Trayvon Martin ... Guilty as Charged!

The Verdict Is In - Trayvon found guilty of being black, wearing a hoodie and walking in his father's neighborhood
Social justice advocate Romal Tune has released his debut book, God’s Graffiti: Inspiring Stories for Teens just in time for July’s Minority Mental Health Month. God’s Graffiti is the product of the pain of Tune’s own upbringing in a dysfunctional family and environment and provides a timely and unique perspective about the “hard knock” lives of those seen merely as a “public problem.”

Tune and I discussed some of the book’s profound and relevant insights in part two of our conversation.

Perryman: Black Pain (2008) author, Terrie M. Williams, stated “The biggest stumbling block to treating youth depression is that we ignore the signs of pain until the symptoms become public problems—instead we use catchall terms like ‘at risk’ that mask the pain of Tune’s own upbringing in his family. The story of his dad rejecting his mom and then sending them away just like young people today, being brought up in these broken environments. They are angry about some things. They don’t understand some things but see their mom going through so much trying to provide for the family. And so there’s resentment that builds up against the people who weren’t there or put them in that environment. And it’s okay to be angry, but it’s also necessary to understand the source of that anger and how to heal. So I think there are a number of ancient stories relevant to our contemporary pain.

Rahab is a narrative of a young woman who had labels placed on her. To this day she is labeled as a prostitute when that actually was not the end of her story. The Bible tells us that when she helped out Israel’s spies she cut a deal and said “Look, if I do this, take me and my entire family with you. She saw that as an opportunity to change her life and to save the lives of her family. Rahab and her family then lived with the people of God. It’s clear that she had that victory. So she actually had the opportunity to shift her life to empower her family. She wasn’t selfish. She didn’t just try to save herself but she thought about her entire family and took them with her. That label needs to be removed and it’s one that perpetuates misogyny against women.

The labels we give young people talking about what they’ve done in the past rather than how they’ve changed their lives should be removed also. I can identify with these stories because my mom was a substance abuser and an alcoholic when I was young but that’s not the end of her story. She volunteered at church through a drug rehabilitation program and worked in a hospice center. After she was diagnosed herself with lung cancer and given a year to live she still worked with patients and took care of, cleaned and stayed with them until they died. Now the amount of courage it takes for someone to be given their own terminal diagnosis, who has overcome drug addiction and turned their lives around, to still go and sit with and care for others who are about to die, that takes courage, compassion and love. So that to me is who my mom was in the end. But it’s like in many instances, folks are conditioned to only define you by your pain in the past rather than the great things God has done. And so this book works to shift the paradigm in the way people think about themselves and the way the community uses labels to perpetuate brokenness.

Perryman: How do those living in this unarticulated or mislabeled pain move from obstacle to opportunity and who is responsible for the change that you talk about?

Tune: I think we look at it from an individual perspective and family perspective and even a community perspective. When we move from obstacles to opportunity we have to recognize that it’s not the responsibility of any one person. God created us to be in relationship and even to be in isolation. So in order to experience the fullness of opportunity in our lives and to overcome obstacles every one of us needs somebody to walk along side us. It takes a joint effort. We need to learn to build trust and overcome obstacles by healing relationships. We also must break the cycle of families in which they perpetuate generational curses by being courageous enough and humble enough to let young people know some of the painful things that our families have had to overcome. That requires tackling some of the family secrets that no one wants to talk about. How can we unlearn unhealthy behaviors if we never talk about it? So, in that sense, going from obstacles to opportunities is all about taking a journey together in a different way, being courageous enough to try, and humble enough to admit our mistakes and to seek reconciliation.

Contact Rev. Donald Perryman, D.Min., at drdlperryman@centerofhopebaptist.org
No sooner did that outrageous verdict come out of the Florida court regarding Zimmerman being exonerated in the killing of Trayvon Martin, an unarmed teenager walking home at night, than the extreme right wing propaganda machine went into overdrive mode with the following pamphlet being sent to all Florida legislators asking for a new law to be implemented.

**Proposed House Bill 4823**

Be it enacted as law for the good of the Commonwealth of Florida that

Whereas, too many black youths are engaged in suspicious conduct including walking home alone at night and

Whereas, too many such youths are wearing hoodies which is an emblem of gang activity and criminal conduct and

Whereas, the good citizens of this fair State of Florida are in fear of assault and in danger of their lives and

Whereas, in order to promote law and order, the State of Florida hereby decrees the following as law effective forthwith:

That any black youth may be stopped by any non-black citizen of this state and asked if he or her whereabouts and route of travel and point of origin.

That, upon inquiry and investigation, if it is found that said stopped youth cannot answer the posed questions to the satisfaction of the person asking the questions, that person may detain by any means needed and necessary, that youth from proceeding any further.

That, if the need so arises, that youth can be put down with deadly force if in the sole opinion of the person making the stop the black youth seems to be on drugs, disrespectful, aggressive, belligerent or asks too many questions.

That, if deadly force is deemed prudent in the mind of the inquiring person, that person shall be exonerated from any court of law or jury for shooting or even killing the black youth.

That, if a matter involving the killing of a black youth shall occur and results in a trial to a court of law, the presumption of innocence shall be on the shooter and the shooter shall have the right to use deadly force if he or she believes that such force is deemed prudent from his or her vantage point.

That, if the investigating officer or police officer involved in such a deadly shooting determines from his or her examination that charges should not be presented to a grand jury, the shooter shall be set free without any bail bond requirements. There shall be no civil liability attached to the shooter in such an instance and said shooter shall be covered by a special decree of absolute immunity from all civil prosecution.

End of Measure.

As the local reporter for the ANNN, I was speechless when I read such hubris because if you know anything about black history, the above measure is shockingly similar to the black codes of the early South in which black life was practically meaningless and black people lost their lives over trumped up charges and outright lies.

