



Local and National News

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"And Ye Shall Know The Truth..."

March 20, 2013

***Toledo Urban's EXCELLENT Rating!!***

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**Suzette Cowell, CEO Toledo Urban Federal Credit Union**

*The Toledo Urban Federal Credit Union received word last week that it has attained an "excellent" rating – four stars – from BauerFinancial Inc, of Coral Gables, FL, a leading bank research firm that rates credit unions and banks on a scale of zero to five stars based on financial criteria. - Page 6*

## Post-Traumatic Economics

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



... When White America catches a cold, Black America catches pneumonia.  
- Malcolm X

The New York Stock Exchange is showing renewed growth, recently reaching an all-time high. The frost from delayed corporate expenditures and investment has begun to thaw and retail activity at shopping malls has returned from hibernation. It appears as though springtime has arrived in the American economy.

But with black unemployment currently at 13.4 percent and five points higher than when the recession began, it is obvious that everyone did not receive the memo.

Although seldom discussed, one of the most painful side effects of the 2008 economic crisis has been a foreclosure epidemic from which many continue to suffer.

While the recent cheery economic news is of no consolation to those who are in danger of loosing their homes, "There is still hope, for those facing foreclosure" says Toledo Fair Housing Center's CEO Michael Marsh.

Can those behind on their mortgages save their homes?

Many people become disillusioned or depressed and tossed notices from their financial institution in the trash. The homeowner, instead,

should notify the mortgage holder and attempt to work out a payment plan or loan modification as soon as they begin having problems.

In situations where the homeowner is in a late-stage delinquency or where foreclosure is imminent, help is available from either local professionals such as the Toledo Fair Housing Center or from national organizations such as Rainbow PUSH.

"We want you to stay in your home," says Marsh. "There are a number of programs such as 'Restoring the Dream' or others in which a number of missed mortgage payments can be made up for those who qualify. For others, we can assist in helping homebuyers make the transition to alternative housing," he adds.

Surprisingly, the foreclosure crisis has even begun to spill over and affect a number of churches as well.

"Some financial institutions are not as sensitive as they were in the past to the significance of the African-American church and what it means to the community. Some of these churches have been in existence for over 100 years and attended by the mothers, grandmothers and great-grandmothers of some members," Rainbow PUSH's Axel Adams laments.

Indeed, 138 churches, a record, were sold by banks in 2011 compared to just 24 in 2008 and less than 10 the previous decade. "The sad part is that we are seeing not only sanctuaries tied up in the foreclosure process but also educational and other buildings used for outreach ministries as well as the personal homes of pastors that have been put up as collateral to secure church loans."

Rainbow PUSH acts as an intermediary between

homeowners and mortgage holders such as Bank of America, Morgan-Chase and Wells-Fargo - from which they have a national agreement to stop the foreclosure process and keep people in their homes.

"It's easy for someone to lose a job, home or church and feel as you've lost all hope, but we have a successful track record in foreclosure prevention and have even been able to have properties taken off the sheriff's sale docket," says Adams.

Those individuals or churches facing foreclosure can contact PUSH's Trina Heathington at 404-525-5663. Heathington works with mortgage holders around the nation to sound the alarm and come up with ways to keep borrowers in their buildings through rate adjustments, forbearances, modifications or other means.

Attacking the root cause of the foreclosure crisis, however, may provide the only permanent solution.

"The problem started with people losing jobs. Without work they couldn't pay their mortgage. That meant less money for taxes to fund local government and certainly less money for churches to collect in tithes and charitable offerings," Adams reflects.

The solution, therefore, appears to be found in putting people back to work and not in the austerity budgets put forward by a number of seemingly "born again" political conservatives performing early auditions for the 2016 presidential election.

The Congressional Progressive Caucus's Back to Work budget seems to stand head and shoulders above other proposals for promoting job creation and economic recovery. The budget would increase employment by 6.9 million jobs within

one year of implementation "while ensuring that fiscal support lasts long enough to avoid future fiscal cliffs that could throw recovery into reverse" (Economic Policy Institute).

For certain, the pain of austerity piled upon the same catastrophic pro-wealth/anti-poor budget priorities of the past signals that conservatives have neither truly repented or mended their ways.

If our crisis is to be truly healed and our people made whole, we need jobs and not more trauma.

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

## Community Calendar

### March 22

Indiana Avenue MBC Fish Dinners: 11 am to 4 pm

### March 23

Easter Family Resource Event: Connecting families with local programs and non-profits; Sponsored by the Ohio Assoc of Foodbanks; 1 to 4 pm; Believe Center: 419-917-3884

### March 24

2<sup>nd</sup> Baptist Outreach/Mission Program: 4 pm; Speaker Tony Thomas of St. Stephens COGIC

### March 28

ESOP's Great American Bank Fight: Frederick Douglass Community Association; 6 pm: 419-464-9885

### March 29

Mt. Nebo Baptist Good Friday Service: Noon to 3 pm; Free transportation available: 419-246-8561

### March 30

All Classes Libby HS Reunion Meeting: Hong Kong Chinese Buffet in WalMart Plaza; To plan Labor Day Weekend reunion: 419-450-7227

### April 9

Support for Family Caregivers: 7 to 9 pm; Relationship building, staying safely at home, housing options and more; care4you2 facilities: 419-517-7300  
Beginning Genealogy Workshop Pt 1: Main Branch Library; 6 to 8 pm; An overview of genealogy and U.S. Census records: 419-259-5233

### April 10-12

Toledo District Full Gospel Baptist Church Fellowship International Intercessory Prayer Conference: City of Zion, Mt. Zion Church; 6:30 pm; Speakers - Bishop Duane Tisdale, Overseer Lanier Twyman, Bishop William Murphy: 419-246-1850

### April 16

Support for Family Caregivers: 7 to 9 pm; Relationship building, staying safely at home, housing options and more; care4you2 facilities: 419-517-7300  
Beginning Genealogy Workshop Pt. 2: Main Branch Library; 6 to 8 pm; An overview of using magazines, newspapers and the Internet for research: 419-259-5233

### April 20

Toledo's Jazz Celebration Month Free Performance: Kent Branch Library; Noon to 5 pm; Jelise & Co, Chris Brown & Candice Coleman, The Gene Parker Quintet, Jim Gottron Quartet: 567-249-6229

### April 21

Phillips Temple CME Pre-Women's Day Event: Gospel Concert featuring Derrick Roberts and the Toledo Interfaith Mass Choir: 419-242-7906

### April 23

Support for Family Caregivers: 7 to 9 pm; Relationship building, staying safely at home, housing options and more; care4you2 facilities: 419-517-7300

### April 26-28

Calvary Baptist Church Women's Ministry 16<sup>th</sup> Spring Retreat: 419-531-9443 or 419-865-0019

### May 4

National Train Day: Amtrak Station; 9:30 am to 4 pm; Tran cars, engines, food, music, art & history, rides: 419-241-9155 ex 134

### May 19

Phillips Temple CME Women's Day service: Featuring Tera Snorton, first woman bishop of CME: 419-242-7906

## 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

Jason L. Lee Sr. - Layout Designer  
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# Was It Really Worth It?

By Lafe Tolliver, Esq  
Guest Column



Well, it has been a news event for days. CNN has been covering snippets of the proceedings in the Steubenville Rape Case and they gave full blast this past weekend to the sentencing of the two juveniles.

A sordid tale to say the least. Two juveniles, one black, one white, are accused of multiple sexual assault charges against a drunken 16-year old white girl. Thankfully race did not appear to be a factor in the proceedings or sentencing.

The victim is "marked" for life and the two offenders are not only off to jail but must, for the rest of their lives, register as a sex offender. I need not tell you the implications of a background check for jobs or applications for college admissions or military service when it comes up that you are a convicted juvenile felon and are a registered sex offender.

Pretty hard to shake that 900-pound granite boulder which will be riding on your back...forever and a day. Want to clear a room in a

hurry? Want to end a conversation real fast? Let someone know that you are a convicted felon and a sex offender and watch how fast the oxygen in the room gets sucked out. Watch people divert their eyes from you to the floor and make lame excuses why they must now leave your presence.

Want to buy a house? Good luck. Once the neighbors are informed, as required by law, that a registered sex offender wants to buy into their neighborhood, pure grief will follow you until you back off and seek other shelter and the neighbors put down their picks and axe-heads and torches and go back home.

