“I had hit a ceiling as far as what I could do in Ohio. There was a lot more opportunities out east so I just took a leap of faith, came out here and worked hard. I needed a change of scenery and I needed to be where everything in music was happening.” - Mally
Plots, Plans and Payback II

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

“‘You can always find a seat on a bus going in the wrong direction.’

— Mama’s Pearls

Mayor Michael Bell

Just three weeks before the election, the Lucas County Democratic party, in an attempt to avoid further public embarrassment, appears to have kissed and made up with reinstating Yvonne Harper to the job of executive director. Although the party claims to have gotten back to “a focus of getting Democrats elected,” lingering hard feelings and mistrust are still apparent.

Harper called out Jack Ford, Carthy Finkbeiner and the Democrats on the 13abc Bridges television show for behind the scenes maneuvering that led to the “sloppy drunk strategy” to return Ford and Finkbeiner to political prominence in the eyes of the public.

Harper has always been a supporter of Mike Bell. When Ford and Labor (which has a reputation for choosing candidates they can control or perceive to be loyal rather than the best qualified) threw shade toward Harper by attempting to force her out, Harper fought back. Labor, which supports D. Michael Collins for mayor, is still angry at Bell and fearful about looming right-to-work legislation on the horizon.

Several candidates for mayor are still angry at Bell and fearful about looming right-to-work legislation on the horizon.

However, the African-American community is wary of Collins and hesitant to support anyone who supports him because of Collins’ perceived lack of cultural sensitivity toward minorities and failure to understand poverty.

Harper is a faithful member of Indiana Avenue Missionary Baptist Church, led by the respected and influential pastor Rev. John E. Roberts. She also heads the Perry Burroughs Democratic Women’s Club, the largest Democratic Party club in Lucas County and is an active member of the NAACP.

I talked with Mike Bell, current Toledo mayor about Harper and the melodramatic themes still emerging beneath the electoral surface including race, the black church, patriarchy and subjugation of women, and a return to the good ole days that never were. This is part II of our conversation.

Perryman: Let’s talk about your opponent. What is it that the public perceives that he brings to the job of Mayor of Toledo?

MAYOR BELL: That is the biggest question in the world because I haven’t heard him say anything that he can do.

I’ve heard him talk for the last four years and every time something started to move, he would be the stick in the spokes. But he never ever brought any solutions. I don’t know why anybody would get behind somebody that has never demonstrated any solutions. The candidate doesn’t like the police chief, probably one of the best police chiefs we’ve ever had, and is always jumping on him, anything he’s trying to do. Collins didn’t like the cameras, he didn’t like the motorcycles and he didn’t even really vote for the chief to take office even though he said he would.

Perryman: Are you saying he’s merely a sorehead and if so, how can you move forward?

MAYOR BELL: You can’t and here’s the problem. Here’s a police chief that people should be raving over because he’s dropped crime anywhere between 17 and 24 percent but does he get his accolades for that from that particular candidate? No. So what are we going to go back to? That’s my question. The police chief has an MBA, went through all four promotional exams, he’s come through the system, he’s gone through the FBI school and he’s the chief. So why would you think that you know more than him when his qualifications are way past yours? Now the candidate will say well I never took a promotion exam because I didn’t want to do that. Then why would you jam on somebody that does? And his whole career has been about jamming on people that are above him. So I don’t see him bringing anything to the table that would make me want to vote for him.

Also, here’s something that is interest-

... continued on page 3
An interesting philosophy on something that's supposed to be based on democracy and I think that unless something changes drastically you're going to have a party meltdown.

Perryman: There is a certain group of “disaffected Democrats” such as Yvonne or Joe McNamara. If available, would you find a place for talent like that in your campaign or administration? And finally, as an ex-union member, what is your current feeling toward labor?

MAYOR BELL: There are some talented but disaffected individuals and if I utilized them it’s got to be at their pace. And here is the other thing. There are a lot of people stacking up against me and I have an extreme appreciation for that. But I don’t feel like I’m outnumbered or outgunning. I just know what’s standing in front of me. The percentage of union members in the city of Toledo is 13 percent.

So if I rolled over and said okay I just want this endorsement because I’m only going to take care of the unions, that’d mean that as mayor, I wouldn’t be watching out for the other 87 percent of the people I’m supposed to be watching out for. Instead, my boss would be this one group of people. That would not be fair to the rest of those who are paying in the same amount of tax money and deserve to be treated as equal as anybody else.

