

Volume 18, No.20

"And Ye Shall Know The Truth..."

September 15, 2010

In This Issue Perryman Page 2

Tolliver Page 3

Kent Branch Grant Page 4

Flagg Page 5

The Economy Port's Winston Page 6

Green Column Page 8

TUFCU Page 9

Real Estate Page 10

Job Fair Page 11

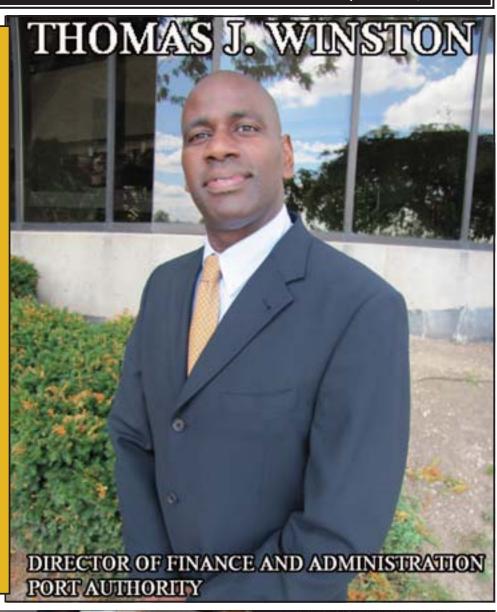
Book Review Page 12

Minister and Tiffany Pollard Page 13

BlackMarketPlace Page 14

Classifieds Page 15

Cocoa Da Barber Page 16





Man Up!

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



Black men must simultaneously shoulder some of the blame for their predicament and some of the responsibility for developing personal intervention strategies that will better their condition.... As black males, we have become partners in our demise. – Thomas A. Parham

Crimson rivers of blood so regularly flood the streets of inner cities across the nation from the epidemic of black-on-black violence that we have become tragedy-hardened and accustomed to the perpetual wails of sadness echoing in our midst.

Or maybe, we have become insensitive because in life's most trying issues there is something much deeper and more comprehensive required than sorrow or sympathy to free us from ourselves.

A total of 3,042 children and teens died by gunfire in 2007, according to the Centers for Disease Control. This figure almost equals the number of Americans lost during combat

in Iraq and nearly four times the American combat fatalities in Afghanistan to date. Black males aged 18-29 have the highest homicide rates in the nation.

Why are young, black, and poor brothers so angry and killing each other?

Comprehensive poverty statistics will be released later this month by the Census Bureau. While the experts speculate on the distance and direction the poverty rate will have traveled in 2009, there is no mystery for those like young hip-hop artist Cale Hawkins whose lyrics proclaim:

"You don't need to tell me 'cause I already know

Baskin' in the sunlight, Dying in the rain

You've been kicked down so many times you can't get up again

You live your life in squalor, you're at the end of your rope

You're trying to survive but there really is no hope

You don't need to tell me because I already know.

There is no question that black-on-black violence is a "symptom of the violence of poverty." So many black children are born into poverty while America remains the richest nation in the world. The fact remains however, that only a small portion of blacks in poverty commit major crimes or are involved in antisocial behavior outside the mainstream.

A lot of the black violence emerges as a "means to settle business disputes" and to resolve economic and legal issues that are not available to illegal entrepreneurs such as the "street pharmacists" who are involved in the crack-cocaine trade, often the only available employment option because of limited opportunities resulting from inadequate schooling or other social realities.

Indeed, the drug trade has helped shape a culture of violence among black males in which allowing someone to disrespect you or to back-down is viewed as weak, causing many young African-American males to put on a "hard or tough guy" persona or "playa" identity in order to compensate for the depression or feeling of vulnerability resulting from their lower educational and economic status. They therefore feel a need to "compensate for their inability to meet traditional white standards of masculinity," (Oliver, 1989).

However, what is clear is that a generation of marginalized children has emerged that public policy has not adequately invested in or protected. As a result, a lack of respect for authority and devaluation of human life has permeated a society where the sad reality is that there is no place to go to escape this disheartening culture of violence.

The time has come to "Man Up" and challenge the culture of violence and take back the community.

How can we end the violence and regain our dignity?

First, as Marian W. Edelman has suggested, we can elect "political leaders who have the courage to protect us and our children by passing legislation to limit the number of guns in our communities, control who can obtain firearms and ensure that guns in the home are stored safely and securely."

In addition, there is a need to elect leaders who recognize the need to ensure funding that will provide disconnected and disadvantaged youth with paid work experience, access to quality educational resources and training opportunities for jobs in the new economy.

However, the most effective means to overcome violence in the community involves not lobbying others but doing for ourselves.

Since "identity conflict and unresolved psychosocial insecurity or confusion about who one is," according to several researchers, is largely responsible for a large portion of black youth antisocial behavior, it is needful for the black church, African-American male professionals and leaders and young male college students to mentor and expose demoralized youth to alternative definitions of authentic masculinity.

Many black youth "need to be exposed to something different than weed and crime," according to Rev. Joy Davis, D.Min. "They haven't been taught about honesty or integrity. They have not been mentored about making responsible choices," Davis adds.

Coming from single-parent homes, many also have not been exposed to African-American males "who can unpack their identity issues with alternative conceptualizations of masculinity such as provider, family man with no fidelity issues, professional or leader in a position to help, hire and provide opportunities to other blacks. Nor have they been provided with support and respect to combat the ridicule of 'going-nowhere' peers who try to keep them locked into a false concept of manhood based upon elevated aggression and risk-taking." (Harper, 2001).

Duke University professor, Mark Anthony Neal adds, "We absolutely need to be more vigilant about violence in our communities. We also need to develop more on-the-ground strategies to equip young black men to make better and life affirming choices in their lives. But until we fundamentally dismantle the ways we think about manhood in this country, we will continually have to deal with levels of violence that we have, unfortunately, become insensitive to."

Contact Rev. Donald Perryman, D. Min., at drdlperryman@center of hope baptist.org

Community Calendar

September 1-18

"Coat Off My Back Project:" Collecting new or gently used coats for families in need; City of Zion and Friendship Baptist; Sponsored by Daughters of Promise Ministry: 567-277-0494

September 15

Friendly Center Health Fair: 11 am to 1 pm; Free blood glucose and cholesterol creenings; child care and door prizes

September 15-29

UT Eberly Center for Women Entrepreneurship Class: "Where to Start When You Want to Start a Business;" Wednesdays 6 to 8 pm; checklist for a business, business plans, developing community resources: 419-530-8570

September 16

City of Zion Men's Empowerment Explosion 2010: Special guests Bishop Larry Trotter and psalmists T'mara Spears and Chris Rowell; 7 pm

Planned Parenthood of Northwest Ohio "Art of the Prevention:" Art show and fundraiser; 6 to 8:30 pm: 419-255-1115 ext 303 or email giving@ppnwo.org

September 18

St. Mark's MBC Pre-Women's Day Shoe and Fashion show: 11:30 am to 2:30 pm; "Walking in Unison with God;" Speaker Wanda Butts of Indiana Ave. MBC and the Josh Project: 419-266-1291

GLADettes Youth Club fundraiser: Bus trip to Detroit for the Universoul Circus; noon: 419-535-5960

Universal New Beginnings C.O.G.I.C. 10th Pastoral Anniversary: For Pastor Robert Witty and First Lady Rhonda Witty; "Holy Ghost Knockout;" 7 pm: 419-508-1210

Fairview's "Choir Idol:" I to 4 pm; Pig roast and BBQ chicken; Games and prizes: 419-531-4201

Citywide Christian Trustee Association Meeting: United MBC; 10 am

Warren AME Stewardess Board #3 Annual Luncheon and Fashion Show: "God's Fashions;" 11:30 am: 419-843-9470

September 19

St. Paul MBC Annual Women's Day: 10:45 am; Guest speaker Min Crystal Dixon from End Time Christian Fellowship Church; "One Woman in the Presence of a King"

Beulah MBC Women's Conference: "Breaking Your Alabaster Box;" 11 am service with Rev. Marilyn Stribling, First church; 4 pm service with Bishop Marjorie Holt of Bethesda: 419-241-3571

Calvary Baptist Church Roses of Calvary Flower Ministry Anniversary: 4 pm Beulah Baptist Church Women's Day: AM preacher – Rev. Marilyn Stribling of First Church of God; PM preacher – Bishop Marjorie Holt of Bethesda

September 20

Discussion Circle: Support and sisterly love for women incest, child sexual abuse and rape survivors; Learn about "The Acceptances, The Promises and Permissions;" 5:30 to 7:30 pm: 419-729-0245

Sentember 21

Fifth Third Bank's College Preview Night: Fifth Third Field; 5:30 to 7:30 pm; Free event for high school juniors and seniors and parents; 21 colleges and universities offering information; Drawing for scholarships

Toledo Interfaith Mass Choir Rehearsals: St. Paul AME Zion; 7:30 pm: 419-241-3330 or 419-241-7332

September 23

ProMedica Free Educational Event: "Obesity, diabetes and metabolism: Weighing the evidence;" Toledo Hospital Education Center Auditorium; 6:30 to 8:30 pm; Q & A by panel of health professionals: 419-291-7901

The Sojourner's Truth

Toledo's *Truthful* African-American Owned and Operated Newspaper

Kevin McQueen Fletcher Word Becky McQueen Publisher Publisher and Editor Business Manager

Brittany Jones Vickie Shurelds Sharon Guice James Fowler Artisha Lawson Jack Ford Michael J. Have

Reporter Reporter Reporter Reporter Reporter Political Columnist

Ad Creation

Michael J. Hayes Jason L. Lee Sr. Jennifer Retholtz Pamela Anderson

Kathy Sweeny

Entertainment Critic Layout Designer Webmaster Sales Representative

A Certified MBE, 2009

The Sojourner's Truth, 1811 Adams Street, Toledo, Ohio 43604
Phone 419-243-0007 • Fax 419-255-7700
thetruth@thetruthtoledo.com
www.thetruthtoledo.com

September 15, 2010 The Sojourner's Truth

The Disgrace at Pickett Elementary

By Lafe Tolliver, Esq



For nine of 10 years, Pickett Elementary has been the bottom (not at the bottom) of the educational barrel. If it could be done, I would have a public spanking of the administrators, teachers, principals and parents who allowed this mockery to go on for so long

You do not need to close Pickett since it is not the building's fault that for almost 10 years, an outrage was being perpetuated at Pickett.

