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I don’t know the key to success, but I do know the key to failure is trying to please everybody.

- Bill Cosby

In my youthful years I might have spit in their faces or worse, and possibly ended up “catching a case.” The emotional fire is still there, but wisdom accumulated over the years has channeled the way I now respond to hostility.

I saw the racist anti-Obama signs but I couldn’t quite understand what the protesters outside the Point Place post office were saying or why their words were being directed at me.

An inner voice commanded, “Confront!” Another from within counseled, “You’re being baited.” I decided to just get back into the car and accept the fact that the euphoria from last Tuesday’s victory had violently collided with post-election reality. It was time for me to move on.

It is also time for President Barack Obama to get moving on his legislative agenda if he is to leave the presidency that he has publicly and visibly fought for. The main event on the president’s second term fight card is the fiscal cliff, a political “game of chicken” involving a collection of current tax increases and draconian budget cuts that automatically take place January 1, 2013 unless there is action.

Winning a legislative agreement however, will be a formidable challenge. In the red corner, is “austerity,” championed by conservatives who favor balancing the budget via massive spending cuts. In the blue corner is “fairness-growth,” those progressives who support tax breaks for 98 percent of tax payers but prefer that the nation’s wealthiest two percent revert back to the higher tax rates in effect during the Bill Clinton administration.

How should the president move forward? If Obama merely looks at the facts, he will receive the self-validation needed to act wisely and decisively.

The Reality?

1) What’s Good is Bad:

Losing strategies are often presented in what appears to be a winning position (a/k/a a reverse rope-a-dope strategy). The deficit problem can be solved by doing nothing and allowing the nation to go over the fiscal cliff - but it won’t be solved in a good way.

The sudden vacuuming of $600 billion out of the economy is sure to create another deep recession the first half of 2013 since people will then have less money to spend. Businesses will thus need fewer employees and reduce their labor force, leaving people with less money to spend and hurting again at a time when our fragile economy is just recovering. 2) “Pouring Syrup Over a Shoe Don’t Make It a Pancake.”

The “raising taxes will kill jobs” mantra is a myth no matter how many times it is repeated or how loudly it is shouted. Tax increases on the wealthy are a much more effective budget reduction strategy than spending cuts. Also, tax increases don’t harm the economy nearly as much, according to respected economists.

The truth is: the 2003 Bush tax cuts promised economic growth which never materialized. On the other hand, the nation gained 22 million jobs and had much more growth during the Clinton administration when the top tax rate for the wealthiest individuals was much higher.

The truth is: under George W. Bush, the U.S. had the smallest job growth since the end of World War II. Also, there were more new jobs created under President Obama in four years than under Bush’s eight years in office.

3) Renewed Strength Comes From Within:

If the nation’s health is to be restored we must invest in education, infrastructure, and innovation in order to compete globally with China and others. We must also invest in the potential of disconnected youth and those who have been shut out of the school and workforce systems by providing jobs that will not only help them to support a family, but also to become engaged citizens.

Is compromise an option? Balancing the budget provides long-term fiscal stability to the nation, but the budget must be balanced in a way that not only eliminates waste and inefficiencies in spending, but also simultaneously grows the economy, reduces poverty and invests in the middle class and those most vulnerable.

Asking middle-working class persons, seniors, children or the most vulnerable to pick up the tab for the wealthiest two percent is senseless. Instead, everyone must pay their fair share.

Although President Barack Obama will not be able to please everyone, he can remain steadfast in his fight to go forward. For, “the proof is in the pudding.”

Contact Rev. Donald Perryman, D.Min, at dmperryman@comcast.net

The Sojourner’s Truth

Toledo’s 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
Jason L. Lee Sr. – Layout Designer
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The Sojourner’s Truth Contributor

By Rev. Donald L. Perryman, D.Min.

November 21, 2012

Page 2

The Way Forward

and a still-divided Congress. With immigration and other notable campaign issues likely to remain on the “undercard,” it is clear that the main event on the president’s second term fight card is the fiscal cliff, a political “game of chicken” involving a collection of current tax increases and draconian budget cuts that automatically take place January 1, 2013 unless there is action.

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You Wanna Leave? Then Leave!

By Lafe Tolliver, Esq

Guest Column

The dank political air is ripe with the acrid smell of secessionist talk.

The latest cool thing to do is to sign a petition demanding that certain states be allowed to secede from the union and to form their own “New” Republic.

If you have one good eye and two working brain cells, you would know that this gimmick up talk of walking out of the Union is a direct and proximate cause due to the re-election of President Obama.

Nothing else. Don’t kid yourself and believe otherwise. As the regional news center for the Gulf South, I was assigned the unenviable task of seeking out the national unofficial spokesperson for this rabid group.

After what seemed like dialing 50 phone numbers, I was able to reach Mark Caprese out of Oxford, Mississippi. Mark was one of the founders of New Republic Now! and agreed to do an interview.

ANNN: Mark, what is the genesis for your organization and when was it formed?

Mark: After the election of that socialist, President Barack Hussein Obama, about 75 men got together at the Shoehorn Tavern in Biloxi, Mississippi and wondered what could be done to save the nation from a takeover by the socialists. Most of us had never even organized so much as a baseball team but we realized what was at stake and it was left to us to step up and do something or our cherished freedoms would be lost and our kids en enslaved.

ANNN: What is secession? Why not simply work in the present system to present your grievances?

Mark: We don’t have the time. President Barack Hussein Obama is about ready to have the UN place troops in our major cities and to declare martial law.

We are calling men to arms and to organize to make sure that our liberties are not taken away including our rights to use our guns.

ANNN: Where did such talk come from? What proofs do you have of such happenings? Those are some serious charges.

Mark: Rush Limbaugh and Glenn Beck are keeping us well informed. We trust their sources and we are ready to move when called upon. We will be the new patriots of this coming decade. Fox News gives us a daily running tally of what’s what and we can clearly see that we are getting closer to a second revolution.

