



Volume 22, No. 25 *"And Ye Shall Know The Truth..."* October 17, 2012

Natural Hair Expo 2012



You can't look at Toledo, Ohio the same way after something like this.

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Keeping Innovation in Ohio

*Sen. Sherrod Brown (Dem - OH)
Guest Column*

A legacy of hard work and commitment to innovation has helped make Ohio one of the leading manufacturing states in the country. Our workers can compete with anyone in the world. And, every day, Ohio workers are making goods used all over the world.

During a visit to Northwest Ohio's Owens-Illinois last week, I saw firsthand how innovation and investment can help preserve and create new manufacturing jobs in Ohio. With plans to open a new 18,000-square-foot Research and Development (R&D) center, O-I will create 45 new jobs. However, not all U.S. manufacturers are able to invest in the research and development that fuels job growth.

In fact, according to the Information Technology and Innovation Foundation (ITIF), the U.S. ranks 21st in the growth of business-funded research, with such research actually declining as a share of our GDP.

To keep American manufacturing moving forward, Washington needs to take action to promote the innovation and advances that protect jobs in Ohio.

However, our tax code does too little to promote investment in research, and allows companies to move plants overseas while deducting the moving costs. Rather than create tax incentives for companies that ship jobs overseas, we should be finding ways to grow and create jobs here.

We know that when American manufacturing moves to other countries we don't just lose production, we also forgo innovation. That's simply because innovative processes are often discovered on the factory floor.

It's a lot easier for an Ohio engineer to walk across the street to the plant than to fly halfway around the world to fix a problem—or attempt a new process.

With increasing competition from companies like China, which invest heavily in R&D, we must maintain our innovative edge. We can't out-compete the rest of the world if we can't out-innovate them.

That's why my bill, the 21st Century Investment Act, would spur domestic research by simplifying, enhancing, and making permanent the current research tax credit.

It would permanently extend the R&D tax credit that makes it easier for companies like Owens-Illinois to develop new technologies—by allowing them to take advantage of the credit to help offset some of the costs of new research.

And my legislation also increases tax credits making it easier for businesses to do the work needed to expand business and hire new workers—right here in the United States.

The Information Technology and Innovation Foundation (ITIF) estimates that increasing the simplified credit alone will “spur the creation of 162,000 additional jobs in the short run.”

Make no mistake—R&D fuels innovation because improvements happen on the shop floor, in our classrooms, and in the lab.

O-I's new R&D center won't just help some 45 new workers develop more innovative, environmentally sustainable ways to improve the way glass is made; this is also an investment in the future of our state, and the future of American manufacturing.

But while O-I's R&D center is a good start; we have to ensure that even more companies across Ohio can develop new technologies. And the way to do this is by allowing them to take advantage of the credit to give them a financial incentive to invest in new research. With a stronger R&D tax credit, more companies can expand and hire workers right here in Ohio.

The R&D tax credit is a winner for business, for workers, and for our economy. That's why I will continue the fight to pass my 21st Century Investment Act. We have a responsibility to ensure that Ohio's domestic manufacturers can compete with the rest of the world.

Community Calendar

October 18

Caregiver & Professional Workshop: “Bullying – Types, Causes, Consequences, Intervention and Prevention;” Presented by Lisa Kovach, PhD. And Sgt Douglas Perry; Mayores Senior Center; 9 am to Noon: 419-725-6963

Five Points Business District Gathering: 6 pm; Parking lot corner of Sylvania and Revere; Five Points businesses and residents

October 20

Chemical Dependency Conference: St. Stephen's COGIC; 10 am to 2 pm

October 21

Calvary MBC 83rd Anniversary: Pre-anniversary service; 4 pm; Rev. Cordell Jenkins – guest speaker

St Paul AME Zion Connectional Lay Sunday: 11 am; Colors – black and gold

October 24-28

Phillips Temple CME Fall Revival: 419-245-4040

October 27

Breast Cancer Awareness Diva Day: YWCA; Sponsored by Delta Sigma Theta Sorority; Chair massages, facials, make-up demos, light refreshments; Noon to 3 pm: 419-241-3238 ext 224

Harvest Party: St. Stephen's COGIC; 5 to 8 pm

Third Baptist (Holland): Youth and Young Adult Anniversary Musical: 5 pm

Braden United Methodist All Saints Day: 6 to 8 pm; Free games, prizes, food, fun: 419-386-2700

October 28

Calvary MBC 83rd Anniversary: Service at 4 pm; Bishop Randall Parker

Center of Hope Community Baptist Church Women's Day Celebration: Presented by Women of Worth and Bodacious Women of Center of Hope; 11:30 am; Speaker Rev. April Hearn of Detroit

Abundant Life Second Pastoral Anniversary: Min. Garland Files; 4 pm; Speaker Rev. Johnny Barringer of Christ Congregational MBC

October 31

Mercy St. Vincent Medical Center/Northern Ohio Healthcare Supplier Diversity Event: Conference Center; 10 am to 2 pm

The Sojourner's Truth

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

*Fletcher Word – Publisher and Editor
Becky McQueen – Business Manager*

*Artisha Lawson – Reporter
Candice Harrison – Reporter*

*Rev. D.L. Perryman – Columnist
Michael Hayes – Entertainment Critic*

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Jennifer Retholtz – Webmaster
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A Certified MBE, 2009

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Vote FOR Issue 25

By Dean Sparks, Executive Director, Lucas County Children Services



Suppose a child you knew was being abused—perhaps the victim of physical, emotional or sexual abuse due to mounting stresses on his or her parents, who lacked the family or community support they needed to raise their child safely.