Want to seal your record? Fat chance. Violent offenses coupled with sex charges are voted one of the least popular criminal charges to have thrown into the dust bin of no more remembrance.

So, now do you get a sliver of a profile of your new life once you end up in someone's computer as a felon sex offender? Not pretty.

The victim in the Steubenville rape case will be type-cast as a loose woman or an innocent victim....depending on who's is looking at the case. Her drinking binge that rendered her unconscious is troubling but, nonetheless, to take advantage of an inebriated person is beyond the pale of permissible conduct. No exceptions. No excuses. Nada. None. No fine print.

So, what is left? How

about some pointed reminders to youths everywhere, male and female, as to what code of conduct you should engage in when you are out "partying" with your buds or girls.

Now, if you are glued to the TV and accept the reprehensible conduct that their programming portrays as being normal or acceptable or cool or "sexy," you are either a fool or in need of a guardian because Hollywood's code of conduct is that practically everything is "sexy" and there are no consequences associated with bad conduct.

How about your reputation? That is worth more than gold or silver as to how you portray yourself and how others view you. If you want to cast off restraint and act the fool and be involved in conduct that is scandalous or quirky or muddled or questionable, be prepared to accept the consequences.

You will have no one but yourself to blame, when you determine, against your better judgment, that you are going to get drunk or high and, when it is over, you are shamed or embarrassed by what you did or by what others said that you did when you were "stoned out of your mind."

So, here are some common sense tips for navigating the current social climate in which everything goes and nothing is held back and your peer group is "down with it."  
(1) As a juvenile, treat

every social affair or event that involves drugs or alcohol as danger...danger...and more danger. When you step out into someone's car or home and there is the presence of liquor or drugs, you need to make a snap decision that this is NOT a good place to be and you want out. So what if you are called names or are seen as "wimping out."

Tell yourself that you would rather be safe than sorry than to be caught up in any situation in which you are falsely accused of foul play or you become the object of foul play.

Excuse yourself from the drama and get a ride home or call for a ride or even a taxi to get you to a safe harbor or to home.

Remember a safe chicken is better than a dead party girl or party boy.

Whatever you do, do not fall for being called lame or scared or a wimp. Remember, you know who you are so do not let others peg you with another name.

(2) When, as a young male, you are challenged to do things, either criminally

or sexually, that you know are not right, exit now! Do not encourage such behavior and let anyone who would call you out that you are not cool what is about to go down...and leave.

Also, in the future, you need to leave those "friends" who are willing to bring you down to their level and ruin or destroy your life. Remember, looking back from a jail cell is not what you had in mind when you went out that night with your "friends."

If your friends are not positive, you need new friends.

(3) When as a young female, you are trying to prove that you are one of the posse and you are asked to ingest drugs or drink voluminous amounts of alcohol, you are setting yourself up for failure because your fake "friends" are playing you for an idiot. When "it" goes down and you are drugged or raped or robbed, you lose. Lost your reputation. Lost your self respect. That is loser spelled with a capital, "L".

(4) If you are in a group and they engage in suspect

conduct, you can be seen as a participant, unless, according to Ohio law, you disengage yourself and back off and back out. This is not the time to remain silent and hope everything works out. Why? Because if people are accused of a crime, they will say that you were there and that you were a participant. Not true? So what!

If they can make a deal with the prosecutor to save their skin, they will throw you under the bus and you will have to give an account of your whereabouts and deeds done.

I betcha a dollar to a donut that those two young boys and that young girl, if they could turn back the hands of time, the night would have ended differently. The girl would not have gotten plastered on booze and, if she had, the boys would have seen her but walked away, gone home and watched reruns of Law & Order.

Contact Lafe Tolliver at tolliver@Juno.com

## Apparently Love of Reading Is Not Always Love at First Sight

The article "Central Catholic Reads Is About True Love of Reading Books" [Mar 13, 2013] is about promoting a love of reading. Each year the administrators of Central Catholic pick a book and give it to every student and faculty member. They take time out to read the book and then the author will come to the school and talk to the student body.

Getting students involved in reading is a great thing, but forcing them to read a book can cause the students to not want to read.

In fact, I graduated from Central Catholic in 2012, and I had no issue receiving a book. None the less, the problem with this program is that most of the books being picked are not books students want to read, despite administrators of the school saying they pick books that appeal to students. The four years that I was there, I never read the books completely, for they were not always desirable to the students.

I understand that they want books that address areas of thinking and that can be educational and entertaining to students. Another disadvantage is that the school forces the kids to read the book. There is a specific time of the day where they read the book assigned.

Most of the students do not wish to do this and will pretend to read the book instead. Perhaps the school administrators can choose a variety of books and allow the student body to vote. That way, at least a majority of the students were interested.

Trying to get the students to read more is a good thing, but making them read a book that they are not interested in is not going to help them want to read more.

Jean Hampton  
2645 Merrimac Blvd.

*Ed Note: Hard to imagine that school administrators and faculty would in this day and age actually select reading material for students. What's next? Tests and exams in which the teachers pick the questions? Pretty shocking stuff!*

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  - Paperwork Changes
- University of Toledo
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  - Minority Business Development Center
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  - MBE Certification & Capability Statements
- Lucas Metropolitan Housing Authority (LMHA)
  - How LMHA Works!
- Lucas County
  - Bidding Process

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## Ohio Legislative Black Caucus Cautiously Optimistic after Governor Restores Minority Business Enterprise Division

### Governor Yields to OLBC Demands on MBE

Special to The Truth

The Ohio Legislative Black Caucus (OLBC) concluded in March the first of what it hopes will be quarterly meetings with Governor John R. Kasich and his administration, with mixed results. The meeting was held in response to OLBC's Day of Action press conference, in which members of the caucus laid out an action plan with policies on education, health care, jobs, voting rights, and challenged the Administration's initial decisions on minority business.

"I appreciate the dialogue with the Governor on the OLBC Action Plan and was happy to walk into the meeting with a mutual understanding on Medicaid expansion," said OLBC President, Rep. Alicia Reece (D-Cincinnati). "We had further agreement around the importance of early childhood education, but disagreed on how to deliver it. Finally, on workforce development, OLBC agrees with the Governor that jobs



Rep. Alicia Reece

are the top priority, but we are concerned about budgetary discrepancies in program funding."

Though the Governor

was generous with his time and restoring the MBE division, OLBC's concerns regarding universal early childhood education, Re-

*"I appreciate the dialogue with the Governor on the OLBC Action Plan and was happy to walk into the meeting with a mutual understanding on Medicaid expansion,"*

publican recalcitrance on the Medicaid expansion and workforce development in African-American communities remain top priorities with challenges that cannot be resolved in a single meeting.

"Though I am disturbed by the fact that the Governor was unaware of the elimination of an entire division, I am pleased that the MBE division and budget appropriation shall be restored," said Rep. Tracy Maxwell Heard (D-Columbus). "Acknowledging that, there still remain many administrative and procedural disputes following existing code and compliance metrics."

"I remain hopeful that OLBC will have opportunity to engage the Administration in productive ways



Tracy Maxwell Heard

that will yield legitimate outcomes. There yet remains

much work to be done," Rep. Reece added.

SEEING IS DECEIVING.

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## Sports Fans ... Should We Really Have Team Loyalty?

By Michael Hayes  
Minister of Culture



Do you love the sport or do you love the team?

We hold onto team loyalty and judge each other by sticking with our teams through the highlights and the losing seasons. We act as if these allegiances define our character as fans and people.

As if it's us out there playing every night, sacrificing our bodies for the game.

But the truth is, unless we are part owners of these teams it doesn't actually make logical sense to have such undying devotion to teams that could be drastically overhauled over night.

Yea, you love that logo and those colors.

You have all the ups and downs and historic moments memorized.

You pride yourself on being a fan of (enter "your"

team here) so much that some of you take being a fan to truly being a "fanatic." That, in fact, is where the word "fan" originates.

But at the end of the day, this is one-sided emotional commitment at best.

When these teams fire coaches, trade players, build/move arenas or pick up and leave entire towns that should be a reminder that this is a corporate enterprise.

These teams we all cherish are operated like cold, hard businesses because that's what they are. The sport is where the love should be, that's where the emotion is.

If you love the sport, you should be free to love whatever team is playing the sport the way you like to see it played.

I was a Dallas Mavericks fan back when Steve Nash and Dirk Nowitski were growing the same kind of chemistry D Wade and Lebron enjoy today.

