“Take the first step in faith. You don’t have to see the whole staircase, just take the first step.” - Dr. Martin Luther King, Jr.

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Toledo Interfaith Mass Choir at the 13th Annual MLK Unity Celebration

Photo courtesy Johnnie L. Early
Lucas County Children Services Asks You to “Take the Next Step”

If you’ve thought about becoming a foster parent, it’s time to learn more.

Lucas County Children Services (LCCS) is asking families to “TAKE THE NEXT STEP” by learning about becoming a foster parent. LCCS currently needs families willing to foster children of all ages, particularly infants and young children.

Anyone interested in learning more about fostering should plan to attend free information sessions at LCCS’ offices, 705 Adams Street in downtown Toledo. A Saturday session is scheduled for February 8 through March 15, from 9 a.m. – 4 p.m. To register for the classes, call 419-213-3336 or visit www.lucaskids.net.

Qualifying to be a foster or adoptive parent is easier than you think. You...

- Must be at least 18 years of age to adopt; 21 to become a foster parent
- Can be married, single or in a relationship
- Can own or rent a home with at least two bedrooms
- Can work outside the home
- Must have a source of income
- Need a safety inspection for your home
- Agree to a background check
- Receive free training
- Receive financial support, based on your child(ren)’s needs

About Lucas County Children Services
The mission of Lucas County Children Services is to lead the community in the protection of children at risk of abuse and neglect. This is accomplished by working with families, service providers and community members to assess risk and coordinate community-based services resulting in safe, stable and permanent families for children.

The NAACP Statement on Proposed Voting Rights Act Update

Special to The Truth

The following is a statement from Lorraine C. Miller, interim president and CEO, NAACP:

The NAACP appreciates that the U.S. Congress has made a bipartisan effort to update the Voting Rights Act, however we have serious concerns about the ability of some provisions in this bill to protect ALL voters from discrimination at the polls.

As the nation’s oldest and largest grassroots civil rights organization we have the responsibility to ensure that any proposed legislation is in the best interest of our members, our community and our country. Participation in our democracy should be unfettered and all votes should be properly counted. From the exceptions for voter ID laws to decreased preclearance coverage to increased reliance on costly litigation, there are essential revisions and amendments to this bill that must take place to ensure ALL voters have fair and equitable access to the ballot box.

The Association looks forward to an opportunity to participate in the hearings and all other aspects as the bill moves through the legislative process. Our 1200 units across the country will continue to monitor their districts for discriminatory practices that will help us build a record for a strong and effective law.

Community Calendar

January 25
- 30th Annual Conference for Aspiring Minority Youth; 8:30 am to 1 pm; For 7th to 12th grade students, parents and community; UT Student Union Auditorium; Keynote speaker Diane Nash: 419-530-3832 or 419-530-3820 or www.utoledo.edu/success/excell/index.html

January 26
- True Vine MBC Pastoral Installation Service for Pastor Cecil Jerome Graham: 4:30 pm; Guest speaker Rev. Cullian Hill, D.Min, of Greater Concord MBC of Detroit: 419-932-5144
- New Covenant Church Financial Seminar: “Investing from a Christian Perspective;” Teaching ways to invest and manage money the Christian way; Presenter Michael Sassaman of Capital Management LLC

January 28
- Glass City Toastmasters: 5:30 to 6:45 pm; United Way Greater Toledo: http://glasscitytoastmastersclubs.org
  - January 29-31
- City of Zion, Mt Zion Church: Prophet Walter Holmes of New York; 6 pm nightly: 419-246-1850 or cozmtzionchurch.com

February 5
- 4:30 pm; Guest speaker Rev. Cullian Hill, D.Min, of Greater Concord MBC
- True Vine MBC Pastoral Installation Service for Pastor Cecil Jerome Graham: 4:30 pm; Guest speaker Rev. Cullian Hill, D.Min, of Greater Concord MBC
- February 26
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Is the “Tithe” in Jeopardy?

By Lafe Tolliver, Esq
Guest Column

On December 13, 2013 the Tenth Circuit Court of Appeals upheld the decision of a bankruptcy trustee to have a church return the entire portion of tithes that a bankruptcy couple gave to their worship center over a period of two years prior to their bankruptcy filing (see: McGough v. Wadsworth; Appellate case: 12-1142 @ the 10th Circuit Court of Appeals...Google it.)

Needless to state, if that decision is upheld (will probably for now apply only to those states within the jurisdiction of the Tenth Circuit but can be an example for other bankruptcy courts across the nation), it can cause a firestorm unless and until Congress quickly amends the applicable law.

But, until that change comes, and it probably will, it gives a “whole heap” of materials for commentators to write about.

My take on this decision? It is great and about time that the separation between church and state becomes clearer and clearer.

If Christians or those who profess to be believers and their belief principles include the Old Testament concept of giving a “tithe” (in this current day, it is figured at 10 percent of one’s income, gross for some... and net for others) they are sorely mistaken that somehow this court case is going to “doom” the existence of the church.