You'd want to know that your county child protection agency was there to protect the child and help the parents get their lives back in order.

But what if that couldn't happen – that due to budget cutbacks, the agency had too few staff available for far too many reports of child abuse, so your call couldn't get answered soon enough...with tragic

consequences.

For these reasons—and more—we ask for your support and YES vote on Issue 25, the 1.85 mill levy renewal and increase to support Lucas County Children Services, the agency responsible for protecting children from abuse and neglect in Lucas County.

LCCS currently receives more than half of its funding from tax levies. A decade ago, when funding for child welfare was very different, LCCS reduced its levy millage, saving taxpayers thousands of dollars over the years. With declining property values and recent changes to federal and state funding formulas, LCCS is now receiving less money, even though the need for our services remains the same. At long last, the agency finds itself needing additional revenue to sustain the services that keep kids safe.

New mandates have the potential to increase the number of children in LCCS' care, as the agency becomes responsible for caring for young human trafficking victims in our county. We are also responsible for more children with severe behavioral and developmental needs, whose care can cost hundreds of dollars a day. And, to put to rest gossip and rumors, LCCS does not have a huge fund balance to fall back on. Over the years, we have used our additional resources to offset the increasing cost of child protection. By the end of this year, our reserve account will be between \$7 and \$8 million—just a few months of operating expenses. Without approval of Issue 25, it will virtually disappear within two years. Other similarly sized Ohio county child welfare agencies have six to ten times that amount on hand. We are only asking for the funds needed to maintain the level of services that Lucas County voters have come to expect.

On a practical level, child protection is costly—it requires a staff of trained professionals who see children and families every single day. Without your YES vote on Issue 25, LCCS will begin the process of laying off staff, potentially leaving children at risk. We never want to fail to help a child because we lack funding to do so. We will also be less able to maintain our outstanding network of agency foster homes that are so essential to caring for children close to home, also increasing our costs.

Issue 25 will cost the resident of a \$100,000 home about \$56 a year. Most importantly, it will not go into effect until January 2014. We will use the next 14 months to continue our internal cost-cutting and streamlining efforts. LCCS is already a leaner, smaller agency than it was just two years ago. We've eliminated more than 30 positions through attrition and frozen salary increases for both union and non-union staff.

Issue 25 is broadly supported by both the business and organized labor communities. It represents Lucas County residents coming together in support of our most vulnerable citizens. Please join together and vote YES on Issue 25 to protect children from abuse and neglect! We thank you for your support

State Rep. Alicia Reece Outraged Over Voter Intimidation Billboards

Rep. Reece, Clergy, and Community Leaders call for Billboards to be Taken Down



State Representative Alicia Reece (D-Cincinnati); David Singleton, executive director of the Ohio Justice and Policy Center; President of the Cincinnati Baptist Ministers Conference Rev. Doc Foster; Rev. Nelson Pierce with the AMOS project, along with other Hamilton County clergy held a press conference last week asking for voter intimidation billboards in Hamilton County and throughout Ohio to be taken down.

The billboards warn, "VOTER FRAUD IS A FELONY!," when there is little to no evidence that voter fraud is a widespread problem in Ohio. The ads have been allowed to run anonymously throughout the state, claimed only by a private family foundation.

"We are asking the Outdoor Advertising Association of Ohio to work with the anonymous sponsors of the billboards to have them removed immediately. It's obvious that the billboards are designed to intimidate voters and leave some wondering if merely voting is now a crime."

The billboards have been strategically placed in African American and low-income neighborhoods.

"It's sad that we have to fight against voter intimidation billboards when voters are already struggling to understand the ever changing election law directives from our Secretary of State. Maybe it would be more productive to have billboards announcing early voting hours," added Rep. Reece.

Autumn is awesome at your Toledo Zoo!

Little Boo
October 18 - 19

Perfect for preschoolers, with fewer stations than Pumpkin Patch, costumes encouraged. To help with our green initiatives, please bring a container for trick-or-treating.

Major sponsor:



Pumpkin Path
October 20 - 21

The area's trick-or-treating tradition offers more stations than Little Boo (but preschool pollergents are welcome, too).

To help with our green initiatives, please bring a container for trick-or-treating.

Major sponsor:

meijer

Jumping Pumpkins
October 27 - 28

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Toledo Public Schools: Issue 20

By Kevin Milliken
Sojourner's Truth Reporter

The Toledo Public Schools recently picked up some key public endorsements for its levy from some of its community partners and the Toledo Regional Chamber of Commerce.

The boards of the United Way of Greater Toledo, the YMCA/JCC of Greater Toledo, and the Boys and Girls Clubs of Toledo each voted separately to endorse Issue 20. The administrative leaders of those three agencies pledged their support during a press conference Sept. 28 at United Way headquarters downtown.

TPS is asking voters to approve a 4.9-mill, 10-year operating levy on the November 6 ballot. The millage is a reduction from a previously-announced 6.9-mill permanent levy, as the district discovered some cost savings related to its transformation plan, particularly the conversion to K-8 elementary schools. The new version of the levy would cost the owner of a \$100,000 home about \$150 more per year and would generate \$13.3 million annually. TPS officials contend the district has not received any new lo-

cal money in more than a decade.

"Board members had citizens in their mind when this came about," said Lisa Sobecki, TPS board president. "I think that speaks volumes for the leadership of the board and the leadership of the administration as well. We had the voter in the mind. We know that voters are still facing some hard economic times."