When I read what the Florida House was being asked to pass as a law, I knew that from that point on, black youths were to be a hunted species with little or no protection from the law.

Why, based upon the above scenario, you could be a kid just walking home from a 7-11 store where you just bought some Skittles and an iced tea and have to endure the humiliation of being stopped by some vigilante or a wannabee cop…

and if things did not go well, the stopped kid officer shot or even killed and the shooter gets off scot free.

What is the chance of such a scenario happening? Didn’t it just happen…in Florida?

Contact Lafe Toliver
at toliver@Juno.com

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**George Zimmerman Verdict Reaction**

**Lawyers’ Committee for Civil Rights Under Law Issues Statement on Saturday’s Acquittal in the George Zimmerman Trial**

“This verdict represents a tragic miscarriage of justice. We need all Americans to demand immediate actions to advance civil rights in our nation,” Barbara Arwine, President and Executive Director.

Barbara Arwine, President and Executive Director of the Lawyers’ Committee for Civil Rights Under Law Issues the Following Statement in Response to Today’s Verdict in the George Zimmerman Trial:

“Saturday’s verdict represents a tragic miscarriage of justice. No matter how you look at this situation, if we were not for the actions of Mr. Zimmerman, Trayvon Martin would still be alive with his family today. While there is no doubt that this was a difficult case for the jury, the outcome is deeply disappointing. Yet, there is still the potential for justice to be served through a civil suit brought about by Trayvon Martin’s surviving family members, and also through civil rights charges being brought against Mr. Zimmerman by the Department of Justice. As the Lawyers’ Committee stated at the beginning of the trial, it is our hope that Mr. Zimmerman’s case will spark a much-needed conversation and effective policies regarding racial profiling, implicit bias and our broken criminal justice system. This trial has been characterized by racial overtones from the beginning and much more work needs to be done to stamp out the ugly face of racism that still prevails in America.”

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**NAACP Statement in the Acquittal of George Zimmerman in the Killing of Trayvon Martin**

The National Association for the Advancement of Colored People released the following statement on the acquittal of George Zimmerman for the killing of Trayvon Martin:

NAACP Chairman Roslyn M. Brock: “Today, justice failed Trayvon Martin and his family,” said Roslyn M. Brock, Chairman of the NAACP. “We call immediately for the Justice Department to conduct an investigation into the civil rights violations committed against Trayvon Martin. This case has re-energized the movement to end racial profiling in the United States.”

NAACP President Benjamin Todd Jealous: “We are outraged and heartbroken over today’s verdict,” said Benjamin Todd Jealous, President and CEO of the NAACP. “We stand with Trayvon’s family and we are called to act. We will pursue civil rights charges with the Department of Justice, we will continue to fight for the removal of Stand Your Ground laws in every state, and we will not rest until racial profiling in all its forms is outlawed.”

NAACP Florida State Conference President Adora Obi Nwweze: “We lost a young man due to senseless violence, but justice did not prevail,” said Adora Obi Nwweze, President of the Florida NAACP State Conference. “Last year we pushed for the arrest of George Zimmerman and a thorough investigation and trial. Today, we are still called to act. No one should be allowed to use this law to commit a senseless crime again.”

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**Answers for Living the Last Months of Life**

“... I could never have done it on my own without Hospice of Northwest Ohio.”

“I wasn’t familiar with watching somebody you love pass away. I felt a weight had been lifted off my shoulders when Hospice of Northwest Ohio got involved because I had no idea what I was doing, and they explained everything to me.” — April, daughter of a Hospice of Northwest Ohio patient

We are the area’s largest and most experienced provider of hospice care, a nonprofit organization solely dedicated to providing the best possible end-of-life experience for our patients and their families.

Ask for us by name. The sooner you do, the more we can help.

**HOSPICE**

Visit hospicenwo.org

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African Art Has Arrived!!

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

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

See more art online at www.thetruthtoledo.com
Mental Illness, Alcohol and Drug Abuse
By Larry E. Hamme, Ph.D.
Chief Clinical Officer at Unison Behavioral Health Group, Inc.

Last week I was working with one of my clients who is bipolar. She was telling me with great pride how much alcohol and marijuana she could consume without it affecting her. I explained to her that she probably did not have as much tolerance for these substances as she may think. She insisted “no, I can out drink all of my friends, they are passed out and I am still drinking.”

The reason I’m sharing this story is that most individuals who suffer or experience severe and chronic mental illness (e.g., schizophrenia, bipolar, major depression, etc.) have a lower tolerance for these substances.

Another way of saying the same thing is that most times it takes less of these substances to produce disequilibrium in the brain and central nervous system. The fact that the client that I referenced above was still drinking while her companions were passed out does not necessarily mean that she wasn’t affected by the alcohol.

What she couldn’t answer was how alcohol impacted her mood, thought processes, ability to focus and other higher cognitive processes over the next several days. Moreover, most of the psychotropic drugs do not interact well with alcohol and other illicit substances. Most of the prescribers (physicians and nurse practitioners) do not like for their patients to consume these substances while taking the medications.

So if you have a severe mental health illness, you should consult with your doctor as to the potential adverse effects resulting from continuing psychotropic medications while using alcohol and other illegal or non-prescribed pharmaceutical agents. Your mental and physical health, recovery and life could well depend on it.

For more information on this and other topics, please contact Unison Behavioral Health Group at 419.693.0631.

The Sojourner's Truth
July 17, 2013

Toledo Community Recreation Program and the University of Toledo Rockets Football Players Partner to Score for Literacy!

Books 4 Buddies is proud to announce a fun event featuring the Toledo Community Recreation Program and members of the University of Toledo Rockets football team joining together to score a touchdown in support of literacy!

The FREE family event, scheduled from 11 a.m. to 1 p.m. on Saturday, July 20, will take place at Sleepy Hollow Park, located at Dorr Street and Richards Road.

Come out, join the fun, and meet football players from the University of Toledo Rockets team, who plan to read books on-site to youth.

