Covering California
State Prepares to Help Insure Millions
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On any given day my house is full of 20-year-old young men. Young Black men. They are my son Alexander’s good friends from high school: Kahreh, Devon, Kamyle, Shafiq. They are hilarious. They are witty, smart, thoughtful, and talented. They share stories about girlfriends who have broken their hearts. About their adventures sneaking into concerts (guys, sorry to out you like this). And about their creative passions and professional dreams.

On occasion I hire them to do work for me: build websites, create graphics, or even pass-out flyers. And they do a pretty good job of keeping their friend’s nosey mom informed about what they are doing and where they are doing it, often to the dismay of that very friend. What self-respecting 20-year-old would like his mother to know the details of his social life?

For me the closeness is more than curiosity. It is imperative. Primarily because I know the statistics, especially, what the National League of Cities report on Black males calls “the immense and persistent disparities in outcomes between Black male children and their peers.”

The facts are sobering:
• Homicide is the leading cause of death for Black males between the ages of 15 and 24, and is responsible for more deaths of Black males in this age group than the nine other leading causes combined;
• Black males ages 18 and over are underrepresented in colleges accounting for 5% of the nation’s college students, and overrepresented in prison, accounting for 36% of the nation’s prison population;
• Fewer than half of this demographic graduate from high school on time.

So I watch and “pry”…talk and listen. I know that now, more than any other time in their lives, they need us. And by us I mean all of us. This is why I was excited to be asked by Congressman Mark Takano to moderate “The State of Young Men of Color” next Tuesday at Riverside Community College and why I am inviting you to join us for a discussion on the critical issues facing young men of color in our community as we explore solutions for their success. Dr. Robert Ross, President of the California Endowment, which leads the Alliance for Boys and Men, will be the keynote speaker. And there will be solutions-based dialogue with leaders in the education, health, and workforce communities.

Congressman Takano understands that this is a complex problem. Please join us in focusing on solutions. I know it will take overlapping, focused, and intentional strategies to make positive, significant, and lasting outcomes for my son, his friends, and all young men of color here in the Inland region.
Cal State Students Get Free Ride to College
Omnitrans Go Smart Program Returns to CSUSB for 2013-14

San Bernardino

Students at California State University, San Bernardino can get a free ride to college thanks to the Go Smart program that offers them unlimited rides just by swiping their college IDs on Omnitrans’ buses. Beginning Wednesday, September 11, students enrolled for the fall quarter can climb aboard any Omnitrans bus route for free.

The campus currently is served by four Omnitrans bus routes, 2, 5, 7, 11. Coming in April 2014, the new sbX bus rapid transit line will provide frequent weekday service to the CSUSB station located at the University’s main entrance.

“We are proud to be partnering with Omnitrans on the sbX line to bring rapid transit service to our campus,” said Bob Gardner, CSUSB vice president of administration and finance. “When the San Bernardino Transit Center project is completed in 2015, the direct connection between sbX and Metrolink will greatly expand commuting options for our students.”

CSUSB participated in the Go Smart pilot program in 2011-12. During that year, over 194,000 bus trips were tallied by more than 3,000 students who used the program, which represented about 17 percent of enrollment. But funding challenges kept the University from continuing Go Smart the following year.

“The Associated Students Inc. are partially responsible for bringing the Go Smart program back to CSUSB students again this year,” Gardner said. “We’re thankful for ASI’s funding support and valuable partnership with Omnitrans and the university.”

“We applaud ASI and the Administration at CSUSB for supporting a program that saves students money and saves our environment,” said Omnitrans Director of Marketing Wendy Williams.

“Just one student riding one day on transit instead of driving eliminates 20 lbs. of carbon emissions. Plus, students can expect to save over $2,800 per year in auto, fuel, and parking expenses by switching to transit.”

Students can use their college ID card to ride Omnitrans at any time on any route, not just trips to and from campus. ID cards are swiped in the fare box on board buses which allows the agency to capture usage data by school, by route and even individual ID.

Without Go Smart college students would have to pay $1.50 per trip or $4.00 for a one-day pass to ride the bus; 7-day passes are $15 and 31-day passes are $47.

Other area colleges participating in the Omnitrans Go Smart program include Art Institute of California – Inland Empire, Chaffey College, Crafton Hills College, and San Bernardino Valley College. During the 2012-13 academic year, students at these partner schools took over 1.4 million bus trips.

Omnitrans offers personalized trip planning at 1-800-9-OMNIBUS or online at www.omnitrans.org. Information about the sbX project is available at www.omnitrans-sbx.org.
UrbanLIFT(SM) grant program to bring help to neighborhoods

Eligible nonprofits can apply until Sept. 30 for grants to help neighborhood improvement projects

Des Moines, IA

Wells Fargo, the nation’s leading home mortgage lender, recently announced eligible nonprofits may apply for a grant as part of a new $11.4 million UrbanLIFT(SM) community grant program to help accelerate economic recovery and neighborhood improvement projects in 25 cities.

“We’re committed to advance community stabilization in cities significantly impacted by the housing downturn and improving the quality of life for everyone in our communities,” said Jon Campbell, executive vice president and head of Government and Community relations at Wells Fargo. “UrbanLIFT(SM) will help provide local nonprofits with additional resources they need to create safe, sustainable neighborhoods.”

The UrbanLIFT(SM) community grant program, funded by Wells Fargo and administered by NeighborWorks America®, is designed to provide support to local nonprofits for large neighborhood improvement projects in 25 cities that have substantial diverse populations and have been affected by foreclosures. The eligible cities were determined as part of an agreement with the U.S. Department of Housing and Urban Development.