It was like it was a silent conspiracy to damn those kids to a future with no lights but then, when you are black and poor, you are deemed expendable and you get dumped on by the powers that be.

The parents should have been organized to demand better and the teachers involved need to be either fired or retrained and the principal should have been publicly castigated.

Was Pickett simply a throw-away school? It ap-

pears that Pickett was seen as being without hope and as such was allowed to drift in the weeds and flotsam in the educational "bureau 'crazy' (a/k/a: bureaucracv).

Tell me if this has happened to a similarly situated white school? If so, name it!

If not, it is educational genocide being perpetuated against that Pickett community and the parents and kids.

Where was the outrage of the school board for the past 10 years about Pickett? Nowhere...that's where! Pickett was seen and treated as a school with leprosy and everybody ran away thinking they would catch it.

If there ever was a case to bring back public whippings,

the case for Pickett is classic. What would be wrong to set a date certain and bring out the teachers and principals who have been at Pickett for the past years and give them a public paddling?

That's what they used to do to recalcitrant kids years ago when they continually goofed up in school. Why exempt the teachers and principals?

The Pickett community and the kids deserve better. The parents need to be educated as to their role in being the primary educators of their children.

The former and present teachers at Pickett need to be re-trained or fired because it appears that they are clueless as to how to teach.

Pickett is symptomatic of a larger cancer in Toledo Public Schools - neglect and abandonment. A casual attitude towards educational excellence of black kids who are deemed poor and thus are viewed as defective or damaged goods.

If there ever was a case for parents to take back their schools and closely monitor what educational diet their kids are being fed and also, more importantly, who is feeding it to them, it is now.

Pickett should be the poster school to wake up the

community as to the perils of a public school system that is mired in a hidebound obedience to a teachers union and is a slave to teaching standards that are a total failure.

Until parents and the communities surrounding schools such as Pickett get tired of being played the fool and seeing their kids treated as if they had two heads, the attitude will remain that black kids and any non-caring black parents can be treated any ol' way and there will not be any repercussions.

Black Power means that you have the ability to institute changes and those (Continued on Page 11)

Re: Hey...Whatever Happened to ...?

Lafe Tolliver, my husband and I look forward to reading your column in The Sojourner's Truth, as well The Toledo Journal. You are always on point regarding many topics such as Mayor Bell, the townhouses at Dorr and Smead, local NAACP, and church revivals.

In particular, the townhouses located at Dorr and Smead, you phrased all what we have been stating concerning the townhouses. We personally viewed the front entrance, miniature garages, hardly non-existence of back yards. Further, you have to go through an alley to get to enter the garage.

We wonder if they have permission with Rev. D.L. Perryman to use his adjacent parking lot for exiting from the property?

Being of rank and file of the senior citizen group, our legs and back hurt just thinking of walking up those mountain of steps to the front entrance.

Lafe, you give the structural design too much credit by saying "a fifth grader drew up the design. Don't you really mean...a third grader?

Solution: rent them to college students, take a lost, tear them down and start over again with a realistic design to accommodate senior citizens to dwell in.

Finally, Lafe, please continue voicing your opinion concerning the city of Toledo and else where. You always seem to get it right on the money.

Deborah Jackson

TPS Needs an Independent Committee to Audit the System

Thank you for both of your articles in last week's Truth edition concerning the situation

I am glad to see The Truth take the position to support an independent committee and operational audit of the business practices within TPS. It is devastating to see the situation at TPS evolve to what it has and, as Mr. Bob Vasquez has adopted the "talk" of transformation change in TPS, only true actions and actual results will speak louder than

I believe a much larger segment of the population is in concurrence that substantial change and improvement is necessary from TPS. I wish Dr. Jerome Pecko all the luck in the world in addressing these significant problems but TPS must hear from the community that things are not working up to par and the message has to hit the administration, board members and the TFT leadership time and time again.

We don't need to throw around blame but I have thought for a number of years now that our central city schools need to be the strongest they can possibly be. Not weaker, as Rev. Perryman points out because of various stereotypical considerations but TPS has not done this community justice by avoiding the opportunity to take a good hard look at their internal

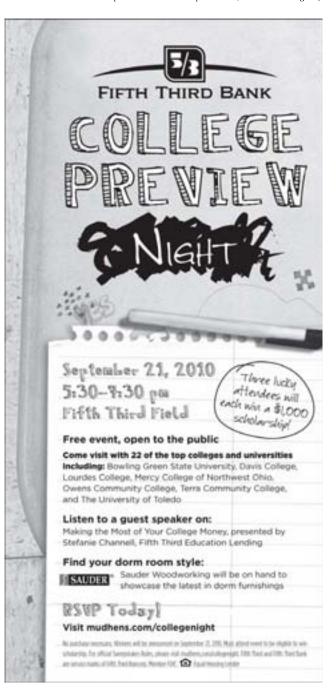
There are really more issues that even surface in the public that I have learned about while serving on the Board but these latest concerns with the budget really make you stand back and say - should this community allow TPS to function in this same manner with more local

I also question if Bob Vasquez and the BOE will be successful in some effort of transformational change?. I'm not 100 percent convinced he believes it is at all possible in TPS and with him working behind the scenes to organize some sort of committee without true independence signals to me that those efforts are only political in nature Meanwhile we have children in our community who need a vehicle for success more now than ever-

I hope there will be a effort to force TPS to take a good hard look at the issues and the root causes so transformational change can occur but more recently after a decade of attempting to work with the organization, I'm keen on moving kids out to other opportunitiesso they can have a future not rooted in political agendas but based on the need to deliver every child the very education they deserve.

I guess we'll see what TPS is able to deliver in terms of transformational change. Please continue the charge of educating the community through your writings on these subjects.

Darlene Fisher



Congresswoman Kaptur Secures \$2 Million for Library

Sojourner's Truth Staff

Toledo will be assuming a leadership role in broadband technology, said Congresswoman Marcy Kaptur during a news conference on Sunday as she announced that the Toledo-Lucas County Public Library will receive a \$2.2 million award from the American Recovery and Reinvestment Act to fund an expansion of Kent Branch Library.

The Collingwood Avenue site will be completely renovated and will acquire 109 new work stations along with 23 additional computers increasing public access to computer centers by up to 36 hours weekly and accommodating an additional 240 weekly users.

The total cost of the project will be \$3,090,936 which includes the \$2,163,655 in federal funds, \$68,000 from local partners and \$859,281 from the Library's general fund.

Part of the ARRA, said Kaptur, includes \$8 billion for broadband investment on the national level.

"I worried regarding our area," she said as she related how she had examined the possible candidates for such funds in northwest Ohio. "Who's going to apply?"

So Kaptur approached Clyde Scoles, director of the Library, and urged him to put together a grant request. As a result, the Library system is one of only two in the state to receive an award.

"This will help to heal the digital divide in three ways," said Kaptur. "First, we are helping people learn how to use computers. Second, we are trying to help those without work have much better access to jobs information and jobs services. And third, for small business owners, we are trying to bring information to people [on how] to create businesses and bring more prod-

ucts into the marketplace."

In addition to the expansion and renovation of the existing Kent Branch facility, the Library will also receive a mobile computer center, reminiscent of the old "Bookmobile." The mobile unit will extend Outreach Services by delivering free education and training classes, including oneon-one instruction in basic computer skills, Internet use, job search, healthcare and preventive care awareness and e-mail account management.

Referencing a literacy summit she had attended the previous week, Kaptur noted that the overall purpose of the library system is enhancing literacy within



Clyde Scoles, Councilmen Wilma Brown and Michael Ashford, Cong. Marcy Kaptur





the community.

"It is shocking to hear the number of 140,000 adults in our region who don't read above the fourth grade level," she said. "This will help our community measure up. I'm proud of the library system and the work that went into this."

The changes in the Kent Branch library from the major renovation and upgrade will be evident starting in 2011, said Scoles.



TPS Risks Credibility Without "Independent" Committee



Reading the response of $Board\,President\,Vasquez\,to$ suggestions made by a coa $lition\ of\ community\ groups$ (Proposed committees to review TPS, September 5, 2010) has to make you wonder why he is so vehemently resisting a community partnership.

Vasquez is being offered the very help he asked for in June. Yet he suggests folks are asking for something he already is doing and that he has a committee when two folks he mentions as on the committee have said they were not aware a committee was formed.

Why would a call for ac-

tion from a group of community organizations that states agreement with Vasquez's call for "transformational change" by conducting a thorough independent review of the finances and operations of TPS elicit such a defensive and antagonistic response from the board president?

