



Volume 29, No. 6      *"And Ye Shall Know The Truth..."*      August 20, 2014

## ... And Not a Drop to Drink?



Lake Erie During an Algae Crisis

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# Transportation Apartheid

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

*... (They) have wearied on the war on poverty and decided to wage war against poor people instead.*

— Hugh Price



The Toledo Area Transit Authority (TARTA) is the latest entity to publicly abuse Toledo's black and brown poor. Without the benefit of community input, TARTA will unilaterally impose drastic service cuts in the inner city, effective August 24, 2014.

Service for the TARTA 28 and 30 bus routes will only be provided every two hours rather than hourly, as is currently the case. Transit on Erie Street between Newton and the Anthony Wayne Trail will be completely eliminated as will service on Indiana between Smead and Brown.

Also, the evening, weekend and holiday line up transportation for Lincoln Avenue and the inbound access via Indiana Avenue will be discontinued.

While no employee layoffs are expected, the labor man hours will be shifted from the 28/30 inner city routes to the 27H route which services the Central Avenue Wal-Mart, a move which infuriates labor leaders. "Why send another bus to Wal-Mart, which already has multiple service to their front door while poor residents will have to walk from Dorr Street to Nebraska Avenue to catch the bus," asks frustrated Amalgamated Transit Authority (ATU) president Carly Allen.

The policy changes appear to benefit the politically conservative Wal-Mart, the world's largest corporation with annual revenues of \$476 billion, on the backs of the community's most disadvantaged citizens.

Ninety percent of TARTA's employees live in Toledo neighborhoods where poverty is high and are thus sensitive to the impact of the service reductions. According to Allen, central city residents will have less opportunity to get to work, school or doctor's appointments and will have to walk farther to catch a bus. Allen sees the cuts as a management-initiated plan to reduce ridership, thus providing the justification to eliminate service in those areas completely.

While the unfairness of the service cuts resonates with some, others also see TARTA's service cuts as a not so coincidental plan, one designed to empty the suburbs of poor people of color.

Construction of Toledo's I-75 construction system, which began in the early 1960s, facilitated the segregation of Toledo's inner city and enabled white flight to the suburbs. Most jobs are located in the suburbs but there is no TARTA service to Perrysburg, Oregon, Holland or Monclova, which keeps blacks, Latinos and the poor confined and under constant surveillance by a heavy police presence in a form of racialized control.

Still, for others, however, the service cuts are reflective of managerial incompetence and a weak board of trustees. A recent September 2004 report (republished June 2007) by the Toledo Metropolitan Area Council of Governments (TMACOG) was highly critical of current public transportation and suggested that TARTA "does not provide a comprehensive system that serves all the needs of the region."

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## Community Calendar

### August 13

Unison Career Job Fair: 3 to 7 pm; Starr Avenue location: 419-926-7576 or 444.unisonbhq.org

### August 15-17

True Church of God of the Apostolic Faith Homecoming Service: Fri and Sat workshops – 9 am to noon; Fri evening Block Party service at 6 pm; Sat evening service at 6 pm; Sun morning service at 10 am: 419-243-4948

### August 16

Flanders Road Church of Christ Free Clothing Giveaway: 10 am to 3 pm  
United Vision Baptist Church Community Day & Fun Day: BBQ dinners, yard sale, free hair cuts, school supplies, horse rides, games, free food: 419-720-0050

### August 18-22

Second Baptist Church Vacation Bible School: 330 Oak Terrace Blvd; 6 to 8 pm: 419-866-0739

### August 20-24

St. Paul AME Zion Church Annual Tent Revival: Wed-Fri Praise and Worship at 6:30 pm; Service at 7 pm; Sunday 11 am tent worship; Picnic to follow: 419-243-1065 or 419-246-0790

### August 23

Second Baptist Church Youth Outreach Festival: Noon to 6 pm; 225 Irwin Rd; Fun, games, music, free school supplies: 419-290-0080  
Spring Street Baptist Church Community Health Fair: Zablocki Center; 10 am to 2 pm

### August 23-24

Church of the Living God, Inc Celebration of Bishop Clifford Warren: "A Man of Faith;" Sat – 6 pm; Sun – 10 am

### August 24

United Church of God "Friends and Family Day:" 10 am service; Prizes for those bringing in guests  
Calvary MBC Deacon/Deaconess Ministry Program: 4 pm; Guests include – True Vine Male Chorus, Northern Travelers, Jerusalem Baptist Church Male Chorus, Unity Male Chorus, Bro. Keith Dotson

### August 29-31

The Latter Rain Conference 2014: The Armory Church; Guest speakers Carolyn Showell, Pat McKinstry, Donnie McClurkin: 419-537-9736