So I need to be clear with this, I’m not anti-union I’m just pro citizen and the pro citizen part is the part that’s getting me in trouble. I have no other chips in the game except trying to do it right. I think I’ve demonstrated that. I’m committed, committed to the citizens because everything I’m about, the education I received, the quality of life I have, is because people in the City of Toledo gave it to me and I’m just trying to give back.

Perryman: Thank you for your time.

Contact Rev. Donald Perryman, D-Mo, at ddperryman@centerofhopebaptist.org
Little Generation Day Care Receives Early Childhood Education Expansion Grant to Fund FREE Preschool

Special to The Truth

Little Generation Day Care received an Early Childhood Education Expansion Grant through the State of Ohio for the school year of 2013/2014 to fund 98 new preschool slots for low income families. The goal of this grant is to enroll new children who are not receiving preschool funding through JFS, CSB or Head Start, so that they will be ready for Kindergarten and to improve reading and math scores.

Little Generation just received an award rating of 4 Stars through the Step Up to Quality rating system in the State of Ohio at both locations. This means that the teachers have degrees, are well trained and are continuously working with families to ensure the Kindergarten readiness of every child. Only highly rated 3 & 4 Star centers were considered for this grant to ensure that children are prepared to enter school at the top of their classes.

Deneene Stephens, a parent of children who attended Little Generation Day Care says, “Little Generation has given my kids great opportunities to learn, opening their little minds up to explore a lot of things I didn’t have as a kid. The staff is doing an excellent job with my kids and we appreciate it in every way. My family wants to thank Little Generation for the love and support given to us.”

Little Generation Day Care is “committed to investing its best in little minds that will one day be great minds.” Children learn their ABC’s, 123’s, colors and shapes, as well as appropriate interaction skills. In addition, children learn Spanish, Sign Language, Foreign Language Music, phonics, extended geometric concepts, extended counting in English and Spanish, and appropriate performance behavior and skills. Children are graduating from Little Generation and are entering kindergarten already at the top of their class, says Gladys Green, founder, owner and operator of Little Generation!

Little Generation Day Care holds the belief that parents and children can be anything they want to be and purposefully equips them to reach for their dreams.
It’s Election Time and We Can Make a Difference

By Jay Black, President, TAACC
The Truth Contributor

The Toledo African American Chamber of Commerce (TAACC) advocates and promotes the economic growth and development of African American-owned businesses by focusing on the development of business opportunities, business alliances, and legislative advocacy. (TA-ACC Mission Statement)

Shortly after our article ran last week, I was approached, as I was leaving a business meeting, by a young lady who asked, “Tell me how to put some of ideas in your questions to our community in to practice.” I will attempt to do so in the commentary that follows:

1. Make a conscious effort to support African-American-owned businesses. Small businesses account for the largest share of net new jobs generated each year. As our member businesses grow and prosper, we can begin to address the unemployment rate in the black community because we will hire those family members and people from our churches whom mainstream businesses will not hire. We will also begin to address the disparities in health, education and crime as well.

2. For those organizations who ask you to support their levies, ask the following questions: What is your employment record on hiring African Americans? How many African Americans do you have in key decision making positions compared to all positions? How much of your overall procurement dollars are spent with African-American-owned businesses? How much of the past levy monies was spent with African-American-owned businesses? These are all fair questions because the black community supports all levies more than any other ethnic group on a proportional basis, yet we get the least amount of economic benefit compared to other groups for our support.

3. When the politicians come asking for your support, whom you only see when they are running for office and then do not use their political influence to economically support the black community, ask the following questions: What African-American-owned businesses do you personally patronize? How many African Americans do you have on your staff (and in decision-making positions)? What percentage of your budget is spent with black-owned businesses? What will you do to help our business community?

4. Ask the African-American politician who brings people who are running for office to your church (again, the only time you see them is when they are running for office) if the candidates in turn take the black politician to their churches, temples, mosques or synagogues? I will bet you a cup of coffee the answer is no. Ask the African-American politician what deal he has struck with the candidate for taking him to the black church? See Romans 16:17.

5. Ask your pastor who allows politicians who don’t represent our community’s interest, why he is allowing wolves in sheep’s clothing to address the flock? Secondly, we must demand that those pastors who are not called or trained in politics and business to stick to what they are called to do, and that is to preach the gospel.

As a community we must do what other ethnic groups have done for ages and that is to stop supporting those who won’t support us.

Next week I will report on the results of our recent meetings with Toledo Board of Education members to the community.

Josh Project Swim Classes Set to Start

Special to The Truth

The Josh Project hosted Orientation and Registration for the Fall Swim Classes October 10 at 5 p.m. in Room 1080C at The University of Toledo, Scott Park Campus.