Perhaps his defensiveness has more to do with who controls the scope of the review and making sure the final recommendations don't upset the relationship between TPS and its unions who all endorsed and supported Vasquez's election and those of three other board members.

Vasquez states, "We're interested in long-term transformation change. It's no trick or anything for the levy," He also says, "I'm not looking for a study or strategic plan. I want to get the information that we need and make changes that we need to right away," These statements are contradictory and confusing. You can't create or sustain long term transformational change without a plan

TPS has lurched from year to year failing to grasp the fundamental problems and identifying workable solutions. It has not had a strategic plan, just oneyear operational budgets, for two decades. Yes the district did go through two planning cycles in the early 90's and again in 2002-03. TPS avoided the difficult task of creating systemic reform by failing to review how union contracts impact the very change TPS officials claim they are interested in.

There has been a sustained and consistent effort by TPS to undermine attempts at reviewing its operations or establishing community oversight of TPS' operations.

In 1999 the Corporation for Effective Government did a review. In 2002, the Reform Committee (members appointed by the TPS superintendent) was created in response to a community call for a strategic plan. In both cases, TPS personnel and union repreecutive committee that set the scope, procedures for the review, and what was included in the final report.

A critical means for providing ongoing review was eliminated in the 2003 Reform Committee report. And in a final act of control, TPS officials never implemented any of the recommendations provided in either report. Other smaller efforts throughout this past decade also met with efforts to control the process.

Vasquez insists that the major difference in the proposed committees is that his would involve district officials as they would be responsible for implementation and know what can and can't be done.

However, it's this very independence that is necessary to create reform while obtaining public buy-

The community groups realized that for the review to be effective, TPS personnel must be consulted and included in the review but excluded from having

influence on the committee makeup, work of the committee and the final recommendations. It is implicit in the final stages that TPS personnel would be asked about the efficacy, practicability and appropriateness of all recommendations. But final decisions must be left to the independent committee and not be modified to appease an organization that appears to have gone rogue.

When recommendations are presented, the board always has the ability to say yay or nay. The board's authority is a matter of state law and cannot be abridged or abrogated.

Vasquez's resistance suggests that politics and not principles are again foremost. Vasquez and the entire board should get behind the community call for an independent review and stop worrying about their next political position by controlling the process and securing support from TPS labor unions for future electoral ambitions. This is their opportunity to stand behind true "transformative change" for TPS and not just talk about it to gain levy support or further personal ambitions.

If TPS does not act to create systemic reform, they will solidify their place as a reviled organization that is a key factor in Toledo's dismal economic fortunes. An independent committee is just one step in rebuilding trust and creating an institution that is an asset, and not a liability, in the renaissance of To-

Steven Flagg is an education advocate and member of the Urban Coalition which supported the call for an independent committee along with the African American Bureau of Commerce, African American Parents Association, Cherry Street Mission Ministries, Greater Toledo Urban League, NAACP, Toledo Area Ministries, Toledo Area Regional Chamber of Commerce, United North and United Pastors for Social Empowerment.



Looking for a great, high quality **EDUCATION** for your child?

WE ARE A FREE CHARTER SCHOOL OFFERING HIGHLY QUALIFIED, CERTIFIED AND COMPASSIONATE EDUCATORS!



ALL DAY KINDERGARTEN SAFE, LEARNING ENVIRONMENT

TUITION FREE- COMMUNITY SCHOOL AFTER SCHOOL TUTORING

WE BRING LEARNING TO LIFE! NOW ENROLLING Energetic, Eager Learners in Grades K through 8!

HANDS ON LEARNING!



Limited availability, so CALL NOW! 419.720.6330

1850 Airport Highway, Toledo, Ohio 43609

Limited transportation available, so call now for enrollment information!



The Truth

ECONOMY

Tackling Tough Times

Thomas Winston: Port Authority's Change Agent Focused on Numerous Challenges

By Fletcher Word Sojourner's Truth Editor

Late last year, The Toledo Lucas County Port Authority opened discussions with a variety of entities in the area on the need to implement a minority contractors assistance program. The Port started contacting such groups as The University of Toledo, the City of Toledo, the City of Toledo, the Toledo Area Chamber of Commerce, The African American Bureau of Commerce and the Hispanic Chamber of Commerce.

Several of these groups have, in the past, been associated with such programs. None have met with any substantial success in moving the needle on the awarding of minority contracts in the area – either in the public or private

sector.

Why should this time around be any different?

Money, for one thing, says Thomas J. Winston, director of Finance and Administration. The Port has already secured financial commitments of just short of \$1\text{ million from the City, the State of Ohio, UT and other groups to develop the program.

"We're pulling funds together from strategic partners and will be using it to help MBE's (minority business enterprises) bid on and secure public and private sector contracts," says Winston.

That start-up capital, says Winston, will be leveraged into a revolving fund that will continue the program into the future.

The second thing the program has going for it is, well...
Thomas J. Winston.

Hired in June to fill the position previously held by current Port Authority President and CEO Paul Toth, Winston has been tasked with taking a critical look at how the Port operates in a number of areas – both internally and externally – and driving the strategic goals established by the Port board and its CEO.

"Many of the strategic initiatives that have been set have come to fruition," says Winston. "As has my advocacy as a change agent on how we operate internally and externally."

As director of finance and





Frederick Douglass Community Association



Reaching Attainable Potential

presents

Activities

What R.A.P. Offers? After-school care - 3 p.m. - 6 p.m. Vacation day care Summer care

Vacation day care Summer care Limited transportation provided One on One and group mentoring Small Groups working on daily academics Character development Healthy Smack provided Conflict resolution and cultural diversity Use of technology and small field trips

When: September 20, 2010 (open registration)
Where: Frederick Douglass Community Association
1001 Indiana Avenue - Toledo, Ohio 43607

Sonya Newton - Program Coordinator - snewtoni∂fdcatoledo.org 419.244.6722

Funded by United Way

administration, Winston has responsibility for the Port Authority's accounting, finance, legal and human resources departments; its financial planning and accounting practices as well as its relationships with lending institutions, stakeholders and the financial community to establish long-range goals, strategies and plans.

His internal challenge, he says, has been "to ensure we have an engaged workforce working towards common goals and purposes and to incorporate best practices to advance [those goals]."

Externally, Winston's tasks are to engage the private sector, to promote economic development and drive initiatives that will help that cause and to "help constituencies grow their businesses."

To that end lies Winston's emphasis on minority contractors and bringing them into the mainstream of economic

development.

For interested parties, there will be an application process and fee. Then those accepted into the program can expect to have the educational resources not only of the Port itself but also of its local partners. Participants will also have access to the funds provided by the program to grow their businesses, obtain bonding and bid on projects – both public and private.

"This is not a handout," stresses Winston of the program that will most probably be rolled out in the fourth quarter of 2010. There is a benefit for all involved, he says.

says.
"We will be quite diligent in how we roll it out and focus on specific projects," says Winston. "We know this has been tried before. We have had a tremendous response from the community on this and it will be a win/win/win situation – for the Port, for

minority contractors who will be able to build capacity and have access to capital and for strategic partners."

After the contracting project has been proven successful, the Port plans to branch out to other industries with the same approach – bringing in minority business owners and providing them with educational and capital

Prior to joining the Port this past summer, Winston had held positions with increasing leadership responsibilities in a variety of financial capacities. He was most recently with the Flint Group of Plymouth, Michigan as assistant treasurer and, prior to that, with Owens Corning from 2003 to 2009 as a financial leader and then as financial planning and lending analysis leader.

A Chicago native, Winston earned his undergraduate degree in economics and philosophy from Ohio Wesleyan University in Delaware, OH and a masters in business administration from Chicago's Loyola University. He holds a certified treasury designation (CTP)

Winston is a member of the internationally recognized Association for Financial Professionals (AFP). He lives in Monclova Township with wife Kelli and their two children, Thomas, Jr, seven, and Maya, four.



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

OHFA Reduces Mortgage Interest Rates on Fixed-Rate Financing to the Lowest in the Agency's History

First-Time Homebuyer Program provides a secure option for borrowers

Special to The Truth

The Ohio Housing Finance Agency (OHFA) this week reduced mortgage interest rates on loans through its First-Time Homebuyer Program to the lowest rates in the Agency's history. Even more Ohio families can now purchase a home using OHFA's fixed-rate financing option.

"This rate change will provide Ohio's homebuyers with affordable and secure financing," said Doug Garver, OHFA executive director. "We are pleased to offer more options for low-to moderate-income borrowers while encouragsustainable homeownership."



4.25 percent without and 4.75 with down pay-

The rates today are down payment assistance

ment assistance. These rates are subject to change at any time.

First-Time Homebuyer Program offers low, competitive mortgage rates to homebuyers through con-

gram by being a first-time homebuyer, not owning their principal residence

percent of the purchase

Traditionally, borrow-

price of the home.

The program offers an option for a down payment assistance grant equal to two and one half percent of the purchase price of the home.

VA and USDA-RD government loans. OHFA partners with lenders throughout the state to make these attractive loan options available to borrowers. Each of these 30year, fixed-rate loans is available to consumers based on their household income. The program offers an option for a down Homebuyer Program payment assistance grant

ventional loans and FHA, for at least three years, or purchasing a home in a targeted area.

A change to the Internal Revenue Service tax code provided a temporary exception to program guidelines, allowing veterans who have received an honorable discharge from the military to utilize the First-Time even if they previously

equal to two and one half have owned a home.