Books 4 Buddies is a program founded in 2012 that provides books to young people who might not otherwise get them, and inspires them to read through the encouragement of peer ambassadors — Toledo-area high school and middle school students who help collect and distribute donated books.

The program targets youths, especially disadvantaged males, up to 18 years of age in Toledo and northwest Ohio. Last year, Books 4 Buddies collected more than 10,000 books.

Jan Scotland, a local insurance agent and community leader, is the founder and director of the Sleepy Hollow Athletic League. Toledo Community Recreation Program, where Scotland serves as president, is a program supported by 14 community partners including the YMCA, American Red Cross, Boys and Girls Clubs of Toledo, Frederick Douglass Community Association, Friendly Center, Grace Community Center, East Toledo Family Center, The Believe Center and more.

Books 4 Buddies is generously sponsored by The Blade, the Toledo-Lucas County Public Library, Buckeye Cable System, Westfield Franklin Park, CedarCreek.TV, the University of Toledo, Toledo Public Schools, and Taylor Automotive Family.

Bring the entire family and enjoy FREE food and FREE books at this FREE event!

NOTE: For additional information please contact Books 4 Buddies at 1.866.944.1119.
Tips to Make Back to School Shopping Easier

Special to The Truth

During back to school shopping season, it can be easy to feel overwhelmed. From commercials to coupons to mailers, there’s an overload of information about where the deals are for all the stuff your kids need this school year.

Even if you are a shopaholic, navigating the mall with your children in tow can be tiring. “We’re bombarded with too much information to truly process when we’re out shopping, with so many ads, brands and ongoing sales competing for our attention,” says Mort Aaronson, CEO of PlaceWise Media, which provides integrated marketing services to more than 300 shopping malls in 75 markets across North America. “Shopping is easier and more fun when we can eliminate the clutter to home-in on just what we want, right where we are.”

Take steps to simplify the experience and avoid those headaches that occur when you realize you’ve forgotten those things your kids need most.

Make a List
Figure out exactly what you need and want before leaving home. A checklist can help you map out a game plan, stick to a budget and stay organized.

Conduct a little fashion show with the kids at home before heading to the stores, to see what still fits and is in good condition, and what’s too small and worn out for the new school year.

Utilize Technology
Most of us don’t have the means to hire a personal shopper, but new technology can replicate the benefits of this luxury. Zero in on just what you want with an online and mobile “shopping companion” that can deliver personalized, timely and relevant product information and deals based on your interests and location.

When selecting a shopping companion, look for one that safely uses a mobile “shopping companion” that can deliver personalized, timely and relevant product information and deals based on your interests and location. From keeping up with trends to getting directions to stores, a free online and mobile app, such as Shoptopia, can ease the shopping experience from the planning stages to the trip to the mall. Above all, when selecting a shopping companion, don’t just settle for one from a single store or brand — find one that captures your entire shopping universe in a single app. More information can be found at www.shoptopia.com.

Compromise
Remember, you’re not the one who is going to be wearing all those new clothes. And let’s be honest, kids can be picky. So even if that pink flowered skirt seems like a great deal, if your daughter refuses to wear it, you have thrown your time and money down the drain.

Being a good listener and respecting your child’s preferences can help you avoid closet duds. By picking out things together, you can ensure everything is in line with your budget and your child’s taste.

Don’t shop ‘til you drop. By preparing ahead and using new tools, you can make shopping more pleasant and effective — from identifying the hot new trends, to finding the stores that carry them and getting the best deals.
Insurance 101: Protecting Your Personal Assets

By Kim Phillips
The Truth Contributor

Renters’ Insurance

If your apartment or rental home is struck by fire, a windstorm, a car or vandalism, your landlord’s insurance should pay for damage to the building. To cover damage to your personal possessions, however, you will need renter’s insurance. Renter’s insurance also provides liability protection if someone is injured in your apartment or rental home and holds you responsible.

What Are the Benefits?

• Renter’s insurance pays if your personal property—furniture, books, laptop, Playstation, property—furniture, electronics, etc.—is damaged by a list of “named perils.” The list includes fire, electrical surge, bursting pipes, riot, lightning, vehicles, falling objects, smoke, theft and vandalism. It also provides liability protection that pays medical costs if someone’s injured on your rented property or bitten by your dog and court costs if they sue. In the event your home is temporarily unusable because of covered damage, most rental policies will provide liability coverage or a replacement value, the insurer pays what it would cost to buy a replacement TV.

What Are the Considerations?

• If your apartment or rental home is in a flood zone, you may want to consider taking out a flood insurance policy. Floods are one of the perils renters insurance does not cover.

How Do I Prepare?

• If you ever make a claim, it will help if you can show the insurer exactly what’s been damaged or stolen. Keep records and sales receipts for purchases over $50; write down a list of the image of your property and can run up to $10 million and beyond. In most cases, policyholders add this policy onto current coverage using the same insurance provider. But before signing up, would-be policyholders need to take several steps to make sure the policy is affordable and, indeed, needed.

Determine whether you need this insurance.

Individuals who need umbrella insurance face the risk of lawsuits or have assets to protect.

• Are you a risk?

Start out by analyzing the likelihood of getting hit with an injury claim or lawsuit by someone else.

Umbrella Insurance

What is it?

• Just one lawsuit from a friend or family member, for example, can wipe out your savings, or wipe out your income for years. An umbrella policy is an extra layer of insurance that can pay for medical, court or other expenses you may be required to pay after basic home and car insurance policies stop. Coverage levels start at $1 million and can run up to $10 million and beyond. In most cases, policyholders add this policy onto current coverage using the same insurance provider. But before signing up, would-be policyholders need to take several steps to make sure the policy is affordable and, indeed, needed.

Determine whether you need this insurance.

Individuals who need umbrella insurance face the risk of lawsuits or have assets to protect.

• Are you a risk?

