



Volume 25, No. 8

*"And Ye Shall Know The Truth..."*

December 18, 2013

# The Community Empowerment Awards



*Bishop Marjorie Holt and Perlean Griffin*

**"There are people who have impacted our lives. I stand today surrounded by giants, individuals who impact our community and rarely hear thank you." Bishop Holt**

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# The Power of Chocolate

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

... Color is not a human or a personal reality; it is a political reality.

- James Baldwin



The tradeoff of having the most racially-diverse mayoral executive staff in Toledo's history dissolved before our eyes, is the unprecedented presence of five African Americans on Toledo City Council. Despite the enormous clout such a potential "chocolate city council" coalition might yield, there are political landmines that could blow the fledgling federation apart before it gets started.

The first and most critical challenge will be how it handles the selection of council president, a position held currently by Paula Hicks-Hudson but apparently also coveted by Jack Ford.

"Certainly, I want the presidency again," asserted Hicks-Hudson, who feels that the city and black community would be better served by her continued leadership. "I have the time; I have the experience. There are a lot of people who say, 'Well, you know, he's been mayor.' But he was under the strong mayor model and on Council when it was under the City Manager form. So it's a different day. I have as much experience, if not more, than he does. I won't go into health, but I think I'm in better shape than he is health-wise, and I have better ideas about how Council can work as a unit.

"The thing about being president of Council is to manage and to help Council work more efficiently. In the past, it was quite dysfunctional. Fights would erupt on the floor. People wouldn't talk to each other. It was more of a 'let me just come in with walk-on legislation to get you,' that kind of stuff.

"And I've been working very hard to get us away from that, to get us more to working on issues that we can collaborate on, versus this whole gotcha piece. I have the ability to work across party lines, like with [Councilman Rob] Ludeman

on the pet store legislation. He and I co-sponsored that, and we worked together to fashion compromise legislation. And I think, also, that there are things that need to continue to happen, and I think that I have that personality, and that vision to sustain those things, working with this new administration, being able to ask the tough questions," she emphasized.

While there is tremendous power in the City Council presidency position, Hicks-Hudson's election will ultimately be settled by the uncertainty of party politics. The decisive vote could come down to whomever is appointed to replace Collins' soon to be vacated District 2 council seat.

Long time progressive Democrat Frank Szollosi, has just been appointed to run a statewide campaign for a major environmental group on an issue appearing on next November's ballot and has withdrawn his name from consideration.

Councilman Adam Martinez, who lost his battle for re-election in November, having realized that he likely cannot hold the seat past the upcoming May's election, has also decided not to seek the appointment.

With Ludeman already working tirelessly on her behalf, Marcia Helman, owner of the Lickety Split ice cream store, and a favorite of the emerging Republican-leaning South Toledo power base, is likely to be elected to the permanent seat on May 6. Therefore potential Hicks-Hudson supporters that are also willing to occupy the seat on an extremely short-term basis are currently difficult to recruit.

Yet, Hicks-Hudson expects the group of five African Americans to ultimately unite.

"One of the things about Tyrone Riley that I really appreciate is that we're not on Council to put each other down, but we talk about things, and work as a team. We work so that if they're beating up on him, I'm not going to allow it. He's not going to let them beat up on me. If there's information that I can share with him to help him in his district, and vice versa, that's how I see us working.

"Larry Sykes has the expertise with banking and housing. I want to help him, and I'm looking to him to help us to form a strategy to work on these issues, and maybe use his experience at LMHA, and his experience in banking as a model to try to drive dollars into our community. And that may mean public/private partnerships.

"Theresa [Gabriel] - oh, my gosh, she knows where all the bones are buried because although she's been out of this administration, she knows that the Department of Parks and Recreation has these many trucks and they do this,

that, and the other. And she knows the cycle in which they do hiring, so she's going to be a great resource.

"Jack Ford has indicated that the presence of five African Americans on council is an unprecedented opportunity for all of us to come together, and to work along those lines. I'm taking it as his word because he's publicly said that.

"And the community, I think has to come in to help us make this unity a reality by calling us out if we're being an outlier."

Clearly, for Hicks-Hudson, the position is about public service rather than about personal achievement goals. This is the source of real power and a welcome change from the old "use and be used" political paradigm used by many other past leaders who have served themselves at the expense of the community.

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

## Community Calendar

### December 21

New Life COGIC 21st Annual Christmas Clothes Give-Away: 9 am to noon:  
Gently used men, women, children clothes: 419-242-3278

### December 22

Friendship Baptist Church Christmas Production: "The Gift;" 8:30 am  
Historic Third Baptist "The King Is Coming;" Christmas concert; 5 pm

### December 25

Christmas Day!

### December 26 - January 1

Kwanzaa Celebration: Frederick Douglass Community Association; 6:55 to 8:30 pm nightly; Food, drumming, games, poetry, rap, vendors and more: 419-708-9701

### December 28

"Saturday Morning Youth Skate;" 9 am to noon; Ottawa Park Ice Rink; Sponsored by Councilman Tyrone Riley: 419-245-1050

### January 1

New Year's Day!

### January 5

United Church of God New Services: Genesis Village Complex; 10 am

### January 14

Glass City Toastmasters: 5:30 to 6:45 pm; United Way Greater Toledo: <http://glasscitytoastmastersclubs.org>

### January 28

Glass City Toastmasters: 5:30 to 6:45 pm; United Way Greater Toledo: <http://glasscitytoastmastersclubs.org>

## The Sojourner's Truth

Toledo's Truthful African American  
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### A Certified MBE

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# Mandela Need Not Be “One of A Kind”

By Rubin Patterson

I met Mr. Mandela in 1995 during my first trip to South Africa. I was in the country as a member of a delegation of 8 or 9 academics from around the United States, each of us trying to get a fix on how we would individually go about studying and engaging South Africa and the region after apartheid.

A few of us were in the hotel lobby relaxing one afternoon after having just returned from a braai (i.e., a South African barbecue) held at the home of a member of Parliament. We were just talking about how lucky we were to have been invited to the home of an MP, when our attention was drawn to several beefy, barrel-chested men entering the hotel, and then there was Mr. Mandela. He came over and greeted us, and we told him that we were academics visiting from the

United States.