OHFA is a self-supporting quasi-public agency governed by an ers qualify for the proeleven-member board. The Agency uses federal and state resources to provide housing opportunities for families and individuals through programs designed to develop, preserve and sustain affordable housing throughout the State of Ohio. OHFA is also an active partner in the interagency team which coordinates the Save the Dream Ohio initiative designed to stop preventable foreclosures.

> Consumers interested in the First-Time Homebuyer Program should www.ohiohome.org for more information and a list of participating lenders in each county.

SBA Lender To Serve Local Market

Micah Glenn has joined Fifth Third Bank (Northwestern Ohio) as vice president, Alternative Lending Specialist, in the Business Banking Group, according to Robert W. LaClair, president and CEO, Fifth Third Bank (Northwestern Ohio).

Glenn is a dedicated, locally based SBA lender for Fifth Third serving its Northwestern Ohio/Southeastern Michigan market. His office is located at Fifth Third Center at One SeaGate in downtown Toledo. Glenn is the only locally based, full-time, dedicated SBA lender among financial institutions in our region.

"Small business is a growing segment with unique needs and it is important that we provide dedicated service for SBA lending to businesses in our market," said LaClair. "Specifically, Micah will be responsible for originating government guaranteed small business loans which include SBA 7a, SBA 504 and USDA lending," he added.

In addition to the SBA products, Glenn will also administer alternative financial products from state and municipal agencies that meet the needs of businesses. He is responsible for advising businesses of loan products that are available to them, originating and closing government guar-



anteed small business loans. He serves as a liaison between various governmental and community agencies to offer alternative lending prod-

Glenn joins Fifth Third with 20 years of financial experience. Most recently, he was vice president, Small Business Lending, at Charter One Bank in Michigan. He earned a bachelor of science degree in accounting/finance from Florida A & M Univer-

Fifth Third Bank (Northwestern Ohio) is a wholly owned subsidiary of Fifth Third Bancorp and has \$2.8 billion in assets. With 48 full-service locations, including seven open seven days a week inside select Kroger stores, Fifth Third Bank offers unparalleled service and convenience throughout its footprint, including the greater Toledo area, Findlay, Tiffin, Bowling Green, Fostoria, Fremont, Gibsonburg, Sandusky, Defiance, Bryan and Wauseon, plus Lambertville and Monroe in Michigan, including Bank Mart® locations inside select Kroger stores.





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

Being Politically Bamboozled Is Bad for Your Economic Health

Rubin Patterson, Ph.D.
Guest Column



To get green jobs in the future, you won't just need to acquire technical skills and credentials; you will also need to acquire a political education, followed by energetic political action. In other words, if America is going to attain global leadership in renewable energy industries, the government has to first invest substantial funds in this area as part of its driving strategic domestic policy.

Such investment will not happen unless everyday citizens in the United States acquire a political education and the political energy sufficient to overcome fossilfuel industries' domination of Washington.

The outcome will depend on what rank-and-file Americans think and what they do politically. They don't have to become policy wonks or political junkies - they just need to know enough to avoid being bamboozled by fossil-fuel-funded dis-information. Similarly, they don't have to become leading grassroots activists and campaign organizers - they just need to be mobilized enough to get and keep elected officials in office who are committed to sustainable economies and then consistently hold these officials account-

For at least 30 years, now, American workers, particularly the white working class, have been voting against their own economic interest. From the 1960's and 1970's, the "Southern Strategy" represented such an illustration.

Working class whites – particularly those in the South who were fearful of more competition with blacks just coming into the economic mainstream – reliably

voted for conservative candidates. In the 1980's such workers who voted against their interests were the so-called "Reagan Democrats." Fast forward now, to the Obama era, and you have the Tea Party members.

Whether it was the Civil Rights Laws of the 1960's, the decline of manufacturing jobs in the 1970's and '80's, or the decline of America's global economic dominance today, a critical mass of white Americans have had their economic anxieties exploited. It has always been more expedient to connect those anxieties with minority competition for middle-class opportunities as opposed to the unchecked wealth accumulation of fossil-fuel, finance and other powerful industries. Blacks, on the other hand, have been too quick to channel their vote to a single party without much accountability.

Political parties are merely instruments for wielding power. That is, they are merely vessels that go where the people who control them make them go. At the mo-

ment, fossil-fuel industries are controlling the party vessels not, unfortunately, those who are more environmentally-conscious or those who would economically benefit from the expansion of renewable energy industries. You have to hand it to the fossil-fuel industry interests supporters: they are ruthless and cunning whereas renewable energy interests supporters are cerebral and mild-mannered.

Take for example the multibillionaire Koch brothers of Koch Industries who own the largest private energy company in the United States. They know that their wealth is best protected by shaping the political parties and conservative political philosophy through lobbying Congress and the White House, funding right-wing think tanks and mobilizing principally white workingclass voters who have raw fear about their economic prospects.

Between 1998 and 2008, tax records show that Charles and David Koch foundations, Koch Industries and other foundations that the brothers control, invested approximately \$250 million to influence political outcomes.

They would fund conservative think tanks such as the Cato Institute, the Club for Growth and the Mercatus Center at George Mason University. In a recent New Yorker article, Jane Mayer reports how one lawver explained the foundations' strategy, which included "corporate money" being given "to a neutral-sounding think tank," which in turn, "hires people with pedigrees and academic degrees who put out credible-sounding studies." However, as the lawyer explained, all these studies "coincide perfectly with the economic interests of their funders."

The Koch brothers also fund innocuous-sounding political machines such as FreedomWorks and Americans for Prosperity. As *Politico* reports, tax records show that former US House Majority Leader Dick Armey was paid\$550,000 in 2008 for his chairmanship of FreedomWorks.

This money and other monies spent for lobbying, think tanks, campaign contributions and get-out-thevote machinery are merely peanuts in comparison to the more than \$100 billion in annual revenue for this one private company. Koch monies also contribute indirectly to the celebrity of Sarah Palin (Drill, Baby, Drill!), as she reportedly has made over \$12 million since leaving office as governor of Alaska. This amount may sound like a lot of money to us, but it is a wonderfully tiny investment for the lucrative fossil-fuel industries. Dis-information is relatively

These monies are spent to misinform the public, exploit workers' economic fears and therefore get them to the voting booths to elect officeholders who will continue subsidizing oil companies, weakening regulation of them, delaying any form of meaningful carbon tax and financially starving renewable energy industries. Meanwhile, China must be laughing all the way to the bank, as it consolidates its dominance in renewable energy technologies.

First Solar, Solar Energy Industries Association, NextraEra and American Wind Energy Association aren't ruthless and cunning like Koch, ExxonMobil, and other fossil-fuel industries working to get their way with regard to public policy. There is simply too much money at stake to expect Koch Industries and other fossil-fuel companies to not fight to maintain their preeminence and the impotence of renewable energy inter-

If the United States is going to take up global leadership in renewable energy, it will need substantially more public investment, primarily with funds currently directed at fossil-fuel industries. Renewable energy firms need to get out of their laboratories, their clean-rooms and other research and development environs more often and get into the political fray in order to restructure the tax and subsidy equation between their industries and fossil-fuel industries.

They should also commit to funding more progressive think tanks, expanding their lobbying efforts, and contributing to electoral campaign machinery. Similarly, those of us who know the motivations and political tactics of fossil-fuel industries must work to better educate citizens so that they will be neither lulled into political apathy nor bamboozled into voting against their economic and environmental interests.

> Rubin Patterson, PhD Professor of Sociology

Chairman of Department of Sociology & Anthropology

Director of Africana Studies University of Toledo





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

Toledo Urban Federal Credit Union Needs a Little Help From Its Friends

By Fletcher Word Soiourner's Truth Editor

It's time for the community to step up, says Suzette Cowell, president and CEO of the Toledo Urban Federal Credit Union (TUFCU) as she, TUFCU's board of directors and its members and supporters prepare to do the almost unthinkable for a small, minority-operated credit union - expand into its own

Cowell and others hope that the community will step up and respond to a plea to raise \$250,000 for the credit union over the next few months.

At the corner of Detroit and Dorr rests a plot of land that will house TUFCU in the future, right in the heart of the central city and right in the heart, if all goes as planned, of a revitalized Dorr Street. Such an accomplishment is virtually without precedent in this day and age, says Cowell, who has headed the 14-year-old financial institution since its inception.

Nevertheless, in spite of past accomplishments and lofty future plans, such a credit union cannot exist without the community's help, Cowell and a group of supporters said during a meeting on Monday at the New Life Church of God in Christ.

lenges for the relatively small, community-oriented credit union, they noted. As Cowell observed during a conversation with The Truth, TUFCU's challenges are three-fold. First, the National Credit Union Association (NCUA), the credit unions' governing body, has increased its rate of assessment-the fees that each credit union has to hand-over to the NCUA. That increased assessment has cut sharply into the profits of TUFCU.

The second issue on TUFCU's radar is its rate of loan loss. Make no mistake, said Cowell, TUFCU was established to assist those in the urban community whom other financial institutions, such as banks, will not help. That is the very purpose for TUFCU's existence.

"There was a definite need," said Bishop Edward Cook, pastor of New Life, during Monday's meeting at his church. "We need to remind the community of that."

Because of that need, the loans that TUFCU extends are, in general, riskier and during tough economic times, those in an urban, manufacturing community such as Toledo are most vulnerable when it comes to layoffs and

"We have a number of individuals who are paying late," said Cowell although she stressed that the vast majority of those paying late are still paying their loans off to the best of their ability. Unfortunately, such late payments show as losses on the income statements and TUFCU stands at risk of having regulators march in and demand that they be written off, creating a potentially precarious situation.