ANNN: Mark, although you claim that this secession movement goes back about 70-100 years, it seems that it gained a lot of steam since a black man became president of the US. Why is that?

Mark: (long pause, face twisting): President Barack Hussein Obama is a socialist and he is giving away America’s freedoms and gifts to minorities who voted for him. He literally bought this election! With your two uncles went to FED’VEST which trained them to become tool and die makers during WWII and which allowed them to enter the middle class.

An aunt, Gracie, got free hospice care and medical coverage when he developed an asbestos-related lung disease while working in a defense contract plant making bombs for the Vietnam War…so what is this talk about gifts?

Mark: How dare you swoop around my family! Who do you think you are? My family earned those rights.

ANNN: Based upon what? White skin privileges that you are now fighting against Latinos and Hispanics and Blacks for receiving the same benefits?

So, Mark, who is doing the taking here?

Mark: (eyes flaring and threatening): When did I do a Google background check on you and your family, I noticed several things. Your great-grandfather and grandfather both went to land grant colleges with tuition deferred because they were below the income level needed to pay for their own schooling.

Your two uncles went to FED’VEST which trained them to become tool and die makers during WWII and which allowed them to enter the middle class.

An aunt, Gracie, got free hospice care and medical coverage when he developed an asbestos-related lung disease while working in a defense contract plant making bombs for the Vietnam War…so what is this talk about gifts?

Mark: How dare you swoop around my family! Who do you think you are? My family earned those rights.

So, Mark, who is doing the taking here?

Mark: (eyes flaring and beginning to ball his fists): This country is going backwards. Everywhere you turn, all you see is minorities taking over everything. The white man is nowhere to go. We need to secede from the Union if we are ever going to keep our families from being wiped out!

ANNN: Mark. No one is threatening you or your family. You simply need to relax and understand that America is changing a little bit faster than you can keep up with and you are scared. No need to be. No one is going to attack you or put you in bondage. You need to stay away from Fox News for a few months and get your bearings as to what is happening in the real world instead of their fabricated world of opinions being used as facts.

Mark: (somewhat hyperventilating): Mitt Romney was right. The 47 percenters want to take…take and take and we will not take

(Continued on Page 5)
This Strikes Us …

A Sojourner’s Truth Editorial

Now for the tough part.

The campaign was easy – at least compared to what the Obama administration will have to face in its second term. During any president’s first term, he is constantly campaigning for a second. During the second, we might assume, the pressure is off and a president can focus solely on governing – to the benefit of all.

Unfortunately recent history demonstrates the fallacy of this assumption. Something almost always goes wrong during that second term.

The domestic success of the Kennedy/Johnson first term was limited by the failure of Vietnam which dominated the second. Nixon’s foreign policy successes in his first were forever marred by Watergate. Reagan’s first-term economic revival was overshadowed in the second by the Iran-Contra affair. The economic prosperity during Clinton’s tenure could not hold a headline during the second-term Monica Lewinski scandal. Bush 43’s second term was just a complete disaster – economic collapse, the wrong war, political gridlock.

President Obama has never had it easy, let’s be clear about that. He entered office inheriting two wars and the worst economy in 70 years. As he enters term two, one war is over, one apparently ending and the economy is recovering – slowly.

But the signs on the horizon for either continued prosperity or peace abroad are shaky at best. Obama will have to do all of this within the confines of political gridlock.

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The Sojourner’s Truth

November 21, 2012
Croc, Inc., in conjunction with O, The Oprah Winfrey Magazine, launched the “100 Women, 100 Shoes Challenge” this past June. This national philanthropic initiative encourages women to give back to their communities.

Catherine Robinson, a local resident and supporter of FOCUS, took a leap of faith, submitted her entry idea, and won! “It was a chance worth taking. FOCUS is an amazing agency that literally transforms lives” says Robinson. Each of the winners was awarded 100 pairs of Crocs to be used to raise money for their favorite community nonprofit.

The “There’s No Place Like Home” Croc-a-Thon kicked off on Friday, November 16, 2012 between 11:00 am and noon at the Black Kite Coffee & Pies, located at 2489 Collingwood, Toledo, Ohio. This event preceded a week-long, on-line fundraiser, to satisfy the requirements of the contest. The kickoff event was limited to 25 participants, each required to make a donation of at least $50.00.

Guests donned their Crocs and enjoyed KK Confections and light refreshments during the hour-long “pre-lunch” event. Those in attendance will be featured in photographs documenting the event on a special website sponsored by Croc, Inc. and O, The Oprah Winfrey Magazine.

“I am so excited about engaging our community to make this fundraiser a huge success, and I believe we have the ability to reach our goal of $10,000.00 for FOCUS” said Robinson, event organizer. “We are so excited to have this opportunity and to know that FOCUS is appreciated in such a way.”

“So much of what we accomplish as an agency is attributable directly to the support of our loyal donors and sponsors” said Kyle Grefe, FOCUS’ executive director. Anyone wanting to give during this campaign can visit the website at www.focus Toledo.org, or call (419) 244-2175. For a minimum donation of $50.00, and while supplies last, the donor can select a pair of crocs from our inventory and pick them up at FOCUS.

Founded in the traditions of faith and service, FOCUS is a community-based agency called to embrace people in need, bring voice to the voiceless, and restore hope and dignity to the forgotten. FOCUS fosters the skills that enable people to gain control of their lives and their futures by providing the necessary steps to emerge from homelessness and poverty, and gain economic and social stability. This year, FOCUS celebrates 30 years of providing services to the homeless in our community.

Catherine Robinson

Leave!

(Continued from Page 3)

it anymore. When we break away, we will vote Romney as our first president. He will put things right as they were before. You’ll see!