When you count all of the IRS tax laws and exemptions that pertain to or impact the “church” and how it is run and how the monies that pour into it are calculated, one glaring fact should stare you straight in the face.

And that is, it doesn’t have to be this way at all. Unless of course the professing Christian Church is in bed with the government and its revenue collecting arm known as the IRS.

The relationship between the IRS and the church is too cozy for the good of the church. The church has dined at the ever-flowing teat of the IRS and now, when someone wants to muzzle in on that relationship which involves mammon or money, someone else yells, “foul!”

Unless the professing church really realizes and places into operation the fact that the IRS is not needed for them to be a church body and that the church can stand and prosper without the goodies and trinkets of the government, the church will be forever kowtowing to the government for its financial existence.

That is not how it was originally planned out by the head of the Church, Jesus the Christ. The Body of Christ, aka: the Church was to be an independent entity, dependent upon no man-made organization to enable it to thrive and prosper and to undertake its mission and purpose.

But that was then and this is now.

Now, the churches in America have grown fat and greasy with their hands out to the IRS for their sustenance and any hiccup that rattles that ungodly relationship is met with alarm by a church that is beholden to a “Caesar” that kindly tolerates them.

Of course, the present-day church has not done much to change that image what with all of their pomp and circumstance and programming and doctrines that would be totally foreign to the early Christian Church.

With mega-churches and pastors and preachers preaching a smorgasbord of both correct and heretical doctrines, one can be easily deceived that the present-day church is a proper child or grandchild of the early church that had no devotion to “Caesar” (aka: world system and government) or was beholden to him for their existence.

Weak church doctrine and even weaker personalities in many of the church’s pulpits do not even lend lip support to orthodox Christian principles and, as such, a different gospel has been propagated that in essence is no gospel at all.

If churches want to mount a campaign to have Congress change the laws so that all church giving over X dollars is exempt from being attached by a bankruptcy trustee, so be it, but remember... the more the professing church plies Caesar with its entreaties, the more that Caesar will be emboldened to conform the church to its image.

This court decision, overturned or not, is a wake-up call to the church in America that its precarious reliance upon the fickleness of legislators for its existence is diametrically opposed to the walk of faith as postulated in the Bible; and for the church to continue to blindly wave the flag of America while singing the songs of Zion, causes conflict and a clear division of loyalty.


Can you imagine the courage it would take for a church or any church to simply cut the umbilical cord with the IRS and state governments and for those associations to be independent from reliance on the whims of a judge or a Congressional mandate or a bureaucrat and continue to operate as a church body? It can be done but will it be done?

I am not advocating throwing out the baby with the bath water but I am advocating that the baby, at some point in time, needs to get off of its milk diet and start eating at the meat platter.

Too much of the church in America is bloated with its own pomposity and pride to the point that sometimes you cannot tell the difference between the wiles and guiles of the church and the influences and trappings of the world.

Contact Lafe Tolliver at Tolliver@Juno.com

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Answers for Living the Last Months of Life

Visit hospicenwo.org

419-661-4001 (Ohio) + 734-586-6801 (Michigan)

* "I constantly felt like I was in the hands of experts with Hospice of Northwest Ohio. I didn’t know if my husband needed a change of medicine or needed to sit up. I didn’t know all the things to make him comfortable, but they did."

– Anita, wife of a Hospice of Northwest Ohio patient

World Hospice Day

Hospice of Northwestern Ohio
State Senator Edna Brown (D-Toledo) last week called on Governor John Kasich to institute an immediate and indefinite moratorium on capital punishment in Ohio. In addition, Brown is calling on the governor to announce publicly that the combination of drugs used for Thursday's execution of Dennis McGuire will never be used again.

"The circumstances surrounding the execution of Dennis McGuire, where he reportedly made ‘loud snorting noises’ and took nearly 25 minutes to die is appalling," said Brown. "This flawed execution reinforces my belief that the death penalty is an outdated method of punishment that has no place in civilized society."

As a result, Brown will reintroduce legislation to abolish the use of capital punishment in Ohio. She previously introduced the legislation in 2011 during the 129th General Assembly.

"I believe the evidence overwhelmingly shows that the death penalty is not necessary or appropriate to carry out justice in Ohio," said Brown. "Our state must move towards life without parole sentencing as the appropriate punishment for the most heinous crimes."

Many experts in the rehabilitation and corrections field, including Ohio Supreme Court Justice Paul E. Pfeifer and Terry Collins, the retired former director of the Ohio Department of Rehabilitation and Correction, have publicly opposed the continued use of capital punishment in Ohio.

In an article published by the Columbus Dispatch on January 25, 2011 Terry Collins stated, "the reasonable course of action for state officials is to begin to have serious and thoughtful conversations about whether Ohio's death penalty remains necessary, fair and effective. My experience tells me that our justice system can be even more effective and fair without Death Rows and the death penalty."

According to reports released by the Death Penalty Information Center, "race, geography, money and other factors continue to make the implementation of the death penalty arbitrary and unfair" while the use of capital punishment remains an "enormously expensive and wasteful program with no clear benefits."