The third matter under discussion on Monday was the new \$700,000 building on Dorr and Detroit. That facility is virtually paid off as a result of a fund-raising, brickselling campaign by Cowell and her board and staff.

While a move into a paidoff, brand-new facility will lower costs in the future given the high rate of rent that TUFCU now pays, the board of directors would really like to have a cushion for unforeseen cost overruns or unexpected occurrences.

As Cowell now looks at the overall picture for TUFCU, she acknowledges that the institution, which started off 14 years ago with only \$150,000 in funds, was woefully undercapitalized. That's not unusual for a credit union in such a situation



Suzette Cowell addresses supporters during a meeting at New Life Church of God in Christ

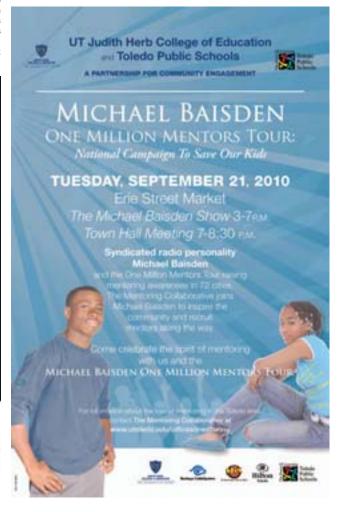
Nevertheless, TUFCU has survived - good times and not so good - she says. This campaign to raise \$250,000 within and from the community is critical because that sum will provide a financial underpinning to ensure that TUFCU can become proac-

tive and weather whatever difficulties the future brings during times of uncertainty be they increased fees, loan losses or roof leaks.

The emphasis, says Cowell, is going to be on smalldonations as the campaign moves forward. "If it's \$5.\$10 or \$100, it's all important," she says. "The only sponsor we have is the community."

To contribute to the capital fund and keep the institution strong, stop by the credit union at 1339 Dorr Street or call 419-255-8876 for more information.





 $The \ Economy... \textit{Tackling Tough Times} \bullet The \ Economy... \textit{Tackling Times} \bullet The \ Econ$

Treasurer's Tip

Navigating the New Credit Card Regulations

By Kevin Boyce, Ohio State Treasurer Guest Column



With more than 300 million credit card accounts in the United States, it's important to stay on top of yours. Last month the Federal Reserve put forth the latest credit card rules to protect your money. As a champion for financial literacy, I know that understanding the new regulations will be a critical part of your ability to make smart money choices.

Under the new laws your credit card company cannot charge you a late fee of more than \$25 unless one of your last six payments was late. If you've had a late payment in the last six months then

your fee could go up to \$35. Another addition is that you cannot be charged a late fee that is greater than your minimum payment. For example, if you have a \$15 minimum payment then your late fee can'texceed \$15. Similarly, if you exceed your credit limit by \$20 you can't be charged an over-the-limit fee of more than \$20.

There will also be a onefee limit. Your card company will not be able to charge you more than one fee for a single transaction. For example, you will not be charged more than one fee for a single late payment. Credit card companies also cannot charge you inactivity fees for not using your card for a period of time.

Card companies are now responsible for providing an explanation of any rate increases. If your card company increases your Annual Percentage Rate (APR), they must tell you why. This will also affect how card companies evaluate your rate increases. Under the new rules if your card company

increases your APR, it has to re-evaluate that rate every six months. The company must also reduce your rate within 45 days of the evaluation if necessary.

In addition to the new credit card rules, the financial overhaul bill also creates a Consumer Financial Protection Bureau at the Federal Reserve. This bureau will serve as a new, independent watchdog over the financial system, ensuring that you and your family get the correct information about your mortgages, credit cards, deceptive practices and other financial concerns. The goal of the bureau is to ensure your safety.

Consumers will have better protection against predators and have the information they need to also protect themselves. Other functions of the bureau include a consumer's hotline and working with banks and bank regulators to better examine and enforce our financial systems.

Although the new rules

are a step in the right direction they do not account for every situation. That's why the Treasury is here to help you.

Visit the Ohio Treasury's 1102 t Web site at http:// credita www.ohiotreasurer.gov or topics.

call toll-free at 1-800-228-1102 to learn more about credit and other financial hot tonics

Should I Buy or Rent?

By Rodney Neely Real Estate Contributor



Should I buy or to rent a home is a question I'm often asked. The answer I give is always the same: "it depends!" There is no doubt that we have to have a home to live in, after all, we can't live on the street. Where we live and how we acquire that residence is totally dependent on your personal circumstances.

Your financial situation and your current job security (or lack there of) are critical components when making this decision. Have you saved any money? Do you expect (not hope) to be at your job long term and does it provide the kind of income to support owning a home?

If you can answer these questions in the affirmative than you could buy a home if you want. Of course there are other considerations such as credit, long term plans, etc, but this is a good start.

Making the choice to be a renter is equally important. You should understand what you plan to accomplish if you are going to be a tenant. I believe that in this country everyone should eventually become a home-owner. Maybe that is a pie in the sky idea, but there is no where else on earth where this idea could even be possible.

In my opinion, if you do plan to rent a home or an apartment you should be working toward the goal of home ownership. Nevertheless, if your job is unsure, you haven't had the chance to save a down payment for a home, or you simply just can't handle the overall expenses of a house, then renting long term might be the way for you to live. No matter what you decide is best for you and your family, it's obvious that these decisions will have very definite long-term financial consequences. Be sure to evaluate and think critically about what your ultimate goals and objectives are for the immediate needs, as well for future ones.

As I look at today's market there are many opportunities to both own and rent. Homes and neighborhoods, that have traditionally been in areas where finding a rental would be nearly impossible today, have houses for lease. These same areas that would have been priced out of range for most middle-income families have homes that are listed at price points that make it more possible for these potential buyers to purchase.

The national condition of the real estate market, along with the current interest rates have created the perfect storm to be both owner of real estate and tenant, depending on your choice.

Today you have the power to really determine your future. Use it wisely!

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

Contact Rodney Neely at Rodney@q3development.com

BACK BY POPULAR DEMAND

Calvin Hughes Presents

The Jazz Gallery

Sunday, September 19, 2010 - 2:30 - 6:00 PM



The Ramada Hotel

3536 Secor Rd. Toledo, OH

Happy Birthday — Calvin Hughes

Featured Artist: KALVYN HUGHES JAZ' TREO'

Special Guest Artist – Jazz Vocalist: Ramona Collins

Saxophonists: Art Bishop & Jesse Coleman

Other Featured Artists: Dorothy Gray – Debbie Gardner – Glenda Biddlestone – Claude Black – Joyce Byrd Rush – Robin Huntly – Mary Moore

Includes Dinner

Chicken and Penne Alfredo, Chef's Choice of Vegetable served on a bed of Penne Pasta w/cream sauce, Fresh Garden Salad w/Ranch & French Dressing, French Baguette Bread, Coffee, Iced Tea or Lemonade and a scoop of Ice Cream w/Wafer for Dessert

For Tickets call Toledo Urban Federal Credit Union at 419-255-8876 or 419-514-0461or 419-620-2200

ADVANCETICKETS ONLY

Adults: \$20.00 / Children under 12: \$8.50 Reserved Tables of 10 available for \$150.00

Deadline for Reserved Tables is Friday, September 10, 2010 (No Seat Holding)

In Memory of Mr. Charles McDaniel and Mr. Roosevelt Hatcher

The Financial Design Group

is proud to welcome

Kevin S. McQueen and James Hall







to the FDG family

Call Kevin or James to help your family with its financial objectives 419.843.4737

Financial Design Group, 3230 Central Park West Suite 100, Toledo, OH 43617, is independently owned and operated, Securities offered through Securian Financial Services, Inc., Member FINRA/SIPC.

TR# 69769

September 15, 2010 The Sojourner's Truth

Lucas County One-Stop and Experience Works Announce Older Worker Events

The Source, Lucas County's One-Stop Employment Center and Experience Works announce the Sixth Annual Fifty Plus Job Fair, scheduled for Friday, September 17 from 10:00 a m to

1:00 p.m. at The Erie Street Market, 237 South Erie Street, Toledo. The job fair will host more than 40 vendors representing variety of employment and training opportunities as well as resources for

older workers.

Individuals planning to attend the job fair are encouraged to participate in the Fifty Plus Job Fair Workshop, which will be held at The Source, 1301 Monroe Street,

Disgrace

(Continued from Page 3)

changes are for the better. If you have no power, you are not a player in this moneyed, educational game that, if you are not watchful, can be a short cut to sending your Shauntae or DeMarcus to a life wearing an orange jumpsuit at a local prison or working a marginalized job compete with rage and bitterness when that child finally realizes that he or she has been shortchanged by the system.

Why in the world would any parent in the Pickett community rest for a moment thinking that someone else has the best interest of his or her child at heart! Unless the parents band together and demand...notask...forimmediate changes, Pickett will continue to be Pickett.

If the school board and Superintendent Jerome Pecko can not come up with multiple solutions to the bastardization of Pickett, there needs to be a recall of the entire board and Pecko and as I have said before about a prior school board superintendent. "THROW THE CLOWNS OUT!

The education of our vouth is too vital and important to be left to happenstance and a hope that someone will or may do the right thing.

Without a vision, the

people will perish. Pickett is perishing. Unless the lifeline is thrown out and the parents and the community are pulling on the end of it to save the kids, everyone loses.

Pickett should never have happened for this length of time. It was intentional neglect on a massive scale. If you had a festering boil that was oozing puss on your eyelid or in your ear, would it take you 10 years to have it diagnosed?

