



Local and National News

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Volume 17, No.08

"And Ye Shall Know The Truth..."

December 16, 2009

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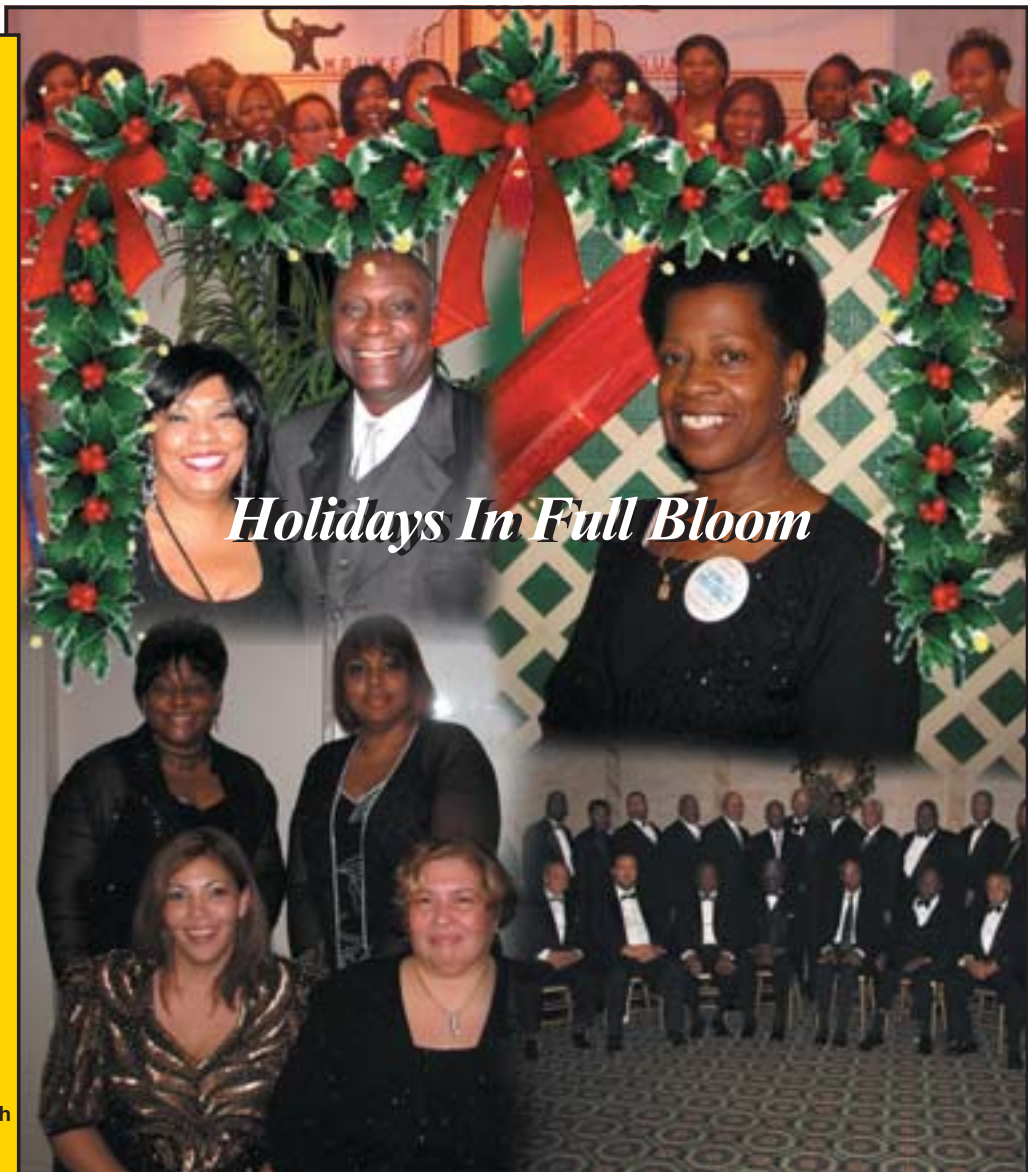
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Black and In the Red

By Rev. Donald L. Perryman, D.Min.
The Truth Contributor



"I have mixed feelings," replied Keith Foster, director of Enforcement for Fair Housing Opportunities of Northwest Ohio concerning President Obama's challenge to banks to make loans available to small businesses and last week's approval of legislation to tighten federal regulation of banks and Wall Street.

"Without strong enforcement and more authority the legislation is not likely to have much effect. The past eight years, unlike those prior, were characterized by a White House administration that was indifferent to enforcement, so it was non-existent," Foster adds.

"Lenders," according to Fair Housing CEO Kathy Broka, "while taking deposits from African Americans, closed branches in inner-city neighborhoods and made very few loans. The sub-prime lenders with their toxic loans and pay day lenders with their oppressive interest rates rushed in to fill the void."

Broka's insights appear to be confirmed by a Federal Deposit Insurance Corporation (FDIC) study released in December 2009. The report indicates that nearly a quarter of all black households (compared to only three percent of white households) do not have access to federally-insured bank accounts that provide them with the opportunity to conduct basic financial transactions, save for emergencies and long-term security, and access affordable credit. Overall, almost 54 percent of black, disproportionately-poor households, are either unbanked or underbanked and pay more for basic transactions and credit services, are more vulnerable to loss or theft and struggle to build credit histories and financial security.

"It's too expensive to be poor and African-American," states Broka. "You pay higher interest for the loan. The higher payments cause you to be late, hurting your credit score. Your insurance costs are higher. If you need to make emergency repairs the loan shark-like payday loans can cost as much as \$75 for two days on a \$500 loan. And you can almost pass by 16 payday lenders or make four bus transfers before you finally get to a bank."

"If you need a car, you can get one – but only at a buy here/pay here lot at 24 percent interest. And when it breaks down, you've got to go right back to the payday lender because when the banks won't loan the money others come in with their outrageous fees."

The lack of access to mainstream financial products such as bank accounts and low-cost loans often perpetuates a cycle of poverty from which the mostly-black poor cannot escape. Yet efforts are being made locally to serve the un/under-banked community.

Linda Ewing, vice president for Community Affairs at Fifth/Third Bank, admits that making commercial loans has been "a struggle" that could possibly be alleviated as businesses seek ways to partner, collaborate and otherwise build capacity.

"However," she states, "We are working hard to address the problem and to meet the needs of the community. Although we have more requests than available dollars, we try to respond to as many requests as possible. We support organizations such as the African American Bureau of Commerce, the Hispanic Chamber, the Toledo Urban Federal Credit Union and many others."

In response to the lack of community lending products and services available to the underserved, Ewing responds, "We are coming out with our Bank-On program shortly. We have also hired a Community Reinvestment Act (CRA) loan originator that will come aboard in January and we will have a reception to announce where we're going in 2010 – and what grants, products and services geared toward the underserved and Low-Moderate Income community we are offering."

A large proportion of the un- and under-banked are those like Nawja Pitts, a young single mother, who previously had an account. "I used to have an account. The last time a year ago, but you know, different things happened," she says.

Foster and Broka point out "Once individuals get in the CHEX system for bouncing a check, they cannot open another account until the old one is paid. Often there are astronomical fees attached which makes repaying overdrafts prohibitive."

Ewing emphasizes that educational workshops on financial literacy and skills will be required as well as services offered that include building wealth. "In the past", she

(Continued on Page 3)

Community Calendar

December 16

Monroe St. Neighborhood Center Holiday Fun Fest Reading Program: 3:30 to 4:45 pm; K thru grade 6; Reading, storytelling, crafts, refreshments: 419-473-1167

December 18

St. Paul MBC Faith Friday: 7 pm; Speaker Rev. Allen Smith, associate minister

December 19

Holiday Toy Giveaway: Sponsored by Instant Tax Service; 10 am to 3 pm; Toys for children up to age 12: 419-725-2552

December 25

Merry Christmas!!
Thomas Temple C.O.G.I.C. 5th Annual Free Christmas Dinner: 1 to 3 pm

December 26 – January 1

Kwanzaa 2009: "Hope, Change & Unity;" Wayman Palmer Community Center YMCA; Doors open 5 pm nightly: 419-471-1912

December 27

Last Sunday of the Year Church Service: World Healing Center; Noon: 419-322-1199

December 31

St. James "The Armory" Church's New Year's Eve Celebration: 10 pm; Communion and Baby Dedication

January 8

Auditions: Dramatically Inspired Works presents New Gospel Musical Play Solomon Love Him – Leave Him: 419-450-2022 or skybluelai@sbcglobal.net

January 9

Toledo Sister Cities Initiative Brunch: Hear about the medical mission to Tanga, Tanzania that Dr. Richard Paat and a team of 16 physicians undertook; 11 am; Inverness Club

January 10-12

St. James "The Armory" New Year's Fresh Rain Revival; Speaker Prophet Brian Carn; Sunday 11 am, Sunday 6 pm, Monday and Tuesday – 7 pm

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HO..HO..HO.....OHNO!!