Additionally, the potential innocence of those sentenced to death by the state is an ongoing concern. Since 1971, 143 persons condemned to die in the United States have been exonerated of their crimes, including four cases within the past three years.
Brown’s Bipartisan Bill Endorsed by AARP, American Health Care Association, American Medical Association, and Center for Medicare

Special to The Truth

This week, at the Lutheran Home at Toledo, U.S. Sen. Sherrod Brown (D-OH) announced a plan that would end an arbitrary Medicare policy causing seniors to be unknowingly hit with large, unfair costs after receiving necessary post-acute medical care. Under current Medicare policy, a beneficiary must have an “inpatient” hospital stay of at least three days in order for Medicare to cover post-hospitalization skilled nursing care. Patients that receive hospital care on “observation status” do not qualify for this benefit, or even if their hospital stay lasts longer than three days.

“When seniors are transferred from a hospital to a nursing home for further care, they should be able to focus on their recovery instead of technicalities that could lead to sky high medical bills,” Brown said. “My bipartisan legislation would help ensure that seniors receive the care they need without incurring unexpected and unfair costs.”

Brown’s bill, the Improving Access to Medicare Coverage Act, would allow for the time patients spend in the hospital under “observation status” to count toward the requisite three-day hospital stay for coverage of skilled nursing care. Specifically, Brown’s bill would:

- Amend Medicare law to count a beneficiary’s time spent in the hospital on “observation status” towards the three-day hospital stay requirement for skilled nursing care; and
- Establish a 90-day appeal period following passage for those that have a qualifying hospital stay and have been denied skilled nursing care after Jan. 1, 2013.

According to the Centers for Medicare and Medicaid Services (CMS), outpatient classification is intended for providers to run tests and evaluate patients in order to arrive at appropriate diagnoses and treatment plans, or to provide brief episodes of treatment. Typical services that are not considered “inpatient” involve emergency department services, outpatient surgery, lab testing, or x-rays. For the purposes of counting inpatient days, CMS considers a person an “inpatient” on the first day that the patient is formally admitted to the hospital because of a doctor’s order; the last is the day before discharge.

Joining Brown to help discuss this issue and the importance of passing this legislation was Diana Peth, the daughter of Julia Matthews, a resident at the Lutheran Home at Toledo. Matthews twice needed multiple day stays in the hospital for serious conditions that required subsequent skilled nursing care. In both cases she was under “observation status,” and was therefore not eligible for Medicare coverage of her post-hospital stay care.

Brown was also joined by Dr. Murthy Gokula, the Associate Professor and Program Director of Promedica St. Luke’s Hospital Geriatrics Fellowship Program/University of Toledo and David Roberts, the chief executive officer of the Lutheran Homes Society.

“We are thankful that Senator Brown chose Lutheran Home at Toledo to hold this press conference to announce his bill ‘Improving Access to Medicare Coverage Act’ that will address some of the expense issues that face Medicare recipients,” Roberts said. “On behalf of Medicare recipients, we are grateful for the Senator’s insightful vision and addressing this expense burden potentially faced by all Medicare beneficiaries. I am personally blessed to get to know the Senator and am aware of his passion to address the needs of seniors.”

The Improving Access to Medicare Coverage Act is endorsed by the American Association of Retired Persons (AARP), American Medical Association (AMA), American Health Care Association (AHCA), Center for Medicare Advocacy, American Case Managers Association, American Medical Directors Association (AMDA), American Nurses Association (ANA), LeadingAge, National Association of Professional Geriatric Care Managers, National Committee to Preserve Social Security and Medicare, and Society of Hospital Medicine.
13th Annual MLK Unity Celebration: “Defending the Dream”

Sojourner’s Truth Staff

“Dr. King believed in one race and that was the human race,” said Ray Wood, president of the Toledo NAACP, during his keynote address at the 13th Annual MLK Unity Celebration on Monday, January 20, at The University of Toledo’s Savage Hall.

This year’s celebration not only recognized the lifelong body of work of Rev. Martin Luther King Jr, who was born in January 1929 and assassinated in 1968, but also was specifically dedicated to commemorating the 50th anniversary of his “I Have a Dream” speech.

The event, co-sponsored as always by UT and the City of Toledo, brought together an audience of almost 2,000 for a 90 minute program that featured performances by the Toledo Interfaith Mass Choir, the Toledo Youth Choir and the MADD Poet Society and re-

... continued on page 11
What Every Small Business Needs to Know This Year

Special to The Truth

For small businesses, adapting to the changing times is crucial. Periodically, it’s important to review what’s working and where there’s room to transform.

“The new year is a blank slate for small businesses, offering the opportunity to streamline everything from connecting with customers to cash flow management,” says Tim Carroll, vice president of small business engagement at Deluxe Corporation.

With this in mind, here are resolutions for small businesses to succeed in 2014.

Connect with Customers

Nothing beats word-of-mouth recommendations. Thanks to new digital technologies and social media, it’s easier than ever to share these kudos.

“In today’s digital world, you can reach millions of eyes simultaneously. The key is to also get customers to engage with you and share your story with others,” points out Carroll.

