



Volume 22, No. 09 *"And Ye Shall Know The Truth..."* June 20, 2012

*"Bank On Toledo provides access to mainstream financial vehicles to individuals who otherwise would not participate in that market. We are helping people get more out of their money."*



*Norris Finley, Director*  
**Bank On Toledo**

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## Learning While Teaching: Understanding the Gangsta's God

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



... And maybe that's what really scares people about rap - not that it has the power to stir up trouble, but that it makes us think about troubles we'd just as soon shove under the table. - Ice Cube

Recently, I had been intrigued, no stunned, by the recurring theme of the Divine and Holy interspersed among "not so nice" utterances by a young man during a mentoring session on fatherhood. Dressed head to toe in a bright ensemble all of one color to depict his neighborhood affiliation and "tatted-up" to express his individuality and hardcore identity, I certainly did not picture him as a choir boy.

I spoke with Ebony Utley, Ph.D., concerning her forthcoming book *Rap and Religion: Understanding the Gangsta's God* for insight on this and other controversial topics.

Perryman: What experiences shaped your perspective and thus helped to give birth to the work, *Rap and Religion*?

Utley: I grew up a fundamental Baptist in Indianapolis. There's a story I tell in the preface of the book about hearing rap music in the church parking lot after 11:00 church service and how I knew as a teenager, that that was clearly "against the rules" and yet it was kind of cool.

My mother used to tell me that I could listen to rap music as long as I had memorized as many songs from the hymnal as I had rap lyrics. I never quite made it, but my mother had lots of rules about you can have rap music but it should never become more important than your religious life.

I was always toeing that line and I realized that many rappers were toeing similar lines in their lyrics so that rap music and gospel music serve the same purpose. They both were there for people going through hard times. So Tupac's "Keep Your Head Up" was just as useful as Dorothy's "Precious Lord" as far as I was concerned.

Then, at Northwestern University I was studying abolitionist, civil rights and black power rhetoric because I was fascinated with how young urban black people were using language to advocate for social change. I realized that rap lyrics were the place that young, urban, black people were using language to get at social change, so I shifted to my attention to rap music and how rappers talked to God. The rest was pretty much history.

Perryman: Have you considered the biblical icon King David, described as "a man after God's own heart," but who was young and rich with an abundance of women at his beck and call, had a long-running public "beef" with a rival, and shared a very similar lifestyle as today's gangstas, including murder, intrigue, and family drama?

Utley: Yes. There's a phrase one of my colleagues uses that I think sums this up appropriately. He always says it's an "and - without contradiction." I think David was a character that's all of those things that you listed about him, and - without contradiction. He was a lover of God, and a lustful murderer, a poet and a fighter.

I think to understand complex characters like David, to understand a lot of the complex rappers, you really have to get outside of these good/bad, right/wrong dichotomies because they're simply not useful. Instead we've got to think of them as very complex layered human beings who do different things at different times for different reasons. I mean God is different things to different people at different times for different reasons. So, if we're looking for a box to put God in or a box to put these complex characters in we're not going to find that.

Perryman: How does *Rap & Religion* speak to today's young fathers or the contemporary problem of father absence?

Utley: There's intense desire for a physically and/or emotionally absent father and yet having been denied it, results in compromises.

Last time I checked, I think the numbers were 70 percent of African-American kids were born to single mothers. So there's a strong desire for [father figures] in the 'hood and it's often times filled by surrogate fathers. In best-case scenarios, by surrogate fathers who are grandfathers, uncles, cousins and pastors, or mentors. But in the worst case, by pimps, hustlers and folks involved in actual illegal activities.

But there's also a kind of a "Daddy God" and what's interesting about how youth and rappers talk about Daddy God is that even though it's God, their relationships are still imperfect. I like that because it reflects human relationships. So its like 50 Cent says in "Many Men:" "you pray to God, and He don't say nothing back so I still have to stay with my 'gat."

And I imagine that as kind of being like a young boy who prays for his daddy to come home and his daddy doesn't come home so he's still got to do what he has to do. And a lot of times Daddy God operates the same way, you're asking these pressing questions and your answer is silence.

The message is, and it's not about the answer, it's about the asking of the question that helps grow you up into a man. So that you're no longer just acting out or angry or can't articulate your feelings but that you can freely ask the question and know that having asked, whether you get an answer or not, you've matured.

*Ebony Utley, Ph.D. is an associate professor of communications studies at California State University Long Beach. Her writing has appeared in a variety of high-profile publications.*

Contact Rev. Donald Perryman, D.Min, at  
[ddlperryman@centrofhopebaptist.org](mailto:ddlperryman@centrofhopebaptist.org)

## Community Calendar

June 1-28

Arts Commission of Greater Toledo "Hot Glass" Exhibition: Edison Building Lobby; Fund raiser for Young Artists at Work, Art in TARTA, Artomatic

June 18-July 27

Canaan Outreach Center Summer Enrichment Program: For ages 5 to 14; Math and language arts, physical activity, drama, dance, field trips; 11 am to 3 pm; Pre-registration starts on June 13 from 11 am to 3 pm: 419-244-5700

June 21

Sistas Movin On Speak OUT: Support and siterly love for women survivors of incest, child sexual abuse and rape; People Called women Bookstore; 6:30 to 8:30 pm: 419-729-0245

June 22-24

EMT Productions Auditions: Need actors, singers, dancers, puppeteer, choreographer, stage manager, set designer, stage crew, costume assistant techs for upcoming gospel musical; Walls Memorial Chapel; Fri - 6 to 9 pm; Sat - 10 am to 2 pm; Sun - 3 to 6 pm: 419-215-1464 or 419-508-8919

June 22-23

Jeremy Lincoln Football Camp: Central Catholic HS; Fri morning - grades 2 - 6 - 8 am registration; Fri afternoon - grades 7 - 12 - 1 pm registration; Sat - all day - grades 7 - 12: 419-535-3126

June 23

Women of Virtue Ministries "An Evening with the King: A Worship Experience:" 4 pm; 3225 Markway; Foot washing, communion, prophetic intercession, soaking and more: 567-698-0336

City Wide Trustee Meeting: United MBC; 10 am

June 24

Holland Third Baptist: Mass Choir Appreciation Sunday: 3:30 pm  
Indiana Avenue MBC Mass Choir Concert Service: "God's Been so Good, You Should Give Him Praise;" 5 pm; Special guest Brian Thomas Choral: 419-246-3850

Calvary MBC Men's Day Service Sunday: 6 pm; Guests Bishop Donald Washington of Mount Hermon MBC of Columbus

Charity MBC 31<sup>st</sup> Pastoral Anniversary: Rev. Bobby and First Lady Vickey Wellborn; 4 pm; "A Pastor Looking after the Flock;" Guests Shiloh Baptist and Rev. Theodis Horton: 419-535-1925

First MBC Women in White: 4 pm; Speaker Sr. Alice Cathcart

June 25-29

Vacation Bible School: Free dinner every day at 5 pm; Classes 6-8 pm - preschool and adults - St. Paul AME Zion; K-5 grade - Amazing Grace AME Zion; Grades 6-12 - Walls Memorial Chapel AME Zion: 419-243-1065 or 419-215-1464

June 27

Hope and Healing Abortion Support Group: 7 pm; Heartbeat: 419-241-9131

June 30

Free Live Recording Concert: For the group Ushering; 6 pm; WPOS: 419-810-7316

July 1

Charity MBC 31<sup>st</sup> Pastoral Anniversary: Rev. Bobby and First Lady Vickey Wellborn; 4 pm; "A Pastor Looking after the Flock;" Guests St. Mark's Baptist and Rev. I.J. Johnson: 419-535-1925

July 6

23<sup>rd</sup> Pastoral Anniversary Musical: 7 pm; Upperroom Tabernacle CLG; Guests - The Brown Sisters, soloists, ensembles, praise dancers: 419-691-7233

## The Sojourner's Truth

Toledo's Truthful African-American  
Owned and Operated Newspaper

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Becky McQueen

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Brittany Jones  
Torri Blanchard

Reporter  
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Rev. D.L. Perryman  
Michael J. Hayes

Columnist  
Entertainment Critic

Jason L. Lee Sr.  
Jennifer Retholtz  
Kathy Sweeney

Layout Designer  
Webmaster  
Graphic Designer

Pam Anderson  
Kathleen Greely

Account Executive  
Account Executive

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](mailto:thetruth@thetruthtoledo.com)

[www.thetruthtoledo.com](http://www.thetruthtoledo.com)

# Throwing the Devil under da Bus ...

By Lafe Tolliver, Esq  
Guest Column



Do you ever think that we give too much "credit" to Satan, a/k/a the devil, for the misfortunes of our mistakes or mis-adventures?

I mean, consider the following scenarios. What behavior would you ascribe to the intervention of the devil?

(1) Boy takes cookies from jar and is caught by Mom and the boy blames the devil for his sweet tooth cravings.

(2) Girl takes family car to go to shopping mall and is ticketed by police for driving left of center.

(3) Man gets home late at

night and stumbles in the darkened garage and topples over a can of nails which later punctures a car tire.

(4) Man tells daughter not to go to a late night/early morning teen party and the girl says no and the dad loses it and allegedly assaults her and is arrested.

Ooops. Sorry about number four ... I heard that Creflo Dollar allegedly matches up with that scenario and was arrested for it. My bad.