Nonprofits may apply for the grants to support neighborhood stabilization efforts in 25 cities with diverse populations including the city of Riverside, which is only eligible city in the Inland area.

NeighborWorks America® will administer the grant funds and determine eligibility. Approximately $458,000 will be available for each of the communities. Eligible grant applications must support neighborhood stabilization efforts for one of the 25 cities affected by the housing crisis. Local, regional and national 501(c)(3) non-profit organizations may apply for grants to support four types of projects: single-family housing rehabilitation, demolition, neighborhood improvement and housing-related site improvements.

“This represents a significant commitment by Wells Fargo to invest in programs that will strengthen minority communities affected by foreclosure,” said JK Huey, senior vice president of asset management and preservation with Wells Fargo Home Lending Servicing. “We appreciate the perspective and collaboration with HUD, along with their efforts to shape these initiatives.”

Local, regional and national 501(c)(3) nonprofits that want to apply for the UrbanLIFTSM community grant program may do so at www.urbanapplication.org. For questions or to request applications, nonprofits can call 202-733-6980 or email urbanapplication@nw.org. The deadline to apply for grants is Sept. 30.

The UrbanLIFT(SM) community grant program is the most recent commitment Wells Fargo has made through its LIFT family of initiatives including the NeighborhoodLIFT(SM) and CityLIFT(SM) programs, a combined $170 million effort for 20 housing markets deeply affected by the housing crisis. Since its launch in February 2012, LIFT programs have helped create more than 4,100 homeowners with the support of down payment assistance and homebuyer education in collaboration with NeighborWorks America®, the national nonprofit’s affiliates and local city officials.
Attorney General Kamala D. Harris Launches JusticeMobile App

San Francisco

Attorney General Kamala D. Harris joined San Francisco Mayor Ed Lee and San Francisco Police Chief Greg Suhr to launch the California Department of Justice’s JusticeMobile app.

JusticeMobile is a mobile app that gives law enforcement agents, for the first time, secure and immediate access to state and federal criminal justice information. Until now, officers have had to use a phone or radio to contact personnel to obtain this information.

It was tested over the past five months by more than 600 San Francisco Police Department (SFPD) officers. Now, JusticeMobile is being rolled out to all SFPD officers, giving them access to internal SFPD, California DOJ and federal law enforcement databases. Justice Mobile will soon be available to law enforcement agencies across the state. The Los Angeles Police Department plans to equip 3,600 officers with the technology. “We have mobile apps for everything from banking to board games on our phones. But, incredibly, law enforcement hasn’t had the tools to access important criminal justice information on handhelds and tablets until now,” said Attorney General Harris. “JusticeMobile is a quantum leap forward for public and peace officer safety, and it demonstrates our commitment to facilitating the adoption of new technology by law enforcement. I thank Mayor Lee and Chief Suhr for their partnership on this important project.”

JusticeMobile employs many rigorous security standards, including: strong password requirements, a Virtual Private Network requiring two-factor authorization, encryption, limits on downloads and backup/syncing, and prohibiting copying or screen captures.

It is also being used on a pilot basis to keep illegal firearms out of the hands of dangerous criminals. DOJ agents are using JusticeMobile on their iPads to check potential gun buyers at weekend firearms shows in California, by checking names against the Bureau of Firearms Armed Prohibited Persons (APPS) database. Previously, agents were able to run only 20 individuals against the APPS list at a weekend gun show. Now, using JusticeMobile on iPads, agents are running 80 individuals, an increase of 300 percent.

Prominent California Officials Visit Armenia

A bipartisan delegation of prominent California elected officials and representatives from the Armenian National Committee of America - Western Region (ANCA-WR) traveled to Armenia and Artsakh this week to meet with influential figures across Armenia’s and NKR’s political spectrum and obtain first-hand understanding of the rich and dynamic cultures. The group is scheduled to return September 24th.

“The California State legislative delegation to Armenia is a long overdue and groundbreaking development. We are very pleased that Speaker Perez and a bipartisan group of legislators will be in our country at the invitation of the Governments of Armenia and Artsakh. We are hopeful that this first in kind mission would leave a lasting impact and contribute to strengthening political contacts between the Republic of Armenia and the great State of California - home to hundreds of thousands of compatriots,” stated former Consul General of Armenia in Los Angeles Grigor Hovhannissian.

“The legislative trip to Armenia is an important project I am involved in as Armenia’s Consul General and I would like to seize this opportunity to thank all our partners and friends, including the ANCA Western Region who helped us in making this project possible,” added Hovhannissian.

“We are pleased to have actively participated in the planning and facilitation of this historic trip and are grateful for the hospitality and initiative of the Armenian Government as well as CA Assembly Members Adrin Nazarian and Katcho Achadjian who worked hand in hand to make this possible,” stated ANCA Western Region Chair Nora Hovsepian. “We are proud to serve as a bridge between government representatives and the people of California and Armenia and are looking forward to what promises to be a very memorable trip that will set the foundation for similar visits with other officials in the future,” added Hovsepian.