You don’t have to be a social media maven to make the most of your digital presence. Take a look at other websites and incorporate appealing aspects of these on your website. Use the space to highlight successes. But don’t overlook more “traditional” communications. A recent survey found that 86 percent of consumers preferred receiving customer appreciation gifts – including thank you cards – through traditional rather than online methods.

Get Noticed Online

A website can be a powerful marketing and sales tool. But if nobody visits, it’s a virtual ghost town.

Your website needs to be indexed properly to show up high in search engine results. According to researchers, more than half of online shoppers don’t go past the first two pages of search results.

This is why Search Engine Optimization (SEO) is critical. Optimize your website for keywords and phrases your customers are searching for online. To accomplish this and improve search engine rankings, small businesses increasingly turn to marketing services firms, like Deluxe.

Think Ahead

Don’t get caught off guard by annual events that matter to your business. For example, it’s never too early to think about holiday marketing. Plan now to maximize sales when it matters.

Streamline Payments

New payment technologies can streamline logistics and keep you in complete control of the payment process.

For example, with Deluxe eChecks powered by VerifyValid, you can create a check in a few keystrokes on a computer or tablet and pay your vendors in seconds – whenever and wherever you want.

With its proprietary technology, anyone can send or receive a Deluxe eCheck, without requiring payees to sign up for the service. The eCheck can be sent to anyone who can cash or deposit a check.

Prevent Identity Theft

Identity theft and fraud are increasing, and businesses – like individuals – are at risk. Before giving out confidential information, confirm how it will be used or shared.

Ensure password protection on your accounts, and don’t use easily available information as a password or authentication.

It is crucial to have a contingency plan in place prior to ID theft or fraud. Services like EZShield Business Identity Restoration can help businesses quickly recover to pre-incident status. More tips and information about small business services can be found at Deluxe.com.

TOLEDO EXCEL
Office of Excellence and Multicultural Student Success, UT Joint Committee, and Sponsoring Organizations presents the

30th Annual Conference for Aspiring Minority Youth

inviting all 7th - 12th grade students, parents and community


Saturday, January 25, 2014
8:30 a.m. (sharp) to 1:00 p.m.

at
The University of Toledo
Student Union Auditorium
Doors open at 7:30 a.m.

---Free Admission and Lunch---

Guest Keynote Presenter:
Diane Nash
Civil Rights & Peace Activist

Advance reservations strongly suggested but not required:

Registration Begins January 20 thru January 23, 2014
10 a.m. until 5:00 p.m.

Register online at www.utoledo.edu/success/excel/index.html
or by calling (419) 530-3823 or 530-3820

Courtesy State Point
Social Security Column

YOUR SPOUSE MAY BE COVERED BY SOCIAL SECURITY

By Phil Walton, Social Security Manager in Toledo, OH

Special to The Truth

If you have a spouse who does not earn an income or who earns less than you do, your spouse (including a same-sex spouse) may be entitled to Social Security spouses’ benefits based on your record. Social Security can be an important financial asset for married couples when the time comes to apply for retirement benefits.

In many cases, one spouse has earned significantly more than the other, or may have worked longer. Or it could be that one spouse stayed home to do the work of raising the children, caring for elderly family members, or managing the household while the other focused on a career.

Whatever your situation, Social Security will look at all circumstances on a career. Your spouse may be entitled to Social Security benefits based on your earnings record or the higher wage-earner’s record.

Your spouse can apply for benefits the same way that you apply for benefits on your own record. He or she can apply for reduced benefits as early as age 62, or for 100 percent of the full retirement benefits at “full retirement age.” Not sure what the full retirement ages are? To learn your and your spouse’s full retirement ages, based on birth year, visit www.socialsecurity.gov/pubs/ageincrease.htm. The benefit amount your spouse can receive at full retirement age can be as much as one half of your full benefit. If your spouse opts for early retirement, the benefit may be as little as a third of your full benefit amount. Note that benefits paid to your spouse do not decrease your benefit amount.

If you have already reached full retirement age but continue to work, you can apply for retirement benefits and request to have the payments suspended until as late as age 70. This would let you earn delayed retirement credits that will mean higher payments later, but still allow your spouse to receive a spouse’s benefit. People can also apply for spouse benefits based on the earnings record of an ex-spouse or deceased spouse if married for at least 10 years. Spouses can consider a number of options and variables. We make it easier to navigate them. A good place to start is by visiting our benefits planner at www.socialsecurity.gov/planners. Take note of the “Benefits As A Spouse” section.

If you are ready to apply for benefits, the fastest, easiest, and most convenient way is to apply online! You can do so at www.socialsecurity.gov/applyonline and complete your application in as little as 15 minutes.

Due to a Supreme Court decision, we now are able to pay benefits to some same-sex couples. We encourage people who think they may be eligible to apply now. Learn more at www.socialsecurity.gov/same-sex-couples. Whether you receive benefits on a spouse’s record or your own, rest assured we will make sure you get the highest benefit for which you qualify. Learn more at www.socialsecurity.gov.