Nash got traded. I liked Avery Johnson as a coach, he got them further then they had ever been and established an identity. More trades, new coach... I still rode with my Mavs as one of my top three (as a longtime NBA fan, I've always had three favorite teams).

They won the championship and after following their ups and downs for years I was so happy for them, but watching them face off against a Heat team that had made it to The Finals in Wade, Bosh and James' first season together... I wanted them to win the following year. That following season my beloved Dallas Mavericks were gutted.

A championship team that had shipped off all but three members of a roster that went all the way. They don't play the same. They don't have the same identity.

And the things I liked ABOUT that team are gone.

So why should I hold to some ridiculous rule of "fandom" that I'm supposed to like a team that I don't like? It's not like these people are my boys and I'm riding through thick and thin with them...it's ENTERTAINMENT!

If a team is no longer entertaining for a fan, the fan should like a different team that is.

I mean, isn't it more about the sport anyway?

But sports is emotional, right?

Well so is music.

Look at how we treat our favorite music artists.

You may be an Usher fan but if he drops an album you don't like and in the same year Justin Timberlake drops an album you like much better, you can "jump ship" with no problem because it's about you getting the music the way you like it.

This belief that we have to be locked into liking only the teams we like and have to hear a bunch of lip from "true sports fans" is dumb as hell when you really think about it.

Major-league sports is one giant game of musical chairs... expensive ass musical chairs.

Should you really have to weigh the emotional consequences involved in your team sucking this year or your favorite player being traded?

Would you actually enjoy it if your favorite team won the championship year in and year out, then year in and year out over and over again?

It may still make sense to be a die-hard, locked-in fan in collegiate sports.

The rich history and tradition involved, the coach and style of play is more likely to remain consistent throughout the years...there is a lot to actually be loyal to.

But professional sports?

No, that level of loyalty is ridiculous for fans of pro sports.

Coaches get fired left and right. Franchise players come and go. The only thing that is consistent is the damn logo.

Charlotte Hornets became New Orleans Hornets and next year will be called the New Orleans Pelicans proves my point. When I was growing up, I had Larry Johnson's Charlotte Hornets basketball card among my collection. If I was a kid now, I wouldn't even spend my hard earned allowance on any team called The Pelicans.

Very little is left sacred in American society.

Our priests, police and politicians can't be trusted... we don't seem to mind.

Singers have hit songs confessing emotions someone else wrote... we don't care.

We tolerate rampant insincerity in almost every facet of life.

But when it comes to sports teams, our standard of expected loyalty and virtue inexplicably skyrockets to nonsensical heights.

We cry treason when supporters stop pulling for their once-favorite teams.

We cry bandwagon when

people like a team they previously didn't like.

It's normal for fans to watch most games and follow standings and transactions.

It's even normal for fanatics to cover all their prized possessions in their favorite team's colors and even send up a few nightly prayers for a winning season.

But this level of allegiance to the ever-shuffling corporate franchise robs us all of the true gift... the sport being played.

I grew up playing backyard football and milk-crate basketball... but I was never good enough to actually play on a team. The sport of basketball mesmerizes me now just as it did when I was little. The improvisation and creativity it involves reminds me of my first love, music. I've even heard some people express a similar affinity for football likening it to the strategy of a well-played chess match.

If we love the sport, let's just love the sport.

Love the sport, like the team.

Not the other way around.

And if you like one team this year and a different team next year, so be it.

**African Art Has Arrived!!**

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

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

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# The Truth ECONOMY

## Tackling Tough Times

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

## Toledo Urban Federal Credit Union: From Zero to Excellent in Two Years

By Fletcher Word  
Sojourner's Truth Editor

The Toledo Urban Federal Credit Union received word last week that it has attained an "excellent" rating—four stars—from BauerFinancial Inc, of Coral Gables, FL, a leading bank research firm that rates credit unions and banks on a scale of zero to five stars based on financial criteria.

The credit union, according to a BauerFinancial spokesperson, decreased nonperforming assets from 4.5 percent two years ago to just 1.6 percent. Not only did the credit union decrease those assets but the 16-year-old institution also turned a profit for the first time in years which helped move Toledo Urban into the four-star rating.

Suzette Cowell, CEO of Toledo Urban for all these years, credited the board, staff and members for the progress and improvement that resulted in BauerFinancial's excellent rating for the fourth quarter of 2012.

"I didn't know what to say when I got the call," she told The Truth about her initial reaction to the news. "I couldn't talk. I told them I would have to call them back."

Cowell has been pounding the pavement and knocking on doors all over town during the past several years trying to improve the credit union's profitability on one hand and, on the other, raising funds to get the institution's proposed new building constructed on the corner of Dorr and Detroit streets.

Just two and a half years ago Toledo Urban was reeling after a report in which the ratings firm stated that the institution had "significant challenges."

A one-star rating for a financial institution means "troubled," two stars are "problematic" and three stars are "adequate." For five consecutive quarters in recent years, Toledo Urban received no stars at all and was widely perceived as being on the brink of collapse due to those challenges.

Toledo Urban, said Cowell at that time, has had significant challenges from the moment of its inception.

The 16-year-old credit union has been fulfilling its mission of "helping small businesses,

householders and nonprofit agencies," she said. "When we were first chartered, we received a



brown box from the National Credit Union Administration with instructions that we had 30 days to open. That's how life treated us. Have we had trials and tribulations—yes, we have."

Finally, after years of substandard ratings, Toledo Urban experienced a breakthrough in 2012 when the institution received a three-star rating from BauerFinancial—an "ad-

equate" grade.

According to BauerFinancial officials, the institution had improved its capital reserves to total assets from 3.92 percent in the first quarter of 2011 to 8.06 percent in the first quarter of 2012.

Ironically, some of the reasons for Toledo Urban's financial woes over the years, particularly in 2010 during the worst time of the national Great Recession, have come about due to the institution's very purpose for existence—assisting those of low-to-moderate incomes.

A high rate of late payments and defaults on loans led to losses that began to abate in late 2011.

For her part, Cowell also thanked a host of local organizations and institutions for their assistance in Toledo Urban's revival, including the leaders of many of Toledo's banks.

The recent good news for Toledo Urban and its members has not been limited to ratings, said Cowell. The credit union has made substantial progress in raising those funds for the new building and she is expecting to hold a ground-breaking ceremony mid-summer.

## Job Opportunities And The Selective Service

In addition to working hard and getting good grades, there is another key to success for young men—registering with the Selective Service. Here are some key things to consider.

**Q. Are there benefits to registering?**

A. Yes. Registration keeps the door open to federal college loans and grants, federal jobs and U.S. citizenship for immigrants.

Proof of registration is also required for jobs with many states and municipal governments as well as government contractors.

**Q. When must young men register with the Selective Service?**

A. All young men, regardless of their immigration status, are required to register within 30 days of their 18th birthday.

**Q. Are there penalties if you fail to register?**

A. Yes. Men who fail to register face penalties that range from fines to prison or both. The good news is that registration is convenient. You can now register online, at a post office, by mail or when applying for federal student aid.

To learn more, visit [www.sss.gov](http://www.sss.gov) or call (888) 655-1825 toll free.

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—April, daughter of a Hospice of Northwest Ohio patient

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## UToledo, Digerati Launch Free, Statewide Student/Business Matching Program

### Creating better matches ensures better learning experiences and will lead to Ohio jobs

Special to The Truth

Internships for college students can be a hit or miss proposition. A successful match may lead to a job and a career. An unsuccessful match may find the student bored and the business dissatisfied and hesitant to hire interns in the future.

A new program called Intern in Ohio uses advanced matching algorithm technology to connect students – even those who might look similar to each other on paper – with internship opportunities tailored to their needs, strengths and interests — Think the career placement and economic development version of eHarmony.

The University of Toledo has partnered with Detroit-based Digerati to provide this free service to all college students and all businesses and organizations throughout the state and announced its launch **Monday, March 18, at 10 a.m. in the northeast corner of the**

**Memorial Field House.** “Experiential learning has never been more important for today’s college students to gain that valuable experience and be ready for opportunities after graduation,” said Scott Scarborough, Ph.D, provost and executive vice president for academic affairs.

“The University of Toledo is proud to bring this program to Ohio to not only connect students to great internship opportunities, but also to do what we can to retain our best and brightest in the Buckeye State and reduce the so-called ‘brain drain’ of young people moving away after graduation for career opportunities elsewhere.”

