



Volume 27, No. 2 *"And Ye Shall Know The Truth..."* March 19, 2014

Vallie Bowman-English

In This Issue...

Perryman and Rogers Page 2	Sen Brown and ACA Navigators Page 5
Tolliver Page 3	Cover Story: Bowman- English's Milestone Page 6
Dem Candidates on Voters' Rights Page 4	

The Economy Section

Small Biz Should Know Page 7	New Mortgages Page 9
Sen Portman and Unemploy- ment Ins Page 8	OACCA Page 10 MarketPlace Enrollment Page 11

Book Review Page 13	Classifieds Page 15
BlackMarket- Place Page 14	Khalil Gibran Muhammad at UT Page 16



YWCA 2014 Milestones Honoree for Government

Young Black Minds II

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



... We were born into an unjust system; we are not prepared to grow old in it.
- Bernadette Devlin

The voices of young leaders of independent, black organizations operating as "vehicles for black excellence" are likely to be muted by a cacophonous public "narrative of unworthiness."

This fictional but racial and gendered political rhetoric seeks to place blame for the present fiscal crisis on the African-American community by perpetuating the stereotypical image of blacks as living off the public dole. As a result of this "dependency on entitlements," mainstream discourse concludes, African Americans are not only undeserving but they are also noncredible.

However, if our problems are to be resolved, attention must be given to the thoughts of young, black minds that are involved in the process to improve marginalized communities.

The following dialog with Elgin Rogers, president of the African American Leadership Caucus (AALC) is part II of a series of conversations with young, leaders of independent black organi-

zations and institutions of excellence.

Perryman: What types of questions are you asking politicians who come in to make a presentation before your organization?

Rogers: We ask about their stance on policies and legislation. We want to know what they have done in the past and their plans for the future. Are they inclusive as far as African Americans on their staff? We also discuss issues such as housing, community policing and education. So our main focus is to make sure that the people that we're advocating for and working with are aware of what's going on. Now, they can tell you about what's going on in the community, but what's going on in at One Government Center, or at the Party headquarters and how do all those things work together to improve the quality of life where we live?

Perryman: Please clarify what you meant by "people that we advocate for." Who would those people be?

Rogers: Our mission is to improve the quality of life for people of African descent. So those are the people that we're looking to advocate for and to improve the quality of life.

Perryman: That's not a monolith, so do you mean the African diaspora in its entirety?

Rogers: Are you asking do we have non-African Americans or others come to the group or are we exclusive?

Perryman: No. What I'm trying to get at is how inclusive you are within the black community as far as outlook and philosophy. Many groups are advocating but they are advocating for a certain type of minority. Not just blacks or African Americans but those who are black and professional or part of the so-called black elite.

Rogers: I get you, those who are already there.

Perryman: Exactly! So that those who are outside of mainstream are left to fend for themselves.

Rogers: I understand and, like I said, we're on the ground, we're everyday people. And so you're talking to that person who would be left behind and I think that's why we have so much fire in our

bellies and passion for making sure that people understand the importance of voting and getting out to vote. We're not pushing any particular candidate, but just knowing that a certain amount of votes can determine what roads are paved, what homes get torn down, where traffic lights are placed. Your vote determines removing some of the stresses from your life. I mean that's powerful and profound.

Perryman: Well some would say that in our most recent mayoral election people stayed home.

Rogers: I think they sent a message. I don't know if it was the correct message or the wrong message, but they were sending a message about the menu.

Perryman: Not just the menu but

... continued on page 12



The Sojourner's Truth

Toledo's Truthful African American
Owned and Operated Newspaper

Fletcher Word – Publisher and Editor
Folasade Oladokun – Office Manager

Artisha Lawson – Reporter
Carla Leonard – Social Editor
Michael Hayes – Entertainment Critic
Rev. D.L. Perryman – Columnist

Jennifer Retholtz – Webmaster
Kathy Sweeny – Graphic Designer
Jessica Crans – Layout

A Certified MBE

The Sojourner's Truth, 1811 Adams Street, Toledo, OH 43604
Phone 419-243-0007 * Fax 419-255-7700
thetruth@thetruthtoledo.com
www.thetruthtoledo.com

Community Calendar

March 23

Calvary MBC 25th Pastoral Anniversary Celebration: Pastor Floyd Smith; 4 pm; Guests Rev. James Willis and St. Paul MBC: 419-242-8379
2nd Baptist Empowerment Series: 11 am; Spencer Township Community Building; Speaker Regina Whittington-McLendon, team coordinator CAN: 419-865-7702
Friendly MBC 14th Pastoral Anniversary: Rev. Rufus Middleton; 11 am service; 4 pm service with guests Rev. Jerry Boose and 2nd Baptist: 419-266-1935
Bethlehem Baptist 20th Pastoral Anniversary Celebration: Pastor Derek A. Arnold, D.Min; 4 pm; Guests Tim Swan, D.Min, and Mt. Zion of Cincinnati: 419-241-9360

March 29

Calvary MBC 25th Anniversary Pastoral Musical Celebration: 6 pm; Featuring Min Chris Byrd, Toledo Interfaith Mass Choir, Calvary MBC Mass Choir, United Vision Mass Choir, Brian Thomas Chorale, Pastor Johnnie Hobbs, Vannessa Williams, Greater St. Mary's Creative Arts: 419-242-8379

March 30

2nd Baptist Empowerment Series: 11 am; Spencer Township Community Building; Speakers Terrence Pound, Sr and Marquis Kimble, co-owners of KP Financial Management: 419-865-7702
Bethlehem Baptist 20th Pastoral Anniversary Celebration: Pastor Derek A. Arnold, D.Min; 4 pm; Guests Rev. Floyd Smith and Calvary Baptist: 429-241-9360

April 6

Bethlehem Baptist 20th Pastoral Anniversary Celebration: Pastor Derek A. Arnold, D.Min; 9 am Conclusion service: 419-241-9360

April 9-11

City of Zion, The Mt. Zion Church Conference 2014: "Let's Go Higher:" Toledo Full Gospel Baptist Church Fellowship International Interspersory Prayer Conference: 6:30 nightly; Guests – Bishop Duane Tisdale, Pastor Kim Davis, Bishop William Murphy: 419-246-1850

Church Survey 2014

By Lafe Tolliver, Esq
Guest Column

I have resisted the repeated calls to formulate a simple church survey so that the readers could weigh in on what's happening with and within their place of worship, aka: The Church.

My hesitancy was based upon trying to accurately survey, via a multiple choice type of questionnaire, how you are matriculating in your particular worship setting.

As you will see from the poised questions, the gravamen of the questions do not depend upon whether your church is characterized as being fundamental, charismatic, conservative, liberal, uppity or simply a social gathering of like-minded people. (note: some churches are in essence social clubs).

What counts is how you see yourself in your church environment and whether or not you are an active participant or just a pew siter who literally does nothing more than warm the pews once a week, drop in two or three dollars in the passed offering plate, attend certain church holiday events and you call that assembly, your "church home."

As you can see from the questions and the weighted answers, this survey will either prompt you to get involved in your local assembly or cut bait and leave and find another place of worship where you can go from the milk saucer to the meat platter as to your spiritual growth.

Some of the questions will be toughies and some will be softballs because when you evaluate any gathering of people in a local assembly, you will find a broad spectrum of tastes, beliefs and attitudes.

If you are not a current member of a local assembly of believers, still answer the questions because it will give tell-tale signs of why you are on the outside looking in.

So, with that in mind, please answer truthfully and away we go!

(1) Do you sit under a woman pastor?

- a. Yes, because it does not matter to me what the gender is of the pastor.
- b. No, because the Word of God in the New Testament does not allow for a woman to be a pastor.
- c. Don't care either way.
- d. Did not know there were applicable scriptures on this issue.

(2) Are you informed on a regular basis of the exact financial health of your church assembly?

- a. No, we are told that the financial records are not our business and to trust the pastor.
- b. Yes.
- c. Not on a regular basis, but now and then. Especially when they want to raise money.
- d. I don't care to know. I trust my

leadership to do the right thing with my giving.

(3) Is your pastor accessible to you when needed or do you go through layers of people to get to him or her?

- a. Not accessible all the time when I might need counsel.
- b. Yes, available on a regular basis
- c. Too many hanger'oners around him or her and I must submit a request for a meeting.
- d. Not the kind of pastor that I would want to counsel with anyway.

(4) Does your pastor preach and teach from the Word of God?

- a. Most of the time.
- b. Sometimes.
- c. All the time
- d. Rare. Mostly inspirational messages that do not include scriptures.

(5) Why do you attend your particular fellowship?

- a. Been here all my life. Where else would I go?
- b. Just habit.
- c. I like the people.
- d. Good music and the service is short and you are not pressed to do things.

