American Floors’
Gary Johnson

“It gave me the opportunity to hire folks who otherwise never would have been employed in a living wage situation.”
Requiem For Local Democrats

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

“If now isn’t a good time for the truth I don’t see when we’ll get to it.”
— Nikki Giovanni

Lyrics from the Philadelphia soul group The Stylistics’ 1973 hit ‘Break Up To Make Up’ were the first things to come to my mind:

‘Break up to make up, that’s all we come to my mind:’

A woman running on the democrat-history. In addition, there will not be a democrat running for mayor of Toledo. There will not be a democrat as mayor. There will not be a Democrat mayoral candidate, get ready. The unions do and the unions do. Yet, despite the absence of a Democrat on Democrat personal attacks and bitter feelings between the Lopez and McNamara camps, elected or designated party pall bearers - Ujvagi, Bell remains connected to the black church and the black community’s historical institutions while simultaneously maintaining an identity in pop culture and mainstream society. Collins, on the other hand, while a major advocate for labor issues, has been an adversary of the black community — proposing the complete defunding of historically black organizations such as EOPA on multiple occasions, and generally falls short on social issues. He past public remarks to a local NAACP audience indicated a philosophical disconnect with Toledo’s black community.

Expect to see some interesting coalitions far different from traditional democratic alliances. You are likely to see the mayor, if successful in his reelection bid, profit from the inter-marriage of African Americans and the Republican party while Collins is expected to exploit a coalition of... continued on page 6
Sens. Brown and Portman Honor Ohioan, Olympian and Civil Rights Icon Jesse Owens On 100th Birthday

Brown’s and Portman’s Senate Resolution Honors Jesse Owens for Contributions to Athletics and Civil Rights, Humanitarian Efforts

Special to The Truth

Last week, U.S. Sens. Sherrod Brown (D-OH) and Rob Portman (R-OH) honored Ohioan Jesse Owens on what would have been his 100th birthday. A Senate Resolution introduced by Brown, and cosponsored by Portman, recognizes Owens who is widely credited as one of the greatest athletes and Olympians in world history and a single-handedly discredited false theories of racial superiority at the 1936 Berlin Games.

“The legacy of Ohioan Jesse Owens will stand the test of time,” Brown said. “As an athlete he won world records and Olympic gold medals while dominating his sport as few ever have or ever will. He became a global icon when at the 1936 Berlin Games he discredited the theory that the Aryan race was superior to others. And he concluded his life as an ambassador to the United States and an ambassador to the poor. But to achieve each, Mr. Owens had to endure hatred and bigotry from outside agitators and even the school and country he competed for and represented. For these efforts, he made Ohio, the United States, and the world a better place.”

“I am thrilled that the United States Senate has chosen to honor Jesse Owens on the hundredth anniversary of his birth. Jesse Owens inspired a nation, stood up to tyranny, and helped advance the cause of racial equality through not only his athletic prowess, but the content of his character,” Portman said. “In the 1936 Olympics, his four gold medals exposed the lie at the heart of Nazism and made him an American hero.”

At the age of nine, Owens moved from Alabama to Cleveland, Ohio where as a track and field star he broke two junior high school world records and set one and tied another high school world record. While a student and athlete at the Ohio State University, Owens could not live on campus due to a lack of housing for black students, and could not stay at the same hotels or eat at the same restaurants as his white teammates.

But Owens endured, and at the 1935 Big Ten Conference Track and Field Championships he set three world records and tied another—in a 45 minute span and with an injured back. Owens’ most enduring legacy, however, was embarrassing the hateful regime that hosted the 1936 Berlin Olympics by winning four gold medals, discrediting the false theory that racial disparity determined athletic achievement.

Despite these accomplishments, Owens was neither recognized by Presidents Franklin D. Roosevelt or Harry S. Truman. He was, however, named Ambassador of Sport by President Dwight D. Eisenhower in 1955 during which he advocated for social and economic justice.

NAACP President and CEO Announces Plan to Step Down from Association at Year’s End

Benjamin Todd Jealous will remain in role through December 31, 2013

Special to The Truth

NAACP President and CEO Benjamin Todd Jealous last week announced plans to transition out of his role as president and CEO on December 31, 2013. Roslyn M. Brock, chairman of the NAACP Board of Directors, accepted his formal letter of notice this week.

“We thank President Jealous for his time leading the Association,” stated Brock. “Under his leadership, the NAACP has built a highly competent staff that will carry our mission forward and meet the civil rights challenges of the 21st century. Our board, staff and volunteer leaders throughout the country deeply appreciate his sacrifice, and will continue to implement our game-changing goals for the next half century that include the restoration of Section 4 of the Voting Rights Act, implementing Trayvon’s Law, bolstering civic engagement efforts and ensuring our community is enrolled in the Affordable Care Act exchanges.”

“The NAACP has always been the largest civil rights organization in the streets, and today it is also the largest civil rights organization online, on mobile and at the ballot box too,” stated Jealous. “I am proud to leave the Association financially sound, sustainable, focused, and more powerful than ever. Beginning next year, I look forward to pursuing opportunities in academia to train the next generation of leaders and, of course, spending a lot more time with my young family.”

In recent years the NAACP has won state and local battles to abolish the death penalty, shrink prison systems, outlaw racial profiling, expand... continued on page 11
Local Election Results – Turmoil Amidst Unexpected Returns

By Fletcher Word
Sojourner’s Truth Editor

There will not be a Democrat in the Toledo mayor’s office for the next four years in this heavily Democratic city. Last week’s primary election, which brought out only 15.11 percent of registered voters, eliminated the two Democratic challengers to incumbent Mayor Mike Bell, an independent, and left a surprise challenger for the 22nd Floor of One Government Center.