Start out by analyzing the likelihood of getting hit with an injury claim or lawsuit by someone else.

Those who are more at risk might have dogs—average cost of dog-bite claims are up about 30% since 2003—pools, where more than 3,200 drownings occur per year, or teenage drivers who are involved in 13% of fatal car accidents.

• Are your assets at risk?

Families with assets, including homes, retirement savings, brokerage accounts, and cars, will need to protect them with an umbrella policy, which would otherwise be up for grabs since basic policies only cover a portion of these assets.
Tips for Running Your Home on a Budget

Special to The Truth

Whether you are living paycheck to paycheck or have cash to spare at the end of the month, it’s wise to trim unnecessary costs. By spending less on the things you need, you’ll have more for the things your family wants.

Do a quick assessment of the way you run your home and you may find some smart ways to save. From your laundry to your kitchen, Sun Products, the makers of Sun and Surf detergent is offering a few helpful ways to get started:

Thrifty Kitchen:
In the United States, up to 40 percent of food goes uneaten, according to the Natural Resources Defense Council.

Instead of throwing good food gone bad in the garbage, plan your meals for the week in advance. To purchase only what you need, make a list before you go to the grocery store and stick to it. This is also a good way to prevent making expensive impulse purchases.

If your home’s storage spaces allow for it, consider buying non-perishable staples in bulk. You can get certain items at a deep discount this way.

Pare down your kitchen expenses even further by switching from disposable to reusable items. For example, ditch the paper towels and napkins and buy a few sets of dishcloths and cloth napkins instead. It may result in a little bit of extra laundry, but it’s well worth it.

Laundry for Less
When shopping, read labels and stick to clothes that you can wash at home. By avoiding the dry cleaner and doing laundry at home, you’ll reduce your cleaning costs significantly.

You also don’t always need hot water to get your clothes clean. Instead, wash your clothes in cold water at a fraction of the cost.

Be sure to use a high-quality multi-tasking detergent known for long-lasting freshness. For example, Sun Products makes a variety of detergents such as Surf and Sun. Surf detergent, which attacks tough odors for fresher, cleaner clothes, is an affordable detergent that won About.com’s 2013 Readers’ Choice Award for best-smelling laundry detergent and was named Product of the Year’s best liquid laundry detergent in 2013 (Survey of 50,180 consumers conducted by TNS).

Sun detergent, on the other hand, has a Triple Clean formula, which cleans, fights stains, and freshens. If you have sensitive skin, you can try Sun Free & Clear, a hypoallergenic detergent, which is free of dyes and perfumes, at a great value.

Energy Economy
Lights on and nobody home? Make a household habit of turning lights off and unplugging unused appliances and electronics when you exit a room. Also, consider swapping out your older appliances for newer models that are ENERGY STAR rated. Get more bang for your electric bill buck by improving the insulation of your home. You’ll make the most of your climate control by caulking around doors and windows and sealing up cracks and wall cavities.

In the months ahead, the amount you save on utility bills will go well beyond offsetting the upfront costs.

Offer good for Church’s Chicken at 2124 Franklin Avenue Toledo, Ohio
How are you in your progress of achieving your goals in 2013? I understand July is the typical month for vacation and family reunions, although vacationing and much needed rest is good thing for anybody. However, it is important that you do not give up on your dreams. In testing your faith barometer, where do you rank on a scale from one to 10? Ten being the highest rank. Would it be a high score? Or, is it a lower score?

Hebrews 11:1 states, “Now faith is the substance of things hoped for, the evidence of things not seen. Whatever it is you want to see materialize - get an image of it in your mind. You may not see it physically but I encourage you to believe by faith of what it is you seek (i.e. job, career change, promotion, a new car, a better relationship, a new life, lose weight) it will come to pass.

Do you remember how you felt when you were very young and your birthday approached? You were excited and anxious. You knew you would certainly receive gifts and other special treats. But some things would be a surprise. Birthdays combined assurance and anticipation, and so does faith. Faith is the confidence based on past experience that God’s new and fresh surprises will surely be yours.

I’d like to invite you to my “Working the Net - Networking” experience on Monday, July 29. You’re invited to a networking gala just for you. It’ll be filled with fun and excitement. This is a great opportunity to meet people and rub-shoulders with other professionals just like you. I look forward to seeing you.

July 29, 2013
Working the Net - Networking
Preston Gardens in Levis Commons
5101 Hollenbeck Drive, Perrysburg, Ohio
6:30 pm - 8:00 pm
REGISTER today - www.tiffanyreynolds.com/contact-tiffany
Mark your calendars and I’ll see you then.

Have a fantastic rest of the week!

With love,
Tiffany Reynolds
Success Coach and Author
Independent Certified Coach, Speaker & Trainer
with the John Maxwell Team
www.tiffanyreynolds.com

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Are You Networking Effectively?

By Tiffany Reynolds, Job Coach
The Truth Contributor

How are you in your progress of achieving your goals in 2013? I understand July is the typical month for vacation and family reunions, although vacationing and much needed rest is good thing for anybody. However, it is important that you do not give up on your dreams. In testing your faith barometer, where do you rank on a scale from one to 10? Ten being the highest rank. Would it be a high score? Or, is it a lower score?

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Do you have faith? Yes, faith! Stop beating yourself up because you don’t have a job or your career hasn’t moved to higher heights as you anticipated. So what if hasn’t happened yet - it will!

Elevate your faith - greater is coming. Often times delayed opportunities provide time for one to do some soul-searching. In your soul-searching, you may learn that your steps toward one direction may be ‘U-TURNED’ to a different direction.

Get involved. Start networking and meeting new people to take your mind off your own pressures. In fact, let’s get started immediately.

I’d like to invite you to my “Working the Net - Networking” experience on Monday, July 29. You’re invited to a networking gala just for you. It’ll be filled with fun and excitement. This is a great opportunity to meet people and rub-shoulders with other professionals just like you. I look forward to seeing you.