To register, students and businesses visit [interninohio.com](http://interninohio.com) to sign up, create a profile or post internship opportunities. Both are asked to answer a short series of questions about the position and about their per-

sonal preferences, and then the system identifies the top seven matches for each individual student as well as to the business for each position.

When a match is made, the employer and the student are notified, and both must select that they are interested before any contact information is shared.

Research has shown that not only do internships often lead to offers of full-time employment upon graduation, but that students are likely to remain in the area where they completed an internship.

“Based on a similar program in Michigan, we’ve found that 70 percent of students who have internship are offered jobs at those companies,” said Brian Balasia, CEO of Digerati. “And when you consider not all of those students were seniors, the stat becomes even more impressive.”

The successful Intern in

Michigan pilot program resulted in more than 127,000 matches and introductions between students and employers. There have been 4,824 internship opportunities in the system from 1,256 Michigan businesses. On the academic side, 1,049 uni-

versities, colleges and schools and nearly 19,000 internship-seekers have registered.

“The beauty of this is that it’s not just a UT or a Toledo initiative – it is a statewide opportunity,” said Lawrence J. Burns, UT vice

president for external affairs. “Intern in Ohio is an economic engine that will in many cases make seamless the transition from in-class learning to hands-on learning to employment at an Ohio business or organization.”

## The Great American Bank Fight!

Do you owe the bank more money than your house is even worth?

Join your neighbors and representatives of Empowering and Strengthening Ohio's People (ESOP) to find out how you can be part of the fight for Principal Correction.

Thursday, March 28<sup>th</sup>  
The Frederick Douglas Center  
1001 Indiana Ave.  
6pm  
Call Nathan at 419-464-9885 for details.



The Event is free and open to the public.  
Fight Back, Move Forward!!

THE BLADE AND THE TOLEDO-LUCAS COUNTY PUBLIC LIBRARY PRESENT

# authors! authors!

The program, now in its 19th year, welcomes bestselling authors to Toledo as they discuss their writing and careers and answer questions.

**Thursday, Mar. 28, 2012**  
Main Library, 7 p.m.  
325 Michigan St. Toledo

Tickets are \$10/\$8 students and can be purchased at any Library location. Books available for purchase by Barnes & Noble. For more information, call 419.259.5266.

MAIN LIBRARY, 7 P.M.

**Thurs., Mar. 28, 2013**

## Jamaica Kincaid

WRITER, PROFESSOR

Kincaid skillfully and elegantly tempers the boundary between poetry and prose. Using life to inspire fiction, Kincaid often explores the complexity of relationships in her writing. She has carved out a unique and cherished place in the American literary landscape.

## Tips to Spring Clean Your Finances

Special to The Truth



Spring is a time of rejuvenation and fresh starts. And while spring cleaning closets, the garage and basement requires good old-fashioned work, new tools can help take the fuss out of sprucing up finances.

### Review

Start by getting a complete view of your finances. Consider using a free online tool, such as Mint.com, to see all your financial accounts in one place. You can use the site to establish a budget, as it automatically categorizes your spending, making it easier to ensure you stick with your plan.

Set yourself up for success. If you're prone to go over your budget or miss important bill payments, sign up for email or text alerts about large purchases, late fees and bounced checks.

By establishing clear goals and tracking your spending on-the-go from your phone or tablet, you'll be more likely to save for the things you want in life and avoid debt.

### De-clutter

Your online banking information can get cluttered in much the same way as your paperwork. Eliminate the "eMess" by tracking and managing all your account information in one place. For example, Quicken software lets you see your full financial picture in the form of charts and graphs. Learn where you stand and get motivated visually to meet your goals. More information can be found at [www.Quicken.Intuit.com](http://www.Quicken.Intuit.com).

### Save

Saving money doesn't have to mean forfeiting your social life or creature comforts.

Come on Toledo, Columbus and Surrounding Areas!

**LET'S Go!** Join us on a Trip of a lifetime to Orlando, Florida and a 4-day Cruise to Freeport and Nassau Bahamas.

We will visit The Holy Land Experience (extra fee)

**Only \$999.00 (\$100.00 down) non-refundable**

Leaving Thursday, May 16, 2013 on a chartered bus and arriving in Orlando, FL, on Friday, May 17, Staying on Disney World Property for 3-days and 2 nights. Leaving on the 19th for Freeport and Nassau, Bahamas and returning on May 23, 2013 Sight-seeing

Sponsored by: **Legendaire Travel Trends**  
P.O. Box 3093 Toledo, OH 43607

\*The deadline is March 31, 2013. Please contact Cassandra Moore at 419-450-7227 for more information. No passport needed. The cruise is based on double occupancy.\*

Many theaters, museums, zoos and parks offer special discount days such as standing room only or pay-what-you-can nights. Some even offer free admission on certain days of the month. Or simply let the great outdoors be your entertainment. Take a hike, make a picnic, or host a backyard barbecue.

Forgo the fancy gym membership and dust off those running shoes and bike, working out the old-fashioned way. Raining? Check out community centers in your area – some may be free, or charge only minimal fees.

### Refinance

Do you want to pay off high-interest debt? You can do so wisely by refinancing with more competitive rates. Newer alternatives can eliminate the costs associated with traditional bank lending.

If you have good-to-excellent credit, consider applying for an unsecured personal loan for up to \$35,000 on a site like Lending Club, a leading platform for investing in and obtaining personal loans. Hundreds of people across the country can invest in your loan, which means a streamlined process and lower rates for you. More information can be found at [www.LendingClub.com](http://www.LendingClub.com).

## Speeding up Home Sales

By U.S. Sen. Sherrod Brown  
Special to The Truth



One sure way to reduce the deficit is to strengthen the economy—so more Americans have good-paying jobs and can support themselves and their families rather than relying upon the safety net to make ends meet. We have grown our way out of past recessions through a strong manufacturing sector and a robust housing market. But when empty homes are scattered from Cleveland Heights to Kennedy Heights, we know that the housing market still has a long way to go before it recovers.

Although many prospective home buyers have made legitimate, good-faith offers to purchase a new home, they often encounter banks that ignore or slow walk those offers when sellers owe more on their mortgages than the selling

price of these homes. And right now, this is the case for nearly 25 percent of Ohio homeowners.

To help sell these homes and keep our economy moving forward, a short sale often makes sense. Short sales are real estate transactions that must be approved by the bank because the seller owes more on their mortgage than the proposed sale price. Both parties agree to the short sale process because it allows them to avoid a foreclosure – which typically takes longer to complete, involves hefty fees for the bank, and leaves a negative mark on the homeowner's credit report.

For too many buyers and sellers, the time that it takes to complete a short sale is anything but short. Too often in a short sale, once a buyer makes a written offer and has paid her earnest money deposit, there is a break in communication between the loan servicer and the buyer of the short sale property. The breakdown deprives buyers of knowing whether their offer has been accepted, rejected, or countered – which prevents them from making offers on other homes.

This lapse in communication – especially when big banks are involved – makes it harder for families to move to Ohio. Kathy Hlad discovered this when she put her house, located in Lake County's Concord Township, on the market in August 2010. Although a buyer submitted an offer on her house, her bank did not respond for eight months. When she finally heard back, the buyer was out of the country for an extended period of time and could not be reached to approve the counter offer. Because more than 30 days elapsed, the deal fell apart and the buyer walked away.

Simply put, homes aren't being sold – even when there is a demand. Potential buyers – fed up with the waiting game that lasts for months on end – simply walk away. And sellers who may need to move for a new job – either don't move or take a huge financial hit.

More efficient short sales could make a difference for our economy. If we're going to recover from the housing crisis, we need to make it easier for qualified candidates to purchase homes.

That's why I have introduced bipartisan legislation, the Prompt Notification of Short Sale Act, to improve the process for buyers considering a short sale.

First, the legislation would achieve creating greater accountability for the loan servicer and improved communication between the buyer and loan servicer by requiring a written response of an acceptance, rejection, counter offer, or extension within 30 days of the homeowner's request. Last year, I met with a group of Ohio community bankers who said they could make a decision on a short sale in less than an hour. What a million-dollar community bank in Ohio can do in thirty minutes we're asking multi-billion dollar banks to do in 30 days.