(6) Has the preaching and teaching from the pulpit made a Godly difference in your lifestyle?

- a. Yes.
- b. No.
- c. Only if I let it.
- d. Depends on what is being taught or preached about.

(7) If you could change one thing about how things are done at your church, what would it be?

- a. Too much emphasis on money. Need to tone it down.
- b. The music is too loud and played too long. No mix.
- c. More social gatherings so we can know each other.
- d. More outreach so we can do things besides come to this building.

(8) Does your church pastor play "favorites?"

- a. If it is with family members, yes he does.
- b. No. I haven't seen it happen.
- c. Yes. Especially if you are known to be a big giver of money.
- d. I noticed that they prefer people who are nice and clean and do not ask a lot of questions at church meeting times.

(9) If you do not attend a church

at the present time, why not?

- a. I wasn't treated well when I attended there.
- b. I felt that my talents were not needed.
- c. The people were very cool and aloof towards visitors
- d. I knew too many of the people there who were not living anything right.

(10) What do you think is the mission or ministry of the church.

- a. Proclaim the gospel without compromise or partiality.
- b. Help and assist the down and out.
- c. Tell people that they are OK.
- d. I don't know. I don't read the Bible.

Well, there it is. Each answer is weighted according to the Rann-Felsen

Statistical Survey Report (via The Carthena University School of Theology) and the below are

the answers based upon the questions given.

- a. Three points
- b. One point
- c. Zero points
- d. Two points

If your score is 0-5, you are considered a person who is in need of fellowship and reassurance before you are able to come into an established church body.

If your score is 6-15, you are considered a person who needs to rely less on the opinions of others and engage yourself in the Word of God for your answers.

If your score is 16-23, you are considered to be a reliable person who can discern between good and evil and are not quickly led astray from sound doctrine.

If your score is 24-30, you need to start a church formation and mount the pulpit.

Your talents are needed!

Contact Lafe Tolliver at Tolliver@Juno.com

Scholarship Application



ALPHA KAPPA ALPHA SORORITY, INCORPORATED
Zeta Alpha Omega Chapter
Toledo, Ohio

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Telephone: _____ Date of Birth: _____

High School: _____

Guidance Counselor: _____

Grade Point Average: _____ ACT/SAT Score: _____

Parent(s) Name: _____

Number of siblings living at home: _____

Number of people in family who will be attending college this year: _____

Have you been accepted to an accredited college or university? _____

If yes, please give the name of the college/university or provide a copy of the acceptance letter from the college/university in which you plan to attend:

Have you been awarded any other scholarships? _____

If yes, please give name(s) and/or type and amount(s):

On a separate sheet, please submit a typed autobiographical essay that includes the following information:

1. Your high school extracurricular activities
2. Community and church activities
3. Anticipated major in college
4. Goals and ambitions in terms of your career choice

Applications should be submitted by 3/7/2014 and must include an "Official", sealed transcript and photo.

Ohio Democratic Candidates Endorse Ohio Voters Bill of Rights

Last week, the Ohio Ballot Board decided that the Ohio Voters' Bill of Rights will be submitted as one issue to Ohio voters this November. In reaction to last week's decision, the Ohio statewide Democratic candidates issued the following statements in support of the Ohio Voters Bill of Rights:

Gubernatorial Candidate Ed Fitzgerald:

"The Ohio Voter Bill of Rights is an important step in allowing Ohioans to exercise their constitutional right to vote. While it's unfortunate that we have to resort to such a step, it's clear Governor Kasich and Secretary Husted cannot be trusted to keep



the best interest of all Ohioans in mind."

Secretary of State Candidate Nina Turner:

"Throughout our nation's history, there has been one universal truth: all other freedoms and liberties we enjoy in our country stem from the right to vote and the exercise of that right. The Ohio Voting Bill of Rights, if ratified, would be a step in protecting the right of the voters and preventing the gamesmanship of political parties."



Ohio Attorney General Candidate David Pepper:

"Rather than having rules that

change every year, the Voters Bill of Rights will lock in real protections for voting rights and help end the cycle of costly Federal lawsuits that plague Ohio year after year. For that reason, I enthusiastically support it."



State Auditor Candidate John Patrick Carney:

"This petition certification marks a crucial step towards enacting policy that will protect Ohioans' fundamental right to vote. Equal access to the ballot



is a pillar of a successful democracy and we must continue to fight to protect that right for all Ohioans. Representative Reese, Senator Turner, and the OLBC deserve all the credit for leading this important effort on behalf of all Ohio voters."

State Treasurer Candidate Connie Pillich:

"When I was stationed overseas in the Air Force, I saw firsthand what happens when people are not given equal opportunity to have their voices heard. Ohio should be expanding, not constraining, the ability for the citizens of our great state to vote. I am proud to support the Ohio Voters Bill of Rights to protect voting as a fundamental right in our State."



African Art Has Arrived!!

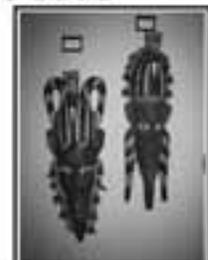
Hundreds of wood carvings from Ghana have recently arrived at The Truth Gallery - masks, statues, village scenes! All at unbelievably low prices!



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



See more art online at www.thetruthtoledo.com



The Truth Gallery
1811 Adams Street
419-242-7650

Brown Joined by Local Navigators Who Can Help Northwest Ohioans Benefit from Insurance in New Health Insurance Marketplace

More than 4.2 Million Americans and Nearly 79,000 Ohioans have Entered Health Insurance Marketplace; More than 115,000 Ohioans

Special to The Truth

On Thursday, March 13, U.S. Sen. Sherrod Brown (D-OH) joined local navigators to alert Northwest Ohioans that enrollment for the 2014 health insurance marketplace will close at the end of this month. More than 4.2 million Americans—and nearly 79,000 Ohioans—are now healthier and better protected as a part of the new marketplace. However, more than 193,000 Ohioans remain eligible for the marketplace, with more than 115,000 of them eligible to enroll with financial assistance.

“The health law has already helped millions of Ohioans receive quality care at an affordable price,” Brown said. “But more than 193,000 Ohioans are still eli-

gible for enrollment in the health insurance marketplace. Each of these Ohioans can receive valuable assistance from a health care navigator. And most are eligible for financial assistance. With only two weeks remaining before the enrollment deadline, Ohioans should utilize these resources in order to get covered, live healthier lives, and be better protected.”

Before, during, and after Brown’s press conference at the United Way of Greater Toledo, local navigators took appointments and walk-in meetings to help local citizens enroll in an affordable, high-quality health plan. Joining Brown to help alert Ohioans was Brad Clark, director of the Neighborhood Health Association Navigator Proj-

ect; and Jan Ruma, the executive director of Toledo/Lucas County CareNet, which provides access to healthcare services for low-income residents of Lucas County.

Also joining Brown to share her enrollment story was Toledo resident, Peg Clancy. While she works as a nurse, Clancy is not eligible for Medicare or for employer-based medical insurance. She signed up for health care using the exchange with the help of a navigator one mile from her home, and qualified for a subsidy that lowers her premiums. Clancy now has an affordable, high-quality health plan and continues to see her preferred doctor.

The health law has already protected



Sen. Sherrod Brown, Jan Ruma and Peg Clancy

... continued on page 6

NURTURES Sci-FUN EVENT



Networking Urban Resources with Teachers and University to enRich Early Childhood Science

Online Registration
until March 26 at

www.nurtures.utoledo.edu

Saturday, March 29, 2014

10:00 AM-1:00 PM

at Wildwood Metropark

5100 W. Central Ave

Toledo, OH 43615

Fun for the
Whole Family

Free Admission

Science Activities
for PreK-3!

Win Prizes!

Minors must be accompanied by an adult. For more information, call 419-530-1630

Activities in the Metz Visitor Center, Metroparks Hall and the Manor House. Park near Metz Visitor Center.

EXPLORE!

DISCUSS!

THINK!

YWCA Milestones: A Tribute to Women

Special to The Truth

For the 19th time, the Greater Toledo YWCA celebrated its signature annual event – Milestones: A Tribute to Women – and honored the achievements of seven local women in a variety of fields.

Vallie Bowman-English was among the chosen few this year for her accomplishments in Government. Bowman-English, the Clerk of Court for the City of Toledo Municipal Court, was nominated by Laneta Goings who wrote:

“Vallie holds the dual distinct titles of being the first African American and the first attorney elected to the office of Toledo Municipal Clerk of Court. She is the third vice-president of the Toledo Bar Association and is the first African American elected to this position. Vallie has implemented real-time data entry in eight high-volume courtrooms. This allows clerks to record entries as the judge or magistrate is ruling and gives other departments and the public immediate access to the case information.