By Lafe Tolliver, Esq
Guest Column



Well dear readers, it is the end of a most trying year and I promised myself that I would do my Christmas giving early this year so that the worthy recipients could enjoy their gifts before the glut of giving overwhelms them and my small but meaningful gifts are lost in the hustle and bustle of everyone trying to outdo and outspend each other.

So, here is putting on my

Santa cap and, contrary to urban legend, this Santa gives out gifts to both those who have been naughty and those who have been nice.

You would be surprised what an unsuspecting gift to a naughty person can do for his or her self-esteem. It makes them feel that their determined efforts at foolish or stupid behavior were not in vain and that someone did remember them after all.

Now, let me dig down deep into my bag and see what comes up.

For the errant pastors who backed casino gambling and did so with a straight face: (1) a GPS system so they can find their way to the Rossford casino when it is built (2) WWJD (what would Jesus do) charm bracelets that have dollar signs engraved on them (3) a small booklet entitled: "How To Fake Ten Sermons

On... 'Gambling is Good!' " by the small but trendy publishing house Baal Books which is published in Babylon, NY.

For the newly constituted Toledo school board: (1) face paint and clown shoes for when you start tripping all over yourselves trying to please Fran Lawrence (2) a magnifying glass to examine your board records to make sure that no one was involved in the recent purported criminal escapades of former school Treasurer Dan Burns (3) an extra seat at your board table as a reminder that it is for the parents and the kids that you are supposed to be working for.

For the Lucas County Democratic Party: (1) unlimited free lunch and dinner coupons at local restaurants so they can invite and sit down with their core constitu-

ents and find out where their party has missed the bus in not attending to their voters and ways to make the party remotely relevant (2) resumes of community organizers that can show the party that programming is needed in certain districts to keep party loyalty from further erosion.

For TheBlade: a free trip to the Wizard of Oz to seek a heart of courage to allow Saturday guest editorials other than on mundane "fall asleep" topics such as waterway rights and how wonderful the constitution is. Come on Blade editors...run with the bulls and get off the fence.

For Lucas County Dog Warden Skeldon: perpetual reruns of:

Lassie, Rin Tin Tin, Ol' Yeller, 101 Dalmations, Lady and the Tramp and *Scooby Do*.

For the scaredy Scott alumni bulldogs (Ok...Chihuahuas), a bullhorn with extra batteries and some pencils and reams of paper so you can rally the thousands of alumni in northwest Ohio about what is not happening with the oversight committee that has the power

to affect the quality and integrity of the new Scott High School. If not now...when?

For Tiger Woods (you thought I forgot...didn't you!): (1) a GPS system to find his lost internal moral compass and to leave those home wreckers alone! (2) a three-hour séance with his deceased dad so that Pops can whack his errant son upside his golf god head and tell the kid to get a stronger zipper and to stay at home and play board games.

For Mayor-elect Michael Bell: (1) a brandspanking new pair of rattlesnake cowboy boots so he can dazzle everyone with his footwork at the east side line-dancing clubs when he finds the need to escape the rigors of the upcoming city budget crisis (2) a crash proof helmet for when he begins to butt heads with city council on the inevitable cuts that will be needed to balance the budget (3) a three-by-five foot THANKS CARTY! card to be delivered on the day that Carty vacates his office.

Thanks for what?...It was Carty who caused and delivered this financial mess to

the incoming mayor. Remember: Jack Ford left the mayor's office with a surplus.

For the many groups and individuals who gave to Toys for Tots and

The Angel Trees and Salvation Army and Cherry Street Mission and Rescue Mission: automatic back paters for your great help and assistance in keeping it real during this holiday season that has been reduced to following the money trail of buy...buy...and buy some more.

To the named and unnamed moms and dads and guardians and grandparents who towed the line and said both yes and no to their children and charges about what is right and what is wrong and that there are absolutes in life: The manifold thanks of a grateful community and nation.

Ho...Ho...Ho...Have a merry celebration of the anniversary of the birth of the Christ child!

Comments to: Tolliver@Juno.com

Black

(Continued from Page 2)

maintains, "the education seminars have been sparsely attended as many want to go straight to receiving loans without building the necessary foundation."

With the net worth of the average black family at one tenth the level of a typical white family and with almost 30 percent of black families with zero or negative net worth, Ewing's prerequisites are not only telling and timely but also instructive.

As Broka and Foster of Fair Housing and others such as Thomas Shapiro, Ph.D., author of *The Hidden Cost of*

Being African American have noted, the overriding civil rights agenda of the 21st Century may be the issue of economic inclusion and closing of the racial wealth gap.

"There is a growing Asset Development Movement that include matched dollar savings programs based around the goal of structuring ways and incentives for asset-poor families, primarily African-Americans, to begin to accumulate assets for themselves, not just so their pocketbooks are larger, but rather as a tool to launch their own social mobility in a way that will

make them much more self-reliant and independent."

Therefore, in order to escape the cycle of economic oppression that threatens the health and stability of the community, we must not only advocate for economic inclusion, but we must also be determined to learn the money management and wealth building principles necessary to bring us out of financial bondage.

It costs too much not to.

Contact Rev. Donald Perryman, D.Min., at dcperryman@contofexpress.org

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Mayor-Elect Mike Bell Starts to Put His New Team in Place

By Fletcher Word
Sojourner's Truth Editor

Mayor-elect Mike Bell sped up the process of putting his new administration in order over the last week naming a complete transition team, appointing three cabinet level officials, announcing a Citizens Special Investigative task force and holding his first transition team meeting.

Several weeks ago, Bell had named a three-person transition team that had started meeting weekly in order to recommend people for the larger 31-person team that Bell announced on Tuesday, December 1. Both teams will be reporting to Steve Herwat, a former city planning director who was himself appointed deputy mayor for operations for the new administration.

The 31-member transition team includes: Jesus Angel, El Camino Restaurant; Marianne Ballas, Ballas Buick/GMC; Aaron Baker, The University of Toledo; Phil Barbosa; Rev. Michael Billian, Toledo Catholic Diocese; Bruce Baumhower, United Auto Workers Local 12; Bob Bernius, Northwest Ohio District Council of Carpenters; Crystal Ellis, former



Steve Herwat, Shirley Green, Mike Bell, Jen Sorgenfrei

Toledo Public Schools superintendent; Louis Escobar, former Toledo City Council president; Hugh Grefe, Local Initiatives Support Corp.; Balsharan "Singh" Grewal, Amies; Marjorie Holt, Ph.D., Lucas County Children's Services; Paul Hubbard, former Toledo director of Neighborhoods; Jeannie Hylant, The Hylant Group; Thomas Kovacic, Transportation Advocacy Group of

Northwest Ohio; Jim Kozlowski, International Brotherhood of Electrical Workers Local 8; Yuen-Ting Lee, UT; Bill Lichtenwald, Tramsters Local 20; Rita Mansour, Thomas McDonald Partners; Steven Mickus, Mercy Health Partners; John Moore, Owens Community College board of trustees; Randy Oostra, ProMedica; Rev. Donald Perryman, Center of Hope'

Phil Rudolph, Rudolph-Libbe; Patsy Scott, former director of information technology for the City of Toledo; John Szuch, Fifth Third Bank; Gary Thieman, Findley Davis; Paul Toth, Toledo-Lucas County Port Authority; Rose Toth, Rose Custom Interiors; George Tucker, Toledo Area AFL-CIO and Maumee Mayor Timothy Wagener.

Following closely on the

heels of the formation of the transition team was the announcement of appointments to the three cabinet-level positions in the Bell administration.

Dean Monske, a former head of the City of Oregon's Economic Development Foundation, was named deputy mayor for external affairs – the "business advocate" Bell spoke of throughout his campaign.

Herwat, as deputy mayor for operations, will manage day-to-day operations with the exception of development, police and fire.