Delegation participants include: Speaker John A. Pérez, Speaker of the California State Assembly; Honorable Katcho Achadjian, California State Assembly; Honorable Cheryl R. Brown, California State Assembly; Honorable Adrin Nazarian, California State Assembly; Honorable Scott Wilk, California State Assembly; Honorable Bob Blumenfield, Los Angeles City Council; Honorable Paul Krekorian, Los Angeles City Council; Ms. Nora Hovsepian, Chair, Armenian National Committee of America - Western Region; Ms. Elen Asatryan, Executive Director, Armenian National Committee of America - Western Region; Mr. Dan Savage, Chief of Staff, Assemblymember Adrin Nazarian; Mr. Areen Ibranossian, Chief of Staff, Councilmember Paul Krekorian; Mr. Jeremy Oberstein, Communications Director, Councilmember Paul Krekorian; Mr. Karo Torossian, Director of Planning and Land Usage; Councilmember Paul Krekorian.
Covered California will help you find out if you are covered Essential Health Benefits such as doctor visits, hospitalization, emergency care, maternity, pediatric care for your kids, prescriptions, among other services. All newly sold health insurance plans – whether sold through Covered California or outside the marketplace — will cover these services.

More Californians than ever before will have easy access to a wide range of private health plans. More than 5 million Californians who do not have health insurance can benefit from lower-cost coverage. Covered California will help these individuals learn about the health coverage options that best meet their needs. We will also help millions more who are not eligible for financial support, but will benefit by using our marketplace and the insurance protections that will take effect. Covered California will help you find out if you are eligible for the sliding scale financial assistance that helps to reduce your health care costs. If your income is very limited, you may be eligible for free coverage through Medi-Cal. Covered California is also helping lower health care costs for all Californians by reducing the number of uninsured and the burden of uncompensated care that is a cost today borne by all of those who have insurance.

When you have health insurance, you don’t have to wait for small health problems to become big ones. You and your family will have access to preventive care and a network of health professionals who are trained to keep you healthy. Covered California will also work to promote prevention and wellness programs that help all Californians.

Chinese Moon Festival (Riverside)
Thursday, September 19
6:00 pm - 8:00 pm
The Chinese Moon Festival will be held September 19th from 6-8pm at the Heritage House located at 8193 Magnolia Ave. in Riverside. This FREE Festival is done in partnership with San Diego Huaxia Chinese School, Riverside Campus and Riverside Astronomical Society

Riverside Mariachi Festival
Friday & Saturday, September 20-21
On Friday and Saturday, September 20 and 21, 2013 the Parks, Recreation and Community Services Department will host the annual Mariachi Festival at Fairmount Park located at 2601 Fairmount Blvd.

Nationally recognized mariachis, including Mariachi Reyna de Los Angeles, alongside the colorful dance steps of Ballet Folklórico performances will entertain guests throughout the event. Vendors will provide food and crafts that reflect the cultural diversity of this innovative festival. The festival will be held Friday, September 20 from 6 to 9 p.m. and Saturday, September 21 from 9 a.m. to 9 p.m.

Small Business Information Fair
Assemblmembcer Cheryl R. Brown (D-San Bernardino) will host a public hearing on exploring financing opportunities for small businesses on Friday, October 4, at the San Bernardino County Government Center at 10:00 a.m. Additionally, a Small Business Information Fair will be held from 9:30 a.m. until 1:30 p.m. Agencies will distribute literature, provide information and offer face-to-face time with business owners and the public. Topic: Financing opportunities with government agencies. Contact: Lisa, (909) 381-3238.

Obamacare: Healthcare Coverage Enrollment Starts October 1
In less than two weeks a new way of getting health insurance will begin. Enrollment starts October 1 into the Affordable Care Act known as Obamacare.

Covered California (http://www.coveredca.com) will provide access to coverage that will start in January 2014. Purchasing insurance through Covered California will have many advantages. For the first time ever, you will be able to make true “apples-to-apples” comparisons of health insurance. Covered California is the only place where you can learn about and use federal financial assistance that can help lower your health care costs. Whether you purchase insurance from Covered California or not, you also will benefit from new standards for health coverage. As part of the federal health care law, the Affordable Care Act, all insurance plans must

Pre-sale tickets are available for purchase at the Parks, Recreation and Community Services Department located at 6927 Magnolia Avenue, 2nd Floor, and all community centers through September 20. Pre-sale tickets are 2 for $25 or 1 for $12.50. On-site ticket sales will be available at $20 per person. Children 12 and under are FREE.

Newport Beach Summer Concert Series presents An Evening with Chris Botti
Friday, September 27, 2013
Join 94.7 The Wave all summer long at the 22nd Annual Summer Concert Series at Hyatt Regency Newport Beach. Telephone (949) 360-7800 for more details.

Hyatt Regency Newport Beach Summer Concert Series presents Jesse Cook and Special Guest
Friday, October 4, 2013
Join 94.7 The Wave all summer long at the 22nd Annual Summer Concert Series at Hyatt Regency Newport Beach. Telephone (949) 360-7800 for more details.

Vanessa Brown, Event Calendar Editor
Remembering the Lives and Deaths of Four Little Girls

On a nice Sunday morning September 15, 1963 at 10:22 am at the 16th Street Baptist Church in Birmingham, Alabama, church members were finishing Sunday School and four young girls sat in the basement feeling good about their lives. They had just finished studying the biblical lesson about “loving your enemies” and little did they know a hate-loving KKK member had placed a bomb in the church that would kill them and wound 22 others.

I am sure these girls were sitting there in their Sunday's best clothes sharing with each other about the lesson and giggling about what was the latest in their world and schools.

We will never know for sure what their lives would have been but we do know the impact their deaths have had on America. We know that when their deaths were broadcast around the country and world, a conservative newspaper in Milwaukee wrote all of us have their blood on our hands. That blood will not be removed until we all work to “love our enemies”.