“Vallie serves as the presi-

dent of the Toledo Chapter of The Links, Incorporated – a service organization with more than 12,000 professional women across the country, one of the oldest and largest dedicated, volunteer service organizations of women committed to enriching, sustaining and ensuring the culture and economic survival of African Americans and other persons of African ancestry. Vallie has empowered women by inspiring them to participate in the electoral process and encouraging them to run for public office. She strives daily to encourage others to keep their faith and remember with God all things are possible.”

A graduate of Scott High School, Bowman-English earned her undergraduate degree from The University of Toledo and her law degree from Ohio Northern University. She was admitted to the bar in 1996 entering the Lucas County Prosecutor's Office that year. She ran for the Clerk's office in 2003 and has held the position ever since.

Bowman-English is married to Ian English, a prosecutor with Lucas County.



The other honorees of this year's Milestones awards were: Susan Martyn, Stoeppler Professor of Law and Values at the UT College of Law, for Education; Dr. Sonia Najjar, professor at UT, director of CeDER, for Sciences; Kim Sidwell, senior vice president, Resource Development for United Way of Greater Toledo, for Social Sciences; Barbara Eikost, volunteer at Hospice of Northwest Ohio, for Volunteerism; Leslie Adams, portrait artist, for Arts and Marianne Ballas, dealer owner-operator, Ballas Buick GMC, for Business.



Ian English and Vallie Bowman-English

DIXIE

DIXIE CARS DIV. DIXIE AUTO LEASING INC

5876 N. DETROIT AVE. TOLEDO, OHIO 43612

419-476-8678

OFF LEASE - 4 DOOR SEDANS

\$2,500

THIRTY DAY WARRANTY

JWV Worship EXPERIENCE Join Us! Every Sundays at 5:30 p.m.

Eastern Star Missionary Baptist Church
2102 Mulberry Street, Toledo, Ohio 43608
(419) 726-1180, FAX: (419) 726-6240
E-mail: EasternStarMBC@aol.com
Website: www.drjwilliams.org

Dr. John W. Williams, Pastor

Brown... continued from page 5

millions of Ohioans like Clancy by ending lifetime caps on insurance coverage, covering both children and adults with pre-existing conditions, allowing young adults to stay on their parents' insurance until their 26th birthday, offering free preventive care in new private insurance plans, closing the "donut hole" in drug prices for seniors, and providing tax credits to small businesses to help them afford health coverage for their employees.

Further, financial help is available for middle and low-income individuals to enroll if they don't have meaningful employer-sponsored health coverage. This includes a family of four with an annual income of below \$94,200, and single adults with an annual income below \$45,960. For some Americans, premiums will be nearly 14 percent lower in 2014 than previously expected, according to a recent report by the Department of Health and Human Services (HHS). For an individual in Ohio, the average monthly premium for the lowest-cost silver plan is \$304 and for the lowest cost bronze plan is \$263. States with the lowest premiums have more than double the number of insurance companies offering

plans compared to states with the highest premiums. Ohio consumers have an average of 46 health plans from which to choose in the marketplace.

The health law also ensures that the dollars Ohioans pay for health insurance are used for their medical care—rather than for executive bonuses and ad campaigns. The law requires that insurance companies spend at least 80 percent of the premiums they collect from consumers on medical care. If they don't meet this goal, they must give consumers a rebate. In Ohio, it is estimated that more than 6,300 Ohioans will benefit this year from \$487,000 in rebates. Ohio families have faced unchecked hikes in their health insurance costs for years. But the law subjects insurance companies to new scrutiny if they raise prices by more than 10 percent; and the health law provided the state of Ohio \$5.1 million to combat unjustifiable increases.

Brown, who declined Congressional health insurance for nearly two decades—keeping a 1992 campaign promise to decline a health plan until similar coverage is available to all Americans—entered the marketplace during the 2014 enrollment period that started October 1, 2013 and ends March 31, 2014.



What Every Small Business Needs to Know About Marketing

Special to The Truth

For small businesses, smart marketing is crucial for success. But what does that mean in today's fast paced, highly wired world?

While online and mobile communication has gained importance in recent years, experts say that face-to-face engagement with people who matter to you and your organization remains invaluable.

"In a crowded marketplace, making a positive and lasting impression is crucial," says Skip Cox, board chairman for the International Association of Exhibitions and Events. "There's no substitution for an in-person meeting."

No matter the size or focus area of your business, exhibitions, trade shows and other forms of face-to-face meetings can be a powerful business tool, helping with sales, networking, education and business research.

But how do you make the most of your time at face-to-face events? Cox is offering some top tips:

- **Socialize:** Before the event, identify who you want to engage with while you're there. Engage those individuals in online dialogue -- retweet them, reply to their messages and join their groups. This will make the initial in-person conversation easier. Social and mobile media can help you take conversations from online to offline and back again.
- **Be more than your booth:** Your booth is not the only presence your brand has at an event. Without going too far or coming across as unprofessional, wear something that aligns with your company to help you stand out. Consider the standards of your industry, the image of your business and the tone of the event, and find something

that fits with you and your business.

- **Connect your connections:** Introduce people who may benefit from knowing one another. Both parties will be grateful to you and you'll be known as someone who "knows people."
- **Promote:** Get your name out there. Use promotional products strategically. Investigate sponsorship opportunities.
- **Play by the rules:** Don't take advantage of the audience attending an official event by creating non-affiliated concurrent activities or events, or use public areas to drum up personal business without actually paying to participate. This will only build negative buzz for you and your business.
- **Strategize:** Making connections is

half the battle. Making the right connections is the more important half. Do your legwork so you can figure out exactly who you want to target.

Whether you're just starting out or you're a well-established player, getting to know the people who matter can help your business.

• **Ask, don't assume:** Many event organizers are familiar with the struggles startups and small businesses go through and will often work with you to find ways you can participate at a price you can afford. Don't let perceived cost deter you; ask event organizers what your options are as even a more limited presence can help you find a wealth of opportunities at a fraction of the price.

Courtesy StatePoint

Don't Forfeit Past Tax Refunds

*By Jason Alderman
Guest Column*

Does this sound familiar? A few years back your yearly earnings were pretty low so you figured you wouldn't owe any income tax. Thus, when April 15 rolled around the following year you didn't bother filing a tax return, knowing you wouldn't be penalized.

Big mistake.

Even if your income fell below the threshold at which you'd owe anything, chances are taxes were deducted from your paycheck throughout the year. (Check your year-end W-2 form). If so, you probably left a sizeable tax refund on the table.

And you wouldn't be alone. The IRS estimates that each year close to a million people don't bother filing federal tax returns, thereby forfeiting around \$1 billion in refunds they were due -- refunds that average several hundred dollars apiece.

Here's the good news: The IRS generally gives you a three-year window to go back and file a past year's tax return if you want to claim an unpaid refund. For example, to collect a refund for 2010 you have until April 15, 2014, to file a 2010 return. After that, the money becomes the property of the U.S. Treasury.

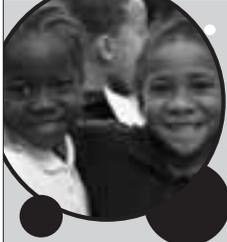
You can order prior year tax forms at www.irs.gov or by calling 800-

TAX-FORM (800-829-3676). If you're missing any supplementary paperwork (e.g., W-2 or 1099 forms), you'll need to request copies from your employer, bank or other payer. If that doesn't work, file IRS Form 4506-T to request a free transcript showing information from these year-end documents.

Keep in mind that if you file to collect a refund on your 2010 taxes but have not also filed tax returns for 2011 and 2012, the IRS may hold onto the refund until you file those subsequent returns. Also, past refunds will be applied to any amounts you still owe to the IRS or your state tax agency, and may be used to offset unpaid child support or past-due federal debts, such as student loans.

Another good reason to consider going back and filing a previous year's tax return: the Earned Income Tax Credit (EITC). Chances are, if the reason you didn't file a return was because you didn't earn enough to owe taxes, you may have been eligible for the EITC, a "refundable" tax credit for low- to moderate income working taxpayers. ("Refundable" means that if you owe less in tax than your eligible credit, you

... continued on page 10



**Queen of Apostles
&
Rosary Cathedral
Schools**

Enrolling Now!

Central City Ministry of Toledo

Our schools participate in the Ohio Department of Education EdChoice Scholarship Program.

The EdChoice enrollment deadline is March 31.