Now, tell me. Which of the above "situations" would you place directly at the feet of Satan as he being the architect causing such mayhem and discord?

It is obvious for the above number one, that the boy was actually in the throes of being ensnared by the devil and thus had no ability to choose not to eat the cookies and, as such, he, like a zombie, was forced against his will and he did eat the sugary treats. Score one for the devil.

As for the above number two, any idiot could clearly see that a teenage girl in her right mind would not be tempted to go to the mall and hang out with her best buds.

So, it is obvious that Satan was needed to push her over the edge and have her take the car and make that dash for mall freedom. Score yet another victory for the devil.

As for the above number three, who has not been in that situation wherein you are in a darkened area and cannot see but you take your chances and stumble along, hoping that you can make it without a mis-step.

It is clear as day, that it obviously would take the craftiness and cunning of Satan to derail that poor man into not turning on the garage light so he could see the can of nails directly in his path. Why this man would succumb to the wooings of Satan and proceed on in the dark is still yet a mystery.

As to the above number four, now that is a toughie. What would it take for a man who has written about 30 books about family and the gospel word, to avoid blaming the devil for any mishap with his daughter.

I mean, wouldn't it be easier and better to avoid giving Satan credit for such nonsense by simply admitting, "hey, I blew it. I got mad and went after the girl and it was a dumb thing to do!"

Why make Satan more powerful than he already is than you giving him credit for simple and stupid things that we can do or have done at one time or another.

That is like the Wizard of Oz movie in which the Wizard was exposed as being smaller than he is because he was using smoke and mirrors to intimidate and frighten Dorothy and her posse.

Once you realize that Satan, the Adversary, probably does not specialize in the disappearance of sugar cookies or the call of the mall to teenage girls, you

can get your perspective back in place and understand that we have choices to make and all choices are not influenced by the presence of the evil one...Satan.

I mean, if we allow for the fact that people can invariably burn their pancakes, over-sugar their tea, fail to properly program a VCR or buy the wrong type of oil for their car, and then not say, "The devil is out to discredit me," life is not as threatening as it appears to be.

Creflo Dollar (no, I do not support his ministry or his aberrant prosperity-riden "gospel") needs to quit throwing Satan under da' bus and fess up.

I know. I know. For him to say that his halo just got dented, would not look good to his donors and supporters since he advocates he is a "god" (small 'g').

I guess it would not look good if a "god" purportedly chokes his kid or hits her with a shoe or punches her. That would not be the best PR for keeping his cash cow of "Name It..Claim It!" rolling across the airwaves and

diving into your pockets and purses.

So, what you do is, you blame it on Satan and crank out a tear or two in front of your Sunday audience and they will rally to you and join in a hearty chorus of, "Let's blame the devil!"

Results? You are off the hook of being remotely seen as a mean daddy and Satan is on the hook as being the puppeteer who is calling the shots.

Satan takes the hit and you are free to go and if there is a next time, you will do any punching or choking or shoe throwing in a broom closet where there are no witnesses.

Sorry, Satan, go fish somewhere else! So, if someone gets a flat tire or receives bad restaurant service or overcooks a meatloaf casserole, we now know who is behind those shenanigans. We are onto your tricks!

Contact Lafe Tolliver at [tolliver@juno.com](mailto:tolliver@juno.com)

## Rep. Teresa Fedor Victorious in Aiding Trafficking Victims "Safe Harbor Act" Passes, Makes History

Special to The Truth

State Rep. Teresa Fedor (D-Toledo) released the following statement on the passage of Sub. House Bill 262 by a vote of 32-0 in the Ohio Senate. Throughout the legislative process, the bill has been changed through efforts from both sides of the aisle.

"Whether presented by Republicans or Democrats, all viable ideas were considered if they strengthened the bill," said Fedor. "The Senators made a stronger bill coming out of the House of Representatives even stronger." The bill is now ready to be signed into law by Governor Kasich.

"This legislation is the result of years of hard work. The goal from the very beginning has been protection, prevention, and prosecution, and this bill will help protect victims, prevent trafficking, and prosecute offenders," said Fedor.

Fedor was taken aback seven years ago by the shocking report of a trafficking ring in which 77 victims came from Toledo, Ohio. Of those, 38 victims were under 18 years of age and one was only 10 years old. Since then, she has been determined to pass legislation like House

Bill 262. The bill contains an Emergency Clause and therefore is immediately enacted upon the signature of Governor Kasich.

"The bottom line is, anyone who wants to operate a trafficking operation and anyone who wants to buy sex from a minor will pay a very high price in the state of Ohio. We are taking part in the modern-day abolition movement and this leg-

islation is a huge step for Ohio. As legislators, we put aside partisan divides and made the youth of our state the first priority. With the passage of this bill, we will begin to clean up this horrific crime and save victims. I want to thank the Governor's office, Senator Wagoner, and the rest of the Senate Judiciary Committee for their hard work on this bill," said Fedor.

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Our next session of free information and training classes is **June 18 - 23, 9 a.m. - 4 p.m.** at LCCS, 705 Adams St. in downtown Toledo. To learn more, call 419-213-3336, or visit us at [www.lucaskids.net](http://www.lucaskids.net).






## Community Organizations Sponsor Family Events during Father's Day Weekend

By Artisha S. Lawson  
Sojourner's Truth Reporter



### Father's Day Walk

Historically Father's Day, which dates back to the early 1900s, has been celebrated since 1960 on the third Sunday in June. In Toledo two community organizations sponsored family-oriented events during this year's Father's Day weekend.

The second annual Fatherhood Walk, sponsored by R.E.S.T.O.R.E., Inc, called for fathers and community residents to support the mission to restore fathers to the head of families by walking and enjoying family-friendly activities on Saturday, June 16 at Central Catholic High School on Cherry St.

Mark Robinson, walk organizer and R.E.S.T.O.R.E. founder, opened the ceremony. Toledo Mayor Michael Bell and Ohio House of Representatives Michael Ashford pro-



State Rep. Michael Ashford, Dave Kontur and Mark Robinson



vided event greetings. The organization's mission is restoration, empowerment, spiritual, transformation, opportunity,

(Continued on Page 4)

## African Art Has Arrived!!

Hundreds of wood carvings from Ghana have recently arrived at The Truth Gallery – masks, statues, village scenes! All at unbelievably low prices!



The Gallery is open Monday through Friday from 8 AM to 4 PM



See more art online at [www.thetruthtoledo.com](http://www.thetruthtoledo.com)



The Truth Gallery  
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## Kwanzaa in the Summer



## Father's Day Weekend

(Continued from Page 4)

responsibility and enhancement; citing Biblical scripture Malachi 4:6. For further information visit [www.restorefathers.org](http://www.restorefathers.org)

Second-year participant and father Anthony Woods, brought his step-daughter Kevon and son Alonzo to participate in today's festivities. "It's important for me and my kids to enjoy the walk, and find out about positive community events."

The walk sponsors are: R.E.S.T.O.R.E., Inc, Air Extreme Ohio, Buckeye Cablesystem, Heal the World, House of Day Funeral Home, JB Records 2, Lamar, Lucas County Children Services, Lucas County Family and Children First Council, Lutheran Social Services of Northwestern Ohio, McDonalds, Ohio Department of Mental Health University of Toledo, Seaway Market Place, Stop Child Abuse Now, The Andersons and Toledo Area Ministries.

Later that afternoon from 11:00 a.m. To 5:00 p.m., Toledo Kwanzaa House sponsored Kwanzaa Summertime to provide educate the community on the principles and ways of implementation. Kwanzaa is traditionally celebrated from December 26 until January 1 to celebrate unity, self-determination, collective works and responsibility, cooperative economics, purpose, creativity, and faith.

Event organizer Rolita Noble planned a day's worth of community engagement activities including head-wrap demonstrations, drumming, explanation of Kwanzaa principles, vendors and opportunities for community fellowship. "People expressed concerns about December being too cold, so the committee organized a one-day event that will explain the seven Kwanzaa principles."

Toledo Kwanzaa House organizes the annual city-wide celebration and week-long celebration at Wayman Palmer YMCA. Those interested in joining the committee should contact Noble at 419-708-9701.

## Area Youth Participate in National Youth Sports Program at UT



More than 150 youth ages 10-16 from across the Toledo area are participating in the 43rd annual National Youth Sports program at The University of Toledo.

The athletic camp runs through Thursday, June 28 with youth participating in weekday activities such as track, soccer, softball and swimming throughout the afternoons.

The camp begins each day at 10:30 a.m. with a lunch and address from a "hometown hero" before they break into groups for athletic activities until 3:30 p.m., most of which take place at the Intramural and Inter-Collegiate Athletic Fields off the east entrance to Main Campus off Douglas Road. Click [here](#) to view a schedule of the activities.

The National Youth Sports Program provides economically disadvantaged youths the opportunity to participate in fitness, recreation and educational programs. When the program started in 1968, UT was one of the first universities in the country to host it.

In addition to the athletic activities, the youth also partici-

pate in educational and health programs, and math and science tutoring, as well as nutrition, personal hygiene, career education, and alcohol, tobacco and other drug seminars. The program also teaches lifetime leisure activities such as fishing, swimming and fitness walking.

The 2012 program kicked off June 11 and concludes Thursday, June 28 with an appreciation banquet.