ANNN: Do you really think that the citizens and the federal government is going to allow any state to leave from the union because some people are mad that a black man won re-election; and they were fed a steady diet of lies and half truths from right-wing political fringe groups?

Mark: (starting to get up to leave): This is not over yet! We will win this fight to form our own united states and when it is done, we have policies in place so that what just happened in this country will never happen in our new union!

ANNN: Well, there you have it, folks. A new national group is being formed to get the heck out of Dodge. It makes you wonder. Where was all of this angst and rage when The Bushes ran the White House? I wonder if Donald Trump is making plans to finance and lead this brouhaha?

Catherine Robinson

Contact Lafe Tolliver at tolliver@juno.com

O, The Oprah Winfrey Magazine, and Crocs, Inc., Help Local Non-Profit, Family Outreach Community United Services (FOCUS), Spearhead On-line Fundraiser

Local resident wins a national contest that she hopes will raise awareness about one of her favorite charities and help raise $10,000 during the “There’s No Place Like Home” Croc-a-Thon Week.

Special to The Truth

(Continued from Page 3)
Notre Dame Academy Has Two Semifinalists in 2013 National Achievement Scholarship Program

Special to The Truth

Notre Dame Academy (NDA) seniors, Faith Mitchell and Camille Sturdivant, were two of the only four Toledo area Semi-finalists in the 2013 National Achievement Scholarship Program. Only approximately 1,600 high school seniors achieve this honor and are in competition for approximately 800 Achievement Scholarship awards worth more than $2.5 million that will be offered next spring.

More than 160,000 high school juniors from all parts of the United States requested consideration in the 2013 National Achievement Scholarship Program when they took the 2011 Preliminary SAT/National Merit Scholarship Qualifying Test. Semifinalists are designated within geographic regions and are the highest-scoring program entrants in the states that make up each region. Mitchell is an honor student and an Advanced Placement (AP) Scholar with Honor. She has taken or is taking AP Chemistry, AP Spanish, AP U.S. History, AP Psychology, AP English, and AP Government. She received the George Eastman Youth Leaders Award from the University of Rochester for her community work “Surely.” She is a member of Art Exhibit and received the Wolf Gallery Art Exhibit and received Honorable Mention in the Art in TARTA Program for her work “Surely.” She was on the Eagle track and field team her freshman year. A tap dancer, she has performed in NDA musical productions of HAIRSPRAY and SEUSSICAL THE MUSICAL. She was on speech team, Pastoral Core Team, the Gospel Choir, African American Club, and a peer tutor. She was a Debutant in Waiting for the Cotillion.

Mitchell is an honor student and is in the National Society of High School Scholars. A member of the varsity basketball team and was instrumental in helping the team become Division 1 District and Regional Tournam Champs and in the State Final Four. She earned the JV Basketball Coaches Award and was team captain when she was on junior varsity basketball. She also was in track her freshman year.

Sturdivant is an honor student and is part of the Toledo area Semi-finalists in the 2013 National Achievement Scholarship Program. Only four Toledo area Semi-finalists were named National Achievement Scholarship Semifinalists. Only four students in the Toledo area received this distinction.

She plans to be a doctor and has shadowed Dr. Amira Gohara and already participated in several autopsies and small group pathology sessions with medical students. She is applying to Duke University, North Carolina University, Harvard University, and the University of Michigan. She is the daughter of Richard Mitchell and Dr. Hope Mitchell. Sturdivant is an honor student and is in the International Baccalaureate Program working on subject area certificate in English. She is also an AP Scholar and has taken AP Spanish, AP U.S. History, and AP Chemistry. She is also taking Honors Molecular Genetics. She is a member of Art Club, Photo Club, and African American Club. She has also been involved with the Pastoral Core Team and NDA Student Government as a Homeroom Rep. She is part of the University of Toledo STARZ Program and Toledo EXCEL. She was one of 120 students selected from across the country to participate in the Notre Dame University Leadership Seminar Program 2012.

A talented artist who enjoys pastels and photography, she had her oil/pastel work “Food for Thought” displayed in the Wolfe Gallery Art Exhibit and received Honorable Mention in the Art in TARTA Program for her work “Surely.” She was on the Eagle track and field team her freshman and sophomore years. She is active in her church Bethlehem Baptist Church and has participated in their Youth for Christ Group. An active volunteer she has been a summer counselor for Adventure Camp for Monroe United Methodist Church and an academic assistant at Kids Zone at Bethlehem United Methodist Church. She helped at the Sanger Branch Library Summer Reading Program for three years and was a volunteer at the Jobst Vascular Institute at Toledo Hospital. She is interested in biomedical engineering or pre-med and would like to pursue medical research. She is applying to Notre Dame University, The Ohio State University, Miami University, and the University of Pittsburgh. She is the daughter of Maurice and Staci Sturdivant.

Sturdivant (left) and Faith Mitchell were named National Achievement Scholarship Semifinalists.
Tackling Tough Times

Need a Job, Then, Do SUMthing! Be Persistent!

By Tiffany Reynolds
The Truth Contributor

Are you feeling the economic pinch in unemployment? What measures are you taking to get the job? Let me guess, you’ve applied to numerous jobs online, visited multiple locations and you are still disappointed. Correct? I’m sure.

One of the best ways to gain employment is to be PERSISTENT. If you’re collecting unemployment you are probably trying to decide if seeking employment is necessary as you’re making a decent wage for now and the jobs you’ve applied to thus far offer a pay rate that is below what you’re worth and what you’re accustomed to earning.

Just as seasons change so does your financial situation. Here is what I recommend. Use this time as you continue to collect unemployment and decide your next career move. Use your time wisely as you continue to collect unemployment. Use the time to delay your next steps when you have money coming in. It is to your best interest to begin your meditating, searching and networking during your season of harvest before the money trickle begins.