Toledo City Councilman D. Michael Collins, also an independent, shocked his more-heavily financed Democratic opponents – Lucas County Auditor Anita Lopez and Toledo City Councilman Joe McNamara – by knocking on enough doors to gain entrance to the general election.

Democrats are predictably non-plussed by an outcome that seemed reminiscent of the old Cold War Strategy – mutually assured destruction. McNamara, from the beginning, ran a campaign that focused solely on unseating Lopez from a widely anticipated second-place finish. Assailing her hiring practices in the Auditor’s office, decrying her lack of spontaneity on the campaign trail, McNamara focused on Lopez like a laser beam, all the while giving scant attention to the clear frontrunner Bell.

The strategy proved a bit too successful as Lopez finished out of the running in third place with 5443 votes or 22.92 of the total while McNamara, perhaps scarred by running such a negative campaign, finished fourth with 5328 votes or 22.44 percent of the total.

Bell, running for a second term, kept his retail campaigning to a minimum. He finished with 6340 votes or 26.7 percent of the total. The mayor participated in forums and debates, defending his record on reducing massive city debt without sacrificing city services. The most controversial moment of his first... continued on page 6
African American Legacy Project’s Emerging Leaders

By Bernadette Joy Graham
The Truth Contributor

On Friday, October 4, 2013, the African American Legacy Project will present eight individuals during its Emerging Leader award. This event will take place at the Toledo Club, located 234 14th St. Toledo, Ohio at 5:30pm.

Since 2008, The African American Legacy Project has – with the help of the community – identified men and women who are in various stages of forging solid professional careers while simultaneously substantially sharing their talents with the Toledo community.

Rodney Eason, Jr., is a graduate of Rogers High School and the University of Cincinnati. He received a bachelor’s degree in Marketing and Management in 1996 and a master’s degree in Business Administration from Heidelberg University in 2009. Eason’s current position is director, Human Resources Business Partner at The Andersons, Inc. He currently serves as the co-chairman on the United Way’s African-American Initiative. He has been married to his wife Sheila for over 12 years, has one son, Donovan, who is eight and a daughter, Nia, who is six months old.

Mérida E. Allen is associate director for the Office of EXCELlence and Multicultural Student Success Programs and part-time instructor at The University of Toledo. She has earned a bachelor’s degree in Interdisciplinary Studies with a concentration in education, health, communication and dance. She earned a masters in Education degree in Higher Education Administration-Student Affairs from The University of Toledo. A member of The United Way of Greater Toledo’s African American Initiative Joint Councils, Allen also serves as a national advocate for the Juvenile Diabetes Research Foundation. She is staff advisor of the UT F.I.R.E. Squad Dance Team, and faculty/staff mentor to young African-American women on campus.

Kenyeetta Jones, a 27 year veteran at Gm Powertrain UAW Local 14, was appointed in 2007 as an Alternate hourly Benefits Representative. She also functions as a quality operator for Global Purchasing & Supply Chain. Jones received an associate’s degree in Social Service in 1995 and a bachelor’s degree in Public Administration from The University of Toledo. She has functioned as co-chairman for Local 14 UAW Community and served as vice president for the Toledo Chapter Women in NAACP (WLN). Jones introduced President Obama on Labor Day 2012 at Toledo Scott High School and was appointed as citizen co-chairman for labor by President Obama. She is married to Darryl Jones and a mother of two beautiful daughters, Brittany and Brianna.

Keith B. Jordan, Sr. serves as VP/director of development for JLI (Jvenile Living Justly) Vision Outreach in Toledo, Ohio. His career has included 14 successful years at the Ford Motor Company. He has established a summer enrichment program for students ages five-16 as well as an employment service known as the Men of IOEB that helps young adults ages 16-24 earn wages and work experiences. Jordan is president of The City of Toledo Board of Community Relations, member of The City of Toledo Civilian Review Board, EPIC Toledo and The United Way of Greater Toledo-African-American Initiative Committee, Lucas County/National Juvenile Justice Council. He is also the Youth Committee Co-Chairperson for the North Toledo Community Association.

Alicia Smith has a masters of arts degree in Criminal Justice. She is actively involved as PTO service and program coordinator of social events for Maturing Young Men & Aspiring Young Women, Educational Coordinator of Padua Center and Summer Learning Program Director for the Wayman Palmer YMCA. She is currently a doctoral student of Theories and Social Foundations of Education at the University of Toledo. She is employed as a graduate assistant at the University through Grant fundamentals for Research and Evaluation. Mrs. Smith is a facilitator for Restorative Justice and Circle Process. Mrs. Smith is the co-owner of Alternative Solutions, LLC 43607 which focus is empowerment and educational enhancement for families. Mrs. Smith and her husband, Major Smith Jr. has three children Major III, Alexis and Joseph Smith.

Joshua Peterson is an associate of Eastman & Smith. Peterson received a bachelor of arts degree in criminology from The Ohio State University. He received his juris doctorate degree, cum laude, from The University of Toledo College of Law. Peterson participates in a number of community organizations including The University Of Toledo College Of Law Alumni Affiliate Board of Governors (for 2011-2012 year), Leadership Council at United Way of Greater Toledo, Toledo Regional Chamber of commerce Minority Business Services Committee (chair) and the L. Hollingworth School for Talented and Gifted (board secretary). He is a member of the Toledo, Lucas County, Ohio State and American Bar Associations as well.