But the TPS levy is among seven that district voters will decide next month. TPS officials do admit that crowded ballot may be cause for concern, as voters rank their personal priorities at the polls and vote accordingly—making economic decisions along the way.

"We've thought about that from time-to-time and get somewhat concerned," admitted Jerome Pecko, Ed.D., TPS superintendent. "But we can't go there. We need to just stay focused on our needs. We understand that there are other organizations out there that also have needs. We just need to sell ours and hopefully the community will support the schools."

TPS volunteers placed

10,000 doorhangers throughout the community, with roughly a month left before the November vote. District officials ordered several thousand more for the final election push. The superintendent stated \$50,000 in levy donations have come in so far—but the campaign budget exceeds that amount and more contributions are needed. TPS levy supporters also plan a TV ad campaign in the final days before the election.

"We're making a strong case. We're reaching out to all parts of the community to let the community know of the importance of this levy to the district," said Sobecki. "It's not just about the levy. It's the TPS story that we have to tell. That involves Toledo Public Schools and the value it brings to the community."

Key to that levy campaign is explaining the TPS transformation plan and what's next for the district if the levy passes. District officials already have converted all elementaries to neighborhood-based K-8 schools.

Among the next steps in a data-driven decision-making

model will be converting the high schools to specialized academic programs, allowing students to enroll in a program area of interest. For example, Woodward High School would focus on careers in renewable sources of energy.

Passage of the levy, TPS officials said, would allow the district to pursue initiatives such as a district-wide discipline program that emphasizes positive behavior supports, and a new "data dashboard" which would allow parents and teachers to track the academic progress of individual students in real time. Parents could also communicate with parents by computer from home. Teacher evaluations also would be conducted based on their students' academic

performance.

"The levy is not just about the transformation plan, but to continue to fund our programs in a manner to educate kids for 21st-century learning opportunities," said Sobecki.

The TPS levy campaign was mired in a bit of controversy on two fronts over the summer: a scandal involving the way student attendance is reported to the state dept. of education and the district's submission of a competing proposal for \$13 million in federal Head Start funding.

But TPS officials call the end result of both issues a positive for the district. Sobecki stated she chooses to look at the student attendance scandal, where chronically truant students were "scrubbed" from the data reported, as a positive for all Ohio school systems. She said all districts are "now on the same page" with state regulators and the issue will result "in some clarity" on how to report data for all involved.

Preliminary results from the state report card shows TPS likely will maintain a 'continuous improvement'

rating, but proficiency scores dropped in third, fourth, seventh, and 10th grades, although they increased in eighth grade. The superintendent blamed much of the drop on the conversion to K-8 schools, which he said will take time to sort out and right itself.

"It did decline a little bit, but it didn't decline significantly, so that's good news," said Pecko. "As we get accustomed to the new structure for this school district, I think we're just going to get better and better."

For other school districts, the state report card becomes a levy selling point. However, TPS was one of three districts statewide mired in a student attendance data scrubbing scandal. As a result, the state board of education delayed the release of all student performance data, so voters likely won't have a complete picture of how TPS fared in the early stages of its transformation plan.

"The report card needs to come out—and the sooner the better," said Pecko. "Unfortunately, because the state

(Continued on Page 5)



Lisa Sobecki

SERIES PREMIERE OCTOBER 16TH
EMILY OWENS M.D.
 TUESDAYS 9PM

SERIES PREMIERE OCTOBER 10TH
ARROW
 WEDNESDAYS 8PM

SERIES PREMIERE OCTOBER 11TH
BEAUTY & THE BEAST
 THURSDAYS 9PM

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Rev. Jesse Jackson Urges Early Voting in Toledo

Sojourner's Truth Staff



"We challenge other nations to have open, fair, transparent democracies," said Rev. Jesse Jackson during a recent visit to Toledo just several days after the

early voting period had begun. "But I think about how hard it is to have an open, fair, transparent democracy at home."

Jackson, in town to en-

courage voters to get to the polls early, took the opportunity in front of a friendly audience to rail against efforts by Republicans around the nation to clamp down on early voting hours and other efforts such as voter ID laws in a host of states.

"An audacious move to undermine the political process," he said. "We cannot give up our quest to make sure our votes do count. We must not let anti-democratic forces still our voices. When we open up closed doors, good things come our way."

After his address to the invitees at the Grand Plaza Hotel, Jackson led a convoy of cars to the early voting center near the YMCA on Summit Street.

Russell Joseph Marr



Those we love don't go away,
They walk beside us every day,
Unseen, unheard, but always near,
Still loved, still missed and very dear.

- Your Loving Family -

Toledo Public Schools: Issue 20

(Continued from Page 4)

is withholding some important components of that report card. We need to get it out, because it's the first year of the transformation plan. We've really shaken up the district and we knew there was a possibility it would take some time because we have teachers in classes, ages of students, and content they're teaching that was brand-new for them. I think this report card might reflect the shake-up a bit more. But I'm confident those changes over time are going to show significant impact—improving student performance."

"Our community is very spirited when they don't like things," Sobecki said. "I

didn't hear more than a dozen concerns with what we've done so far as far as the transformation plan. I think that's

a very good indicator that our public is excited about it, embracing it, and appreciating it all at one time."