### August 31

Second Baptist Church Outreach/Mission Sunday: 4 pm: 419-944-8106  
New Prospect Baptist Church Pastor's Aid Program: 4 pm; Guests Rev. Sylvester Rome and Tabernacle Baptist Church  
Calvary MBC Homecoming: 10:45 am; "Come Home to the Brick

### September 5-7

Worship Center Church Celebration of Pastor Pat McKinstry: Celebrating 55 years in the ministry, 45 years of marriage, 25 years in pastoral ministry and her birthday; Fri at 7 pm – Bishop Iona Locke of Abyssinia Christ Centered Ministries of Detroit; Sat at 5 pm – banquet at the Pinnacle; Sunday morning service – guest speaker Bishop Liston Page of The Greater Highway Deliverance Temple Ministries of New York City: 419-244-2100

### September 6

Spring Street Prayer Breakfast: 9 to 11:30 am; Guest Speaker A.E. Richardson

### September 7

Greater St. Mary's MBC Annual Praise and Worship Service: Presented by the Youth in Praise Dance Ministry; 5 pm; Featuring praise, mime and dance team ministries from around the area: 419-973-4197

### September 9

First Presbyterian Church of Maumee Separation and Divorce Recovery Support Group: 13-week session; 6:30 to 8 pm: 419-893-0223 or www.fpemaumee.org

First Presbyterian Church of Maumee GriefShare Program: 13-week session for those in the community who have experienced death of family member or friend; 6:30 to 8 pm: 419-893-0223 or www.fpemaumee.org

### September 14

Prince Hall and Acceptor Masons of Amazon Lodge #4 and Composite Lodge #108 Celebrate Americanism Day: In honor of founder Prince Hall; 4 pm; St. Paul MBC: 567-258-9319

### September 27

Spring Street Baptist Church Anniversary Musical: 5 pm

### September 28

Spring Street Baptist Church Friends and Family Day: 11 am worship service

### October 5

Spring Street Baptist Church 81st Anniversary: 4 pm service; Guest speaker Pastor Clayborn Arnett of Greater Harvest

### October 26

Spring Street Baptist Church 81st Anniversary: 4 pm service; Guest speaker Paster Cecil J. Graham of True Vine

# Hands in the Air? ... I Don't Care!

By Lafe Tolliver, Esq

Guest Column

The gripping, civil unrest scenes in Ferguson, Missouri is making for prime-time television since we are seeing a somnolent community that is waking up out of their self-imposed political apathy to the horrors of witnessing a new gang taking over their streets and deciding who lives and who dies.

With the untimely and sudden death of the black teen Michael Brown, the community of Ferguson is caught in the cross hairs of a practically all-white police department that is blundering its way through a public relations nightmare.

It is not enough that the unarmed college-bound teen was purportedly murdered in cold blood in broad daylight with both of his hands raised up.

It is not enough that one eyewitness who was in spitting distance of the murder scene has consistently given statements that all jibe together.

It is not enough that the bewildered police department is acting as if it is under siege and which siege mentality was caused directly by their own incompetence and arrogance.

But to now withhold information regarding the murder is beyond comprehension. Of course, if the shooter was a black officer (there are only three black officers on the police force of 53!) his name and information about the murder would have been released so the police chief could have the trump card of saying it was not a white cop/black man shoot.

Depending on what network you are listening to, the befuddled police chief is trying to spin the news by planting the information that there was a prior brief altercation in the police car with the shooter and the shootee.

However, evidence is clearly showing that after that purported tussle, the dead teen was far and apart from the shooter and the teen had both hands up in the air and he was shot once in the back and then turned around with his hands up and then again, shot several times.

Clearly, the teen not a danger to anyone and with no evidence of any weapon or physical threat to the outraged officer, there was no need for the kid to be blasted with a multiplicity of gunshots.

The multiplicity of the gunshots to the head and chest bespeaks of an howling inner rage that this white cop had towards the kid whom he thought may have gotten the best of him in the earlier altercation, if any, and the cop had to show everyone and his buds in blue that he was no punk and what better way to establish your street cred than to knock off the punk that dissed you.

Even if there was a prior altercation in which the now-dead teen got the best of the officer; and got in a blow or two, that does not mandate his summary execution.

You arrest him on charges of assault and resisting arrest and case closed.

But no. Not this officer. He wanted the penultimate revenge and that was to show the teen that when all else fails and your manhood is on the line, you shoot and you shoot to kill.

And. If there are any historical anecdotes to this type of murder being condoned by the city, the cop thought it was worth a chance, because, after all, what is the rate of a murder conviction for a white cop killing a black person in Missouri?

