place her parents in, she was kind to the staff and made sure to bring candy, cakes and popcorn. She even helped with her father's care. Though she was kind to the staff, she later found out that they weren't kind to her parents, so she removed them.

Mrs. Cubit went on to find another facility for her parents.

The assisted living facility was "wonderful," Mrs. Cubit noted, "but you only know what they allow you to know. You can't be there 24/7." Mrs. Cubit would drive to the residential facility at 12:30 a.m. to meet the night shift staff.

Although the caregivers were pretty good by Mrs. Cubit's standards, the "shoddy care," management team and cost of the facility — "\$10,000 a month and climbing" — led her to find another place for her parents.

The board and care facility she decided to move her parents to was recommended to her by a healthcare professional who cared for her dad. Again, this was not an easy decision for Mrs. Cubit.

Board and care facilities are residential homes that have been licensed by the California Department of Social Services (CDSS) to house and provide non-medical care for elderly residents.

"I felt very guilty for a minute, but I leaned on my faith and God, let me know, 'it's not your battle.' And it wasn't. I couldn't do it all. I wasn't trying to do it all," Mrs. Cubit explained.

Although she made the decision to move them into the facility, she "practically lived at the facility, which kind of defeated the purpose."

Despite the challenges and initial guilt she felt,

continued on page 14

FEATURE STORY

Balancing the Need, continued from page 13

Mrs. Cubit has no regrets about the decisions she made on behalf of her parents. Her father would not have lived as long as he did without the care of those facilities, she acknowledged.

The mental cost of caregiving

Rudy Barbee's first step into the role of caregiver began 11 years ago after he found his mother, Doristine, on the floor of her kitchen experiencing an intracranial hemorrhage in May of 2013, days before Mother's Day. She was two feet away from her LifeAlert device on the counter.

That year, Barbee spent Mother's Day with his wife and mother-in-law at a restaurant down the hill from the Intensive Care Unit of UCLA's hospital where his mother was admitted. Her intracranial hemorrhage left her with vascular dementia, a condition that affects memory, thinking and behavior, and is the second most common type of dementia after Alzheimer's disease.

In 2018, Barbee took on caring for his 101-year-old mother-in-law after noticing some symptoms of cognitive decline like stumbling and repeating herself. She was eventually diagnosed with Alzheimer's disease and went to live with Barbee and his wife within the year. His mother-in-law currently receives supportive care from a nonfamilial caregiver during the day.

In 2021, Barbee began caring for his wife, 72, when she developed autoimmune disorders which include inflammation of her muscles (myositis), nerve damage (neuropathy) and osteoarthritis symptoms that affect her joints. With infusions and other treatment methods, his wife is able to perform limited walking, cooking and driving.

Unexpectedly thrust into the role of primary family caregiver, Barbee began to oversee the care of his mother, mother-in-law and wife which meant gathering resources, finding specialized and quality formal care options and navigating a complex health care system.

"It's also just very difficult to navigate the system of care. There are many different programs. There are many different services available to older adults with varying levels of helpfulness," Peled explained. "But when you are in crisis, especially at the beginning of needing these care services, it can just be very hard to navigate the system. You don't know where to start."

Barbee sought support from ICRC where he accessed online educational training, attended support groups and received financial planning support.

Two years ago, Barbee's mother experienced a small stroke. He knew he had to make a decision for

continued on page 18

SPECIAL FEATURE

Au revoir Paris, continued from page 12



Top: Redemption for Simone Biles - as she overcame the 'twisties' from Tokyo games to win three gold and one silver and reclaim her status as the best ever; Bottom: Team USA Soccer back on top - after missing the medal round in Tokyo, Tiffany Rodman leads an improved US team to gold over Brazil 1-0. (Photos: Jon Gaede, BVN/NNPA)

public notices

**3610 Central Ave, Suite 400
Riverside, Ca 92506
RIVERSIDE COUNTY
Eastvale Freight
3610 Central Ave, Suite 400
Riverside, Ca 92506
CA**

This business is conducted by: Corporation
Registrant 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. Gabriel Trent, President
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 07/18/2024
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- 202409444
p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

The following persons) is (are) doing business as:

**MARY'S JUMPING CREATIONS
1488 Keepsake Lane
Perris, CA 92571
RIVERSIDE COUNTY
Mary F. Washington
1488 Keepsake Lane
Perris, CA 92571**

This business is conducted by: Individual
Registrant commenced to transact business under the fictitious business name(s) listed above on 7/30/2024

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. Mary Washington

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 08/06/2024
I hereby certify that this copy is a correct copy of the original statement on file in my office.