Jerome Pecko

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Matthew 23:23



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WHEN: FRIDAY, OCTOBER 19, 2012



4:30 pm – 5:30 pm



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TOLEDO CAP COUNCIL, FARM LABOR ORGANIZING COMMITTEE
(FLOC), TOLEDO NAACP, EOPA

Contact person: Rev. Dr. Willie L. Perryman, Jr., 419-450-7902

"FIRED UP AND READY TO VOTE"



The Truth ECONOMY

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Tackling Tough Times

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

Northwest Ohio Natural Hair Expo 2012

By Michael Hayes
Minister of Culture



and sis), Shieva, Darius Hall, C.C., Ms. Yvonne, Dalonna, and everyone else whom I may not remember right now)

Imani Lateef and his wife, Megan (a/k/a Yasu), are very good friends of mine.

Imani and I have been tight since our college days and the whole spoken word movement here in Toledo early in the 2000s and Yasu has given me advice I've relied on in recent years.

A husband and wife dynamic duo, these two have a growing legacy of successful ventures that prove teamwork can go hand in hand with love.

Speaking of love, one thing about them is they always lend their talents and organizational skills to causes or pursuits they are personally invested in and I respect that.

The second annual Northwest Ohio Natural Hair Expo served a dual purpose.

As someone whose been

rocking a bald head since high school, I wasn't exactly there to learn hair care techniques. So I had a chance to just sit back and peep the whole scene and gain perspective. The event was well planned and organized.

Vendors everywhere, a nice complement of products and hands-on demonstration for all those men and women who are making the daring move to wear their hair the way it grows out of their scalp. There were even massages and body wrapping stations on hand.

But beyond the full complement of services and goods, there is a transformative impact of an event like this taking up roots in the Glass City.

You can't look at Toledo, Ohio the same way after something like this.

Not only does it offer people hair care options that they usually have had to travel to Detroit or Columbus for if they really needed guidance or information... it also adds to the cultural vibe of the 4.1.9.

Speaking of vibes, the entertainment was on point.

Elevated Thinking, J.P. Dynasty and Hunter Prey all did their thing as usual while D.J. Dre Wills provided the sounds.

If you missed it, there's always next year.

Congrats to Imani and Yasu on a successful event.

(Shout outs to everyone I saw there, attending or working:

Danni Stinson a/k/a Chyna, Joy Malone, Reva, Hunter, the Petersons, Tracy, Miss T (and her mom

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FUTURO ESTABLE – “STABLE FUTURE”

Fifth Third Bank Awards Adelante \$65,000 Grant for Financial and Housing Stability Program

Robert W. LaClair, president and CEO, and Linda Ewing, senior vice president of Community Affairs for Fifth Third Bank (Northwestern Ohio) presented Mary L. Price, executive director of Adelante, Inc., The Latino and Community Resource Center and the Adelante Board of Directors with a \$65,000 grant today for Adelante's Financial and Housing Stability Program (FHSP).

"Fifth Third Bank has a long history of supporting financial empowerment in our communities and we are very honored to provide the funding for Adelante's Financial and Housing Stability Program," said LaClair. "For the past several years, Fifth Third has provided resource center clients with access to professional financial advice and guidance through the eBus mobile education unit, homeownership workshops, financial banking relationships, and other programs. We are particularly proud of the many participants that have begun and continue their journey of increasing financial literacy, resolving financial challenges, saving money, improving credit scores, and achieving homeownership."

"Adelante's Financial and Housing Stability Program (FHSP) shares Fifth Third's vision of financial empowerment in our community reflecting people living their best life with confidence and achievement of personal life goals through financial literacy," added Price.

Participants of Adelante's Financial and Housing Stability Program receive financial and homeownership counseling and education to improve their financial situation, purchase a home, maintain housing and make good financial decisions. The services provided help to protect against deceptive financial and housing practices, and increase access to financial products and decision-making tools. Participants learn about how to reduce debt, save and manage money, preserve or acquire housing and achieve other financial goals.



*Wendy Ziems Mueller, chairman of Adelante, Inc., Board of Directors
Linda Ewing, senior vice president of Community Affairs for Fifth Third Bank (Northwestern Ohio)
Mary L. Price, executive director of Adelante, Inc., The Latino and Community Resource Center
Robert W. LaClair, president and CEO of Fifth Third Bank (Northwestern Ohio)*

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October 27-28

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KeyBank Introduces Check Cashing Service for Northwest Ohio Residents without Bank Accounts

Special to The Truth

KeyBank has launched a program to cash government, payroll and tax refund checks for Northwest Ohio residents who do not have bank accounts. The program—called KeyBank Plus—was introduced last week in 34 of Key's northwest Ohio branches. Customers are not required to open a checking or savings account to access the service.

KeyBank Plus customers can cash approved payroll, government or tax refund checks drawn on any bank for a fee of 1.5 percent of the value of a check, up to \$5,000. The minimum fee to cash a check is \$3, and the maximum fee is \$25 (the maximum fee does not apply to income tax refund checks). Most check-cashing operations typically charge a three to seven percent fee to cash a check. As an additional benefit of the program, customers can receive up to five free money orders when they cash a check.

According to Jim

Hoffman, president of KeyBank in northwest Ohio, KeyBank Plus is designed to meet the needs of the "unbanked" (those without a bank account) and the "underbanked" (those who use alternative financial products such as pay-day loans, prepaid debit cards, etc.).

"KeyBank Plus is the next step in our continuing commitment to serve the unbanked and the underbanked, and we are pleased to offer this service to residents of northwest Ohio," said Hoffman. "A traditional checking account is

not the solution every customer wants. We've worked hard to understand the needs of consumers in urban and rural communities, and an immediate need is a convenient, safe and inexpensive place to cash paychecks and government checks."