Fifty years ago that KKK member and Satan meant the act for evil and God used it for good. Today we celebrate and remember those innocent girls and what they could have been. Today we must re-dedicate our lives to help rid our country of the things that divide us. We must put our hands on the plow that will elevate our education system. We must put our hands on the plow that will grow more businesses to generate jobs for others. We must become engaged in the health care debate to ensure all people are covered. We must register to vote and then become involved in the political process to seek office and vote for those with our interest in their heart. We must become our own special interest group and plead our own cause.

A year after these girls died, the 1964 Civil Right Laws passed in congress under the presidency of a southerner from Texas who had used the N-word as a regular part of his vocabulary. Then later the Voting Rights Act was passed under the same president. Now we must take it to the next level of consistent sustainability by being engaged 24/7, 365-days-a-year. We cannot let up because others who hate never take a break from working against us. When you get tired or feel like stopping, celebrate the lives of those little girls: Addie Mae Collins, Cynthia Wesley, Carole Robertson and Denise McNair and remember their deaths.

Incidently, Congressman Ken Calvert, a republican and Rev. Jerry Louder reflects his ability to cross the political divide and religious beliefs to keep the city moving forward. When Tyisha Miller was killed it was Mayor Loveridge who pulled together a diverse group of citizens to investigate, study reports, and bring recommendations back to the city council to enact policies to make our city better.

As a publisher, I personally liked his open door policy. We were always open and up front with each other and most importantly we were honest with each other and that is why I am proud that the people Riverside have named a plaza in his honor. Congratulations Mayor Ron Loveridge, a mayor for all citizens.
Financial Planning for Families

Back to school is a time of fresh starts and opportunities to learn and grow. At home, you can teach your family members to make smart financial choices to help protect the family budget and their financial future.

Following is information about financial planning for families, and is second in a four-part financial planning series.

Make “Saving 101” Family Friendly
Just like adults, kids need a reason to save money. Start teaching them to save by establishing short-term goals for smaller things that allow them to see results quickly. Younger children can save their change for a special toy or snack, while older kids can save an allowance or money earned from doing chores or side jobs to buy something meaningful to them.

Talk to your kids about long-term family goals, such as saving for college or taking a vacation together. Let them be a part of the process and show them how much you will need to save as a family each month. Brainstorm ways to cut back on expenses or bring in extra money to achieve the savings goal.

Show them how to make choices to save money. Instead of renting a movie for family movie night, select a DVD at your local library or instead of eating out, make dinner at home and put the money saved toward your goal. Show kids how they can help earn money to put toward the goal. For example, ask them to go through their old clothes and other items that they no longer use and let them help organize a family or neighborhood yard sale.

Create fun ways to track how much money you are saving by creating a chart for the whole family to see. Each week, have the kids mark on the chart how much closer they have gotten to the family goal.

Take your children to the bank to let them participate in the deposit of your savings. Let them fill out the deposit slip and use this as an opportunity to teach them about how interest can help your family reach your savings goals.

Stick to a Back to School Budget
From backpacks and school supplies to new clothes and shoes, back to school expenses can add up. Turn this seasonal need into an opportunity to teach your family about the value of money, and how to budget and shop wisely.

Review past bank statements to get an idea of how much you spent on school supplies, clothing and other items in previous years. Then, together with your children, make a list of all the items you will need and discuss the budget available. Talk to them about ways you might save on purchases by looking for back to school sales, coupons and promotions.

Shop with your family and let the kids take an active role in choosing items on the list, while showing them how to compare prices and make wise choices to stay within your budget. Discuss the concept of “needs” versus “wants” and explain that while they may need new shoes, it isn’t necessary to buy the most expensive sneakers on the market. Show them how purchasing a less expensive pair can free up money for other items on the list.

Protect Yourself from Identity Theft
Talking to your family about budgeting and saving is important, and it is also wise to discuss how to protect their identity. According to the Identity Theft Resource Center, children are 35 times more likely than adults to be victims of identity theft, with stolen identities and phony lines of credit often undetected until your child applies for a bank account, a driver's license or a college loan. Talk to your kids about identity theft and show them how to take precautions to ensure sensitive information is protected.

Teach your children to never give out their social security number or other personal information. If your children have access to laptops or mobile devises, teach them to avoid clicking on pop-up ads, never answer emails from strangers, and avoid filling out online forms in public places where identity thieves may be able to capture the information. Show them how to determine whether a Web site is secure by making sure the URL starts with "https" (the S standing for secure) or to look for the lock icon in the address bar.

Preparing your younger family members to become financially responsible adults can be rewarding and fun, and can help them establish a bright financial future.

The foregoing article is intended to provide general information about financial planning for families and is not considered financial or tax advice from Union Bank. Please consult your financial or tax advisor.
On the first day of San Bernardino Valley College's RTVF-134 Acting and Directing for Television and Film class, the classroom was full of students asking about the syllabus, pleading for an ‘add code’ so they can enroll in the class, and listening to the professor talk about what to expect in the upcoming semester.

Little did most students know that before they were even born, the professor now standing in front of them by the name of Professor Wagner was saving the world as a secret agent on television each week as the star of the 1970s television series, The Bionic Woman.

For the fall 2013 semester, students in RTVF-134 and RTVF-240 (Acting & Directing for Television and Film and Motion Picture Production, respectively) will be learning from Emmy Award-winning actress and new SBVC adjunct faculty member, Lindsay Wagner.