Shirley Green, a retired police lieutenant, was named safety director and, in that position, will report directly to the mayor.

Green, who retired from TPD in 2003 after 27 years on the force, is a graduate of Notre Dame Academy who earned her bachelor's degree in history from UT as she was winding down her police career. She subsequently earned a master's, also in history, and is currently working on her doctorate in Early American history while also teaching part-time at Bowling Green State University.

She will continue to pursue her doctorate, for which she has completed the course work and needs only to finish her dissertation. Her father, Marshall Swan, is a retired Toledo homicide investigator.

Green has made some history herself on the police force. When she was named watch commander in 1995, she was the first black woman to hold that position.

Part of her interest in American history is attributable to the fact that she can trace her own family background to pre-Revolutionary days.

"Among my mother's ancestors were the two Frank brothers who served in the all-black First Rhode Island Regiment," said Green back in 2002 during an interview with The Truth. "However, one brother then deserted and fought on the side of the British. After the war, he along with many of the Loyalists, boarded ship on Long Island and eventually found their way to Annapolis Royal in Nova Scotia."

As to her impending duties as safety director, Green

(Continued on Page 5)

<p>the Vampire Diaries</p>	<p>GOSSIP GIRL</p>
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Josh Project Holds Second Annual Soulfood Extravaganza

Sojourner's Truth Staff

Wanda Jean Butts, founder of the Josh Project, presented her second annual Winter Fundraiser - Soulfood Extravaganza on Sunday, December 13 at the Somerset Hall on Tremainsville. Hundreds of attendees feasted on fried chicken, macaroni and cheese, turkey, dressing, greens, green beans, combread and other delicacies along with an array of desserts.

Good food was not the only attraction, however. Vocalist Nate Gurley, accompanied by Derrick Roberts, entertained the audience with a number of stylish renditions of classic pop songs.

The Josh Project is a result of Butts' reaction to the drowning death of her 16-year old son in the summer of 2006. He did not know how to swim when he went out on a raft on Bird Lake. Statistics show that minority children between the ages of five and 19 are 2.6 times more likely to die from drowning than are their white coun-



terparts.

The Josh Project offers lessons in four, half-hour sessions over a four-week period at St. Francis de Sales High School. The lessons are sanctioned by USA Swimming and the Greater Toledo Aquatic Club and cost \$10 per four-class session.

To learn more about the Josh Project, call Wanda Butts at 419-973-1383

Bell

(Continued from Page 4)

emphasized that she will be particularly concerned with not only maintaining safety but also in ensuring that the police and fire department members are providing services "in a professional and timely manner."

"She is an extremely bright person," said Bell of his appointee. "Sometimes someone coming in after being out [of government] for a while can see things with a clearer eye."

Bell noted that he wanted a full-time safety director because "we haven't given enough attention to safety."

Shortly after the announcement of the cabinet-level positions, Bell named his financial Citizens Special Investigative (CSI) task force, another one of his key cam-

paign promises. The announcement coincided with new budget estimates from the city that could see a \$40 million deficit in 2010 - \$10 million more than projected in November

Bell's 11-member CSI task force has been charged with conducting a 45-day study of the City's finances and generating the data to give the mayor, City Council, administrators and employees "the ability to work out solid cost-cutting solutions in real time and to operate at a new level of trust," according to the statement released by Bell's spokesman.

The CSI has been comprised of senior-level leaders from accounting, banking, business and labor. The members are: John Alexander,

administrator, City of Perrysburg; Deborah Barnett, Huntington Bank; Brandon Cohen, UT College of Business Administration; Don Czerniak, AFSCME Local 7; Dan Frick, retired managing partner of Ernst & Young; Roosevelt Gant, R Gant LLC; Rick Gray, Key Bank; Jim Martin, Firefighters Local 92; George Sarantou, finance committee chairman, Toledo City Council; Dan Saunders, retired City of Toledo finance director and Dan Wagner, Toledo Police Patrolmen's Association.

"These professionals have committed to an intense job, but I'm hopeful that the work they do will set the foundation for long-term financial planning for our City," said Bell.

"Christmas at Water's Edge" Returns

Special to The Truth

Starring all-grown-up "Cosby Kid," Keisha Knight Pulliam (Rudy) and Tom Bosley ("Happy Days"), this holiday, family-friendly movie explores Christmas spirit, community, coming of age, family commitment and multicultural traditions.

Producer Cleveland O'Neal III will make a cameo appearance in the movie as Bosley's landlord. O'Neal, a graduate of Ottawa Hills High

School, was inducted several years ago into the Ottawa Hills Foundation Hall of Fame. O'Neal is the son of Brunetta O'Neal, retired Toledo Public Schools teacher, and Cleveland O'Neal, Jr., retired research chemist.

"Christmas at Water's Edge" will air on Saturday, December 19, on the Lifetime Channel at 11 a.m.



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Brunetta O'Neal Receives AME Lay Living Witness Award

Special to The Truth

Toledo's own Brunetta O'Neal received the 2009 Lay Living Witness Award, the highest award an African Methodist Episcopal Church (AME) lay person can receive.

The award was bestowed by the Third District Lay Organization at their Annual Lay meeting in Charleston, West Virginia. O'Neal was the awardee from North Ohio Conference Lay Organization where she has been an active member for many years and has held several offices and is currently serving as Parliamentarian.

She is a member of the

Warren A.M.E. Church (Toledo) which is located in the North Ohio Conference area. She currently serves as director of Lay Activities and chairman of the "Baby of the Year" Contest of the Warren A.M.E. Church Lay Organization.

The Award was granted to O'Neal because of her "achievements in Christian Service are an example of a living witness for Christ and for being an example of the precepts taught by Christ which are reflected in your spiritual life. Your Christian witness has impacted lives around you in positive ways".

"I was overwhelmed. I accepted the award with gratitude, humility and pride," O'Neal said.

Activities which O'Neal has been involved in at Warren A.M.E. church at 915 Collingwood Blvd. are her timeless efforts in founding and teaching the watch care class which consisted of children who joined the church and were under 12 years of age for over 25 years; founding, writing the script and training children for the Advent Candelighting Ceremony at Christmastime for over 25 years.

Warren A.M.E. Church



conducting mock elections in the Toledo Public Elementary Schools, among numerous projects. She also participated in the Katrina Restoration Project after the devastation of Hurricane Katrina in 2005 in the construction of homes in New Orleans.

O'Neal was recently appointed by the Lucas County Commissioners to the Toledo/Lucas County Board of Commission on Disabilities and in the past served two two-year terms on the Board of Directors of the Northwest Ohio Dental Center. She was honored to go to Washington, D.C. to assist in writing a curriculum to prepare students to enter the work force.

Her most successful accomplishment, she said, is the raising of her four children - Cleveland

Downward Economy Gets Black Trade Unionists in the Spirit of Giving

Special to The Truth

Members of the Toledo Chapter of the Coalition of Black Trade Unionists (CBTU) meet monthly to discuss economic issues affecting workers in the minority community. Towards the end of each meeting, they put loose change and some occasional dollars into a can that gets passed around.

During the December meeting, they counted up the change that amounted to approximately \$210.66. Rather than turn the money into the CBTU treasury, the members decided to award two deserving students who are excelling academi-

cally, but whose family may have fallen on hard times.

The students, one from Jones Middle School and one from Lagrange Elementary School, were each awarded a \$100 Keybank Possibilities gift card to use for themselves and their family this holiday season.

The Coalition of Black Trade Unionists (CBTU) consists of members from 72 international and national unions with 42 chapters across the country including the one in Toledo. The mission as is reflected in its activities and projects are to improve economic development and employment oppor-

tunity for black workers and to work within the framework of the trade union movement to provide a voice and vehicle for greater black and minority participation. Additionally CBTU chapters work to increase union involvement in voter registration, voter education and voter turnout projects in minority communities.

For more information contact Cenia Willis, Toledo Chapter CBTU President 419-472-2265 or 419-260-0925.

"I was overwhelmed. I accepted the award with gratitude, humility and pride,"

dedicated the fellowship hall to the Poinsettia Committee which she founded and led for over 25 years and where over \$40,000 was raised for the building fund. She is a member of the Steward Board where she served as Chairman Pro Tem under two former pastors. She is member of the Alpha Kappa Alpha Sorority and was a charter member of Gamma Kappa Chapter of Tuskegee Uni-

versity where she earned a Bachelor of Science Degree in Home Economics.