For more information visit the [National Youth Sports Program website](#).

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# Obama Team Organizes African-American Voter Outreach in Ohio

Sojourner's Truth Staff



"It's a different time and a different conversation," says Ashley Allison, newly-appointed African American Vote Director for the Obama for America-Ohio campaign, when asked about the differences between 2008 and 2012. "We are going to be very aggressive in organizing neighborhood teams and going to the barber shops, beauty salons and churches."

According to Allison, the Democrats' effort to re-elect President Obama will reach to "every corner of the state" both with the general populace and in the African-American residential pockets – both urban and rural.

The strategy the Obama campaign utilized in 2008, unlike with most previous Democratic campaigns, was to place organizations in all

88 Ohio counties. Previous Democratic campaigns had focused on a dozen or so, mostly urban counties.

According to Allison, the African American get-out-the-vote effort will emulate that state-wide effort to the extent that such voters are in so many different counties in the state.

The goal, said Allison, is to match or, if possible, ex-

ceed, the voter turnout of 2008 within the African-American community. That may prove to be a formidable challenge indeed.

In 2008, black voters nationally increased their turnout by five percentage points to 65 percent from 2004, just one percentage point lower than for non-Hispanic white voters. Among the 18 to 24 population, African Americans had the highest turnout of any ethnic or racial group for the first time in the

nation's history.

Allison pledges to do everything in her power to duplicate that feat at least among Ohio voters.

An Ohio native, Allison grew up in the Youngstown area and earned a bachelor's degree from The Ohio State University in political science. She then headed to New York City to teach special education in the Bedford-Stuyvesant section of the city.

She became involved in the 2008 campaign after not-

ing how excited her students were about the prospect of Barack Obama winning the election and after that campaign headed off to law school.

She got the call to return to her home state and become a big part of the 2012 re-election campaign. It's a challenge she was eager to embrace.

"We all have to play a part," she says of her commitment to the re-election effort.

## NAACP Commends President Obama on Immigration Executive Order Defers deportation of undocumented students eligible for NAACP-supported DREAM Act

Special to The Truth

The NAACP commended President Barack Obama on his executive order to defer deportation of promising youth and students eligible for the DREAM Act.

"President Obama is taking an affirmative step toward addressing our nation's immigration concerns while protecting our supply of intellectual capital," stated NAACP President and CEO Benjamin Todd Jealous. "This decision ensures that America retains a future generation of well-educated workers and thinkers who can offer diverse perspectives on the challenges of the twenty-first century."

The NAACP has strongly supported the "Development, Relief and Education of Alien Minors Act", or DREAM Act. The DREAM Act would allow thousands of young immigrants to become permanent citizens if they demonstrated good moral character and met other educational or military requirements.

"This decision allow hundreds of thousands of young people – people who have worked hard, integrated themselves into the American culture and into American communities and stayed away from trouble – to fulfill their dream and the dreams of their parents and to become American citizens," stated Hilary O. Shelton, NAACP senior vice president for Advocacy and Policy and director of the NAACP Washington Bureau. "While Congress is stuck in gridlock, this is a good first step toward that goal."

Founded in 1909, the NAACP is the nation's oldest and largest civil rights organization. Its members throughout the United States and the world are the premier advocates for civil rights in their communities, conducting voter mobilization and monitoring equal opportunity in the public and private sectors.

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The Truth

# ECONOMY

Tackling Tough Times

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## Summer Food Program Kicks Off in Lucas County

### Free regular meals for kids at nearly 100 neighborhood sites

Special to The Truth

Thousands of kids in Lucas County have breakfast and lunch at school. So what happens to these kids when school is out for the summer?

Thanks to the Summer Food Program, they won't go hungry.

At roughly 100 sites

throughout Toledo, kids can receive free meals this summer at various times. To find specific locations and meal times, parents and their children are encouraged to dial United Way at 2-1-1, 24 hours a day, seven days a week. Children up to age 18

can receive meals, no questions asked.

"Our goal is to make sure no child in Lucas County goes hungry this summer," said Todd Tibbits, president and CEO, YMCA and JCC of Greater Toledo. "We hope to feed even more children this

summer than we did last year."

Community organizations, agencies and businesses including ProMedica, Columbia Gas, United Way, Toledo Public Schools, Feed Lucas County Children, Mercy Health Partners, the Toledo Free Press, The Andersons and the YMCA/JCC of Greater Toledo have come together to support the Summer Food Program to ensure our children will not go hungry.

This federal program is funded by the United States Department of Agriculture and administered by the Ohio Department of Education. The locations of the feeding

sites are based on proximity to schools in which at least 50 percent of the students receive free or reduced-cost lunches during the school year, which includes all but four of Toledo's Public Schools.

"We've got a long history of alleviating summer hunger throughout the county. But even after serving over 150,000 meals last summer, our work is far from over," said Tony P. Siebeneck, founder/executive director of Feed Lucas County Children, Inc.

"Toledo ranks number 10 in the U.S. for children living at or below poverty, a ranking we are not proud of. We

know this program is making a difference, and we hope to make even more of an impact this summer as we partner with more than 80 community organizations, and expand our program to include Saturday and Sunday meals," he said.

Sites will be staffed with a combination of paid and volunteer personnel and will serve one or more meals, including breakfast, lunch, an afternoon snack and/or an early dinner, depending on the site. The food will meet state guidelines and include milk, fruits and vegetables, grains/bread and meat, and will be provided by a variety of vendors.

## Rep. Sykes Supports Amendment to Ensure Minority Business Loan Access House agrees to clarify language in SB 314

Special to The Truth

State Rep. Vernon Sykes (D-Akron) voted yes on an amendment yesterday to ensure minority owned and operated businesses would continue to have the same, if not greater, access to funding through state programs

"I am proud to have been a co-sponsor of this legislation," said Rep. Sykes. "The bill, as passed, will ensure that we continue to create opportunities for minority owned businesses in this state, and that minority business owners will have greater access to resources they need to be successful. So many great businesses have been born from the MBE loan fund. I look forward to seeing even more great ideas come to fruition now that we have stabilized access to these funds."

The proposal was offered by Rep. Reece of Cincinnati and comes in response to the bill's transfer of funds from the Minority Business Enterprise Loan Fund to the Capital Access Loan Program Fund. The proposed transfer could have restricted minority businesses from accessing the same amount of funds that have typically been used in the past, redirecting the money to a loan program with less specific requirements. Rep. Reece's amendment specified that the portion of transferred funds "be used solely for minority business enterprises or minority businesses certified by the minority business supplier development council."

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Dr. John W. Williams, Pastor

## Join us in Celebration of Bank On Toledo's One Year Anniversary!

**Thursday, June 21**  
**One Government Center**  
**Jackson Street, Downtown Toledo**  
**Noon – 4 p.m.**

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**Celebration Highlights:**  
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Participating banks and credit unions are Member FDIC or NCUA. Each participating financial institution will open accounts according to their respective policies and procedures.

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## Bank on Toledo Is Striving to Bring Local Residents into the Banking System

By Fletcher Word  
Sojourner's Truth Editor

This week, Bank On Toledo, which pulls together local government, financial institutions and community organizations to set up transaction accounts for unbanked consumers, will be celebrating their one year anniversary with two events designed to deliver a wealth of information and assistance to potential bank clients.

On Thursday, June 21, Bank On Toledo will open shop at One Government Center from noon to 4 p.m. and offer free credit reports, financial coaches, an educational workshop calendar, health screenings and information on how to free up a cumbersome ChexSystems report.

On Friday, June 22, Bank On Toledo will repeat the exercise in the Super Fitness parking lot at the corner of Dorr and Reynolds from noon to 6 p.m.

Bank On Toledo is a non-profit organization that was founded to "provide access

to mainstream financial vehicles to individuals who otherwise would not participate in that market," says Norris Finley, executive director of the organization. "We are helping people get more out of their money."

The focus of Bank On Toledo's attention is the unbanked population – those without checking or savings accounts for a variety of reasons – who tend to spend more on financial services than do other Americans.

It is estimated that in the United States, 7.7 percent of households have no checking or savings account and another 17.9 percent are under-banked – have accounts but still rely on alternative financial services such as check-cashing operations, payday loans, rent-to-own agreements and pawn shops.

In Lucas County those numbers are 8.3 percent and 19.3 percent, respectively out of a total of 180,000 households.

"Bank On Toledo is a strategic alliance between the City of Toledo, financial institutions and community centers," says Finley. "It is a very flexible program and molded around the people."

If someone has had difficulties in the past with a checking account, for example, Bank On Toledo can arrange for such a person to take classes that may lead to a local financial institution granting permission to open an account.

Finley has been the executive director of Bank On Toledo since January 2012. A Toledo native, Finley is a graduate of St. Francis de Sales High School and earned his bachelors' degree in business administration/finance with honors from The University of Toledo. He has a wide range of experience in finance in the interim with private companies and as a financial instructor for a variety of non-profit organizations and higher education

institutions.

As executive director of Bank On Toledo, which is modeled after a similar program in San Francisco, Finley represents the program and works with a steering committee that has representatives from the 11 financial institutions involved in the program. He spends a great deal of time speaking to those groups, such as unions or student organizations, that might benefit from the services offered by Bank On Toledo.

