



Shelia Shaffer
Former and Future UT Staff Member

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“What has been demonstrated here, is that we have rights and when we exercise our rights, justice can and will prevail ... I had no idea it would take three years! To me, the results have proven to be worth the wait.”

This Strikes Us ...

Our latest long, national nightmare is almost over.

Iowans join each other on January 3 in the comfort of their churches, schools and living rooms to debate the merits of the presidential candidates vying for their affection. New Hampshire will follow with the first primary on January 8 and then on to South Carolina.

After that we swing into Super Tuesday, twiddle our thumbs waiting for the nominating conventions and endure the last round of debates and negative ads as the general election approaches.

It could be worse ... no, on second thought, it really can't get much worse. Next year's general election is on November 4. The race for 2012 starts on November 5, 2008.

The presumptive nominees – Democrat Hillary Clinton and Republican Rudy Giuliani – are sinking like stones as we approach the New Year and the objects in their rear view mirrors are much closer than they appear.

Barack Obama, senator from Illinois, who only recently came to our notice in 2004 at the Democratic Party convention and Mike Huckabee, governor of Arkansas, who has yet to come to everyone's notice, have taken the lead in Iowa and are moving up in the other states.

We aren't totally serious when we talk about a nightmare. Several months ago, this affair looked like a pretty ho-hum, election year cycle with the frontrunners in pretty good shape. Now, all of a sudden, Clinton is falling apart, flailing out at Obama, going negative in Iowa. Iowans, however, are not the type of folk who take kindly to negative campaigning.

On the Republican side, Giuliani, whose national claim to fame is that he hugged the suffering in New York City after 9/11, has more baggage than the conservative elements in the Republican Party are willing to overlook and Mitt Romney is so newly conservative that those same elements can only cast a suspicious glance his way.

Senator John McCain, who has staked his reputation on Bush's Iraqi surge, Bush's immigration plans and campaign finance reform is also anathema to some conservatives.

Which brings us to Huckabee – the compassionate social conservative and Baptist minister, who preaches a creationist, right to life, anti-gay marriage agenda but who also opened up college scholarships for the children of illegal aliens while saying we should not hold children accountable for the sins of their parents.

Huckabee just might have a certain appeal beyond the evangelicals if he can shore up his finances and organization to take him beyond victories and close seconds in Iowa, New Hampshire and South Carolina. A candidate needs money and people to compete on Super Tuesday.

Obama, on the other hand, who has both money and people, needs only to stay in the running in those three contests. Clinton's strength has always been the perception that her victory was inevitable. She and Obama have been swapping the lead in Iowa over the past several months, he has been closing fast in New Hampshire and South Carolina presents an interesting demographic challenge for the two Democratic frontrunners.

South Carolina has a strong African-American base of Democratic voters. Clinton has long held the edge among South Carolina's black voters at least in part because of the perception that Obama can't win amongst white folks. If Obama wins in Iowa and finishes well in New Hampshire – close to Clinton, that is, South Carolina's African-American voters will be forced, and rather quickly at that, to re-assess their opinion of his chances.

Obama and Huckabee, though they occupy the far ends of the political spectrum in this particular race, have at least one thing in common – they have not alienated those in opposition. This doesn't mean that conservatives will run over to Obama in any great numbers if a Republican they cannot abide, such as Giuliani gets the nod from the GOP. But it does mean that he may be better able to work with such Republicans if he wins the race for the White House.

Huckabee is similarly situated. In spite of his religious fervor, he is realistic when it comes to issues such as the environment, the ills of corporate greed, his sensible approach to immigration (presuming he doesn't decide to do a Romney and start pandering to the "throw all 12 million of 'em out" crowd). His competence as an executive is proven and his compassion is genuine.

There are two problems that Americans have, or should have, with the current state of affairs in Washington: first the lack of competence and, second, the anger and angst that the baby boomer generation seems unable to shake even 30 years after the Vietnam War – remember the 2004 election if you think that analysis seems far-fetched.

Huckabee and Obama may very well appeal to voters who are ready for a real change from the politics, and policies, of the last decade and a half. We've had eight years of incompetence and 16 years of teeth grinding.

This time at least, their programs may not matter as much as their personalities.

The Sojourner's Truth

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Community Calendar

*December 19

Community Luncheon: Missionary Society of Phillips Temple CME Church; Noon to 2 pm; Free and open to public: 419-242-7906

*December 21

Keyser Elementary Gymnastics Show: 9 am and 10 am
Nathan Hale Elementary: First grade student special Christmas Party; 1:30 pm

*December 23

Third Baptist Church: Special Music of the Christmas Season rendered during the 11 am service
New Testament Church Holiday Production: "Out of the Mouths of Babes"; 6 pm; Maumee Indoor Theatre: 419-380-9357

*December 24

The Living Light: A moving Christmas Eve experience; Collingwood United Methodist Church; Music, drama and scripture; 7 pm: 419-476-8034

*December 25

Merry Christmas!!

*December 26-January 1

Kwanzaa!
Kwanzaa celebration at the Wayman Palmer YMCA; 5 pm each afternoon; Sponsored by the Toledo Kwanzaa House Committee

*December 30-31

"A Time of Refreshing" Conference: New Testament Church; Noon and 7 pm on Sunday, 9:30 pm on Monday; Guests – Pastor Jeanette Williams, Evangelist Sara Barbour of Indianapolis; Musical guests – Darius Twyman of Detroit, Gerri Brown of Columbus and Sherri McGlown of Columbus: 419-380-9357

*December 31

Watch Night Services: St. Paul MBC; Guest churches – Third Baptist, First Antioch Baptist, Church of the New Covenant, United Missionary Baptist; 7 pm: 419-246-2886

*January 1

Happy New Year!!
New Year's Day Concert: St. Paul AME Zion; Keith "Wonderboy" Johnson, The Nevels Sisters and Isaac Simpson: 419-243-1065

*January 21

Northwest Ohio Black Media Association presents the **Martin Luther King Jr. Basketball Classic**. Owens Community College, Student Health Activities Center. 1:00 p.m. Scott Bulldogs vs. East Chicago Central HS (Defending Indiana Class 4A State Champs.) 3 p.m. Libby Cowboys (Defending Toledo City league Champs.) vs. Saginaw HS (Defending Michigan Class A State Champions.) 1-419-215-1087

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My View

By Jack Ford
The Truth's Political Columnist



The recent legislation which ends taxation on veterans' pensions in Ohio is a real success for veterans and a big political win for State Representative Peter Ujvagi, Democrat from East Toledo. Ujvagi worked with a Republican from Springfield to get bi-partisan support for this bill.

The Republican, Ross McGregor, is from a district that a Democrat should rightfully be holding so his success on this bill will help the Republican in his re-election effort next year.

The politics of the district plays a role in getting this bill through the process. Ujvagi has become one of the most savvy members of the legisla-

ture. He is sure to be a candidate to succeed Teresa Fedor as state senator when her term ends.

Ujvagi is also a very well connected national Democrat through his associations with Hungarian Americans. He has national clout that we do not recognize in Toledo as we should. When I was on City Council, Ujvagi wrangled an invite for me to the White House based on these connections. And, I will never forget an impromptu floor demonstration Ujvagi orchestrated for me in the Ohio delegation during the 2004 Democratic National convention.

Ujvagi, a deeply well-read man, was a devotee of Saul Alinsky, the father of community political organizing in the 1930's Chicago. I wonder if this puts Ujvagi in a little quandary over supporting Barack Obama (once a Chicago organizer) or going for Hillary Clinton because of his own national connections?

Has it been almost 25 years since Ujvagi ran for mayor of Toledo? And, as you will recall, Linda Woggon, now a Columbus lobbyist for the Chamber of Commerce, served as his campaign chairman? Peter Ujvagi would still be a great mayor in the Fiorella La

Guardia mold – old school.

Commissioner Pete Gerken and Councilman Frank Szollosi are two other Democrats who would excel as mayoral candidates. Jim Hartung has quietly checked on his own chances. And Keith Wilkowski has his followers.

Republican presidential candidate Mitt Romney spoke on religious tolerance several weeks ago. He generally earned high marks for his tone and wording. However, a column last week in another publication by Harry Alford hit the nail on the head for black voters. Alford questioned what Romney's view might be on the historical antipathy which Mormons have held toward blacks fully participating in the Mormon Church. I would like to see a national pundit ask Romney a question about that issue.

A few weeks ago here in The Truth, Lafe Tolliver wrote a satirical column regarding finding a letter from Fran Lawrence to John Foley in a waste can.

It was a joke, folks!

Satire is used to hold up a folly to ridicule. Mark Twain was good at it and so must be Lafe Tolliver if we can judge by the number of people who believed the column.