Pickett has been screaming out for help for nine years and the powers that be saw the oozing puss but only retched and grimaced and walked on the other side of the street.

Pickett is an indictment on the entire public school system. The public school system is to be communal in nature and deportment. When one school suffers, everyone takes the hit both economically and socially. The fabric of the community is torn when a school like Pickett is kicked to the curb and all is done is more testing to the test.

Could the parents of the affected Pickett kids who have been treated like a despised stepchild, have a lawsuit against a clueless school board for

gross educational malfeasance?

Could taxpavers bring a lawsuit against the school board and TFT for gross negligence in the mismanagement

of their property taxes and in not performing their assigned duties of teaching and administration?

Could local employers join in such a lawsuit on the basis that the product of the public school system is a drag on their bottom line and that they are placed at a disadvantage against other performing school systems when it comes to hiring competent public school gradu-

After all, Pickett is one of many "feeder" schools that send on its "work product" to the junior high schools, which in turn send their "work product" on to the high schools and so on and

In my next column, I will present solutions to the travesty that has allowed a Pickett to remain in our midst for so long.

In the meantime, I urge the affected parents and Pickett community to meet and organize and do not allow yourself to be dismissed by the school board or TFT as being a gadfly in their ointment.

If you do not now organize and fight and demand...then simply go home, shut up and take the

Contact Lafe Tolliver at tolliver@Juno.com

on Wednesday, September 15 from 9:00 a.m. until Noon.

The Workshop will include: How to Navigate a Job Fair, Marketing Yourself, How Businesses Feel About Older Workers, Resume Review, and the First Annual Fifty Plus Fashion Show. All workshops will be led by local professionals who will also exhibit at the Job Fair.

"In this tough economy,

we urge all job seekers, including our older workers, to take advantage of our services at The Source," said Commissioner Tina Skeldon Wozniak.

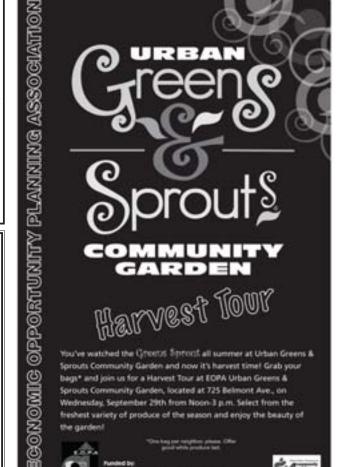
Please RSVP to (419) 213-6312 to reserve a seat at the Workshop-space is limited.

At the Friday Job Fair, all attendees should bring plenty of resumes and business attire is strongly recommended

For more information, please call The Source at 419-213-5627.

The Fifty Plus Job Fair is sponsored

Stautzenberger College, Lucas County Workforce Development Agency and Experience Works, with support from Michigan Institute of Aviation and Technology.



Calla Lily Educator's Award Luncheon

Presented by Beta Gamma chapter of Nation Sorority of Phi Delta Kappa, Inc.

September 25, 2010 - 11 AM The Pinnacle, Maumee, OH 2010 Awardees: Dr. Tyrone Bledsoe, Mr. Lee Conklin, Dr. Larry Hamme, Ms. Flo Wormely, Mr. Earl Barry, Ms. Betty Amison-Lewis, Mr. Edward Scrutchins, Ms. Sheila Early, Rev. John C. Jones and Ms. Jackie Morris Tickets available - contact Dorothy @ 419-243-8757 or Bessie @ 419-480-0122

Book Review

Substitute Me by Lori L. Tharps

c.2010, Atria

\$15.00 / \$17.00 Canada

343 pages + extras

By Terri Schlichenmeyer The Truth Contributor

You hate leaving your

It's not that you don't want a break from them sometimes, because you need that for your sanity. And it's not the pitiful way they cry, ripping your heart out, even though you know they'll be playing 10 seconds after you're through the door.

No, you hate leaving your kids because of that nagging little voice in the back of your head. It says that nobody can care for them the way you

In the new novel Substitute Me by Lori L. Tharps, a working mother finds the perfect nanny for her son. But perfection comes with a

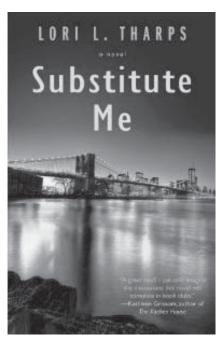
Zora Anderson's family thought she'd kicked around enough, and that it was time for her to get her life on track. Problem was, Zora had no idea what she wanted to do. She was nearing 30 years old, had dropped out of college,

gone to culinary school in Detroit, nannied in Europe and was now unemployed.

So, without telling her family of her plans, Zora answered a personals ad for a white couple in Brooklyn who were looking for someone to care for their son. Zora had loved being a nanny in France. Why not in New

In the back of her mind, though, something wasn't quite right. Zora was well aware of how it might look: a black woman caring for a white baby? She wasn't anybody's mammy but racial history seemed to nag at her just the

Kate Carter had loved staying home with little Oliver but she was looking forward to returning to work. Jacobs & Zimbalist wouldn't hold her job forever, and though she knew there'd be long hours ahead, she was ready for some adult company. An energetic, smart woman like her couldn't



thrive on baby talk and Mommy & Me events.

Brad Carter liked to think of himself as a progressive guy who saw each person as an individual, so when his wife, Kate, hired a black woman as a nanny, he was aware that there might be some discomfort in the situation. But as Zora began to fit into the routine and become a valued member of his and Kate's lives, Brad began to see things differently.

As it turns out, discomfort was only the start...

Author Lori L. Tharps, who has written two non-fiction books and dozens of magazine articles, takes a crack at fiction-writing with Substitute Me, and for a debut novel, it ain't bad.

Although the story tends to drag a little now and again, Tharps constantly tweaks her readers with several plotlines that make us ponder our beliefs on race, heritage and privilege. There's also some

predictability here; not enough to ruin the plot, but enough that you'll see what's coming and you'll (sheepishly) find yourself wondering why the characters can't

Complete with discussion questions in the back, this novel is literally made for book groups but can be enjoyed without. But beware once you start Substitute Me you might not be able to leave



United Way African American Initiative Article 2

Special to The Truth

United Way of Greater Toledo is focused on three issues: education, income and health. Our kids need a quality education that leads to a stable job/income and access to healthcare. The United Way African American Initiative (AAI) recognizes the importance of these building blocks and is doing great work to help further these goals. Today's article focuses on AAI efforts in the education

The African American Initiative encourages community collaborations that promote the transition of African-



American males from high school to college. In fall 2009. AAI formally adopted Springfield High School's African-American male students.

established a \$1,500 scholarship fund for a 2011 graduating senior. The Initiative also sponsored the school's Focus 100 African American Male Conference which took place in fall 2009 and again this September, providing more than \$1,000 in financial

> sponsorships and staff time for the conference. Additionally, the group's male members will volunteer

for periodic one-on-one mentoring opportunities with the students and assist with programs that promote higher education.

"Springfield has embraced

tend to Springfield High School and the families in the district," Rivers continued.

A United Way African American Initiative Scholarship Fund is currently being

"The [Springfield] school board and administration supports our mentoring

efforts and the educational component of our vision for the region." AAI in such a genuine and

friendly manner," said Jacqueline Rivers, AAI chairman. "The school board and administration supports our mentoring efforts and the educational component of our vision for the region."

"We want to see the relationship grow by increasing the number of mentors, college scholarships and community resources we can exestablished in the amount of \$1,500 for a second or third year African-American male college student at both The University of Toledo and Bowling Green State University. This needs-based scholarship will be provided to currently enrolled full-time students who have a 2.8 GPA or higher for the 2011-2012 school year.

A \$1,500 scholarship was awarded in spring 2010 to Alpha Phi Alpha Fraternity. Alpha Xi Lambda Alumni Chapter of Toledo. The scholarship was awarded to Jeremiah Edwards of St. John's Jesuit High School for his 2010-2011 academic year at Northwestern University. A \$500 faithbased scholarship was awarded to Christian Community Church in spring 2010 in support of their ongoing efforts to establish an academic scholarship at the church for graduating students pursuing degrees in higher educa-

"Our work in education continues to grow and evolve," Rivers said. "The bottom line is we need to increase the number of African-American males graduating from high school on time and continuing their education."

To learn more or to get involved. www.unitedwaytoledo.org/

This is the second in a series of four articles highlighting the United Wav African American Initiative.

SNOW PLOW OPERATIORS WITH VEHICLES

The City of Toledo, Streets, Bridges, and Harbor Division is interested in contracting with owners/operators of snow plow vehicles for plowing on residential streets during heavy snow conditions. Those interested in bidding should contact the following city official. All bids must be received by 2:00 PM, October 1, 2010, for a copy of the bid proposals and specifications: STEETS, BRIDGES, AND HARBOR

Central Ave. Toledo, Obio 43610 PHONE: 419-936-2508

Auto Leasing Toledo, OH 5880 N. Detroit Month to Month Leasing 419-476-8674 WE ARE A FULL SERVICE BUSINESS



Interview with Tiffany "New York" Pollard

Appearing in Toledo Sept 17 At Headliners as host of "Laugh & Groove"

By Michael Hayes Minister of Culture



Flavor Flav made her famous but she took the ball and ran with it.

Now she is in the history books as having some of the highest-rated cable TV shows led by a female ever! VH1 allowed her to bring her bigger-than-life persona into millions of living rooms and now she has branched out into acting and special events.