Our Schools Provide:

- Strong core academic subjects of reading, writing, math, science, and social studies
- Enriched curriculum with art, music, physical education, and Spanish
- State-of-the-art technology programs
- Catholic education with a Christian foundation
- A multi-cultural, safe, and supportive learning environment
- An atmosphere that fosters service, responsibility, respect, self-discipline, and compassion for others
- Parent involvement in the education of their children
- A variety of options for financial aid

For more information please call or visit:

Queen of Apostles
235 Courtland Ave.
Toledo, OH 43609
419-241-7829

Rosary Cathedral
2535 Collingwood Blvd.
Toledo, OH 43610
419-243-4396



faith • service • diversity

Little Changes Make a Big Difference in Serving You

By Phil Walton, Social Security Manager in Toledo, OH
Guest Column

A new year is a time for change. People across the world make resolutions and set goals to better themselves and the world around them. Whether you want to shed a few pounds, secure your finances for retirement, devote more time to charity or go on a vacation you've always dreamed about, chances are you have some ideas for a fresh start in 2014.

Social Security is no different. Our goal is to provide the best service possible to everyone who comes to us for help, whether they're applying for disability benefits or getting verification of their Social Security number. By investing in new technologies and finding innovative, cost-effective ways to deliver service, we are able to reach this goal. We continue to rank high in customer service satisfaction and have the best online services in

government, providing the best service to those who come to us for help.

Technology is vital to delivering quality service, and we continue to provide more options for customers to do business with us over the Internet or through self-service kiosks. For example, my Social Security provides people who use the Internet a secure way to do business with us in an easy and convenient way at www.socialsecurity.gov/myaccount. We are making changes in the way we provide some services so we can serve the vast majority of Americans better and more efficiently. Most people won't even notice the changes. So allow us to fill you in.

Later this year, Social Security will stop providing benefit verification letters in our local offices. You can still get an

instant letter online by creating a personal my Social Security account at www.socialsecurity.gov/myaccount, or by calling our toll-free telephone number at 1-800-772-1213 to request one by mail. In addition, we will discontinue providing Social Security number printouts. These printouts have no security features and could be easily misused or counterfeited. If you need proof of your Social Security number and you do not have your Social Security card, you may apply for a replacement card by completing the Application for a Social Security Card and providing the required documentation. You'll find the application online at www.socialsecurity.gov/online/ss-5.pdf. As always, we continue to work directly with other agencies to minimize the need for fur-

nishing proof of your Social Security number.

You may want to check out our webinar that aired live on January 9, "Benefit Verification Letters Online, Easy as 1-2-3." The webinar explains how to establish an account on my Social Security, how to get a benefit verification letter and other services offered at our website. Watch the webinar at www.socialsecurity.gov/webinars. We wish you all the best in 2014 and hope that you are successful in meeting your own goals and resolutions. If one of them is to do business with Social Security, or even if it is not, we will strive to continue providing the best and most secure customer service possible. Learn more about Social Security and what we do for you at www.socialsecurity.gov.

Portman Announces Unemployment Insurance Agreement

Extension Is Completely Paid for, Will Open the Door to Significant and Necessary Reforms

Special to The Truth

Last week, U.S. Senator Rob Portman (R-Ohio) announced that a bipartisan group of lawmakers has reached an agreement on extending unemployment insurance for the long-term unemployed who have gone without relief since December 28, 2013. Portman played a key role in ensuring the bill is fully paid for, that it is short-term, and that it includes reforms to the broken program that's failing to connect Americans with jobs.

"This agreement is the first step toward reforming a broken program

into a safety net that helps the unemployed quickly reenter the workforce and get back on their feet," Portman stated. "I'm especially pleased we were able to find a way to pay for the extension so that we're not adding to our record debt. The President called for a 'year of action' and I hope that in the months to come, as we look for a long-term solution, he joins us in proposing significant reforms to this program."

This new legislation seeks to strengthen the U.S. economy while

providing vulnerable job seekers and their families with a vital lifeline as they continue to look for work. The proposal is fully paid for using a combination of offsets that includes extending pension smoothing provisions from the 2012 highway bill (MAP-21), which were set to phase out this year, and extending customs user

fees through 2024. The bill also includes an additional offset allowing single-employer pension plans to prepay their flat rate premiums to the Pension Benefit Guaranty Corporation (PBGC).

Further, the legislation includes a provision modeled on Senators Tom Coburn's (R-OK) and Jon Tester's (D-MT) language that ends unemployment insurance payments to any individual whose adjusted gross income in the preceding year was \$1 million or more. According to 2010 income tax data, there were 0.03 percent of filers that earned over \$1 million and received some form of UI at either the state or federal level. This provision received unanimous support in the Senate when it was voted on in 2011.

The legislative proposal also includes language championed by Portman to provide individuals receiving unemployment insurance benefits with early access to specific strategies that can help get them back into the workforce faster, including through access to information about industry-recognized credentials that are regionally relevant or nationally portable. In addition, this proposal includes language by Senator Susan Collins (R-ME) to strengthen reemployment and eligibility assessment (REA) and ReEmployment Services (RES) programs. In an effort to help get job seekers back into the workforce, individuals receiving emergency unemployment compensation will be eligible for enhanced, personalized assessments and referrals to reemployment services when they begin their 27th week of UI (Tier I) and 55th week of UI (Tier III).

In addition, the legislative proposal includes language proposed by Senator Mark Kirk (R-IL) that would require a Government Accountability Office (GAO) report to ensure that unemployment insurance benefits are being provided to individuals who are actively looking for work and who truly want to return to the labor force.

"LYDIA" Ladies Your Destiny Is Awaiting!
2014 Small Business Success Summit & Luncheon
UPMC The Hotel 3100 Glendale Ave Toledo, Ohio 43623 March 1st, 2014 at 10:00am - 4:00pm
Come and enjoy Lunch with some of Toledo's most successful Businesswomen!

EXHIBITORS: CREDIT REPAIR EXPERTS "INCREASE YOUR MARKET SHARE"
Registrations: 539-1077 / Early bird registrations: 539-1077 / For more information contact: 419-243-1077
www.registerforLydia2014.com / 419-243-1077
or REGISTER ONLINE: www.registerforLydia2014.com / Email us: lydiainfo@ymail.com

Exhibitor Opportunities Available! - For more information, visit: www.lydiainfo.com

Specialty Luncheon
Networking
Business Mentors
Guests of Honor
Government Officials
Community Leaders
Local Business Owners
Local Professionals
Local Artists
Local Athletes
Local Musicians
Local Performers
Local Entertainers
Local Models
Local Dancers
Local Singers
Local Actors
Local Writers
Local Poets
Local Artists
Local Musicians
Local Performers
Local Entertainers
Local Models
Local Dancers
Local Singers
Local Actors
Local Writers
Local Poets

New Mortgage Rules Protect Against Risky Loans

By Jason Alderman
Guest Column

Good news for people shopping for a mortgage – and for current homeowners facing foreclosure because they can no longer afford their home loan: New mortgage regulations drafted by the Consumer Financial Protection Bureau recently took effect and they provide a slew of new rights and protections for consumers.

One of the cornerstones of the new mortgage rules is that lenders now are required to evaluate whether borrowers can afford to repay a mortgage over the long term – that is, after the initial teaser rate has expired. Otherwise, the loan won't be considered what's now referred to as a "qualified mortgage."

Qualified mortgages are designed to help protect consumers from the kinds of risky loans that brought the housing market to its knees back in 2008. But obtaining that designation is also important to lenders because it will help protect them from lawsuits by borrowers who later prove unable to pay off their loans.

Under the new ability-to-pay rules, lenders now must assess – and document – multiple components of the borrower's financial state before offering a mortgage, including the borrower's income, savings and other assets, debt, employment status and credit history, as well as other anticipated mortgage-related costs.

Qualified mortgages must meet the following guidelines:

- The term can't be longer than 30 years.
- Interest-only, negative amortization and balloon-payment loans aren't allowed.
- Loans over \$100,000 can't have upfront points and fees that exceed 3 percent of the total loan amount.
- If the loan has an adjustable interest rate, the lender must ensure that the borrower qualifies at the fully indexed rate (the highest rate to which it might climb), versus the initial teaser rate.
- Generally, borrowers must have a total monthly debt-to-income ratio of 43 percent or less.
- Loans that are eligible to be bought, guaranteed or insured by government agencies like Fannie Mae, Freddie Mac and the Federal Housing Administration are considered qualified mortgages until at least 2021, even if they don't meet all QM requirements.

Lenders may still issue mortgages that aren't qualified, provided they reasonably believe borrowers can repay – and have documentation to back up that assessment.

New, tougher regulations also apply to mortgage servicers – the companies responsible for collecting

payments and managing customer service for the loan owners. For example, they now must:

- Send borrowers clear monthly statements that show how payments are being credited, including a breakdown of payments by principal, interest, fees and escrow.
- Fix mistakes and respond to borrower inquiries promptly.
- Credit payments on the date received.
- Provide early notice to borrowers with adjustable-rate mortgages when their rate is about to change.
- Contact most borrowers by the time they are 36 days late with their payment.
- Inform borrowers who fall behind on mortgage payments of all

available alternatives to foreclosure (e.g., payment deferment or loan modification).