Business Growth Expert
Steven S. Little to Headline Chamber’s 2014 Annual Meeting

Special to The Truth

The Toledo Regional Chamber of Commerce is pleased to announce business growth expert and bestselling author Steven S. Little will deliver the keynote address at the Chamber’s 2014 Annual Meeting Presented by Medical Mutual on Thursday, January 30, 2014 at the Premiere Banquet Facility (4480 Heatherdowns Blvd. Toledo, Ohio). The Luncheon will begin at 11:45 a.m. and Mr. Little’s presentation will begin at approximately 12:45 p.m.

Mr. Little’s keynote will highlight the emerging opportunities created by the prevailing forces of change and how businesses can best position themselves for profitable growth.

In addition to the keynote address, the Chamber will recognize its accomplishments in 2013, recognize key volunteers and committee members and present the ATHENA Award.

The Chamber wishes to thank the following sponsors for their support of the 2014 Annual Meeting: Presenting Sponsor: Medical Mutual; Gold Sponsor: Hollywood Casino - Toledo; Silver Sponsors: The Blade, The Toledo-Lucas County Port Authority, ProMedica, The Regional Growth Partnership and V & A Risk Services; Bronze Sponsors: Health Management Solutions and Palmer Energy Company.

For more information about the Chamber’s Annual Meeting, contact Marsha Schroeder at 419-243-8191 ext. 228.
Interview with D.L. Hughley: An Original King of Comedy

By Monique Ward

D.L. Hughley, this week’s headliner at Levis Commons’ Funny Bone, sat down with The Truth before one of his shows last weekend. We had this conversation with a king of comedy.

Monique Ward: How is your stay in the Perrysburg/Toledo area so far? What do you think of the crowd?

D.L. Hughley: So far, so good. One thing I like about the Midwest, period, is that y’all are so real and urbane. The experience here is really sobering.

MW: Do you miss having a sitcom? The Hughley’s was a great show with lots of humor and full of real life lessons.

DL: I was so young that I was mystified with having my first show, but now that mystery is debunked. Dealing with producers, directors and cast members was very difficult. I don’t miss the process of having to deal with all those different personalities.

MW: Would you have another sitcom?

DL: Yes I would. Now that I have more knowledge and experience, I wouldn’t mind.

MW: What prompted your start in comedy?

DL: When I was young, I knew that I could get the girls easier if I made them laugh. All women like a man that can make them laugh.

MW: How do you feel being one of The Original Kings of Comedy? Did you expect the tour to be as iconic as it was?

DL: It was very humbling for me. I didn’t expect the tour to be as big as it was. There were a lot of things I would have done better if I had known that it was going to be that successful.

MW: Bernie Mac, may he rest in peace, was your close friend and colleague. Did he have a special impact on your career and/or personal life?

DL: Bernie Mac wasn’t a colleague, he was a mentor. He taught me how to wear a suit. That man taught me that image is everything.

MW: You were, a few years ago, a correspondent with CNN and had your own show. Was that much different from being a comedian? Was it a personal decision to end your contract with them?

DL: It isn’t any different. I still got to be me and make people laugh. I ended that gig because I wanted to be closer to my family.

MW: So it is safe to assume that you are a family man. How big a role does family play in your life?

DL: A huge role! I’m not trying to say that I’m this perfect family man by any means. I’ve done my share of dirt and messed up more than I would like to admit, but I love my wife of 28 years and our three children.

Hughley will be appearing at Fat Fish Blue in Perrysburg this weekend Friday, January 24 and Saturday, January 25. For information call the box office at 419-931-3474 or go to http://www.funnybone.com/venues/toledo/
How to Spot a Bad Moving Company

By Jason Alderman

Moving is already traumatic and expensive enough; the last thing you want to worry about is getting ripped off by your mover. Yet each year, the Better Business Bureau receives thousands of complaints against moving companies, mostly alleging lost or damaged property, not showing up on time, overcharging — or, in extreme cases, stealing or holding customers’ possessions hostage while demanding more money than originally agreed upon.

Before you spend hundreds or thousands of dollars and entrust your valuables with strangers, here are a few tips for ensuring a positive moving experience, as well as scams to avoid:

Screen potential movers. All companies that do interstate moves must be registered with the Federal Motor Carrier Safety Administration (www.protectyourmove.gov). You can use its search engine to screen for complaints, safety information and company contact information by company name or by the state where its primary business office is located.

Moving companies that don’t cross state lines aren’t governed by federal regulations, but rather, by individual state laws. Go to the State/Local Resources tab at FMCSA’s site for links to each state’s regulatory resources. Also make sure the company has at least a satisfactory rating from the Better Business Bureau.

Get written estimates. No reputable mover would ever give a firm estimate by phone or Internet, sight-unseen. Always insist on in-home inspections of your household goods and detailed, written estimates from at least three to five moving companies so you can get a sense of true market rates.