And it would help to bolster our housing market and our economy by providing homebuyers with certainty and assurance by giving them a final date at which they can close the transaction, or move on.

This common-sense legislation would help prospective home buyers – and distressed homeowners alike – while helping to rebuild our neighborhoods and fostering long-term economic growth.

This is about stabilizing home values – shoring up our economic future, and standardizing processes that make sense for Ohio families. It's about ending a waiting game and stopping the delay that represents a dangerous drag on the housing market and our nation's fiscal health. We cannot afford to wait any longer. Now is the time to stabilize the housing market and stabilize our economy.

## Practicing Nonverbal Language to Impress Employers

By Tiffany Reynolds  
The Truth Contributor



when you're in front of the hiring manager or employer. Make sure to smile. A happy and upbeat person is more likeable than someone who appears really nervous.

**Sit up straight.** This does not only project confidence, but you will come across as a candidate who is interested about the interview. So practice maintaining good posture before the big day.

**Nod lightly during the conversation.** While listening to the interviewer, make sure to nod a few times to demonstrate that you agree with what they are saying. This leads them to think that you are indeed listening. These five tips shall get you started in practicing your nonverbal language. Bear in mind that what matters during the interview is how you act and behave. You only have one chance to make a great first impression.

Tiffany Reynolds, Job Coach & Project Coordinator  
Economic Opportunity Planning Association of Greater Toledo.



www.opportunityplanning.org  
419-242-7304, ext 2925

So you have a scheduled interview in the next few days. What do you think matters most to employers or hiring managers? Is it your credentials? Perhaps the degree you have finished? Or is it the number of awards you have received in the past? You would be surprised that although these are what you call the icing to the cake, they're not really what hiring managers and employers are paying close attention to. Well of course your credentials matter, but communication skills matter—a lot! The way you compose yourself can form the first or last impression about you. During an interview, employers and hiring managers pay attention to your nonverbal language, in other words, your body language. You may say something but end up conveying something else through your expressions such as your hand gesture. Whatever signal you send can either attract or repel people. So if you are aiming to impress the employer that you are the one for the job, you might want to practice your nonverbal language before the big day—the day of your interview. Here are 5 tips to help you practice your nonverbal language to impress employers and hiring managers:

**Maintain eye contact.** Have you ever tried talking to someone who seems to fiddle with his mobile phone or any object, or stare at something else? Annoying isn't it? Practice maintaining eye contact when you are engaging in a conversation with someone, and this will help you maintain a positive connection with the person.

**Do not cross your arms.** Instead of crossing your arms, try to lay them on your lap. This way, you will appear confident and approachable.

**Smile, look happy.** Being nervous during an interview is perfectly normal. But don't make this too obvious

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# Time Remains to Secure Home Energy Assistance Program (HEAP) Funding Through Area Agencies

## Funding available for homes at or below 200 percent Federal Poverty Level still Available

*Special to The Truth*

Though the first day of spring is March 20th, the temperatures, and many household energy bills, still feel like winter. Columbia Gas of Ohio reminds customers that there is still time and available funding to secure assistance for home energy bills.

Many of the programs are available for households at or below 200 percent of the Federal Poverty Level; for a family of four, that figure is just \$46,100.

For households at or below 200 percent of the federal poverty level, several assistance programs are still available, including:

- Winter Crisis program: Available through March 31, 2013, providing assistance once per heating season to eligible households that are disconnected or threatened with disconnection.

- Winter Reconnect Order: Available through April 15, 2013, allowing customers whose service is off for non-payment or who have received disconnection notices to take advantage of this service. No matter what amount is owed, service can be restored or maintained with a payment of \$175 plus a small reconnection fee.

- Applications for HEAP: Available through May 31, 2013, the Home Energy Assistance Program (HEAP) is a federally funded program administered statewide by the Ohio Development Services Agency, Office of Community Assistance (OCA). It is designed to help eligible low-income Ohioans with their home heating bills.

A complete, interactive list of community action agencies by county is available here: <http://www.oacaa.org/directory.html>.

For the 2012-2013 winter heating season, HEAP funding is free and available to qualified homes or rental properties at 200 percent or below the federal poverty guidelines, including:

Size of Family	200% of Poverty Guideline
1	\$22,340
2	\$30,260
3	\$38,180
4	\$46,100
5	\$54,020
6	\$61,940
7	\$69,860
8	\$77,780



(For households with more than eight members, add \$7,920 for each additional member.)

Though there are several programs and options, the first step for any customer struggling with home energy bills is to contact Columbia Gas at the first sign there may be trouble paying a bill. Columbia Gas is committed to working with everyone to ensure safe and reliable service this winter heating season.

# Owens to Host Free Hunger Awareness Day, March 21

*Special to The Truth*

Area residents interested in enhancing their knowledge and understanding about the plight of hunger affecting the Northwest Ohio region are invited to participate in a series of free activities and events at Owens Community College's Hunger Awareness Day on Thursday, March 21.

Coordinated by the Owens Leadership Academy Team Alliance, the event is titled "Plant the Seed" and will occur from 11 a.m. – 2 p.m. in the College's Audio/Visual Classroom Center Rooms 125-128 on the Toledo-area Campus. Owens is located on Oregon Road in Perrysburg Township. All events and activities are free and open to the public.

Activities will commence with Food for Thought Executive Director and Chief Thought Officer Sam Melden providing a lecture presentation about the societal impact of poverty and hunger in Northwest Ohio at 11:30 a.m. Owens culinary arts students will follow Melden's lecture with hands-on culinary demonstrations at 12:30 p.m. and 1 p.m. During the demonstrations, students will be utilizing ingredients readily available within a food pantry to create nutritional and cost-effective oatmeal pancakes.

In addition to the presentation and demonstrations, individuals will have the opportunity to visit with Owens dietetic technician students and receive advice about food and nutrition as well as take-home cookbooks. Attendees will also have the opportunity to choose from an assortment of edible lettuce seedlings courtesy of the College's urban agriculture and sustainability students. Several local campus and community organizations will be in attendance during Hunger Awareness Day, including Meijer, Owens Harvest Food Pantry, Toledo Area Ministries' Food Stamp Outreach, Feed Thy Neighbor, Food for Thought, Feed Lucas County Children and Toledo Seagate Food Bank, among other groups. Hunger Awareness day will also feature various prize drawings.

Owens Leadership Academy Team Alliance members responsible for the event's coordination are Joann Gruner, Terrence Katschke, Eileen Goodman and Michelle Atkinson.

For additional information about Hunger Awareness Day, call (567) 661-7504 or 1-800-GO-OWENS, Ext. 7504.

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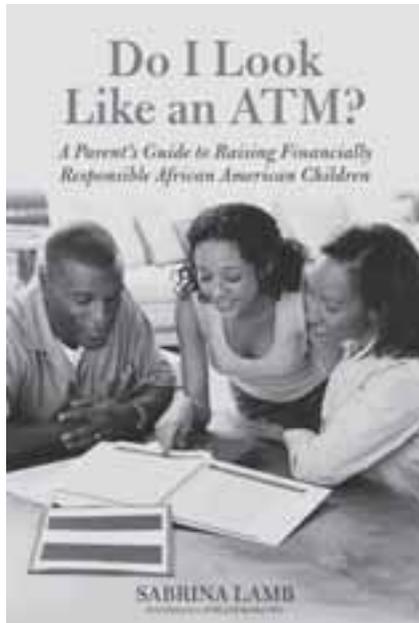
## Do I Look Like an ATM? by Sabrina Lamb

c.2013, Lawrence Hill Books

\$14.95 / \$16.95 Canada

215 pages

By Terri Schlichenmeyer  
The Truth Contributor



“Gimme that” and “Buy me this” all day long. It’s GimmeGimmeGimme, usually accompanied by whining, pleading, and a maddening inability to understand the word “no.”

The Gimmes are enough to make any parent crazy. They make you wish there was some sort of doctor who had some sort of shot to prevent it. But there isn’t - so why not read *Do I Look Like an ATM?* by Sabrina Lamb instead?

Somewhere in your home, there lives a little beggar who can’t take “no” for an answer. He’s always got his hand out and he knows exactly how to wear you down when it comes to money. If you had a dime for every dollar he’s asked for, you’d be rich.

So how did this happen? Sabrina Lamb says that your child was born to beg, which is a situation you need to stop. Avoiding the

issue (or worse: giving in) can result in big problems now and even bigger problems in the future.