With limited exceptions, mortgage servicers now cannot: initiate foreclosures until borrowers are more than 120 days delinquent (allowing time to apply for a loan modification or other alternative); start foreclosure proceedings while also working with a homeowner who has already submitted a complete application for help; or hold a foreclosure sale until all other alternatives have been considered.

For more details on the new mortgage rules, visit www.consumerfinance.gov/mortgage.

Bottom line: You should never enter into a mortgage (or other loan) you can't understand or afford. But it's nice to know that stronger regulations are now in place to help prevent another housing meltdown.



Your lab results at your fingertips, wherever you are.

MyChart is like having your doctor with you, wherever you are. Available only from Mercy, MyChart offers everything you need to manage your health, right where you need it. Use your tablet, smartphone or computer to request appointments, receive notification of test results, refill a prescription and even ask your doctor a question. Do it all, quickly, securely, and all when you're most comfortable.

connect with us: mercyweb.org
or call 888-987-6372





Save the Date!

The 10th Annual African American Festival

JULY 19 - 20, 2014

FREE RIDES FOR KIDS *Sponsored by State Farm

Festival Parade

July 19, 2014



STOP BY TOLEDO URBAN TODAY TO GET YOUR 10TH ANNIVERSARY FESTIVAL WRISTBAND ON SALE NOW FOR \$5.00

**For more info please contact DeLise @ 419-255-8876
TOLEDO URBAN FEDERAL CREDIT UNION * 1339 DORR ST.**

Your lab results at your fingertips, wherever you are.

MyChart is like having your doctor with you, wherever you are. Available only from Mercy, MyChart offers everything you need to manage your health, right where you need it. Use your tablet, smartphone or computer to request appointments, receive notification of test results, refill a prescription and even ask your doctor a question. Do it all, quickly, securely, and all when you're most comfortable.

connect with us: mercyweb.org
or call 888-987-6372



Economy Section • Economy Section

OACAA Supports Governor Kasich's Proposal to Expansion of the Earned Income Tax Credit

Special to The Truth

The Ohio Association of Community Action Agencies strongly supports Governor Kasich's proposal to expand the Earned Income Tax Credit (EITC).

"Despite having jobs, many low-income Ohioans struggle to make ends meet. With the costs of housing, transportation, food

and medical care continually rising, people in lower paying jobs need to be able to hold onto the wages they earn," said Philip E. Cole executive director of OACAA. "The EITC program does this. This program has a track record of helping people and stimulating the economy."

The expansion, as proposed in the

Governor's mid-biennial budget, would triple Ohio's Earned Income Tax Credit for low-income Ohioans by raising its benefit from 5 to 15 percent of the federal credit. "While that might not seem like much to some people, for low-income people the difference between \$100 and \$300 can mean needed clothes,

furniture or medical care," Cole said.

"We commend the governor for proposing expansion of the EITC and urge the general assembly to see the merits and pass the expansion for the benefit of low-income Ohioans and to strengthen Ohio's economy," concluded Cole.

Marketplace Enrollment Hits Five Million Milestone

By Marilyn Tavenner, Administrator, Centers for Medicare & Medicaid Services

Special to The Truth

As this historic open enrollment period enters its final weeks, millions of Americans are finding quality, affordable coverage thanks to the Affordable Care Act. Fernando Valdez and Denise Schroeder were part of a weekend wave of consumers signing up for new coverage and bringing enrollment nationwide to more than

five million through the federal and state-based Marketplaces since October 1.

Fernando Valdez, 25, of El Paso, Texas woke up early on Saturday, after his mother insisted that he walk to an enrollment center and enroll in Marketplace coverage. Now, he will pay \$22 a month for his health insurance.

Fernando said that he walked away knowing that if "I get into an accident I will not be in trouble with trying to find health care." Read more about Fernando's story at: http://www.elpasotimes.com/news/ci_25353816/enroll-el-paso-makes-push-get-residents-enrolled?IADID=Search-www.elpasotimes.com-www.elpasotimes.com.

And Denise Schroeder says she now feels like "I have a whole new life" after enrolling in coverage in recent days. Denise, a small business owner in West Chester, Pennsylvania who runs "Happy Heart Clown N' Stuff," which does balloon decorating and entertainment for parties is also a cancer survivor. Because she had cancer, Denise knew she couldn't let her health coverage lapse, but the \$880 premium she was paying each month wiped out her savings account, and she said it was killing her. But after working with an enrollment navigator, she enrolled on Thursday in a

Silver Plan for \$22 a month. When she saw the new premium, she cried.

You can find more stories like theirs at <http://www.hhs.gov/healthcare/facts/mystory/index.html>.

Consumers like Fernando and Denise are coming every day to check out their options for affordable health care at HealthCare.gov or seeking help from a trained representative in person or via our 24/7 call center. The last several days have been the busiest since December, with the Call Center taking more than 198,000 calls on Thursday alone "the busiest day since December 23" and more than 130,000 calls over the weekend. Last week, HealthCare.gov saw more than four million visits and an additional one million visits this weekend.

With only two weeks to go, we're continuing to work hard to ensure that every American who wants to enroll in affordable coverage by the deadline of March 31 is able to do so. So don't delay; tell your friends and family to sign up today.



Your tax refund is your money.

So why pay for something that already belongs to you?

Don't give part of your tax refund away.
E-file your federal and state taxes with us, free.

Bank your full refund.

Call Today! (419) 724-5640

2860 Lagrange St. Toledo, OH 43608

THE Ohio
BENEFIT BANK

Financial Opportunity
CENTER

Refunds... continued from page 7

not only pay no tax but also get a refund for the difference.)

As an example, for tax year 2010, a married couple filing jointly with three or more qualifying children whose adjusted gross income was less than \$48,263 were eligible for an EITC of up to \$5,666. To find out how EITC works and whether you qualify, consult IRS.gov.

For the rest of us, April 15 looms as the deadline for filing our 2013 taxes. At the very least you should request a filing extension by then; otherwise the penalty on any taxes you owe increases dramatically.

Typically you'll have to pay an

additional 5 percent of taxes owed for each full or partial month you're late, plus interest, up to a maximum penalty of 25 percent. However, if you file your return or request an extension on time, the penalty drops tenfold to 0.5 percent per month, plus interest.

Bottom line: If you skipped filing a tax return in the last three years, go back and crunch the numbers – you may be pleasantly surprised by a hefty refund.

Jason Alderman directs Visa's financial education programs. To participate in a free, online Financial Literacy and Education Summit on April 2, 2014, go to www.practicalmoneyskills.com/summit2014.

Economy Section • Economy Section

Owens Community College to Offer Job Ready Training and Job Fair

Special to The Truth

Owens Community College and Ohio Means Jobs, Lucas County are offering a free Job Ready Training and Job Fair. Participants can choose from several Job Ready Career Discovery Courses such as:

- **Welding Jobs and Skill** - Learn about jobs in welding, what skills are needed. Enjoy hands on experience with Virtual Welder.

- **Office Services** - Find out what it takes (skills and aptitude) to be successful in an office environment today.

- **Healthcare Career Opportunities** - Discover employment opportunities in healthcare and skills necessary to get started now. Identify grant and other funding sources.

- **Personal Transportation job opportunities** - Discover employment in the field of personal transportation. Identify jobs and skills necessary for employment.

- **Job Ready Skill Assessment** - Discover your skill levels and opportunities to grow them. Learn what it takes to close your personal skills gap.

No registration or fee is required but space is limited. The events will take place at the Owens Learning Center in The Source Building at 1301 Monroe Street on Friday, March 21. The classes will start at 8 a.m. and the job fair at noon. For more information call 567-661-2732 or 419-213-5627.

TARTA Ridership Increases for Fourth Year – TARPS Ridership Sets Another Record

Special to The Truth

2013 marked the fourth consecutive year of ridership increases for the Toledo Area Regional Transit Authority.

TARTA and the Toledo Area Regional Paratransit Service's combined 2013 ridership was 3,448,956 trips, an increase of 33,956 trips over 2012's ridership. This ridership mark also included TARPS achieving its 17th consecutive year of increased ridership.

Ridership challenge

The overall ridership increase was achieved despite losing 65,000 trips annually as a result of Perrysburg voting itself out of TARTA in March 2012. TARTA reluctantly withdrew services in November 2012, six months after the vote. The full impact of Perrysburg's action was felt in 2013.

"As these ridership figures show, the TARTA system continues strong," General Manager James K. Gee said. "TARTA and its services have faced many challenges and have emerged as a continuing, viable transportation

provider that economically delivers critical services to residents within its coverage area."