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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- 202410103
p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

The following persons) is (are) doing business as:
**ALTIUDE APARTMENTS
21620 Dracaea Ave
Moreno Valley, CA 92553
RIVERSIDE COUNTY
1507 E Valley Parkway Ste 3, #431
Escondido, CA 92027
Apollo IV Development Group LLC
1507 E Valley Parkway Ste 3, #431
Escondido, CA 92027
CA**

This business is conducted by: Limited Liability Company
Registrant 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. Pratik Shah, Manager

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 07/24/2024
I hereby certify that this copy is a correct copy of the original statement on file in my office.

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Peter Aldana, County Clerk,
FILE NO. R- 202409664
p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

The following persons) is (are) doing business as:

**GLOBAL MECANIC RODRIGUEZ
68450 Commercial Rd
Cathedral City, CA 92234
RIVERSIDE COUNTY
30315 Monte Vista Way
Thousand Palms, CA 92276
Francisca Rodriguez Tanori
30315 Monte Vista Way
Thousand Palms, CA 92276
Raul Segundo Tapia
30315 Monte Vista Way
Thousand Palms, CA 92276**

This business is conducted by: Co-Partners
Registrant commenced to transact business under the fictitious business name(s) listed above on 07/15/2024

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. Francisca Rodriguez Tanori
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 07/22/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

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Peter Aldana, County Clerk,
FILE NO. R- 202409539
p. 8/01/24, 8/08/24, 8/15/24, 8/22/24

The following persons) is (are) doing business as:

**RED LINE LLC
1611 Pomona Rd, Ste 218
Corona, CA 92880
RIVERSIDE COUNTY
Red Line LLC
2279 Eagle Glen Parkway, Ste 112-405
Corona, CA 92882
CA**

This business is conducted by: Limited Liability Company
Registrant 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. Ardent White Graham, Manager

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 08/02/2024
I hereby certify that this copy is a correct copy of the original statement on file in my office.

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Peter Aldana, County Clerk,
FILE NO. R- 202410020
p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

The following persons) is (are) doing business as:

**EASY PEEZY PLUMBING
5065 Carlingford Ave
Riverside, CA 92504
RIVERSIDE COUNTY
Carbajal Plumbing Corp.
5065 Carlingford Ave
Riverside, CA 92504
CA**

This business is conducted by: Corporation
Registrant 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. Constantino Carbajal, President
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 08/02/2024
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Peter Aldana, County Clerk,
FILE NO. R- 202410017
p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

The following persons) is (are) doing business as:

**AMAZING AUTOS
14136 Bay Circle
Corona, CA 92880
RIVERSIDE COUNTY
AWZ Investments LLC
14136 Bay Circle
Corona, CA 92880
CA**

This business is conducted by: Limited Liability Company
Registrant 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. Naveed Ghorri, Managing 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 07/23/2024
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Peter Aldana, County Clerk,
FILE NO. R- 202409607
p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

The following persons) is (are) doing business as:

KAZ NETWORK

**7364 Goldboro Ln
Riverside, CA 92506
RIVERSIDE COUNTY
Kathryn Dietrich Curtis
7364 Goldboro Ln
Riverside, California 92506**

This business is conducted by: Individual
Registrant 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. Kathryn Dietrich Curtis

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Peter Aldana, County Clerk,
FILE NO. R- 202409835
p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

The following persons) is (are) doing business as:

**POLYKNACK STUDIOS PERFORMING ARTS ACADEMY
1421 Haddington Dr
Riverside, CA 92507
RIVERSIDE COUNTY
Polyknack Studios LLC
1421 Haddington Dr
Riverside, CA 92507
CA**

This business is conducted by: Limited Liability Company
Registrant 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. Claudette Dugbartey-Smith, CEO
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 07/26/2024