Movers need to know how much stuff you have, whether particularly heavy, valuable or awkward pieces need to be moved, if stairs are involved, and many other details that will affect their costs. Beware if an estimate is significantly less: This is a common ruse by unscrupulous companies to bind you to their service, then later hit you up for hidden fees — perhaps even refusing to unload your furnishings until you pay up.

By law, movers must assume liability for the value of property they transport. Ask for proof your mover has insurance and make sure you understand what’s covered. Baseline coverage they should provide is called “released-value protection.” It’s free, but if something is lost or broken, they only have to pay you 60 cents per pound. For an additional fee you can purchase “full-value protection,” where the mover must repair, replace or provide cash settlement for damaged items. Also consider third-party moving insurance.

A few additional tips:
• Ask if the moving company will handle the entire move itself or hire subcontractors. Apply the same due diligence to any subcontractors.
• Ask whether crewmembers are employees or temporary hires and ask to see verification of background checks, either way.
• Ask to see the company’s “tariff,” which outlines the maximum costs and how they’re calculated, as well as a list of all items for which you could face additional charges.
• Be suspicious if the mover asks for a large cash deposit or full payment in advance. Also, don’t make the final payment until you’re sure everything was delivered undamaged.
• Be wary if the company’s website has no local address or license and insurance information, they refuse to put everything in writing or they use an unmarked truck rather than a company-owned vehicle.

Interstate movers are required by law to give you a copy of the FMCSA’s booklet, “Your Rights and Responsibilities When You Move.” Even if your move is only local, be sure to read it for valuable tips.
Are Your Social Security Benefits Taxable?

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

If you’ve recently begun receiving Social Security benefits or plan to apply in the near future, you may be wondering this tax season: are Social Security benefits taxable? The short answer is: sometimes. Some people have to pay federal income taxes on their Social Security benefits. This usually happens only if you have other substantial income (such as wages, self-employment, interest, dividends and other taxable income that must be reported on your tax return) in addition to your Social Security benefits.

There is never a case when a person pays tax on more than 85 percent of his or her Social Security benefits, based on Internal Revenue Service (IRS) rules. Now, let’s get down to the numbers. If you file a federal tax return as an individual and your income is between $25,000 and $34,000, you may have to pay income tax on up to 50 percent of your benefits. If your income is more than $34,000, then up to 85 percent of your benefits may be taxable.

If you are married and you file a joint return, and you and your spouse have a combined income that is between $32,000 and $44,000, you may have to pay income tax on up to 50 percent of your benefits. If your combined income is more than $44,000, then up to 85 percent of your benefits may be taxable. Note that your “income” for the purpose of determining whether you must pay taxes on some of your Social Security benefits includes your adjusted gross income, your nontaxable interest, and one-half of your Social Security benefits.

In January, you should have received a Social Security Benefit Statement showing the amount of benefits you received last year. You can use this statement, or SSA-1099, when completing your federal income tax return to find out whether some of your benefits are subject to federal income tax. If you didn’t receive yours, you can request one at www.socialsecurity.gov/1099.

So, are your Social Security benefits taxable? Maybe. To learn more, read page 14 of our booklet, Retirement Benefits, available at www.socialsecurity.gov/pubs or visit www.irs.gov/ to obtain more detailed information on the subject.
State Senator Edna Brown (D-Toledo) released the following statement last week after she was officially sworn in as Minority Whip, which makes her the third highest-ranking Democrat in the Ohio Senate. Senator Brown had previously served as Assistant Minority Whip in the 130th General Assembly:

“I am pleased to remain a member of the Senate Minority Caucus leadership team as the Minority Whip. I look forward to working with my colleagues in the Senate Democratic Caucus under Senator Schiavoni’s leadership as we focus on legislative priorities that will continue to move Ohio forward and provide increased opportunities for our citizens.”

NAACP Applauds Pennsylvania Court’s Decision to Strike Down Voter ID

Special to The Truth

Commonwealth Court Judge Bernard McGinley struck down the state’s controversial voter ID law requiring voters to show photo identification at the polls.

“This decision helped end our three-year long fight to protect the rights of voters in Pennsylvania,” said Jotaka Eaddy, NAACP Voting Rights Director and senior advisor to the president and CEO. “This Court recognizes that unnecessary barriers to the ballot box are counter to the principle this nation holds most dear—that all citizens should have free and unfettered access to the ballot box. The NAACP, Pennsylvania State Conference, ACLU, and other plaintiffs have worked tirelessly for this moment and we hope to repeat this victory across the nation.”

Judge McGinley’s court opinion states, “This Court holds that the photo ID provisions in the Voter ID Law violate the fundamental right to vote and unnecessarily burden the hundreds of thousands of citizens who lack compliant photo ID. Further, a substantial threat still exists to the franchise of hundreds of thousands of registered voters, and uncounted qualify voters, despite Respondents’ unfettered ability to continue, strengthen, and clarify voter education efforts and to provide compliant ID to the hundreds of thousands of electors who lack it.”

“We applaud the court for ensuring that a law created to suppress the vote of citizens across the state cannot be implemented,” said Jerry Mondesire, NAACP Pennsylvania State Conference President.