Mr. Mandela was a warm and regal man. I will never forget that brief encounter—mind you, we were all just regular rank-and-file citizens (i.e., “nobodies”), but the way he shook our hands, brandished that trademark 100-kilowatt smile, patted us on the shoulder, thanked us for coming to South Africa, and said to us “we need you,” that was so touching. During that moment, despite the gigantic and prominent spot that he would always occupy in history and our obvious relative insignificance, he made each of us feel important and valued. We observed, firsthand, how his ability and eagerness to uplift others just came to him so naturally and gracefully.

As we all reflect on Mr. Mandela and his extraordinary

achievements in life, I would urge everyone to note that he did not just trumpet forgiveness and reconciliation as beautiful values in a vacuum. In other words, he also knew that reconciliation was—let’s face it—a strategic necessity under the circumstances for achieving his larger goals of helping his people develop to their fullest potential and to live fulfilled lives.

His message to his fellow countrymen was not just that revenge would be wrong, but perhaps more important, it would also be self-defeating. “Cathartic” open-season revenge attacks by some would have destroyed the economy for all, which would have triggered new and even harsher economic sanctions by world powers. So Mr. Mandela’s thinking was that rather than tearing down others, let us focus on building up ourselves.



Rubin Patterson

Under apartheid, black South Africans were judiciously kept uneducated by the policies of the apartheid regime, which meant that blacks had neither the requisite technical and

... continued on page 5

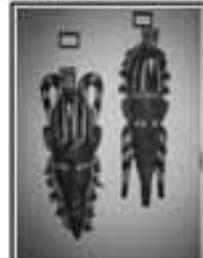
## African Art Has Arrived!!

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



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

See more art online at [www.thetruthtoledo.com](http://www.thetruthtoledo.com)



The Truth Gallery  
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Mandela.. continued from page 4

tacit knowledge nor the hard and soft skills to immediately succeed in the newly emerging global information-age economy. Therefore, simply nationalizing companies and doling out small bits of capital to millions of black South Africans would not have solved the problem. Mandela the strategist knew this.

Apparently, Mr. Mandela understanding was that there was no substitute for continuing with the slower-than-desired, grind-it-out democratic process of building millions of homes and bringing clean water, electricity, modern sanitation and education to millions of black South Africans and stripping away the institutional mechanisms of apartheid. Four years after his freedom from prison in 1990, he began that long process in his one-term presidency between 1994-99, with some

successes and some setbacks.

On one level, it is unfair to contrast current South African President Zuma with a global iconic leader, but that comes with the territory. To put it generously, Mr. Zuma's presidency, by many accounts, isn't measuring up sufficiently to tackle the big issues of the day such as world class inequality and unemployment.

However, the death of Mr. Mandela provides President Zuma with a wonderful opportunity to politically remake himself into a transformational statesman in his country rather than remaining a transactional survivor in his office. As South Africa now mourns the death of its founding democratic president, President Zuma can seek ways to challenge political, business, and civic leaders—through a new "moral authority" that he can earn and a set of public policies that he can implement—to make the necessary sacrifices and provide good

governance and opportunity on a level that is worthy of Mr. Mandela's legacy.

As president, Mr. Zuma has the imperative to convince these advantaged groups that addressing the needs of ordinary citizens must be a priority. They should see such a focus as being in their long-term interest. Perhaps Mr. Zuma and other leaders may not emerge as the "kind of leader" that Mr. Mandela was; nevertheless, they can emerge as leaders who transform, for example, the current South African version of the K-12 education system into a model for the world, reposition South Africa from being among the most unequal nations to becoming substantially more equal, exhibit no tolerance for corruption and self-dealing so that the nation's resources can be applied to advancing all South Africans and the overall society.

South Africa is fortunate to have an abundance of valuable assets to leverage for its continued development, from an enterprising population to a rich endowment of natural resources, to a modern and sophisticated infrastructure, to great universities, to the rule of law and a free press. The South African economy also constitutes 40% of Sub-Saharan Africa's economy, which itself is growing rapidly and has doubled over the past dozen years. With excellent leadership, South Africa is positioned to be quite prosperous and more equitable.

Rubin Patterson, PhD  
Chair, Sociology & Anthropology  
Director, Africana Studies  
Director, Institute for the Study and Economic Engagement of Southern Africa



**TOLEDO ZOO**

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**2014 MLK  
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Nominees for the 2014 MLK Unity Award are being accepted now! Only Toledo residents are eligible for nomination. Nominees can not be public officials or leaders of industry. They should demonstrate a history of community service and involvement and their actions should promote unity among all Toledo citizens. Nomination forms can be acquired at all Toledo-Lucas County Public Library Branches, or can be found on the City of Toledo Web page [www.toledo.oh.gov](http://www.toledo.oh.gov)

For additional information please call (419) 245-1417

 **THE BLADE**  

# The Noel Project: Christmas Party at the Seagate Centre

Special to The Truth

The Noel Project, the largest Christmas Party in the City of Toledo this year, **Saturday, December 21 at 10:00 a.m. at the Seagate Centre downtown Toledo.** Over the last 30 years, the Church on Strayer has helped over 10,000 families in need in the Greater Toledo area have a wonderful Christmas.

Tony Scott, senior pastor of the Church on Strayer and Founder of The Noel Project states, "With the economic down turn and the high unemployment rate, many people throughout this city are facing a greater need this Christmas season. We as the Church are commanded by Christ to help, and that is what we are doing. At the Church we are about demonstrating our Christian faith in our community."

"We partner with the Church on Strayer with The Noel Project because they are doing a great work," said Michelle Davis, executive director of United Way Community Outreach Services. "Also, because of the work we do with the Salvation Army, we are able to help prevent duplicate assistance to ensure every family gets the assistance they need."

The Noel Project provides the following per sponsored family for the cost of \$100:

- One children's bike per family

- New unwrapped toys for children 12 and under.

- A food box that includes the basic supplies to prepare a Christmas Dinner, including a turkey.

- Winter coats, hats, & gloves for Children.

This Christmas you can help make a difference in the lives of individuals and families throughout the greater Toledo area by making a donation to support to "The Noel Project." Your tax deductible gift enables The Noel Project to purchase food, winter coats, hats & gloves, bikes and toys. You can drop your donations off at the Church on Strayer, 3000 Strayer Road, Maumee, Ohio or "new" toys can be dropped off at any Huntington Bank location.