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Peter Aldana, County Clerk,
FILE NO. R- 202409735
p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

The following persons) is (are) doing business as:

**WRANGLIN' WRANGLERS HAULING COMPANY
47002 Chris Allen Way
Aguaanga, CA 92536
RIVERSIDE COUNTY
Andrew Anthony Williams
47002 Chris Allen Way
Aguaanga, CA 92536**

This business is conducted by: Individual
Registrant commenced to transact business under the fictitious business name(s) listed above on 06/19/2024

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. Andrew Williams

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 06/20/2024
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Peter Aldana, County Clerk,

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FILE NO. R- 202408044
p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

The following persons) is (are) doing business as:

CISNEROS EDUCATIONAL CONSULTING
6950 Whale Rock Ct
Riverside, California 92506
RIVERSIDE COUNTY
Victor M Cisneros Jr.
6950 Whale Rock Ct
Riverside, California 92506

This business is conducted by: Individual Registrant 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. Victor M Cisneros Jr.

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 & code) Statement was filed with the County of Riverside on 07/17/2024

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- 202409377

p. 8/01/24, 8/08/24, 8/22/24, 8/29/24

The following persons) is (are) doing business as:

JALOVE
27663 Genevieve Dr
Menifee, CA 92586
RIVERSIDE COUNTY
Hyacynth Bryan
27663 Genevieve Dr
Menifee, CA 92586
CA

This business is conducted by: Individual Registrant 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. Hyacynth Bryan

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 & code) Statement was filed with the County of Riverside on 07/18/2024

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- 202409446

p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

The following persons) is (are) doing business as:

AMERICAN FIRST FINANCIAL
27890 Clinton Keith Road, Ste 247
Murrieta, Ca 92562
RIVERSIDE COUNTY
Kenn Lee Dudley
27890 Clinton Keith Road, Ste 247
Murrieta, Ca 92562

This business is conducted by: Individual Registrant 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. Kenn L. Dudley

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 & code) Statement was filed with the County of Riverside on 07/23/2024

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- 202409589

p. 8/01/24, 8/08/24, 8/15/24, 8/22/24

The following persons) is (are) doing business as:

BO PLASTERING
31920 Via Cordoba
Temecula, Ca 92592
RIVERSIDE COUNTY
Branden - Outcault
31920 Via Cordoba
Temecula, Ca 92592

This business is conducted by: Individual Registrant 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. Branden Outcault

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 & code) Statement was filed with the County of Riverside on 07/25/2024

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- 202409671

p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

The following persons) is (are) doing business as:

S&N TRANSPORT
13600 Balsawood Lane
Moreno Valley, CA 92555
RIVERSIDE COUNTY
PAK ALLIED TRADERS LLC
6346 Brockton Ave 103
Riverside, CA 92506
CA

This business is conducted by: Limited Liability Company Registrant 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. Muhammad Ashraf Gondal, President
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 & code) Statement was filed with the County of Riverside on 07/24/2024

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- 2024009668

p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

The following persons) is (are) doing business as:

TEMECULA KOREAN BBQ
41925 Motor Car Pkwy Unit G
Temecula, CA 92591
RIVERSIDE COUNTY
Dieselbol Inc
41925 Motor Car Pkwy Unit G
Temecula, CA 92591
CA

This business is conducted by: Corporation Registrant 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. Garry Choi, CEO

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 & code) Statement was filed with the County of Riverside on 07/22/2024

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- 202409512

p. 8/01/24, 8/08/24, 8/15/24, 8/22/24

The following persons) is (are) doing business as:

EZ AUTO SMOG
2748 14 th St, Unit B
Riverside, CA 92507
RIVERSIDE COUNTY
Jasson Horacio Casa Ochoa
2748 14th St, Unit B
Riverside, CA 92507

This business is conducted by: Individual Registrant 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. Jasson Horacio Casa Ochoa

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 & code) Statement was filed with the County of Riverside on 07/31/2024

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- 202409892

p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

The following persons) is (are) doing business as:

TANKLESS WATER HEATER FLUSH SERVICE
30724 Benton Rd. C-302 #1032
Winchester, CA 92596
RIVERSIDE COUNTY
MLPSR INC.
30724 Benton Rd. C-302 #1032
Winchester, CA 92596
CA