What are those benefits? Account ownership, says Finley, means less money spent on financial transactions, money is more secure, savings balances grow and greater access to other mainstream, affordable financial products.

After only one year in existence, Finley sees an already impressive impact of the program on the lives of a number of Toledo area residents. Those numbers will grow, he says, if the commu-



Norris Finley

nity becomes more involved, leading to an all-around healthier community.

"In order for the program to impact the people who need to be impacted, it's going to take help from the leaders of the community," he says. "There are so many things that are affected by

financial [issues] – domestic violence, homelessness, for example. Somewhere in all of that is the aspect of financial mismanagement. It's a huge stressor. Solving that will help solve so many problems."

For more information on Bank On Toledo, call 2-1-1.

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# Toledo Urban Receives Three Star Financial Rating

Sojourner's Truth Staff

The Toledo Urban Federal Credit Union received three stars during the last quarter from BauerFinancial Inc of Coral Gables, FL, a leading bank research firm that rates credit unions and banks on a scale of zero to five stars based on financial criteria.

A one star rating for a financial institution means "troubled," two stars are "problematic" and three stars are "adequate."

For five consecutive quarters in recent years, Toledo Urban received no stars at all and was widely perceived as being on the

brink of failure. Over the last year and a half, Toledo Urban's Suzette Cowell, chief executive officer, and the credit

union's staff and board of directors have worked with collaborators to improve the financial stability of the institution, resulting in the most recent BauerFinancial three star rating. The credit union has led a community-wide effort to raise funds and has sought help from area banks. As a result, according to BauerFinancial officials, the institution has improved its capital reserves to total assets from 3.92 percent in the first quarter of 2011 to 8.06 percent in the first quarter of 2012. The governing

body for credit unions – National Credit Union Administration – requires its members to have capital reserves of at least seven percent of total assets. Cowell was more than a little pleased by the latest ratings report from BauerFinancial. Two years ago Toledo Urban was reeling after a report in which the ratings firm had stated that the institution had "significant challenges."

Toledo Urban, said Cowell at that time, has had significant challenges from the moment of its inception. The 16-year old credit union has been fulfilling its mission of "helping small businesses, householders and non-profit agencies," she said.

tions that we had 30 days to open. That's how life treated us. Have we had trials and tribulations – yes, we have."

Some of the reasons for Toledo Urban's financial woes over the years, particularly in 2010 during the worst time of the national Great Recession, have come about due to the institution's very purpose for existence – assisting those of low-to-moderate incomes. A high rate of late payments and defaults on loans led to losses that have only recently abated.

Nonperforming loans in the first quarter of this year were \$80,000 compared to \$247,000 for the first quarter of 2011 and Toledo Urban had no repossessed assets in the quarter, noted a BauerFinancial official.

For her part, Cowell



Suzette Cowell

thanked a host of local organizations and institutions for their assistance in Toledo Urban's revival, including the leaders of many of Toledo's banks. She also praised dozens of individuals for their

help in righting the ship.

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## ASK YVON

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



**"Vacation Without Debt"**  
It's HOT and for many that means vacation time. While it is wonderful to get away from the daily grind you shouldn't do it at a cost of unnecessary debt. Here are a few suggestions to enjoy time away.

**State Vacations.** When

the economy hit bottom many would-be travelers found hidden getaways in their home states. This is yet true and many are discovering that rest and relaxation doesn't have to be a 10 hour trip to the beach. Many locations are even within a 90 minute drive, which could allow you to enjoy and return home the same day. To find hot vacation spots in any state look up the state's tourism department on the Internet. In Ohio go to [www.Ohio.gov/Tourism](http://www.Ohio.gov/Tourism).

**All Inclusive Deals.** Experts agree that all-inclusive resort packages are the best way to have a debt-free vacation. Popular choices are cruises or resort deals where food, lodging, transportation and even entertainment is

included in the fee. To best capitalize on these types of deals plan and pay early, as the more time you have the better.

**Family Reunions.** Many families plan to get together during warm weather months. In fact, my family is having one in a few weeks. To maximize your vacation time research other activities and attractions in the area beforehand as some may have group discounts you can enjoy. Also, utilize the hospitality of family and friends to stay overnight, which can help eliminate lodging costs. One of my favorite memories growing up during reunions was the family slumber party at our gatherings.

**Social Media Outlets.** With the boom of social me-

dia including Facebook and Twitter many airline, cruise and vacation resorts are now active online. That means additional deals that aren't always offered on their regular website may be available for the grabbing. Take time to follow your favorite travel company and even sign-up for daily deals, which can provide some cost saving getaways. The key is to check in online frequently to stay abreast of deals, which have deadlines associated with them.

**Ask Family and Friends About Deals.** Remember, because the economy has impacted those who would travel there may be opportunities that people in your circle may know about to pass on to you. Ask Mary who

found one just by asking friends whether they knew of discounted travel packages. One of her friends had just found out about a couple who were offering to rent out their prepaid vacation condo at a fraction of the price. Mary was able to rally a few others to take advantage of a 5 bedroom condo in a desirable beach location.

**If You Can't Afford It Now...Wait.** In this day of immediate gratification there are untold benefits in resisting the urge to splurge and wait without incurring vacation debt. While waiting identify a potential future date and set aside a dollar amount designated to future vacation plans. If you don't have the money to take the trip you want, wait and save a little

longer. It will be well worth it not to deplete your savings or increase credit debt.

**Selah Moment:** "Always keep in mind that coming back to work off a vacation takes some of the joy out of traveling, especially when debt is your vehicle of choice" ~ S. Yvon Harper

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## Understanding Cash Flow: A Workshop for Small Business Owners - Tuesday, June 26

Special to The Truth

The Toledo-Lucas County Public Library is scheduled to present a FREE event titled **Understanding Cash Flow: A Workshop for Small Business Owners** from 6-8:30 p.m. on Tuesday, **June 26** at the Kent Branch Library @CCESS Center, 3010 Collingwood Blvd.

*Reservation required.*

**Start a Small Business:** Consider roles and responsibilities for starting your own business

*NOTE: For additional information visit [toledolibrary.org](http://toledolibrary.org), or call 419.259.5340*

### Learn the following:

- Cash Flow:** Study cash flow to develop your own analysis and projections, a close-up look at profit and loss
- Market Research:** How to do market research using library resources

### Ten Tips To Cut Home Energy Bills

The secret to reducing your monthly energy bills is following the latest tips to cut down on your household's everyday consumption, according to the Department of Energy.

1. Use the latest lightbulbs. Lighting-related costs add up to about 10 percent of your electric bill. Reduce your lighting usage by up to 75 percent by using the latest lighting technologies, including compact fluorescent lamps (CFLs) or light-emitting diode (LED) lightbulbs.
2. Keep the wattage low. Make sure that your lightbulbs aren't a higher wattage than the listed wattage for sockets.
3. Hit the pool. Use 75 percent less wattage than incandescent pool lights with white Pentair IntelliBrite LEDs, and save up to \$1,500 a year by switching from a single-speed pump to an IntelliFlo variable-speed pump, part of the Eco Select family ([www.pentairpool.com/calculators](http://www.pentairpool.com/calculators)).
4. Install ceiling fans. You'll be able to raise the thermostat for your air conditioner about 4 degrees without compromising relief from the heat.
5. Find and plug all air leaks. Save 5 to 30 percent on energy costs by caulking or weather stripping gaps where air flows: window frames, doors, baseboards, electrical outlets, mounted air conditioners, attic doors, fireplace dampers, pipes, wires, mail slots. If you can rattle or see daylight around a door or window, it's likely leaking air.
6. Turn the water heater down. The energy used to heat your water accounts for up to 25 percent of your energy usage. Turn down the temperature on your water heater to 120 degrees.
7. Set up a programmable thermostat. Cooling and heating systems account for about 56 percent of your energy use. Set your thermostat for the morning, day, evening, overnight and vacation to control costs.
8. Replace your old cooling and heating equipment. Installing a high-efficiency air conditioner can help reduce related energy costs 20 to 50 percent. And if your forced-air furnace is more than 15 years old, consider replacing it.
9. Remember your filters. Change the filters on your forced-air furnace and air-conditioning unit about every month or two and have professionals check them annually.
10. Explore your insulation. Seal any gaps around attic openings for pipes, ductwork and chimneys with expanding foam caulk or other permanent sealant. And make sure there's a vapor barrier such as a plastic sheet or specialized paint beneath insulation, including the attic door.

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# Collateral Sanctions Reform Legislation Passes House

## SB 337 overhauls barriers for ex-offenders

Special to The Truth

State Representative Tracy Maxwell Heard (D-Columbus) praised today the passage of SB 337, collateral sanctions reform legislation that focuses on eliminating barriers that non-violent, ex-offenders often face when trying to obtain jobs upon their release from prison.

Over the past several months a bipartisan group, including the Ohio Depart-

ment of Rehabilitation and Corrections, the Ohio Department of Youth Services, the Governor's office, legislators, and various interested parties, have attended forums across the state to discuss Ohio's outdated criminal statutes and come up with common-sense public policy ideas that would improve the abilities of ex-offenders to obtain jobs. This bill is a

result of the moderate approach taken at these forums and reflects the suggestions from the work groups.