TARTA provides a variety of transportation services to seven communities in Lucas and Wood counties. These services include fixed-line service on regularly scheduled specific routes, seven days a week; TARPS for the disabled; Call-A-Ride, curb-to-curb service in six suburban member communities; and shuttle service to Toledo Mud Hens and Walleye professional sporting events. Both TARPS and Call-A-Ride are call-in-advance services to arrange pickup times.

Overall, TARTA's 2013 fixed-line ridership, its main ridership category, was up 14,025 trips more than in 2012. Fixed-line service in 2013 was 3,128,566 trips compared to 2012's 3,114,541 trips.

In 2014, ridership again will be impacted because of Spencer Township's vote to withdraw from TARTA. In

2013, service to and from Spencer Township included 13,520 trips on TARTA and 3,792 trips on TARPS for a total ridership of 17,312 trips.

TARPS sets record

2013 was the 17th consecutive year TARPS has set ridership records by recording more trips than in the previous year. By comparison, TARPS ridership in 2013 was 320,390 trips compared to 2012's 300,466 trips, an increase of 19,924 trips.

2013 was the first-full year for TARPS-eligible riders to ride TARTA's fixed-line service for free. During 2013, 56,828 trips were provided free of charge. The service kicked off in November 2012.

"The impact of TARPS and TARTA's service on residents with disabilities in this area cannot be taken for granted," Gee said. "TARPS provides these challenged individuals the mobility

they need to move about the community, hold jobs outside of the home, get medical attention and visit friends and relatives."

To participate, TARPS-eligible passengers are required to be present at a TARTA stop when the bus arrives and to get on and off the bus without driver assistance.

The program reduces the higher cost of sending a smaller, specially equipped bus to the home of a TARPS-eligible rider and transporting that person to a specific location. TARPS drivers assist eligible riders from their door, help them onto the TARPS bus and then help them off the bus and to their destination's door.

TARTA's fixed-line service does not provide door-to-door service and follows specific routes and timetables, making the larger TARTA fixed-line buses less expensive to operate on a per trip basis.

On the Move

2015-2045 Transportation Plan

Help Shape the Future of Transportation

in Lucas and Wood County in Ohio and southern Monroe County, Michigan

What do you think about TRANSPORTATION? Problems today? Ideas for the future?

Come to a public meeting to learn more, take a survey, and share your opinions.

<p>Friday, March 14, noon-1 p.m. Main Library, Toledo-Lucas County Public Library 325 Michigan St., downtown Toledo</p> <p>Monday, March 17, 6:30-8 p.m. Spencer Township Neighborhood Center 330 Oak Terrace Blvd., Holland</p> <p>Wednesday, March 19, 6:30-8 p.m. Heatherdowns Branch Library 3265 Glanzman Rd., Toledo</p> <p>Thursday, March 20, 12:30-1:30 p.m. (Lunch can be purchased at noon, reservations required, call Jodi, 419-691-1429) East Toledo Senior Activities Center 1001 White St., Toledo</p>	<p>Thursday, March 20, 7-8:30 p.m. North Baltimore Public Library 230 N. Main St., North Baltimore</p> <p>Monday, March 24, 6:30-8 p.m. Way Library 101 E. Indiana, Perrysburg</p> <p>Wednesday, March 26, 6:30-8 p.m. Sanger Branch Library 3030 West Central Ave., Toledo</p> <p>Thursday, April 3, 7-8:30 p.m. Zion Church 22 North Second St., Waterville</p>
--	---

Light refreshments provided.

You can complete the survey online (www.tmacog.org/onthemove.htm) or at a public library.

Questions: please call TMACOG at 419.241.9155 or e-mail onthemove@tmacog.org. Complete the survey for a chance to win a \$25 gas card or a bus pass.

TMACOG 419.241.9155 ext 117 www.tmacog.org/onthemove.htm

Perryman.. continued from page 2

they said that: "It doesn't matter who is elected. My issues aren't addressed no matter who's in office, whether that person is white, black, Hispanic, my situation has not gotten better." For those in poverty, living in the inner city, the crime and inequity is still there. People who live in Moody Manor, people who live right behind my church, their situation does not change.

Rogers: It can change.

Perryman: But it hasn't.

Rogers: It hasn't changed for the majority.

Perryman: Well that's what we're talking about, isn't it? I mean if one to two Negroes are doing better that doesn't change the situation for the majority of African Americans. And there are those, including me, who would say that until African Americans as a whole improve, we have not done anything. Oprah is just one millionaire but what about the rest of us still in poverty?

Rogers: I don't disagree. One of my organizing members often states that people have to be a part of their own heaven and liberation. I don't know if you call that a conservative philosophy but I understand that. We have to be diligent and remain active. People talk about the civil rights movement as if it ended, but it's an ongoing struggle. And I think that's the thing that we don't convey and communicate from your generation to mine and to the next generation that Dr. Martin Luther King came and he's no longer here but these things are ongoing. And we've seen the hands of time turn back with these voter suppression bills. If your vote really doesn't matter why would they make it so challenging and difficult to vote?

But you posed a great question about how do we effect change for those people who are "left behind?" A lot of things keep happening time and time again despite who gets elected to office. That's a great question.

Perryman: So what do you do to make change? What are you involved in now?

Rogers: Some of the work that we're involved in is education, advocacy and awareness. One issue is community policing. If you're traveling at night and you're not one of the bad guys you don't want to be treated like a bad guy. We want to make sure that people have a good relationship with those people who put their lives on the line for us every day. I have many friends who are in law enforcement and so you want to make sure that people are respecting their authority and that they're also respecting you.

You also want to make sure that our children have every opportunity to access a quality education. And I think the quality aspect of it is stretching their minds so they think above and beyond what they see. And the other part is, the economic opportunities or lack thereof, ensuring that people have access to jobs that will allow them to either live where they want to live or to improve their lives. These are the issues that we are moving towards and that we try to bring awareness and information to, not just limiting it to either those folks who are young professionals or those folks who are in abject poverty. We try to touch all and we use different strategies to get their attention so that if you know about it and you choose not to do something that's one thing. But now, since you know, what are you going to do about it?

Perryman: Are you doing anything specifically along voter rights?

Rogers: Yes. We have a civic engagement event April 7 and we're encouraging everyone to come out and vote at the early vote center where you can register that day and vote at the same time. That's the importance of this date. It's the last day that you can register to vote for

the primary season. The primary is how you decide who or what gets on the ultimate menu or the ballot. If you miss the primary, then you had the opportunity to set the tone and you missed it.

Perryman: So if we don't participate in the primary we're just stuck with the choices presented to us?

Rogers: Yes. And because you may not be connected, in the sense of being able to relate to the candidates or those set of issues, it could cause you to possibly stay home on Election Day. It's about opportunity costs.

Perryman: So voting is high on your list of priorities?

Rogers: Voting is very, very high on our list of priorities because voting goes back to that biblical passage "if a man doesn't work a man doesn't eat." We encourage voting because if you don't vote you won't eat. And we've seen the cuts that have been made here at the state and also national levels with the SNAP food stamp program. So I mean these are things that people should think about.

Perryman: President Obama has talked about the need to address the issues of young black males. What is your opinion on the topic?

Rogers: I've been fortunate to experience situations and relationships where men help other men. I don't know all the details, but I think President Obama's My Brother's Keeper initiative is a very powerful concept. I was able to benefit from Fair Side Community Center run by Pastor I.J. Johnson and Reverend Curly Johnson out of St. Mark's Baptist Church. The program taught young men to be accountable for their actions and their decisions. "Every tub must sit on its own bottom" was one of the center's catch phrases. It helped young men to develop accountability and to have empathy for someone other than themselves. And so, I think those types of programs are awesome.

Perryman: What do you think are the greatest needs facing young African-American males today?

Rogers: It's complex but I think they need love. I know that's a cliché but these young men want to know that their people truly care about them and won't abuse their trust and confidence.

Perryman: Final thoughts?

Rogers: I'd just like to ask people to come out April 7 and vote. Bring your family, friends, girlfriend, boyfriend, husband, or wife and vote. If we can do this now, maybe we can get more attention focused on the areas we discussed earlier that need to be addressed.

I'd also like to ask people to come to the African American Leadership Caucus' monthly meetings at the Mott and Kent branch libraries. In April and May we'll have a leadership institute training for those people who are thinking about getting involved, not only in just politics but organizing as a part of life. We've gotten great support from our community as well as from some of the elected officials and the people who are at the grassroots community organizing level. They will all be there to participate as well as to facilitate these sessions.

You can contact us via e-mail at aal419@gmail.com. That's for individuals aged 18 to 40 years of age. We encourage elders and parents of those aged 18 to 40 to come out also because we are huge on making sure that we're doing a diligent job of sharing information and learning with those who are before us and those who are coming after us. Knowledge can't just stay in the vault or no one wins.