In conjunction with the check-cashing service, KeyBank Plus also offers free financial education classes on topics such as getting and keeping good credit, budgeting and basic banking. "The financial education component is critical to fulfilling our goal of creating economic



stability and delivering wealth-building opportunities to all consumers," said Hoffman.

In 2004, KeyBank launched its first experimental check-cashing service in Cleveland. Since that time, KeyBank Plus has been introduced in Albany, Central New York, Hudson Valley

NY, Rochester, Akron-Canton, Colorado, Indianapolis, Maine, Oregon, and now northwest Ohio. To date, nearly 300,000 clients have participated in the program, and more than \$200 million in checks have been cashed. The program has served nearly 55,000 clients and educated more than 22,000

people through financial education.

KeyBank Plus branches in Northwest Ohio are located in Toledo, Holland, Oregon, Waterville, Fremont, Huron, Milan, Norwalk, Port Clinton, Sandusky, Vermilion, Wakeman, Bowling Green, Defiance, Findlay, Fostoria and Swanton.

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How to Start a Business & Ignite Your Life by Ernesto Sirolli, PhD

c.2012, Square One Publishers \$16.95 / \$19.95 Canada 119 pages, with index

By Terri Schlichenmeyer
The Truth Contributor

You've got an idea that really gets you excited.

When someone asks you about it, they'd better be prepared to listen for a while, because you're white-hot passionate for this possibility. You are, in fact, beginning to think that it's time to heat things up by taking it to the next level.

But are you ready? How can you ensure that the glow remains and your dreams don't just go up in smoke? You can open *How to Start a Business & Ignite Your Life* by Ernesto Sirolli, PhD, and keep the spark alive.

When introduced to someone who claims to be an entrepreneur, Ernesto Sirolli says that his first question is "What is your passion?"

The answer gives him a feel for the entrepreneur's future success (or lack thereof). If "money" is the

answer, he says, a good turn-out is iffy; one's passion must lie in one's product or service.

But passion is never enough to sustain business, long-term. The biggest myth of start-ups, he believes, is that an entrepreneur must know all and do all. The rugged, self-reliant entrepreneur is generally the image we hold dear, and that's damaging.

To remedy that situation, Sirolli created The Trinity of Management®.

To fully embrace The Trinity of Management, you need to first understand your own personality, strengths and weaknesses; specifically, are you most interested in what your business provides, marketing that product or service, or managing the money and the business itself? Once you can answer that question honestly, then you can

put together a strong team because, again, no entrepreneur is an island.

Creating your team, Sirolli says, leaves you (as the entrepreneur) free to focus on what you do best and love most. A good team will tap into the strengths of three people of different abilities who understand and are passionate about the business plan you'll lay out together. This also helps break through other business myths.

Just be cautious about those you choose.

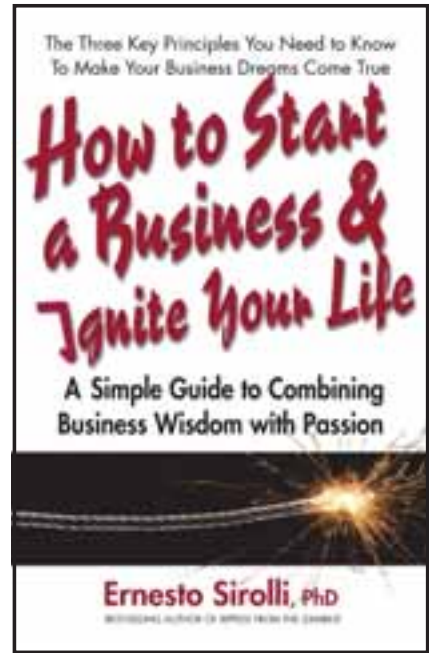
"A business partnership," says Sirolli, "is a lot like a marriage, but getting out of it is much more difficult."

How to Start a Business & Ignite Your Life is thin and it's got lots of graphs in it. The print is good-sized, too, so you might think it would be quick and easy to use.

And you'd be wrong. Author Ernesto Sirolli packs a massive amount of info into this skinny book, but it's somewhat repetitious and it sometimes contradicts common-sense.

What, for instance, does one do when "team"-building is premature? And when relying on "free help" from friends and family, don't you still get what you pay for? I appreciated the abundant advice in this book, but those were just *two* of the questions I had...

And yet, I think there are good nuggets here that could be useful for someone with an entrepreneurial spirit but nowhere to go with it. If that's you, and you can read and think carefully, then *How to Start a Business & Ignite Your Life* might help you set the world on fire.



Tips On Protecting Your Financial Information

By partnering with financial institutions—such as banks, credit unions and credit card companies—and taking a few easy steps, you can help to protect yourself from fraud.

Guard personal and financial information: Take extra measures to protect your Social Security number. That means not sharing it unnecessarily, not using it as your password and not carrying information with you that contains the number. You should also avoid sharing personal details that are often used to access financial accounts—such as your birth date, home address and mother's maiden name.

Monitor your accounts: Remember to review account activity regularly, especially during the holiday shopping season, when you may be spending more than usual. By monitoring your accounts online—at your bank and credit card websites—and setting up account alerts that can be sent via e-mail or mobile device, you can spot suspicious activity early. Notify your financial institution immediately of any unknown or suspicious transactions.