Hope Bland, Ph.D, received her bachelor’s degree in Social Work from The University of Toledo, her master’s degree in Social Work from Wayne State University and her PhD in Human Services from Capella University in 2009. She has 25 years of practice in social work which spans the scope of child welfare and protective services, juvenile delinquency and family therapy. Bland has been employed with Toledo Public Schools as a school social worker for 18 years. Bland is also a part-time director of Social Services for ProMedica Hospice. She teaches Multicultural Diversity at Lourdes. In October 2012, Bland published her first book titled, “School Social Work Services in Federally Funded Programs: An African American Pe... continued on page 6
LEADERS... continued from page 5

She is a mother of two and has been married for 18 years.

William B. Pierce currently serves as interim director of Undergraduate Admission at The University of Toledo. He is originally from Yellow Springs, Ohio. He graduated from UT in 1999 with a bachelor’s degree and received a master’s of Business Administration in 2009. Pierce has for the past several years been a staunch advocate for higher education for youth in Toledo and all over the state of Ohio. He has previously served in the U.S. Army ROTC and is married to Rebekah, a personal trainer and they have four daughters.

Requiem... continued from page 2

...labor and conservatives, particularly those in the South end and out west including Laskey and Alexis Roads.

The future of the Lucas County Democratic Party?

Some have called for no less than a total leadership change, including the removal of party chairman, Ron Rothenbuhler and Yvonne Harper, executive director. A much more productive priority would be for the new Lucas County Democratic party to be more intentional about diversity. There is still a huge inequity in power. African Americans and other minorities remain marginalized or excluded.

Soul-searching questions need to be asked such as “Who in the African-American community is at the table and has decision-making authority? Who needs to be at the table? Who isn’t at the table?” The same questions need to be raised for Latines, women and the LGBT community.

In addition, it’s not enough to convene a conversation exclusively among elected officials, a group not as diverse as it once was. The input of grass roots folks, community leaders and club leaders is also needed in a critical conversation about what the values are for the 21st Century Democratic Party and to ensure that the leadership they choose reflects those values.

Contact Rev. Donald Perryman at drdperryman@centerofhopebaptist.org

Turmoil... continued from page 4

term – his decision to support Ohio Gov. John Kasich’s attempt to decertify public unions – brought the condemnation of his opponents, all unions and the Ohio Democratic Party which named him public enemy number one and their primary target as the elections move forward.

Toledo voters are now faced with a choice of independent vs. independent. Bell, a former Toledo fire chief and state fire marshal vs. Collins, a veteran and former police officer who for many years led the police union.

As for the at-large Toledo City Council race, it is entirely possible that next year there will be five black councilmen out of a total of 12. That would be a record number for Toledo.

The primary found former Mayor Jack Ford in second place with 11,557 votes or percentage of 11.57; Toledo Board of Education member Larry Sykes in fourth place with 8337 votes – 8.36 percent and Theresa M. Gabriel, former long-time City of Toledo employee in sixth place with 8241 votes or 8.27 percent.

There are already two African-American council members – District 1’s Tyrone Riley and City Council President Paula Hicks Hudson who represents District 4.

Independent candidate Sandy Spang finished in third place, incumbent Democrat Steve Steel in fourth place, incumbent Democrat Adam Martinez in seventh place and incumbent Democrat Shaun Enright in eighth place.

Both Ford and Sykes have declined to ask the Lucas County Democratic Party for endorsement.

The primary whittled down the field of 17 candidates to 12 for the general election in November. The top six finishers in November will be sworn in as council members in January 2014.
Is Homeownership Within Reach?

Special to the Truth

If you’ve ever thought about purchasing a home, you’re not alone. Called the “American Dream” for good reason, nearly four out of five renters now say that homeownership is a priority for them in the future, according to the National Association of Realtors’ (NAR) 2013 National Housing Pulse Survey.

Homeownership is often associated with creating a sense of community, making memories and building financial security. But if you’re a renter, the possibility may sound daunting, particularly if you’ve heard that credit is getting harder to attain and mortgage rates and house prices are rising.

Owning your own home can provide you with financial stability and the opportunity to build equity over time -- so don’t make a decision to take yourself out of the market before doing your homework and reaching out to an experienced housing professional for guidance.

Why buy?

While renters are subject to rising rents, often on an annual basis, a monthly mortgage payment that stays the same for the entire period of a loan provides significant stability, making long-term planning and budgeting easier. So when deciding if homeownership is within reach, consider the added benefits of a 30-year fixed mortgage rate. Not only will you have stable payments for 30 years, you’ll be building equity and can take advantage of certain tax breaks.

Recent numbers suggest that now is a great time to buy, according to many industry experts, as mortgage rates are still historically low. Although rates have been rising in the past few months, as of mid-September, the Freddie Mac update on mortgage rates showed the 30-year fixed-rate mortgage rate still below five percent. In the early 1980s, the rates exceeded 18 percent. And in an economy that’s bouncing back from a recession, potential homeowners are feeling more confident -- with less concern about jobs and foreclosures than in 2011, according to the NAR survey.

Homeownership may be within reach if you:

- Have reliable income, good credit and documentation to verify your savings.
- Can afford at least a five percent down payment plus related closing costs.
- Have adequate cash reserves to withstand a loss of job, long-term illness, large maintenance costs or other financial setback.

While homeownership can provide many benefits, it’s important to carefully evaluate your lifestyle and financial situation before diving in, particularly if you’re a first-time homebuyer. You’ll also want to become educated about the responsibilities associated with homeownership -- financial and otherwise. It’s one of the biggest financial decisions you’ll ever make and the more you know the better.