If you are interested in making a donation, or would like to support or sponsor, you can contact them online at [www.thenoelproject.com](http://www.thenoelproject.com) or by calling the Church on Strayer: 419-866-2094. Tax deductible, audited contributions can also be sent by mail to: The Noel Project c/o The Church on Strayer 3000 Strayer Rd. Maumee, Ohio 43537

#### About the Noel Project:

The Noel Project was founded in, 1980, by the Church on Strayer and has cared for the greatest needs, the hurting, sick, the abandoned, and the homeless. The Noel Proj-

ect is a non-profit organization, and depends on volunteers and the generosity of the community and the Church on Strayer to provide its goal. the Church on Strayer is

located in Maumee, Ohio and the Senior Pastor is Tony Scott. The church also has a satellite campus in Fremont, Ohio. [www.thechurchonstrayer.com](http://www.thechurchonstrayer.com)

## Mayor Elect Picks Cabinet – Moton to Become Chief of Police

By Sojourner's Truth Staff

Mayor-elect D. Michael Collins touted the experience of the members of his incoming administration this week as he announced his cabinet-level appointments. According to the first press release on the announcements, the mayor-elect "focused on the concept of experienced administrators mentoring individuals who showed promise for promotion."

First on the list is Robert Rienbolt, who will be assuming the role of chief of staff – the position he held during the Carty Finkbeiner administration. His assistant will be Joel Mazur from the City's Environmental Services Division.

Tom Kroma is returning as director of the Department of Neighborhoods; Robin Whitney, currently commissioner of Engineering Services, will be director of the Public Utility Department and Mike Sappara of the Toledo-Lucas County Port Authority, will be the lead economic development professional.

Councilman George Sarantou, longtime chairman of City Council's finance committee, will be named director of the Finance Department.

Remaining in their positions are

Department of Law Director Adam Loux, Fire & Rescue's Luis Santiago and Department of Inspection Director Chris Zervos.

Collins' minority appointment on the cabinet level is African-American Lt. William Moton as chief of police.

Moton, said Collins, "will provide leadership to the police department while accomplishing other campaign promises, such as opening the Northwest District Police Station in the first 100 days of office, revitalize our Block Watch program and return 'beat integrity' to our city."

Moton joined TPD in 1983 and, as a Marine, had been a highly decorated Vietnam War veteran. He received a Purple Heart and a Presidential Unit Citation.

He was promoted to sergeant in 1986 and lieutenant in 1989. With TPD he has served in field Operations, SWAT commander, supervision of Homicide, Special Victims Unit and Fugitive Task Force. Currently commander of the Crimes Against Persons Section, Moton has a master's of Public Administration degree and a bachelor's of arts degree in Sociology from Bowling Green State University.



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# Reversing the Poverty Trend

By Jay Black, President TAACC  
The Truth Contributor

**TAACC Mission Statement**  
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.

In this week's article we turn our attention to the unprecedented opportunity our community has for representation by the five African-American city councilpersons (Paula Hicks-Hudson, Theresa Gabriel, Tyrone Riley, Larry Sykes and former mayor Jack Ford).

For the first time in our City's history, 42 percent of the 12-member council positions are occupied by African Americans. It is a well-known fact that our community has traditionally been the most marginalized, and under-represented, along with having the highest unemployment rates, lowest per capita individual income, highest crime rates, highest

teen pregnancy rates, lowest life expectancy rate (both male and female when compared to the majority), one of the highest rates of homelessness, the most uneducated and unhealthy group, and has the highest rate of underfunded businesses.

As you can see from this list, we need some major help. This council has a unique opportunity (led by the five councilmen listed above) to set the leadership tone for improving the weak link in the community. The entire community will be strengthened as a result.

I have heard from a cross-section of people throughout the community that the Fab 5 can set the leadership tone by doing the following:

1. Support Paula Hicks - Hudson remaining as Council president.
2. Ensure that our businesses have the same level of access to city contracts as other groups.
3. Work with the administration to develop a job creation strategy for our community. **Feel free to**

**use the TAACC as a resource on this issue.**

4. Unite and work together to develop plans that address blight, safety, infrastructure improvement, and the delivery of city services in/to our community.

5. Refrain from empty alliances (some call them unholy alliances). Ex: refrain from aligning with people who do not have a proven track record of supporting initiatives that have benefited our community.

6. Require that the Caucasian members that you brought through our churches and community meetings this past election season support initiatives that focus on investing city resources in our community.

7. Set leadership tone by requiring that corporate welfare (tax abatements, development assistance), city grants and block grant allocations be given only to those entities that have a proven track record of including minorities in their hiring and procurement processes.



Jay Black

8. Require entities that want city financial assistance to submit their EEO results as part of the application process outlining their hiring and procurement results.

9. Develop a central city community-based development organization.

We can only hope that the Fab 5 will appreciate the overwhelming support they've received from our community and acknowledge the public's call to work together for the betterment of our community by supporting the tactics listed above.

# Sen. Sherrod Brown Announces Bill to Protect Seniors and Retirees by Increasing Benefits, Extending Life of Social Security

*Brown's Legislation Would Protect Seniors Who Spent Lifetime Paying into Social Security*

Special to The Truth

Earlier this month, U.S. Sen. Sherrod Brown (D-OH) announced his support for a bill that would increase benefits for seniors and extend the solvency of the Social Security Trust Fund, which nearly two in three Americans rely on for at least half of their income in old age.

"Social Security is the key to retirement security for working families," Brown said. "Seniors spend a lifetime paying into Social Security, but as the cost of living continues to rise, the budgets of many are stretched to the breaking point. That is why Congress needs to do more to ensure that our seniors receive the benefits they've earned so that they

can continue to retire with dignity. The Strengthening Social Security Act of 2013 would do this by expanding benefits, strengthening the program's future, and making retirement more secure for all Americans."

At the Margaret Hunt Senior Center in Toledo, Brown outlined his support for the Strengthening Social Security Act of 2013, legislation which would:

Strengthen Benefits by Reforming the Social Security Benefit Formula: The bill would change the method by which the Social Security Ad-

... continued on page 8

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Dr. John W. Williams, Pastor

## Did You Hear The News?

Wow! Can you believe we're only a few days away from the holidays? I'm definitely enjoying a little bit of time off to re-energize and welcome 2014 with a bang! Now on to the big news!

(drum roll)

To continue serving the needs of my clients, I am opening an office in Levis Commons. Please join us for an open house on Friday, January 3 to celebrate the new office. My team and I will be there to answer your questions and we would love to meet you.

### Tiffany Reynolds' New Office Open House

Friday, January 3, 2014  
9:30 AM – 4:00 PM  
3295 Levis Commons Blvd.,  
Perrysburg, OH 43551

My office will provide clients with a variety of services. For example, my office can assist clients with personal and career coaching, crafting 'top-notch' resumes that will hook, line and sinker your employer of choice. Feel free to bring your resume and schedule a one-on-one review.