She received her Masters of Home Economics/Nutrition, plus 60 credit hours (MA + 60) from Bowling Green State University. She is currently a member of Zeta Alpha Omega, the local chapter. Her involvement with this chapter has included voter registration, transporting voters to the polls and

III, Terrence, Brian and Daphne O'Neal. She added that the most special experiences which her children have provided for her include being invited to the Emmy Awards while Brian was vice president of Children's Programs at C.B.S. TV.

When Cleveland III was invited as a VIP guest of Barack Obama and the Democratic National Convention in Denver Colorado and the inaugural activities in Washington, D.C., he invited her as guest.

Daphne named a seat in honor of O'Neal and her mother (Mattie Davis Montgomery) in Zellerbach Hall on the campus of the University of California at Berkeley, a major San Francisco performing arts venue where world class artists perform.

Terrence fulfilled a long time dream by inviting her to an opera performance at the Metropolitan Opera House in New York City where she saw the opera *Aida*.

O'Neal is a retired Family and Consumer Sciences teacher for the Toledo Public Schools (Start, Bowsher and Scott).



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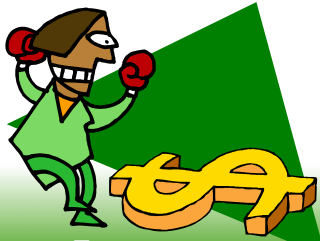


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The Truth ECONOMY

Page 7

Tackling Tough Times

Boyce's Bottom Line: A Happy Holiday Doesn't Mean a Budget Blowout

By Kevin Boyce, State of Ohio Treasurer
Guest Column



will spend an estimated \$437.6 billion during the upcoming holiday season. The average consumer will spend about \$683. This is important stimulation for our economy, especially our retailers, yet holiday spending can be financially dangerous for some consumers who overdo it. A lot of people end up paying for holiday purchases months or even years later.

There is a lady at my church who gives my boys two dollars each every time she sees them. It's a very generous gesture and I make sure KJ and Kristopher don't waste all of the money. They are allowed to spend one dollar, but the other dollar has to go into their savings account.

That is the way we must look at the holiday season this year; spend a little, save a little. The season is really about spending time with family and friends. Quality time is better than a present that will be outgrown.

A better holiday goal for yourself would be to be smarter with the money you have. My wife Crystal and I are still shopping for the season but we are definitely being more conservative.

A little planning can save time and money. Here are a few tips from the Consumer Federation of America, the Credit Union National Association, and Kiplinger that can help you to save money on your holiday spending.

'Tis the season to spend – we don't mean to, it just happens.

The lights go up, the season is festive and wallets open wider to keep the dream alive.

According to the National Retail Federation, Americans

1 Set a Budget – Before shopping, decide how much to spend, and don't forget to include the cost of gift wrap and postage.

2 Make a List – Listing all items to be purchased and their estimated cost will make staying within a budget easier.

3 Pay Cash – It is easier to overspend when using credit cards. Using cash or debit cards limits your spending to the cash you have available.

4 Pay off Credit Card Charges Quickly – If you do use credit for holiday spending, pay your credit card balance as soon as possible to avoid interest. If you have more than one credit card, use the card with the lowest interest rate.

5 Keep a Running Tally of Spending – At the end of each shopping trip, list all expenditures and deduct them from your holiday budget. Not only does it provide a visual record, but it allows you to see how much is left in the budget.

6 Shop Around – Surf the Internet and scan sale flyers for the best deals.

7 Open a Holiday Club Savings Account – Most banks and credit unions offer holiday club accounts to save for holidays. A set amount of money can be automatically transferred to the club account once a month or on each payday.

MY BOTTOMLINE: What better gift can you give yourself this holiday season than financial freedom? Buy fewer things that you don't need, get out of debt if you're in it, and spend your money on things that will truly make you happy and decrease your stress level, including your future. This will create more of a feeling of abundance than having more money but spending it all on more expensive toys.

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T#58736
DOFU: 05/13/2009

You Mean Copenhagen Can Impact Toledo?

By Rubin Patterson, Ph.D.
Guest Column



By now everyone knows – except perhaps those who deliberately run from news reports – that environment leaders from over 190 countries are participating in the United Nations climate conference in Copenhagen, Denmark to hammer out a deal to save the planet.

The meetings will culminate on December 18, with more than 100 heads of state, including President Obama, seeking a framework that will determine who will do what, how much and when to slow climate change. Toledo may be over 4,100 miles from Copenhagen, but the goings-on there can wind up impacting our local economy and our immediate natural environment.

Basically, representatives of governments are haggling over how quickly they will reduce their greenhouse gas

emissions and who will pay for the reductions of those who can't afford the newer, carbon-free or at least carbon-reducing technologies. Since the United States, the European Union, Japan and Russia (the Big 4) are responsible for some 70 percent of the carbon dioxide (CO₂) build-up in the world's atmosphere over the past century, many say that the Big 4 collectively has an ecological debt to pay to those who didn't turn up the world's thermostat.

Rather than providing reparations to those who didn't introduce climate change, destabilize ecological systems, threaten the biological diversity of species and cause sea levels to rise by heating up the world, the sentiment is more that the Big 4 should be forced to undergo the sharpest and quickest CO₂ reductions and they should underwrite the technology costs associated with a transformation to green technology for poorer countries.

After all, the Big 4 industrialized economic entities, in varying degrees and varying durations, expropriated the wealth of poorer peoples with greenhouse gas-inducing technologies.

The Big 4 will insist that it's not that simple. After all, they argue that the economies of China, India and Bra-

zil in the future will certainly dwarf some of today's industrial giants. As a result, these large, emerging economic powerhouses should not only agree to big CO₂ reduction but they must also pay for their own transition to green technologies.

That is one issue. Another issue concerns the other category of poorer nations that have neither benefited much from the technologies that have contributed to CO₂ nor can they afford the technological transformation. These are Third World countries such as Cambodia, Nicaragua, and Malawi. There are well over 130 nations in this category.

So the big items of the Copenhagen meetings are these: (1) how quickly will the CO₂ draw-downs be for the big rich nations; (2) how much of a CO₂ draw-down will the still underdeveloped, yet big, rapidly economically advancing nations agree to (since they, understandably, have a chip on their shoulders about being asked to clean up after someone else's mess) and (3) how much support, through new technology assistance, will the Big 4 pay on their ecological debt to the 130 or so poor nations.

More aggressive outcomes in these three areas translate into faster transitions out of fossil fuels and into renewable energy. In

order for the United States to meet its new CO₂ reduction targets, as agreed to by 2020 and each successive decade up to 2050, renewable energy tech firms such as First Solar in the Toledo area will have to expand their production. And because other rich and emerging economic powers will also be racing to lower their carbon footprint due to the global climate framework through, in part, renewable energy, companies such as First Solar could further expect expanding markets.

Even payment by America on its share of the ecological debt to the 130 poorest na-

tions will also result in new business for local and other US renewable energy companies. With nearly all forms of foreign aid, it isn't as though the government in Washington simply cuts a check and mails it off to a poor country or executes a wire transfer of funds.

Instead, with the exception of just one or two countries, the US government provides support by contracting with American institutions to provide some service or technology transfer to a poor country. So the greater the ecological debt payment that America makes

to the 130 poorest nations, the more business would be generated for renewable energy companies, including local ones.

As we can see, Copenhagen may be 4,100 miles away from Toledo, but what is taking place there can affect our local environment and our economy.

Rubin Patterson, Ph.D., is professor of Sociology and the interim director of the Africana Studies program at The University of Toledo. He can be contacted at rpatter@UTNet.UToledo.edu.

ASK YVON 2009 Year End Checklist

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



While many people are looking to check off gift lists with last minute holiday deals, beware that your year-end tax preparation checklist is just as important. Before the clock officially strikes midnight on December 31, 2009 you still have time to make an impact on your 2009 tax situation. Be sure that you're ready for the upcoming tax season.

Many tax lowering precautions may come to mind, but let's look at a few, some may not be so obvious.

1 Did you "go Green" and buy a hybrid vehicle this year? If so, you could qualify from between a \$650 to \$4000 tax credit dependent on your vehicle purchase. This credit is also available for 2010 green vehicle purchases. Check with your dealer to see if your purchase qualifies.