“Educated borrowers are better prepared for successful long-term homeownership and overall financial stability,” says Christina Diaz-Malone, vice president of Housing and Community Outreach at Freddie Mac.

To determine if homeownership is right for you, and learn more about credit, mortgage options, and the mortgage process, speak with your lender, or visit Freddie Mac’s homeownership pages at www.freddiemac.com/homeownership.

Don’t defer the dream of homeownership because of what you may be hearing. Do your research and reach out to an experienced housing professional. You may find that it’s an attainable goal for you and your family.

Courtesy of State Point
Growth Doesn’t Just Happen!

By Tiffany Reynolds
The Truth Contributor

If you look around you, everything and everyone around you is growing. But, the question is: Are they growing forward or backward? Maslow says, “We either step forward into growth or step back into safety.” Here is a specific, terrific question for you, “What is your growth plan?” Do you have a growth plan?

I am a certified speaker, trainer and coach with the John Maxwell Team and in one of the many value-filled books, The 15 Invaluable Laws of Growth we learned “The Law of Intentionality” which states growth doesn’t just happen.

If I were to ask you, what is your growth plan? How would you answer the question? Would you fumble? Or, would you provide me a list of your accomplishments from previous years? Or, possibly, would you recite your goals? If your answers mimic the above, I have to inform you this is not an exact plan to become better. All of the answers above are based on activity and not on improving.

I am sure when you started your career you were intentional about working, reaching your goals and being successful. And, I can probably bet your strategy: hard work. In most cases we HOPE this well-known process of “hard work” would get us to our desired destination. Unfortunately, working hard doesn’t guarantee success - as HOPE is not a strategy.

How does one become better? How do you improve your interviewing skills - informally and formally? How do you improve your relationships? How do you gain more depth and wisdom as a person? The answer is you must Do SUMthing intentionally about it. James Allen the author of As a Man Thinketh wrote, “People are anxious to improve their circumstances but are unwilling to improve themselves; they therefore remain bound.” This is a true quote. My question to you is are you ready to learn how to bridge the gap between where you are and where you want - need to be?

If you answered yes, great! I’m providing a FREE teaching/coaching phone conference call:

Topic: “Growth Doesn’t Just Happen”
Date: Monday, September 30
Time: 8:30 pm - 9:30 pm Eastern

Please RSVP online by September 27 for details :: http://tinyurl.com/sept30call

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

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ness, aimed as decreasing evictions in Lucas County. After providing emergency rent and mortgage assistance for nine years, Catholic Charities has designed a program that will take a proactive approach to help individuals and families remain in their homes. The agency will partner with local landlords and their rental applicants to help tenants be prepared for the financial responsibilities of renting.

Tenants who participate in the program will complete an individual stability assessment and attend a workshop covering topics such as savings, budgeting, emergency plans and debt/income ratio. Catholic charities staff will continue to work with the tenants for one year to ensure applicants are successful in their lease arrangement. Participants will receive a Tenant Readiness certification card from Catholic charities that will enable applicants to show landlords their progress in the program.

Last year, Catholic Charities received 1,085 calls for emergency housing assistance but was only able to help 145 clients with available government funding. In recent years, a growing number of clients have called during the first three months of their lease, indication they may not have had sufficient income or have been prepared for financial setbacks prior to signing their lease.

The new program is designed to help tenants avoid entering into rental agreements they do not have sufficient resources to maintain and to provide them with the tools to maintain housing stability in the event of a financial setback.

Funding for the program is being provided through a two-year, $41,765 grant from the Toledo Community Foundation. The Toledo Real Estate Investors Association is also partnering with Catholic Charities and has assisted with planning for the program. Additional supporters include Fair Housing, the Toledo Lucas County Homelessness Board and the City of Toledo’s Department of Neighborhoods.

Catholic Charities hosted an orientation for Lucas County Landlords in August.

For more information, contact Brian Rome at brome@toledodiocese.org or 419-244-6711.
Gary Johnson and American Floors & Interiors at Work with LMHA

By Fletcher Word
Sojourner’s Truth Editor

The Lucas Metropolitan Housing Authority announced plans several years ago to raze two of its housing units—Albertus Homes and Brand Whitlock, both more than 70 years old and among the oldest public housing projects in the nation—and replace them with a $46 million dollar project to be called Collingwood Green.

The first part of that project—a 65 unit senior citizens housing facility—is now complete and key to LMHA’s plans was the significant involvement minority contractors in that effort. Back in 2011 LMHA, under the guidance of Executive Director Linnie Willis, set out to ensure that minority contractors would be an important part of the Collingwood Green project and brought aboard Cynthia Tetterton-Williams as manager of Procurement and Contracts.

“The objective was to build an effort, cast a wider net, build a data base and support and strengthen contractors,” said Tetterton-Williams of the goal of the program, LMHA Works, which would hold a series of workshops and gather information on minority contractors in order to enhance involvement on the project.

One such minority contractor, who earned a bid for the first phase of Collingwood Green, was Gary Johnson and his American Floors & Interiors company. Johnson founded his company in 2005 in an effort to build a diverse company within the construction industry that “would provide quality products with flawless installation and meet the needs of their clients who wish to integrate quality and service as they meet the needs of their customer,” according to the company’s mission statement.

Johnson obtained three subcontracts from general contractor Rudolph Libbe. The first was to purchase appliances, the second to purchase doors and windows and the third, and most significant, was to install all the flooring – ceramic tile, vinyl and carpet.