Much has been written and spoken on the Karyn McConnell Hancock affair. It appears to me she could not face the enormous self-inflicted problems coming down all at the same time. I hope she works her way through these difficulties. And if, say, the Thurgood Marshall Association or some other group wants to start an effort to raise a restitution fund for the true victims in this case, I stand ready to help them.

As for Karyn and her family, there are many who love them ... period. And to those bloggers and others who would somehow blame Judge McConnell, that is entirely ridiculous. He was a father who at one point was scared to death that he might lose his

daughter. Can anyone forget the look on his face when he first went on TV and appealed for Karyn's safe return?

I have received many kind words since I disclosed my dependence on dialysis. You should know that I have adapted very well and continue to stay very busy teaching a full course load at Bowling Green State University, working to save COSI, attending to my duties on the Toledo Board of Education, fundraising for the Kidney Foundation, serving as the political columnist for The Truth and starting my new television show with my wife Cynthia – "Coffee with the Fords" (every Sunday morning at 6:30 a.m. on Channel 13

WTVG) – a full plate indeed.

Ed. Note: After the submission of this article for publication, on this past Sunday Tim Russert of NBC's Meet the Press did indeed pose the question to Mitt Romney about the fact, among others, that his religion did not accept that African-Americans were entitled to the full privileges of that religion until 1978 and gave Romney the opportunity to explain either why he remained a member of such a religion or to excuse the religion's shortcoming. Romney, in general terms, responded that he loved his religion and declined to specifically address the issue involving African-Americans.

The Flight of the Body – The Repair of the Soul

By Warren Woodberry
Guest Columnist

Friends and members of the church divided and turned to the four corners of the world and sang and prayed for the safety of a daughter, a mother, a friend and a wife. A pastor led them in song and prayer, and in keeping with Matthew 18:20, those present turned and sent their prayers north, east, south and west.

To many, the walls and ceilings of the small room disintegrated, allowing their prayers to quickly escape, reaching every corner of the world with God's speed in search of the one in need of prayer. The small group prayed not only for a friend, and a mother, they prayed for all women and children not accounted for.

They prayed for sanity, love and a world where women in need are nourished and allowed to contribute to a world in need. They prayed for her mother, her father, her son and for the unborn child she carries. And they prayed for forgiveness for those in need of forgiveness. Although their faces seemed twisted in agony and pain as they prayed, there was a sense of hope in their songs and joy in their hearts for the prayers that they offered.

"Whenever two of you on earth agree about anything you pray for, it will be done for you by my Father in heaven. For where two or three come together in my Name, I am there with them". (Matthew 18:20).

The family's prayers were answered upon the safe physical return of their loved one. But the physical return is just the beginning, as a new prayer will be needed for the return of the soul and the spirit.

The unfolding story re-

minds me of a documentary on the first flight of a young hawk from a high rise building in New York City over looking Central Park. The young bird was troubled and fearful of what lay ahead and so it took a short flight to test its wings. The proud parents perched in the distance, helpless to assist any further.

The flight went badly due to a strong prevailing wind and so the bird soon returned to its original nest until a better plan could be devised to cope with a stressful situation. Upon returning to the nest, the parents descended on the young bird with apparent words of encouragement.

The second attempt was successful with guidance and expressed love from mother and father. To me this human lost and found loved one has been rescued and returned to the nest as initial prayers for her physical safety have been answered.

It was ironic that a friend of mine, who I now refer to as Dr. Phil, called me on the very same day of the disappearance notification and assured me with great confidence that stress was the cause of the flight. We engaged in a difference of opinion as I held to the belief that abduction was a great possibility in this world of today. We agreed to disagree. His insight appears to be correct.

Many will take pleasure that those who appear to be privileged have somehow fallen, forgetting the sayings **"That he that is without sin among you, Let him cast the first stone."**

Archives and the daily news shows that there are many people, rich and poor, black and white, male and female, young and old who have succumbed to the unforeseen circumstances of

stress. But this will not relieve the pressure and probing of the press as they move in a different world and see only the story.

Many have benefited from their probing for the truth although when it is personal it is not so easy to accept. The future will reveal whether even you might eventually be subjected to public scrutiny. But, for now, to some, the casting of stones appears to be an Olympic sport as the desire to cast the first stone and the second are strong among many people and some feel justified in asking for harsh punishment for the alleged accusations.

These decisions will be made in the courts where accusations such as those made have jurisdiction, and no one should realize this better than those involved, as the court is an arena with which they are more than familiar. Those seeking resolve for these allegations also deserve consideration, compassion and justice and so the courts will have no easy time adjudicating this case.

Luke, Chapter 15: "And the son said unto him, Father, I have sinned against heaven, and in thy sight, and am no more worthy to be called thy son. But the father said to his servants, Bring forth the best robe, and put it on him; and put a ring on his hand, and shoes on his feet: and bring hither the fatted calf and kill it; and let us eat, and be merry: For this my son was dead, and is alive again; he was lost, and is found, And they began to be merry."

There is joy among the family and friends for the safe physical return of a loved one as their prayers have been answered, but now let the prayer for the repair of the soul begin.



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Shelia Shaffer: Her Victory Over UT Makes It All Worthwhile

By Fletcher Word
Sojourner's Truth Editor

On July 27, 2004, Shelia Shaffer, who had been part of The University of Toledo's staff since April 1981 when she was hired as a clerk in the university's Department of Safety, received a hand delivered letter from Randall J. McElfish, director, Labor and Employee Relations, informing her that her days at UT had come to an end.

Shaffer's position, said McElfish, was being abolished "due to a lack of funds."

Shaffer, as she had on two previous such occasions, decided to not go gentle into that good night of unemployment. She immediately appealed UT's decision even though she was warned that it would take years for the situation to be resolved — perhaps even as long as three or four years.

In the event, it took just about that amount of time. On October 24, 2007, an administrative law judge for the State of Ohio's Personnel Board of Review issued a report and recommendation that Shaffer's layoff had been procedurally defective and that she should be reinstated.

The chairman of the State Personnel Board of Review adopted the recommendation and issued an order on November 14, 2007 that will require UT not only to reinstate Shaffer but also to award her back pay in an amount that will easily fall within a six-figure range.

It is a victory Shaffer relishes, not just because of the difficulties she has undergone over the past few years, but also because she feels that others in similar positions will benefit by the ruling.

"It has now been over three years that I've been without a steady income," Shaffer told The Truth last week as she waited for the university to finally perform as ordered. "I have no health insurance. I haven't seen a medical doctor in over three years, except for the times I had to go to the emergency room. My financial situation has become embarrassing. My self esteem and my confidence have been shot down by their continued 'bad faith' actions toward me. I know there are people worse off than me, but this is my worst. And worse than that, it did not have to be."

The reason it did not have to be is clear in the judge's recommendations and the brief filed on Shaffer's behalf by her attorney, Richard Mitchell of Mitchell Law, LLC. There are procedures in place — established via the Ohio Administrative Code — for abolishing positions and laying off employees. Among those procedures is the fact that only certain officers at the

university — the appointing authority — can perform such functions and McElfish was in no ways authorized to handle such a situation himself. At the time of Shaffer's dismissal, in fact, most of those authorized to do so had themselves left the



university and, at that point, only the president could take such action.

Shaffer's difficulties with the institution, she says, began in 1992 when she was promoted to the Affirmative Action Office as an equal opportunity officer. In that position she helped to submit state and federal reports on compliance and trained department heads on hiring practices, among other duties.

To say that such affirmative action oversight was not wildly popular on campus would be an understatement. And Shaffer, no shrinking violet when it comes to pointing out what she feels are instances of discrimination, soon found herself, for the first time, laid off.

She appealed that 1993 decision to the State Personnel Board of Review but, before the hearing was held, the university settled out of court and reinstated her. She was placed in the purchasing department as a business services officer.

But less than a decade later, according to one observer within the university and close to the situation, Shaffer was targeted again.

"In 2002, I was warned by then Senior Director of Business, Alvin Comley, that he would eliminate my job when the university made budget cuts," recalls Shaffer. "I think I made him uncomfortable in meetings because he would make statements that had racial undertones. When questioned by me regarding some of those remarks, he informed me not to

attend any more meetings with purchasers, buyers, supervisors and managers."

In 2002, Shaffer was informed by the Human Resources Department that her job would be abolished. In 2003, she was told that due to arbitra-

her appeals process eventually bringing in Mitchell to complete the process.

Again, the procedural issue is the fact that the person who abolished Shaffer's job did not have the authority to do so.