2 Company sponsored 401k. Make the maximum allowable deposit into your company's 401k program. By doing so you will decrease your adjusted gross income and overall tax bill. Check with your employer to ensure deposits can still be made before the end of the year.

3 Traditional IRA plans. You may also consider con-

tributions to a traditional IRA, if eligible. These contributions can decrease your 2009 tax bill and unlike company sponsored 401k plans can be made up until April 15, 2010.

4 Give it away. Don't underestimate the value of charitable donations, which can be in the form of cash or physical item donations. Be sure to get a receipt from the non-profit charity of your choice. If donating physical items each receipt's value can be worth up to \$500 or even more, if you chose to itemize your donation.

5 Check your estimated tax withholding against your actual tax withheld. You may need to make a lump sum income tax deposit, if your estimated tax obligation has not been met. Under paying estimated tax obligations can incur a tax penalty.

6 Pay 2010 Spring College Tuition now. If you will have spring tuition for a qualified student in 2010 consider paying it now. This action is good for those of you who expect your 2010 modified adjusted gross income to be above \$58,000 – or \$116,000 for married taxpayers filing a joint return. If so, you will lose the

(Continued on Page 10)



American Care Givers LLC.
Family Activities Club
Room/Rental Policies

The FAC rents out all of our rooms to members and non-members. Reservations are accepted on a first-come first-served basis only. A \$100.00 non-refundable deposit which shall be applied to the total cost is required. The remaining balance is due on or before the rental date.

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We also permit you to bring in your own catering services. However, we greatly encourage you to use our in house services.

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If you or someone you know is in need of toys this holiday season please call The Family Activities Club at 419.724.0888

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www.FamilyActivitiesClub.com * Holiday Toy Drive Info





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T.O.P.G.U.N.'s Robert Dean Holds Regional Conference

Special to The Truth



They traveled from Detroit, Michigan. They arrived from all parts of Indiana. There were bus loads from Chicago, Illinois. And families carpooled from Sandusky and Cleveland, Ohio. And let us not forget, they came out in droves from Toledo.

The buzz? MonaVie Black Diamond and multi-millionaire Robert L. Dean, Jr. brought his

T.O.P.G.U.N. E.X.P. Team to Toledo, Ohio November 16-21, 2009 for the first Regional Conference held at the Holiday Inn French Quarter in Perrysburg.

Dean and his high-powered, high-energy team have changed hundreds of lives through his insight and training. His program is unified and his results are like no other in the network market-

ing industry. T.O.P.G.U.N. E.X.P. was created by him and his team to stand for Together Overcoming a Poverty mindset while Gaining Unlimited income Now Experience.

Having already created 19 millionaires throughout his network marketing career, Dean has the goal of creating 500 millionaires over the next 10 years. And his current

vehicle to accomplish that goal is by breaking all of the distributorship records with the company started by Dallin Larsen called MonaVie.

MonaVie has been named as the Number 1 Company in the INC 500's Food and Beverage Industry. Additionally, MonaVie founder, Chairman and CEO, Dallin A. Larsen, was named the national winner of the Ernst & Young LLP Entrepreneur Of The Year® Award in the Emerging Category. Dallin was chosen from among more than 200 Regional Entrepreneur Of The Year® winners in more than 25 U.S. cities and was honored for demonstrating excellence in innovation and personal commitment to MonaVie.

The national award winners were announced at an awards gala hosted by Jay Leno on November 14, in Palm Springs, California. Such a company makes Dean's goal all the more attainable.

MonaVie's products feature a blend of the Brazilian acai (pronounced ah-sigh-ee) berry and 18 other body-beneficial fruits from around the world. MonaVie's premier

acai blends are products with a purpose. From powerful antioxidant support to joint and heart health, each formula delivers key nutrients to help you maintain a healthy and active lifestyle.

The acai berry's potency is captured in MonaVie at 97 percent of its original state. That is higher than any other product on the market. Much of its nutrient content can be lost within 24 hours after harvesting. That is why MonaVie's unique freeze-drying process captures the full complement of the nutritional value. Grown in the rich, fertile soil of the Amazon rain forest for countless centuries, this unique fruit has been revered by the people of the Amazon for its health-promoting properties and prized as a source of health and vitality.

This information can be easily found on the T.O.P.G.U.N. E.X.P. website at www.topgunmonavie.com which was developed by some of the leading minds in the industry.

A spiritual man, Dean has always stressed the mindset and hard work to being the

key to success. His closest associates describe his leadership as a mesh between being kind, thoughtful of others, hard-working and on the leading edge of technology. Although he graduated from Georgia Tech with a degree as a bona fide "rocket scientist," Dean has built a team of the top minds and commitment to excellence in the network marketing industry.

He has tapped the expertise of Greg Baldwin, Vince McCarver and Tina Mesley-Butts to lead Toledo's Team and few around the country have challenged their results.

A humble man of principle, Dean describes himself as a man of "integrity, focus and in possession of a love of helping people" reach their goals and ambitions.

For more information, individuals can attend free meetings at the American Care Givers, LLC facility every Tuesday night at 6:00 p.m. which is located at 6202 Trust Drive in Holland, Ohio. Or you can visit the information websites

at www.monavie.com or www.topgunmonavie.com

Dreams of Tomorrow Opens Learning Center

Sojourner's Truth Staff

A ribbon-cutting ceremony on December 5 marked the opening of Dreams of Tomorrow Learning Center at 1007 N. Summit Street

The learning center – "an holistic, self contained, quality program," according to Activities Director Troy Lathan – is the culmination of the efforts of founder Rena Wilson, who has been in the child care business for about three decades.

The building housing the learning center is a result of the combined efforts of the United North Community Development Corporation and the City of Toledo's Department of Economic Development. The learning center occupies the first floor of the building and 19 renovated apartments are on the upper floors, almost all are occupied, according to United North staffers.

"Rena Wilson started Dreams of Tomorrow to facilitate growth in children through a holistic approach to learning," said Toledo Mayor Carty Finkbeiner during the ceremony. "Youth will be introduced to a structured environment that will not place restraints on their occupational or physical growth. Youth will be encouraged to grow at their own academic, mental and physical fitness areas."

For more information on Dreams of Tomorrow, call 419-469-8885 or 419-944-9227.



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The Economy...Tackling Tough Times•The Economy...Tackling Tough Times•The Economy...Tackling Tough Times•The Economy...Tackling

Hitting Close to Home

By Rodney Neely
Real Estate Contributor



Again the national spotlight is shining on northwest Ohio because of the high incidence of foreclosures of homes in our region. Recently, the Reverend Jesse Jackson visited Toledo and gave a speech to address the issue, pointed out some of the causes and affects and provided some possible solutions to help citizens who are struggling to keep their homes and to hold their families together. His words and observations are duly noted and mostly accurate. Yet the problems run even deeper than he even acknowledges.

Long before the "so-called financial crisis," many in the minority community had been feeling the pinch. The unemployment conditions for African-Americans had already reached more than double that of their white counterparts and this has had a direct impact on the rate of homeownership and foreclosure for this population. Now

that it has reached the broader community in a significant way, of course, it's a crisis. It's definitely true today that we are all rocking in the same boat. As they say, "when it hits this close to home you feel the pain at the crib."

Although things are generally getting better, across the country the foreclosure of homes due to the overall weak economy is still prevalent. In communities everywhere people are realizing that drastic times require drastic measures.

Many homeowners have decided to take in relatives to share expenses. They are looking for roommates or boarders, to rent rooms to earn enough money to pay their mortgages. Using these strategies is a smart way to weather the financial storm and perhaps come out on the other side without too much damage. Yet, pride comes before the fall. Others have elected to just pretend as if

nothing is wrong and everything is under control until it's too late.

Some have just walked away from their property without so much as a word to their lenders, thereby leaving the property vacant and causing blight in many neighborhoods that were historically stable. Some, frustrated with the lack of cooperation from the bank and limited help from the government, have simply given up. This is absolutely the wrong decision. I say fight for your home. Struggle to save your investment with all your strength, because you never know what tomorrow will bring. Things are getting better slowly, but surely.

Although the real estate markets are definitely not back to the norm of five years ago, in northwest Ohio we are seeing a decrease in defaults and expect that this will lead to a substantial reduction in foreclosures, and ultimately reduce the amount of displaced families in the coming months.