Go paperless: Fraudulent activity can result from mail and garbage theft, so consider switching to online statements. Online bank statements look and function just like paper statements—you can use them for record keeping and taxes.

When possible, replace paper invoices, statements and checks with electronic versions if your employer, bank,



utility provider or merchant offers them. If you have to keep some paper statements, be sure to shred them before discarding, and always shred documents that contain personally identifiable information, such as Social Security numbers.

Recognize fraudulent communications: Fraudsters use a variety of methods to obtain your information: Phishing is when fraudsters send an e-mail that appears to come from a reputable company with links to spoof websites requesting your personal and account information. Vishing is a phishing attempt made through a telephone call or voice message, and smishing is a phishing attempt sent via SMS (Short Message Service) or text message to a mobile phone or device.

Never share personal or financial information through unfamiliar e-mails, websites, social media networks, text messages or phone calls.

Ensure you're protected: Check with your financial institution to learn if you're covered if funds are removed from your account without your permission. For example, Wells Fargo's Online Security Guarantee provides added protection against unauthorized access to your accounts.

Visit Wells Fargo's Fraud Information Center at www.wellsfargo.com/privacy_security/fraud for more tips on how to protect yourself.

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Location: the parking lot of Dexter's Jamaican Restaurant & My Own Soul Food (1830 W. Bancroft)

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The chorus specializes in the performance of Negro spirituals and is dedicated to its preservation as well as the performance of musical styles including classical, jazz, and Broadway. Its membership is diverse and comes from all walks of life. The CSCC is unified by their mutual love of great music and bringing it to life by way of stirring performances. Do something special for yourself and your community. Join today!



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David Schweitzer, Treasurer

A Hot Mess: How Black Women Are Portrayed In Media Part Two

By Michael Hayes Minister of Culture



I have a little sister named Kailah.

She's a grown woman in her mid 20s, raising three little ones but I still call her my "little" sister.

While watching Steel Magnolias with our mom two weeks ago we were discussing Queen Latifah's career and it dawned on me that a lot of girls my sister's age are too young to remember that rap music was once positive towards women.

Since she was born at the tail end of the 1980s, she was an infant during hip-hop's "Golden Era."

I explained to her how rap videos, rap lyrics and messages during the late 80s/early 90s had quite a few popular songs that uplifted black women.

"Black Pearl" by Yo Yo, and "Black Coffee (No sugar, No cream)" by Heavy D are just a couple of examples of national radio playing songs that represent for the sistahs.

But more than just a few joints here and there, people like Queen Latifah and Salt N Pepa built entire careers by showing black women as intelligent, dignified and versatile.

I'm not saying that hip-hop's Golden Era was all roses.

I mean, you had X Clan's afro-centricity and you also had Poison Clan's "Shake What Ya Mama Gave Ya." But at least there was balance.

I'm not talking about early

beginning rap like Grandmaster Flash or Sugar Hill Gang.

I'm talking almost 10 years into it when the growing hip-hop culture ran parallel with black people making moves in other entertainment venues as well.

To be in grade school and see Queen Latifah's "Ladies First" video on every day, then Oprah Winfrey on every afternoon and Cosby Show/Different World at night... it was a regular occurrence to see black women represented well in media.

Most men my age have grown up our entire lives watching black women in positions of power and influence. When you factor in women like Debra Lee and Sylvia Rhone, the 1990s even had black women running the companies that create the entertainment. black women rose to eventually run the media in many ways.

Even Mona Scott, the creator of "Love & Hip Hop" (Atlanta & New York), was very influential in establishing careers and brands that

portrayed the very best of black women.

So how did we get from that point to the nonsense we've seen in recent years?

V.H.1 seems to collect the most outlandish black women they can find and put them on national TV. There aren't a lot of songs like "Ladies First" being made anymore and just since part one of this article came out there's now a viral video of a black woman fighting a bus driver in Cleveland.

To say "we've got to do

better" is just skimming the surface. This problem runs deep. Because now, it's not uncommon that the people shaping and molding the image of black women on a worldwide scale are black women themselves. I'm not saying what that image should or should not be.

I'm just saying it needs to return to a sense of balance. There needs to be more examples of dignified, poised and humble sistahs or else these younger girls don't stand a chance.

Ms. Lady Lincoln Coming to the Maumee Indoor

Ms Lady Lincoln is one of many stage plays written by local playwright Naomi Person-Brown. Ms Lady Lincoln will be performed Friday, October 26, at the Maumee Indoor Theater, corner of Conant Street and Anthony Wayne Trail.

Tickets can be purchased at the door for \$ 10.00. Curtain time is 7:00 pm.

Right to left: Teala Fonsesca; Gregegor Hunt, Sr.; Patricia Jackson ; Naomi Brown-Person; Gladys Legree and Sherrie Whittington.

Cast members not available: Tone, CC, dancers - India Turner and Shakaniah Person.



Advertisement for 'The Power in Teams: How to Build, Support and Sustain Team Programs' e-book by Jon Jones, J.D. Includes a book cover image and promotional text.

Advertisement for 'Gamesavvy' featuring a group of people and the text 'STOP BEING SO SURPRISED!' and 'WATCH GAMESAVVY LATER TONIGHT'.

Advertisement for '93.1 FM Jam Packed Magazine' featuring a group of people and the text 'Broadcasting Live on Local 93.1 The Central City'.