Naturally the questions arise: why cannot the university simply reinstate Shaffer and then have the proper person abolish her position and why did the institution not do so three years ago when it must have recognized its error?

And that answer, as Mitchell points out in his brief and as Shaffer told The Truth when we sat down with her last week is this: the university laid her off due to a lack of funds, she was told. In reality, there was no lack of funds.

Wrote Mitchell in his brief as he addressed that potential issue and also to point out the fact that the university had acted in bad faith: "A few examples are funds used after Appellant Shaffer was removed from her position: [a] \$250, renovation for [an administrator's] office; [a] \$40,000 tracking system for receiving department; attrition in the department making funds available; raise[s] for two em-

ployees in Appellee's department; out of class pay for two other employees; \$12,000 'projet' system; numerous new positions have been instituted."

"If they come back and say we will abolish the position based on budget cuts," says Shaffer, "I have copies of job ops in which they have been hiring for these [past three] years."

In other words, Shaffer, Murry and Mitchell could have easily made the case that there was no need to abolish Shaffer's position based upon lack of funds and they are prepared to do so in the future if necessary. The failure of the university administration to comply with threshold procedural requirements, however, was a slam dunk... one which the university has appeared to acknowledge by its decision not to carry on with the appeals process after the order on November 14 reinstating Shaffer.

As of this writing, UT has still not come forth with a proposal that would be entirely satisfactory to Shaffer and her representatives, but she is satisfied at least that she has prevailed.

"It says a lot, a victory of this magnitude," she says. "I know I'm going to help a lot of people who have been wronged."

And she feels vindicated, finally, in her determination to proceed against an institution with over 20,000 students and 3,500 full-time employees. She could have easily rolled over, she says, and accepted her fate.

"I could have settled out of court, but the picture was much bigger this time. Large institutions and corporations sometimes operate in a manner that gives the appearance that they are 'above the law.' For that reason, individuals are sometimes reluctant to take on companies of this magnitude alone. But what has been demonstrated here, is that we have rights and when we exercise our rights, justice can and will prevail. This has been a very difficult three years for me. While I realize there have been thousands in my position, I always knew, what happened to me was wrong and I would win my job back. I had no idea it would take three years! To me, the results have proven to be worth the wait."

The Community Club

The Community Club, located at 3353 Franklin Avenue invites you to celebrate the holidays with us in December at two special events.

Saturday, December 22, 2007

The Community Club Holiday Party Celebration begins at 8:00 p.m. - \$5.00 per person including a holiday buffet. B.Y.O.B.

Monday, December 31, 2007

Community Club New Year's Eve Celebration.

Doors open at 8:00 p.m.

\$5.00 per person, B.Y.O.B.

(Cabaret Style — with set-ups available)



The Community Club thanks everyone for their participation and support in 2007! We have just under 1,000 members and would like all of you to come out on New Year's Eve because this will also be our bon voyage at this location.

Again, the Community Club truly thanks each and every one of you and wishes you all a Blessed Holiday Season.

We look forward to celebrating the holiday season with you!

For more information, call 419-720-4306



In Memoriam

Police Athletic League Boxing Coach

Henry L. Moore

April 2, 1946 – December 15, 2007

Henry L. Moore, boxing coach, succumbed to his final seven-year bout with lung cancer on Saturday, December 15, 2007 at 3:15 a.m.

Henry served his community by becoming president of Washington Village's Homeowners Association and its current sergeant-at-arms. He also served as an executive board member, finance and housing committee member for Organized Neighbors Yielding eXcellence, Inc. (ONYX).

Henry was spokesperson for the Victory Center, which provides free after care services to cancer patients. He was honored by this organization as its Victor Honoree for 2006.

Having been an amateur boxer in the Police Athletic League (PAL) as a youth, Henry volunteered as boxing coach for the PAL and was involved in the success of the Toledo PAL becoming 2003 Golden Glove Champions.

Henry always felt his first greatest accomplishment was his marriage to Toledo NAACP President, WilliAnn Moore, whom he met in kindergarten at Gunckel Elementary School. His second greatest accomplishment was being a father and positive role model to son, Joseph and daughter, Donna Madena. His final accomplishment and pride of his life was his grandchildren, Timeka, Cory, Reva, Nicole, Joseph III, Tyler Marie, Matthew, and Dakota.

Henry was preceded in death by his mother, Leola and father, Elder Jerry Moore, Sr.; brothers: Jerry, Jr., James, Lonnie, and Eugene; sisters: Delores and Dorothy.

Henry is survived by sisters: Leola Moore and Geraldine Walker; brother: Sylvester Moore; nieces, nephews, special cousin and source of support: David Rayford; faithful relatives and his many friends.

In lieu of flowers, Henry would like everyone to contribute to his foundation, which was established for children needing boxing equipment and supplies. The foundation is called "Fighting for Kids". Contributions can be sent to P.O. Box 9388, Toledo, OH 43697.

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appearance in the movie as Tom Bosley's landlord. O'Neal was recently inducted into the Ottawa Hills Foundation Hall of Fame. Los Angeles Mayor Antonio R. Villaraigosa and the SBA honored O'Neal and Connection III earlier this year as the "Arts and Entertainment Company of the Year" at the annual Minority Enterprise Development (MED) Week Awards. In addition, Connection III has the distinction of developing and producing the first African American after-school spe-

cial on network television, "What About Your Friends?" that aired on CBS receiving two Emmy nominations and winning an NAACP Image award for Outstanding Children's Series or Special.

Produced by Cleveland O'Neal III, CEO/Founder of Connection III Entertainment Corp. of Los Angeles. Cleveland is the son of

Brunetta O'Neal, retired Toledo Public School teacher and Cleveland O'Neal Jr., retired research chemist.

DVD'S OF "CHRISTMAS AT WATER'S EDGE" MAY BE PURCHASED ONLINE AT WALMART.COM AND IN OTHER RETAIL STORES.

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Executive Producer: Cleveland O'Neal III



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Theresa M. Gabriel's Family, Friends and Colleagues Celebrate Birthday

Sojourner's Truth Staff

They came from far and wide to help Theresa M. Gabriel, Human Resources director for the City of Toledo, celebrate her birthday last Friday evening at the Peacock Caf  on Monroe Street.

Dozens of friends, family members and co-workers joined Gabriel at the lounge she owned for so many years and that is now owned by her son, Robert Gabriel.

Balloons and streaming ribbons greeted the invited guests who munched on items from a generously supplied buffet line.

Gabriel, who has worked for the City of Toledo for many years in a variety of functions, has been head of the local NAACP office, serves as chairman of the board for EOPA and is on the board of the J. Frank Troy Senior Center, clearly has friends, colleagues and acquaintances in virtually every corner of the city.

Among those helping Gabriel celebrate was one Carty Finkbeiner, mayor of the City of Toledo, and most of the mayor's staff from the 22nd Floor of One Government Center.



Theresa Gabriel and her boss celebrate her birthday



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The Sojourner's Truth Business

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ASK YVON

By S. Yvon Harper, CEO
Focus on Finance, LLC



Dear Yvon: I have a friend who is up to her eyeballs in debt. The immediate debt that needs to be resolved is approximately \$4,000 with an additional debt of \$6,000 in credit cards. She has exhausted her savings in recent expenses like new battery and fuel pump for her car and new stove. The electric bill is past due, but her mortgage and phone bill are up to date. She applied for a debt consolidation loan and was denied. What would you advise her to do?

Kim ~ For a Friend in Need

Dear Kim: It sounds like your friend is between a rock and a hard place. The good news is that your friend is only 'between' and not 'under' the rock. This is evidenced by the fact that her mortgage and some other debt payments are still current.

The details provided

state there is a total cash need for \$10,000. I suggest that your friend focus on finding creative cash flow solutions. These are solutions that generally fall out side normal main stream methods of obtaining cash. For example, consider raising cash by utilizing the services of companies like eBay to sell personal items that buyers might find desirable. Let's face it, we all have surplus items such as electronics, clothing, furniture, and in some cases specialty services that may be sold just to name a few. It is easy to set up an eBay account and by using their free shopping cart options, such as Paypal, she can have funds from buyers deposited directly into her banking account for immediate use.

Your friend could also explore obtaining a personal resource loan that may be available through her retirement account at work. These types of loans are never my preferred choice for funding immediate cash needs. In certain situations, however, it may be a feasible choice. Your friend could borrow against her retirement funds and then pay herself back with interest. Also, there is generally not a tax penalty as long as the loan is paid back in full.

As for the credit card debt, your friend should contact her creditors and request a more feasible repayment plan that will al-

low her to get back on track. Also, remind her that avoiding contact with creditors can make a temporary financial setback become a long term default on her credit records. And, above all, advise her to stay away from payday cash advance loans at all costs! They will only further add to the debt burden.