It’s good to gain insight on how to make your next move. Don’t get frustrated if you feel the direction isn’t coming quickly. BE-PERSISTENT! Begin to involve yourself in the things you enjoy: volunteering, visiting hospitals, sharing time with your children, adults, elderly, and sharing business insights with upcoming entrepreneurs.

It’s during this time of your harvest of receiving income that you invest in others. Honestly, this is the true reason why we exist—to share our talents with others so they can benefit. It’s a win-win situation. People will ‘appreciate you’ because they are recipients of your expertise and you are ‘satisfied’ because you exercised your talents.

Searching for direction while continuing to meditate and buying yourself in the things you’re good at will help you sharpen your talents. As you begin to plant into others, you’ll notice you will begin to reap the flow of ideas, opportunities and people with opportunities who can help you navigate.

My friend Charlene has been volunteering for about a year as an advocate for the juvenile court. She’s currently employed with a company as a telemarketer. She likes her job; however, her dream job is to work in her field of criminal justice. Charlene believes her skills and bachelor’s in Criminal Justice are under-utilized. She recently applied for a position with the juvenile court system and is hopeful she’ll get the position since she has a wonderful reputation with the company, she’s well liked, and she volunteers. I look forward to her calling to tell me, “I GOT THE JOB!”

Good networking is critical to any successful job hunt.

Whatever you do, don’t give up. Be persistent!

Tiffany L. Reynolds, Author

Need a Job, Then, Do SUMthing! Breakthrough ‘Sum of All Parts’ Marketing Methods & Techniques

www.followingmypassion.org

Job Coach & Project Coordinator
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News From the Frederick Douglass Community Association

YOUTH
The Frederick Douglass Community Association is now a proud Host Site for the Youth Opportunities Program (YOP). YOP is a program administered by the YMCA/ICC of Greater Toledo, funded by Lucas County Workforce Development Agency for youth ages 14-18.

The YOP program offers tutoring, leadership development, adult mentoring and incentives for academic improvement; paid and unpaid work experience, and FREE YMCA MAX Memberships for the entire family. Families must meet income eligibility requirements.

Other youth programs include Girl Scouts, Boy Scouts, and Dance & Percussion classes in partnership with Toledo School for the Arts (TSA), Computer Lab, after-school and late night Open Gym.

ADULT
A Financial Stability Coach is on-site at the FDCA on Mondays by appointment. Please call (419) 475-3258 to schedule.

Adult services also include Yoga, Food & Commodities distribution, and weekly AA meetings. Look for information soon on the FDCA Urban Community Garden Project in the spring of 2013.

Please contact the FDCA at (419) 244-6722 for a complete schedule of events.
Department of Neighborhood’s 15th Annual Homeless Holiday Luncheon

Sojourner’s Truth Staff

Over 500 people stopped by the Holy Trinity Greek Orthodox Church on Thursday, November 15, to enjoy the holiday luncheon offered by the City of Toledo’s Department of Neighborhood. City employees from the mayor’s office and just about every other department in the City volunteered their services to provide lunch for the homeless.

James McDay of We Are Ribs served as chef for the day and oversaw the traditional holiday fare of turkey, ham, stuffing and all the fixings.

In addition to the hearty meal, the Toledo Lucas County Health Department offered HIV/AIDS testing and Hannah’s Socks brought in footgear.
The Arkansas Heritage Association Completes Mission

Special to The Truth

The Arkansas Club met recently to make a decision about the future of the group. It was decided to end the formal association but to keep in touch with each other. The club was many years old, much fun was had by all, therefore their mission, it was decided, was complete.

A meeting was called at the MLK Kitchen for the Poor on November 12. The treasury, with more than $1,300, was delivered to the Kitchen. Director Harvey Savage accepted the money with thankfulness and praise. The funds were donated with love and concern for all of the people who are involved.

BLACK FRIDAY

Downtown Toledo

Black Friday is the largest shopping day of the year. The malls and big stores are crowded but this experience is not for everyone.

Come to Downtown Toledo and enjoy a stress free shopping and dining experience.

Save the Date!

Saturday, November 24th

Small Business Saturday is that day between Black Friday and Cyber Monday. It’s a day where you can get out, shop locally and support a small business...like us!
The Economy...Tackling Tough Times • The Economy...Tackling Tough Times • The Economy...Tackling Tough Times • The Economy...Tackling Tough Times • The Economy...Tackling Tough Times

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

“President Obama’s Victory and the 2012 Fiscal Cliff”

The November 6th win for President Barack Hussein Obama was impressive to say the least. Especially, after being up against a staunch Republican opposition, of which many will confirm, that displayed the party’s brazenly overtly conservative mindset. A position punctuated by millions from private donors and even the opposing candidate’s own personal funds; all to portray President Obama as the wrong choice to lead America in this next term. Now it should come as no surprise that big political dollars fund major campaigns. Nevertheless, one might wonder how it came to be that Karl Rove raised donors who gave his American Crossroads group more than $300 million to defeat President Obama and Democratic candidates. It’s simple. The ‘fiscal cliff’ of the looming December 31, 2012 deadline.

In brief, every year since I started paying political attention, Congress uses December to hash out tax provisions that will benefit or impact the American people. Some tax provisions are new, but usually many are expiring from the previous term for which they were set in place. Many of the expiring tax provisions have the potential to immediately affect the incoming year’s tax filing season, if not extended. Extension, however, merely places a Band-Aid on the true underlying tax legislation challenges until another predetermined time. What does this all mean? Just as the 2012 election itself was a battleground, Americans can expect that the year-ending Congressional session will also be one, before they adjourn for the 2012 holiday season. Why? Major tax provisions that amount to billions in current tax cuts will end on December 31, 2012, if Congress does not act to extend them. The impact of the loss of these tax provisions are wide spread and will impact countless Americans.