Fortunately, President Obama has authorized the securitization of capital for the banking system that has allowed more flexibility for lenders to negotiate and/or modify existing mortgage agreements. The impact will be less deterioration of the housing market and the stabilization of neighborhoods across the nation. Locally,

programs like Dream to Own, which focuses on the areas hardest hit by foreclosures are aiding the fight to recuse these neighborhoods.

Through the leadership of The City of Toledo Department of Neighborhoods and the Lucas County Commissioners, I am confident that we are moving in the right direction to secure our real estate economy, stabilize our community street by street

and survive the downturn until we are completely headed in a positive direction.

A famous disc jockey from Detroit, named the Electrifying Mojo, used to say each night as he ended his broadcast, "when you feel like you're nearing the end of your rope... tie a knot and hold on tight."

So, I repeat what he said, nothing is as bad as it seems.

Fight for your home with every resource available to you and if you lose your home just understand that it was one of many to be owned. Then begin the work of owning the next one.

Always remember that in life success is the greatest revenge....

Contact Rodney Neely at rodney@q3development.com

Ask Yvon

(Continued from Page 8)

ability to claim your education Hope and Lifetime Learning tax credit. Paying ahead in 2009 may allow you to still benefit, but the spring semester must begin by no later than March 31, 2010.

7 Schedule C - Business Owners. If you started or ran your own business in 2009 now is the time to gather all income and expense records. This includes organizing your business receipts, updating your mileage logs, addressing outstanding invoices, and performing inventory, if neces-

sary. The key to receiving maximum tax benefits from your business lies in how well you keep your business records. A qualified tax professional of your choice, like Focus on Finance, can help you achieve maximum results.

In an upcoming article we will explore your 2010 Financial Resolutions Checklist for you to consider as you enter a new decade. The Ask Yvon column wants to take an opportunity to say thank you for your readership support in 2009 and wish you all to have a safe and blessed holiday season. We look forward to assisting you to

"Get Personal with Your Finances" in the upcoming year.

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Book Review

The Sound of Kwanzaa by Dimitrea Tokunbo

c. 2009, Scholastic Press

\$16.99 / \$21.99 Canada

32 pages

By Terri Schlichenmeyer
The Truth Contributor



For many weeks now, you've been listening to Christmas music. Maybe you've even sung some carols yourself.

You've seen Christmas ads on TV, and by now, you probably already watched a few Christmas cartoons and specials. If you haven't already, you'll soon be hearing "Ho-ho-ho" and jingle bells, "Merry Christmas," and other sounds of the holidays.

But if you listen after Christmas, you'll hear joyful noises for another special celebration. In the new book *The Sound of Kwanzaa* by Dimitrea Tokunbo, illustrated by Lisa Cohen, you'll learn what those noises mean.

Every night of Kwanzaa, someone may

ask you "Habari gani?" That means "What's the news?" in Swahili. To answer, you say the word of the day. Just as there are seven days of Kwanzaa, there are seven words, each with different meaning. Together, they're called the *Nguzo Saba*.

On the first night of Kwanzaa, you'll hear the sounds of your friends and family. The first night celebrates *Umoja*, and you light a black candle for unity. *Umoja* is the word for "unity."

The second night is *Kujichagulia*, a night for learning the traditions of

your parents, and grandparents. You'll also hear stories from your elders, maybe some lessons, and you'll light a red candle. *Kujichagulia* means "self-determination."

If you hear the sounds of someone at work on the third night, don't be surprised. That means you're celebrating *Ujima*. *Ujima* means "collective work and responsibility" so it's a good time to do chores together. You light a green candle on this night.

On the fourth night, you'll celebrate *Ujamaa*, which means "cooperative economics," or supporting local merchants. Yep, *Ujamaa* means shopping and it also means another red candle on this fourth night.

Do you have a special dream? Say it out loud and listen to others as they share their hopes and

goals on *Nia*, the fifth night of Kwanzaa. *Nia* means "purpose," and it also means another green candle.

If you like to sing or play a musical instrument, you'll like the sixth night of Kwanzaa. That's the night of *Kuumba*, which means "creativity," so sing out loud and light a red candle.

On the seventh night of Kwanzaa, you'll light a green candle and celebrate *Imani*, which means "faith." On this last night, prayers are said and a *karamu* is often held.

Happy Kwanzaa to everyone!

Over the years, I've wondered why Kwanzaa isn't embraced by people of other cultures. After reading *The Sound of Kwanzaa*, I wonder even more. It's such a beautiful tradition.

Between author

Dimitrea Tokunbo's sparse narrative and Lisa Cohen's spare illustrations, this book gives kids a sight-and-sound idea of what to expect during each night of Kwanzaa, which runs from December 26 to January 1.

Tokunbo also relates a little history behind the celebration, a few personal notes, and an easy-to-follow no-bake brownie recipe that your kids will want to make for their own last-night *karamu*.

When you're done with Ho-Ho-Ho, get ready for "Harambee!" by grabbing this book. *The Sound of Kwanzaa* will have three-to-seven-year-olds noisy for another read-aloud.

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Lucas County Children Services

Men's Day Call to Action Luncheon at Independence Elementary in Lima

By Vickie Shurelds
Sojourner's Truth Reporter



tion and even nationally based educators have all pinpointed an increase in student success when parents become actively involved in the education of their children. But, how do you make it happen?

Independence Elementary School, part of the Lima City school district that serves approximately 439 students, was the site of a minor miracle on the day before Thanksgiving.

Newly elected Third Ward City Councilman Jesse Lowe II took on the challenge for the PTA. The membership reflects the disinterest of the parents. Across the city, schools have all identified the same concerns regarding parental involvement in their children's educational process. Scholarly educational periodicals, the Ohio Education Associa-

Armed with the honed skills of his Drugs Bring Death organization and the strong following of neighbors and friends, Lowe spoke with Independence Principal Chad Fallis. The result of that meeting was a Men's Day luncheon, an opportunity for students to invite the men in their lives to sit with them during their lunch, and share a piece of their day's experience.

The outpouring of support was astounding. Jackie Tyre happened to be a substitute teacher at Independence on Men's Day.

"It was beautiful! To

walk into that lunchroom on that day and see all those men sitting with the students was a beautiful thing" she said. "The looks on the faces of those students told the whole story, they were smiling from ear to ear, full of excitement and pride. It was just wonderful!"

Lowe stated there are a list of positive outcomes that go along with a program like this: "There is a connection that is created between the parent and the people at the school. The students see a different side of their teachers and administrators when they see them laughing and talking with their parents. It is a visual reminder for the students of how important their fathers or mentors believe education is for their quality of life. And, of course, it is proof positive that they are valued

by another adult. Those are all very positive statements to put in a child's arsenal."

Nearly 75 men participated in the Men's Day luncheon; some trickled over to days after Thanksgiving due to work schedules and other life issues. But they had made a commitment to the activity, and they followed through.

"There were some fathers who cannot be here because of circumstances that are beyond their control, so some of the men were uncles, cousins, mentors, deacons, but they came and made a difference in the life of a student at this school, it was a great event," Lowe said.

"There was one little guy standing outside the lunch line crying, so I walked over and ask him what was wrong," said Tyre who had lunch duty

that day. "He said his father was supposed to come, but didn't. I told him that maybe something important came up, and his father couldn't make it. 'No,' stated the boy emphatically. 'He's probably just at home playing that game!' It's obvious we still have some work to do; but I have to say it's a real positive start."

"We are planning to do another Men's Day in the spring, in fact, we might do a Women's Day. Hopefully, the more comfortable parents are in the school, the more they may think about becoming an active part of what we're trying to accomplish here with our young kids," said Lowe.

Lowe went on to say this was a first step in creating an environment for parents to want to become part of the PTA. "Our kids need us. They

need us to want to be here for them so they don't feel alone, and so they know we are expecting them to be successful, and that their success means positive things will happen for them, their families and our community."

Emmanuel Curtis heads an effort in the middle and high schools called "Positive Lifestyles" that brings adults into the schools from several different career strains - factories, small business owners, large corporations and independent contractors, even city and county government officials - for direct access to the students to talk about their life choices and the benefits and pitfalls of their jobs.

The program has been going strong for a number of years under his supervision, and continues to have a solid impact on students in the Lima City School system. Curtis continuously calls for additional involvement from the adult community in and near Lima. Each month there are adults in the schools, talking with students and encouraging them to make good choices during their educational careers so they can have a greater range of possibilities after their college or trade school experience.