Classes begin Thursday October 24. Placement testing will be held Tuesday October 22 at 7:30 p.m. at the University of Toledo Health Education Pool (main campus).

Classes are available for children and adults ages four and up. Students may enroll for lessons one or two times per week. Enrollment fees are as follows:

Children: 4-17 – once per week $20; $15 for each additional sibling
Children: 4-17 – twice per week $35; $30 each additional sibling
Adults: 18 and up $40 - once per week
Adults: 18 and up $80 - twice per week

Orientation will provide drowning prevention information and all details related to our nationally recognized learn to swim program. Classes held at the University of Toledo Health Education Pool Tuesdays and Thursdays beginning at 7:30p.m. Child classes are 30 minutes; adult lessons begin at 9pm and last 45 minutes.

For more information and other class listings please visit www.joshproject.org, or email info@joshproject.org

Please call Tankeeya Butts – 419-574-2799 – for more information.

Thank you very much!
Hon. Connie F. Zemmelman, president of the Toledo Bar Association, announced the results of the poll taken of Association members regarding candidates running in the upcoming election for judges in local courts. The poll was taken August 22 through September 6, 2013. Biographies of each judicial candidate and a survey were emailed to members of the Toledo Bar Association. The questionnaire asked members to indicate whether they felt judicial candidates are “highly recommended,” “recommended,” or “not recommended” to serve as judges. The qualifications were based on integrity, legal ability, legal experience, fair-mindedness, promptness, professionalism and judicial temperament, public and community services, and other qualifications bearing upon their fitness for the office. Bar members were instructed to vote only if they had sufficient information concerning the candidates to form an opinion of their qualifications.

<table>
<thead>
<tr>
<th>Toledo Municipal Court</th>
<th>Highly Recommended</th>
<th>Recommended</th>
<th>Not Recommended</th>
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<tr>
<td>Amy J. Berling</td>
<td>13.0% (39)</td>
<td>34.2% (103)</td>
<td>52.8% (159)</td>
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<tr>
<td>Gretchen S. DeBacker</td>
<td>30.6% (75)</td>
<td>45.7% (112)</td>
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<td>Joshua W. Lanzinger</td>
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<td>44.1% (108)</td>
<td>38.0% (93)</td>
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<td>Kenneth W. Phillips</td>
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<tr>
<td>Molly Mack</td>
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<td>48.7% (91)</td>
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<tr>
<td>Thomas G. Mackin</td>
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<td>Bowling Green Municipal Court</td>
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<tr>
<td>Mark B. Reddin</td>
<td>55.2% (101)</td>
<td>41.0% (75)</td>
<td>3.8% (7)</td>
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Is Homeownership Within Your 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 homebuyers 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 State Point*
How to Write a Winning Cover Letter

By Tiffany Reynolds
The Truth Contributor

Although cover letters are not as long as a curriculum vitae or resume, they still require the same attention. Whether you submit your application online or in person, you need a cover letter. There are cases when a cover letter might not be necessary, but having one ensures that your resume gets read by the hiring manager or employer. Take note that hiring managers don’t always spend a lot of time going through job applications. In most cases, they would jump right into your skills and work experience to see if you would be a great fit for the job.

So how do you compose a winning cover letter? Here are some tips you can follow:

1. Go through the job post and take note of the keywords used by the employer or hiring manager. This is often neglected by job applicants. Make sure to highlight or underline those keywords used in the job post and use them in your cover letter. This not only makes your resume appealing but it gives employers or recruiters the impression that you were paying attention to the job post. Attention to detail goes a long way.

Don’t use a generic cover letter. This is usually the case with job applicants. When you look at a job post online, have you noticed that most recruiters would say something like “Don’t submit a generic cover letter”? That’s because a lot of people don’t take the time to write a cover letter that is tailored to the job they are applying to. Whenever you submit a cover letter, don’t be lazy and submit the same template. Chances are you’ll end up submitting one that has the name of another recruiter.

2. Use the same font size. A cover letter has to have the same font and font size. Avoid using fancy fonts. Fonts like Arial and Times New Roman size 12 are highly recommended since they make the text easy to read. You don’t want to give the recruiter a headache now, do you?

3. Tell the recruiter why he or she should be interested in you. Most likely, the recruiter has a pile of applications to read. Make yours stand out by saying something like “Please find my attached resume that highlights my qualifications and ___ years of experience in ___.”

4. Highlight an achievement in your career. You probably have a couple of achievements through the years, or if you’re a fresh graduate, you might have something that you’re really proud of achieving. Make sure to mention one achievement that you are most proud of and that is relevant to the job.