CLASSIFIEDS

October 17, 2012

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Medicare Encourages Preventive Care

As a flood of baby boomers approach 65 years of age, many face health challenges they may not have anticipated—but help may be at hand. Consider this: Thirty-one percent of people who turned 65 in 2011 said their physical health is worse than they thought it would be.¹ In addition, 14 million—or one out of every four boomers—will be living with diabetes by 2030.²

As boomers continue to age, it's important for them to focus on their health and well-being. Medicare and Medicare Advantage, the private sector Medicare option, can help them prepare for a more healthy future.

The Doctor's Advice

"Boomers need to realize there is an array of preventive care benefits the federal health care system provides for them," said Dr. Scott Latimer, Central Florida Senior Products Market President of Humana. "It pays to learn what Medicare and Medicare Advantage deliver and how to access these benefits."

Benefits include preventive screenings, such as blood glucose tests, now offered by all Medicare Advantage plans. In addition, beneficiaries can participate in a comprehensive "Welcome to Medicare" session with their physician, whatever plan they choose. These provide preventive tests and screenings, including mammograms and colonoscopies; a

review of medical history; and planning for a healthy future.

"Preventive health care is essential to ensuring boomers aging into Medicare and other beneficiaries live healthier, more productive lives," Dr. Latimer explained. "Boomers should start researching Medicare health care and prescription drug plans before they enroll."

Tips to Help You Choose

Although choosing a health plan can be daunting, boomers and beneficiaries can use these three tips to help them make the best choice.

1. Before choosing your Medicare plan, you need to understand your unique needs. How would you classify your overall health? What are your prescription drug needs? Make a list of your current medications and consider which prescription drugs you may use in the future. Talk to your doctor about your current health to get a better overall picture of your coverage needs. Review the past year's health care expenses, including hospital, pharmacy and physician costs, to determine if that year was typical. This will help you make the best estimate for the year ahead.

2. Each of the different parts of Medicare delivers something unique. Make sure you understand them so you can

make a confident choice. Use www.medicare.gov as a resource to help find and compare Medicare health plans and prescription drug plans.

3. Visit Family Health Budget (www.familyhealthbudget.com) for help estimating costs.



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October 17, 2012



Accountant

Advocates for Basic Legal Equality, Inc. (ABLE) is a non-profit law firm that provides free, high-quality legal assistance in civil matters to low-income individuals and groups in western Ohio. ABLE seeks an Accountant for its Financial Team in its Toledo Office. Successful candidate must have a good understanding of fund accounting and will be responsible for preparation of monthly Revenue and Expense Statements and preparation of grant budgets and reports. Individual will participate in and assist with internal and external audits. Individual will also be responsible for processing payroll. The successful candidate should have a Bachelor's Degree in accounting. Commensurate experience may be considered in lieu of a Bachelor's Degree. Candidate must possess excellent communication and accounting skills, and a commitment to ABLE's mission. Candidate must have the combined qualities of excellent interpersonal and administrative skills. Computer proficiency in Microsoft Office required. Proficiency in MIP Sage Fund Accounting software preferred. Salary based on relevant experience starting at \$35,000. A reference and background check will be required. Excellent benefits.

Resumes will be accepted until October 31, 2012. Email cover letter, resume, and list of references, in Microsoft Word or PDF format, to:

jobs@ablelaw.org
Subject: Accountant Position

Equal access to ABLE's office is available. Applicants requiring accommodation to the interview/application process should contact the email address listed above. EOE



Financial/Administrative Assistant

Advocates for Basic Legal Equality, Inc. (ABLE), is a non-profit law firm that provides free high quality legal assistance in civil matters to eligible low-income individuals in western Ohio. ABLE is seeking a Financial/Administrative Assistant in its Toledo office to support its Human Resource and Financial Teams. The primary duties of the applicant will be entry of financial data into the firm's computerized accounting system, related financial and administrative duties, and providing administrative support to the Human Resources Director including assistance with recruitment responsibilities. Applicant must have commitment to ABLE's mission and must have excellent organizational skills and oral and written communication skills. Applicant must be able to work well with people in a team setting. Experience with and proficiency in internet research, word processing, e-mail and calendaring software in a Windows environment and with computerized accounting software also required. Some human resources experience as it relates to recruitment preferred. A reference and background check will be required. Salary based on relevant experience starting at \$20,000. Excellent benefits.

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Request for Proposals

Training Services for Public Housing & Housing Choice Voucher Programs
RFP #12-R022

Lucas Metropolitan Housing Authority (LMHA) will receive proposals for Training Svcs.-Public Housing & Housing Choice Voucher Programs. **Received in accordance with law until Tues., Oct. 23, 2012, 3PM ET.** For Documents: www.lucasmha.org, 419-259-9446 (TRS: Dial 711) or 435 Nebraska Ave., Toledo, OH 43604. Proposers required to meet Affirmative Action and Equal Employment Opportunity requirements as described in Executive Order #11246. Sec. 3 Compliance Applicable.

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Preferred Properties, Inc. has closed the wait list for John H. McKissick Senior Apartments as of 12:00 pm on 10/16/2012.



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The Toledo Refinery has an immediate need for a Senior Analyst in the Projects & Reliability Department. The Senior Analyst will plan and schedule capital construction projects for the refinery while working with Project Engineers and Managers to monitor contractors and suppliers adherence to schedule and cost commitments. Other duties include but are not limited to: analyzing engineering estimates; forecasting future projects; target and schedule revision; plan development and work within scheduling software.