This business is conducted by: Corporation Registrant 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. Marshawn Paige, CEO

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 & code) Statement was filed with the County of Riverside on 07/30/2024

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- 202409810

p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

The following persons) is (are) doing business as:

BROTHER HAIR SALON
3992 Brockton Ave
Riverside, CA 92501
RIVERSIDE COUNTY
3992 Brockton Ave
Riverside, CA 92501
Manpreet - Singh
3992 Brockton Ave
Riverside, CA 92501

This business is conducted by: Individual Registrant 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. Manpreet Singh

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 & code) Statement was filed with the County of Riverside on 06/25/2024

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- 202408310

p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
CASE NUMBER : CVC02404683

To All Interested Persons: Petitioner: PHILLIP MOSES MORALES filed a petition with this court for a decree changing names as follows: PHILLIP MOSES MORALES to. NITEOWL MOSES MORALES. The Court orders that all persons interested in this matter appear before this court 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 9/04/2024 Time: 8:00AM Dept: C2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 505 BUENA VISTA AVENUE, RM.201, CORONA, CA 92882 A copy of this Order to Show Cause must 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: 7/29/2024
TAMARA L. WAGNER, Judge of the Superior Court

p. 8/22/24, 8/29/24, 9/05/24, 9/12/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
CASE NUMBER : CVC0 2405155

To All Interested Persons: Petitioner: BRIDGETTE LASHAWN GREEN filed a petition with this court for a decree changing names as follows: BRIDGETTE LASHAWN GREEN to. BERZETTE LASHAWN GREEN. The Court orders that all persons interested in this matter appear before this court 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 09/18/2024 Time: 8:00AM Dept: C2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 505 S. BUENA VISTA, RM 201, CORONA, CA 92880 A copy of this Order to Show Cause must 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: 8/2/2024
TAMARA L. WAGNER, Judge of the Superior Court

p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
CASE NUMBER : CVC0 2405106

To All Interested Persons: Petitioner: NORMA JAMES HUDSON filed a

public notices

petition with this court for a decree changing names as follows: NORMA JAMES HUDSON to. NAYERA GAMAL HUSSEIN. The Court orders that all persons interested in this matter appear before this court 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 09/18/2024 Time: 8:00AM Dept: C2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 505 S. BUENA VISTA, RM 201, CORONA, CA 92880 A copy of this Order to Show Cause must 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: AUG 01, 2024
TAMARA L. WAGNER, Judge of the Superior Court

p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVME2400676
To All Interested Persons: Petitioner: SAMUEL ARREOLA MORENO aka SAM A. MORENO filed a petition with this court for a decree changing names as follows: SAMUEL ARREOLA MORENO aka SAM A. MORENO to. SAMUEL ARREOLA MORENO. The Court orders that all persons interested in this matter appear before this court 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 01/23/2025 Time: 8:00AM Dept: M205. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, MENIFEE JUSTICE CENTER 27401 MENIFEE CENTER DRIVE, MENIFEE, CA 92584. A copy of this Order to Show Cause must 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: AUG 2, 2024
BELINDA A. HANDY, Judge of the Superior Court

p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVCO 2405101
To All Interested Persons: Petitioner: HECTOR HUGO LEOS OLMEDO filed a petition with this court for a decree changing names as follows: HECTOR HUGO LEOS OLMEDO to. HECTOR HUGO LEOS. The Court orders that all persons interested in this matter appear before this court 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING:

DATE: 09/18/2024 Time: 8:00AM Dept: C2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 505 S. BUENA VISTA, RM 201, CORONA, CA 92880 A copy of this Order to Show Cause must 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: 8/1/2024
TAMARA L. WAGNER, Judge of the Superior Court

p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVMV2405748
To All Interested Persons: Petitioner: ANDREW M. RITZ filed a petition with this court for a decree changing names as follows: ANDREW TYLER DEHEER to. ANDREW TYLER RITZ. The Court orders that all persons interested in this matter appear before this court 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 09/18/2024 Time: 8:00AM Dept: MV2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, HEACOCK STREET #D201, MORENO VALLEY, CA 92553 A copy of this Order to Show Cause must 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: 8/1/24
COMMISSIONER, DAVID E. GREGORY