"It all comes down to paying it forward," says Lowe. "We've got to make solid investments in these kids, and that has to include the parents. Sometimes the parents need just as much encouragement as the kids do, they feel they are not on top of their game, so how do we expect them to guide their kids? We've got to make sure parents and students know we support them. We believe in them. We're counting on them, and we know they can pull it off."

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“DUNKIN FOR DONATIONS”

Young, urban music community comes together for basketball charity event!

By Michael Hayes
Minister of Culture



tives coming together for a cause that is bigger than all of us.

Gutta Dave & Tracy of Hustle Hand Ent....if I could give these brothers an award I surely would.

Hustle Hand is arguably the most powerful grass roots urban entertainment collective in this city.

Artists, producers, graphic designers, promoters, security and more all flying under the Hustle Hand banner have enjoyed a highly visible profile in Toledo for years.

Leading this movement is Gutta Dave and his top artist, Tracy Haynes.

They see firsthand how Toledo's music scene routinely shoots itself in the foot with negativity, lack of professionalism and fighting rather than working together.

So I'm glad that Hustle Hand Ent. formed their charitable arm, Hands Over Hearts, to really show that local music makers can make positive change.

This event was designed to bring a select group of local labels together in a spirit of partnership... and my whole team and I have a lot of love and respect for Tracy and Gutta Dave for having the vision and positive energy to even conceive and follow through on this.

DUNKIN FOR DONATIONS...

Is a basketball charity event, consisting of seven member teams from some of the most reputable entertainment companies in the city right now.

Any labels/crews who feel left out, I'm sure when this was being organized there weren't any personal beefs... so don't make one when there isn't one.

When I got the call for U.G.E. to be involved, I was honored... but I suck at basketball.

Teams:

Top Knoch Entertainment (what up, Harold March!) - this record label hosts the summer basketball tournament at City Park/Savage Park.

Until the age of 101 grew up over there...Lucas, Nebraska, Belmont and I can vouch for Harold...this company is about giving back to the neighborhood. Props to 'em!

Swagga Boyz

Mally, Chief, Cuntry and I think B. Wills are playing plus a few members of their squad will be out in full force. When I say Toledo has a few household names, the artists in this squad have been places and have fans to prove it.

They have reached a level of success most in this city have yet to see.

AND the music is slick as hell!

TEAM A.T.L. Kings of Nightlife

Al, Lonnie, Teddy and a few people from their camp will be out on the court as well.

Everyone you see throwing a ton of parties and doing club promotions right now is following a blueprint set by A.T.L. years ago. They have a huge reputation in this city.

TEAM OLLIE NICOLE

I admit I don't know much about Ollie Nicole as a company, but I know they can customize an outfit for you and get you together.

They've done fashion shows and they represent another non-musical but still very important part of the local entertainment world.

But see, I'm going to use this event to learn more about them...work with folks.

GREENTEAM

T.J. Caz and his label will

be on deck to get it in with their squad as well.

Yo, if you are on Facebook... please join T.J. Caz because his stats are usually some of the most hilarious stuff ever! But yea, he and his team will be reppin.

MONEYHUNGRY

Rocky, Darren and others from one of the newest labels in the city will be on deck.

And Darren got N.B.A. height... so this gonna be a fun tournament and it's good to have crews like this on board.

TEAM HUSTLE HAND

Tracy, Midwest Tone, Tempacha and other members of HH gonna run that day and I'm sure they will be hospitable hosts since they put this whole thing together.

I also want to give props to them because when they reached out to me they reminded me that competition in the sport of basketball was not the main focus. They said it was mostly about fun and charity and I respect them for that highly.

UNDERGODZ ENT/ U.G.E.

Darron Scott, T. Diamond, Aye Dee and other members of the U.G.E. fam and extended fam will be on deck. In true spirit of collaboration we even got an artist on our squad who is well known around the city but more so as an individual, a talented guy named Flow Mosley. I've done articles on him, mentioned him a lot.

We will be in the building to support, and have fun also. (Leigh Ashley graduates from a Master's program that day, she won't be there... we have a lot of people obtaining education on our roster).

Each team in the tournament has to bring DONATIONS.

TOYS FOR NEEDY CHILDREN, OR CAN GOODS FOR NEEDY FAMILIES.

Trying to find an organization to partner with to receive the charitable offering, we have asked several agencies to be involved but we don't yet know which ones will show up, but any positive involvement will be accepted.

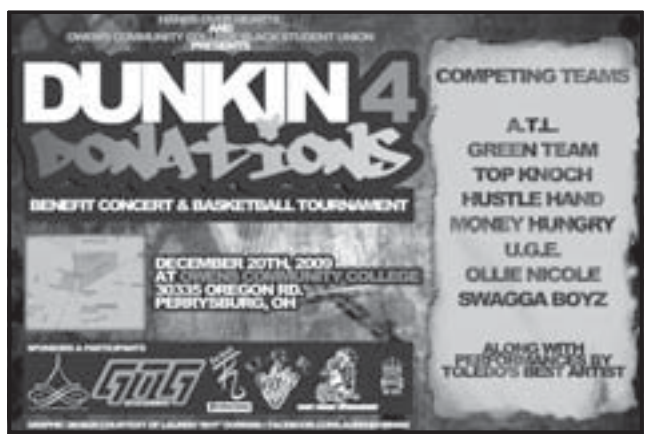
We hope to see you out in support, Toledo.

Peace.

(If anyone is involved in this and I didn't mention you, kindly send me a RESPECTABLE email and I'll mention you in the re-cap. Of course I only know what I'm told)

Dunkin' for Donations First Annual Charity Basketball Tournament

Hands Over Hearts and Owens Community College's Black Student Union have organized a charity basketball game to gather toys and other donations for the children of the Lucas County Children Services. Opposing teams will consist of various local promoters and entertainment groups to draw maximum visibility, and attendees are required to either donate a \$5 entry fee, or an unopened toy and canned goods for a discounted rate. The event will be hosted by Hutch Daddy Dolla of Hot 97-3. Musical entertainment will be provided by well-known local artists, delivering content that can be enjoyed by families of all ages. The event will take place Sunday, December 20 at Owens Community College, from 6 to 10 p.m.



APARTMENTS

Abundant Life of Perrysburg is a subsidized independent housing facility for those 62 or older. We are located in a beautiful, quiet residential setting in Perrysburg. Abundant Life offers one bedroom garden apartments with private patios, in-door mailboxes, reserved parking and busing to local grocery stores. Applications are now being accepted.

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To Place an AD
Call Pam @ 419.243.0007

The University of Toledo

Job 994951 Enrollment Management Specialist:

The position's primary responsibility will be to manage the recruitment and enrollment plan for the College of Pharmacy. This position will work cooperatively with the University Office of Admissions to develop and implement recruitment and enrollment strategies for the College. Please visit <http://www.utoledo.edu/depts/hr/main/employment/career.html> for a complete description.

Qualifications for this position:

- Bachelor's degree in education, communications, business, pharmaceutical sciences or a related field is required
- Excellent oral & written communication skills including proficiency in PowerPoint are essential
- Considerable knowledge of and experience with Access and Excel, particularly in the development of queries and databases are required
- Excellent problem solving, organizational, and analytical skills are required
- A valid driver's license and good driving record are required
- A minimum of 2 years professional admissions/recruitment or advising experience or related college student personnel experience is preferred

To apply, submit a cover letter, resume, and three professional references to: The University of Toledo, 2801 W. Bancroft, MS 205 Toledo, Ohio 43606-3390 or email recruit@utoledo.edu (preferred). Use only one method of application. **Resumes must be received by December 23, 2009.**

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West Village - \$149,500
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Seaway Asset Management
Call Kimberly Brown - 419.810.7097

4522 Oak Creek \$84,500
3 BDRM brick/vinyl ranch home 2.5 baths and Master Suite. Large LR/DR with updated kitchen. 2.5 car attached garage and inground pool. **Subject to lender approval.**
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210 Bloomfield - \$59,900 GREAT BUY!
3 bdrms - 1 full bath - livingroom/dining combo with cozy kitchen. Beautifully landscaped with fenced in yard. Move in ready!
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210 Bloomfield - \$59,900 GREAT BUY!
3 bdrms - 1 full bath - livingroom/dining combo with cozy kitchen. Beautifully landscaped with fenced in yard. Move in ready!
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E-mail: ghick3@msn.com * hicksdaycare.com

CLASSIFIEDS

December 09, 2009

Page 15

The University of Toledo

Job: 962304 ~ Analytical Researcher, Center for Drug Design & Development:

This position provides support to the Center for Drug Design and Development through the analyses of small molecules in biological and synthetic reaction matrices primarily using HPLC and LC-MS/MS, development of analytical methods for existing and novel compounds, and supervision and maintenance of instrumentation. This position is grant funded with the possibility of continued funding as grants are renewed yearly.