Last, but not least, encourage your friend to establish a personal spending plan that can be used as a roadmap in her financial recovery.

~Yvon

Q. Dear Yvon: I am outraged by the credit card companies who are allowed to charge ridiculous interest rates, fees, penalties and rake the average consumers over the coals. Why doesn't the government get involved to put limits on the credit card companies?

Their tactics are awful! I feel strongly that consumer rights are being violated.

Outraged Consumer ~ Flint, Michigan

A. Dear Outraged: I understand your frustration, but in reality the rights you are referring to have been relinquished by the average consumer back to the credit card companies. How? Because they have not paid attention to the rules of the credit card companies game.

Each time you apply for credit you receive a 'rule book' called the Card Member Agreement and/or Disclosure Statement. If you don't recall receiving one contact your creditors for the most current copy. Inside you'll find all the rules that you must know to avoid additional fees and charges. The credit card companies by law must tell you about

each one.

Unfortunately, where most consumers get into trouble is in not taking time to understand these rules. For example, some creditors will allow you to go over your credit limit once before charging you an over-the-limit fee. Or perhaps, they may accept two late payments before raising your card to the default interest rate. How will you know? Check your rule book! It will tell you what a particular creditor will allow. It will also define the cost for each infraction of the stated credit terms. Don't make the mistake of assuming that each creditor is the same...they aren't!

While the government may have some credit reform legislation on the horizon we must still do our part. We the consumer must exercise our most important 'right' of staying informed. Simply put knowledge is

power. By keeping track of your credit company's rules you are sure to maintain your rights and not be a loser in the credit game by default.

~ Yvon

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Small Business Summit Hosted by The Dorr Street Coalition

By Artisha S. Lawson
Sojourner's Truth Reporter

The pews of Mt. Pilgrim Church on Hoag Street were filled to capacity on Tuesday, December 11, 2007 as dozens of current and potential small business owners gathered to hear about Toledo-area program that could be beneficial for their operations.

The Dorr Street Coalition Inc. sponsored this event and welcomed city officials who shared several local financial resources that are exclusively for small business owners.

Lucas County Treasurer Wade Kapszkiewicz began the program by offering attendees a small business loan from a fund that has \$3.7 mil-

lion left; applications are available on-line at <http://www.co.lucas.oh.us>.

City of Toledo - Department of Development representative Robert Torres announced Toledo's Enterprise Development Loan Program which finances new construction, inventory and renovations for existing Toledo businesses. This program offers up to \$50,000 with a low interest rate. Also the Neighborhood Economic Development Loan Program focuses on new construction, renovating of existing buildings, fixed asset acquisition, and inventory for small community-based businesses located in designated business districts. Further re-

quirement information is available on the City of Toledo's website <http://www.ci.toledo.oh.us>.

Artina McCabe, a small business owner, of T.E.A.C.H. Daycare on Chestnut Street was one of the many attendees. In less than 10 years she went from a home-based Christian childcare business to a new location, and has plans to open her second location on Franklin Avenue in 2008. She attended the event in hopes of finding more loans that would simplify the transition. "I am looking forward to expanding my business, and the programs they spoke of will help me."

Along with the Lucas County Treasurer and Department of Development, also in attendance with programs were Toledo Regional Chamber of Commerce which offers counseling and assistance for small businesses, and ASSETS Toledo a 13-week training on the basics of business. Executive Director Olivia Holden was excited to see so many Asset graduates in attendance. "Seventy-eight percent of our graduates are still in business, our alumni - some you see here

today, meets monthly to socialize and iron out their business goals. We are religious based and offer classes Tuesday and Thursday evenings." ASSETS Toledo's website is <http://www.assetstoledo.com>.

The Source, located on Monroe Street, offers refunds to small businesses for training current employees, a group of employees, and hiring skilled workers. Further information can be found on their website: http://www.thesourcenwo.com/business_services.html.

Before the question and answer portion, Lucas County Improvement Corporation said that lists of programs are available on their website: <http://www.lcicoh.com>.

McCabe was encouraged to expand her business, but feels that God has a great plan for her and others who seek him while reaching for their dream. "If anyone has a dream to start their own business, and then I say yes - go for it. That way you never have any regrets knowing that God will stay with you always."

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Business Ownership: The Last Frontier ... How to Make Your Business Last and How to Pass it On

By *Vince Davis*
Guest Columnist

Succession planning can roughly be defined as an attempt by a business owner to continue his or her business or, in other words, pass the business on to a successor of the owner after the owner's death, disability or retirement. Therefore a successor would be someone who "succeeds or comes after" the owner in order to continue the business.

Finding someone to succeed the owner of your small business is a difficult if not impossible task. Many small businesses operate in a niche market. Others exist primarily due to the expertise or contacts of the owner.

Therefore the assets of the business must be shielded from the unexpected and premature death or disability of the owner. Life insurance representing that portion of the business that would be lost by the death of the business owner can be protected with the purchase of a policy.

A calculation would need to be made with regard to how long it might take to find a successor. Additionally consideration would be given to how much business (cash flow and net profit) would be lost during the search for a successor. It should be noted that certain corporations, limited partnerships, and LLC's sustain their corporate life after the death of the top corporate executive. A sole proprietorship, in the ab-

sence of a corporate designation, no longer exists when the owner dies.

Disability insurance should be taken out on the sole proprietor or top executive with premiums paid by the corporation with benefits payable to the corporation in the event of the disability of the sole proprietor or top employee.

Key man insurance or key woman insurance

that the insured is powerless with regard to changing the beneficiary. The beneficiary part of the life insurance contract specifies who gets the money. Obviously the bank does not want to own the business if the owner dies. Banks lend money and want their money back, preferably with interest. (death not withstanding)

When banks lend money

Selling your business interest to a younger, more energetic, well-chosen successor can literally save your life and help your business continue.

should be purchased by the employer and payable to the employer in the event of the death or disability of a key employee. This could be accomplished by the of either term insurance or permanent life insurance depending on a number of factors like the age, length of service and time to retirement of the key employee. The revenues that would be lost as a result of the death or disability of a key employee should also be considered when making a decision to buy insurance to shield the business from losses created by the demise of a key employee

Often when banks loan money to small businesses the bank requires that the principals secure a life insurance policy. After the principal gets the policy they are required to make the bank an irrevocable beneficiary. That means

to small businesses they are calculating that individual's likelihood repay the loan. The insurance is there because the bank does not want to run 'your

small business" if you die. Additionally the banks know that without you the business is not likely to

ing your business on to a successor does not necessarily mean that you are now out of a career. You

and then go back to work, it is like having your cake and eating it, too.

Selling your business interest to a younger, more energetic, well-chosen successor can literally save your life and help your business continue. Chances are your successor is already working for you. It is time you let him or her know the plan while you're still alive and well. That plan needs to include funding your successor and contingency planning in the event of your or her premature death or disability.

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Happy Holidays
From The Truth

continue to operate.

In another article I will talk to you about ways to groom and mentor a successor to own your business after you retire. Pass-

can sell your business then work there as a senior consultant. The government and corporate workers call that a double dip. When they collect their pension

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Which Laptop Is For You?

By Amber Hawkins
Guest Columnist

A large number of you are in the midst of or about to shop for that new computer. One reason is to replace the one that has seen its last days. Another reason is that your child's college website hints about every student having a laptop for classes.

Let's not forget that your job relies increasingly on computers and now computer training determines job security. Believe it or not, your worst nightmare came true because your friends said they will send you an e-mail! But you do not have an e-mail address. To make matters worse, you don't have a computer. You must purchase a computer, and at the same time you are computer illiterate.

The goal of these articles is to help ease some of the tension when it comes to computers—at least the purchasing aspect. Our concentration will be on the different types

of laptops. Not all laptops are the same.

According to www.pcmag.com, the different types of laptop computers are general, cheap, business, ultraportable, gaming and media. "General-purpose laptops," as they are called, are laptops that are used basically to send e-mail, do primarily word processing tasks and your everyday Internet search.

These laptops don't have the added gadgets or large hard drives. These computers are for the people who want to start off small and for the people who desire simplicity in their lives. If a computer is new to a person, this is the type of laptop obtained. Some people buy general-purpose laptops as the second computer for their home, work, etc.

The "cheap" laptops are for the budget seekers, the cost evaluators, the ones who consider the bottom line as to whether the purchase is worth the expense. The advertisements in the paper are analyzed with a fine toothed comb, repair costs are, one

hopes, non-existent; moreover, the time is now to buy this type of laptop computer because you're tired of bumping your leg against the tower! If the cost is under \$1,000 it's good. If the cost is under \$500 and has the gadgets and capabilities of a \$2,000 computer, that's a steal!