But first, the stats: members of the black community have an estimated \$1.1 trillion dollars to spend – and yet, many report having no savings, most don’t know their credit score, and forty percent have little or nothing for retirement. Furthermore, “...African Americans tend to wield their tremendous buying power on products with little or zero monetary value.” That means rented homes, expensive vehicles and fancy phones take money out of your pocket but don’t put it back.

The first step to fixing that situation is by looking inward. Chances are that you never learned financial literacy and your atti-

tudes toward wealth may be limiting your ability to understand money issues. Just giving yourself an education on finances presents a good example for your kids.

Speak your financial truth and tell your child. Understand the difference between “need” and “want” and teach your child that *looking* financially successful is not the same as *being* financially successful. Forget about keeping up with your neighbors. Identify your parental money style. Set your family up as a business, show your kids how to save - and then show them how to give, too.

Wow. I was so impressed at what I found inside *Do I Look Like an ATM?* that I was uncharacteristically speechless.

When it comes to financial literacy for children, so many authors take mincing baby-steps and waste everybody’s time, but not WorldOfMoney.org founder Sabrina Lamb. She takes a different approach that starts with parents, and she’s not gentle with her words. No, Lamb’s a little sarcastic and very in-your-face, but her boot-camp-like attitude left no doubt in my mind that what she says, works.

I like that no-nonsense talk and I think you will, too – especially if you’re serious about money matters. If talking about dollars to your kids just makes sense, then *Do I Look Like An ATM?* would be a shot in the arm to your family’s finances.

Your child has caught some bug that’s going around.

He has a terminal case of The Gimmes, and he’s not getting any better. It’s

★ TUNE IN TO 107.3 ★

## THE MORNING SHOW

**TOMMY KAYE WITH CURRENT EVENTS, SPORTS, & WEATHER UPDATES**




**LISTEN TO THE JUICE FOR THE STEVE HARVEY SHOW 6AM - 10AM**



**CHUCK ROBERTS WITH WEATHER REPORTS**

HTTP://WWW.THEJUICE1073.COM



## Fashion of the Opera

The Toledo Opera Guild is proud to present New York designer Michelle Cole. She will exclusively unveil her fall and winter 2013-2014 line at two events held only in Toledo.

In addition, local stores: C Sterling Jewelers, Lady C Pink Door Boutique, New McClamore, President Toledo, Sophie's Silver, Ticklers Hair & Clothier, Vivian Kaye and Toledo Fur's along with California Designer Knit Igals will be participating. Hair and makeup by Salon Hazelton. Stage enhancements by Brooks Florist.

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**"PEEK BEHIND THE CURTAIN" RECEPTION**

The Toledo Club • Wednesday Evening • 6 to 9 p.m. • April 17  
\$50.00

Sp. wine, view the silent auction items, have hors d'oeuvres and listen to great music in Toledo Club's elegant Red Room. Meanwhile, a full dress rehearsal using New York, Miami and local professional models from SB Entertainment Group will be taking place for your viewing right across the hall.

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**FASHION OF THE OPERA FASHION SHOW**

The Toledo Club • Thursday • April 18  
Greeting - 10:30 a.m. • Show - 11:30 a.m.  
\$50.00 includes lunch

Divs/Divos—\$100.00 with front row seating and private lunch dining with Michelle Cole

To be added to the invitation list email  
fashionshowtog@yahoo.com

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**THE BLADE** 

## Toledo Club of Negro Business and Professional Women Celebrates Women History and Founders' Day

Special to The Truth



“Senior Advocates Enriching the Lives of Seniors” is the Toledo Club’s Women’s History Month and Founders’ Day theme for 2013. This year’s event was held at Indiana Avenue Missionary Baptist Church’s

Stephenson-Roberts Fellowship Hall, organized by co-chairmen, Clara Brank and Deloris Bates, and the entire membership.

Honored at the event were Mary McKindley Reed, director of ABE Health Care,

and Billie Johnson, executive director of Area Office on Aging. These providers are noted for their immense service and care for their senior centers.

Several members of the Toledo Club organization

presented a skit on the lives of the significant founders who are responsible for shaping the course of the organization’s history.

The mission of NANBPWC, Inc, is to promote and protect the interest

of African-American business and professional women; to assist youth seeking to enter business and professions; to improve the quality of life in communities and to foster good fellowship.

Denise Black Poon serves

as president of the Toledo Club, Wanda Terrell as first vice president over programs and Frances Collins, Ed.D, as second vice president over youth

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## Tips For Reaching Financial Freedom

Even in an uncertain economy, you don't have to feel alone and overwhelmed when it comes to managing your money. Help is available to guide you in getting your financial house in order. Building a strong financial foundation can reap enormous benefits for you and your family and protect you, no matter what the stock market does.

One resource, called money mentors or financial coaches, can be particularly useful. Whatever your personal financial issues, working with a certified mentor helps you create a customized plan to meet your specific needs.

### To get your finances in order, consider these steps:

- **Partner With a Mentor:** He or she will walk with you through the process and give you information you need for future growth. Most mentors or coaches will assess your current financial situation by asking a variety of questions so they can develop a customized plan with specific action items for achieving your financial goals.

- **Develop a budget:** This should be the first step to getting your finances in order. Instead of budgeting only your predicted costs each month, however, think about unexpected costs as well. If you take a look at what you've spent money on over the past year, it's easier to build savings for car repairs, last-minute travel and so on into your budget so you're prepared.

- **Downsize debt:** Consider consolidating debt into one easy payment.

- **Analyze and decrease expenses:** Look at where you're spending money. Maybe you can get a better deal. Call utility and service providers to see if you can switch to a new plan—or compare and switch to a new provider altogether. Cut any services you're paying for but haven't used in months.

- **Create an emergency savings fund:** Protect your family from a potential job loss by establishing a "backup" fund for expenses including your mortgage, utilities and groceries.

If you're considering working with a money mentor and don't know where to begin, a good place to start is the Crown MoneyLife® Mentoring program. This exclusive program is conducted confidentially and securely online and will pair you with a certified MoneyLife Mentor to develop a customized plan that puts you on the road to financial freedom. The program includes an online assessment of your financial attitudes and behaviors and a digital toolbox featuring a library of resources to affirm, direct and inspire you on your journey so you don't have to feel alone anymore.

## Hot Tips To Help You Save Energy And Money

If your heating and cooling bills seem to be going through the roof, give a warm welcome to these hints to help you keep more of your cold cash.

### What You Can Do

- Check and maintain your insulation. Improperly insulated walls, floors, attics, basements and crawl spaces drain away heat and air-conditioning and can encourage mold and mildew.

- Add weather stripping and caulk around windows and doors, too.

- Install a programmable thermostat that shuts itself off during the day when you're away and at night when you're asleep, to keep you comfortable when you're home and save you money when you're not.

- Keep vents and returns free of obstructions. Don't lay carpet over vents, place furniture over or in front of them, or obstruct the flow of air.

- Get a humidifier and a dehumidifier. Dry air feels cooler than moist air. Humidity in summer makes you feel hotter; the same is true in winter.

- Keep outdoor air conditioner units clear of plants and debris.

- Keep your air filters clean. Check them every couple of weeks and change them as directed by the manufacturer.

- Let the sunshine in by opening the curtains on cold days. Get heavy drapes to keep things cozy at night.

- Plant shade trees on the south side of your home to help keep it cooler in summer.

- Review last year's energy bills. If your cooling costs are drastically higher this year, a qualified HVAC/R technician may be able to diagnose the problem.

- Even the most eco-friendly, high-efficiency products and appliances can waste money and energy if they're not installed, serviced and maintained properly. By working with certified technicians, homeowners can have confidence that their HVAC/R equipment is delivering on the energy efficiency promised.

- Have your heating and cooling systems checked twice a year by an HVAC/R professional. Technicians certified by North American Technician Excellence (NATE), the nation's largest independent, nonprofit certification body for HVAC/R technicians, are skilled professionals who have proven their knowledge in the HVAC/R industry by passing specialized certification tests. Hot Tips To Help You Save Energy And Money

# CLASSIFIEDS

March 20, 2013

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### PROGRAM ASSISTANT (Bilingual)

OSU Extension, Lucas County is hiring for a Program Assistant position with the Expanded Food and Nutrition Education Program (EFNEP). The Program Assistant, EFNEP will work 30 hours per week. This position will work in the Lucas County communities teaching nutrition education to diverse adult audiences. This person should be indigenous to the community and **must be fluent in English and Spanish.**

For complete position description and online application instructions, please go to [www.jobsatosu.com](http://www.jobsatosu.com) and search by requisition number **374473**. To assure consideration you must apply by **March 31, 2013**. To build a diverse workforce, Ohio State encourages applications from individuals with disabilities, minorities, veterans, and women. EEO/AA employer.