"I was very pleased to have worked on the House version of this bill HB 524 with my colleague, Representative Ross McGregor and with Senate companion bill co-sponsors, Senators Shirley Smith and Bill

Seitz. This bill represents what can be done when we are willing to come together and work in a friendly, bi-partisan manner. What we accomplished here is a shining example that thoughtful, impactful, legislative can be passed and signed into law. I am very proud of this bill and everything it will do for Ohioans but more importantly I am proud of what it represents," said Heard.

Collateral sanctions are restrictions, disabilities, or

penalties beyond the direct punishment imposed on individuals at the time of sentencing. One in every six Ohioans is an ex-offender, and by reducing collateral sanctions this legislation will increase employment opportunities for these individuals with criminal records, reduce recidivism and increase an individual's prospects for real social and economic participation in their communities.

"Since we undertook this subject a few years

ago, my focus has been on juveniles. I'm pleased that we have been able to make that distinction between juvenile and adult returning citizens in a way that protects their privacy and provides legitimate opportunity for a second chance to our children," said Heard.

The House passed SB 337 unanimously. The bill is now on its way to Governor Kasich's desk where it is expected to be signed into law.

## Five Ways To Put Money Back In Your Pocket Each Month

If you're like most people, you're looking to cut costs and save money. Fortunately, a few simple things can really add up and help you save a lot. Leah Ingram, a frugal-living expert and author of "Suddenly Frugal: How to Live Happier & Healthier for Less," suggests a few of her own family's simple changes that can save you money every month.

- The average American drinks 1,132 cups of coffee annually—3.1 a day—and spends \$1,562 a year on brewed coffee or \$2,773 on espresso drinks at stores, restaurants and coffee shops. The cost to brew the same number of cups at home can be as low as \$147 (\$.13 per cup). By making your coffee at home, you can save some \$2,626 per year.

- Bottled water is more expensive than gas—about \$10 per gallon. Americans spend about \$1,400 a year on bottled water, or about \$117 a month. If you got a refillable, reusable water bottle and filled it from the tap, you would save about \$117 a month.

- Americans who eat lunch out every weekday spend, on average, about \$7 per meal. If you packed your lunch, you would incur some grocery costs in buying what you need to make lunch but you could save nearly \$2,000 a year—about \$166 a month.

- Ingram's family used to spend about \$750 a year on phone service from the phone company; now they're making calls free. A landline phone is quickly becoming a duplicative expense. If you're already paying for high-speed Internet, you should consider a VoIP system, such as the Ooma Telo. This device can be hooked up to the Internet instantly, letting you make unlimited long-distance calls within the U.S. with crystal-clear call voice quality. You can also reduce cell phone expenses by switching to a prepaid plan and using your home phone more, once the VoIP system is up and running. This monthly savings can add up to \$40 to \$50.

- Nearly every home in the United States has some sort of computer printer and those printers go through a lot of ink cartridges. Rather than toss them in your recycling bin, bring them to an office supply store that will not only recycle them for you but give you cash back for your good, green deed. At Staples, for example, you can get \$5 per recycled ink cartridge for recycling those cartridges. That can add up to \$240 back in your pocket each year.

All these little things can add up to big savings in the long run.

## Cash Mob Hits Inkjet Express

Sojourner's Truth Staff

"Cash Mob" an effort by the Toledo African American Chamber of Commerce to boost revenues of black-owned local businesses visited Inkjet Express on Saturday, June 16 much to the delight of proprietor Walt Crockrel.

The Cash Mob was the third such monthly event this year. The first business to be mobbed was Ruby's Kitchen on April 12, followed by Powell's Beauty Supply on May 19.

The Truth Art Gallery on Adams Street will be mobbed on July 21. Keep reading for more details in the following weeks.

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## Toledo Zoo Welcomes New Board Members

Special to The Truth

One reason the Toledo Zoo is a first-rate zoological institution and the region's top attraction is the support it receives from its Board of Directors. At its recent annual meeting, the Zoo welcomed three new members to its Board and elected a new slate of officers.

**Bob Vasquez** is a member of the Toledo Public Schools Board of Education. **Olivia Summons** is the manager of community relations at Toledo Refining Company.

**Jim Haudan** is the CEO and chairman of Root Learning in Sylvania. Vasquez and Haudan serve three-year terms. Summons fills the seat of a board member who retired mid-term and will serve for two years.

In addition, the Board of Directors elected Mary Ellen Pisanelli to serve as board president, Lamont Thurston as vice president, Pamela Hershberger as treasurer and Chip Hambro as secretary. Each has been elected to

serve a one-year term in his or her respective office. The remaining members of the Board include Matt Anderson, Susan Allan Block, Peter Boyer, Elaine Canning, Sandra Hylant, John Jones, Tim Konieczny, Kevin McQueen, John Meier, Jonathan Orser, Clarence Smith and Barbara Steele. The Board's Ex-Officio member is Lucas County Commissioner Carol Contrada.

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**Jumped In: What Gangs Taught Me About Violence, Drugs, Love, and Redemption by Jorja Leap**

c.2012, Beacon Press

\$26.95 / \$31.00 Canada

240 pages

By Terri Schlichenmeyer  
The Truth Contributor

Television is not like life. Okay, so you already know that. You're well aware that situations don't get wrapped up in 60 minutes or less, that hospitals aren't like fraternities, and that nobody's relatives are that weird. You also know that crime isn't anywhere near as clean as it is on TV, and gangbangers don't dance for the cameras.

Yep, that's television for you, but what would life be like for someone in a real urban gang? Author **Jorja Leap** wondered, too, and in her new book *Jumped In*, she shares what she learned.

Back in the 1970s and '80s, Jorja Leap worked with gangs.

She was a social worker then, operating from Martin Luther King Hospital in South Los Angeles, and green as grass. Twenty years later, better-armed with a PhD, a faculty appointment

at UCLA, and experience in "violent environments internationally," she decided that she wanted to "figure out what to do about violence that was occurring close to home."

Specifically, she wanted to work with gangs again.

Most people, says Leap, believe that gangs predominantly consist of black males, and that there are two major gangs, the Bloods and the Crips. She discovered, however, that there are hundreds of different gangs and when one disappears, another appears in its place. Hispanic gangs account for about half those in LA and the number of girls joining gangs is on the rise.

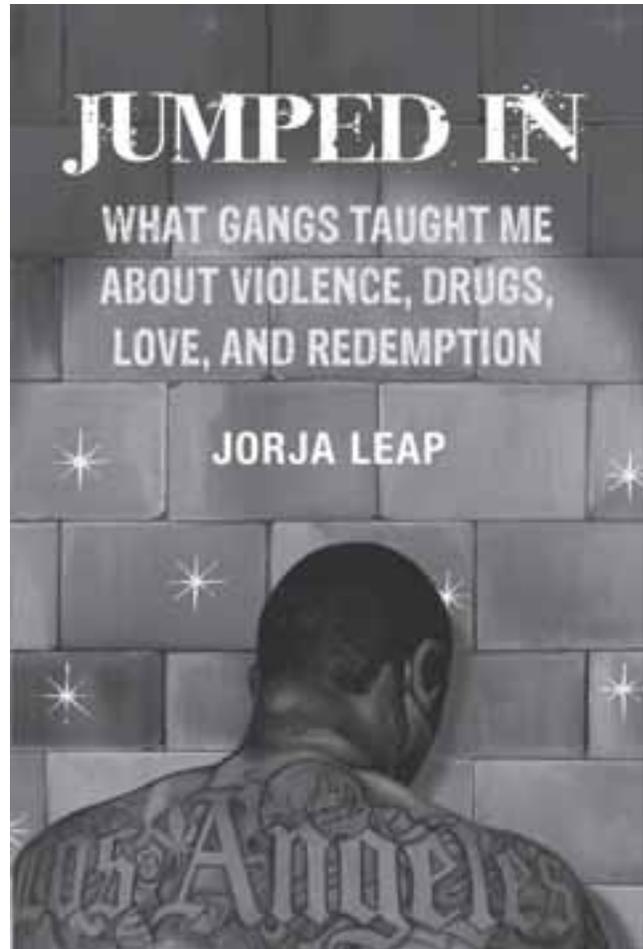
Doing the job she was hired for (evaluating prevention and intervention programs) meant immersion in gang culture, but it wouldn't be easy. Gang members, both former and

current, were extremely mistrustful. They wanted assurance that Leap wasn't an informant or a member of the LAPD.

She wasn't. But her husband was.

As the summer of 2002 progressed to become one of Los Angeles' bloodiest seasons, working with gangs began to overtake Leap's life. She craved working the streets, though her husband — who knew the danger she was in — wanted her at home. The situation was complicated by Leap's initially-unsettled status as stepmother, and the contrasting fact that gangs often become temporary family for children whose parents are drug addicted, jailed, or both...

As you're reading this review, I'll bet you've got a "typical gang member" ensconced in your mind. And you've probably got it wrong.



By busting myths and shedding light on little-known angels in the City of Angels, author Jorja Leap gives readers an inside look at what's going on in the streets of one American metropolis, which is simultaneously chilling and hopeful.

What makes this book unique, though, is that Leap intertwines private confessions with research, until her two lives oddly mesh. I didn't fully appreciate the personal bits, in fact, until I saw how they served to illustrate two diverse (and divergent) worlds so per-

fectly. This is not an easy book to read, but you won't be able to put it down, either. If you're interested in the dynamics of gang life or what can be done about the crime that follows it, *Jumped In* is a book to pounce on.