When it comes to the corporate world, the focus is on which series of laptops and systems will specifically meet that business environment's needs. The size of the hard drive has to be ample for change and growth, security is high priority, meetings are increasingly conducted online via the Internet, and now it's normal for an employee to conduct business in and out of the office on a laptop computer. In some cases, the "workstation" is the laptop for an individual's business use at their workplace; at other times, it is the area of the office that consists of a computer and necessary equipment such as wireless Internet. Noteworthy for business survival is this equation—technical advances plus laptops with rug-

ged protection equal the ability to be global.

"Ultraportables" bring to light the fact that convenience costs. Bulkiness is not an option, weight matters, and the battery life cannot be less than four hours tops. Unfortunately, a person's fingers might find the keyboard and screen smaller than usual,



however, the graphics compensate satisfaction. For the person who frequently commutes, work can be done while on the road. In other words, your office can be your car, the portable printer, the laptop, and the cell phone. Additionally, "fingerprint readers are standard on many ultraportable laptops." The cost is going to be above \$2,000.

Still haven't come across your laptop yet? Maybe these next ones will fit your fancy!

You just have about everything a laptop could have if you are a "gamer." The more graphics the better, the sound card is the key ingredient for the speakers, the latest computerized games distinguish the novice from the expert, and all accessories are pricey but worth every penny. Besides, the laptop design denotes your reputation. The computer screen is 17 inches or larger, and speed is required. No speed? No way!

You are playing a game against someone on the other side of the world, and a slow Internet connection better not happen. Okay the laptop gets heavy because it is seven pounds or more; however, you probably have the hard drive size to start your own Internet service provider business.

Finally, this is the category for the one who must have it all in spite of bulkiness. The "media center or multimedia" laptop can be used to watch television, for video editing, your updated jukebox. Sure there is still the word processing and the e-mail, but there's also state-of-the-art

graphics, accessories out of this world, the ability to connect to an additional 24-inch computer screen, and a sizeable hard drive that causes your peers to drop their jaws in disbelief. Speed equates with power, the \$3,000+ price tag is the norm, and color has to be top notch. Internet connection can be high speed, but wireless is preferred.

When buying that laptop, you'll now have more of an idea of the laptop that is right for you. Next month, the break down as to what those computer terms mean.

Amber S. Hawkins is the President/CEO of Your Computer Needs of Toledo, LLC. Your Computer Needs of Toledo, LLC provides in-home computer training, computer training/consulting for businesses, and workshops for churches and other faith-based organizations. For more information, visit www.yourcomputerneeds.net, send e-mail requests to Masterambi@aol.com, or call 419-304-4564.

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A Family Mission Statement Can Keep Family Goals First and Money Squabbles at Bay

By Bill Harris
Guest Columnist



When rich families squabble over the family legacy, it becomes headline news. Witness the recent battle over the ownership of the Wall Street Journal between members of the Bancroft family. When approached by media titan Rupert Murdoch, various family members fought over whether to preserve the family

legacy at the legendary daily business paper or take the money and run. Money eventually won.

For most average Americans, such stories are an illustration not only of how money doesn't buy happiness, but how it breeds dissension and distance between people who could be enjoying their wealth and moving in concert. With all that money, how can people be so unhappy and contentious?

Families with substantial assets—or the promise of substantial assets as a business grows—might consider creating a family mission statement. While the end product should produce a document built from discussion, argument and consensus, it's not so much about the piece of

paper as the process. When a family sits down to discuss what is really important to them, it's an opportunity to take the machine apart and see how it works. Many families start the process as a way to build consensus about long-term financial, business, estate and philanthropic goals, but to their surprise, money can take a back seat. Families discover particular strengths, weaknesses and unexpected courses of action within their ranks. The process might identify future leaders of the family.

Trained financial advisors can explain and guide the process. Some planners may be trained to facilitate such discussion based on the size and goals of the family involved.

The general creation of a

family financial mission statement should have four key touchpoints: estate issues, philanthropy, business direction and family dynamics.

Here are some questions that should be asked of everyone in preparing the family's financial mission statement. They should focus on relationship issues first, and then move into business and money matters.

- What's most important about our family?
- What do you think our goals should be?
- When do you feel most connected to the rest of us?
- How should we relate to one another?
- What are our strengths as a family?
- Where do you think we'll be as individuals in 5, 10 and 15 years?
- In order, what are the five things you value most in life?
- How should we behave toward each other?
- How should we resolve our disputes?
- How important is the

family business to you?

• What should we be doing differently with our family money as well as our assets inside the business?

• What's the best way for us to be building our wealth?

• What do you think the role of our family should be in helping the community?

• What should we be doing individually and as a family with regard to philanthropy?

Structurally, the written mission statement can be whatever you agree it should be—a few paragraphs or a page or two. And it needn't be set in stone—a family should have a meeting every year or two to revise or approve its mission. The family mission statement helps your family establish its identity and the variety of voices within. It can help set goals and diffuse tensions later. It can also be used to moderate discussions that inevitably happen after major changes within the family—death, divorce or happily, an increase in the number of heirs and participants.

As for the age of the participants, it can start in very basic form with younger children and the process can mature as they age. It's actually a good idea to bring young members into a customized version of the process for youngsters so they can comfortably adjust to working as adults with the older members of the family.

For a handy resource on writing a family mission statement, go to this site: www.nightingale.com/

This column is produced by the Financial Planning Association, the membership organization for the financial planning community, and is provided by Bill Harris, a local member of FPA. Bill is a financial advisor with Informative Financial Services of Toledo, Ohio. Securities and advisory services offered through Mutual Service Corporation, member NASD/SIPC. Informative Financial Services is not affiliated with Mutual Service Corporation. For seminars and speaking engagements, Bill can be reached at 419-885-8384.

Largest Compilation of Its Kind Levels The Playing Field For African/African American Businesses

Special to The Truth

According to Aaron Rollins, founder of BlackFind Inc., the Black Pages concept started over 30 years ago in Atlanta, Georgia. Since then, Black Page directories have been produced in over 61 markets nationwide. In addition, these powerful directories are produced in Canada and the Caribbean as well.

Rollins added, "The Black Pages Directories have served us with a local means of advertising within and around our communities; but, in order for our people to grow, we must push past the boundaries of the local cities and counties. We have to extend our reach to include the state, the nation, and the world at large."

The legendary visionary, Dr. Maya Angelou, lent her approval of this publication when she said, "I would be honored to be involved with such a brilliant idea."

James Menefer, National Sales director for the National Black Pages Directory, received a call from the staff of actor, Danny Glover, saying, "We will be honored to have Mr. Glover's picture on the cover of the directory."

The Honorable Desmond TuTu said, "I have no problem with my picture being on the cover of the book."

The internet search engine will assist in publishing an annual International Black

Pages Minority Business Directory, consisting of over 70,000 African/African American businesses, with a projected distribution of 1.5 million copies.

The directory will be distributed internationally to churches, newsstands, subscriptions, on HBCU campuses, alumni organizations, Sorority and Fraternity conventions and events, as well as governmental agencies and major corporations.

Rollins stated, "The aim of BlackFind Inc. is to enable Black businesses to break through the financial barrier of advertising on a statewide, national and international front. Our goal is to bridge the gap between black consumers and black owned businesses and corporations worldwide. We will do so by leveling the playing field, and empowering African/African-American business owners to confidently compete internationally for the Black consumer dollar."

The linking of the Black consumers, Black owned businesses, and the BlackFind.com National Black Pages Directory could literally change the way we as consumers do business, while strengthening the economic bases in our African/African-American and international communities abroad.

Approximately 9,000 distribution points will be set up

around the country in barber shops, hair salons, restaurants, grocery stores, bookstores, and other businesses. In addition international colleges, universities, and libraries will be targeted to carry this powerful directory and resource guide.

"This National Black Pages Directory brings with it the potential of positive advertising exposure for hundreds of thousands of African and African-American businesses by promoting the economic development of minority business. By creating a high level of visibility within the African American national and international community, we will expand beyond the local and limited reach of the cities. The directory will also serve as an educational and informational tool by increasing world wide consumer awareness of available resources, public services and community events," said Rollins.

This publication will become known as "the" global referral guide to assist corporations, private industry and governments with supplier diversity initiatives.

If you'd like more information about the National Black Pages Directory, or to schedule an interview with Aaron Rollins please call Teresa Lewis at 1.888.817.9907 or e-mail her at [acrollins \(@\) blackfind dot com](mailto:acrollins (@) blackfind dot com).