p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVSW2403916
To All Interested Persons: Petitioner: KAIJA DONLEY filed a petition with this court for a decree changing names as follows: ZAIRE JORDON ADONIS WALKER to. ZAIRE ADONIS NOLLEY. The Court orders that all persons interested in this matter appear before this court 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 08/29/2024 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. SOUTHWEST JUSTICE CENTER A copy of this Order to Show Cause must 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: APR 23, 2024
BELINDA A. HANDY, Judge of the Superior Court

p. 8/01/24, 8/08/24, 8/15/24, 8/22/24

T.S. No.: 2023-01373-CA A.P.N.: 414231006
Property Address: 458 WINDFIELDS WAY, BEAUMONT, CA 92223

NOTICE OF TRUSTEE'S SALE

PURSUANT TO CIVIL CODE § 2923.3(a) and (d), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.

IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/27/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

Trustor: Art Jurado, a single man
Duly Appointed Trustee: Western Progressive, LLC
Deed of Trust Recorded 11/01/2006 as Instrument No. 2006-0805244 in book ---, page --- and of Official Records in the office of the Recorder of Riverside County, California,
Date of Sale: 09/10/2024 at 09:30 AM
Place of Sale:

THE BOTTOM OF THE STAIRWAY TO THE BUILDING LOCATED AT 849 W. SIXTH STREET, CORONA, CA 92882

Estimated amount of unpaid balance, reasonably estimated costs and other charges: \$360,119.58

NOTICE OF TRUSTEE'S SALE

THE TRUSTEE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, A SAVINGS ASSOCIATION OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE:

All right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described as:

More fully described in said Deed of Trust.

Street Address or other common designation of real property: 458 WINDFIELDS WAY, BEAUMONT, CA 92223

A.P.N.: 414231006

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$360,119.58 .

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

If the Trustee is unable to convey title for any reason, the successful bidder's sole

and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

The beneficiary of the Deed of Trust has executed and delivered to the undersigned a written request to commence foreclosure, and the undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located.

NOTICE OF TRUSTEE'S SALE

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on this property.

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgage, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (866)-960-8299 or visit this Internet Web site <https://www.altisource.com/loginpage.aspx> using the file number assigned to this case 2023-01373-CA . Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

NOTICE OF TRUSTEE'S SALE

NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction, if conducted after January 1, 2021, pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (866)-960-8299, or visit this internet website <https://www.altisource.com/loginpage.aspx>, using the file number assigned to this case 2023-01373-CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid, by remitting the funds and affidavit described in Section 2924m(c) of the Civil Code, so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate

real estate professional immediately for advice regarding this potential right to purchase.

Date: July 26,2024

Western Progressive, LLC, as Trustee for beneficiary
C/o 1500 Palma Drive, Suite 238
Ventura, CA 93003
Sale Information Line: (866) 960-8299
<https://www.altisource.com/loginpage.aspx>

PUBLIC NOTICES

NOTICE INVITING BIDS

NOTICE IS HEREBY GIVEN that sealed bids will be received in the Nutrition Services Department of San Bernardino City Unified School District, 1257 Northpark Boulevard, San Bernardino, California, 92407, on or before 11:00 a.m. on September 12, 2024, for an Automatic Pump Fill Station (Form/Fill/Seal Machine) with a Continuous Linear Rapid Chiller Tank System, under Bid #NSB 2024/25-4, PUMP FILL AND CHILLER. Bid documents required for bidding may be secured at the above department or online at <https://sbcsdnutritionsservices.org/?page=BidsandProposals>. Please call 909/881-8000 for more information. The Board of Education reserves the right to reject any or all bids, and to waive any irregularities or informalities in any bid or in the bidding, and to accept or reject any items thereon.