If you are unable to attend and would like to learn more about our new office, please feel free to stop by my office Monday, Tuesday, & Friday between 9:30 AM and 4:00 PM, or call us at 1.855.234.9797.

My main goal as your career success coach is to train and propel mid-level managers who are unemployed or underemployed to successfully perfect the job interview and win the job the first time. I first and foremost work to serve my clients, and I take every opportunity to serve with excellence.

I hope to meet you at the open house in Levis Commons!

### Directions to my office location:

Turn right into Levis Commons : Locate Starbucks on your right : park in back parking lot : walk toward Meig's Office Building : Enter double doors on your right : Take elevator to second floor : Turn left twice and the office is on your right

With love,  
Tiffany Reynolds

*Success Coach and Author  
Independent Certified Coach,  
Speaker & Trainer with the John  
Maxwell Team*



Tiffany Reynolds

### Social Security... continued from page 7

ministration (SSA) calculates Social Security benefits. This change will boost benefits for all Social Security beneficiaries by approximately \$70 per month, but is targeted to help those in the low and middle of the income distribution, for whom Social Security has become an ever greater share of their retirement income.

Ensure that Cost of Living Adjustments Adequately Reflect the Living Expenses of Retirees: the bill would change the way the Social Security Administration calculates the Cost of Living Adjustments (COLA). Currently, the annual adjustment is tied to the Consumer Price Index (CPI) for all Urban Wage Earners (CPI-W) for the purposes of calculating inflation. However, the CPI-W is based on a basket of goods that does not adequately track the purchases of seniors. For example, unlike younger working age Americans, retirees spend significantly more on medical care, whose costs have been rising much more quickly in recent years. As a result, to ensure that benefits better reflect cost increases facing seniors, future COLAs will be based on the CPI for the Elderly (CPI-E). The CPI-E is an experimental index that the Bureau of Labor Statistics (BLS) has been keeping since 1982. Making this change to Social Security is expected to result in higher COLAs, ensuring that seniors are able to better keep up with the rising costs of essential items, like prescription drugs.

Improve the Long Term Financial Condition of the Trust Fund: Social Security is not in crisis, but does face a long-term deficit. According

to the most recent Social Security Trustees report, the Trust Fund will be able to pay full benefits through 2033, or another 20 years. To help extend the life of the trust fund, and decrease the 75 year actuarial deficit, the legislation would phase out the current taxable cap of \$113,700 and instead ask the wealthiest Americans to contribute to the program the same share of their income as the middle class. In order to minimize the burden on employers, this change would be phased in over a five year period.

Brown was joined by Sam Burnett, a Midwest Region board member of the National Alliance for Retired Americans; a member of the National Committee to Preserve Social Security and Medicare; and a 2013 inductee into the Ohio Seniors Hall of Fame. Burnett discussed the importance of this legislation and ensuring senior Social Security benefits are not cut.

"Today we stand with pride with U.S. Senator Sherrod Brown because his legislation helps the more than two million retirees and older Americans in Ohio," Burnett said. "The National Committee to Preserve Social Security and Medicare supports Senator Brown's efforts to give solvency and extend the life of the Trust Fund. The leadership of Senator Brown shows us this change will give security and confidence in the system and improve the quality of life for so many. The change and improvement in the CPI-E formula will help our senior citizens as they deal daily with the ever increasing cost of living. I appreciate the Senator's concern and his efforts to do something to help our folks in need."

**Kwanzaa 2013-2014**

Presented by  
The Toledo Kwanzaa House

December 26, 2012 thru January 1, 2013  
Frederick Douglass Community Center  
1001 Indiana Ave.

Beginning  
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# Toledo Native Named Dykema Chief Marketing Officer

Special to The Truth

Dykema announced Tuesday the addition of Iris Jones as chief marketing officer. Jones, a Toledo native and Rogers High School graduate, brings more than 20 years of experience in strategically supporting business growth in law firms and previously served as chief business development and marketing officer for Chadbourne & Parke.

Based in Dykema's Detroit office, Jones has extensive experience in strengthening client relationships, discovering opportunities for new business development, and modernizing marketing efforts through the use of analytical tools that drive strategy and client service. She has utilized high-level skills to direct complex projects from concept to fully operational status throughout her entire career.

"Iris brings a deep understanding of the legal profession, having served as both a public interest and private practice attorney before taking on leadership roles in marketing and client service," said Peter Kellett, chairman and CEO of Dykema. "She has a unique perspective on business development, team building and client relationship management that will nicely advance the strategic goals of our growing firm."

Jones began her career as an attorney in the Texas Attorney General's Office and also served as the director of the City of Austin's Law Department, where she managed a multi-million dollar budget, oversaw outside counsel relationships and supervised 50 in-house lawyers. She later held the position of Client Services Advisor for Akin Gump, where she designed and launched the firm's first client service team program and led business expansion and client service plans for all the firm's client teams. At Chadbourne & Parke, she worked closely with the firm's leadership and partners to expand business development efforts and modernize the marketing department with cutting-edge analytical tools.

"As the legal industry becomes more and more complex, so too does the need for sophisticated and highly strategic marketing," Jones said. "I've devoted much of my career to building and strengthening client relationships in the legal industry, and my expertise aligns wonderfully with Dykema's strong emphasis on client service."

Jones earned her B.A. in Political Science and English at Bowling Green State University and holds a J.D. from Texas Southern University, Thurgood Marshall School of Law. She is a member of the American Bar Association, an active member



Iris Jones

of the State Bar of Texas, and a frequent lecturer with the World Jurist Association.

# New Year's Resolutions for Small Businesses

Special to The Truth

It's not just individuals who can benefit from New Year's resolutions. Businesses can also use the new year as an opportunity to reflect on how to improve in the year to come.

With that in mind, here is a resolution checklist for small business owners:

- Get your books in order: Make sure to update balance sheets, compile income statements and assemble cash flow statements.

- Evaluate goals: Did you meet your goals this year? What helped you achieve success? How can you improve the following year?

- Clearly documenting your goals and making them accessible to your staff will keep them top-of-mind. This can be anything, from bringing on a certain number of new employees to hitting a sales goal or expanding product offerings. Once you've set your goals, devise a plan that will get you there, with monthly or quarterly checkpoints, so you can ensure you're on track.