He continued, “As we celebrate the life of Martin Luther King, Jr. this week and next, this serves as a reminder that the movement is not over and the battle can be won. This effort galvanized the people of the Commonwealth and with their support we were able to lead a strong case and protect the rights of voters.”

The law, passed in the General Assembly ahead of the 2012 Presidential election, has been barred from enforcement since 2012 due to a series of temporary injunctions. Plaintiffs in the case produced additional evidence in 2013 during a summer trial period.

State officials were unable to counter evidence showing lack of access to the proposed identification.

The Sojourner’s Truth

January 22, 2014

The Baby Boom by P.J. O’Rourke

By Terri Schlichenmeyer
The Truth Contributor

Whenever you get together with old friends – no matter what the reason – it always ends up with “Remember When?”

Remember piling in the station wagon, scrambling for a good seat in the back? And when your sister chased that bully away? He was bigger than she, but twice as scared. And remember cruising down Washington Avenue in a convertible, top-down?

Ahh, those were the days: fun then, fun to recall now. And when you read The Baby Boom by P.J. O’Rourke, you’ll remember even more of them.

To write about the Baby Boom is to tackle a big project: there are more than 75 million of us, born over the course of nearly 20 years. There are times, in fact, when “the oldest Baby Boomers are sometimes the parents – usually via an oopsie – of the youngest Baby Boomers.”

Basically, though, Baby Boomers can be sorted, much like high school, into seniors (at the beginning of the Boom); juniors (born in the early 50s); sophomores (late 50s); and freshmen (born at Boom’s end). This book, written by a “senior,” nonetheless holds memories for all Boomers…

Memories like getting a new TV, though the people on television were generally members of the “Silent Generation,” born between our parents and us. Later, they’d be the “anyone over 30” we weren’t supposed to trust.

When we went anywhere in our parents’ big-fin cars, we rode in the front seat, often standing. And when your sister chased that bully away? He was bigger than she, but twice as scared. And remember cruising down Washington Avenue in a convertible, top-down?

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When we went anywhere in our parents’ big-fin cars, we rode in the front seat, often standing. Houses had one phone, connected to the wall, but we rarely used it because yelling across several yards was the preferred neighborhood method of communication. People wrote letters, too, or they just “dropped over,” no appointment necessary.

Kids played outside a lot then, and parents liked it that way. Games were fair, it didn’t matter who won, and “we ran wild – in a rather tame manner.” We learned the Facts of Life (and didn’t want to believe it), we spied on one another, blew things up, had crushes, were embarrassed by our parents and were told that we could “be or do anything.”

It was, says O’Rourke, a “good and happy place” to grow up.

Though it does sometimes descend into curmudgeon territory and can seem somewhat growly, The Baby Boom really is quite a pleasure.

Despite that author P.J. O’Rourke was an early Boommer (a “senior”), there’s plenty of Universal Boommer Truths here, and lots of nostalgia for anyone born between 1946 and 1964. O’Rourke (largely) ignores his usual topics in this book, instead bringing back the kinds of memories that occur when family and friends gather – though politics peek into the latter half of the book, and sarcastically profane humor isn’t missing, either.

Overall, that will appeal to hip first-time readers without disappointing long-time fans.

Better than an Ed Sullivan marathon; more enjoyable than Beach Boys Radio Weekend; more fun than cleaning out your parents’ attic, this book is a Boommer’s delight. If your bags are packed for a trip down Memory Lane, The Baby Boom is a book you’ll want to remember to take with you.
INSTRUCTOR NEEDED
High school Social Science, Foreign Language & Math instructor sought for UT Upward Bound Summer Program. Interested? Send letter of application, resume, certification & 3 references to progers@utoledo.edu. Place Upward Bound Application in email subject line.

HOUSE FOR RENT
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Excellent for seniors
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CARE MANAGER
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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.

HUMAN RESOURCES ASSISTANT AND PROCUREMENT ASSOCIATE
Lucas Metropolitan Housing Authority (LMHA) located in Toledo, OH seeks experienced applicants for a Human Resources Assistant and a Procurement Associate. For complete details of the position and to apply, visit our website at www.lcasma.org. Only online applications received at the above website by Friday, January 31, 2014, will be accepted. This is a 3-covered position and HUD recipients are encouraged to apply. Please note on your submittal if you are a LMHA Public Housing resident or Housing Choice Voucher Program participant. Persons with disabilities are encouraged to apply. NO PHONE CALLS.

ACCOUNTING MANAGER
The Toledo-Lucas County Port Authority seeks an Accounting Manager to lead the preparation of consolidated financial statements; to maintain books of account; to prepare various financial reports; and to facilitate preparation of the annual budget and interim reporting.

MEDICAL PI/QI SPECIALIST
Full-time position available for an RN to work Mon-Fri performing PI/UR activities related to Medical providers. Duties include performing chart reviews, orienting medical providers to the EHR and providing ongoing training, serving as the liaison between medical and information systems, serving as the liaison between medical and pharmacies and management of the infection control program.