Wagner’s pathway to San Bernardino Valley College came through a mutual friend of SBVC Professor and Radio/TV/Film Faculty, Dr. Diane Dusick. When Dusick learned that the Emmy Award-winning actress was living within the service area of San Bernardino Valley College but driving all the way to L.A. to teach acting, she approached Wagner about the opportunity. Dusick and Wagner first met years earlier when Dusick was in the news business and produced an interview with her.

“Diane was delightful and tenacious in her efforts and the drive to L.A. was too hard and was taking the fun out of teaching,” said Wagner.

Teaching the Art and Science of Acting

For Professor Wagner, teaching acting and directing classes for the first time in a higher education setting will require some learning on her part as well.

“It is such a different experience from teaching at a proprietary acting school,” Wagner admitted. “I’m very right-brained, so the paperwork and technology is going to take some getting used to.”

Even on the first day of the fall semester, Wagner had her students thinking about how acting can’t strictly be instinctual and requires an organized and thoughtful approach.

“I want students to ask themselves why they want to pursue a career in this industry. Acting is more than just about drawing attention to themselves—it is about getting to know yourself and finding out what you have to say to the world. Human potential is amazing and I want students to really dig into themselves.”

Throughout the semester, Wagner will be injecting personal and professional anecdotes gained from her career that spans many decades and 40 television movies, 5 mini-series productions, 12 feature films, 2 Golden Globe nominations, and one Best TV Actress Emmy. She also has plans to invite industry colleagues and even her own sons to the classroom to share information about how they are making their own names for themselves in Hollywood.

“Acting came to me early at age 12 when a mentor showed me how acting could help me express myself and my own emotions. I enjoy the intensity and indulgence of acting, and I hope that students can take some of that with them through this class,” Wagner said. “It is going to be fun and interesting to connect with younger generations that might reveal to me that I have perspectives that might need updating.”

Still Tuning In To Television

Calling it a ‘part of her life’, Wagner does still connect from time to time with actors and crew from The Bionic Woman at conventions, tributes, and even at the DVD release of the complete series in 2011.

The Emmy Award she received in 1977 for her role as Jamie Sommers (“Best Actress in a Dramatic Role”, The Bionic Woman) still sits in a prominent place in her living room. At home, she still enjoys watching television—albeit with a critical eye that comes from her decades of experience.

Some of the shows she finds time to enjoy include Rizzoli & Isles (TNT), NCIS (CBS), The Good Wife (CBS), Blue Bloods (CBS), and Newsroom (HBO).
Covering California

State Prepares to Help Insure Millions

By Lee Ragin, Jr.

Voice intern, Auvenida Peña is the prime candidate health insurance company’s need on their books as the federal Affordable Care Act begins to roll out under Covered California in October.

Peña, relatively healthy, is in need of coverage. The 23-year-old San Bernardino resident, college student, wife, and mother of a 2-year-old has gone without health insurance for the past five years. She subsidizes her health insurance with what is offered by her university, California State University, San Bernardino but states that this pretty much covers only over-the-counter medication.
When Peña was pregnant with her son, with no medical insurance, she had to seek emergency medical care. “We applied for emergency medical which allowed me to get the medical attention for my pregnancy. I went to a free clinic for a check up after I had my baby.”

Peña’s dilemma, like most Californians, is that while her husband 26-year-old Edgar Mercado and son, Edgar Jr. are covered under his employer’s medical plan, she opted to go without coverage to lessen the amount taken from his check for insurance. Under Covered California they would end up spending $240 on health insurance saving them $200 based on the coverage offered by her husband’s employer.

Through Covered California, individuals and small businesses could purchase high quality health insurance and access financial assistance to pay for coverage. Covered California will offer Qualified Health Plans that are the same high quality health plans available on the private market.

Under the federal health care reforms, insurance companies can no longer turn away individuals with pre-existing medical conditions or charge older individuals much higher premiums. They must now offer policies to everyone no matter their health.

California was the first state in the nation to enact legislation creating a Health Benefit Exchange following the passage of the Patient Protection and Affordable Care Act.

Starting in January 2014, most people will be required to have health insurance or pay a penalty if they don’t.

The tax penalties go into effect in 2014, which means, if you’re uninsured for more than three months in 2014, you may incur a tax penalty and that penalty would be applied when filing your 2014 income tax return.

This penalty is phased-in over a three-year period.

• In 2014, the penalty will be greater of 1.0% of taxable income or $95 per adult and $47.50 per child (up to $285 per family).
• In 2015, the penalty will be the greater of 2.0% of taxable income or $325 per adult and $162.50 per child (up to $975 per family).
• In 2016, the penalty will be at the greater of 2.5% of taxable income or $695 per adult and $347.50 per child (up to $2,085 per family).
• After 2016, the penalty will be increased annually by the increase to the cost-of-living.

As Covered California begins to roll out, individuals and families will be able to determine the exact amount they would pay, based on family size, age and income. Depending on those factors and taking region into account, plans may cost as little as $27 per month — with subsidies of up to $600 per month depending on the plan.

But individuals like Peña are left asking what does this really mean?

“For an individual classified as single, based on an income of $13/hour, that individual would qualify for federal subsidies that will pay nearly half the premium for a midpoint “silver” plan, which covers 73% of costs and includes co-pays,” explained Covered California’s Southern Area Outreach Coordinator, Natasha Simone Ferguson.

Ferguson is employed by the State NAACP to inform and educate individuals and small businesses about Covered California. She was required to attend three-days of training as part of the first phase of Covered California’s outreach grant. Along with other outreach coordinators, she will begin training as an enrollment counselor as part of phase two.