The addition of the purchasing contracts allowed the total amount of the contract to exceed $1 million and enabled Johnson’s company to utilize its Section 3 status and employ LMHA residents—an important goal for the housing authority. Section 3 is a U.S. Department of Housing and Urban Development provision that requires recipients of certain HUD financial assistance to make job training, employment and contract opportunities to residents of low-income housing.

Johnson hired three residents for the installation jobs and another three for the company’s warehouse and office staff.

For Johnson, the Section 3 element of the contract provided an impact on two fronts. “First, it put me in a position where I was able to hire more minority employees than normal,” he says. “And second, it gave me the opportunity to hire folks who otherwise never would have been employed in a living wage situation.”

Johnson is particularly pleased with the potential long range impact of the Section 3 hires. The first phase of the project lasted for about three months for American Floors & Interiors, however, several employees—one in the office and one on the job—are still with the company. The installer, Johnson notes, went into an apprenticeship program and will have the opportunity to join the union and eventually earn, with wages and benefits included, a six-figure income.

American Floors & Interiors has sacrificed absolutely nothing in its attempt to improve minority hiring. The company has experienced a growth rate of 1,000 percent over the past five years, says Johnson, which includes contracts with Hollywood Casino, The University of Toledo Gateway project, the Lucas County Engineering facility and the Dana Career Center on the UT Health Science campus.

Johnson, who has recently become chairman of the Lucas County Democratic Party’s Central Committee due to the resignation from that post of Toledo City Councilman Joe McNamara, is a Cleveland native. After graduating from John Marshall High School, Johnson went into business as an owner operator of a Mr. Hero franchise. He then moved to Toledo and returned to school earning a degree from UT in business and technology.

Johnson has served the community as a Lucas County Auxiliary Deputy Sheriff, the Rotary Club of Sylvania and the Northwest Ohio Hispanic Chamber of Commerce. He and his wife, Maureen, live in Sylvania.
Share a Social Security Tip with Your Wise Elders

By Phil Walton, Social Security Manager in Toledo, OH
Special to the Truth

While the baby boom era is behind us, the effects will live on. The number of people reaching the autumn season of life is higher than ever. In fact, the World Health Organization reports that there are around 600 million people aged 60 and older living in the world today. That number is expected to double by 2025 — a short 12 years from now — and is expected to reach about two billion by 2050.

In the United States, 10,000 people reach retirement age every single day. The elders of a community are often known as wise sages that younger people go to for advice; older people have the life experience and reflection that younger people lack. But given the fast-paced changes the world now experiences, with new technologies becoming outdated in a matter of years or even months, there may be some helpful insights you can share with your elders.

For example, if you know someone who is nearing retirement age, tell them about www.socialsecurity.gov. They may not be aware of the helpful and easy-to-use tools available to them. It’s no exaggeration to say that even someone who does not use the Internet on a regular basis can easily plan their retirement or even complete their retirement application online in a matter of minutes — much less time than it would take to drive to a local Social Security office.

The best starting place for anyone thinking about retirement is Social Security’s Retirement Estimator. Use it to get an instant, personalized estimate. Spend a few more minutes plugging in different information, such as different projected future wages and different retirement dates, to help make a wise decision on the best retirement date. The Retirement Estimator is available at www.socialsecurity.gov/estimator.

Changing Your Attitude about Money Can Help You Make More

Special to the Truth

For many Americans, reaching their financial goals seems like a near impossible task.

If you are looking to retire younger or are seeking a fresh approach to achieving financial freedom, you may need to change your attitude towards money and make changes in how you spend, save and invest.

“So many of us are on a hamster wheel of earn and spend that doesn’t allow for growth,” says entrepreneur Jack Bosch, author of “Forever Cash: Break the Earn-Spend Cycle, Take Charge of Your Life; Build Everlasting Wealth.” “Regardless of how much you earn, if you spend all of it, you are no better off than you were if you never had made that money at all.”

Bosch offers some tips to help make and save money:

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“Who Asked You” by Terry McMillan

By Terri Schlichenmeyer
The Truth Contributor

You can’t fix everything.
That’s a hard lesson to learn, no matter who you are. You can’t swoop in and make things right when they’re not yours to correct.
You can’t throw money at something to make it go away, there are some issues that can’t be mended, and you surely can’t fix stupid.
You can, however, try to lessen the impact of life gone wrong - and in the new book *Who Asked You?* by Terry McMillan, you can also remember that potential fixes might take awhile.

Betty Jean had her hands full.
Her husband, Lee David, had dementia and spent his days watching TV in the bedroom and sleeping. It wasn’t his fault but those days, Betty Jean could barely remember why she ever loved him.

Their children might as well have had brain problems, too: Dexter was in prison; Quentin had distanced himself from the ’hood as soon as he was able and daughter Trinetta was an addict with two little boys that seemed to be at Betty Jean’s house more than they were at their own.

To say that Betty Jean was overwhelmed was an understatement, although she had some help. Her next door neighbor and best friend, Tammy, was always able to pitch in and Betty Jean had hired Nurse Kim to help with Lee David.

Those two women were a lot of comfort, which was good – because Betty Jean’s sisters, Venetia and Arlene, were worthless in that department. Venetia couldn’t leave her church out of any conversation and Arlene was just a nasty woman, overall.

Yep, Betty Jean often felt like she was running in place – a feeling made worse when Trinetta left her kids with her mother and disappeared. Raising two young kids wasn’t what Betty Jean wanted, but Luther and Ricky didn’t ask for it either.

Yet somehow, they’d manage. They were family, after all, and that’s what family did: they ignored bad blood and bad advice, gossiped about one another, did what needed doing, circled wagons and muddled through.