- Protect data: Small businesses say that data is their most valuable asset. Are you adequately protecting it? Many small businesses only back up files once or twice a month, which can result in a tremendous loss. Cloud backup is the best way to ensure you get all your files back easily in the event of a disaster.

Save yourself a headache and pro-

tect your files automatically. A secure and affordable service, such as Carbonite for example, will continually create copies of all your files and store them in the cloud. Once the files are backed up, you can remotely access them from nearly any Internet-connected device -- which can help keep you connected in an emergency or when you're traveling.

- Make sure data protection is a key component of your end-of-year planning -- it will help set up your business for success in the new year. More information about small business backup can be found at [www.Carbonite.com](http://www.Carbonite.com).

- Mitigate your current tax burden: Understand your tax deductions and book all deductions before the end of the year. Implement new tax strategies to mitigate your 2014 tax burden. Remember, all business models are different. Consider consulting an expert tax analyst to find out what's best for your business.

- Be social: Explore new avenues for advertising. Social media provides an easy and inexpensive platform for gauging your customer's desires, branding and getting the word out about your product or service.

There's no time like the new year to reassess what's working for your company and what isn't. Take the opportunity to set your company up for a successful 2014.

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# New Report Examines Impact of Credit Card Debt on African-American Middle Class

Special to The Truth

African Americans face unique financial strain and suffer more negative consequences than other groups from their credit card debt, according to a new report from Demos and the NAACP. Having experienced the greatest economic losses and highest unemployment rates of any group in the wake of the Great Recession, the research illustrates ways in which the current economic difficulties of African American households are compounded even further by a legacy of discriminatory policies that have left African Americans with significantly fewer assets and lower rates of homeownership than white households.

Drawing from Demos' *National Survey on Credit Card Debt*

*of Low- and Middle-Income Households*, this new research shows that despite owing less today than in 2008, 42 percent of indebted African-American households are borrowing to make ends meet, relying on credit cards as a "plastic safety net" to supplement earnings and pay for basic living expenses such as rent, groceries and utilities. Like the American middle class as a whole, African Americans also use credit cards to make critical investments in their future including higher education, entrepreneurship, and medical expenses.

Nearly all of the African-American respondents in the survey who accumulated credit card debt from costs associated with starting new busi-

nesses have reported difficulties paying down these debts – 99 percent of African-American households still carry that expense compared to 80 percent of whites. The African-American middle class reports worse credit scores and vastly different causes of poor credit, with just two-thirds of households identifying a score of 620 or above, compared to 85 percent of white households. Among those reporting poor credit, African Americans were more likely to cite late student loan payments and errors in their credit reports as contributing factors, compared to late mortgage payments for white households. The study also reveals that African Americans are far more likely to have seen their credit tighten and to be pursued by debt collectors – 71 percent, compared to 50 percent of white middle-income households.

"Much of the disproportionate impact of credit card debt can be attributed to the fact that African Americans have fewer assets than other households to fall back on in emergencies," said Catherine Ruetschlin, report co-author and Demos Policy Analyst. "Unlike white households, more than half of African Americans' wealth is held in housing, which was devastated in the financial crisis. We're also seeing African Americans turning to credit cards to cover their household finances as incomes continue to stagnate and unemployment rates hover around twice that of white workers."

"African Americans rely on credit cards to make ends meet and invest in their futures because they have faced (and continue to face) persistent structural and economic barriers that limit their ability to create wealth and build a solid credit history," states Dedrick Asante - Muhammad, report co-author and Sr. Director of NAACP Economic Department. "And when African Americans are engaging in the credit market, they are more likely victims to predatory and discriminatory lending which further increases their economic insecurity. Unless we want to maintain the nation's

historic and contemporary racial economic divide, we must confront the reality of today's racial inequality and advance reforms that address these disparities, fairness and security around consumer credit."

A system of credit reporting and scoring that reproduces racial inequality further undermines the economic opportunities of African American as their widespread use has expanded to encompass non-lending purposes including employment and housing decisions. Demos' previous research shows employers may eliminate applicants with credit problems. Terms and rates of service often depend on credit reports, creating additional barriers for families trying to meet basic needs or control household budgets.

An optimistic finding in the survey, the 2009 CARD Act, which requires credit card companies to comply with fair and transparent practices for billing and fees, has helped African Americans in particular to pay down debt faster and save money by avoiding unreasonable charges. More than a third of the indebted African American households in the survey, reported paying more toward their credit card balance as a response to information in their statements mandated by the CARD Act. Since the passage of the Act, 25 percent of African-American households experienced a drop in the interest charges on their credit card, proving that well-designed policy can have a positive impact on the financial security of many Americans.

While the study focuses on the specific circumstances of African-American households, the difficulties facing all low and middle income Americans require renewed consideration of how the nation deals with debt and credit. The report highlights positive steps towards providing protection for the country's weakening middle class, and makes policy recommendations in several areas including medical debt protection, financial regulation and credit scoring.

**Karen Sanders Joins Larry Hamme and Associates**

Larry Hamme and Associates welcomes Karen Sanders to their practice.



Karen counsels individual who are experiencing life transitions, mood disorders, grief and loss or psychological and spiritual issues. Her clients include those who wish to improve their parenting, communication and/or life skills. As a family therapist, she is able to integrate her knowledge of education and mental health issues to help families problem-solve, overcome personal issues and work toward positive home and school experiences.

Additionally, Karen has had over 30 years of experience working with the Deaf community as a teacher, interpreter and counselor. She is fluent in American Sign Language and has profound understanding of Deaf culture, CODA issues as well as life adjustment for individuals who are losing their hearing later in life.

Karen provides workshops, presentations and training on topics such as life stress management, child/adolescent behavioral concerns, and women's issues.

Karen Sanders received a Bachelor's Degree in Elementary Education and Deaf Education from Bowling Green State University in 1983. She went on to earn a Master's Degree in School Counseling from Gallaudet University in Washington, DC graduating with honors in 1989. She has had over 20 years of experience in the field of education and counseling.

Contact Karen L. Sanders  
3454 Oak Alley Court, Suite 405 - Toledo, OH 43606  
419-472-7330  
hsargent@larryhamme.com

# Six out of 10 Uninsured African Americans May Be Eligible for Medicaid, CHIP or Tax Credits in the Health Insurance Marketplace

*95 percent of uninsured African Americans might qualify for lower costs on coverage if all states expanded Medicaid*

Special to The Truth

According to a new report released today by the Department of Health and Human Services, six out of 10 (4.2 million) uninsured African Americans who may be eligible for coverage through the Health Insurance Marketplace might qualify for Medicaid, the Children's Health Insurance Program (CHIP), or tax credits to help with the cost of premiums.