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With love,
Tiffany Reynolds
Success Coach and Author
Independent Certified Coach, Speaker & Trainer
with the John Maxwell Team
www.tiffanyreynolds.com

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Meet your Owens Community College advisor. Our advisors are here to help you.

Fall classes begin Aug. 19. Apply today! owens.edu

Ready. Set. Go! Owens is the answer.

On-Time Registration!
Social Security Questions and Answers

GENERAL

Question: I need proof of my Social Security income. Can I get verification online?

Answer: Yes! And the best way to get a benefit verification letter is by using a my Social Security account. Your personal my Social Security account is a convenient and secure way for you to check your benefit and payment information, change your address, phone number, and direct deposit information, and to get your benefit verification letter. You can use your benefit verification letter to verify your income, retirement or disability status, Medicare eligibility, and age. When you use my Social Security to get it, you can request which information you would like included in the letter. Learn more, use my Social Security, and get your benefit verification letter now at www.socialsecurity.gov/myaccount.

Question: I heard there is a Social Security video available in American Sign Language. Where can I find it?

Answer: Yes, it’s true, and you can find the video on our website. The video is called "Social Security,SSI and Medicare: What You Need to Know About These Vital Programs." The video is available in American Sign Language and it presents important information about our programs. You can watch the video now at www.socialsecurity.gov/multimedia/vidasl. The video is a part of our larger collection of on-demand videos and webinars available at www.socialsecurity.gov/webinars.

RETIREMENT

Question: Can I apply for retirement benefits online?

Answer: Yes, you can and it is quick, convenient, and easy. You’ll find the application information at www.socialsecurity.gov/applyonline. You also can calculate your estimated benefits by using our Retirement Estimator at www.socialsecurity.gov/estimator. Apply online and save a trip to the office and a wait in line. For more information, visit our website at www.socialsecurity.gov.

Question: I worked the first half of the year, but plan to retire this month. Will Social Security count the amount I earn for this year when I retire?

Answer: Yes. If you retire mid-year, we count your earnings for the entire year. We have a special "earnings test" rule we apply to annual earnings, usually in the first year of retirement. Under this rule, you get a full payment for any whole month we consider you retired regardless of your yearly earnings. We consider you retired during any month your earnings are $1,260 or less, or if you have not performed substantial services in self-employment. We do not consider income earned, beginning with the month you reach full retirement age. Learn more about the earnings test rule at www.socialsecurity.gov/retire2/rule.htm.

DISABILITY

Question: Will my Social Security disability benefit increase if my condition gets worse or I develop additional health problems?

Answer: We do not base your Social Security benefit amount on the severity of your disability. The amount you are paid is based on your average lifetime earnings before your disability began. If you go back to work after getting disability benefits, you may be able to get a higher benefit based on those earnings. In addition, we have incentives that allow you to work temporarily without losing your disability benefits. For more information about disability benefits, read our publications Disability Benefits and Working While Disabled—How We Can Help. Both are available online at www.socialsecurity.gov/pubs.

Question: I miss working. If I go back to work, will I automatically lose my Social Security disability benefits?

Answer: No. Social Security has several work incentives to help you ease back into the workforce. You may be able to continue receiving benefits during a “trial work period,” and in most cases your medical coverage will continue after you begin working. We may be able to help you return to work without losing your benefits. These work incentives are like a safety net for people who want to go to work but aren’t sure they can. For information about Social Security’s work incentives, visit our website, the Work Site, at www.socialsecurity.gov/work or read the online Red Book on Work Incentives at www.socialsecurity.gov/redbook. For additional information, visit our website at www.socialsecurity.gov or call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

SUPPLEMENTAL SECURITY INCOME

Question: If I receive Supplemental Security Income (SSI) disability, what is the effect on my benefits when I take seasonal work?

Answer: Even a small amount of earned wages can cause a deduction in your SSI payment. However, it takes substantial work to make your benefits stop. In 2013, a person who receives SSI can earn up to $1,505 a month and still continue receiving some SSI payments. In many cases, we will deduct approved work expenses to determine your SSI payment amount. In most cases, you can continue to receive your medical coverage for up to two years after you begin working. We have several publications on SSI, including Reporting Your Wages When You Receive Supplemental Security Income, available at www.socialsecurity.gov/pubs.

Question: I receive Supplemental Security Income (SSI) benefits. Can my children receive benefits because I receive SSI?

Answer: Yes! And the best way to get a benefit verification letter is by using a my Social Security account. Your personal my Social Security account is a convenient and secure way for you to check your benefit and payment information, change your address, phone number, and direct deposit information, and to get your benefit verification letter. You can use your benefit verification letter to verify your income, retirement or disability status, Medicare eligibility, and age. When you use my Social Security to get it, you can request which information you would like included in the letter. Learn more, use my Social Security, and get your benefit verification letter now at www.socialsecurity.gov/myaccount.

Question: I need proof of my Social Security payment. How can I get a benefit verification letter?

Answer: Yes! And the best way to get a benefit verification letter is by using a my Social Security account. Your personal my Social Security account is a convenient and secure way for you to check your benefit and payment information, change your address, phone number, and direct deposit information, and to get your benefit verification letter. You can use your benefit verification letter to verify your income, retirement or disability status, Medicare eligibility, and age. When you use my Social Security to get it, you can request which information you would like included in the letter. Learn more, use my Social Security, and get your benefit verification letter now at www.socialsecurity.gov/myaccount.

Question: I need proof of my Social Security income. Can I get verification online?

Answer: Yes! And the best way to get a benefit verification letter is by using a my Social Security account. Your personal my Social Security account is a convenient and secure way for you to check your benefit and payment information, change your address, phone number, and direct deposit information, and to get your benefit verification letter. You can use your benefit verification letter to verify your income, retirement or disability status, Medicare eligibility, and age. When you use my Social Security to get it, you can request which information you would like included in the letter. Learn more, use my Social Security, and get your benefit verification letter now at www.socialsecurity.gov/myaccount.