NAACP ... continued from page 3

...NAACP ... continued from page 3

racial profiling, expand voting rights protections, reform gun laws, close dangerous power plants, expand early childhood education, secure health care coverage for the uninsured, and more.

The Association will continue its work as an ally in the fights for workers’ rights, women’s rights, immigrants’ rights, and marriage equality, as well as in the struggle to end the HIV epidemic.

Jealous was elected by the NAACP board to serve as president in 2008 at the age of 35. During his term in office, the NAACP donor rolls increased from 16,000 per year to more than 132,000. Jealous and his staff are widely credited with registering almost 400,000 voters in the 2012 election ultimately leading to an African-American voter turnout that on a percentage basis topped the average voter turnout.

Jealous will remain with the Association through December 31, 2013.

The Sojourner’s Truth

September 18, 2013

Canada

NAACP... continued from page 3

Fixing life, and everybody’s problems, wouldn’t be easy – but then, what was?
Right away, from Page One, you know that *Who Asked You?* is going to be a lot of fun to read. Betty Jean is a woman with keen sarcasm, not quite beaten down by life – but close! – yet still managing to keep a fingernail-hold on a sense of humor.

She’s the best of author Terry McMillan’s signature- cast of strong women characters, but Betty Jean’s not the only. Each woman here is a great surprise, from Nurse Kim to the Social Worker who makes a cameo, but very important, appearance. Not to be ignored, the men in this book round out the story perfectly. I found plenty of burst-out-laughing moments here, some I-didn’t-see-that-coming gasps and I loved it.

If you’re looking for a little escape this weekend, or confirmation that your life isn’t so bad after all, then here’s the novel you want. *Who Asked You?* is fun and it’s a book you should be fixin’ to read.
Toledo Municipal Clerk Bowman-English to present at the National Center for State Court’s 2013 Court Technology Conference

Toledo Municipal Clerk of Court Vallie Bowman-English will present at the National Center for State Court’s 2013 Court Technology Conference on September 17.

Clerk Bowman-English will present at a session entitled “Reaping the Benefits of Mobile Devices” regarding her experience developing the TMC Courtwatch mobile application. In 2012, Bowman-English developed TMC CourtWatch to allow users to access full case and court schedule information from their mobile devices. This app is the first of its kind in Ohio. TMC Courtwatch is available in the iTunes store for the iPhone and iPad and in the Google Play store for Android devices.

The National Center for State Courts is the organization courts turn to for authoritative knowledge and information, because its efforts are directed by collaborative work with a variety of associations of judicial leaders. The CTC 2013 conference will be held from September 19 - 19 in Baltimore, MD to address the technology needs of judges, court managers, and other court professionals.

Lucas County Commissioners Seek Applicants for the Lucas County Children Services Board

The Board of Lucas County Commissioners is seeking interested applicants to a vacancy due to a term expiration on the Lucas County Children Services Board (CSB). The term will commence upon appointment and terminate on December 31, 2017.

The Lucas County Children Services Board is comprised of 14 citizens who represent our community’s concern for the welfare of our children. Board members have varied backgrounds in both their personal and professional lives.

The overarching purpose of the Children’s Services Board is to be the link between the public and the agency. The Children Services Board determines the agency’s mission, sets forth expectations, and articulates the values of the organization. These managing principles determine what services are provided, to whom services are provided, and how services are delivered.

The board also oversees the operation of the agency through its Executive Director. The board provides the direction the agency follows in terms of finances, programs and community relations.

The Children Services Board currently meets on the second Wednesday of each month at 4:00 p.m. at the Children Services Board offices, located at 701 Adams Street, Toledo, OH 43604.

Applications for the above-listed board vacancy will be accepted through the end of the business day on Friday, September 20, 2013. The completed application and resume must be forwarded to the attention of the Lucas County Clerk Jody Balogh at the address listed above.

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Spend on Investments

After necessary expenses, spend your money on things that will make money.

A typical pile of savings can disappear in a market crash. Look for investments that produce a stream of revenue, such as a business, rental property or intellectual properties, so that the income from these investments helps pay for your regular expenses.

Break the Spend Cycle

Break the cycle of earning to spend. The truly wealthy use their investments to pay for their lifestyle, not their active income.

Think about how much money you would need to pull in each to live the way you want. Then consider how you can use the money that you currently make, whether from a job or other income sources, to connect it into additional cash-flow streams. Avoid Destructive Patterns

Many people don’t think about what spending money now means for the future. Just because you are bringing in a certain amount of money doesn’t mean you need to spend it.

“A new luxury car today could mean the difference between having a quarter-million dollars or even half-million dollars in the bank 30 years from now,” says Bosch. “Most people would think twice about buying that item if they knew the future ramifications.”

Don’t Restrict Too Much

There is still room in a budget for things you enjoy. If you really like to buy a cup of coffee every morning, don’t stop. Cutting out everything you enjoy from your budget is usually not sustainable.

The best way to save is to sensibly cut back on the things that don’t make a huge difference in your life and then use that excess money to invest in something that brings in more cash and ideally cash flow. Do that again and again, and the cash flow from your investments can quickly make a substantial difference in your life, even potentially allowing you to retire earlier than you thought possible.

For more tips on breaking the spend cycle and building wealth, visit www.ForeverCash.com.

The first step to saving more money is to change your attitude. Making smart choices today will pay off tomorrow.