5. Tell the recruiter or employer what you can bring to the table. It’s not what the company can do for you, but what you can do for the growth of the company.

And lastly, review your cover letter for any mistakes in grammar and spelling. You can ask a friend or anyone in your family to read your cover letter and ask them if they spot any mistakes.

6. Work the Net = Networking Gala

Are you unemployed? An entrepreneur? Do you wish to change careers? Or, do you enjoy meeting new people? If so, this experience is just for you. What do you think is the quickest way to reach your goals in obtaining employment or business opportunities? Did you say, networking? You’re correct, it is networking. Believe it or not, most people do business or hire “who they know” or said another way, “who knows them.” The bottom line everything hinges on networking.

This “Work the Net = Networking Gala” was created for three reasons: to provide an atmosphere of happy people filled with ambition and passion, learn how to “Work the Net = Network” more efficiently and most importantly build employment and business connections.

As the name implies, “network”, it truly indeed takes WORK to find that ideal opportunity. The first rule in “Work the Net = Networking” is don’t give up.

Here’s an example, let’s say you met a human resources manager during the “Work the Net = Networking Gala” who shared an interest in speaking with you further next week. He provided you his business card and the best number to reach him. On Monday you phoned and left a detailed message. Three days pass. And, no return call. Don’t give up!

You may not receive a return call on the first try, second, third, fourth or fifth but on the sixth call you may hit the jack pot. Statistics prove you receive more return on investment after the sixth try. Wow!

Here’s the point. Consistency is the name of the game. Don’t give up on you. My friend, let’s join together and Work the Net.

What: Work the Net = Networking Gala
When: Monday, October 28, 2013
Where: Kent Branch Library : 3101 Collingwood Blvd.
Time: 6:30 pm – 8:00 pm
To register visit: http://www.tiffanyreynolds.com/event/do-you-like-to-network-well-this-event-is-for-you/

Tiffany L. Reynolds, Success Coach & Published Author, “Need a Job? Then, Do SUMthing!”
www.tiffanyreynolds.com 1.855.234.9797
What to Know When You Work From Home

Special to The Truth

If you ever work from home or plan to, there are many things you need to consider to make sure your home office is conducive to productivity. From preventing technological snafus to dealing with the social realities of working where you live, preparing yourself for the home office experience is important:

Stay Focused

Working from home provides flexibility and work-life balance. But the flip side of the coin is a risk of distraction.

Stay on task by planning your day in the morning, setting strict working hours, and sticking to the rules you create — such as no television or personal calls during the day.

Make sure your family and friends know that working from home is not synonymous with an extended vacation.

Protect Your Work

When you work in a central office, you rely on your company’s tech support team to protect your work and data. But when you work from home, you may not have that luxury. Over half of all small business owners have had to redo work due to a lost or deleted file, according to a research study conducted by Carbonite, a provider of automatic data backup. Be sure your work is not in vain.

Protecting your work against data loss can be a challenge. And while many home-based workers and small business owners are concerned about data loss, most aren’t taking full advantage of what is known as cloud computing. These days, you can back up all of your data securely on the Internet so you are covered if your personal computer goes down.

New technology is making data protection an easy, affordable investment. For example, Carbonite offers cloud backup solutions that are robust enough for a medium-sized business and affordable for even very small ones. Because it backs up computer files automatically, you can set it and forget it, so you can be productive on your bottom line. And if your work keeps you on the go, you’ll have access to your backed up data from any computer, smartphone or internet-connected device.

To learn more about automatic data protection, visit www.Carbonite.com.

Stay Connected

Many people dream of working from home to avoid long commutes, co-worker distractions and other office pitfalls, but once they start, they realize that it can be a lonesome prospect.

You can combat work-from-home loneliness with a bit of structure, however. Make full use of your lunch hour by using the time to run errands, have a lunch date with a friend, hit the gym or otherwise break up the day with conversation and interaction. Also, don’t be shy about picking up the phone or using Skype to touch base with colleagues, versus sending an email.

While you may not be dealing with traffic jams and chatty cubicle neighbors, working from home comes with its own set of challenges. Preparing for them can make the experience more productive, happy and fulfilling.

 courtesy StatePoint
Minority Business Enterprise Workshop

Ohio Senator Edna Brown and Toledo City Council President Paula Hicks-Hudson, in partnership with the Toledo Minority Business Assistance Center (a division of the Ohio Department of Development), Assets Toledo, the City of Toledo Affirmative Action office and Local 500, will be conducting a workshop to allow interested local minority businesses owners to become certified as “Minority Business Enterprises” (MBE’s).