Contact Rev. Donald Perryman, D.Min, at drdperryman@centerofhopebaptist.org

Serious illness raises tough questions. Let our experts help with what's weighing on your mind.

tough questions. straight answers.

ToughQuestionsStraightAnswers.org

© 2014 Hospice of Northwest Ohio

Splash, Anna Hibiscus! by Atinuke & Lauren Tobia

By Terri Schlichenmeyer
The Truth Contributor

“Look, Mom!”

c. 2013
Kane Miller
\$14.99 / \$17.95 Canada
32 pages

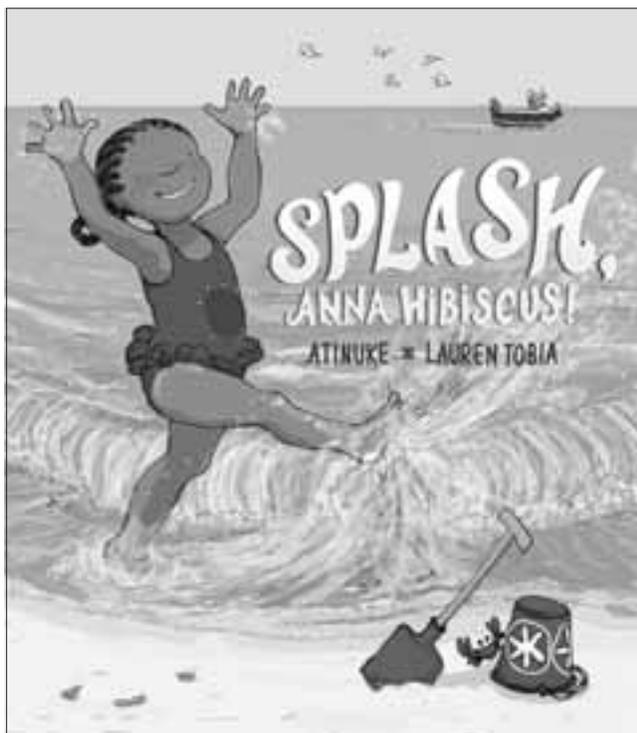
You probably say that 10 times a day. You want to show her something, ask a question, or just get Mom to see what you're doing. Sometimes, it's hard to get her attention, but if you're like the little girl in *Splash, Anna Hibiscus!* by Atinuke & Lauren Tobia, you might go ahead and have fun without it.

It was a beautiful, sunny day on a beach in Africa. That's where Anna Hibiscus lives, and it's where her whole family was relaxing.

Everybody was having fun. Papa was with Uncle Tunde, and they were visiting with fishermen. Some of the cousins were on their phones, some were playing soccer, and Chocolate was dumping sand on Angel. Even Mama was busy.

Anna Hibiscus watched the ocean waves as they splashed and laughed. She wanted so much to splash, too, and she wanted everyone else to come with her!

She asked Angel and Chocolate, but they were digging in the sand. They invited Anna Hibiscus to play in the sand with them, but that's not what she wanted to do.



She asked Benz and Wonderful to splash with her in the waves, but they didn't even hear her. They were playing ball with beach boys and that wasn't what Anna Hibiscus wanted to do, either.

She asked her girl cousins if they would like to go play in the waves, but Clarity, Joy, and Common Sense said they were messing with their phones and were “too big now for playing.” Anna Hibiscus didn't want to hear “too big,” so she stomped away to watch the laughing waves some more.

Mama was braiding hair. Auntie Joli was working beneath an umbrella. Auntie Grace was cooking corn. Papa was standing by a boat, deep in conversation and everybody knows that men don't stop talking. Even Grandmother and Grandfather were busy asleep beneath their newspapers.

Anna Hibiscus looked at the waves again. She wanted to splash in them. They wanted to splash with her, too. They were laughing and dancing. She started laughing, too.

And then Anna Hibiscus jumped....

It's been a long and difficult winter. On many occasions, I'll bet you dreamed of tropical things. So maybe now's the time to put sand between your toes, the sound of ocean in your ears, and *Splash, Anna Hibiscus!* in your hands.

If you can't tell by looking at the cover of this cute book, there's a lot of joy in the story of a little girl who just wants to play in the water. Author Atinuke and illustrator Lauren Tobia, in fact, make this one of the happiest books you'll ever read to your children: there's no pouting, no whining, just glee in what lies beyond the sand.

Just one caveat: careful parents of three-to-seven-year-olds might want to have a “don't go in the water alone” talk while reading this book. Do that, then immerse yourselves in the delight of this adorable story. For both of you, *Splash, Anna Hibiscus!* is a book you'll look at again and again.



DIXIE

DIXIE CARS DIV. DIXIE AUTO LEASING INC
5876 N. DETROIT AVE. TOLEDO, OHIO 43612

419-476-8678

OFF LEASE - 4 DOOR SEDANS

\$2,500

THIRTY DAY WARRANTY

THE TOLEDO BLACK

Market Place

Toledo's First Online Source for African American Owned Businesses (419) 243-0007




Our Black Year
 One Family's Quest to Buy Black in America's Racially Divided Economy
 Maggie Anderson
 with Ted Gregory

LITTLE GENERATION DAY CARE
 419-724-7000

NEED A RIDE?
TRANSPORTATION COMPANY
 1.855.475.RIDE(7433)

Truth Art Gallery
 and Event Center
 1811 Adams Street • Toledo, Ohio 43604

ADS POSTED ONLINE AT:
www.TheTruthToledo.com and
www.ToledoBlackMarketplace.com

PEZZATI PROMOTIONS
 Making Your Marketing Dream a Reality

Monique Ward
 Owner/CEO

419.876.8757
 419.692.8481
 pezzatipromos@gmail.com

"THE GATHERING PLACE"
 Nothing but PURE FUN
 5235 Hill & Reynolds @ Meadowbrook Plaza, Toledo, OH 43615
 419.320.8571 or 419.322.4462
 Hours Open Thursday - Sunday @ 7 PM

Wedding Receptions, Book Signings, Birthday Celebrations, Retirement Parties, Board Game Tournaments, Special Celebrations, and much more!

Annual Membership available and receive priority bookings, church and organizational bookings welcomed
 Free Wi-Fi, Light refreshments available, Safe and secured lighted parking, Accommodations for parties up to 45.
 Standard booking fee for Profit and Non-profit, Event Planner available upon request
 Catering Referral Services Available upon request
 "Come and enjoy comedy, spoken word, music talent and more"
BOOK YOUR EVENTS NOW!

A-1 BONDS

Tina Butts
 BAIL BONDS AGENT

419-450-3325
24 HOURS

Child Care
 Footprints Day Care and Pre-School,
 3215 Lagrange Street, Toledo, OH 43608,
 419-242-9110



RUBY'S
 4933 Dorr St. Toledo
marubyskitchen.com



Attention Seniors:
 Home(s) For Rent,
 Two Bedroom
 Call (419) 788-2348

ADS POSTED ONLINE AT:
www.TheTruthToledo.com

WARRIORS OF CHRIST Church Present **Youth & Young Adults 4th Sunday**

Have you been looking for a safe to develop your life more spiritually but want open arms from the church? If so, this is the place for you! We have a special video message for the service please!



Charleston House of Toledo
 A Premiere Consignment Shop for the Economical Conscious Woman

STOP BY AND SEE OUR LARGE SPRING AND SUMMER SELECTION
 Sizes small to plus - excellent prices

Designer Suits and Dresses
 Elegant Hats - Name Brand Shoes
 Open 10:00 a.m. - Tuesday thru Saturday
 4015 Monroe Street - Toledo, Ohio
 419.472.4648

"THE GATHERING PLACE"
 Nothing but PURE FUN
 5235 Hill & Reynolds @ Meadowbrook Plaza
 Toledo, OH 43615
 419.320.8571 or 419.322.4462
 Hours Open Thursday - Sunday @ 7 PM

Wedding Receptions, Book Signings, Birthday Celebrations, Special Celebrations, and much more!

Annual Membership available and receive complimentary Bookings Church and Organizational Bookings welcomed
 Free Wi-Fi
BOOK YOUR EVENTS NOW!

CLASSIFIEDS

March 19, 2014

Page 15

POLICE OFFICER

The Village of Ottawa Hills is accepting applications for the position of part-time Police Officer.

Required training and experience: Minimum two year college degree or equivalent, from accredited college. Must be commissioned Peace Officer according to the rules of the Ohio Peace Officer Training Council. Testing must be conducted through the National Testing Network (www.nationaltestingnetwork.com) and completed no later than March 22, 2014. For more information visit www.ottawahills.org/ employment or email police@ottawahills.org.
Pay range: \$18.23 - \$20.54 hr.