Courtesy of State Point
Public Notice

Request for Proposals

The Area Office on Aging of Northwestern Ohio, Inc. (AOOA), is seeking applications from qualified and experienced bidders for the provision of Hot Home Delivered Meals and Hot Dining Site Meals in Lucas County for the 2014 program year to persons age sixty (60) years and over pursuant to Title III-C nutrition services of the federal Older Americans Act (as amended). Frozen meals may be provided where relevant due to client choice. Bids will be accepted for the entire meal program or portions thereof. Interested bidders are required to submit a Letter of Intent by 5:00 pm, Wednesday, September 25, 2013. A mandatory Bidder’s Conference will be held at 2:00 pm, Friday, September 27, 2013 at AOOA for anyone submitting a Letter of Intent. No application will be distributed without a Letter of Intent.

Please direct Letters of Intent to Rebecca Liebes, Ph.D., R.D., Director of Nutrition and Wellness, AOOA, 2155 Arlington Avenue, Toledo, OH 43609. For questions call: (419) 382-0624, ext. 1153.

Manager - Training & Development

Lucas County Children Services is seeking a candidate to fill the position of Manager of Training and Development. The position will ensure the effective delivery of training for staff within 16 counties in the NW Ohio region. Education and experience requirements and salary range can be viewed at www.lucaskids.net. Apply online or send resume and salary requirements by 09/25/13 to: LCCLS, 705 Adams St., Toledo, OH 43604 or Fax: 419-327-3291-No phone calls please. EOE Valuing Diversity

Musician Wanted

Skilled musician needed to play the organ and/or piano, traditional and contemporary gospel music. By NOTE and by EAR. Must be able to teach choir parts. Send resume and salary requirements to: The Clarence Smith Community Chorus, 1301 S. Byrne Road, Toledo, OH 43614. If interested, leave a message at 419-698-2330.

UnisOn is seeking a Clinical Therapist to provide services to clients with severe emotional disorders. Duties will include completing diagnostic assessments, developing treatment plans and providing individual and family therapy. Master’s degree and current Ohio licensure as a LSW or PC required. LSW or LPC preferred. Send resume with salary requirements to: Human Resources - CT, UnisOn Behavioral Health Group, Inc., 1425 Starr Ave., Toledo, OH 43605 Fax: 419-936-7574 Email: hr@unisonbhg.org EOE

CARE MANAGER

Full-time
Accountable for overall care management and care coordination of the consumer’s care plan, including physical health, behavioral health and social service needs and goals. Must provide health home services as needed. Must be licensed in Ohio as an LSW, LSW, PCC, PC or RN. Prior experience as a case manager preferred.

Send resume or apply to: Human Resources - CM, UnisOn Behavioral Health Group, Inc., 1425 Starr Ave., Toledo, OH 43605 Fax: 419-936-7574 Email: hr@unisonbhg.org EOE

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Project Manager

Parker Hannifin, a Fortune 500 Company, is seeking a Project Manager. You will lead the project management team to ensure our projects meet customer needs. You will provide leadership to team members and manage work processes. Contact us to learn more.

Assembler

Parker Hannifin, a Fortune 500 Company, has an immediate need for a Quality Engineer at its Hydraulic Filter Division located in Metamora, Ohio. The Manufacturing Engineer is responsible for improving processes, developing new products, and solving quality issues. Contact us to learn more.

Engineering Manager

Parker Hannifin, a Fortune 500 Company, has an immediate need for an Engineering Manager at its Hydraulic Filter Division located in Metamora, Ohio. The Engineering Manager is responsible for improving existing products, developing new products, and solving quality issues. Contact us to learn more.

Full Time Building/Grounds Maintenance Employee

Abundant Life of Perrysburg is a senior housing facility with 158 apartment units in Perrysburg, Ohio. We are seeking a full time experienced Building/Grounds Maintenance Employee to perform the following duties:

- Basic carpentry, plumbing, electrical, and painting maintenance
- Maintain the physical appearance of the facilities (inside and outside)
- Maintenance of gutters, walkways, parking lot
- Provide snow removal and salt to walkways
- Complete all work orders in a timely & efficient manner
- Maintain equipment of facility
- Must be available for after hours and weekend emergencies

Candidates must possess the following qualifications:

- High School diploma/GED
- A valid Driver’s License and willing to obtain a CDL License (Class C)
- Must have a professional presentation and positive rapport with residents/staff/contractors
- Minimum of 5 years experience in apartment maintenance
- Carpentry and plumbing skills are preferred
- HVAC previous experience a plus.

We offer a competitive salary and benefits package, including company paid health insurance. Abundant Life of Perrysburg is an Equal Opportunity Employer. Candidate must successfully pass a pre-employment drug screen, background check and driving record screening.

Please mail or deliver your resume including your history of employment to Abundant Life of Perrysburg, #1, 100 Trinity Court, Perrysburg, OH 43551. Your information can also be sent via email to ablife@corp.net. We will not accept interested applicants’ information beyond 5:00 p.m. on September 27, 2013.

Call to place your ad

419-243-0007

www.TheTruth

Toledo.com
Toledo and the Race Problem

"The biggest problems are not the overt racial bigots. They are people who see discrimination but remain neutral and do nothing about it. These are the people who let racially motivated behavior go unnoticed, unmentioned, or unmentioned. These are the people who won’t help."

As I have advanced in my study of race in America, I have, from time to time, tried to take the racial pulse of my hometown of Toledo, OH. This assessment involves mapping my current understanding of racial dynamics in America onto a critical reflection of my experiences in Toledo. My conclusion is that Toledo, like many other places in America, has reached a racial stalemate at a time where progress is critical. With race being played out on a national stage and seemingly at the center of our upcoming mayoral election, Toledo will be forced to take a substantive position on racial issues.