### Weekend Personality for URban Radio Broadcasting's WIMX-FM

URban Radio Broadcasting Toledo Ohio has an immediate opening for a Weekend talent for WIMX-FM (Mix 95.7) The Best Variety of Hits and Oldies. This position requires an experience person who can entertain our adult audience. You must be very organized, extremely motivated, driven and have a burning desire to win. Working knowledge of digital production equipment is a must. This position is now available and we will start an immediate interview process. Please get us all the details about you and your abilities for a on air shift immediately including an air check. Send to:

Brandi Brown  
Program Director  
URban Radio Broadcasting  
720 Water St 4<sup>th</sup> Floor  
Toledo OH 43614  
or email your presentation along with your air check to  
[Brandibrown@urbanradio.fm](mailto:Brandibrown@urbanradio.fm)

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Preferred Properties, Inc. is accepting applications from January 2, 2013 through January 31, 2013 for a 1 bedroom (\$365) and 2 bedroom (\$415) apartments with a gas allowance.

Section 8 vouchers accepted.  
Application fee is \$25. For an appointment to apply, or more information, call (419) 389-0361.



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



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

Applications are now being accepted  
Call 419-874-4371

**Notice to Bidders:** Inquiry # FY13-62, (Project # 0004-13-888) for Libbey Hall Renovations for the University of Toledo. Sealed bids for this project must be clearly marked with the project number on all inner and outer envelopes and/or shipping containers. Bids must be addressed and delivered to the University of Toledo, Facilities and Construction, Plant Operations, Room 1100, 2925 E. Rocket Drive, MS 216, Toledo, Ohio 43606 **before 2:00 p.m., Tuesday, April 9, 2013. 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 Road, Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of \$60.00 will be charged per set. Any further information may be obtained from Andy Welch of Thomas Porter Architects at 419-243-2400. **One Pre-Bid Conference will be held on Tuesday, April 2, 2013 at 10:00 a.m. in the Plant Operations Building, Room 1000,** at the University of Toledo, 2925 E. Rocket Drive, Toledo, OH 43606. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 10%. Project Estimate: \$605,000.00; Breakdown: General Const: \$325,000.00; Plumbing: 40,000.00; HVAC: \$110,000.00; Electrical: 130,000.00.

**Notice to Bidders:** Inquiry #FY13-59, (Project # 1130-10-650) for Building Systems - Center for Visual Arts Boiler Replacement for the University of Toledo. Sealed bids for this project must be clearly marked with the project number on all inner and outer envelopes and/or shipping containers. Bids must be addressed and delivered to the University of Toledo, Facilities and Construction, Plant Operations, Room 1100, 2925 E. Rocket Drive, MS 216, Toledo, Ohio 43606 before **2:00 p.m., Tuesday, April 2, 2013. 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 Road, Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of \$45.00 will be charged per set. Any further information may be obtained from John Koss of Design Engineers & Consulting Associates, Inc. at 419-891-0022. **One Pre-Bid Conference will be held on Tuesday, March 26, 2013 at 10:00 a.m. in the Plant Operations Building, Room 1000,** at the University of Toledo, 2925 E. Rocket Drive, Toledo, OH 43606. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 10%. Project Estimate: \$162,500.00; Breakdown: Mechanical (HVAC & Plumbing): \$152,500.00; Electrical: \$10,000.00.

**Notice to Bidders:** Inquiry #FY13-60, (Project # 0001-13-877) for University Hall Doermann Theatre Renovations for the University of Toledo. Sealed bids for this project must be clearly marked with the project number on all inner and outer envelopes and/or shipping containers. Bids must be addressed and delivered to the University of Toledo, Facilities and Construction, Plant Operations, Room 1100, 2925 E. Rocket Drive, MS 216, Toledo, Ohio 43606 before **3:00 p.m., Tuesday, April 2, 2013. Bids will be publicly opened that same day at 3:05 p.m. in the Plant Operations Building, Room 1000.** Copies of Plans, Specifications, and Bid Forms may be obtained from Becker Impressions, 4646 Angola Road, Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of \$55.00 will be charged per set. Any further information may be obtained from Jim Price of Buehrer Group Arch. & Engr. Inc. at 419-893-9021. **One Pre-Bid Conference will be held on Tuesday, March 26, 2013 at 11:00 a.m. in the Plant Operations Building, Room 1000,** at the University of Toledo, 2925 E. Rocket Drive, Toledo, OH 43606. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 10%. Project Estimate: \$860,000.00; Breakdown: General Const: \$240,000.00; Electrical: \$620,000.00.

### ASSISTANT DIRECTOR OF STUDENT EMPLOYMENT SERVICES

Student Employment Services  
Bowling Green  
State University

Reporting to the director, this position serves as a member of the Student Employment Services team. The assistant director has primary responsibility for operations involving in the awarding, acceptance, tracking, monitoring eligibility for graduate assistantship contracts and stipends for BGSU. This position serves as the administrative liaison between SES and other college offices as it relates to assistantship stipends; assists in the development and implementation of policies and procedures. Responds to questions from students, departments, and other support offices/personnel; develops and runs reports, creates documentation and training materials; trains staff on employment policies, procedures, and practices; keeps current on developments in the field; oversees the daily operations of Student Employment Services, as needed; and acts in the absence of the Director as requested and has many other related duties.

Full-time, Administrative staff position available. For a complete job description including recruitment dates for this search (J-62550) and all current Administrative Staff vacancies please visit [http://www.bgsu.edu/offices/ohr/employment/adm\\_staff/page11137.html](http://www.bgsu.edu/offices/ohr/employment/adm_staff/page11137.html) or contact the Office of Human Resources at (419) 372-8421 or [ohr@bgsu.edu](mailto:ohr@bgsu.edu). BGSU is an AA/EEO employer/educator.

**For Rent**  
2 bedroom extra clean. One Level. Living room, dining room, kitchen. 1 bath. \$400 month. 1130 Vance 419-902-2168

**NY Shopping Trip**  
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Great investment property! Excellent condition! Move in ready for owner or tenants. Both units contain newer furnace, hot water tanks, new windows, updated electrical system. Both consist of large living areas and lots of storage space. WOW! Motivated seller. Easy access for showings.  
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Ottawa Hills condo. 1440 sq. ft., 2 full baths. Location, location, location. Bright home, new carpet, newly painted. Spacious one floor. Lots of storage, private garage. One great unit.  
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Novarro.1@bex.net google **NOVARRO GIBSON 419-464-2361**

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**SECTION 8 WELCOME!!**  
Website: [www.whittgrouprealty.com](http://www.whittgrouprealty.com)  
Click on Featured Listings and Navigate  
OR call 419.536.7377  
Email: [propertymanagement@whittgrouprealty.com](mailto:propertymanagement@whittgrouprealty.com)

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

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Suite 100 Cell: 419.508.4004  
Toledo, Ohio 43604 Fax: 419.244.6335  
Email: [davidbaker@dablalawyer.com](mailto:davidbaker@dablalawyer.com)

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

**Woodley Court - \$259,000**  
6 bedroom, 2 1/2 baths, 3488 sq. ft.-Custom-built home. Must see to believe. Located in the quiet Trail Acres subdivision. Built for entertaining or large family. Easy to show and ready for buyer.  
**Seaway Asset Management**  
Call Kimberly Brown - 419.810.7097

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4 bd and 2 full Baths, Living rm and Formal Dining rm  
Lots of potential with your improvements  
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Office 419.350.7514

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

# CLASSIFIEDS

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March 20, 2013

## BUS TRIP

Bus trip to Sweetie Pie's Soul Food Restaurant and Hollywood Casino St Louis. The Cost is \$150.00 per person this includes transportation, your meal at Sweetie Pies, also pays for Breakfast Sunday Morning, and Drinks and Snacks during the trip. All pricing is based on double hotel occupancy. Deadline April 20. Contact Chris for more information. 419-322-1194

## Sell Jewelry That Sells Itself

Not a salesperson? No problem! Make extra income as a Silpada Representative selling Sterling Silver Jewelry so beautiful it sells itself. You'll earn free jewelry bonuses and trips, not to mention 30% commission on your sales. Become a Silpada Representative today! Call 419-290-1832.