So you play the race card and the odds which are in your favor which states that a cop can do no wrong; and you blow away the perp and run for cover.

Is this the beginning of a new street gang known as COPS?

Does this mean that if you are a member of COPS that you can hype up a minor tussle and use it to justify murder in broad daylight and expect the black community to not protest and howl at such barbaric treatment coming from those who are to protect and serve?

Was this a hate crime? Absolutely! This cop hated this kid so much for whom he was, whom he represented and for embarrassing him in front of his bud and for that, for this cop, murder was this kid's just desserts.

Will a grand jury, either state or federal, indict this street gang member on charges of murder and intimidation and violation of his civil rights? We will wait and see.

However in the meantime, I want to severely reprimand and chastise the black folks of Ferguson for their sloth and fear of putting up with

this mess for so long.

With the black citizens being in the majority in that city, why in the dickens did they not organize years and years ago and run for city council and other municipal political slots that would have changed the color and tenor of their local government?

Was there a local or regional NAACP or Urban League or other civic organization that was not doing the grunt work of registering voters to vote out the scoundrels who could have created this culture in which murder in broad daylight could have even been contemplated?

If the minority community would have banded together years ago, they could have influenced the election of the mayor, city council and the election or appointment of the police chief and other civic officials.

To see a community of cowards who were not willing to register to vote and organize for demonstrable changes, one can only think of how things would have fared for the dead teen if his community had the gumption to take control of the reins of power and not devolve into a community of slackers.

A response to this murder by looting Wal-Mart and trashing your own neighborhoods and burning cars is sheer buffoonery and only demonstrates the utterly low level of sophisticated political and economic intelligence of the Ferguson residents.

In the end, I hope two things happen in Ferguson: (1) the shooter is brought to trial and is convicted of murder and (2) the black residents of Ferguson wake up out of their decades of a long self-imposed slumber and organize themselves for real political power.

Moral of the story: Don't complain (rioting) about what you can change!

Note: Pay careful attention to how the right wing media will excoriate and traduce both the dead teen and the witnesses to the murder. The "throw the mud" party is next.

Contact Lafe Tolliver at [Tolliver@Juno.com](mailto:Tolliver@Juno.com)

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# Toledo's Director of Public Utilities Bullish on Area's Water Future

By Fletcher Word  
Sojourner's Truth Editor

"We've been producing some of the best drinking water in the nation for decades," says Edward A. Moore, director of the City of Toledo's Department of Public Utilities. As far as Moore is concerned, the City will continue to replicate that effort in the upcoming decades, the recent water crisis notwithstanding.

That recent water crisis, Moore emphasizes, was not the City's fault or, at least, not the City's fault alone. Certainly the now-infamous Collins Park Treatment Plant has its issues, he says of the 80-year old facility that will be receiving a \$264 million upgrade. Those issues, however, did not contribute to the recent water problem, a problem so potentially dangerous, that city officials were forced to issue a drinking ban.

produces clean, safe water at a high level."

The problem, says Moore, who, after more than 20 years of service with the City, was appointed to the position of director of Public Utilities in April 2014, is Lake Erie algae, particularly the microcystis that has become so dominant in the lake over the past two decades. Microcystis, one of three types of algae in the lake, produces a toxin – microcystin – which can attack the human liver and is one of the most powerful toxins in nature.

Relatively warm weather, scientists believe, has led to the growth of algae containing microcystis



"The plant functions fine," he says. "It

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## African Art Has Arrived!!

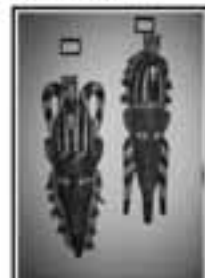
Hundreds of wood carvings from Ghana have recently arrived at The Truth Gallery – masks, statues, village scenes! All at unbelievably low prices!



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# Collingwood Green Senior Community “Zumbas” into Fitness Day with the Support of ProMedica

By Terri Parker  
 The Truth Contributor

Lucas Metropolitan Housing Authority (LMHA) held a dedication ceremony and Fitness Day event on Wednesday afternoon, August 13, at the Collingwood Green Senior Community, 800 Division St.

The LMHA residence unveiled the ProMedica Fitness Room supplied with new top-of-the-line cardiovascular exercise machines provided by ProMedica. A treadmill, stationery bicycle and a couple of elliptical machines have been made available in the fitness room for usage by Collingwood Green Senior Community residents.

It's all part of a push to encourage healthy living and improving the quality of life for LMHA senior residents.