Toledo is not an overtly racist city. We are not openly hostile to differences in ethnic and racial backgrounds. I find evidence of this, for example, in our voting records – both locally and nationally – and our relatively active minority communities. While it is not clear to me whether we consider racial difference an attribute, or we merely select candidates in spite of their racial background, we don’t outright and openly hate people because of their skin tone.

While we select leaders who hail from a variety of backgrounds, we are not as progressive as we may like to think. It is delusional to believe that Toledo is a perfectly equal place free from the racial qualms that plague the rest of our nation. There have been several incidents over time involving TPD that have struck me as discriminatory. There are stereotypes and imagery perpetuated in local media that further brand people of different skin tones as the “other.” Like much of America, Toledo still has quite a ways to go toward effectuating a “more perfect union.”

Because our society’s portrait of racism is situated in a particular era (generally the 1960s at the height of the Civil Rights Movement), Toledo has not yet evolved our understanding of racial injustice to reflect the troubles of the day. Most of the country has moved past the days of blatant racial bigotry. Lynching, “whites only” signs, and anti-miscegenation laws are things of the past. The absence of these visible manifestations represents, to many people, the absence of racial injustice. Toledo has yet to deal with race on modern terms.

Recently, racial scholarship has focused on what is known as unconscious bias, which examines the ways that people express hostilities along identify differences without intending to do so. Scholars postulate that this kind of bias is a common form of modern racism because of a two-fold phenomenon. First, our society is full of racial imagery and racially coded language (like “welfare queen”). Second, most people either attempt to avoid racism by trying to ignore race or they live in a world in which they rarely have to confront racial difference. Although, in both scenarios, one refrains from consciously addressing race, in a society rife with (mostly negative) racial messages, people develop unfavorable racial sentiments, often without even being aware of it. The fact is, as many racial scholars note, we are bombarded with racial imagery everyday and it becomes a part of our lexicon and shapes how we view and interact with those who are different from us, even if we do not intend to be racist.

Additionally, there are generally two solutions to racism. One solution is erasing racist behavior. The second solution is ceasing racist behavior and providing recourse for past harm. The second solution often creates unacquiescence and controversy so lawmakers (including members of the judiciary) usually opt for the former. The problem with the first solution though is that it prevents the exploration necessary to discover the ways in which racist conduct persists in more subtle ways and can impact future conditions. Without such information, society ends up with vast disparities (like those reflected in the achievement gap and prison populations) that we are failing to fix (and some times even refuse to recognize as a problem).

Herein lies the crux of Toledo’s dilemma. While we are not intending to be racist, we are refusing to examine, discuss, and fix racial problems. This dilemma came into clear focus for me after reading a recent article about a mayoral candidate forum in Toledo that was held in front of a largely Black audience. With a Latina and a Black man both vying for mayoral votes, race was unsurprisingly among many questions asked by attendees. Although, the candidates answered the questions, they made sure to steer clear of any responses substantively addressing racial concerns. Similarly, I’ve seen several people complaining about racially targeted political ads airing in attempts to garner votes. It all sounds like a big racial mess where nothing gets accomplished. As leaders, their actions set the tone for the rest of our community. If they either refuse to engage in meaningful discussions about race or only employ those discussions as a measure of political expedience, then the rest of the city will surely follow suit.

In all fairness to the mayoral candidates, the truth is that race is an uncomfortable, difficult, and complex issue to tackle. I think that’s true regardless of your race. It is even more of a tightrope to walk as a political candidate when one wrongly spoken word can forever brand you as a glaring racist or a Black activist who ignores the needs of society as a whole. Still, these facts cannot impede the work that must be done.

Improving today’s racial problem requires proactive steps to understand and correct racial issues. In an effort to move forward, there are some simple steps we can take. First, the city must acknowledge that a problem exists. While it is impossible to have complete agreement among every person who’s reached the age of majority, the city’s leaders must unequivocally communicate that equality and acceptance are a priority. While there exists the urge to reduce racial tensions to isolated occurrences, or exaggerations that exist only in the minds of minorities, we must commit to meaningful collective progress. In addition to acknowledgement, there must be some form of awareness-raising. Perhaps this can be accomplished through a public educational campaign.

Second, descriptions of the problem are needed. Racism can occur in a variety of ways and not all ways affect all places equally or even at all. Some times it is most evident in educational disparities, other times the criminal justice system provides the starkest example of racial inequality, the list is endless and can include political participation or economic opportunities.

Some level of exploration is required to discover where the ground is ripest in Toledo for progress. Creating a task force to spearhead this initiative may be the best way to accomplish this. Lastly, we must develop practical, effective solutions. As I mentioned earlier, race is being played out on a national stage and there are other cities attempting to transition to a point of racial progress. After we achieve a more comprehensive understanding of the problem, we will be better positioned to seek out successful solutions and adapt them to our unique circumstances.

I believe that Toledo is representative of many places in this country. A mix of factors contributes to the racial tensions that seem more prevalent in our community today than in the immediate past. In the heart of the Rust Belt, Toledo has long depended on heavy industry for its economic survival. That dependence is now threatened.

The economy (and many other things about our world) is changing. Toledo must be part of the larger societal changes in order to grow. As our world (and our city) becomes more diverse, it becomes more and more critical that our city reflects diversity as a core value.

Growing means attracting businesses and people that will revive and participate in a new economy. People are attracted to welcoming places that embrace and value (not just ignore) differences. After I finished the first draft of this article, I learned that on November 12, Tim Wise, a well-known anti-racist would be speaking at Woodward High School. I am hoping that his address sparks the progress I speak of in motion.