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**TOLEDO REGIONAL Chamber of Commerce**

Three Reasons Why You Refuse to Have a Good Time in Toledo

By Michael Hayes
Minister of Culture

You barely leave the house.

You're one of those people who winds up watching TV all weekend, probably with your alcoholic beverage of choice on deck. You've got a few nice outfits you would like to wear out but "the weekend ends too quick" and you're back at work feeling wack.

You're the type who always hears about stuff after it's happened and if it's not edible or smoke-able, you rarely try new things. However, soon as the weekend rolls back around and you realize you do have a few extra bucks to spend... you kick that same old dry refrain:

"Maan, it ain't nothing to do here" and then continue with your same usual routine.

My thoughts: You are one of those people who couldn't find a good time no matter what city you're in.

You work. You handle family business. You run errands. You attend church.

And all your other time is spent complaining from the couch about not finding anything to do when all you really like to do is stay home, sip or smoke and watch the world go by.

So part of it is just you.

But, if you decide to put some space between you and those couch cushions I'm sure you can find something around here you might enjoy!

You've given up on your city.

You actually do like to have fun, but your thoughts about a night out in Toledo are jaded.

You spend so much time in Detroit, Columbus, and Cleveland that you should pay taxes there. To you, a night out in Toledo is somewhat beneath you. Your favorite artist can come to the 419 and you will spend more money and wait in longer lines just to see the same show in Detroit.

When people tell you about a fun night they had somewhere here in the city, you match every story they tell with a story of your own that happened in an even bigger city. You work here, live here, but kick it everywhere else BUT here.

My thoughts:

The city has changed and evolved and you haven't noticed. It's people like you who are exactly who we need to keep the fun we do have going strong. Get off that high horse and let someone show you a few of the new spots and at least try to

appreciate the growth.

You have limited interests

You do actually go out to have fun in Toledo, but you keep seeing the same people at the same kinds of functions and it's making you sick to your stomach.

You only like kicking it with certain groups. You only feel comfortable in certain environments. Because you're so narrow in what appeals to you, you've already exhausted all this city has to offer so now you just complain or stop going out entirely.

My Thoughts: Toledo is a lot bigger than you have broad interests.

I've been in after-hour raves in some random warehouse on the same nights I've attended networking events or local rap shows. The wine-tasting crowd needs to mix with the Fat Fish Blue crowd. The progressive art, political activist crowd needs to mix with the black professional crowd. The community theatre crowd needs to mix with the skating and hustling crowd. You don't have to keep going to the same places each weekend hoping it will somehow defy the laws of physics and give you some entirely new vibe.

Make it a point to kick it with people who feel foreign

to you at first, and keep attending events and getting involved until that cagey feeling wears off.

You will find a whole new set of friends and opportunities, trust me.

Summary Do you realize June is just half over?

All this month I've been meeting people from all over the United States who just happen to be here for some event and they absolutely love Toledo.

I'm serious. Someone from northern California and someone else from North Carolina have been able to come here and see some redeemable qualities.

June is only half over and already you've had carnivals and comedy shows, Strawberry Festival and Old West End Festival, chart-topping country artists and chart-topping rap artists, Latino Fest and the Art Hop - all happen right here in your backyard!

The Art Gallery/Glass Hop event for example, was an event like most cities never offer.

You tour the various art galleries of the downtown area on a free shuttle that has so many destinations it has to have a red loop and a blue loop. There's food and music at almost every stop, you meet people from all across the country because there's a convention in town, and you see some of the most innovative art work imaginable.

Then, you walk in another building and find a new restaurant in downtown Toledo that's not even a month old. I mean, if you don't find anything to do here it's simply your own fault.

I'll be the first to admit, we've got a long way to go before we are as progressively exciting as Columbus or Pittsburgh. But our biggest hurdles should be the logistics involved in pulling off the events that make a city a fun city. Our biggest hurdle should NOT be the low self esteem so many Toledoans have about Toledo that keeps them from supporting the various activities. Oh yeah, shout out to C.C. on opening her new hair salon AND spo-

ken word venue this past weekend too.

Look at that. C.C.

Someone I knew when I used to run my own open mic night back in college.

We had live jazz and spoken word every week downtown in the early 2000's.

Onstage, sometimes I would lead my audience in a simple call and response:

"Toledo ... has... Culture... DAMNIT!"

I still want to move to NYC one day.

My affinity for my hometown isn't so delusional that I overlook what we lack or over-estimate the potential.

All I know is, I saw a shirt last year in Bozarts art gallery that read:

Boring People Hate Toledo, and I understood at that point how fashion can communicate thoughtful expression because I concur.

Let's have a safe, fulfilling and enormously fun summer, Toledo.

Advertisement for GAMESAVVYONLINE.COM featuring a collage of people and the text 'STOP BEING SO SURPRISED!' and 'WATCH GAMESAVVY LATER IN THE NIGHT'.

Advertisement for BLAZIN CLUB FLYERS, 'Now Available @ The Sojourner's Truth', listing prices for 5000 1/4 Page Flyers at \$2185.00 and contact information for 1811 Adams St., Toledo, Ohio.

Advertisement for 93.1 FM Jam Packed Magazine Radio Show, 'Always Broadcasting on Location Live!', featuring a photo of Devon and contact information for www.93one1.com.

Advertisement for William Lucas, 'also known as KING KEYSER', with the website www.kingschampions.com and a photo of the individual.

**Notice to Bidders:** Inquiry # FY12-142, (Project # 0051-12-728) for North Engineering Roof Repairs for the University of Toledo. Sealed bids for this project must be clearly marked with the project number on all inner and outer envelopes and/or shipping containers. Bids must be addressed and delivered to the University of Toledo, Facilities and Construction, Plant Operations, Room 1100, 2925 E. Rocket Drive, MS 216, Toledo, Ohio 43606 before 2:00 p.m., Tuesday, July 3, 2012. Bids will be publicly opened that same day at 2:05 p.m. in the Plant Operations Building, Room 1000. Copies of Plans, Specifications, and Bid Forms may be obtained from Becker Impressions, 4646 Angola Rd., Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of \$50.00 will be charged per set. Any further information may be obtained from Tim Fry of The JDI Group at 419-725-7161. One Pre-Bid Conference will be held on Tuesday, June 26, 2012 at 10:00 a.m. in the Plant Operation building, Room 1000, at the University of Toledo, 2925 E. Rocket Drive, Toledo, OH 43606. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 10%. Project Estimate: \$415,000.00; Breakdown: General Const: \$415,000.00.

**Tutoring Assistance**  
Does your son or daughter need help with school work? I am offering tutoring!  
Give me a call – Ms. Sherri – 419-215-8742.  
*I will be able to help.*

**Northwest Ohio Psychiatric Hospital  
Volunteer Opportunities  
930 South Detroit  
Toledo, Ohio 43614**

Volunteering provides a wonderful opportunity to the public to give back to the community while gaining knowledge and understanding about mental illness, a disease which will affect one in five individuals.

Volunteers can work as a group (such as a church or school group) or individually. Volunteers working must be at least 18 years old.

Volunteer assistance is needed in the following areas: fund-raising, event planning, clerical assistance/computer experience, organizational skills, fund raising, processing donated clothing, and organizing craft rooms and clothing rooms.

We also need volunteers to share their talent for our Summerfest "NOPH GOT TALENT SHOW" Monday, Aug 27 at 4pm.

The Volunteer Services Department's goal is to make your volunteer experience as worthwhile as possible. Give a little, get back a lot!!

Contact: Jan  
Volunteer Coordinator  
419-381-1881 Ext. 4464  
wasielej@mh.state.oh.us

**AOD THERAPIST**

Unison Behavioral Health Group, Inc. is seeking an experienced AOD Therapist to provide individual, family and group counseling and case management services.

Candidate must possess a Bachelor's degree, Master's Degree preferred and have a minimum of two years experience working with adults with mental health and chemical dependency issues. Dual mental health (LSW, LISW, PC, PCC) and chemical dependency licensure (CDCA, LCDC II, LCDC III or LICDC) required.

Send resume with salary requirements or apply to:

**Human Resources - AOD  
Unison Behavioral Health Group, Inc.**  
1425 Starr Ave.  
Toledo, OH 43605  
Fax: 419-936-7574  
Email: hr@unisonbhg.org  
EOE

**St. Martin de Porres**

Parish is seeking a part-time accountant, 12-16 hours a week. Proficiency in QuickBooks and Microsoft Excel, a must. Experience in a church setting, a plus. Associate degree in accounting is required. Send letter of inquiry and resume, with references, to Search committee, St. Martin de Porres Catholic Church, 1119 W. Bancroft St., Toledo, Ohio 43606. Email to virginiaewelshosf@gmail.com. For more information call 419-241-4544.