A mandatory pre-bid conference for all interested bidders will be held in the San Bernardino City Unified School District, Nutrition Services Department, Upstairs/Front Conference Room, 1257 Northpark Blvd., San Bernardino, CA 92407, on Thursday, August 29, 2024 at 9:00:00 a.m. sharp. The District will conduct a pre-bid conference/site visit to inspect the areas the equipment will be placed and allow viewing of trade-in equipment. It is mandatory that each bidder have an authorized representative attend this meeting so that a clear understanding of the bid request, site access, etc., may be understood. Failure to be represented at this pre-bid conference will result in bid rejection. Plan for a minimum of one (1) hour. THIS WILL BE THE ONLY OPPORTUNITY TO INSPECT THE SITE PRIOR TO BID. SAN BERNARDINO CITY UNIFIED SCHOOL DISTRICT
By: Lisa Falcone, Administrative Analyst
Nutrition Services Department, San Bernardino City Unified School District
Publications of this notice are: August 15 and 22, 2024
Pre-Bid Conference: August 29, 2024 at 9:00 a.m. (MANDATORY-Nutrition Services Dept.)
Bid Opening: Thursday, September 12, 2024, at 11:00 a.m.
8/15, 8/22/24
CNS-3841318#
p. 8/15, 8/22/2024

HOUSING AUTHORITY OF THE COUNTY OF SAN BERNARDINO
NOTICE FOR "Request for Proposal"
RFP PC1376 Flooring Services
HACSB CONTACT PERSON:

Alicia Schneider, Procurement
Housing Authority of San Bernardino
715 E. Brier Drive, San Bernardino, CA 92408
procurement@hacsb.com
HOW TO OBTAIN BID DOCS:
1. Access www.hacsb.com
2. Click onto the "Do Business With Us" tab
3. Click on the "Planet Bids" link to download and submit a Proposal with instructions
PROPOSAL SUBMITTAL RETURN:
Bids submitted through Planet Bids website.
PROPOSAL SUBMISSION DATE:
September 12, 2024 @ 2PM PST
8/15, 8/22/24
CNS-3842665#
p. 8/15, 8/22/2024

NOTICE

REQUEST FOR PROPOSALS
RFP-ITS25-04
ELECTRONIC FAREBOXES WITH VALIDATORS FOR ACCEPTANCE OF FARE FROM CASH, SMART CARDS AND MOBILE TICKETING

Omnitrans is accepting Proposals for: ELECTRONIC FAREBOXES WITH VALIDATORS FOR ACCEPTANCE OF FARE FROM CASH, SMART CARDS AND MOBILE TICKETING
Proposals are due prior to 11:00 a.m. PST, September 16, 2024. Proposals must be submitted electronically using Omnitrans' Procurement online bidding system at www.omnitrans.org
The RFP documents can be obtained via download at Omnitrans' Procurement online bidding system at www.omnitrans.org or <https://pbssystem.planetbids.com/portal/18046/portal-home>

Omnitrans affirmatively ensures that Small and Disadvantaged Business Enterprises will be afforded full opportunity to submit bids and will not be discriminated against on the grounds of race, color, or national origin. Omnitrans
1700 West Fifth Street
San Bernardino, CA 92411
Contract Administrator: Denise Fleming
Phone: (909) 379-7122
Email: denise.fleming@omnitrans.org
8/22/24
CNS-3843954#
p. 8/22/2024

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Private Party loans generally have higher interest rates, points & fees than conventional discount loans

FEATURE STORY

Balancing the Need, continued from page 14

long-term care. But his father disliked the idea of his ex-wife being placed in a facility.

“Based on neurological issues and level of care and the ambulatory needs, and the expediency under which we want good health and recovery, to what extent that looks like can happen — we can’t do it,” Barbee told his father. He recognized that his mother needed focused and efficient care immediately, which is what he told his father and his mother’s neurosurgeons, physician therapist, occupational therapist and her caregivers.

Barbee “went shopping” for a post-stroke facility. He had a checklist: close to home (Rancho Cucamonga) or in the middle of where all of the siblings lived and a high standard of care focused on occupational and physical therapy.

In addition to that criteria, Barbee identified different rates and costs of things, discussed affordability among the family and came to a consensus on what could be afforded. In addressing the cost of care, Barbee explained the importance of knowing what benefits, pensions, retirement funds and resources like ICRC are available.

Between 2021 and 2022, while living under one roof with his wife, mother and mother-in-law, a nurse informed Barbee that the house was too cold. He purchased another heating system and a solar-

powered system. Barbee said it was the best thing to happen, but he had an \$8,500 annual electric bill.