Interested candidates must have a Bachelor's Degree in Engineering, Business or Construction Management combined with 5 years' relevant work experience and 3 years' experience in the construction industry. Candidate must have familiarity with industry process safety and environment regulations, work practices and compliance strategies as well as knowledge of basic refinery processes, reliability principles, refining economics and basic budgeting and scheduling experience. Primavera P3/P6 and Microsoft Project experience is also preferred.

All interested candidates may apply by going to www.pbfenergy.com and selecting the Career tab. Once on the career page, candidates can view current job opportunities and apply to desired position.

EOE/M/F/D/V

Notice to Bidders: Inquiry #FY13-36, (Project # 5017-12-1724) for Interprofessional Immersive Simulation Center Phase II - Bid Pack 2 Building Envelope for the University of Toledo Health Science Campus. 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, Main Campus, Facilities and Construction, Plant Operations Room 1100, 2925 E. Rocket Drive, MS 216, Toledo, Ohio 43606 before 2:00 p.m., Tuesday, October 30, 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 \$125.00 will be charged per set. Any further information may be obtained from Jennifer Fuller of BHDP Architecture, Inc. at 614-486-1960.

One Pre-Bid Conference will be held on Tuesday, October 23, 2012 at 10:00 a.m. in the Health Education Building, Room 227, at the University of Toledo, Health Science Campus, 3000 Arlington Avenue, Toledo, Ohio 43614. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 10%. Project Estimate: \$8,982,627.00; Breakdown: General Const: \$8,982,627.00.

Guests Gather to Honor Illustrious Commandress Dt. Fails

Special to The Truth

The 49th annual Commandress Ball honored Daughter Lisa M. Fails on October 13, 2012 at the Sullivan Center in Toledo. Ball guests traveled from various cities throughout Ohio, Michigan, Indiana, Illinois and Kentucky to commemorate the many years of the organization's existence, charity, and benevolence.

The ball also marked the organization's leadership under Dt. Lisa M. Fails, Illustrious Commandress of Mecca Court #73. Fails is married to David, proud mother of Maria, Darrick and Kendall, and has one grandchild.

"Tonight is a very special occasion, I have a lot of friends and family here. I want to especially thank Mecca Court #73 and Mecca Temple #43, for all their hard work and dedication throughout the year," said Fails.

This past year, under the leadership of Fails, Mecca Court was actively involved in the donation of funds to various charitable organiza-

tions. In addition to donations, Christmas baskets were assembled and delivered to senior citizens. The organization's Tools for Schools Project collected donations from members, and collected donation to benefit Nightingale Foundation for Cancer Survivors.

Mecca Court is honored to have the elected Past Imperial Commandress, Daughter Charlesena H. Smith, who served as the 42nd Imperial Commandress of the Imperial Court, Daughters of Isis from 2009-2011. This honor extends to the formation of Charlesena Harrison Smith Scholarship Foundation and award of two scholarships during the ball.

Raymone Richardson, the first recipient, graduated from Start High School, currently attends Bowling Green State University and is majoring in architecture.

Tre'Vaughn Moss, the second recipient, graduated from St. Francis de Sales High School, currently attends Wright State University and

is majoring in business management/financial services.

"I'm very grateful first of all. I plan to use this scholarship to help me in my academic endeavors, my family and I am very grateful. Thank you to the Illustrious Commandress, Mecca Court and scholarship committee," said Moss.

Mecca Court #73, with over 100 members, has been instrumental in numerous community involvement projects over the past 86 years. The organization of 12 courts has, since its inception, grown to over 200 courts located in the United States, Canada, the Bahamas, Germany, Italy and Japan. Through the years, newspaper and television coverage have displayed the organization's promotion of charity within the community, states, and through their annual convention.

In addition to charity, the organization stresses the development of powerful leaders, encourages health awareness and career planning among youth and adults, pro-



Raymone Richardson, Illustrious Commandress Dt. Fails, and scholarship recipient Tre'Vaughn Moss.

vides services to help the disabled and senior citizens, provides for effective networking among its members and other organizations, recognizes and celebrates the historic and current achievement of African-American women, exerts positive influence and utilizes role modeling for youth, teenage mothers, high school and college students. Under the auspices of Mecca Court, the youth have worked hard in numerous fundraising events, eagerly participated in several

community parades in the area, including the African American Festival parade.

The Daughters of Isis is an auxiliary of the Ancient Egyptian Arabic Order of the Mystic Shrine of North and South America and its jurisdictions, incorporated, Prince Hall Affiliation. The organization's purposes are clarity, benevolence and promotion of general welfare. Several specific program thrusts are education, scholarships and community service.

Mecca Court has been presenting scholarships throughout the years promoting education. The members strive to give students that need the help as well as are trying to reach higher goals. Dt. Charlesena H. Smith served as the Imperial Commandress in 2009-2011. She served over 10,000 women from all over the world. With this accomplishment Mecca Court was proud to name its scholarship after her.



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Issue 21 will appear on the ballot as a new levy. It will take the place of a 0.3 mill levy set to expire at the end of the year and offset recent losses in funding.

www.metroparks2012.org

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BEFORE JUDGE MYRON DUHART ***



Join Judge Duhart for this fundraising event! Monday, Oct. 22, 2012 5-8pm
Suggested donations: \$10, \$25, \$50 | Evolution - 510 N. Reynolds Rd., Toledo, OH 43606

From Columbus | Contact: Richard Mitchell | 419.252.2322 | 419.248.5700

Contribution to Public Judge Myron C. Duhart, Joseph J. Hines, Treasurer, 2012 Election Cycle, Toledo, OH 43606