# THE BLACK MARKETPLACE

**2 & 3 BR Homes City Wide!**  
Traditional financing & lease w/option available for some.  
Call Montalena @ 419.320.5224 and follow me...  
**Your Guide To Home!!**

**Hillandale - \$87,000/REDUCED**  
Ottawa Hills condo, 1440 sq. ft., 2 full baths. Location, location, location. Bright home, new carpet, newly painted. Spacious one floor. Lots of storage, private garage. One great unit.  
**Seaway Asset Management**  
Call Kimberly Brown - 419.810.7097

**Duplex for Purchase or Lease**  
Great investment property! Excellent 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

**\$16,000 Down Payment Assistance**  
May include other incentives if you purchase now! Unique two-story brick home located Olde South End. Totally remodeled! Over 1,500 sq. ft. home furnished with appliances. 1<sup>st</sup> floor LNDY room, large bedroom. Large closets. Extra loft for entertainment. Must see!  
**Seaway Asset Management**  
Call Kimberly Brown - 419.810.7097

**THE C. BROWN FUNERAL HOME, INC.**  
1629 Nebraska Avenue, 43607  
419.255.7682  
A BETTER BUSINESS BUREAU ACCREDITED BUSINESS  
START WITH TRUST<sup>SM</sup>

**Pianist Wanted**  
Church looking for a dedicated, responsible and dependable Gospel Pianist to play for Sunday morning services.  
**For more information contact: 419-215-9020**

**Houses For Rent**  
Everything New: Paint, Carpet, Stove, Refrig. Section 8 OK  
MVP Property Management  
419-244-8566.

**Better Care Lawn & Show Removal Services L.L.C.**  
Commercial/Residential Free Estimates  
Senior Citizen Discount  
Insured and Bonded Landscaping  
Phone: 419.917.6440 \* Fax: 419.754.3953  
www.bettercarelawnservice.com

**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

**WHITT GROUP**  
**HOUSES FOR RENT!!!!**  
**SECTION 8 WELCOME!!**  
Website: www.whittgrouprealty.com  
Click on Featured Listings and Navigate  
GREAT REALTY OR call 419.536.7377  
Email: propertymanagement@whittgrouprealty.com

**"A Life with natural health and beauty"**  
Body magic system - designed to re-shape, restore & revive  
Vitamins  
Variety of nutritional supplements  
Lose inches without exercise or surgery  
Contact me to set up a showcase -  
www.ardysinternational.com/UniqueDesigns:  
Traci Barner drknlvlybarner@yahoo.com: 419.346.8610

**General Practice**  
including  
Criminal (Misdemeanor and Felony)  
Traffic, DUI, Juvenile and Civil  
Litigation  
**David A. Baker**  
Attorney at Law  
338 North Erie St. Office: 419.241.4100  
Suite 100 Cell: 419.508.4004  
Toledo, Ohio 43604 Fax: 419.244.6335  
Email: davidbaker@dablawyer.com

**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

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

**Wanted to Buy: Diabetes Supplies**  
Earn up to \$12 per box of 100 test strips Must expire after August 2012. Leave labels on boxes. We remove and shred. Call 419-740-7162 and leave message.

**2 & 3 BR Homes City Wide!**  
Traditional financing & lease w/option available for some.  
Call Montalena @ 419.320.5224 and follow me...  
**Your Guide To Home!!**

**Great First Home!!**  
2028 E. London Square - Toledo, Ohio 43606  
4 bd and 2 full Baths, Living rm and Formal Dining rm  
Lots of potential with your improvements  
**Wilma Smith \* DiSalle Real Estate Company**  
Office 419.350.7514

# CLASSIFIEDS

June 20, 2012

Page 15

## Houses for Rent

Two and three bedrooms, living room, dining room and kitchen. Walls and ceiling insulated by Columbia Gas approved contractors. Security alarmed. Fenced backyards. Well kept. No pets. 1100 block of Avondale. Section 8 welcome. Call 419-508-4675.

## ADVERTISEMENT FOR PROPOSALS TOLEDO-LUCAS COUNTY PORT AUTHORITY TOLEDO, OHIO

**NOTICE IS HEREBY GIVEN** by the Board of Directors that Sealed Bids will be received by the Toledo-Lucas County Port Authority for:

### PARKING METER MECHANISMS

This contract is for providing a new Parking Meter Mechanisms for the existing on-street parking in Toledo, OH, in accordance with the approved plans and specifications, for the Toledo-Lucas County Port Authority at One Maritime Plaza, Toledo, OH 43604. Bids will be received at the Port Authority's administrative offices at One Maritime Plaza, Toledo, OH 43604 until Tuesday, June 26, 2012, at 1:00 PM, at which time and place all bids will be publicly opened and read aloud. This project shall consist of approximately 400 single space electronic parking meter mechanisms to be installed in the existing on street parking locations in accordance with the specifications. The meters shall accept payments made with United States coins, tokens, credit/debit cards and/or smart cards. They shall fit in the existing Duncan Model 70 meter housing; maintain two-way communications with a Remote Management System (RMS) using a cellular network; meet current PA-DSS standards; Operate fully with a self-contained solar powered system; process credit/debit card transactions in real time; wirelessly transmit financial and operational data to a remote computer (RMS); wirelessly accept programming instructions; and provide a user-friendly interface for payment and operation. The Engineer's Estimate for this project is \$214,000.

The full advertisement may be viewed at: <http://www.toledoportauthority.org/PublicNotices/tabid/181/language/en-US/Default.aspx>

## Financial Coach

Financial Opportunity Center seeking financial coach to assist individuals to meet goals through assessment of financial situations, assisting in development of spending, savings and debt management plans, repairing credit and building assets. Ideal candidate has excellent interpersonal and computer skills, knowledge of available community resources and experience with low income population. BA or equivalent required. Submit resume to: UN, 3106 Lagrange Street, Toledo, Ohio 43608.

## Marketing Lead Specialist

Sunrise Windows, an innovative manufacturer of custom vinyl replacement windows, seeks an individual with excellent analysis, organization, and communication skills to research and identify potential targets to become new replacement window accounts to join our Marketing Dept. in Temperance, MI. This new position will develop and implement a strategy to research and identify replacement window dealer leads. This will include internet search, list purchase, trade associations, BBB and other methods for the generation of a raw list of leads.

To be successful in this position, you must possess a high level of investigatory curiosity and the ability to find new dealer leads. You should have a Bachelor's Degree in Marketing, Business or related field and 3 years' experience in B2B or retail marketing via phone, canvassing or account services and demonstrated success developing a repeatable and sustainable lead generation process, a pipeline of leads, conversion programs and marketing campaigns that provide measurable improvement in top-line and bottom-line growth. Familiarity with program management and Microsoft Dynamics CRM systems or another CRM system is a plus. We offer a competitive benefit and compensation package. To apply, send cover letter, resume and salary requirements to [employment@sunrisewindows.com](mailto:employment@sunrisewindows.com). Salary requirements are required.

ADS POSTED ONLINE AT:  
[www.TheTruthToledo.com](http://www.TheTruthToledo.com)

## NORTHGATE APARTMENTS 610 STICKNEY AVENUE

Now Accepting Applications for 1 and 2 Bedroom Apartments

Mature Adult Community for Persons 55 and Older. Rent Based on Income. Heat, Appliances, Drapes, Carpeting Included. Call (419) 729-7118 for details.

EQUAL HOUSING OPPORTUNITY/EQUAL OPPORTUNITY EMPLOYER



## AOD THERAPIST

Unison Behavioral Health Group, Inc. is seeking an experienced AOD Therapist to provide individual, family and group counseling and case management services.

Candidate must possess a Bachelor's degree, Master's Degree preferred and have a minimum of two years experience working with adults with mental health and chemical dependency issues. Dual mental health (LSW, LISW, PC, PCC) and chemical dependency licensure (CDCA, LCDC II, LCDC III or LICDC) required.

Send resume with salary requirements or apply to:

Human Resources - AOD  
Unison Behavioral Health Group, Inc.  
1425 Starr Ave.  
Toledo, OH 43605  
Fax: 419-936-7574  
Email: [hr@unisonbhg.org](mailto:hr@unisonbhg.org)  
EOE

## Special Notice

### RE: Examinations for Journeyman Wireman

Applications for the Journeyman Inside Wireman test will be accepted July 9-13, 2012 at the International Brotherhood of Electrical Workers Local 8, 807 Lime City Road, Rossford, Ohio between 9:00 a.m. and 3:00 p.m. The qualifications to be eligible for this examination are:

- Must be 18 years of age or over.
- Must live in the jurisdiction of Local 8 for one year prior to application.
- Must have proof of 4 years employment in the commercial/industrial electrical construction industry.

## Wanted to Buy: Diabetes Supplies

Earn up to \$12 per box of 100 test strips Must expire after September 2012. Leave labels on boxes. We remove and shred.

Call 419-740-7162 and leave message.

## NOTICE TO BIDDERS

SEALED PROPOSALS for bidding on **Pond Shoreline Planting Improvements, Pearson Metropark, Oregon, Ohio** will be received; opened; and read aloud at the Metropolitan Park District of the Toledo Area, Fallen Timbers Field Office, 6101 Fallen Timbers Lane, Maumee, Ohio 43537 Friday, July 6, 2012 at 2:00 p.m. local time.

THE SCOPE OF WORK consists of extensive horticultural shrub, perennial, grasses, and groundcover plantings, mulching, split rail fence, lawn-repair grading & seeding. Bidders may obtain copies of plans, specifications, contract documents and plan-holder's list through Newfax Corporation, 333 West Woodruff, Toledo, Ohio 43604 between 8:30 a.m. and 4:30 p.m., Monday through Friday (check made payable to Newfax Corporation) or via the Newfax Digital Plan Room at [www.newfaxcorp.com](http://www.newfaxcorp.com). Newfax can be contacted at 419-241-5157 or 800-877-5157. A non-refundable fee of \$15 is required for each set of documents obtained. For additional information, please contact Jon Zvanovec at 419-360-9184, [jon.zvanovec@metroparkstoledo.com](mailto:jon.zvanovec@metroparkstoledo.com).