Here is a summary list of these expirations and the number of potentially impacted Americans as provided by Ashlea Ebeling of Forbes showcased in a recent article: “Sixty tax provisions expired by the end of 2011 (some may be extended retroactively to Jan. 1, 2012), and 41 more are scheduled to expire during 2012. Among provisions that expired at the end of 2011: a patch keeping 27 million taxpayers out of higher estate tax rates and lower capital gains and dividend rates, including a zero percent rate for some filers.” Rove’s big gun political money was most interested in preservation of the expiring Bush administration tax cuts and the potential impact to their wealth. Rightly so, but all Americans will be impacted should the total sum of many tax cuts not be extended with the end result being higher taxes for everyone. This puts President Obama quickly in the lime light once more as all eyes are on him to see what influence he’ll invoke with Congress on these tax measures.

Many will be watching with regard to the expiring Bush administration tax benefits geared for the wealthiest two percent, and his reaction to any extenders. In October, the president, during the last days of the campaign, indicated the White House would veto any “fiscal cliff” resolution that failed to raise income tax rates for the wealthiest Americans. This sets the stage for the looming battleground between Congress and President Obama. We can only hope that a truce of collaboration is drawn so that the whole of the American people are not the casualties of this political battle.

SELAH MOMENT: “Sometimes the greatest challenges in life aren’t from those who currently oppose you, but from those who have.” ~ S. Yvon Harper

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Written by S. Yvon Harper
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Before You Retire, Plan Your Life

When you think about your retirement (and it’s a good idea to do so at any age), you may see a complex set of challenges—but they can be overcome.

The Issues

People are living longer, which means your savings need to last longer, too. Moreover, the current economic landscape is characterized by uncertainty, volatile markets and historically low interest rates. Together, these factors have altered the retirement calculus for many Americans.

People tend to approach retirement planning with two assumptions:

1) It is best addressed through a combination of retirement accounts, such as a 401(k) or IRA, and Social Security; and

2) the goal is to attain a reliable stream of income once a regular paycheck stops coming.

In a world of low returns and high volatility, however, these traditional assumptions may fall short.

An Answer

Many people may be surprised to learn there’s a third alternative: Life insurance can be an important part of a retirement plan. While the death benefits of permanent life insurance are well known, the living benefits are often overlooked. According to a recent poll from Northwestern Mutual, only 25 percent of Americans purchased life insurance as part of a retirement plan. Yet a permanent life insurance policy can be one of the best low-risk financial vehicles available to help you retire comfortably and provide an income stream that you can’t outlive.

Things To Consider

An experienced financial advisor can help you build a comprehensive plan and explain the risks that insurance can help manage against, including:

• Longevity risk and the odds that your retirement might last much longer than expected.

• Market risks and the threat of significant losses when investing in the stock market.

• Taxes and inflation are “known unknowns,” and can take a bite out of retirement savings.

• Health care and long-term care represent significant risks in retirement, given longer life spans, uncertainty around Medicare and rising drug costs.

• Disability can jeopardize your most valuable asset—your ability to earn an income.

Retirement planning should be a lifelong, evolving journey. It may pay for you to talk to a financial adviser about the role permanent life insurance products can play in your retirement plan.
Penn National Gaming Presents $200,000 Grant to City of Rossford to Support Local Police and Fire Departments

Penn National Gaming, Inc. (Nasdaq: PENN) last week presented a check for $200,000 to the city of Rossford to help the city underwrite personnel costs for the Rossford Police and Fire Departments in conjunction with the ongoing operations of Hollywood Casino Toledo.

Rossford Mayor Neil A. MacKinnon accepted the grant at today’s meeting of Rossford City Council. Presenting the check on behalf of Penn National were Tim Wilmott, president and chief operating officer, and Richard St. Jean, general manager of Hollywood Casino Toledo.

“This grant reflects our ongoing commitment to being a good corporate citizen in both Toledo and Rossford,” St. Jean said. “We know that Hollywood Casino serves as a gateway to downtown Rossford, and this grant fulfills the commitment we made to the city during our successful 2009 ballot initiative: that we would help address the potential increased burden on local fire and police services from the increased visitation to the area.”

“While the City of Toledo has First Responder responsibility for our casino, and has constructed a new Fire Station nearby, we know that many of our customers choose to travel through Rossford and while this can have a positive impact on the local Rossford businesses and City hotels, we want to help the City handle increased volume on its roads, which is typical of any major new economic development project,” St. Jean said. “As Penn National has experienced in other jurisdictions, we fully anticipate Hollywood Casino will serve as an economic catalyst and a magnet for additional growth and opportunity within both Toledo and Rossford.”

The $320 million Hollywood Casino Toledo, which is located on Miami Street just west of I-75, opened on May 29. It employs approximately 1,200, with at least 90 percent of the permanent jobs held by residents of the Toledo metropolitan area. The 290,000-square-foot casino includes approximately 2,000 slot machines, 60 table games, a poker room with 20 tables, structured and surface parking and food and beverage amenities, including Epic Buffet and an entertainment lounge.

State Rep. Tracy Maxwell Heard Announces New Partnership between Ohio State University and Honda Over $500,000 to Advance Manufacturing Conglomerate

State Rep. Tracy Maxwell Heard (D-Columbus) announced yesterday the approval of state funding for the Ohio Manufacturing Institute Project, created by The Ohio State University.

“Our universities are powerful centers of innovation and entrepreneurship,” said Rep. Heard. “When we actively support partnerships between a great university like Ohio State and strong companies like Honda, which enthusiastically seek to reinvest in the community and create jobs, we help grow our economy and bring prosperity to our state.”

OSU’s Ohio Manufacturing Institute (OMI) project, Phase One, proposes to connect more Honda suppliers to the technical resources at OSU and create a process that can be transferred to other universities. Phase Two will build the system to include the technical resources identified throughout the state from the universities and colleges, Edison Centers, and Technical Associations.