As you may know, attaining the MBE certification will afford the opportunity to enter into business relationships with companies that currently have (or will have) contracts with the state of Ohio, as well as with the State of Ohio. This endeavor comes in light of Governor Kasich’s initiative to attain 15 percent inclusion, which translates to approximately $300 million dollars of Ohio’s economy!

The event will be divided into two separate forums: 1) a pre-certification session, and 2) the “actual” workshop to be conducted by the Toledo Minority Business Assistance Center. The workshop will provide internet access, and one-on-one instruction that will effectively guide attendees through the certification process and will also provide access to excellent networking opportunities across various industries.

More information is forthcoming.

The schedule of events leading to the MBE Certification Workshop is as follows:

- Press Conference: with Senator Edna Brown, Council President Paula Hicks-Hudson and the contributing partners (to inform the community about the workshop) will be:
  - Friday, October 18, 2013, 10:00 AM at the Local 500 Hall (on Ashland Ave.)

- Pre-certification Session: for all interested MBE’s
  - Monday, October 22, 2013, 6:00 – 8:00 PM at the Kent Library (3101 Collingwood Blvd)

- MBE Certification Workshop:
  - Tuesday, October 29, 2013, 6:00 – 8:00 PM at the Kent Library (3101 Collingwood Blvd)

Please look for additional information to be coming.

The Catholic Club Announces Sponsorship of the USDA Funded Child and Adult Care Food Program

Meals are available to all enrolled participants without regard to race, color, national origin, sex, age or disability and will be served at no separate charge &§26.23(d).

The U.S. Department of Agriculture prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual’s income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.) If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form.

You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov. Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339; or (800) 845-6136 (Spanish).

Catholic Club, 1601 Jefferson Ave., Toledo, Ohio 43604

Night Personality for URBan Radio Broadcasting’s WJZE-FM

URBan Radio Broadcasting Toledo Ohio has an immediate opening for a Night Talent for WJZE-FM (HOT 97-3 Blazing Hip Hop and R&B). This position requires an experienced person who can motivate the Toledo audience while enhancing our street presence and overseeing Web presence. You must be very organized, extremely motivated, driven and have a burning desire to win. Working knowledge of digital equipment is a must. This position is now available and we will start an immediate interview process. Please get us all the details about yourself immediately, including an air check. You can overnight this information to:

Rockey Love
Program Director
URBan Radio Broadcasting
720 Water St., 4th floor
Toledo OH 43604

or email your presentation along with your air check to rockeylove@urbanradio.fm

(419) 244-6354
Fax: (419) 244-8261
The Book of Money by Daniel Conaghan & Dan Smith

By Terri Schlichenmeyer
The Truth Contributor

There’s not enough money in your wallet.
Actually, when you get right down to it, there never is. There’s always something else you want to buy, always another plan, idea or future desire to save for, or buy. The truth is, you just can’t get enough money.

But what do you know about those Benjamins in your bankbook? Whatever your knowledge, learn more by reading The Book of Money by Daniel Conaghan & Dan Smith.

Nobody, of course, knows exactly when humans created currency, but historians believe that it happened in Mesopotamia “at least 5,000 years ago.” A king in the Middle East later minted coins, and the Greeks followed suit by making them from bronze nearly 2,500 years ago. That money had to go somewhere, so banks were eventually created - and since banks need funding, too, methods of credit were invented.

We’ve come a long way from there: we have PayPal, mobile money, a global economy and online banking. We have more options than did our ancestors – and we have more disparity.

Today’s wealth is very unequally distributed, world-wide, and the gap is becoming a canyon: a tiny percentage of the world’s adults own the vast majority of the money pie. Land prices skyrocket on some continents and nose-dive on others. A single dollar buys a half-gallon of milk in Kenya, but only a third of a latte here. Our debt ceiling climbs to head spinning heights, while that of Germany and the Netherlands is “relatively modest.”

So what’s a person to do?
Well, you could play the lottery or the market, but there are pitfalls to both. You can go into politics. You could invent the next new thing in banking, or you could rob one. If you’re savvy, you might marry into money, or inherit it. You could get more money by borrowing it, but you’d have to pay it back. And if all else fails, you could do it the old-fashioned way, and save.

Getting more money is going to take familiarity with science and psychology. You’ll need to know terms and differences between kinds of banks, and have an understanding of the world’s economies – info that’s all in this book.

But just remember: money can’t buy happiness.

It does, however, buy you more fun.

So you say you know what you like: it’s green and foldable and that’s what matters. But there’s a lot more to moola, and The Book of Money helps you understand it all.