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Health Centers to Help Uninsured Americans Gain Affordable Health Coverage

Obama administration awards $150 million to provide enrollment assistance

Special to The Truth

Health and Human Services (HHS) Secretary Kathleen Sebelius last week announced $150 million in grant awards to 1,159 health centers across the nation to enroll uninsured Americans in new health coverage options made available by the Affordable Care Act. Speaking at the Mountain Park Health Center in Phoenix, Ariz., later today, the Secretary will highlight that, with these funds, health centers are expected to hire an additional 2,900 outreach and eligibility assistance workers to assist millions of people nationwide with enrollment into affordable health coverage.

HHS Secretary Sebelius said, “Investing in health centers means that people in neighborhoods and towns across the country have one more resource to help them understand their insurance options and enroll in affordable coverage.”

Health centers have a long history of providing eligibility assistance to patients along with delivering high-quality, primary health care services in communities across the nation. Today, health centers serve more than 21 million patients annually. With these awards, which health centers in all 50 states have received, consumers will get help understanding their coverage options through the new Health Insurance Marketplace, Medicaid and the Children’s Health Insurance Program; determine their eligibility and what financial help they can get; and enroll in new affordable health coverage options. These awards, issued by the Health Resources and Services Administration (HRSA), complement and align with other federal efforts, such as the Centers for Medicare & Medicaid Services-funded Navigator program.

Today’s announcement is part of the administration’s broader effort to make applying for health coverage as easy as possible. The new, consumer-focused HealthCare.gov website and the 24-hour-a-day consumer call center help Americans prepare for open enrollment and ultimately sign up for health coverage. These new tools will help Americans understand their coverage options and select the plan that best suits their needs when open enrollment in the new Health Insurance Marketplace begins Oct. 1, 2013. “Health centers are excited to help individuals in their communities take advantage of the benefits of new health insurance coverage options that start January 2014,” said HRSA Administrator Mary Wakefield, Ph.D., R.N. “Having trained, face-to-face assistance in enrollment from trusted resources at local health centers means that more people will get the help they need.”

For a list of health centers receiving this funding, visit: http://www.hrsa.gov/about/news/2013tables/outreachandenrollment/.

To learn more about the Affordable Care Act, visit www.HealthCare.gov.

To learn more about HRSA’s Health Center Program, visit http://bphc.hrsa.gov/about/index.html.

Life is Expensive: How to Avoid Debt

Special to The Truth

From going to school to going on a date to getting married, life has hidden price tags that have been sending many Americans down a path to major debt and bankruptcy. Some of life’s most exciting events also bring with them the possibility to build major debts and harm our credit; financial experts are warning. To help, the experts at Lexington Law, a provider of consumer credit correction services, are pointing out the financial traps in everyday life that easily ensnare the average American family.

Here are just a few financial pitfalls they are highlighting:

• Getting a credit card is exciting, but the average credit card debt is $7,093.
• The average date costs $130.
• In 2012, the average engagement ring cost was $9,431, and the typical wedding weighed-in at $28,400.
• Mortgage debt currently is averaging $148,818 and the typical car loan is $26,700.
• 35-44 year-olds have the highest bankruptcy rate.

More information on the financial pitfalls of life, as well as free financial education services, are available at www.lexington-law.com.

Remember, the first step to better money management is being savvier about financial pitfalls to avoid.
Your last paycheck was gone before you got it.
A good chunk of it was earmarked for housing.
You had to pay for your new car, and gas.
Everybody’s favorite Uncle took his share, you have this nasty little habit called “eating,” and there you go: a few dollars left for fun, which is no fun at all.

But what if stretching your meager wealth also stretched your well-being? In the new book *Happy Money: The Science of Smarter Spending* by Elizabeth Dunn & Michael Norton, you’ll find out how.

You have a love / hate relationship with money: you love getting it and hate when you don’t have it. But as Dunn & Norton point out, you can utilize discretionary lucre to give you a better life, thus making you happier. In their research, they discovered five main Principles of Happy Money.

First of all, shift from buying things and spend your money on events. The vacation you took, the concert you attended, that dream fishing trip are etched in your mind far firmer than, say, last Tuesday’s commute in your new car – especially if those special events were experienced with someone else.

Remember when an impulsive ice cream cone tasted like the best thing in the world? Reach back to those kinds of feelings by ending your spending and making indulgences into treats. When something is rare, it brings happiness because abundance “is the enemy of appreciation.” Even the littlest treats don’t have to cost a lot. Use your money to buy time, especially when it comes to commuting, TV-watching, and socializing. Your fancy abode is no bargain if you have to commute for hours to pay for it. That big-screen TV is a commitment of one-sixth of your year. And socializing doesn’t have to cost anything at all. Learn to “pay now, consume later,” since studies show that anticipation for an item is far more pleasurable than the item itself. That’ll give you more time to imagine and savor – and besides, you’ll be happier if you’re debt-free.

Finally, invest in others. Research indicates that giving away money is “just as rewarding as getting more of it.”

There’s a reason why you’ve never seen a Happiness Store at the mall: turns out Mom was right when she said money can’t buy happiness. It can, however, buy *Happy Money*, which is a good start.

And here’s more good news: most of the things inside this book are easy to do. You might already be following the Principles that authors Elizabeth Dunn & Michael Norton espouse – and if you’re not, they won’t be hard to embrace. The appeal of this book, therefore, is to change the way you think about what’s in your wallet or pocket, whether it’s meager or millions.

I liked this book, its gentle humor, and the sense it makes. I think that if you’re tired of being dissatisfied with what you’ve got, you’ll like it, too.