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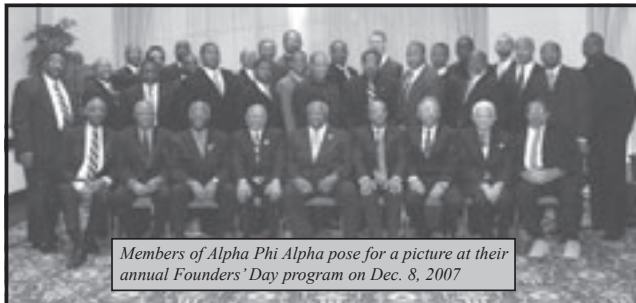
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Alpha Phi Alpha Fraternity Holds Annual Founders Day



Members of Alpha Phi Alpha pose for a picture at their annual Founders' Day program on Dec. 8, 2007

Special to The Truth

Alpha Xi Lambda Chapter of Alpha Phi Alpha Fraternity, Inc. held their annual Founders' Day program at the Park Inn in downtown Toledo on Saturday, Dec 8, 2007. David Young, member and interim director of the University of Toledo's Office of EXCELlence and TOLEDO EXCEL, was the keynote speaker. He addressed an attentive audience and focused on the fraternity's legacy, tradition and future. He also stressed that young men, women and the community are looking for and to fraternity mem-

bers for guidance. Andre' V. Page, Founders' Day chairman said, "this is a very historical and important time in our fraternity. We have the opportunity to celebrate, *this year*, 101 years of our dear fraternity and reflect on our Founders, The Seven Jewels, and the hardships they endured to form this fraternity at an Ivy League college, Cornell University."

Next year the local alumni chapter, Alpha Xi Lambda, will celebrate its 80th anniversary. Committee members included Joe L. Conley, Jr. Martino Harmon, Robert L. Langford III, Keith A.

Nelson, and Nathaniel J. Young.

Alpha Phi Alpha (☐) is the first intercollegiate fraternity established by African-Americans. The fraternity was founded on December 4, 1906, on the campus of Cornell University in Ithaca, New York, as a social fraternity. The founders, Henry Arthur Callis, Charles Henry Chapman, Eugene Kinckle Jones, George Biddle Kelley, Nathaniel Allison Murray, Robert Harold Ogle, and Vertner Woodson Tandy, are collectively known as the "Seven Jewels."

MAYOR TO INTRODUCE IMPROVEMENTS TO DORR STREET CORRIDOR FAÇADE GRANT PROGRAM

Toledo, Ohio - Mayor Carty Finkbeiner will propose a funding source for the recently passed Dorr Street Corridor Façade Grant Program.

Mayor Finkbeiner proposes funding the Dorr Street Corridor program through the Community Development Block Grant fund. The Dorr Street Corridor is eligible for this program.

By using CDBG funding, the City will be able to allocate \$100,000 to the program instead of the \$55,000 originally called for in the City Council legislation.

All façade improvements will require a matching private sector investment. "Public funding of private business improvements must be done in partnership with business," said Mayor Finkbeiner. "The City can not be expected to fund the entire cost of each improvement."

"The City of Toledo is fully supportive of the Dorr Street revitalization project," Mayor Finkbeiner added. "And by adding \$45,000 to the pot, as well as expecting the private sector to partner with us, the project should have long term success."

The proposed changes will be delivered to City Council at Tuesday's agenda meeting.

The Year In Pictures

First-time gallery exhibit of The Blade photographers' favorite photos of 2007

The Toledo-Lucas County Public Library presents a first-time gallery exhibit of *The Blade* photographers' favorite photos shot over the course of 2007.

The exhibit, titled "**The Year In Pictures**," is on view Wednesday, December 19 through Thursday, January 31, 2008 in the second floor gallery at Main Library, 325 Michigan St., in downtown Toledo.

Nate Parsons, *Blade* director of photography, said 26 photographs are displayed in the powerful exhibit, which includes moving images from the dove release to commemorate the lives lost in constructing the I-280/Veterans' Glass City Skyway Bridge, to the funeral services of the late Toledo Police Detective Keith Dressel, who was killed in the line of duty by a 15-year-old male.

"The nice thing is that these photographers get to step into the lives of everyday Toledo and the surrounding area of people and spend some time with them and tell their stories visually to all of our readers," said Parsons. "They stepped in the moments of good and tragedy that really yank our heartstrings and run the full gamut of life—from the joyous times, to the times when no one wants to be in their shoes."

For more details, please call 419.259.5207.

The *Blade*, a daily newspaper in Toledo, was first published in 1835, two years before the city was officially incorporated.

Lucas County Approves Major Investment in Revolutionary Solar Energy Firm

Special to The Truth

The Lucas County Commissioners and Lucas County Treasurer Wade Kapszukiewicz today announced a major investment in Xunlight Corporation, a revolutionary thin-film solar cell manufacturer founded in Lucas County.

As part of the treasurer's linked deposit loan program,

the commissioners passed a resolution allowing for an interest-rate reduction on a \$2 million dollar loan to Xunlight Corporation.

"Our linked deposit program is designed to create jobs. This one business alone will create almost 800 jobs in the next five years. This is a public-private partnership that works," said Lucas County Treasurer Wade

Kapszukiewicz.

Kapszukiewicz said that 12 other local businesses have taken advantage of the linked deposit program, but none will have the transformative impact of Xunlight to Lucas County's economy.

"Green-collar jobs are the wave of the future. We have a chance to offer manufacturing wages in the technology field with Xunlight's innovations," said Commissioner Tina Skeldon Wozniak.

Xunlight Corporation, co-founded by Xunning Deng, Ph.D., is a 21st Century technology company producing a revolutionary thin-film solar power product in Lucas County. It is an outgrowth of The University

(Continued on Page 12)

LAST MINUTE SHOPPING TIPS

By Sharon Guice
Sojourner's Truth Reporter

Have you started your last minute shopping for Christmas and or Kwanzaa? If not, your days are numbered and dwindling quickly. If you are like me, every year we vow not to be a last minute shopper. But here we are again at the last minute and need to get those we love and care about something wonderful to express how we feel.

Okay, you've waited for one reason or another not to shop until the very last minute; sometimes because time has not allowed you to get out there and get it done. Here are some tips to help you make the best of it.

1. Get Organized.

Make a list, plan your budget and stick to it. Even at this late a date, making a budget and a list is paramount to getting your shopping done quickly without overspending and racking up unnecessary debt.

Makes notes about each person you are buying for. What did they say they wanted? What are their hobbies and interests? Otherwise you may wonder aimlessly through stores without any ideas of what to look for.

2. Do Your Homework.

Before you shop, pick up a newspaper, scan the Internet to find sales, (comparison shop online at mySimon.com, shopping.com, and Shopzilla being mindful of spyware) coupons, and specials and see what stores are offering. When you shop the mall stop by the concierge desk to see what discounts or promotions the mall may have that will save you money. Also note that often special discounts get logged into department stores computer systems after 6pm the day before an advertised sale begins. There's a good chance you could get the discounts early.

3. Use cash or checks.

Leave the extra credit cards at home. At this point, last minute panic can cause rampant overspending. After all you don't want your New Year's resolution to be one of worrying and crying about how to get the bills paid making that special Christmas or Kwanzaa gift lose the magic for which it was given.

4. Discounts first.

Shop the discount/ bargain stores first. Favorite stores like The Outlet stores, Value City along with TJ Maxx, Marshalls

and others carry a large selection of goods from clothing, home theater and small appliances to toys, jewelry and furniture all at 30 to 80 percent below retail everyday. You can take care of a several presents at once saving time as well as money. Only after you've hit the discount stores do you hit specialty stores or the mall.

5. Avoid the crowds.

Try to avoid the crowds by shopping earlier in the day or later in the evening. Early in



the day is better as the shelves should be freshly stocked and the sales help in a better mood. Late at night is a good time to shop if you are just picking up things that are not the latest hit of the season or a high demand item.

6. Security.

Thin out your wallet and your purse of clutter. Leave extra credit cards and unnecessary ID including your social security card at home. Avoid wearing excessive bling. When you shop the mall, you don't want to be a target. Be aware that many thieves target shoppers during the holidays, especially if they have too many packages. After each purchase run you packages to your car and store them in the trunk. Be aware of others around you when taking your packages to your car and remember if you are using a cart, to check the bottom of the cart for any packages you stored there.

7. Get it right.

Know what sizes you are shopping for takes out the guessing game and you can reduce the "return factor" by checking sizing against their measurements at the store. Sizing runs different from label to label and store to store.