Funding for the project was granted by the Ohio Controlling Board, which provides oversight and final approval of state expenditures.

Public Schools Burdened By Bureaucrats

America’s public schools are bloated with bureaucracy and skinny on results. To curb that trend, a new report has proposed a strict diet: Focus on students, empower their parents, and reward great teachers.

Since 1950, the number of public school non-teaching positions has soared 702 percent nationwide while the student population increased 96 percent, according to “The School Staffing Surge: Decades of Employment Growth in America’s Public Schools.” That report, from the Friedman Foundation for Educational Choice, shows teachers’ numbers also increased—252 percent—but still far short of administrators and non-teaching personnel.

Academic outcomes, however, have not experienced similar growth. Public high school graduation rates peaked around 1970, and government data show reading scores on the National Assessment of Educational Progress (NAEP) fell slightly between 1992 and 2008. Math scores on the NAEP long-term trend were stagnant during the same period.

“It really is a travesty when you consider the billions spent on hiring and how little we have to show for it,” said Robert Enlow, president and CEO of the Friedman Foundation. “If non-teaching personnel grew at the rate of students, each teacher could be given a $7,500 raise, every child in poverty could get a $1,700 private school scholarship, or taxpayers could see some much-needed savings.”

In total, had non-teaching personnel increased at the same rate as students, American public schools would have an additional $24.3 billion annually, according to the Friedman report.

Notably, that hiring trend has been just as prominent over the past two decades. From 1992 to 2009, students’ numbers increased 17 percent whereas administrators and other non-teaching staff rose 46 percent. And during that time, some states actually lost students yet kept hiring more non-teachers.

For instance, in Hawaii, student enrollment in public schools jumped about 3 percent, while non-teaching personnel grew almost 69 percent. In the District of Columbia, the student population declined some 15 percent while non-teaching personnel increased 42 percent.

The study also debunks the claim that students today are “harder to teach” than those from previous generations, which some use to defend the decades-long staffing increases. The Friedman Foundation contends that if all Americans were able to access schools of choice, such as private or charter schools, greater efficiency and productivity could be achieved as parents choose less-bloated schools where their children’s funding can go the furthest.

To learn more, visit www.edchoice.org.
My mother, a schoolteacher in Mansfield, taught her sons that no matter what your station in life, no one is too important or too busy to serve.

This holiday season, I’m grateful for that lesson—and for the example set each day by so many in their communities. And I am most heart-grateful for that lesson—and busy to serve.

A couple of years ago, I met an Ohio family who were bagging groceries for neighbors at a local food pantry. While they were long-term volunteers at the food pantry, they recently had turned to its services themselves due to job loss.

It’s that indelible Ohio spirit—the eagerness to give back, to lend a helping hand, even when times are hard—that encourages me.

Although Ohio’s unemployment rate dropped below seven percent last week, there is still much more to be done. Scarcity is a fact of life for too many Americans in urban areas, rural communities, small towns, and big cities alike. Today more than 1.8 million Ohioans live in poverty and nearly one in six Ohioans don’t know where they will get their next meal.

All alleviating hunger in America— including hunger for food, work, and a fair shot at providing for loved ones — requires addressing the shortages, many working and middle class families face.

Here’s what we can do: as citizens, we can tutor, spend time with an elderly neighbor, and donate items to local food pantries. We can work to improve economic conditions that keep talented students from receiving a college education. We can also volunteer at community centers, places of worship, schools, and senior homes to make sure our neighbors have enough to eat during the holiday season and throughout the year.

But private citizens shouldn’t have to go it alone. In Washington, we need to address the rising income inequality that has led to a shrinking middle class and slow economic recovery. That comes down to priorities—do we continue to support extra tax breaks for millionaires or do we invest in resources that create jobs and help Americans who are struggling?

Our nation’s prosperity depends on a strong middle class, and the equality of opportunity that allows all people to join the middle class.

Today, more Ohioans are back at work, but we’ve still got a lot of work to do to ensure that every American who wants to work can find a job that allows them to take care of their families.

During this Thanksgiving season, I salute the spirit of volunteerism in our state and encourage all of you to reach out and volunteer. As Thanksgiving and the holiday season approaches, Connie and I are grateful for the Ohioans who spend their time working in food pantries and food banks, and in schools, hospitals, and senior centers. Such citizens are making heroic efforts to fight poverty and hunger.

To our service members returning home for the holiday season, and to our troops serving overseas, our thoughts and prayers remain with you and your families.

These selfless Americans, like the family who continued to give back in their hour of need, remind us that across Ohio, there is no deficit of will. It reflects the fundamental character of who we are as Americans, and we affirm it this each holiday season.

Women and men in uniform who continue to serve our nation, families who continue to serve meals to our neighbors, and first responders who work to keep our communities safe prove that we have the will. Connie and I wish all of you a safe Thanksgiving holiday.

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Saluting Ohio’s Spirit of Volunteerism

By U.S. Sen. Sherrod Brown
Guest Column

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Sexy Little Liar: The Misadventures of Mink LaRue by Noire

c.2012, Dafina Books
The Truth Contributor

There’s one thing about you that people need to know: when you want something, you go for it.

You’ve known most of your life that things don’t get handed to you. You have to hustle and work to get what you want, so you set your eyes on the prize and never look away. You want it. You go for it. You get it.

There’s one thing about you that people need to know: when you want something, you go for it.

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The Sojourner’s Truth
November 21, 2012
Happy Thanksgiving!

By Michael Hayes
Minister of Culture

Make no mistake about it. Thanksgiving commemorates great evil and atrocity. To say that the Europeans and Pilgrims “settled” the land is deceitful word magic.

The genocide of the Native American and wholesale theft of this country is a crime that stretches from one shining sea to the other. We can’t allow ourselves to forget that.