*Happy Money* may not change your bankbook, but it will give you pennies for your thoughts.
Lourdes to Host Undergraduate and Graduate School Open Houses

Special to The Truth

Those interested in learning more about Lourdes undergraduate and graduate programs are invited to attend informational open houses being held this month:

Wednesday, 7/17
Graduate School Open House
Franciscan Center, 6 to 8 p.m.
Prospective students will be able to meet faculty, staff, and current students, while learning about Lourdes graduate degree and certificate programs in business (MBA), education (MED), liberal studies (MALS), nursing (MSN), organizational leadership (MOL), and theology (MA). Information will also be presented on the admissions process, as well as financial aid, including a new Lourdes Alumni Scholarship for graduate studies that will reduce the cost of attendance by $25 per credit hour for anyone with a Lourdes undergraduate degree who enrolls in a graduate degree program.

For more information on Lourdes’ Graduate School Open House, contact Admissions Coordinator Oriana Rife at 419-824-3582 or orife@lourdes.edu.

Rooted in the Catholic Franciscan tradition, Lourdes University offers baccalaureate degrees in more than 30 academic majors as well as graduate degrees in business, education, liberal studies, nursing, organizational leadership, and theology. Community outreach programs include the Appold Planetarium, the Center for Science Education & the Environment, and Lifelong Learning. A member of the National Association of Intercollegiate Athletics, Lourdes students can also compete in a variety of men and women’s sports. Named a “Best in the Midwest” college by the Princeton Review, Lourdes University is a nationally accredited, veteran and transfer-friendly institution offering a variety of student scholarships. Discover us online at www.lourdes.edu or by phone at 419-885-3211.

Love Him or Leave Him But Don’t Get Stuck with the Tab by Loni Love

c.2013, Simon & Schuster
$24.00 / $27.99 Canada
256 pages

By Terri Schlichenmeyer
The Truth Contributor

The man you love obviously speaks a different language than you speak. How else do you explain that you can see the fool’s lips move but you can’t understand a single thing he says when he says you’re the only one for him, he was at his Mama’s (til 3 a.m.), he looooves you? He’s talking some other language that you don’t (and don’t want to) speak.

Maybe it’s time to leave him. Then again, maybe not - you can’t decide. Or maybe you need real advice, which you’ll find in Love Him or Leave Him But Don’t Get Stuck with the Tab by Loni Love.

When Loni Love was a teenager, she had a BFF named Peaches who had poor taste in men: Peaches was sure her “businessman” boyfriend was successful and wealthy; Love knew he was slinging crack. She tried to warn her friend but was slinging crack. She tried to warn her friend but one night, Love heard gunshots and soon afterward, she did 17-year-olds’ hair one more time – for her funeral.

Peaches’ death taught Love that too many women sacrifice too much to be with a man. And so when Love decided to leave an engineering career to become a comedian, she made it her “personal mission” to remind women to put themselves first, which is the most first and most important step in finding a relationship.

Love says she enjoys going on first dates because they’re great opportunities to gather information and get a free meal. After the first date, she says, move forward cautiously and be prepared: smart women stay safe.

Think twice before confessing your past, sharing guilty feelings, or moving in together. Know when it’s time to break up with your man (and how to do it), know how to get over him and move on, and know when it’s time to tap into your “Detroit Debbie.”

Learn the only reasons for giving a guy a second chance. Get advice on dealing with his Mama, his kids, his kids’ Mama, and his friends. Memorize Loni Love’s Signs of a Faithful Man, so you know when he’s not.

Finally, remember: if it makes you happy… do it!

There are really two reasons to love Love Him or Leave Him But Don’t Get Stuck with the Tab. Number one, it’s funny. And number two, though some of the advice is meant in jest, most of it’s quite useful.

There’s no wallowing in man-misery allowed when you’re reading this book. Author and comedian Loni Love speaks bluntly and truthfully while advocating that women stand up for themselves, take back their strength, and stop being wimpy – whether they’re in their first romance or their fiftieth. Along the way, we meet Love’s ex-loves, her wild and clueless friends, and her bawdy, wonderful sense of humor.

If you’re dating, mating, situating, procreating, or tired of relationship drama, then this book may give you what you need to get your mojo back. If that’s you, then grab this book because Love Him or Leave Him But Don’t Get Stuck with the Tab speaks your language.
**Bus Trip**
To Sweetie Pies St Louis Departs 8-31-2013 & Returns 9-2-2013. Cost of the trip is $195.00 per person based on double occupancy includes Transportation, Hotel, and meals for all 3 days. Call Chris at 419-322-1194 to secure seat. Don’t delay the first trip sold out in 2 weeks.

**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. Young earn free jewelry bonuses and trips, not to mention 30% commission on your sales.

Become a Silpada Representative today! Call 419-290-1832.

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**Bus to Convocation**

**NORTHGATE APARTMENTS**
610 STICKNEY AVENUE
Now Accepting Applications for 1 and 2 Bedroom Apartments
Mature Adult Community for Persons 55 and Older. Rent Based on Income. Heat, Appliances, Drapes, Carpeting Included. Call (419) 729-7118 for details.

**A FAMILY AFFAIR CHILDCARE**
648 Fernwood
Now enrolling for fall
Qualified teachers may apply 419-242-3241

**Toledo Refining Company**
Toledo Refining Company has an immediate need for a Nurse in the refinery’s Medical Department. The selected applicant will provide a variety of Occupational Health services to refinery employees including assessment and treatment of injuries and illness; emergency response to refinery emergencies including follow-up care; specimen collection; participation in medical surveys and will assist the physician with all medical procedures. Additionally, the Nurse will help to maintain health and safety records and reports in compliance with company, governmental and HIPPA regulations and guidelines. Other duties will include: coordinate blood draws; attend Workers’ Compensation preceedings as needed; serve as a medical resource to employees including development and evaluation of employee wellness programs; calibrate and maintainance of equipment; provide initial review of all pre-hire and employee physicals and other duties as assigned.