“ProMedica is trying to get more involved in the community,” ProMedica’s Community Advocacy Manager Gaye Martin said. “For seniors, housing is such a big issue, so as we partner with [LMHA Executive Director] Linnie Willis and LMHA, trying to provide fitness equipment to senior housing is important to keep them healthy.”

Martin added: “When it’s too hot or too cold or raining outside this gives them an opportunity to continue to exercise throughout the year and at any time of the day.”

The award-winning Collingwood Green Senior Community complex is a 65-unit facility established for residents 55 years of age and older. Offering mixed-income rental options, amenities include a community room, multiple residential lounge areas, a business center, library and media room as well as an outdoor entertainment area.

In addition to the unveiling of the fitness equipment, residents received instruction from ProMedica Wildwood Athletic Club representatives on the proper way to use the exercise equipment. Residents were also given instruction and literature on healthy eating habits from a ProMedica nutritionist.

The Fitness Day event also included healthy cooking demonstrations by the Toledo Restaurant Training Center students and participated in an aerobic dance and Zumba workout routine led by a certified fitness instructor, Karen Everage of Studio Fitness.

LMHA is the largest provider of public housing in Toledo and northwest Ohio.



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*Dr. John W. Williams, Pastor*



## Toledo Urban Federal Credit Union: Celebrating 18 Years of Service to the Community

By Linda M. Nelson  
Sojourner's Truth Reporter

The Toledo Urban Federal Credit Union, located at 1339 Dorr St., offers all of the typical services that many banking institutions do including checking and savings accounts, loans, CD's and a, soon-to-be-launched, Visa credit card.

It also offers services that you won't get at your local bank such as bill payments and credit counseling. But what really distinguishes TUFUCU from the rest, is the sheer determination of the people behind it to offer a better financial life to the community they serve even if the methods are unconventional and it involves going the extra mile.

"We begin with prayer," says TUFUCU CEO Suzette Cowell. Cowell, one of the founders of TUFUCU, is quick to point out that in actuality the credit union is the result of many prayers, much hard work and the strong desire of city leaders and business owners to see residents of the community treated with fairness.

"I worked at a bank both as a teller and in the compliance department," Cowell says. "When loan applications came in they would first look at the zip codes and then they would turn down the application. I prayed that there would be a financial institution that would consider a person by credit worthiness."

That opportunity came at a meeting that stemmed from a 1992 shooting incident. During that meeting an eight-point community development plan was discussed. The credit union was on that list.

According to Cowell, they canvassed the community to test the climate and the possible receptivity for a credit union, and what they learned was that many people did not have any relationship with a financial institution, didn't trust banks and many kept their money at home.

After, Cowell forged a partnership with Bishop Duane C. Tisdale, and TUFUCU was launched at the nurses' station of Friendship Baptist Church.

"We were set up at the nurses' station in Friendship," says Cowell. "We would open accounts during service." But soon the membership began to grow and so did the need for a larger space.

Cowell says that in 1996, former Toledo Mayor Carty Finkbeiner came to the credit union's charter signing, saw how large the crowds were and offered the current Dorr Street location.

And in July 1996 TUFUCU opened Ohio's first community credit union in eight years.

The move proved to be a mixed blessing because, although the credit union had room to grow and accept more members, that growth placed a strain on credit union staff.

"We grew too fast," says Cowell. "We went from about 700 members in 1996 to 2100 members that same year." Cowell remembers how overwhelmed they were with transactions and the sheer volume of memberships. "We had people beating on the doors wanting to start accounts. We had two staff members and we couldn't take lunch breaks or return phone calls," she says. "There was one man who came and just stood outside of the door because he was afraid to come in." That man is now a member of the credit union and his story is only one of many during those early years.

The rapid growth, Cowell says, also contributed to the difficulty she and her staff had in obtaining a charter from the National Credit Union Administration. Getting licensing from NCUA was crucial because it would provide financial security to credit union members.

"Those who held the charter were reluctant," she says. "We had a meeting with regulation representatives, and 32 pastors in Bishop Tisdale's office, and those representatives gave us a one-hour talk on the cons about the survival of a credit union in this community." Cowell says that the regulation committee initially believed that the credit union was too aggressive with lending practices and was taking too much of a risk.

Eventually the credit union did get the charter and Cowell says that she has no regrets. "Our members are some of the most loyal I've seen," she says. "A few years ago during the big financial crisis 99 percent of members who filed bankruptcy have come back to pay us."

Cowell says that today TUFUCU has more than 3300 members and \$23 million in assets that have gone back into the community, mainly through non-predatory lending. Cowell also gives much

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# Energy & You

By Karl A. Parker, MBA, P.E.