If all states took advantage of new opportunities to expand Medicaid coverage under the Affordable Care Act, 95 percent of uninsured African Americans who may be eligible for the Marketplace might qualify for Medicaid, the Children's Health Insurance Program (CHIP), or tax credits to help with the cost of premiums.

"The health care law is working to address long standing disparities in health care coverage and improve the health of the African American community," said Secretary of Health and Human Services Kathleen Sebelius. "Through the Health Insurance Marketplace, 6.8 million unin-

sured African Americans have new options for affordable health coverage that covers a range of benefits, including important preventive services with no out-of-pocket costs."

Today's report also details uninsurance rates by state and provides several examples of what premiums might look like for African Americans living in major metropolitan areas. One fifth of uninsured African-American citizens and permanent residents live the greater Atlanta, New York, Chicago, Dallas, Houston, and Detroit metropolitan areas. A 27-year-old in Atlanta with an income of \$25,000 can pay as little as \$105 a month for a bronze plan after applying the tax credit, while a family of four with an income of \$50,000 could pay \$148 a month for a bronze plan after applying the tax credit.

Nationwide, about two million uninsured African Americans may be eligible for coverage through Medicaid or the Children's Health Insurance Program (CHIP).

States have new opportunities to expand Medicaid coverage to include Americans with family incomes at or below 133 percent of the federal poverty level (generally \$31,322 for a family of four in 2013). This expansion includes adults without dependent children living at home, who have not previously been eligible in most states.

An additional 2.2 million eligible uninsured African-American adults with family incomes below 100 percent of the federal poverty level live in states that are not expanding Medicaid. The number of uninsured African Americans who may be eligible for access to health

coverage at a lower cost would increase from 60 to 95 percent if all states adopted the Medicaid expansion.

To learn more about the Health Insurance Marketplace, including to shop and enroll in coverage online, visit [HealthCare.gov](http://HealthCare.gov). You can also enroll by phone by calling our call center 1-800-318-2596 (TTY: 1 855-889-4325) 24 hours a day, 7 days a week where help is available in 150 languages, or you can find in-person help from certified assisters in your area by visiting [localhelp.healthcare.gov/](http://localhelp.healthcare.gov/). You can sign up for a health insurance plan through the Marketplace between now and the end of March 2014.

## Holiday Gift Guide for Business Types

By Terri Schlichenmeyer  
The Truth Contributor

If there's an hardwired someone on your gift list this year – someone who wants to break the too-available cord - then wrap up *Boundaries in an Overconnected World* by Anne Katherine. This is a book especially for someone who longs for communication the way it used to be. Someone who wants to know how to get away from it now and then. Someone like your giftee, right? Wrap it up with *Confidence: Overcoming Low Self-Esteem, Insecurity, and Self-Doubt* by Tomas Chamorro-Premuzic, Phd, an empowering book that will help that businessperson on your list to gain the strength to say no and take her life back.

It's always nice to have a plan for the new year, which means

your business-minded giftee would appreciate unwrapping *Financial Fresh Start* by Shari Olefson. This book offers a step-by-step process for adapting to the New Economy, and some of the tips can be used the minute your giftee rips the wrap.

For the person on your list who needs to know how to kick-start creativity in the workplace, *The Myths of Creativity* by David Burkus will be a welcome gift. It's a book about how innovation starts, where the best ideas come from, and how to put that knowledge to work. Pair it up with *Unlimited Sales Success* by Brian Tracy and Michael Tracy for a well-rounded (and very helpful) holiday gift.

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# Rep. Ashford: SB 200, Another Obstacle Between Voters & the Ballot

## Votes 'No' on legislation that would cause purging of voter rolls

Last week, the Ohio House of Representatives passed Senate Bill 200, legislation that modifies the Ohio voter registration process, one of twenty voter suppression bills introduced by the Ohio GOP this year.

"SB 200 will cause some Ohio voters' registrations to be cancelled for unnecessary reasons," said State Rep. and Democratic Whip Michael Ashford (D-Toledo). "Ohio already leads the country with the highest

number of purged registrations, nearly one million. The passage of SB 200 is yet another brick in the wall between voters and their access to the ballot."

SB 200 expands the ability of the Ohio Secretary of State to match Ohio's statewide voter registration list with other state agency lists, which will increase the number of voters who will have their registrations cancelled. The bill also reestablishes

the minimum number of voting machines required per county. Some believe this new formula will adversely affect high population counties, like Lucas County, and cause longer wait times at the polls. The bill was passed in the House along mostly partisan lines with a vote of 60 to 32.

The bill now heads to the Governor's office for his anticipated signature.

### Empowerment Awards... continued from page 16

ty," said Hicks-Hudson.

First Lady Anita Hayes led a musical selection and liturgical tribute to honorees, as keynote speaker Apostle Willie Steele addressed the audience. "The gates of Hell have gone into overtime to cease unity. Who will stand up and say 'for God I live, for God I die.' All of us must have purpose, more than dressing up to come here. What are we going to do beyond these walls? Everyone of must find themselves busy."

Marjorie Curry shared with the audience why these honorees were selected, and Bishop Marjorie Holt confirmed through her closing remarks. "There are people who have impacted our lives. I stand today surrounded by giants, individuals who impact our community and rarely hear thank you," explained Bishop Holt.

The 2013 Honorees: Suzette Cowell, founder and CEO of Toledo Urban Credit Union; Conception Eason, avid community health care educator and victim advocate; John Edwards, Sr, executive director of UMADAOP Lucas County; Theresa Gabriel, newly elected Toledo City Council Member; Paul Geller, attorney and civil rights advocate; Perlean Griffin, civil rights and affirmative action advocate; Bishop Marjorie Holt, PhD, founder and senior pastor of Bethesda Christian Center Cathedral; Elder Shawn Mahone, Sr, founder of Young Men and Women for Change; Bishop M.C. McGhee, founder and senior pastor of The Serenity Church; Elaine Tait-Page, executive director of Grace Community Center; Renee Palacios, executive director of Family House; Bishop Randall

Parker, founder and senior pastor of Manifested Word Church; Pastor Donald Perryman, D.Min, founder and pastor of Center of Hope Community Baptist Church; Pastor Patricia Smith, senior pastor of Trinity Faith Tabernacle; Sonya Harper-Williams, executive director of Frederick Douglass Community Association and Fletcher Word, co-owner and publisher of The Sojourner's Truth.