Desired candidate will be a BSN - RN with at least three years of clinical experience with at least one year in a community mental health setting. Prior experience in the use of electronic health records is required. Current Ohio licensure as an RN required. Previous utilization review experience, familiarity with OMHAS, Medicaid and Joint Commission standards is preferred.

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

CLASSIFIEDS
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NORTHGATE APARTMENTS
610 STICKNEY AVENUE
Now Accepting Applications for 1 and 2 Bedroom Apartments
Mature Adult Community for Persons 55 and Older. Rent Based on Income. Heat, Appliances, Drapes, Carpeting Included. Call (419) 729-711B for details. ASK ABOUT OUR NEW YEARS MOVE-IN SPECIAL.

CLINICAL THERAPIST
FAMILY AND CHILD SERVICES
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 significant work in the community. Master’s degree and current Ohio licensure as a LSW or PC required. LSW or LPCC preferred. Experience working with children and families is preferred.

Send resume or apply to:
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Human Resources - CT
1425 Starr Ave.
Toledo, OH 43605
Fax: 419-936-7574
Email: hr@unisonbhg.org
EOE

CLINICAL SPECIALIST
CHILD AND FAMILY SERVICES
Full-time position available for an experienced clinician to complete assessments, write or assist others in the writing of ISP’s, co-facilitate groups, process paperwork, assure adherence to proper procedures, provide clinical consultation, provide training, assist in the evaluation of staff and organize/analyze data and information as needed.

Qualified candidates must have a minimum of two years of clinical experience working with SED population. Master’s Degree and LPCC or LSW required.

Send resume or apply to:
Unison Behavioral Health Group, Inc.
Human Resources - CS
1425 Starr Ave.
Toledo, OH 43605
Fax: 419-936-7574
Email: hr@unisonbhg.org
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ACCOUNTING MANAGER
Unison Behavioral Health Group, Inc.
Human Resources - PI/QI
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Toledo, OH 43605
Fax: 419-936-7574
Email: hr@unisonbhg.org
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Live Life and Win!’s Eric I. Keyes III is Nominated for Outstanding Performance in a Youth/Children’s Program at the 45th NAACP Image Awards

Live Life and Win!’s Eric I. Keyes III has been nominated at the 45th NAACP Image Awards in the category of Outstanding Performance in a Youth/Children’s Program for his role in the Connection III Entertainment Corp. nationally syndicated TV series. The 45th NAACP Image Awards, a two-hour special, airs live on Saturday, February 22 on TV One at 9:00 p.m. ET.

“We couldn’t be more excited for Eric. He has played a major role on Live Life and Win! since its inception and we are thrilled that his contribution to the success of the series has been recognized by the nominating committee of the NAACP Image Awards,” said Cleveland O’Neal III, Toledo native and president/CEO of Connection III, who created and serves as executive producer for the series.

Currently in its third season, Live Life and Win! is an FCC friendly, e/i weekly half-hour TV series with the goal to inspire and enlighten young viewers with inspirational teen success stories, as well as segments focusing on the arts, school and sports, exercise and nutrition and health and wellness.

The series promotes such critical themes as social responsibility, perseverance, leadership, academic achievement and volunteerism – all designed to show kids and teens how they can LIVE LIFE & WIN!

With clearance in over 94 percent of the U.S., the series airs in all top 50 markets including the FOX stations in the following 16 top markets: New York (WNYW/WWOR), Los Angeles (KTTV/KCOP), Chicago (WFLD/WPWR), Philadelphia (WTXF), Dallas (KDFW/KDFI), Boston (WFXT), Atlanta (WAGA), Washington DC (WTTG/WDCA), Houston (KRIV/KTXH), Detroit (WJBK), Phoenix (KSAZ/KUTP), Tampa (WTVT), Minneapolis (KMSP/WFTC), Orlando (WOFL/WBBW), Baltimore (WUTB), and Austin (KVUE), as well as on the Tribune, Hearst and Meredith station groups, among others.

Founded in 1909, the National Association for the Advancement of Colored People (NAACP) is the nation’s oldest and largest civil rights organization. The NAACP Image Awards celebrates the accomplishments of people of color in the fields of television, music, literature and film and also honors individuals or groups who promote social justice through creative endeavors.

About Connection III Entertainment Corp.

Connection III Entertainment Corp. (www.connection3.com) is the award-winning, Emmy-nominated producer/distributor of family friendly, multicultural media content whose global reach has expanded annually for the past 15 years. The multi-faceted media company has gained acclaim for the development, production and distribution of its original motion picture & television programming distributed across multiple platforms, with licensees and sponsors including broadcast & cable networks (HBO, Lifetime, ABC Family), major studios (Lionsgate, Universal), local U.S. broadcast affiliates (ABC, CBS, FOX, NBC, CW), and national advertisers. Its nationally syndicated weekly series franchise MADE IN HOLLYWOOD is available in 107 million U.S. homes with a gross average audience of 2.2 million weekly viewers in the U.S., as well as in major territories worldwide, including India’s Zee Network and Fox International Channels in Turkey, Greece & Cyprus.