Under Covered California, there are four metal tiers: bronze, silver, gold and platinum. An online calculator created by Covered California estimates that the annual premium at $2,508 and the federal subsidy at $420 would leave the individual with a premium of $2,088, or $174 a month.

According to Ferguson, there are about 5.3 million Californians who will benefit from enrolling
in the program’s “affordable” coverage options with San Bernardino County having the highest uninsured rate in the state at 29.7% and Riverside County falling slightly below at 25%. In California, 2.6 million will qualify for subsidies through Covered California, and 2.7 million would benefit from guaranteed health coverage and will be able to enroll inside or outside of Covered California.

Who is eligible?
According to the Covered California website, any legal resident of California is eligible. For those who qualify for regular coverage there are the four metal tiers, platinum being the plan with the highest premium and bronze the lowest. As an individual’s coverage increases so will their monthly payments, but that cost will be lowered when an individual receives medical care.

A head of household with dependents fare much better as the premiums are reduced and they may even qualify for Medi-Cal based on the federal poverty guideline.

Already, twelve health insurance companies offer coverage in the individual exchange, with six of those companies offering plans through the exchange’s Small Business Health Options Program (SHOP) market as well. Companies in the Inland Empire who offer plans in Covered California’s individual market include: Anthem Blue Cross of California; Blue Shield of California; Health Net; Kaiser Permanente; and Molina Healthcare.

When fully implemented in 2019 more than two million Californians are projected to be receiving subsidized health coverage for themselves and their families through Covered California. Another 2.1 million Californians are expected to purchase coverage without subsidies or in the individual market.

Peña hopes to be a part of that group, “We’re planning on looking further into the coverage offered by Covered California. Hopefully in the end we all can be covered and at the same time, save money.”

For more information on Covered California, Inland Empire residents may contact Ms. Ferguson who is available for one-on-one consultations or group presentations by contacting her at 951.742.7041 or by email at Natasha@ca-naacp.org.

Why government financial assistance works

In the chart below, you can see how different people qualify for government assistance to get health insurance. These are examples only – you may fall into a different category. The estimated cost to buy health insurance is designed to give you a general idea of the monthly cost to you. When you buy health insurance, the amount is likely to be different based on current rates and your particular situation.

<table>
<thead>
<tr>
<th>You are...</th>
<th>You qualify for...</th>
</tr>
</thead>
<tbody>
<tr>
<td>An individual making less than</td>
<td>Medi-Cal, a free government program</td>
</tr>
<tr>
<td>$15,415*</td>
<td></td>
</tr>
<tr>
<td>An individual making $15,415 to</td>
<td>You qualify for help in paying out-of-pocket costs like deductibles and co-pays.</td>
</tr>
<tr>
<td>$27,935*</td>
<td>You also qualify for a tax credit that will lower the amount of your monthly premium.**</td>
</tr>
<tr>
<td>An individual making $27,936 to</td>
<td>You qualify for a tax credit that will lower the amount of your monthly premium.**</td>
</tr>
<tr>
<td>$44,680*</td>
<td></td>
</tr>
<tr>
<td>An individual making over</td>
<td>You do not qualify for government assistance but you are still eligible to buy health insurance through Covered California.</td>
</tr>
<tr>
<td>$44,680*</td>
<td></td>
</tr>
<tr>
<td>A family of four making less than $31,810*</td>
<td>Medi-Cal, a free government program</td>
</tr>
<tr>
<td>A family of four making $31,810 to $57,635*</td>
<td>You qualify for help in paying out-of-pocket costs like deductibles and co-pays. You also qualify for a tax credit that will lower the amount of your monthly premium.**</td>
</tr>
<tr>
<td>A family of four making $57,636 to $92,200*</td>
<td>You qualify for a tax credit that will lower the amount of your monthly premium.**</td>
</tr>
<tr>
<td>A family of four making over $92,200*</td>
<td>You do not qualify for government assistance but you are still eligible to buy health insurance through Covered California.</td>
</tr>
</tbody>
</table>

* Income levels are based on the year 2012
** You must enroll through Covered California to be eligible for your tax credit
Two weeks ago, Hit-Boy “ scorched” the stage at the Airliner in Downtown Los Angeles. He arrived confident with a bus load of entourage at his disposal. But proceeded to hold down his dominion by very confidently shouting through his microphone, “I know where I’m from,” making the whole L.A. crowd attest to Hit-Boys proud roots, roots that are grounded in the “I.E.” Why yes, he is from the Inland Empire, Fontana to be exact. Working with musical giants such as; Jay-Z, Kanye West, Mary J. Blidge, Justin Bieber and others, this young beat and hit maker’s foundation lies in the heart of the “I.E.”

The 26 year old star is not only loved by his followers, fans and celebrity constituents but is cherished by his family. Hit-Boy’s grandmother, Jean, a.k.a “G-Ma,” blatantly says, “I call him Chauncey, and this boy has a heart of gold, he just bought his mother a home. I told him to always stay humble and keep God first and that is exactly what he’s done – he deserves everything that’s coming to him, he’s a beautiful person.”

It seems Hit-Boy is making waves in the industry, as well as making the very people that raised him “sea sick” by his generosity. Hit-Boy’s mother, Nisha, says, “His biggest dream and goal in life was to buy me a house, and now he has done that – he’s happy.”