But on the other side of that same coin is the reality of Thanksgiving’s present day cultural impact. I think we need to be honest about the origins of our holidays, but we also need to appreciate their purpose in today’s reality. In these times, any day that brings people together with family is a good thing. No, a great thing!

In these times, any reason our society can find to pause and show appreciation and thanks for all we hold dear is a great thing! Taking the good with the bad and finding balance, that’s the point of it all. If the kids come home with turkey drawings and paper pilgrim hats, I see no need to rain on that parade.

But children soon become aware that the account of historical events they are given at school may be slightly skewed.

Give them an age-appropriate dose of reality about this country’s beginnings.

But balance it out with the significance of families coming together.

That’s how customs become culture.

It starts out one way and whatever traditions endure the test of time become the constant.

As Toledo, Ohio celebrates Thanksgiving Day this year, there will be new and old traditions in unfolding throughout our city.

Families several generations deep will gather at the designated house and relatives will enjoy the food and familiar warmth of bonds with their loved ones.

Church folks will come together to feast and fellowship.

New couples will make rounds to each others family get-togethers.

Friends who are like family will get together, proving that blood relatives aren’t the only close ties you can have.

Some people are going to just stop by somewhere and get a plate, and get a bottle on the way back home and spend Thanksgiving watching TV in solitude.

But just like there’s no right or wrong way to be a family, there’s no right or wrong way to celebrate the holidays.

Cultural shifts in our society have led us to this place — this place where tolerance of someone else’s traditions and acceptance of our differences can broaden our understanding.

This place where we define who we consider family based on the times we share, not just the genes we share.

This place where issues and old wounds can make family gatherings so tricky that some people just stay off to themselves.

As long as you acknowledge what you’re thankful for, you’re celebrating Thanksgiving.

Wherever you are, however you are around. That’s the main requirement.

Appreciate those who show you love and consistency.

Appreciate the clothes on your back and the shoes on your feet.

Appreciate every dollar in your pocket and whatever measure of health and well being you enjoy.

I wish you all a Happy Thanksgiving.

Michael “Mercury” Hayes email: mercuryweal@gmail.com

Unison Behavioral Health Group Launches Holiday Prevention Campaign

Statistics show that one in three drivers in Lucas County will be impacted by a buzzed and/or drunk driver this holiday season.

Special to The Truth

Unison Behavioral Health Group has launched its “Buzzed Driving is Drunk Driving” holiday prevention campaign on November 19. The prevention campaign is funded by the Mental Health & Recovery Services Board of Lucas County and focuses on the highest risk driving population: young men ages 16-25. Components of the campaign include: outdoor advertising, social media, and public education. The message is simple: Buzzed driving is drunk driving… designate a sober driver this holiday season. The campaign is scheduled to run through January 2.

Unison Behavioral Health Group recommends these simple tips for a safe holiday season:

1) Plan a safe way home before the festivities begin
2) Before drinking or partying, designate a sober driver
3) If you are buzzed, use a taxi, call a sober friend or family member, or use public transportation
4) If you happen to see a drunk or impaired driver on the road, don’t hesitate to call 911 to report the vehicle.

Unison reminds Lucas County residents: if you know someone who is about to drive or ride while impaired, take their keys and help them make other arrangements to get where they are going safely. Help this make a holiday season filled with hope. For more information, visit www.unisonbhg.org

What’s the Deal, Pickle?

Comedian Huggy Lowdown will be at The Funny Bone in Perrysburg this weekend. Huggy is the number one segment on the Tom Joyner Morning Show, which is syndicated in 115 markets. Hear him every morning with Tom sharing his special brand of comedy, gossip and entertainment news!

Two shows on Friday – 8 and 10:30 p.m.; Saturday – 7 and 10 p.m.; Sunday at 7 p.m.

By Michael Hayes

November 21, 2012

The Sojourner’s Truth

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Toledo Refining Company has an immediate need for an Analyst, Accounting. The selected candidate will be responsible for preparing journal entries, maintaining ledgers, preparing and analyzing financial information, assisting in monthly close and preparing complex reconciliations. The Analyst, Accounting will also support the month-end accrual, closing and reporting processes and perform other duties as assigned.

Candidates must have a Bachelor’s Degree in Accounting or Finance program as well as 5 or more years accounting experience. SAP experience is required.

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

EOE/M/F/D/V

Toledo Refining Company has an immediate need for a Senior Accounting Specialist. The selected candidate will oversee the Accounts Payable function for the Toledo Refining Company including day-to-day responsibility for planning, implementing and reporting policy and procedures of the AP function. Specific duties include but are not limited to: development and control of the AP process in accordance with SOX and Corporate compliance; supervise and manage the Accounting Associates daily duties; analyze and report a wide range of AP/vendor information to the Controller; ensure the DOA, 1099 and expense reports are properly managed; manage the SAP and GR/IR process; secure vendor profile information from new vendors; request and responsible for verifying that all company purchases are properly authorized; ensure the accuracy of voucher entries and general ledger postings; maintain vendor records in accounting system to ensure accuracy and completeness; and assist the Senior Accountant with various Finance and Accounting tasks and projects.

Candidates must have a Bachelor’s Degree in Accounting or Finance program as well as 5 or more years experience working in an Accounts Payable function preferably in a manufacturing environment. SAP experience, previous supervisory experience and proficiency in Microsoft applications are also required.

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

EOE/M/F/D/V

Health Home Positions

Multiple full-time openings are available for each position noted.

Team Leader - Provides administrative and clinical leadership and oversight to the health home team. Must be licensed in Ohio as either a PCC or LSWI or be an MSN-RN.

Care Manager - Accountable for overall case management and care coordination. Must have a bachelors degree and be licensed in Ohio as a LSWI, LSW, PCC, PC, RN.