8. Plan ahead and dress appropriately.

Chances are you'll be shop-

ping long hours. Comfortable shoes and clothes are a must. Avoid clutch or heavy oversized handbags. Try a backpack purse or waist pack. Ideally you'll want your hands free to shop. Pack a snack & some water so you don't have to break to recharge your batteries.

9. Don't procrastinate.

While you shop if you see something that is a really great deal, put it on hold, in your cart or hang onto it. You have no

claims to anything that is not in your hands. If you decide it is not a gift to give, you can put it back before you check out.

10. Know store policies.

Hang on to your receipts, (gift receipts are the best bet) and ask about return policies before you purchase. Read the warranty info before purchasing home theater, toys or electronics. Keep an envelope handy to store all of your receipts in one place, saving time later to search all over for one receipt.

After each purchase run your packages to your car and store them in the trunk. Have your keys handy so you do not have to search for them to unlock your car.

11. Be Creative.

If your budget is tiny this year, try creative ways to put together presents. How about a cool coffee cup, mouse pad and a gift card for take out coffee? Baskets filled with bath soap, oils, sponges are thoughtful, easy on the budget gifts. When financial budgets are depleted, use your creativity to fill in the gap. Build and decorate a coupon book for services... lunch dates, foot rubs etc., are all thoughtful fun gifts.

Homemade gifts can cover several people at one time. Make cookies or candies and wrap them in a decorative tin and add

a bow. How about your special seasoning? Take a seasoning jar you already have and remove the label. Put your seasoning in the jar, added your own special label, tie a ribbon around it or put it in a gift bag. Time is the most valuable gift of all.

12. Let the elves do the work

The mall may have complimentary gift wrap stations. Save yourself some wear-n-tear and let a charity group at the mall wrap your gifts for you. Your donation should be tax deductible and it will save you a lot of time.

Most importantly, stay pleasant, with good holiday cheer while you shop. Store clerks regardless of their level of ineptness will respond better to happy holiday cheer than irritable shoppers. Try it, share some holiday cheer... It's catchy!

13. Gift cards

And if all else fails, gift cards are a wonderful gift. Giving gift cards saves us last minute shoppers a lot of stress and time picking out gifts. The receivers of the gift card are probably shoppers and would like to pick out those after Christmas gifts for themselves.

Merry Christmas and Happy Kwanzaa. Now get on out there and get it done.

Owens Corning Helps to Sponsor Community Health Fair

From the Editor

As a correction and addition to our article last week on the Community Health, Wellness and Weight Loss Challenge Health Fair held at the Cordelia Martin Health Center on December 1, we want to note that Owens Corning was also a sponsor of that event and contributed a significant amount of funds and volunteer hours to ensuring its success.

Solar Energy Firm

(Continued from Page 11)

of Toledo's technology incubator program, where Deng serves as Professor of Physics.

"Some have said that it's easy to grow a technology business in Silicon Valley or the Research Triangle. I think it's just as easy to grow a technology business right here in Toledo," said Deng.

"We have a real chance to become the Silicon Valley of alternative energy," said Commissioner Ben Konop. "Xunlight will be at the front of that charge."

Under the linked deposit program, Lucas County will assist Xunlight Corporation to secure a private bank loan up to \$2 million dollars and provide an interest-rate on that loan below the market rate - a 3 percent rate reduction.

"Over 100 years ago, Ohio native Thomas Edison harnessed impressive technology to light the whole world. Today, Xunlight is leading the charge, harnessing great light to power the whole world. I'm proud to help make that happen," said Commissioner Pete Gerken.

For more information about Xunlight, please visit www.xunlight.com

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Reel Review

I Am Legend Will Smith

By Michael Hayes
Minister of Culture



Anyone who knows anything about me knows I'm planning my move to NYC. It's a dream I've had since childhood and now my life is in a place for it to happen.

So anytime I see a film that features New York, you know I'm all over it.

So many films are based in the Big Apple that the only ones of note are the ones that capture intimate details in a refreshing way (think Don Cheadle/Adam Sandler's *Reign Over Me*).

Other films make use of Big Apple scenery by completely ransacking world-famous landmarks (think *The Day After Tomorrow* or even *Godzilla*).

The thing I noticed first about *I Am Legend* is how this film simultaneously follows both formats: it shows amazing details about Manhattan, but it's Manhattan in 2012 when the human race has been... well, you'll see. Trust me, you've NEVER seen Manhattan like this.

That's one of the reasons this film is the biggest December box office take in ever. Everyone wanted to see exactly what happened to all the people. Another thing about me, I used to be so terrified in high school in the late 90's when all the TV shows talked about the world ending in the year 2000.

LOL - funny now, but I was shook!

But instead of nuclear war or a meteor or some big cataclysmic disaster (which were

the base of my teen fears) - the most probable cause of the demise of life on this planet was depicted in Stephen King's *The Stand*.

Disease. *I Am Legend* has convinced audiences that Will Smith's character must be the last man on the planet. Well, the scope of the film is primarily focused on the East Coast.

But another twist is that he's not necessarily a legend because he's the last man alive.

Remember the part of the preview where he's hiding in his bathtub?

Yeah, this film had great previews... expertly piqued curiosity to the point you just HAVE to go and see the film.

For those of you haven't yet seen it, I won't ruin it for you.

Because it's DEFINITELY one of those films where if you read too many reviews it will lessen the effect of just letting it unfold in front of your eyes in the theatre.

But outside of the details of the film, one thing is for damn sure... Will Smith is the man.

I was having a debate with someone, don't remember whom, but we were going back and forth about whether or not Will Smith can be counted as Denzel Washington's equal.

It's so weird the strengths they bring to the game are so similar.

Major studios bank on these two black men like no other actors and they always produce hits. I've had National Amusement execs tell me how mind boggling it is watching the name Denzel Washington pack every race, age and gender into a theatre - regardless of the type of film. And that's where the argument gets thick.

See, after *Ali* - I feel you HAVE to count Will Smith in the same league as Denzel. All that *Men In Black* mess

was just about the loot. And Will himself admits he didn't particularly like *Wild Wild West* (I know I hated that joint).

But with *Pursuit of Happyness* last December and now this... he's definitely Denzel's equal. In the theatre, the hardest scene to pull off is a solo scene.

Not just a monologue, but a solo scene.

Tom Hanks in *Castaway*. Imagine being an actor and there is no band of extras, no special effects explosions or car chases or fights or ANYTHING. Just you.

In *I Am Legend*, Will Smith plays Robert Neville.

A high-ranking military scientist who is somehow immune to the pandemic.

Smith's portrayal is amazing. His character is older than him and going from the "Fresh Prince of Bel Air" to a disciplined military official would seem hard, but he makes it appear effortless.

But as I was saying, playing a role where the only person in the scene is you - that's no easy task but he accomplishes it and you will never be bored.

A truly brilliant aspect of this film is you can never tell if he's losing his mind even though you see him employing tactics to keep his sanity... you never know exactly how well it's working.

The same way *Castaway* showcased the reputed fractured psyche of a person isolated from other people, *I Am Legend* draws on the same knowledge but doesn't hinge the plot around it.

This movie is excellent. It even resolves at the perfect moment, just after a climactic scene.

Go and see this one, spend that money and go see it on the big screen.

I guarantee you will not be disappointed.

The true grade for *I Am Legend* is A.

Don't Start No Stuff @ 30,000 Ft. Starts A Laugh Riot At Friendship Baptist Church

By Geneva J. Chapman,
Sojourner's Truth Reporter

Young Byron Harris, Jr. got it started with a drum solo that had many of the 1,000 or so folk WHO showed up for the Toledo debut in late October of native son Avery Sutton's play, "Don't Start No Stuff @ 30,000 Ft." up on their feet.

The play, chronicling the hilarious antics of three sisters flying to a wedding in Boston, comes from the comic imagination of Sutton who wrote it at a time when he didn't have much to laugh about. Having been laid off from his job as a flight attendant for American Airlines after the tragic events of September 11, 2001, Sutton found himself homeless in Dallas, Texas, an American Airlines hub. However, a friend gave him a place to sleep in exchange for doing odd jobs around her house. He started writing as a kind of therapy and the results is a hysterical laugh riot.

Now, people have been laughing at men dressed like women since Shakespeare's day and few can match the sight gags of the likes of Tony Curtis and Jack Lemmon in *Some Like it Hot*, Dustin Hoffman in *Tootsie*, Robin Williams in *Mrs. Doubtfire* and Wesley Snipes in *Too Wong Foo*.

Ronald "Jasper" Lightsey ("Betty") does just that in "Don't Start No Stuff." His "Betty" is so outrageous in her gaudy costumes and "church lady" demeanor, "she" virtually steals the show - that is until Sutton's character, "Shenikwa" shows up wearing a long blonde wig and short dress, thinking she's "Beyonce" (she suffers from delusions and has recently been in an institution).