Comedienne Luenelle (from Katt Williams DVD series) and New York along with other celebrities will be in Toledo September 17 for Laugh & Groove – an event to be held at Headliners... $4500\,N$. Detroit at $8\,p$.m..

I was lucky enough to interview Tiffany "New York" Pollard. So read on and get to know her!

Michael:

When you were a teenager, like just starting high school ...what did you want to be when you grew up?

Tiffany "New York" Pollard:

When I started going to high school, I noticed that I had a very strong love for singing, dancing and acting. I always wanted to do something cool in the entertainment field!

Michael

Do you feel reality TV stars are taken as serious actors once they look for serious acting work?

Tiffany "New York" Pollard:

I feel that reality stars can and have been taken seriously in the world of acting. I believe it's due to the high demand for reality entertainment show at this time. Everyone and his mama has a reality show now! From the very rich and famous to the everyday average "Joe." There's something for everybody.

Michael:

You've put big numbers up for VH1, and for female TV stars in general.. Does the network treat you as an executive or still more like hired talent?

Tiffany "New York" Pollard:

I feel that the network and I have always had a great relationship from the very start. There has been nothing but positive energy drawn from both sides. I wish them the absolute best every day, as they do me!

Michael

You and Flavor Flav both made your searches for love into worldwide entertainment. Has your celebrity made real love harder to find?

Tiffany "New York" Pollard:

Looking for love on TV has made the dating game a little difficult for me. The main reason is that most of the men I talk to have a tendency to compare themselves to the men from my

past dating shows. It's a real turn off for me when I'm in the middle of a date and I have to hear," I'm harder than Chance, or I'm realer than Tango," Ugh...

Michael:

Man, that's wild!

Many stars have found ways to give back to the community, tell our readers about any way you have used your celebrity to help others.

Tiffany "New York" Pollard:

I feel that it is so extremely important to give back! That's truly my number one mission in life. Igive back by making appearances, I do service with and donate to my favorite tele-evangelist ministries. I donate clothing and shoes to the local thrift store. Most importantly, Ibelieve in giving back through kind words and a smile. Spirituality is the main ingredient in my life. I always try to say something wonderful about God no matter where I am.

Michael

What's next for you - career-wise?

Tiffany "New York" Pollard:

I am in the best position I have ever been in career-wise. I am very honored and blessed to be a part of my upcoming projects and shoots. New opportunities and horizons come my way on a regular basis. I am very humbled by this and I take nothing for granted.

Michael

Can you tell Toledo about the event you will be doing here.

Tiffany "New York" Pollard:

I am very excited about this event here in Toledo!

My girl Luenelle has graced me with the opportunity to introduce her as she hits the stage with her vivacious presence at Headliners on Friday September 17th and I can hardly wait!

Michael

Last question... if you had to be remembered by just three words as the lasting impression you left on fans, what would they be?

Tiffany "New York" Pollard:

If I had to be remembered by only three words they would be: lover, fighter, friend. I am all three. Oh, and if there was room for one more word it would have to be sexy!!

Well, everyone, you heard it here. Now that you got to know a little bit more about her, check out Tiffany "New York" Pollard along with comedienne Luenelle and other special guests this Friday September 17 at Headliners. Also, next week, catch T. Diamond in concert with B. Willz live at Main Street Bar & Grille 141 Main St September 25. Need tickets? Contact T. Diamond or B. Willz on facebook.

Toledo, let's have fun and end this summer the right way.

Next week, I'm at y'all again. Peace.

Email or facebook search: glasscitytruth@yahoo.com





UT Center for Excellence in Autism Organizes First Annual Autism Conference

The University of Toledo Center for Excellence in Autism will host its first Critical Issues in Autism Conference

The conference, which is the first of what will be an annual event, will bring respected speakers to Toledo to discuss the latest in research and services for people with Autism Spectrum

"It is the vision of The University of Toledo Center for Excellence in Autism to build a continuum of services and research opportunities that satisfy the dynamic needs of individuals with Autism Spectrum Disorders across their lifespan," said Sherry Moyer, executive and research director of the UT Center for Excellence in Autism. "This conference is one of the ways that we can bring state-of-the-art educational

experiences to individuals with Autism, parents or caregivers, university students and professionals of all types."

The inaugural conference, "The Brain/Body/Environment Connection: Co-Morbid Mental Health Concerns and Challenges of Adolescence and Adulthood for Individuals with Autism Spectrum Disorders," will take place 8 a.m. to 4 p.m. Sept. 23 in the Hilton Garden Inn, Levis Commons, Perrysburg.

In addition to Moyer, professors from Harvard Medical School and the University of Michigan will present at the conference.

World-renowned researcher and speaker Dr. Martha Herbert, assistant professor of neurology at Harvard Medical School, will present "Autism: Whole Brain, Whole Body, Whole

Planet" in which she will address the environmental connections between the brain, body and Autism.

'Co-Morbid Mental Health Concerns and Psychiatric Aspects of ASD," will be the lunchtime keynote address by Dr. Mohammad Ghaziuddin, noted international expert and associate professor of child psychiatry at the University of Michi-

During the afternoon sessions, Moyer will present an in-depth look at the systemic and individual challenges of adolescence and adulthood for individuals with Autism Spectrum Disorders. And a surprise guest will conclude the day with a brief discussion of the importance of viewing Autism as a lifespan condition from the moment of

The UT Center for Excellence in Autism provides coordination of services that focus on the individual's needs across areas of functioning, with special attention given to building independence and improving the quality of life as the individual

Those interested in at-

tending the conference should contact the UT Office of Continuing Medical Education at 419.383.4237 or continuingmeded@utoledo.edu.



HBlack Market Place



"PODIATRIST KEEPS PATIENTS ON THEIR FEET'

Bunions, hammer toes, and plantar fascities are ome of the common foot problems. Dr. Edna M. ean, DPM deals with every day. She sees a lot of ingrown toenails and fungal nail infections. She also treats diabetics and orders diabetic shoes for those who qualify.. As a podiatrist, Dr. Jean literally helps keep you on your feet.

1857 N. Reynolds Rd. Toledo, OH 43615 Schedule an appointment by calling 419-537-9877

Duplex for Purchase or Lease

Great investment property! Excellant condition! Move in ready for owner or tenants. Both units contain newer furnace, hot water tanks, new windows, updated electrical system. Both consist of large living areas and lots of storage space. WOW! Motivated seller. Easy access

for showings. Seaway Asset Management Call Kimberly Brown - 419.810.7097



SHORT SALE \$80,400 Charming Inverness Place 3 bdrm/1.5 Bath/2 car

attached garage; spacious floor plan w/laminated wood flooring. Get inside and make this your

Contact Rickie Waugh @ 419.494.6972 for showings

\$16,000 Down Payment Assistance

May include other incentives if you purchase now! Unique two-storn brick home located Olde South End. Totally remodeled! Over 1,500 sq. ft. home furnished with appliances. 1st floor LNDY room, large bedroom. Large closets. Extra loft for entertainment. Must see!

Seaway Asset Management Call Kimberly Brown - 419.810.7097



HOUSES FOR RENT!!!! SECTION 8 WELCOME!!

Website: www.whittgrouprealty.com Click on Featured Listings and Navigate OR call 419.536.7377

Variety of nutritional supplements Lose inches without exercise or surgery Contact me to set up a showcase www.ardyssinternational.com/UniqueDesigns:
Traci Barner drknlvlytbarner@yahoo.com: 419.346.8610

3736 Inverness

SHORT SALE \$80,400

Charming Inverness Place 3 bdrm/1.5 Bath/2 car attached garage; spacious floor plan w/laminated wood flooring. Get inside and make this your

Email: propertymanagement@whittgrouprealty.com

"A Life with natural health and beauty Body magic system - designed to re-shape, restore & revive Vitamins



1629 Nebraska Avenue, 43607

A BETTER BUSINESS BUREAU ACCREDITED BUSINESS START WITH TRUSTSM

THE C. BROWN FUNERAL HOME, INC.

Professional Dog Grooming 1437 Indiana Ave. 419.244.1083



Better Care Lawn &

Show Removal Services L.L.C.
Commerical/Residential Free Estimates
Senior Citizen Discount
Insured and Bonded Landscaping
Phone: 419.917,6440 * Fax: 419.754.3953 www.bettercarelawnservice.com

Now Open Chris's K-9 KLIPS, LTD

Hillandale - \$87,000/REDUCED Ottawa Hills condo. 1440 sq. ft., 2 full baths. Location, location. location. Bright home, new carpet, newly painted. Spacious one

ts of storage, private garage. One great unit.
Seaway Asset Management Call Kimberly Brown - 419.810.7097

Woodley Court - \$259,000

6 bedroom, 2 1/2 baths, 3488 sq. ft.-Custom-built home. Must see to believe. Located in the quiet Trail Acres subdivision. Built

for entertaining or large family. Easy to show and ready for buyer Seaway Asset Management Call Kimberly Brown - 419.810.7097



Good Credit or Bad Need a Car? New or Used Call JP the Stork He Delivers 419.320.0863

YOU'VE ALL BEEN WAITING FOR THIS! SCREEN PRINTED TRANSFERS & AIRBRUSH SCHEEN PHINTED TRANSFERS & AIRBRUSH
NOVARRO'S GARMENT IMPRINT
1 TO 101+ T-SHIRTS
DESIGNS FOR ANY OCCASIONS: Reunions – Business – Schools
Sports – Events – Civic – Youth ...
ENGLISHISPANISH

Novarro.1@bex.net google NOVARRO GIBSON 419-464-2361

1122 Linden Lane

Truly a condo beauty with vaulted ceilings, spacious LR/DR combo; Gas fireplace; All appliances stay AND you do not pay a condo fee.