Education/experience/licensing: PhD or MS with 2 years experience on HPLC and LC-MS/MS; Must be experienced working with Good Laboratory Practice; Must be able to develop methods and troubleshoot instrumentation.

Communication and other skills: Fluent in written and spoken English; Ability to generate summary reports; Must be prepared to present data at interdisciplinary meetings; Examine background literature as it relates to method development; Talk with potential clients about contract analytical work and develop work proposals with timeline and budget.

Please visit our website for further information <http://www.utoledo.edu/depts/hr/main/employment/career.html>

To apply, submit a cover letter, resume, and three professional references to: The University of Toledo, 2801 W. Bancroft, MS 205 Toledo, Ohio 43606-3390; or email recruit@utoledo.edu, which is preferred. Use only one method of application. This position will remain open until filled with review of resumes beginning immediately. **The University of Toledo is an EEO, AA Employer and Educator.**

AUDITIONS:

Male, Ages 8-12, who can sing and/or dance like Michael Jackson, Other Actors & Actresses of all ages, Crew, Stage Help, Set Design & Construction, etc. needed for upcoming production February 28, 2009 at the Franciscan Center Theatre of Lourdes College. Auditions held Sat., Dec. 12, 2009 - 12:00 noon - 3:00 PM & Sun., Dec. 13, 2009 - 2:00 - 5:00 PM at Walls Memorial Chapel, 701 Indiana Ave., Toledo, OH 43602. Contact James at 419-290-5711 or Bonita at 419-215-1464 for information. This is an ETM Production.

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\$600/ mo plus alarm system.
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Toledo, OH

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Owens State Community College
Toledo, OH

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Wanted

I buy diabetes supplies
Call 419-740-7162
Please leave a message

First Class Electrician

Sunoco, Inc., an independent refiner and marketer of petroleum in Toledo, has an immediate need for a First Class Electrician. The selected applicant will be responsible for installing, inspecting and maintaining all types of electrical equipment and systems in the Refinery, including high voltage electrical switchgear.

Applicants must:

- Have a 2 year Electrical Technology Degree or completion of Electrician Apprenticeship Program
- Have a minimum of 4 years experience as a journeyman electrician
- Possess good verbal / written communication skills, be computer literate, and have good mathematical and problem solving skills
- Demonstrate the ability to read and interpret drawings, instructions, procedures, rules, regulations, and standards
- Be a self-starter
- Be able to work 8-hour shifts and temporary off-shifts to include weekends, holidays and overtime, and a willingness to perform physically active job tasks in all types of weather

For confidential consideration and additional job requirements, please submit your resume through our website career center at www.sunocoinc.com. Resumes will not be accepted at the refinery location.
EOE/M/F/D/V

NOTICE OF REQUEST FOR PROPOSALS

For: TURNKEY SECURITY SOLUTIONS
(SECURITY SYSTEMS INSTALLATION - CCTV CAMERAS, WIRELESS, IP CCTV, DIGITAL VIDEO MANAGEMENT SYSTEM AND RECORDING APPLIANCES)

The Lucas Metropolitan Housing Authority (LMHA) is soliciting **Requests for Proposals** from qualified Security Design Firms for installation of security systems, CCTV cameras, wireless, IP CCTV, digital video management system, and recording appliances. A solicitation manual is available for pick up at the Modernization Department, 201 Belmont Street, Toledo, OH 43604. You may also download a copy of the RFP from our website at www.lucasmha.org. If further information is required, call Joseph Barringer at (419) 259-9550 - FAX (419) 259-9494 - or email: jbarringer@lucasmha.org.

Proposals are to be submitted no later than **03:00pm on Friday, December 18, 2009.**

First Class Instrument Mechanics

Sunoco, Inc., an independent refiner and marketer of petroleum in Toledo, has an immediate need for four (4) First Class Instrument Mechanics. The selected applicant will be responsible for installing, repairing, maintaining, and troubleshooting various types of instruments such as: differential pressure transmitters, flow meters, level transmitters, level switches, pressure switches, control valves, smart positioners, thermocouples, and control systems.

Applicants must:

- Have a 2 year Technical Degree in Process Control Instrumentation/Electronics or completion of an instrument mechanic apprentice program
- Have a minimum of 4 years experience in repairing, maintaining and installing instrumentation in the chemical, refining or other similar industries.
- Have a working knowledge of good industry practices for repairing instruments
- Be a self-starter in repairing and demonstrate the ability to make sound decisions while working with limited supervision
- Be able to work 8-hour shifts and temporary off-shifts to include weekends, holidays and overtime, and a willingness to perform physically active job tasks in all types of weather

For confidential consideration and additional job requirements, please submit your resume through our website career center at www.sunocoinc.com. Resumes will not be accepted at the refinery location.
EOE/M/F/D/V

Hiring Experienced Bartenders, servers, kitchen staff

Apply in person
3535 Byrne Rd
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11 a.m. to 5 p.m.

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Position requires an associate degree in early childhood education and one year experience working with pre-school children. Teaching experience with Head Start.
Fax resume to 419-475-3999

Ads Posted Online at: TheTruthToledo.com

PUBLIC NOTICE

The City of Toledo
announces the availability of federal funding

July 1, 2010 - June 30, 2012
Community Development Block Grant (CDBG - 36th/37th Year)
Emergency Shelter Grant (ESG - 24th/25th Year)

The funding application for both programs will be made available on Thursday, January 7, 2010. There will be a **MANDATORY** training session for all applicants. Immediately following, applications will be distributed.

APPLICANTS MUST BE PRESENT TO APPLY.

Interested nonprofit agencies and development groups for eligible activities are welcome to make application through this competitive process.

Thursday, January 7, 2010 Training Schedule:
Community Development Corporations - CDBG: 9:30 - 11:30 a.m.
Public Service Agencies - CDBG/ESG: 1:30 - 3:30 p.m.

United Way of Greater Toledo
424 Jackson Street
Toledo, OH 43604
(Rooms A & B)

*Reasonable accommodations will be provided upon request.

For additional information, contact:
The Department of Neighborhoods @ 419-245-1400

Michael Ashford's Annual Holiday Celebration.

Sojourner's Truth Staff

Toledo City Council Michael Ashford held his annual Holiday Party on Saturday, December 12 at the Park Lane. Over 200 guests joined Michael and Ruth Ashford for the celebration.

This was the first year Ashford has held the event at the Park Lane. The location permitted guests to wander about freely in a half a dozen rooms as they mingled. James Cooks supplied the food for the occasion.

During a brief address to his guests, Ashford took the opportunity to speak of a concern that has become increasingly important to him during the last year – health issues.

"I have realized that so

many of my friends have these health challenges," said Ashford. "I'm going to make a concerted effort in 2010 to reach out to them and re-assure them they have friends who will help. That's my resolution for 2010."



"You Are What You Eat"



CJ&N Foundation & the Vince Davis Weight Loss and Wellness Coalition

~ Proudly Present ~

Living a Healthier Lifestyle

Place: State Farm, Vince Davis Insurance Agency
Address: 712 Sherman St. at Cherry
Date: Thursday, December 17, 2009.
Time: 5:30pm until 7:30pm

Come and experience professional Chef Bill Kolhoff as he prepares a healthy meal for the mind, body, and soul.

About The Event:

This is a special event in getting everybody to think health first and combat high blood pressure, blood sugar, and cholesterol, along with exercising and weight loss. This is an introduction as we close out 2009 and go into a new year; a new you... in 2010.

R.S.V.P.
Immediately to Jennifer Lewis at 419-244-2904
Limited seating is available!

G CREATIONS 5TH ANNUAL BRIDAL SHOW
SATURDAY, JANUARY 30, 2010

Open Vendor Displays
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Food Tasting
Prize Giveaways
Entertainment
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A portion of proceeds to benefit
MTAN
Scholarship Fund



Model - Adressia Austin
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 12:00 Noon - 5:00 P.M.

Vendor Information: 419-346-5275
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