Qualified Health Home Specialist - Assists with care coordination, referral/linkage and follow-up, support and health promotion services. Must have a four or two year degree in a mental health field or licensure as an LPN.

Health Home Nurse - Coordinates and consults on medical care with all providers. Community work required. Must be licensed in Ohio as a RN with both medical and behavioral health experience.

Send resume or apply to:

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

EOE

Medicaid Clerk

Full-time (40 hrs/ wk) position available to provide assistance to clients applying for Social Security (SSI), Social Security Disability (SSDI) and Medicaid. Position will gather information, verify eligibility, track redeterminations and assist clients who have lost benefits. May serve as client representative. Position schedule is Monday – Friday.

Qualified candidates must demonstrate knowledge and understanding of SSI, SSDI and Medicaid programs. Proficiency in computer use and software applications such as Excel and MS Word. Must have prior experience using electronic billings systems, experience with electronic health record preferred. Excellent customer service skills required and previous experience in dealing with individuals with mental illness preferred.

Human Resources - MC
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EOE

Preferred Properties, Inc. has closed the wait list for John H. McGiskiss Senior Apartments as of 12:00 pm on 10/16/2012.
CSGCC Presents:
A Community Celebration of Christmas

The Clarence Smith Community Chorus (CSGCC) will present “A Community Celebration of Christmas” on Saturday, December 8, 2012 at 6:00 p.m. The program will be held at the Mt. Pilgrim Church located at 1401 Hoag St. Toledo, Ohio 43607.

In celebrating the spirit of the season, the Community Chorus is proud to present the Voices of Harmony of Bowling Green, OH, the outstanding gospel ensemble, the Brian Thomas Chorale, and the Limitless Dance Company from The Toledo School for the Arts. The concert will feature a wide variety of musical styles including spirituals, classical selections, songs of the season, and the always popular carol sing-along led by Director Clarence Smith. Bring the family to enjoy a wonderful evening of fun and song!

This unique evening promises to keep you merrily rolling through the Holiday Season. This is a program not to be missed. Join us at the Mt. Pilgrim Church on Saturday evening, December 8, 2012. Program begins at 6:00 p.m. — don’t miss a minute of this awe-inspiring musical treat. A freewill offering will be taken and please bring a non-perishable food donation. All food donations will be given to the Toledo Seagate Food Bank.

CLARENCE SMITH COMMUNITY CHORUS
Clarence R. Smith, Jr., M.M.
Founder/Director

In its 37th season, the CSCC maintains a liberal helping of standard classical music in its repertoire. However, it specializes in the performance of Negro spirituals and is dedicated to its preservation as well as the performance of works by African American composers. Its members come from all walks of life, unified by their mutual love of great music. This award-winning ensemble has performed numerous times on radio and television and has appeared with the Toledo Symphony Orchestra, the Toledo Jazz Orchestra, and on programs presented by the Toledo Museum of Art, the Lourdes College Music Series, as well as on the University of Michigan’s “Music of Black Americans Symposium.” The Chorus has embraced its civic role with participation in countless building and bridge dedications, community festivals, church programs and city events, including the Toledo’s Annual M. L. King Celebration at the University of Toledo. The CSCC is a past recipient of the “Community Impact Award” and the prestigious “Community Achievement in the Arts Award” from the Arts Commission of Greater Toledo. In 2007, the CLARENCE SMITH COMMUNITY CHORUS was presented with the “Longevity Award” at the Glass City Gospel Music Awards ceremony.

#For booking and interviews, please contact Clarence Smith, (419) 534-2299.

Engagements@cscchorus.com   Or check out our website:  www.cscchorus.com

The Voices of Harmony
C. C. Snyder, Director

Founded in 2006 as part of the Northwest Ohio Chapter of the Barbershop Harmony Society, the Voices of Harmony, a men’s a cappella chorus, has a varied repertoire that includes both sacred and secular music—spirituals, songs ranging from Yoruba to Latin, and a large selection of traditional barbershop arrangements

The Limitless Dance Company (LDC) is one of Toledo School for the Arts’ outstanding dance ensembles. It was founded by LDC’s director and choreographer, Alison Reny. The groups contains dancers from the ninth through tenth grades who have an interest in pursuing dance after high school. Many of these members have traveled all over the country for festivals and intensives, including workshops in New York City with the Alvin Ailey Company, the Joffery Ballet and, in Los Angeles, The Edge. The Limitless Dance Company has performed at many events around the state, including performances at Bowling Green State University and The University of Findlay. Alison Reny has been on the faculty at TSA since 2008, and when she is not teaching at the school, she guest teaches at festivals and studios throughout Ohio and Michigan. Last year she was one of four choreographers chosen to premiere a new work in Columbus at The Ohio Dance Festival. She is an adjunct dance instructor at The University of Findlay. We are very pleased to have LDC join us for this year’s Community Celebration of Christmas.

The Brian Thomas Chorale
Brian Thomas, Director

The Brian Thomas Chorale, organized on January 24th 1984 by its founder, Minister Brian Thomas, is celebrating its 28th anniversary. During these years, the chorale has traveled throughout the state of Ohio, Indiana, Illinois and Michigan. The Chorale sings a variety of music, appearing on many programs throughout the area, in addition to its own annual concert. Presently, there are 25 active members. “The goal of the Chorale is to sing the gospel in song and that someone will see Christ in their music.” Brian Thomas started playing the piano at the early age of 10. He took lessons from some of Toledo’s great teachers. Brian is well-respected in the local and national gospel music community and is a member of the following organizations: The National Convention of Gospel Choirs and Choruses; The Edwin Hawkins Music And Arts Seminar; the Toledo Interfaith Mass Choir (Music Director); the Ohio State Choir-Church of God In Christ (Second Vice President); the Calvary Baptist Church (Minister of Music); and, The Brian Thomas Chorale (Founder/Director).