The 2013 theme, "I am, was, and will always be a catalyst for change."



Willetta Perryman and her daughter



Honorees John Edwards and Suzette Cowell



Rev. Wayne Griffin and his wife Honoree Perlean Griffin



Honoree Elaine Tait-Page and her grandchildren



The Sojourner's Truth Reporter Artisha Lawson and Bishop Ball organizer Artina McCabe



Rev. Lee and his wife Honoree Sonya Harper-Williams



Mrs. Louise and her husband Honoree Bishop Randall Parker



Mary and Paul Geller with Bishop Holt

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# Powerful Phrases for Dealing with Difficult People by Renée Evenson

By Terri Schlichenmeyer  
The Truth Contributor

The lady in the next cubicle over is making you almost speechless.

She talks too loud, first of all, and you constantly hear every word she says – most of it incessant and inconsequential, which makes you want to scream. She's a whiner and a gossip, too, and you wonder what she says about you. Someday, you're sure to find out since she's also on your team.

You'd like to talk to her about it but you're not sure you could, at least not calmly. But after you've read *Powerful Phrases for Dealing with Difficult People* by Renée Evenson, you'll know exactly what to say.

You know who your friends are. You know because you chose them, but you're not that lucky at work. Yes, your co-workers "can test your mettle, tick you off, and sour your attitude." Dealing with them can be a challenge because you know how quickly things can go bad, and you don't want that to happen. So how do you create harmony, work out problems, and still keep your dignity and your sanity?

First of all, says Evenson, think before you speak and don't let your temper take over. Plan what you intend to say and how you hope it will go. Consider what the other person may think, and expect to communicate "in a constructive manner." Then practice before you gently pounce.

Remember to start the conversation with an "I Phrase" to disarm the situation. In confrontation, never say *never* or *always* because few things ever are. Know that an apology – something women are often accused of overusing – "doesn't necessarily mean saying you're wrong." Get used to assertiveness, which is not aggressiveness; learn the difference. Watch your body language, as well as that of your coworker. Learn a few useful "phrases

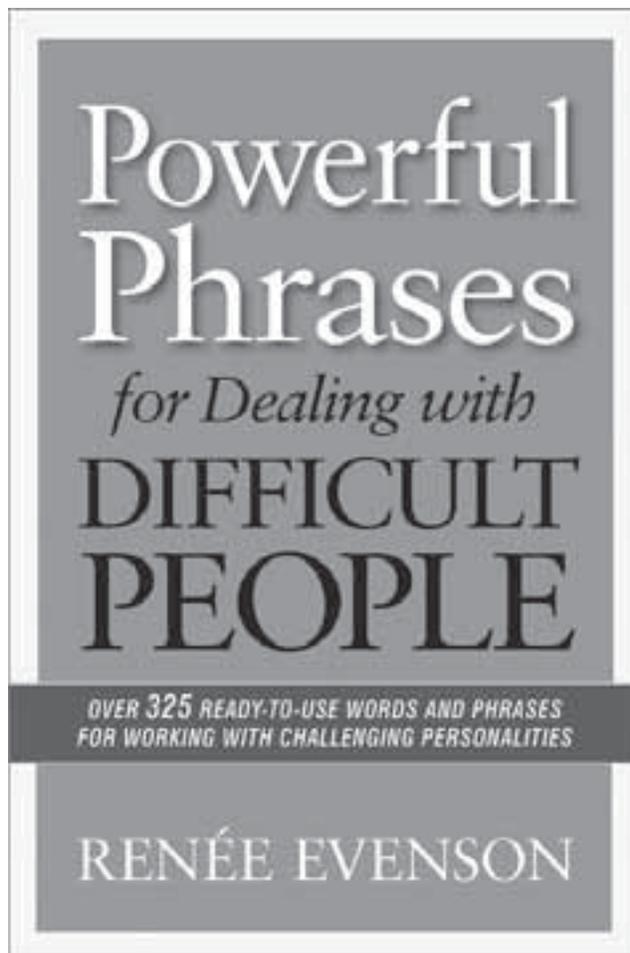
c. 2013  
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\$10.95 / \$12.95 Canada  
225 pages

of compromise" that can be used to diffuse the situation and tie up its resolution.

But what if the guy at the top is being difficult, or what if you're to blame? This book takes a look at those scenarios, and other ways to deal with personalities that make your teeth grind. First, though, remember this: "... not confronting any sort of conflict will not make the problem go away. Rather, it makes the problem fester and grow."

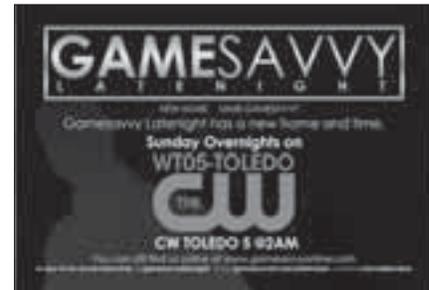
Can't we all just get along? With *Powerful Phrases for Dealing with Difficult People*, you've got a chance of it.

I loved the way author Renée Evenson reminds readers in every possible way to "Think First," a definite key to not overreacting. I also appreciated how each problem in this book is broken into bite-size, specific sections for maximum help. And yet, despite the careful literary role-playing and example-stories for envisioning scenarios, it's easy to be lulled into forgetting two things.



You can't control a co-worker and, well, let's face it: sometimes, people are jerks.

Still, isn't workplace harmony worth a try? Wouldn't you rather have truce than trouble? If the answer to those questions is affirmative, then grab this book. *Powerful Phrases for Dealing with Difficult People* will make you say "Yes!"



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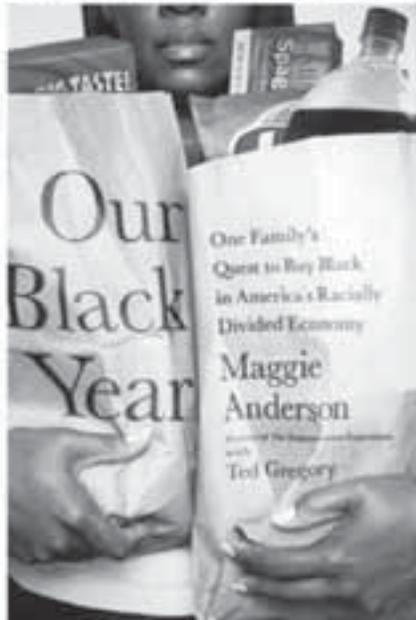
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# CLASSIFIEDS

December 18, 2013

Page 15

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## NOTICE TO BIDDERS

SEALED PROPOSALS for bidding on **Maintenance Building Addition, Pearson Metropark, Oregon, Ohio** will be received; opened; and read aloud at the Metropolitan Park District of the Toledo Area, Fallen Timbers Field Office, 6101 Fallen Timbers Lane, Maumee, Ohio 43537 Friday, **January 10, 2014 at 3:00 p.m.** local time.