## For Rent

1715 Freeman downstairs unit  
2 bedroom, full living room, dining  
room and kitchen. \$500.00 + Deposit  
419-779-5978

## For Rent

Nice 1 bedroom apartments. All electric.  
3120 North Ontario  
Call (419)708-2340 Dee

## Special Notice

RE: Examinations for Journeyman Wireman  
Applications for the Journeyman Inside Wireman test will be accepted April 8-12, 2013 at the International Brotherhood of Electrical Workers Local 8, 807 Lime City Road, Rossford, Ohio between 9:00 a.m. and 3:00 p.m. The qualifications to be eligible for this examination are:

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

## Health Home Nurse

Coordinates and consults 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

## PROGRAM ASSISTANT

OSU Extension, Lucas County is hiring for a Program Assistant position with the Expanded Food and Nutrition Education Program (EFNEP). The Program Assistant, EFNEP will work 40 hours per week. This position will work in the Lucas County communities teaching nutrition education to diverse adult audiences. This person should be indigenous to the community.

For complete position description and online application instructions, please go to [www.jobsatosu.com](http://www.jobsatosu.com) and search by requisition number **374474**. To assure consideration you must apply by **March 31, 2013**. To build a diverse workforce, Ohio State encourages applications from individuals with disabilities, minorities, veterans, and women. EEO/AA employer.

## For Rent

Duplex, 3020 N. Detroit Spacious 2 bedroom 1 bath upper unit with balcony, washer/dryer hook ups, large eat-in kitchen area, ADT sec, totally remodeled last 3 years.

Must See! Rent \$435 mon, tenant pays, elec/gas, \$835 moves you in!! Available Now!!! Visit [urgentme.com](http://urgentme.com) or call 419-410-1119 for more info.

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419.243.0007**

## PUBLIC NOTICE CITY OF TOLEDO ONE-YEAR ACTION PLAN

To all interested agencies, groups, and persons:

The City of Toledo (COT) is seeking comments on its July 1, 2013 – June 30, 2014 One-Year Action Plan to be submitted to the Housing & Urban Development Department (HUD) on or before May 15, 2013 for the 39<sup>th</sup> Program Year (PY). The One-Year Action Plan is based on the HUD approved Five-Year (2010-2015) Consolidated Plan submitted by the COT for housing, community, and economic development.

The One-Year Action Plan includes a description of the federal funds anticipated to be received as well as other resources expected to be available within the City of Toledo during the 39<sup>th</sup> PY. The Action Plan provides a description of the activities to be undertaken when using these resources and the expected results of those activities. Also the Action Plan depicts a geographic distribution of assistance, special needs activities, general and public housing actions, and activities specific to the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships Program (HOME), and the Neighborhood Stabilization Program (NSP). In addition, the Plan will contain HUD-required certifications as well as community input received at the Public Hearings regarding the Action Plan.

The One-Year Action Plan (DRAFT) is available for review beginning April 8, 2013 at the following locations:

- 1) Department of Neighborhoods  
**One Government Center, 18<sup>th</sup> Floor**  
Downtown Toledo, Jackson & Erie Streets
- 2) Office of the Mayor  
One Government Center, 22<sup>nd</sup> Floor  
Downtown Toledo, Jackson & Erie Streets
- 3) Clerk of Council  
One Government Center, 21<sup>st</sup> Floor  
Downtown Toledo, Jackson & Erie Streets
- 4) The Fair Housing Center  
432 N. Superior Street  
Toledo, Ohio 43604
- 5) Lucas Metropolitan Housing Authority  
**435 Nebraska Avenue**  
Toledo, Ohio 43604
- 6) Toledo Lucas County Homelessness Board  
1946 N. 13<sup>th</sup> Street, Suite 437  
Toledo, Ohio 43604
- 7) All local branches of the Toledo-Lucas County Public Library  
(Refer to local telephone directory or [toledolibrary.org](http://toledolibrary.org) for locations)
- 8) Dept. of Neighborhoods website:  
<http://toledo.oh.gov/neighborhoods>

Public hearings on the DRAFT One-Year Action Plan are scheduled as follows:

**Tuesday, April 11, 2013, 6:00 p.m.**  
Holy Trinity Greek Orthodox Church (740 North Superior Street, Toledo, OH 43604)

Thursday, April 18, 2013, 6:00 p.m.  
University of Toledo – Scott Park Campus (Nebraska Avenue and Parkside Boulevard, Toledo, OH 43607)

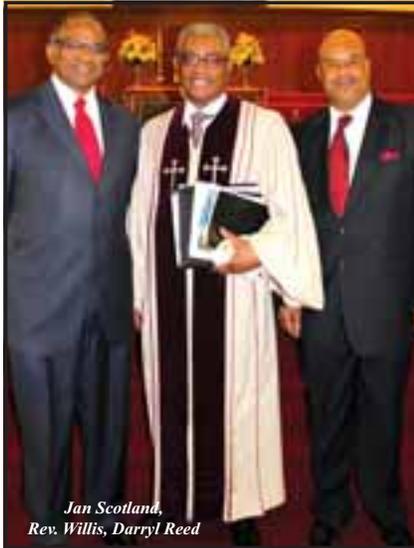
\* To watch the live stream of these meetings, please visit: <http://toledo.oh.gov/neighborhoods>  
The City of Toledo will also receive comments from the public in writing at the following address:

CITY OF TOLEDO  
DEPARTMENT OF NEIGHBORHOODS  
ONE-YEAR ACTION PLAN  
ONE GOVERNMENT CENTER, SUITE 1800  
TOLEDO, OHIO 43604

\* Reasonable accommodations will be provided upon request by contacting the Department of Neighborhoods in advance at:  
419-245-1400.

# St. Paul Missionary Baptist Church Holds its Annual Men Day Celebration

Special to The Truth



Jan Scotland, Rev. Willis, Darryl Reed



Rev. James Willis, First Lady Linnie Willis, First Lady Edith Walthall, Rev. John Walthall

St. Paul Missionary Baptist Church held its annual Men's Day Celebration on Sunday March 17, 2013. The weekend began with the 4<sup>th</sup> Annual Prayer Breakfast that took place on Saturday morning March 16, 2013 at 9:00

a.m. with more than 150 guests in attendance.

Rev. John D. Walthall III from The Mt. Ararat Baptist Church was the morning speaker. This breakfast started four years ago as part of St. Paul's Mission Minis-

try. St. Paul Missionary Baptist Church is an American Baptist Church and the congregation focuses on mission giving. Reverend Vincent Harris of ABC/OHIO Race Track Ministry was the speaker for that occasion four

years ago. All proceeds were donated to the RaceTrack Ministry. Since that time the breakfast has become a fellowship gathering before the actual Men's Day Celebration.

The theme this year was "Christian Men Building A Relationship with Christ" from Matthew 12:25-29. This year's morning services were conducted by Rev. Allen Smith an associate minister of the St. Paul Missionary Baptist Church and Pastor James H. Willis Sr., senior

pastor, was the morning speaker.

This marked the first time in nine years that the pastor has been the Men's Day speaker. Willis said that he was honored to be able to speak for this Men's Day Celebration. St. Paul Male Chorus rendered the music for the service. Many invited guests from Michigan and across the city of Toledo attended the service.

The afternoon service was conducted by Minister Voultaire Martin, an associ-

ate minister of St. Paul Missionary Baptist Church, and Robert G. Birt, D.Min, and the Glass City Church of Christ were the special guests.

The United Acappella Chorus Worship Experience with All of the Men of St. Paul Missionary Baptist Church came together on one accord. The chairmen for this year's program were Deacon Darryl Reed and Trustee Jan Scotland. The publicity chairman was the chairman of the Deacon Ministry, David Taylor.

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 1560 E Wooster St. Bowling Green, OH 43402

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*"Need a Job? Then Do SOMthing!"*  
 March 23, 2013 Saturday 9:00 am - 3:00 pm

Visit Tiffany's websites:  
[FollowingMyPassion.org](http://FollowingMyPassion.org)  
[TiffanyReynolds.org](http://TiffanyReynolds.org)

Or call: 1-855-234-9797

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