It would be difficult, in fact, to come up with some facet of economics that isn’t included here. Authors Daniel Conaghan and Dan Smith even touch upon subjects that don’t, initially, seem to have anything to do with money but they point out correlations in easy-to-grasp language, graphs, full-color pictures, and plenty of sidebars.

This is one of those volumes that you’ll want to keep in your office, for reference or for fun. Either way, if you’ve a passion for pesos (and more!), The Book of Money is a book you’ll never get enough of.
The Martian Comes Back To The Glass

By Monique Ward
The Truth Contributor

Recently I was able to catch up with local-turned-international hip-hop producer Mally The Martian. Mally, a Toledo native, who now is the in-house producer for multi-platinum rapper Fabolous, gave us a glimpse of his life and what we can expect from him in the future.

Monique Ward: What or who inspired you to be a rapper/producer? When did you make your first rhyme/beat?
Mally The Martian: My biggest inspiration was my uncle Ray Armstrong a/k/a Mr Rite. Music runs in my family and he showed me that I had it in me. My mom bought me my first keyboard when I was 12 and I made my first beat on that keyboard.

MW: At what moment did you realize that you can make being a rapper/producer a career and not just a hobby?
MM: Back when the SwaggaBoyz started to pick up notoriety and get noticed. Then I got my first placement with Tyga with a song called “Remember Me” and that lit a fire up under me.

MW: What made you relocate to the East Coast vs living in Ohio to do your music?
MM: I had hit a ceiling as far as what I could do in Ohio. There was a lot more opportunities out east with who I knew so I just took a leap of faith, came out here and worked hard. I needed a change of scenery and I needed to be where everything in music was happening at.

MW: How do you juggle being a father along with your demanding career?
MM: That’s exactly what you do...you just juggle it. It takes extra money and extra time but you got to make time for things that you love. I love my son so it’s important to me to be in his life. It’s just that, putting that extra effort to make my presence known to let my son know that I support him and that I’m there for him.

MW: How did you get connected with Fabolous and become his personal producer?
MM: Well I knew Fab’s brother Paul for years and we would always do music together. I would produce records for Paul but Fab heard what was going on and invited me to the studio to hear more records. Me and Fab, organically became close, good friends. He respected my ear and my vision a lot of times, letting me do my thing. I did a lot of in-house work for him because we saw each other every day and spent a lot of time working on those projects. They took me in like family out there.

MW: Is Fabolous hard on you as his producer?
MM: He ain’t necessarily hard on me. There is a mutual respect. It’s not a situation where I’m going in and Fab’s the boss, a dictator or a drill sergeant. We collab and bounce ideas off of each other. I come to him with an idea. Sometimes he likes an idea and sometimes he might not like it. That idea may not be for him. I know his music in and out. I know him just as much as he knows me so it’s really easy for us to work together. He asks me to do more things for him because he’s comfortable with me doing things because I know him.

MW: What is “Never Stop Dreaming” and how did it come about?
MM: “Never Stop Dreaming” is an indie label and production company. It came about when my brother Chief he actually saw that phrase tattooed on somebody and it summed up everything we’ve done so far. He brought the phrase back to me and I told him we’re going to start the company because it embodied our journey thus far.

MW: Are there any other well-known artists that you currently working with or have worked with in the past?
MM: Tyga as I’ve said before, Jada Kiss, Vado and I’m looking forward to doing some work for Pusha T. on his next project. Ahhh ... there are so many people that I work with. I look forward to working with this Motown artist, Stacy Barthe. She’s a singer/song-writer and she’s cold-blooded. We’re supposed to be linking up by the end of the month. I’m also finishing up Fab’s album as well whatever he needs me to do for that right now.

MW: Where do you see yourself in the next five years?
MM: Being bigger and better!!! Working hard... Still working hard ... there’s no complacency.

MW: Do you have any personal projects or shows coming up that you would like us to know about?
MM: My release party for my album Mall Street will be October 18 in Toledo at Infinity Lounge and October 19 in Columbus at Red Zone. Fab will be hosting both parties. The album will be free and available early late October/early November.
Politics – Ho Hum, as Usual

By Michael Hayes
Minister of Culture

Government shutdown, blah blah blah.

There’s a different type of shutdown that occurs whenever people who follow politics start discussing politics, everyone else within earshot just shuts down.

Ears go deaf. Minds go numb. Words stop making sense.

What the hell is a debt ceiling? What the hell is a sequester?

Why did the government stop funding itself and how is that even possible?

I’m starting to see that the average person doesn’t have a shot in hell at understanding what goes on in Washington … not because politics are divisive, but simply because the conversation alone makes ordinarily smart people feel like idiots.