EACH BIDDER MUST FURNISH either (1) a bond for the full amount of the bid or (2) a certified check, cashier's check or irrevocable letter of credit in an amount equal to ten percent (10%) of the bid with their bid. The successful bidder must furnish a 100 percent (100%) Performance Bond and a 100 percent (100%) Labor and Materials Bond.

No bidder may withdraw its bid within thirty (30) days after the actual date of the opening thereof.

THE BOARD OF PARK COMMISSIONERS OF THE METROPOLITAN PARK DISTRICT OF THE TOLEDO AREA reserves the right to reject any or all bids, and to waive any informality in bidding.

By order of the Board of Park Commissioners  
METROPOLITAN PARK DISTRICT OF THE TOLEDO AREA

Steven W. Madewell, Director

Introducing...

# iLoad

Music loaded to your PHONE,  
MP3 PLAYER or IPOD!

**DJ KEITH SUCCESS**  
419-917-1156

SEE MP3 gains free access to an unlimited selection of R & B, HIP HOP, GOSPEL, OLD SCHOOL, POP, JAZZ, CLEAN VERSIONS, WORKOUT MUSIC and more...

## Congregation Honors 2012 Graduates

By Artisha S. Lawson  
Sojourner's Truth Reporter

Congregation members gather to celebrate the accomplishments of eight college and three high school graduates on June 15, 2012. "We love our graduates, we encourage further education and support in any way possible," said Richard Lewis, education director.

This 30-year tradition of The Glass City Church of Christ began when Bro. Turner, along with Annie and

George Mayo launched a resource and encouragement program for students which concludes with the annual banquet. Current educational director Lewis works with committee members to ensure the vision continues.

Students received a proclamation from Mayor Michael Bell, plaque, saving bond, faith-based encouragement, and Bible. "This program has survived through

the dedication of the committee, and we hope the graduates will see the light and love from us and continue to shine," said Richard Lewis.

This year's college graduates were Brandon Banton, Mesha Brown, Ashli Hearron, Marva "Peaches" Jones and Marquel Michell from The University of Toledo; Vernanna Durlap from Ashford University; La Rhonda McCoy from Owens Community College and Charmyl McKinney from Herzing University. The high school graduates were Terrika King from Polly Fox Academy; Theodore "Tre" Marshall III and Morgan Morrison from Sylvania Southview.

UT graduate Banton, earned a network administration degree with expectation of installing networks.



"College is the way to go, not the only option but a good one that leads to success. Go to college, go to college, I can't stress that enough," he said.

Graduation committee members were: Dorothy Hill,

Marshel Houston, Nat Jones, Richard Lewis, Vanessa Lynn, Gail Purdie and Cheryl Wilson.

The Glass City Church of Christ is under the pastoral leadership of Minister Robert

G. Birt, holds worship and ministry meetings at the Holiday Inn Splash Bay located at 1705 Toll Gate Drive Maumee, Ohio. Sundays school 9:00 a.m.; service 10:00 a.m.; Wednesday Bible study 11:00 a.m. and 7:00 p.m.



## Congratulations Terrell, Terrance, Travon Watson

Special to The Truth

The Watson triplets were the second set of triplets since 1982 to graduate from Robert S. Rogers High School on Tuesday Evening June 6, 2012. The triplets were hon-

ored at a special school ceremony with many other students for their honor roll status and received an award for Citizenship and co-operation in school spirit.

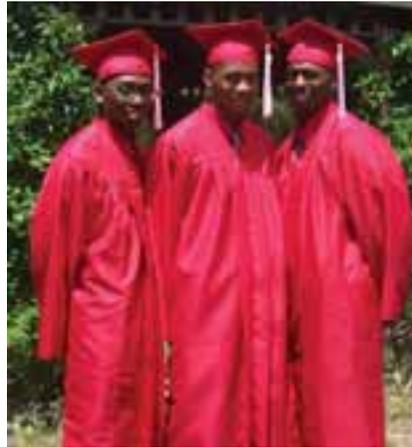
Terrell, Terrell and Travon are members of the Indiana Missionary Baptist church where Rev. John E. Roberts is the pastor. The triplets attended junior

church under the leadership of Mother Leola Haynes,

director; Deaconess Sharon Greene-Gaines; Deaconess

Pamela Green-Jones and Tom West. They have helped with many volunteer hours at the youth group of the church.

Other community activities include Top Teens of America, Toledo Chapter and the Toledo Club NBPW Youth Group. The triplets will be attending The University of Toledo Medical College in the fall.



**THE TOLEDO URBAN FEDERAL CREDIT UNION**  
**8TH AFRICAN-AMERICAN Festival**  
 CELEBRATING HISTORY, HEALTH, AND EDUCATION  
**Sat. July 14th & Sun. July 15th**  
 at The University of Toledo Scott Park Campus  
 TOLEDO & PARKSIDE

**FRIDAY, JULY 13, 2012**  
 4:00 P.M. - 7:00 P.M. BAPTIST CHURCH - ALL WELCOME TO CELEBRATE  
 7:00 P.M. - 10:00 P.M. CONGREGATION

**SATURDAY, JULY 14, 2012**  
 10:00 A.M. - 1:00 P.M. BREAKFAST AT SCOTT PARK CAMPUS  
 1:00 P.M. - 2:00 P.M. GARDEN TOUR - 100% FREE  
 2:00 P.M. - 3:00 P.M. MUSEUM VISIT - 100% FREE  
 3:00 P.M. - 4:00 P.M. ARTS & CRAFTS MARKET - 100% FREE  
 4:00 P.M. - 5:00 P.M. CONGREGATION - 100% FREE  
 5:00 P.M. - 6:00 P.M. CONGREGATION - 100% FREE  
 6:00 P.M. - 7:00 P.M. CONGREGATION - 100% FREE  
 7:00 P.M. - 8:00 P.M. CONGREGATION - 100% FREE  
 8:00 P.M. - 9:00 P.M. CONGREGATION - 100% FREE  
 9:00 P.M. - 10:00 P.M. CONGREGATION - 100% FREE  
 10:00 P.M. - 11:00 P.M. CONGREGATION - 100% FREE  
 11:00 P.M. - 12:00 P.M. CONGREGATION - 100% FREE

**SUNDAY, JULY 15, 2012**  
 10:00 A.M. - 11:00 A.M. CONGREGATION - 100% FREE  
 11:00 A.M. - 12:00 P.M. CONGREGATION - 100% FREE  
 12:00 P.M. - 1:00 P.M. CONGREGATION - 100% FREE  
 1:00 P.M. - 2:00 P.M. CONGREGATION - 100% FREE  
 2:00 P.M. - 3:00 P.M. CONGREGATION - 100% FREE  
 3:00 P.M. - 4:00 P.M. CONGREGATION - 100% FREE  
 4:00 P.M. - 5:00 P.M. CONGREGATION - 100% FREE  
 5:00 P.M. - 6:00 P.M. CONGREGATION - 100% FREE  
 6:00 P.M. - 7:00 P.M. CONGREGATION - 100% FREE  
 7:00 P.M. - 8:00 P.M. CONGREGATION - 100% FREE  
 8:00 P.M. - 9:00 P.M. CONGREGATION - 100% FREE  
 9:00 P.M. - 10:00 P.M. CONGREGATION - 100% FREE  
 10:00 P.M. - 11:00 P.M. CONGREGATION - 100% FREE  
 11:00 P.M. - 12:00 P.M. CONGREGATION - 100% FREE

**ADMISSION FEES:**  
 - \$10/Person Ages 18 AND UP BEFORE 6:00PM  
 - \$12/Person Ages 18 AND UP AFTER 6:00PM  
 - \$5/Person Ages 6 - 17, Seniors Age 65+  
 - \$3/Person for Toledo Urban Federal Credit Union members (Must present membership card at time of ticket purchase)  
 - Children 3 and under FREE  
 - WEEKEND PASSES \$14/PERSON  
 \*Not to be combined with other offers. Offer valid until 10/31/12.

FOR MORE INFO VISIT US AT [WWW.UFCC.COM](http://WWW.UFCC.COM)

Logos for Toledo Youth Choir, Toledo Interfaith Arts Choir, and various sponsors like State Farm, Hot 92.1, and others.

Join us for a weekend of great entertainment, fantastic food, midway rides & vendors!

**JOIN ME THIS MONTH**  
**Phone Conference**  
**Thursday, June 21**  
**at 10:00 pm**

**TIFFANY REYNOLDS**  
 MINISTRIES

**Our Topic is**  
**LOVE**

HAVE YOU CHOSEN THE RIGHT ONE TO LOVE?

**Friday, June 22 at 7:30 pm**  
 at Crusaders for Christ Church  
 Topic: Come As You Are

Every 4th Sunday @ 11 am  
 Crusaders for Christ Church  
 910 Woodville Rd.  
 Toledo, Ohio 43605  
[www.followingmypassion.org](http://www.followingmypassion.org)

Conference No. 1-781-984-1000  
 Pass code: 10794254

Photo of Tiffany Reynolds.