Along with her sisters, Shenikwa pretends to be a pop diva. Betty is "Shirley Caesar Salad" and their other sister played by Lisa "Peaches" Pierce is "Diana Cross, Motown Diva."

Using every trick in the book to get on the plane, Diana and Shirley are mortified when Shenikwa shows up dressed like Beyonce accompanied by her friend Bula played by Toledo native Nadine "Michelle" Lewis. Lewis brings the house down with a comic version of the "DreamGirls" hit "I'm Telling You I'm Not Going."

One of the funniest bits of

business in the play was a recurring line by Lightsey in Scene Two on the way back from Boston, when he became "Whitney Houston" while Pierce became "Fantasia" and Sutton became "Janet Jackson."

Lightsey kept calling people on a cell phone saying, "This is Whitney." This was followed by a pause after which, "Whitney" said, "Houston!"

Just as funny was Solra "Carla" Smith, as the flight attendant, who kept changing wigs every two or three minutes. Sutton, dressed in a corset and matching pants, was funny, too, as he seemed dangerously close to having a wardrobe malfunction.

However, as funny as the men in drag, the divas and other comic characters were in the play, it was Smith who did the funniest comic bit the entire evening. Getting into the spirit of "make believe" established by a kind of daffy sisters, Smith donned a glittery gown and lip-synched to a Patti LaBelle song.

She really got into the song, flapping her arms around 'a la LaBelle and fell to the floor in an emotional moment, sending the audience into fits of laughter. But when she rolled down the steps, the audience literally lost it, howling with laughter and incredulity. Not only was her performance unbelievable, she managed to make it look like she fell accidentally. The play, which was mostly a laugh fest, turned serious shortly after the second scene started when family secrets were revealed about one of the sister's sons who was the one who got married in Boston.

He's on the plane on the way to his honeymoon and there is a confrontation between him and his aunt Shenikwa, that results in him making a revelation that is painful and dramatic.

Bennie Moore ("Junior") delivered the only dramatic monologue of the play with such emotional intensity, comedy suddenly turns to tragedy

and the play ends with a deep impact on the audience. Moore's dramatic turn took the comic play to another level, giving it far more substance. His "Junior," wracked by guilt and pain, is the most complex character in the play and through his amazing talent, Sutton is able to change the mood of the play in an instant without losing his audience or the play's authenticity.

A play that started out "just for laughs" ends up having much more depth and impact than first met the eye. Saving the real drama until the end, Sutton avoided the heavy melodrama with which such plays are usually wrought and moved it past the almost vaudevillean comedy that keeps the audience laughing, but provides little else in the way of message or art.

Sutton's play definitely has a message. The art, however, is provided by the amazing vocals of songstress Lewis. Throughout, Lewis' singing reminded everyone they were in church as her beautiful, flawless voice, backed up by a small chorus, brought the audience right to the peak of spiritual joy and emotional overload. Other performers included Don "Pick" Pickens, Ruby Scott, Sam Nix, Timothy Savala and Whitney Leyah Wise.

During an intermission, Big Phazz, music mogul and Starlette Washington, promoter for the Temptations, gave away prizes to audience members who guessed answers to trivia questions about the 1960's group.

Washington also made an important announcement. She is currently assisting in casting a play about the life of R & B singer Luther Vandross next month in Philadelphia. She announced that as a result of a recent casting call conducted in Toledo, two Toledo talents are being considered for roles in the play: Darius Coleman for "Young Luther" and Cynthia Drane for Luther's mother. Coleman could not attend the performance, but Drane was present and got a standing ovation as she walked up on stage. (Coleman and Drane were both cast in the play about Luther Vandross when they auditioned in Philadelphia!)

There was a reception for holders of VIP tickets after the play at Friendship and a cast party at Jackson's lounge.

"Don't Start No Stuff" will be completing its 2007 tour with performances in Tennessee and Texas. Sutton is considering some of the Toledoans who showed up for the October 17 casting call for roles in the play for the 2008 tour.

Friendship New Vision, Inc sponsored the Toledo production of "Don't Start No Stuff".

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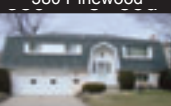
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Legal Notice

Sealed bids will be received by the Lucas County Department of Job and Family Services (LCDJFS) office, 3210 Monroe Street, Toledo, Ohio, until **4:00 p.m.**, (local time), **January 25, 2008** and opened immediately thereafter for the selection of A Contractor for **Domestic Violence Services for the Training and Technical Assistance for LCDJFS Staff and Contract Personnel Who Work With Ohio Works First Clients**. Submitted bids must be completed according to the specifications and provisions outlined in the Request for Proposal. The contract period will be from approximately **February 18, 2008** through **June 30, 2008**.

On **December 19, 2007**, the Request for Proposal will be released and is available for pick up by potential bidders at the LCDJFS office during regular working hours or download the bid by going to the site: <https://apps.co.lucas.oh.us/bids>.

A Bidder's Conference will be held on **January 8, 2008 from 2:00 p.m. to 5:00 p.m.** at the LCDJFS office. **ATTENDANCE IS OPTIONAL, BUT IS HIGHLY ENCOURAGED**. If any changes are made to the RFP as a result of the Bidder's Conference, an addendum to the RFP **will be posted on the website address noted above.**)

ANY BIDDER WHO PLANS TO RESPOND TO THE RFP MUST SUBMIT A LETTER OF INTENT WITH PERTINENT INFORMATION SUCH AS NAME, ADDRESS, TELEPHONE NUMBER AND EMAIL ADDRESS TO THE LCDJFS OFFICE BY January 9, 2008, by 4:00 p.m. Attention: Breda Dymarkowski.

Prior to the **January 25, 2008 4:00 P.M.** (local time) deadline each bid upon submission must be stamped for the time and date and placed in our bid box. The bid box is located at the Security Desk on the first floor of the LCDJFS office. No bids will be accepted after **4:00 P.M.** (Bids that are time-stamped at the Document Center will not be accepted.)

This notice is posted, as of **December 19, 2007**, at <http://www.co.lucas.oh.us/supportservices/bidnotices.asp>

The right is reserved to reject any and all bids.

By order of the Board of County Commissioners, Lucas County, Ohio.

Tina Skeldon Wozniak - President

Pete Gerken - Commissioner
Ben Konop - Commissioner

Bid. 48-08-RFP-042C- Lucas County JFS

The University of Toledo

Job 996495, Assistant Director, Orientation, Student Affairs:

The Assistant Director is responsible for providing wide-ranging and coordinated activities to ensure the success of the administration of a comprehensive orientation program. The Assistant Director will regularly oversee strategic initiatives designed to facilitate and promote cross university participation in the orientation programs (Rocket Launch, Rocket Transition and New Student Convocation,) which is a high priority campus initiative. The Assistant Director will also support the Director of New Student Orientation Programs in his/her efforts to continually conduct assessments and seek opportunities to enhance our ability to deliver student centered programming that fosters collaboration across departments while providing an inviting, welcoming and informative first look for new students at the University of Toledo. Responsibilities include overseeing specific administration of programs (New Student Convocation and strategic initiatives to facilitate and promote cross university participation in the orientation programs,) coordination of communications and marketing efforts and production of programmatic materials (both internal and external,) facilitation of program registration process, participation in program assessment, and general office duties as assigned by the Director of New Student Orientation Programs. Full time. Salary to commensurate with education and experience.

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The University of Toledo

Job 997838, Assistant Director, Alumni Relations:

The Assistant Director will serve as the primary coordinator of the Alumni Association's national chapters program which is designed to cultivate friends and donors to the University. This person will also maintain and develop, including planning, organization, and record-keeping and on-going support and liaison services between the groups, the Alumni Association and the University.

The successful applicant will possess a Bachelor's degree; a Master's degree is preferred. Four or more years professional experience in alumni relations, marketing, special event planning, public relations or development/fund raising in a non-profit or for-profit sector required. Must have the ability to work with and in front of large crowds. Position involves extensive travel, numerous nights and weekends, and a valid driver's license. Full time. The starting salary is \$30,000.

To apply, submit a cover letter (include position title and job #), a resume, as well as the names and contact information for three professional references to: The University of Toledo, Human Resources Department, Toledo, Ohio 43606-3390; Fax (419) 530-1490; or email recruit@utoledo.edu, which is preferred. Use only one method of application. **Resumes must be received by Friday, December 28, 2007. The University of Toledo is an Equal Access, Equal Opportunity, Affirmative Action Employer and Educator.**

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The University of Toledo

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For full application details see website <http://humanresources.utoledo.edu/jobs/>.



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