Hit-Boy continues to tour and produce for the biggest musical stars in the world. When will he venture back to the Inland Empire? Well, I’m certain it will be to visit his mother at her new residence. Certainly, the “I.E.” will hold down Hit-Boy, as Hit-Boy continues to hold down the “I.E.”
Inland Empire Million Man March in Fontana

1 - Dr. E.M. Abdulmumin, Clinical Psychologist, martial arts teacher and head of the DuBois Institute, introduced Jeremy Cain, Lisa Mason, Chase Mason, and Tyler Mason to the Afro-centric Rites of passage, a cultural awareness, growth and development program offered by the Institute. Fall semester classes begin at the Bobby Bonds Center on University Avenue in Riverside. While some participants may have attended the Million Fathers March in identification with or in support of the objectives of the 50th Anniversary of the March on Washington for Jobs, Peace, and Freedom, Terry Boykins restated the focus here in the Inland Empire at the Million Fathers March - within the realm of education...was on men as father’s to their children. Fathers getting and effectively using the knowledge, tools, resources, and support that enables them and their children to succeed in family life, school, relationships with others, and in their physical and emotional well being. 2 - Families joined Terry Boykins, CEO Street Positive in the program opening at the Million Fathers March in Seville Park, Fontana. On a day when temperatures reached over 100 degrees, city employees provided water and sun shelters for March participants and for the many city, county, and community service organizations there for Inland Empire parents and families, like Rob Bock, Lisa (Bell) Bock, and their daughters, Najarrea and Nakayla Bell. 3 - Dr. D.C. Nosakhere Thomas facilitated the information exchange during the event by announcing the times and places where sessions were being held. 4 - Ed Williams, Cynthia Frazier (rear), Brennan Hill, Bryce Hill, and Isaiah Frazier (front). Cynthia provides training for children and youth of all ages in the use of electronic devices in employment settings. Her focus is to increase use of information technology among females. 5 - ON DUTY - During the Million Fathers March, John Griffin of the Westside Nubians and Jintill Hart representing the Victor Community Support Services. 6 - The Alpha Phi Alpha Fraternity like other fraternities and sororities provides educational, mentorship, and cultural enrichment programs and services. These young men had questions...serious business.

Photos by John Coleman
The following person(s) is (are) doing business under the fictitious business name(s) listed above.

FILE NO. R-2013-00020
p. 9/5, 9/12, 9/19, 9/26, 2013

AMENDED

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

PURPOSE: FILLED UNIFORMS AND SCRUBS
13738 Chapa Ave. Riverside, CA 92503
Riverside County
Tawona Nettles
FILE NO. R-2013-00253
p. 9/5, 9/12, 9/19, 9/26, 2013

YOUNKER to SHAUN SNIDER. The Court

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
CASE NUMBER RIC 1309884
To All Interested Persons: Petitioner: ANTHONY KUBIN filed a petition with this court for a decree changing names as follows: ANTHONY KUBIN to ANTHONY JONES. The Court Orders that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection no later than two court days before the matter objection is timely filed, the court may grant the petition without a hearing. Notice of Hearing: Date: 10/13/13 Time: 8:30 AM Dept.: 10. The address of the court is: Superior Court of California, County of Riverside, 4050 Main St., (P.O. Box 431), Riverside, CA 92502-0431. A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: Black Voice, 4290 Brockton Avenue, Riverside, CA 92501.

If you believe that any of the statements contained herein are false or if you believe that the person(s) listed have filed false statements of fictitious names, you should notify the Clerk of this court at the following address:

Riverside County Clerk's Office
200 E.第六街
Riverside, CA 92504

VOICE

public notices
SPECIALIZED PRINTING SERVICES
1600 N. Broadway, Suite 860
Santa Ana, CA 92706
CALIFORNIA

This business is conducted by: Individual Registrant has not yet begun to transact business under the fictitious name(s) listed above.
I hereby certify that this copy is a correct copy of the original statement on file in my office.
NOTICE: This fictitious business name statement expires five years from the date it was filed in the Office of the County Clerk. A new Fictitious Business Name Statement must be filed before that time.
I hereby certify that this is a correct copy of the original statement on file in my office.
NOTICE: This fictitious business name statement expires five years from the date it was filed in the Office of the County Clerk. A new Fictitious Business Name Statement must be filed before that time.
I hereby certify that the copy of this original statement on file in my office is true.
I hereby certify that this is a correct copy of the original statement on file in my office.
NOTICE: This fictitious business name statement expires five years from the date it was filed in the Office of the County Clerk. A new Fictitious Business Name Statement must be filed before that time.
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I hereby certify that this is a correct copy of the original statement on file in my office.
Registerant has not yet begun to transact business under the fictitious name(s) listed above.

I declare that all the information in this statement is true and correct. (A registrant who declares as true, information which he or she knows to be false is guilty of a crime.) s/...Ruben Ortiz, Owner

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 filed with the County of Riverside on 9/3/13 I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE: This fictitious business name statement expires five years from the date it was filed in the Office of the County Clerk. A new Fictitious Business Name Statement must be filed before that time. The filing of this statement does not 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 filed with the County of Riverside on 9/3/13 I hereby certify that this copy is a correct copy of the original statement on file in my office.

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It was a sad day in the IE when Katey McGuire’s closed. They were the only place I could find a Mississippi Mud Cookie. Katey’s was the best. It was a combination of chocolate, peanut butter, oats, a hint of vanilla along with the rich, creamy butter that made these cookies decadent and delicious.

The greatest cookie ever created by mankind has to be the classic Toll House Chocolate Chip Cookie. The reason it is my all time favorite is that it is the perfect combination of cookie dough and chocolate. For any occasion, you can never go wrong with chocolate chip cookies.