Smart, hard working Americans like you and I can prove ourselves knowledgeable in our roles at work and even quite brainy in our hobbies.

Many of us are well-read individuals with deep vocabularies and wide interests. Many of us actually do give a damn about what goes on in the news, but the mental demands of our own day-to-day lives leaves us too exhausted to peel back the layers in even our own day-to-day lives leaves us too exhausted to peel back the layers in

GOVERNMENT SHUTDOWN

This is not my opinion, this is fact you can research for yourself.

President Barack Obama is not in any way at fault for the current shutdown.

Congress has the power to halt spending and other operations that keep this nation humming along and the Republicans in the House of Representatives have single-handedly disadvantaged millions of Americans by causing this shut down.

Although the Affordable Care Act is the closest we can get for now, we should all support it.

The money is already there to pay for it. They don’t have any actual logical reason to be against it other than the ideology that Americans already get too many handouts.

Which is a premise so flawed it warrants psychiatric evaluation.

ATTACKING THE WHITE HOUSE

Miriam Carey drove from Connecticut to D.C. with her one-year-old baby last week and attempted to smash through barricades at the White House and the Capitol building with her Nissan coupe. Although she was un-armed, she was shot and killed by federal law enforcement.

But is death really the penalty for posing a threat to the most secure buildings in our nation’s capital? Multiple examples prove this use of force was uncharacteristic for the offense and flat out uncalled for.

In 2005 a man named Lowell Timmons drove up to the White House and claimed to have explosives in his van. It ended with a stand off but no fatal shots from police.

There have actually been instances of people taking out guns and shooting at The White House, once while a sitting president was inside relaxing as the bullets hit the walls and windows. None of these people were shot and killed, only arrested.

A white man with a gun poses a threat, police throw them in jail. One for only three years.

A black woman with NO gun poses a threat, police shoot and kill her.

I’ll stop there for now.

Just know, if I address a political subject I’m doing so with you all in mind and what you already have on your plate. It’s just about common sense and awareness at the end of the day. But if you want to gain a greater perspective on the what’s going on from a progressive point of view… I highly recommend N.P.R., Huffington, Rachel Maddow on MSNBC, and the Jon Stewart/Colbert Report lineup on Comedy Central.

Trust me, those sources are worth your while and will break things down so you can understand… even if that new found knowledge makes you want to laugh or cry or both.

I’m all for evidence-based “conspiracy” theory, but some of our brightest minds have done that path to the point of no return.

Which just becomes one less possibly informed voter for the true evil doers to worry about.

See, if you don’t know what Gerrymandering is… I can’t blame you anymore.

You’re already in too many rat races to work your way through yet another labyrinth.

But although I understand why most people wash their hands of political subjects, I still have to keep it super trill by reminding everyone that an empty head is that much easier to chop off.

Our numbers and our access to information are our only real advantages in this fight.

And don’t get it twisted thinking that this is some fight between Obama and Congress, this actually does affect you …yes YOU READING THIS, YOU.

If a group of Congressmen elect to end programs you depend on, or cut funding to the industries that employ you or suspend the rules ensuring the quality of our air, water and food… shouldn’t you know what influences the minds of the people making such crucial decisions?

Voter turn out for Congressional elections is abysmal.

Most of us don’t care about who controls the House or the Senate but then end up directly impacted when the wrong people get in those seats.
Digital Media Specialist

WGTE Public Media seeks a fulltime Digital Media Specialist. The position is responsible for maintaining a Windows IIS Server, SQL 2012 Database server, and in-house Content Management System as well as Wowza Streaming Servers. A strong knowledge of ASP, HTML, CSS JavaScript and SQL are required; knowledge of PHP, HTML 5, Jquery, FFmpeg, Adobe Photoshop & Illustrator, video and audio codecs, Flash Media Encoder, Regular Expressions, Wordpress, as well as the ability to travel locally and have a flexible evening schedule for events are preferred. Submit a cover letter and resume to: Human Resource Manager, PO Box 30, Toledo, OH 43614, or online at employment@wgte.org.

EOE/AA/ADA

WGTE Public Broadcasting
1270 South Detroit
Toledo, OH 43614
Alth: Michelle Turner

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. May provide health home services as needed.

Must be licensed in Ohio as an LISW, LSW, PCC, home services as needed.

Experience working with children and families is preferred.

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

EOE

Clinical Therapist – Childs Partial Hospitalization Program

Full-time

Unison is seeking a Childs Partial Hospitalization Therapist to provide services to children with severe emotional disorders.