Addressing the cost of care can be difficult, especially when making decisions with other family members. When Barbee made financial decisions regarding care, he made sure to ask three initial questions: What is the need? What is the standard of care? What are the cost ranges in order to get those first two things?

“I’ve told caregivers, ‘I want to be able to walk out [of] this house and not have to worry about the care of my relative,’” Barbee recalled.

With the support of ICRC educational training and consultations, Barbee made it a point to address the importance of consistency to those caring for his loved ones, namely consistency of caregivers and consistency to the level of care he expected.

His mother is a long-time beneficiary of Kaiser Permanente, and now benefits from their Medicare Advantage Plan, which covers hospital and medical insurance, and some benefits like prescription drugs. His mother is not eligible for Medicaid.

When he brought his mother to a meeting at Claremont Manor Care Center, he felt guilty. During the car ride to the facility, his mother reassured him.

“She goes, ‘I understand you’re doing the best you can and this is where we are.’ [She] just flat out articulated that in the car. I almost ran a red light,”

Barbee explained. “But I told her I would never leave her alone and I wouldn’t let anybody mistreat her.”

Barbee has been overseeing her care with the caregivers and with professional medical personnel since day one. Although his mother lives at the care center, he visits her often throughout the week and still manages her medical program, both medications and with preventive and managed care.

“I’d like anyone [reading] this to realize that placement is a component of your decision to manage care. It is not always this or nothing. It’s a decision,” Barbee said.

The cost of being the primary caregiver

In 2018, Sallé Kirby noticed changes in her mother, Marjorie Kirby’s, behavior. This included things like her mother no longer doing laundry and repeating herself.

Aware that her mother needed more assistance, Sallé moved from LA to her mother’s home in Desert Hot Springs to care for her. Marjorie, soon-to-be 91-years-old, has vascular dementia, chronic obstructive pulmonary disease (COPD) and congestive heart failure.

“When I moved out here to care for her before the dementia really kind of settled in, I said to her, ‘I think the reason why I didn’t get married or have

continued on next page

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Op-Ed: Ryan Gainer's, continued from page 4

needs. Should Riverside earn an Autism Certified City designation, we would be the first in California and only the second city nationally.

The certification process is inexpensive, online, self-paced and includes an onsite review that must be renewed every two years, with updated training for staff. IBCCES, an independent credentialing organization founded in 2001, provides this specialized training to improve the experiences and outcomes for autistic and neurodivergent individuals. They operate in more than 90 countries globally, striving to build understanding, improve processes, and ensure professionals have the tools and strategies necessary to engage effectively with neurodiverse populations.

With 1 in 36 children diagnosed with autism and 1 in 6 individuals having a sensory need or sensitivity, this initiative is vital. The goal is to ensure that both visitors and residents of Riverside have positive experiences when interacting with trained community stakeholders. By improving the quality of life for neurodivergent individuals, we can create a more inclusive and supportive community.

If you would like to learn more about becoming an Autism Certified Center and become part of the solution please use the QR below. I look forward to sharing updates as we work toward this important goal.

To learn more about Leah Stuart visit ibcces.org.

Balancing the Need, continued from page 18

kids is because God, the universe, knew that I was going to be caring for you because you didn't have a husband or someone else younger to care for you," Sallé said.

When her mother needed care, Sallé never hesitated to be a caregiver. Caregiving is something Sallé grew up watching her family do for one another. From the age of six to 19, Sallé lived in a multigenerational home.

"That was a normal thing. It wasn't like, you put that person in a facility, or that's where they were going. Not that I didn't know, I knew that that existed. It just didn't exist in my family," Sallé explained.

While Sallé has accessed respite care from ICRC when she needed it, she didn't realize how many other resources were available to her. During the

COVID-19 pandemic, Sallé attended workshops and meetings that allowed her to learn more about her mother's dementia. ICRC provides a four-week class called "It Takes Two," which teaches caregivers new skills and tools for family caregivers who care for loved ones with Alzheimer's disease or related dementias.