ALL FOR LESS THAN \$110,000.

Call Alma Dortch-Gilbert 419.297.2301 for appointment adortchgilbert@sbcglobal.net

Contact Rickie Waugh @ 419.494.6972 for showings

1310 Prospect * SALE PRICE \$17,000 Cash or Conventional

"Fixer-Upper's Dream Come True" - Solid home with lots of character in established neighborhool. Many mechanical updates and plenty of storage. Sold "as is".

Call Alma Dortch-Gilbert 419.297.2301 for appointmen adortchgilbert@sbcglobal.net

WHY RENT? ... INVEST!! 1637-39 Potomac Drive

Owner Occupancy w/Rental Income, 2 bds, Living Rm, Dining Rm, Kitchen w/Breakfast Nook, Custom finished Basement w/Bar, Office, Cedar Closet, 2 Car Garage Wilma Smith * DiSalle Real Estate Company Cell 419.350.7514

DEBT RELIEF? CHAPTER 7 BANKRUPTCY



\$650.00 plus court costs FREE ADVICE ATTY. LAFE TOLLIVER

419-249-2703 a debt relief agency per the bky code

CLASSIFIEDS

September 15, 2010

Page 15

MATH INSTRUCTOR

High school instructor sought (certification preferred) to teach Algebra I & II, Geometry, Trigonometry & Pre-Calculus for The University of Toledo Upward Bound Program. Tuesday evenings, 5:00 -7:30 pm, September 20 - December 14, 2010, \$20/ hr plus an additional 1hr paid planning, Interested individuals please email letter of interest & resume to joel.todd@utoledo.edu or call (419) 530-3811.

SECTION 3 SUMMIT Sponsored by the Lucas Metropolitan **Housing Authority September 29, 2010** 9:00 a.m. to 11:00 a.m. at the:

Hilton-Toledo 3100 Glendale Avenue Toledo, Ohio Oak/Pine/Willow Room



Speaker: J. Keith Swiney, President/CEO Motivation, Inc.

Come join us for a comprehensive training in line with the Federal HUD Section 3 Regulations.

RSVP to Barbara J. Dermer - 419-259-9457 Space is limited to the first 70 registrants.

Account Payable Rep

Account payable rep needed in our firm. Candidate must have at

least high school or college degree. The position offers 200 dollars

per week plus benefits.

Send resumes to js1960@live.com if interested

Salon Needs Techs

New! South Toledo Nail Salon is seeking the following: Esthetician and Nail Technician.

Booth rent \$50.00 per week to start, commission possible. For information call Roxy at (419) 380-9528.

House for Rent

North End. Fenced in Full basement. Deck 2 Bedrooms, 1 1/2 baths 419726-2758

Account Payable Rep

Account payable rep needed in our firm. Candidate must have at least high school or college degree. The position offers 200 dollars per week plus benefits. Send resumes to js1960@live.com if interested

OPEN HOUSE! Sun 8/29 from 1PM to 4PM

2333 Valley Brook Drive \$114,900 East of Reynolds, North off Bancroft Super Huge 1 story, 3 beds and 3 full baths Whittington Group Realty (419) 536-7377

Web Tips

Everwanted to put together your own e-book, but not sure where to start? SelfGrowth.com, the #1 Self Improvement website is sharing their secrets on how to make money with with e-books, even if you didn't write it yourself! Sign up for the free webinar here http://bit.lv/blKu9C

Licensed Paraprofessional Needed

Strong candidate would be caring, patient and tolerant. Experience with effective behavioral and instructional strategies a plus. All qualified candidates should apply with a letter of interest, copy of certification and references to:

Star Academy of Toledo Attn: Gaye Dobson 1850 Airport Hwy Toledo, Ohio 43609

REFUSE TRUCK DRIVER

The City of Toledo is accepting applications for the position of Refuse Truck Driver. This position requires one (1) year of experience driving a refuse truck or closely related vehicle having a rating of at least 33,000 pounds gross vehicle weight. Must possess a valid State of Ohio Class B Commercial Driver's License without restrictions on vehicles having air brakes. Must be physically qualified to perform the duties of the position at the time of appointment. The salary range is from \$13.502 to \$18.003 per hour with advancement to the maximum pay level per the appropriate bargaining unit agreement. Interested individuals should obtain an application at the Department of Human Resources, One Government Center, Suite 1920, Toledo, OH 43604 or online at the Department of Human Resources web page at www.toledo.oh.gov. The City of Toledo is an Equal Opportunity Employer. Minorities, females and individuals with disabilities are encouraged to apply

Lead Strategies

Need to take your home-based business to the next level? Learn strategies to generate more qualified leads. Go to www.prosperousmlmleads.com.

NORTHGATE APARTMENTS **610 STICKNEY AVENUE Now Accepting Applications**

Mature Adult Community for Persons 55 and Older.

Rent Based on Income. Heat, Appliances, Drapes, Carpeting Included. ASK ABOUT OURMOVE-INSPECIAL. Call (419) 729-7118 for details.



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, indoor mailboxes, reserved parking and busing to local

grocery stores. Applications are now being accepted. Call 419.872.3510 or419.874.4371

Oremail www.abundantlifeperrysburg.org



Sales Reps/Account Managers

Our company is looking for part time work from

Managers, Bookkeeper and Sales Representatives are needed to work on their own flexible schedule time. It pays \$3000-\$4000 a month plus benefits and

takes only little of your time. Please contact us for more details

- * Should be a computer Literate.
- * 2-3 hours access to the internet weekly.
- * Must be 19 yrs and above of age * Must be Efficient and Dedicated If you are
- interested and need more information, send your resumes

leonagodsblessing@hotmail.com

Wanted to Buy:

Diabetes Supplies Earn up to \$12 per box of 100 test strips Must expire after July. 2011. Leave labels on boxes. We remove and shred. Call 419-740-7162 and leave message.

Doves Manor Apartments Seniors 62+ and better! **One Bedroom Apartments Now Accepting Applications**

Rent based on income, utilities included. Newer building has secure entry, laundry, extra storage, central air conditioning, wellness clinics, fitness center and MORE!!

Call for an appointment and more details. Applications are now being accepted with the possibility of immediate move-in.



Doves Manor 1040 Brookview Drive 419-389-9999 Appointments only

SECURITY OFFICER (part-time)

Owens Community College is a public, stateassisted, two-year institution of higher education. We are seeking applicants for a Security Officer (part-time) (Toledo Campus). The physical demands described here are representative of those that must be met by an officer to successfully perform the essential functions of this job. While performing the duties of this job, the officer is frequently required to sit, stand, walk, or drive for long periods of time. The employee is occasionally required to climb or balance; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 60 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, and ability to adjust focus. Qualified applicants must possess the following qualifications and must demonstrate in application material how qualifications are met. Required: One year full-time experience in a related field such as law enforcement, security, military police or any public related field dealing with crowds, customer service requests, and foot and vehicle patrols. Must have valid driver's license with good driving record. Solid work history and ability to pass a criminal history check. Must be bondable. Must be able to interview clients and respond in crisis situation. Preferred: Associate Degree in Criminal Justice. Trained in CPR and First Aid. Starting salary is \$10.77 an

Applications with out salary history completed will not be considered. Completed application materials include application and resume required. Application review will begin after March 5, 2007, position open until filled. To complete an Owens Community College application go to https://jobs.owens.edu. Candidates who do not have access to a computer with Internet connection are welcome to visit our Resource Center in the Human Resources department during lobby hours from 9 a.m. - 2 p.m., Monday through Friday. Appointments are encouraged but not necessary

To set up an appointment, please call 567-

Owens Community College is an Affirmative Action/Equal Opportunity Employer



In Memoriam



acole :Cocoa Da Barber" Hill was born August 31, 1968 to the union of Samuel Lee Hill and Wyzette Franklin Hill. She departed this life suddenly and unexpectedly on Tuesday, September 7, 2010 in Toledo at the age of 42. She was preceded in death by her father, Samuel, and sister, Tammie Hill.

She was a 1986 graduate of Jesup W. Scott High School where she was a member of the choir, played basketball, ran track and was affectionately named the class clown.

She was a member of Cornerstone Church and the Isaiah Giving Foundation. Racole went on to become the most sought-after barber in the City of Toledo. Her skills were immaculate and her services were sought by many. Her talents earned her the affectionate title of "Cocoa Da Barber," She was a barber/stylist at Kings and Queens Barber and Beauty Shop.

Racole Hill leaves to cherish her memory: mother, Wyzette Hill; ex-husband, Greg Hannibal; sons,



Keshawn Layson and Gregory Hannibal; daughter, Angela Hannibal; brothers, Tony (Verona) and Timothy Franklin of Toledo and Tyrone (Veronica) Franklin of Cleveland' sisters, Felicia Hill, Sandie Welchand Sonya Wenzler, all of Toledo; aunt, Dorothy Wenzler; grandchild, Keshawn Layson, Jr.; special friends, Carvella Holmes, Nichelle "Shon" Logan, Pam Suddeth, Mary Beal, Nalana Thompson and

a host of other family and friends.

Racole will always be remembered as a good wife, mother, daughter, sister, cousin, aunt and friend. She was truly a woman of God with great character and a good heart. Cocoa was filled with a fun spirit and it was never a dull moment when she was around. Cocoa will be forever loved and forever missed.





The Truth Art Gallery

1811 Adams Street

419-242-7650

www.thetruthtoledo.com