Master’s degree and current Ohio licensure as a LSW or PC required. LISW or LPCC preferred. Experience working with children and families is preferred.

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

EOE

Clinical Therapist – Home Based Family And Child Services

Full-time

Unison is seeking a Clinical Therapist to provide services to children and adults with severe emotional disorders in community settings. Duties will include completing diagnostic assessments, developing treatment plans and providing individual and family therapy.

Position is based at Starr Avenue but requires work in the community. Master’s degree and current Ohio licensure as a LSW or PC required. LISW or LPCC preferred. Experience working with children and families is preferred.

Send resume with salary requirements or apply to:

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

EOE

Medicaid Clerk

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

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

Send letter of interest, resume’, copy of license, transcripts and references. All information should be sent to Secor Gardens Academy 3319 Nebraska Ave. Toledo, Ohio 43607 to the attention of Dr. Samuel H. Hancock, Superintendent.

Underrepresented minorities and women are encouraged to apply.

School Bus Driver

Secor Gardens Academy

Must be able to work with students K-5 and submit to a criminal history check. Must have appropriate credentials (certified CDL Class B, passenger and School Bus endorsements and Airbrake). Call 419-534-1997 and send resume, including references, to the attention of Dr. Samuel Hancock, Superintendent/Principal Secor Gardens Academy 3319 Nebraska Avenue Toledo, Ohio 43607. We are an equal opportunity employer. Underrepresented minorities and women are encouraged to apply.

School Bus Aide/Monitor

Secor Gardens Academy

Must be able to work with students K-5 and submit to a criminal history check. Assist in the safe and pleasant transportation of children enrolled in the program, under the direct supervision of the bus driver or site Superintendent. and send resume, including references, to the attention of Dr. Samuel Hancock, Superintendent/Principal Secor Gardens Academy 3319 Nebraska Avenue Toledo, Ohio 43607. We are an equal opportunity employer. Underrepresented minorities and women are encouraged to apply.

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Gabriel Adds Two Key Endorsements in City Council Run

Theresa M. Gabriel, an independent candidate for Toledo City Council – At Large, announced last week that she has picked up two key endorsements --- the Toledo Police Patrolman’s Association and Toledo Firefighters Local 92.

Dan Desmond, vice president, Toledo Police Patrolman’s Association informed Gabriel that TPPA voted to endorse her candidacy.

Gabriel has a total of nine major endorsements for her campaign. The others include; AFL-CIO; Teamsters Local 20; Local 500 Laborers; AFSCME - Council 8; United Food & Commercial Workers Local 75; as well as Region 2-B UAW and Toledo UAW CAP Council.

“I am honored that these unions which represent hard-working men and women have voted to endorse my run for Toledo city council. I recognize the trust that they are placing in me. If I am fortunate enough to be elected, I will be a voice for all working men and women of Toledo,” said Gabriel.

Gabriel is running on a platform of improving public safety, rebuilding city infrastructure, and revitalizing neighborhoods.

“These three issues stretch across all lines in the City of Toledo, but definitely impact seniors, said Gabriel. “As it pertains to safety, we need to increase police strength, and expand neighborhood police patrols. We need to not just increase services to seniors, but also make sure that they are fully aware of the programs available to help them. We have people in this city willing to volunteer their time through programs like Block Watch, so we have to make sure that they have the resources available to support their efforts. We also have to expand our parks and recreation programs so that the youth of our city do not gravitate towards gang activities. Finally, we need to address the gang problem.”

Gabriel says that there are many issues confronting the infrastructure in the City of Toledo which need to be addressed. Those issues include the spending of capital improvement dollars, neighborhood repairs, fixing street lights that do not work, and improving the lines of communication between the city and the various neighborhood groups.

“Citizens, especially seniors, see their neighborhoods in decline and with it, their property values. I want to strictly enforce code and nuisance abatement regulations. I want a response and follow-up to all neighborhood complaints within seven working days. We need to improve neighborhood park maintenance programs, as well as expand park and recreation programs for our youth. We need to offer support to neighborhood organizations to help them maintain and expand their services. I will meet with these organizations and listen to their concerns. They are the ones that know what’s best for their neighborhoods.”

Gabriel has over 20 years of business experience and over 30 years of experience working with organized labor like CBTU, AFSCME Local 7, and AFSCME 2058. She has nearly 60 years of experience working with community service organizations on local, state, regional, and national levels. Finally, Gabriel has over 45 years of public sector experience which included positions with the City of Toledo as commissioner of Streets Bridges and Harbor, director of Parks and Recreation, as well as director of Human Resources, and assistant chief of staff to the mayor.