This position is M-F, 8 hours a day; however, the selected candidate will be expected to be available to the refinery either by phone or in person 24 hours a day as needed.

Candidate must have a Bachelor’s Degree in Nursing (RN) and a minimum of three years’ Occupational Health, ER or Critical Care experience. Interested candidates should be certified in audiometric testing, BLS and AED trained, have completed a NIOSH approved spirometry course and be certified in breath alcohol and drug testing collection. Candidates must also have knowledge of OSHA regulations, pre-placement and surveillance exams, Workers’ Compensation, Insurance programs, FMLA, case management and Microsoft Office Suite. The selected candidate must also maintain necessary licenses and certifications necessary to perform job duties.

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

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**Legal Notice**
Bid packets will be received by Lucas County Job & Family Services (LCDJFS) until 3:00 p.m., August 14, 2013 for the selection of a Provider to provide Food Assistance Employment & Training Services for eligible participants. Submitted bid packets must be completed according to the specifications and provisions outlined in the Request for Proposals (RFP). The contract period will be from approximately October 1, 2013 through September 30, 2014. No bids will be accepted after 3:00 p.m. on August 14, 2013; bids that are submitted via any method other than that described in the RFP will not be accepted.

The Request for Proposals will be available on July 10, 2013. It will be available for potential bidders to download by going to the site: http://www.co.lucas.oh.us/bids.aspx.

An Electronic Question & Answer (Q&A) process will be from July 10, 2013 at 8:30 a.m. to July 24, 2013 at 12:00 p.m. PARTICIPATION IS OPTIONAL, BUT IS HIGHLY ENCOURAGED. Questions for the Q&A must be submitted in writing and received via email: LUCAS_CONTRACTS@odjfs.state.oh.us by July 24, 2013 at 12:00 p.m.; the posting of the Q&A will be on July 31, 2013. If any changes are made to the RFP as a result of the Q&A, an addendum to the RFP will be posted on the website address (noted above).

This notice is posted, as of July 10, 2013, at http://www.co.lucas.oh.us/bids.aspx.

The right is reserved to reject any and all bids.

By order of the Board of County Commissioners, Lucas County, Ohio.

Carol Contrada - President
Tina Skeldon Wozniak - Commissioner
Pete Gerken - Commissioner

Bid: 48-14-RFP-03

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**PRESIDENT/ CEO Northwest Ohio Development Agency**
The President/ CEO is the general operation manager & senior executive for Northwest Ohio Development Agency (NODA). Information about our agency can be found at www.nodatoledo.org.

A dynamic non-profit agency, located in Toledo, OH, is seeking a self-motivated CEO who is a strategic visionary that will guide us in our self-sufficiency efforts to deliver innovative solutions to our goals and objectives. Successful candidate will have 10 years experience in: managing and supervising within a financial services office or non-profit organization; and preparation, implementation, and monitoring of budgets. Successful candidate will also have at least 3 years experience, during the previous 5 years, in all aspects of the lending process and be able to obtain an Operation Manager license from the State of Ohio, Division of Financial Institutions.

Fundraising, grant-writing and/or grant management experience desired and direct and effective oral and written communications with the Board, staff and other constituencies beneficial.

Candidate demonstrates experience in establishing and maintaining effective contacts with community partners. Bachelor’s Degree from an accredited college/university and/ or commensurate experience.

A competitive salary and benefits package offered. Qualified candidates should forward a current resume, cover letter, 3 professional references, and salary requirements by sending to: fhc.ceo.search@gmail.com

Incomplete applications will not be reviewed. No telephone calls.

EEO/AA
This year’s African-American Festival will take place Saturday and Sunday, July 20 and 21, on The University of Toledo Scott Park Campus of Energy and Innovation.

The festival is the annual fundraiser organized by the Toledo Urban Federal Credit Union. It also will include a prayer breakfast Friday, July 19, from 8 to 10 a.m. at the Bethlehem Baptist Church New Life Center, 1430 W. Bancroft St., and a parade on Saturday at 10 a.m. that will start at Dorr Street and Detroit Avenue and end at Nelson Grace Park.

“This is our major fundraiser for the year,” said DeLise Simmons of the Toledo Urban Federal Credit Union, who coordinates the festival. “This is a thank-you to the community and our members for their continuous support, and a chance for us to all come together as a family.”

Musical performances over the weekend will take place from 2 to 10 p.m., and gates will open at 1 p.m. both Saturday and Sunday.

Saturday’s musical acts will be Zapp, jazz saxophonist Joseph Vincelli, singer Ramona Collins, The JAMM Band, Imagine Schools, Jay Rush Jennings, and The Five Deep Band. Taking the stage Sunday will be The Dramatics, Toledo Youth Choir, The Rance Allen Group, Debra Brock, Darius Coleman and the D.C. Singers, and The JAMM Band.

Children’s rides are free and sponsored by State Farm Insurance. Food will be sold by local vendors, including Black Kettle Barbeque, Ruby’s Kitchen and K&K Concessions. Because it is a family event, there will be no sale of alcoholic beverages.

Other local vendors and organizations that will be at the festival will include the Lucas County Workforce — The Source, Sprint, Genesis Village, Kids Unlimited Academy, Imagine Schools, Susan G. Komen of Northwest Ohio, Toledo Public Schools and the Toledo Fair Housing Center.

“We look forward to hosting this festival every year,” said Shanda Gore, Ed.D, UT associate vice president for equity, diversity and community engagement.

The yearly estimated attendance of 12,000 individuals brings a richness of food, music, culture and the strong sense of community to campus.”

Gore added, “Our office, in collaboration with Rocket Wellness and the College of Medicine Student and Faculty Diversity, will be providing free health screenings right at the festival. We hope that the screenings will not only be informational, but instrumental in the prevention of any life-threatening health situations.”

For more information on the African-American Festival, visit toledourban.com/TUFCU/AAF.aspx.

African-American Festival to Be Held July 20-21
Special to The Truth