Sallé has been navigating the healthcare industry, but has struggled with getting her mother access to medical necessities and working with nurses from a local home health agency. As a Medicare recipient, her mother has health coverage under an health maintenance organization (HMO) insurance plan, she has been receiving home health care since being bed-bound.

Marjorie has been bed-bound since January 2024, leading her to develop a wound. Marjorie received access to home health which allows nurses to come in and treat the wound and bathe her, but it's not as consistent as Sallé would like because the staff is often different people each time.

"You don't have that consistency. And with dementia patients, when they have consistency, then their comfortability is easier. They're not having trauma," Sallé explained. "It helps me and it helps my mom, because it's also where I develop a relationship with them to where we're working as a team that makes it fit."

As different nurses come into her home and leave notes for one another about their visits, Sallé shared that the quality of care and treatment toward her have been aggressive. As Marjorie's primary caregiver, Sallé often asks questions about treatment plans, including if her mother can regularly access wound care and about documentation.

Over the last few months, nursing staff from the agency have characterized Sallé as someone who is difficult. Sallé noted that since June 10, 2024, she has experienced an acceleration of "inappropriate" treatment toward her and Marjorie from the home health agency. After Sallé told nursing staff she didn't feel comfortable administering an antibiotic injection into Marjorie, they documented this as a "refusal."

The process of administering the antibiotics involves inserting a catheter into the upper arm and injecting the antibiotics and making sure the catheter is inserted correctly. While a family member can be taught how to administer it, home nurses administer it if a family member is unable.

"I have said to them I don't feel comfortable because I'm watching them do it, and they're talking about there's good blood flow...," Sallé explained. "That's not something else I can add to my list of things to do."

During one visit with a male nurse, Sallé felt scared when he began verbally attacking her while

administering Marjorie's antibiotic treatment. Sallé called a friend to stay on the phone with her while the nurse was there. Sallé has been diligent in monitoring her mother's medical orders and discharge paperwork. When Sallé asked a question about the nurse's process, he informed her that the agency was documenting her behavior.

After voicing her complaints with the home health agency, they started sending two nurses to the home — "that's intimidating," Sallé said. Although Sallé has asked her mother's social worker for recommendations for other home health agencies, under Marjorie's HMO insurance, her plan only contracts with this one agency.

While Marjorie doesn't have to pay a copay, accessing services isn't easy. With her plan, most of her needs must be approved with a referral by the HMO.

"I'm trying to get a specialized wound care company to service my mother. At the moment, it seems like I can't unless it's approved by the HMO, and the HMO may not approve it because they don't contract with that [company]," Sallé explained.

Sallé is facing these challenges alone as her mother's primary family caregiver. As a family consultant for 11 years at ICRC, Brown said in her experience, caregiving usually falls on one family member, even among those who have siblings.

According to a 2024 Wells Fargo report on eldercare, women made up 59% of unpaid caregivers between 2021 and 2022. As California's population grows older and becomes larger, more and more caregivers are needed, while at the same time, family caregivers are demanding improved quality of care among care agencies and staff.

"This is the norm. It seems like when I talk to other caregivers, they're having the same issues; nurses coming in and not knowing what to do, and you having to instruct them on what to do," Sallé said.

ICRC is one of 11 nonprofit California Caregiver Resources Centers that serve and support family caregivers of adults affected by certain health conditions. By providing caregivers and their families with resources such as educational workshops, respite care, family mediation, support groups and referrals.



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² **Additional information about the Down Payment program:** Down Payment program is available with one mortgage product. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earnest money deposits. Down Payment Grant program may be considered taxable income and a 1099-MISC will be issued. Consult with your tax advisor. May be combined with other offers. The Bank of America Down Payment Grant program may only be applied once to an eligible mortgage/property, regardless of the number of applicants. Homebuyer education is required.

³ **Additional information about the America's Home Grant program:** The America's Home Grant program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points that can be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back.

⁴ Maximum income and loan amount limits apply. Fixed-rate mortgages (purchases or no cash out refinances), primary residences only. Certain property types are ineligible. Maximum loan-to-value ("LTV") is 97%, and maximum combined LTV is 105%. For LTV >95%, any secondary financing must be from an approved Community Second Program. Homebuyer education may be required. Other restrictions apply.

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