For people with health issues, or who are concerned about their intake of fat or sugar, it is often very difficult to find a low-fat or a low-sugar cookie. Thankfully, Stater Brothers markets usually have a selection of both (ask, if you can’t locate them). For example, the Spaans “Fudge n’ Chips” are sugar free, soft, and tasty. Sometimes Stater’s will also have healthy oatmeal or chocolate chip cookies, which are YUMMY, if they’re in stock.

I have given this great thought and I would have to say it would be my grandma’s oatmeal chocolate chip cookies she made for me when I would visit her. Although she has gone on now, her cookies remain my favorite of all.

My favorite cookie, outside of my mom’s homemade chocolate chip, is the chocolate chip cookies baked by Stater Bros. bakery department. They taste homemade.

Me too!!!

Guess I’ll go with my second favorite...

Simple Simon’s ginger molasses.

Me too!!!
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9:30 am
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amos_templepastor@gmail.com

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Christian Methodist Episcopal Church
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ANN HILLIARD
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Wednesday Bible Study
5:00 pm
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951.205.3159
www.praisetabernaclecmechurch.com

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Valerie Hill
Candidate
Riverside City Council, Ward 3

Riverside is a Special City and Ward 3 is its Heart

In Ward 3, we welcome Riversiders to our varied businesses; we cultivate neighborhoods where families can thrive; we provide opportunities for our youth and our seniors. We appreciate the value of a safe and healthy community and are willing to work together to keep it that way!

I am running for city council because I love where we live and want to maintain the uniqueness that makes us Riverside.

Keeping citizens safe is my first priority. I believe it is important to maintain clean, graffiti-free, well-lit neighborhoods. I support the use of crossing guards on busy roadways so our children arrive to school safely. I will ensure our police and fire departments are adequately staffed.

I will work to attract new businesses, to grow good jobs, add services and enhance revenues. I will work closely with the local Chamber of Commerce to address issues of current businesses operating in the city.

I am excited about initiating and improving partnerships with businesses, local schools and non-profits to help our children. Our children are our future. I will work to get businesses and non-profit groups to partner with our schools in funding, mentoring, job training and recruitment.

I have learned the only way to produce winning solutions is through effective communication, collaboration and transparency.

Please join me as we work to promote solutions that can only increase our pride in our community and enrich the lives of all our residents.

Rikke Van Johnson
Mayoral Candidate
City of San Bernardino

When I was first elected as the 6th Ward City Councilman the area was in the early development of some exciting possibilities. By “Focusing on the Vision” I shared three things that we needed to do to positively impact our community. One was Moving forward together with a Plan. Secondly, together we worked at Maximizing our Potential and thirdly, I Made People a Priority by being accessible and accountable. We had our challenges. But we were able to transform our community from an area of crime and poverty, to an area of caring and prosperity; from an area of vice and gangs, to an area of vision and goals.

Through robust partnerships we brought jobs into our community with the addition of Hewlett Packard, FedEx, and Dollar Tree – all Fortune 500 companies. With a caring eye towards our seniors The Magnolia at Highland Senior Apartment Complex with multiple amenities was added, which made it the best senior apartment complex in our city.

Our area has undergone a welcomed metamorphosis with new schools, new businesses and many new neighbors. Through it all, we have laid a solid foundation in this vineyard of our City.

Now it’s time to “Expand the Vision”. My Vision for the City of San Bernardino is a safe and prosperous community which offers a wide range of housing, recreation, education, cultural and employment opportunities for all who come to live and work here. An area that will continue to provide a strong sense of community; and continue to grow and prosper so all San Bernardino residents will have access to a better quality of life.

To progressively propel San Bernardino forward towards renewed growth and a better reputation it will require strategic planning and a unified body working to achieve those goals. There are opportunity areas throughout our City that exist and can be mined for future constructive development.

The San Bernardino International Airport is primed for an international carrier. Planning around the airport will be a must to take advantage of the multiple components of the aviation industry.

As the sbX bus rapid transit winds its way through our city along “E” Street and Hospitality Lane we have to plan how we are going to take advantage of that amenity as it reduces vehicle congestion while providing the public an environmentally friendly alternative that is sophisticated, cost effective and time efficient.

We have to improve our permitting process as we grow new businesses. Not only should we provide a ‘concierge’ to guide our business partners through the process, but we have to look into how we can phase in the dollars needed to help to get businesses off the ground and running.

California State University of San Bernardino and San Bernardino Valley College are valued partners that must be included in the process as we work to become a thriving civic community. The possibilities for those partnerships are endless including preparing our new leaders and workforce; and providing technical support, research and interns.

These are just some of my many ideas. I have worked for ten years to build vital relationships on the local, state and national levels to assist in carrying out these ideas. Through it all, my goal is to create, grow and maintain economic value in our City, which will help us to realize all the necessities that define quality of life. The City of San Bernardino will once again be that proud City on the Move by doing what a City does best to reflect what a great city has to offer by working together with a vision, a plan and a hope that tomorrow will be a better day than today.

My name is Rikke Van Johnson and I’m running for Mayor for the City of San Bernardino. I need your prayers, I need your support and I need your vote. For more information and to see how you can get involved visit my website at www.rikkevanjohnson.com. It will take a movement to save our City.

For the next several weeks the VOICE will be asking local candidates why they are choosing to run for office and highlighting their answers for readers and voters. Please educate yourself on the candidates and local issues, exercise your civic duty, and vote in the upcoming general election. Candidates can forward a high resolution photo and first person narrative to editor@theievoice.com.
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