The Village of Ottawa Hills is an equal opportunity employer.

Notice to Bidders: Inquiry # FY14-64, (Project # 1130-10-651) for 2013 Building Envelope, Scott Hall/Tucker Hall - Exterior Upgrades for the University of Toledo. 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, Facilities and Construction, Plant Operations, Room 1100, 2925 E. Rocket Drive, MS 216, Toledo, Ohio 43606 before 2:00 p.m., Tuesday, March 25, 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 Rossi & Associates, LLC, 970 S. Byrne Road, Toledo, Ohio 43609. Call 419-385-6633 for an appointment to pick up bid package. A cost of \$20.00 will be charged per set. Any further information may be obtained from Brad Rossi of Rossi & Associates at 419-385-6633. One Pre-Bid Conference will be held on Tuesday, March 18, 2014 at 10:00 a.m. in the Plant Operations Building, Room 1000, at the University of Toledo, 2925 E. Rocket Drive, Toledo, OH 43606. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 10%. Project Estimate: \$100,000.00; Breakdown: General Const: \$100,000.00.

NOTICE TO FIRMS

Requests for Qualifications marked "Fallen Timbers Visitor Center" will be received at the Metropolitan Park District of the Toledo Area, Fallen Timbers Field Office, 6101 Fallen Timbers Lane, Maumee, Ohio 43537, until

**4:00 PM Local Time on
Tuesday, March 18, 2014**

Requests received after the specified due date and time will not be considered.

In General, THE SCOPE OF SERVICES consists of providing design and build services to renovate an existing residential structure into a commercial visitor center located at the Fallen Timbers Battlefield park area in Maumee Ohio.

Requests for Qualifications (RFQ) packets for the requirements may be obtained at the above address between 8:00 a.m. and 5:00 p.m. Monday through Friday, or by contacting Pete Boss, at Pete.Boss@metroparkstoledo.com, or (419) 304-5368. Three (3) copies of the RFQ must be sealed, marked, and submitted as above. The Metropolitan Park District of the Toledo Area will directly select a firm based on the RFQ.

By order of the Board of Park Commissioners
METROPOLITAN PARK DISTRICT
OF THE TOLEDO AREA

Steve Madewell, Director

Scott Class Reunion

The Scott High School Class of 1969 is having our 45th class reunion on July 25 and 26 2014 here in Toledo. We are looking for classmates who we have not and cannot locate. These are the people and numbers to use for contact, Mary 419-536-9544 / Tommy 419-704-1835 and Evelyn 419-490-6851..

CARE MANAGER

Full-time

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

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

Email: hr@unisonbhg.org

EOE

REQUEST FOR QUALIFICATIONS FOR DESIGN/BUILD SERVICES RELATING TO THE DESIGN AND CONSTRUCTION OF A NEW OHIO DEPARTMENT OF TRANSPORTATION MAINTENANCE FACILITY

Crawford County Location

The Toledo-Lucas County Port Authority ("TL-CPA") is requesting qualification statements from design/build ("D/B") firms to provide design and construction in connection with the subject project. The project involves building a new Ohio Department of Transportation (ODOT) Maintenance Facility to be located in Bucyrus, Ohio 44820. The TLCPA will select and retain a design/build firm for the design and construction project. The project will be performed as a Guaranteed Maximum Price (GMP) contract.

Description of Proposed ODOT Project:

- New maintenance facility will be multiple buildings;
 - Buildings include: office and truck maintenance area (approximately 14,000 square feet), garage (approximately 10,000 square feet), salt storage (approximately 9,000 square feet); cold storage building (approximately 4,600 square feet) and mix building (See attached sketch);
 - All site utilities as needed to operate and receive occupancy;
- New parking lot and other site improvements similar to as shown on the attached layout.

The remainder of this RFQ may be viewed at <http://www.toledoportauthority.org/en-us/publicnotices.aspx>

NORTHGATE APARTMENTS

610 STICKNEY AVENUE

Now Accepting Applications for 1 and 2 Bedroom Apartments

Mature Adult Community for Persons 55 and Older. Rent Based on Income. Heat, Appliances, Drapes, Carpeting Included. Call (419) 729-7118 for details. ASK ABOUT OUR NEW YEARS SPECIAL.



EQUAL HOUSING
OPPORTUNITY/EQUAL
OPPORTUNITY
EMPLOYER



**SUNRISE
WINDOWS**
The Difference is Clear!



Looking for a great place to start your career in Manufacturing with a company with a solid history of growth? Sunrise Windows is currently accepting applications for hourly production workers through our staffing partner, Phoenix Services. All production positions will be filled through Phoenix Services. Interested candidates should apply online at www.phoenixsvs.com. Then call 419-885-2151 to schedule an appointment for immediate consideration. High School Diploma or GED Required. Sunrise Windows and Phoenix Services are EOE/ADA Compliant.

WANTED
DEAD OR ALIVE
WRECKED, OLD,
RETIRED VEHICLES
Call Us Last,
We Pay the Best!
419-297-3937
Free Towing
CALL TODAY

Khalil Gibran Muhammad Will Be Speaker at UT's Distinguished Scholar Lecture

Special to The Truth

The School for Interdisciplinary Studies at the University of Toledo will hold its second annual Distinguished Scholar lecture Tuesday, March 25 at 7:00 in the McQuade Law Auditorium.

Khalil Gibran Muhammad, Ph.D, author of *The Condemnation of Blackness: Race, Criminality, and the Making of Modern America* (Harvard 2010), will speak on contemporary issues of race and criminal law. Muhammad, formerly a professor of history at Indiana University, was appointed director of the Schomburg Center for Research in Black Culture at the New York Public Library in 2010.

Muhammad's book is described by Aldon D. Morris as "A dazzling study that illuminates a great deal about the social construction of black criminality. Muhammad does a superb job of explicating the role that social scientists, journalists, and reformers played in creating the

idea of the black criminal and sustaining racial inequality. This important book is a vital contribution to our understanding of the role of racism in American society." David Roediger calls it "A brilliant, critically important study."

Muhammad is currently working on a book titled, *Disappearing Acts: The End of White Criminality in the Age of Jim Crow*, a follow-up to his first influential historical treatment of race and criminality.

When appointed director of the Schomburg Center in 2010, Muhammad said, "I treasure this opportunity to wed my passion for African-American history with my commitment to scholarship. I am committed to promoting the voice of Black people as they have engaged in the most significant issues of our times. What matters to me is that they and people of the African Diaspora are able to articulate why their

humanity matters, to show and showcase their contributions to the world, and to have in a sense a history that is validated and respected and made meaningful to humanity at large."

Since taking on the directorship of the Schomburg Center, Muhammad has become a much sought after analyst of such issues as "stand-your-ground" legislation and the current crisis of mass incarceration.

For more information contact Renee Heberle, Ph.D, at renee.heberle@utoledo.edu or Professor Charlene Gilbert, charlene.gilbert@utoledo.edu.

Frederick Douglass Community Association Celebrates 95 Years

Special to The Truth

The Frederick Douglass Community Association (FDCA), located at 1001 Indiana Ave., Toledo is pleased to announce the celebration of 95 years of service to Toledo families and community.

Master of Ceremonies WTOL Channel 11 morning anchor Brandon Jones and Honorary Event Chairman Dennis Hopson will join many distinguished members of our community in recognition of Attorney Eddie M. Cole, Councilwoman Theresa M. Gabriel, Pastor John E. Roberts, corporate sponsors American Flooring Installers and General Motors and community partners Toledo CDC, Toledo-Lucas County Rain Garden Initiative and Toledo Public Schools who all made significant contribution to the success of FDCA programs and services during 2013.

We invite the support and participation of the City of Toledo at the 95th Anniversary Banquet & Recognition event:

Thursday, March 27, 2014
6:00pm Social Hour / 7:00pm Dinner/
Program
The Premier Banquet Complex – 4480
Heatherdowns Blvd.
Tickets \$50 per person/\$400 per table

Please contact the FDCA at 419.244.6722 to schedule advance interviews with Honorees or Administration.

UT
SCHOOL OF INTERDISCIPLINARY STUDIES
THE UNIVERSITY OF TOLEDO

Dr. Khalil Gibran Muhammad

The Program in Law and Social Thought, The School of Interdisciplinary Studies and The Inside Out Prison Exchange Project welcomes Dr. Khalil Gibran Muhammad, author of *The Condemnation of Blackness: Race, Criminality, and the Making of Modern America*, and Executive Director of the Schomburg Center for Research in Black Culture to The University of Toledo.

TUESDAY
March 25
at 7:00 p.m.
McQuade Law Auditorium

We hope you will join us!

For more information, please call 419.530.2233.