THE SCOPE OF WORK consists of a 1,664 sq. ft. maintenance building addition, improvements to the existing structure and site-work. General construction includes demolition, rough and finish carpentry, concrete, asphalt, metal roofing, electrical, plumbing, drywall, HVAC and paint. Bidders may obtain copies of plans, specifications, contract documents and planholder's list through Newfax Corporation, 333 West Woodruff, Toledo, Ohio 43604 between 8:30 a.m. and 4:30 p.m., Monday through Friday (check made payable to Newfax Corporation) or via the Newfax Digital Plan Room at [www.newfaxcorp.com](http://www.newfaxcorp.com). Newfax can be contacted at 419-241-5157 or 800-877-5157. A non-refundable fee of \$30 is required for each set of documents obtained. For additional information, please contact Jon Zvanovec @ 419-360-9184, [jon.zvanovec@metroparkstoledo.com](mailto:jon.zvanovec@metroparkstoledo.com).

EACH BIDDER MUST FURNISH either (1) a bond for the full amount of the bid or (2) a certified check, cashier's check or irrevocable letter of credit in an amount equal to ten percent (10%) of the bid with its bid. The successful bidder must furnish a 100 percent (100%) Performance Bond and a 100 percent (100%) Labor and Materials Bond.

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Equal Housing Opportunity.

**Notice to Bidders:** Inquiry # FY14-43, (Project # 5004-13-1774) for University Energy Center Demolition for the University of Toledo Health Science Campus. Sealed bids for this project must be clearly marked with the project number on all inner and outer envelopes and/or shipping containers. Bids must be addressed and delivered to the University of Toledo, Main Campus, Facilities and Construction, Plant Operations Room 1100, 2925 E. Rocket Drive, MS 216, Toledo, Ohio 43606 before 3:00 p.m., Tuesday, January 7, 2014 Bids will be publicly opened that same day at 3:05 p.m. in the Plant Operations Building, Room 1000. Copies of Plans, Specifications, and Bid Forms may be obtained from Becker Impressions, 4646 Angola Rd., Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of \$85.00 will be charged per set. Any further information may be obtained from Bob Taeuber of Fosdick & Hilmer at 513-241-5640. One Pre-Bid Conference will be held on Tuesday, December 31, 2013 at 11:00 a.m. in the Health Education Building, Room 227, at the University of Toledo, Health Science Campus, 3000 Arlington Avenue, Toledo, Ohio 43614. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 10%. Project Estimate: \$500,000.00; Breakdown: General Const: \$50,000.00; Demolition: \$350,000.00; Mechanical: \$100,000.00.

**Notice to Bidders:** Inquiry # FY14-41, (Project # 5001-13-1752) for Core Research Laboratory Renovations for the University of Toledo Health Science Campus. Sealed bids for this project must be clearly marked with the project number on all inner and outer envelopes and/or shipping containers. Bids must be addressed and delivered to the University of Toledo, Main Campus, Facilities and Construction, Plant Operations Room 1100, 2925 E. Rocket Drive, MS 216, Toledo, Ohio 43606 before 2:00 p.m., Tuesday, January 7, 2014 Bids will be publicly opened that same day at 2:05 p.m. in the Plant Operations Building, Room 1000. Copies of Plans, Specifications, and Bid Forms may be obtained from Becker Impressions, 4646 Angola Rd., Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of \$85.00 will be charged per set. Any further information may be obtained from Lance Mushung of SSOE Group at 419-255-3830. One Pre-Bid Conference will be held on Tuesday, December 31, 2013 at 10:00 a.m. in the Health Education Building, Room 227, at the University of Toledo, Health Science Campus, 3000 Arlington Avenue, Toledo, Ohio 43614. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 10%. Project Estimate: \$1,670,000.00; Breakdown: HVAC: \$1,670,000.00.

## Sweetie Pie Trip

Trip to Sweetie Pie's Mangrove Location  
Feb 8th- Feb 9th 2014  
Deadline 1-10-2014  
Contact Chris 419-322-1194

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Toledo, OH 43605  
Fax: 419-936-7574  
Email: [hr@unisonbhg.org](mailto:hr@unisonbhg.org)

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# Empowerment Awards Honors Local Catalyst for Change

By Artisha S Lawson

Sojourner's Truth Reporter

Webster's dictionary defines empowerment as the process of giving authority or power to someone else. Webster's definition explains the reason 16 Toledo residents were honored by The Holiday Ball Committee and The Interfaith Fellowship of Churches as recipients of The Community Empowerment Award.

The award ceremony and Bishop's Ball was held at The Ramada Hotel and Conference Center on Friday, December 13, 2013. The event welcomed almost 100 attendees. Pastor D'Arcy Cadmus-Weathers served as mistress of ceremony and introduced each honoree during a procession in which the audience responded with rousing applause.

Pastor Benjamin Green offered an opening prayer, Pastor Daryl Pope welcomed guests; newly elected Toledo City Council representative Larry Sykes officially welcomed guests and Toledo City Council President Paula Hicks-Hudson presented a proclamation.

"Bishop Holt has blessed the To-

ledo community since 1996 and continues to make a difference. Bishop Holt is known for her humility and dedication to the Toledo communi-

... continued on page 12



Bishop Marjorie Holt and Honoree Perlean Griffin



Concepcion Eason and granddaughter



First Lady and Diamond Award Honoree Bishop McGhee



Honoree Renee Palacios and her husband



Elder Bobby and his wife Honoree Pastor Patricia Smith



Honoree Elder Shawn Mahone Sr.



Honoree Theresa Gabriel



Keynote speaker, Apostle Willie Steele

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2014

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**GROWN FOLKS ONLY!!!**  
**DRESS SUGAR SHARP!!!**

music by **dj keith success** hosted by **tommy kaye**

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OR CONTACT BERNARD POPE: 419-244-5983 OR CLARENCE YOUNG: 419-603-3673

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