The Truth Contributor

Greetings! Welcome to the second column for Energy & You! As a reminder - this column will share a variety of information to help our readers REDUCE their energy costs.

According to published industry reports, between 2001-2013 household's percentages of after-tax income spend on energy has increased from 12 percent to 20 percent. Businesses and organizations are experiencing similar energy cost increases which limit business growth, hiring and stagnates the overall economy.

Reducing the energy that your home consumes is a great strategy to employ and obtain additional money to spend on necessities such as food, healthcare, education, clothing, shelter; and entertainment such as movies, sporting events, traveling and for my cultured friends – partaking of art and theater!

Reducing energy costs for businesses is extremely important as well because with the additionally funds businesses can hire more employees or invest in systems enhancements to improve capability and maybe obtain a competitive advantage in the space in which it competes.

Utility companies offer residential and commercial energy efficiency rebate programs that provide home owners, organizations, and businesses rebates to reduce the energy usage of their homes and building that saves money.

According to Ted Ford, president and CEO, Ohio Advanced Energy Economy, energy efficiency programs that were required under the state's clean energy laws –Senate Bill 22, (before SB 310 was recently passed) have netted Ohio consumers more than \$1 billion in savings to date, and will result in more than \$4.1 billion in savings over the life of the program, according to reports filed by Ohio utility companies with the Public Utility Commission of Ohio (PUCO).

Yes, the utility companies were required by law to spend dollars to help citizens and businesses save money. From 2009-2012 utility companies (First Energy, AEP, Duke and Dayton Power and Light) spent \$456 million. This number excludes dollars spent by Columbia Gas and other gas companies in Ohio.

If you have not had an opportunity to take advantage of one of the many energy efficiency rebate programs, I strongly encourage you to do so quickly before the utility companies begin to rolling back their programs as a result of SB 310\*. It has been reported that First Energy will roll back its program significantly at the end of the year! Yikes!

Here is an overview of some of the utility energy efficiency rebate programs that currently exist:

1. Columbia Gas (purchases must be pre-approved to be eligible for rebates, and installed by certified contractors)

1. Residential (including apartments)

a) Energy Assessment: \$50 (free if income-eligible) and includes:

- Programmable Thermostat
- Showerheads: Free, with gas water heater

b) Rebates:

- Wall insulation: \$0.30-0.50/ft<sup>2</sup>
- Attic Insulation: \$0.30-0.75/ft<sup>2</sup>
- Air Sealing: \$30/air sealing hour
- High Efficiency Heating System: \$200-350 for installing high efficiency natural gas furnace or boiler

2. Small Commercial (<3000 ccf) (expires Dec. 31, 2016):

- High Efficiency Heating System: \$200 for installing high efficiency natural gas furnace or boiler
- Programmable Thermostat: \$25

- Duct Sealing: up to \$250
- Infrared fryers: \$175
- Programmable thermostat: \$25

3) Medium-Large Commercial (> 3000 ccf) (expires Dec. 31, 2016):

- a) Energy Assessment Rebate: 50% of assessment fee or \$5000
- b) Implemented measures: Rebates up to 50% of any measure that shows gas savings (up to 100K)

2. First Energy: (purchases must be pre-approved to be eligible for rebates, and installed by certified contractors)

1. Residential (expires Dec. 13, 2015)

(<http://energysaveohio-home.com/residential-energy-audit/>) (including apartments)

- a) Energy Assessment: Free if min. 350 kwh reduction and includes
  - Lighting: Free CFLs
  - Smart Power Strip: Free
  - LED nightlight: Free
- Low-flow Showerhead, Kitchen/Bathroom Aerator: Free (with electric water heater)
- Pipe insulation: Free (with electric DHW)

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## TAKE THE NEXT STEP



If you've thought about becoming a foster parent, it's time to take the next step.

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Saturdays, Sept. 20 – Oct. 25, 9 a.m. – 4 p.m.



Classes are held at the LCCS training center, 705 Adams St. in downtown Toledo.



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Credit Union.. continued from page 6

credit to TUfCU employees, its board of directors, community leaders, pastors and the financial institutions, including Huntington Bank and Fifth Third Bank, who have supported the agency from the beginning. "These people have not only been there from the start, but they believe in this community," she says.

TUfCU is primed to make another move and take another leap forward as the plans gel for a new building on the southwest corner of Dorr and Detroit. Last week, Toledo City Council approved a community reinvestment area real property tax exemption for the construction of the new facility. Coming soon on the site is a new 3,200 square foot building which will greatly expand convenience of service for TUfCU members.



TUfCU Board President Frances Smith, TUfCU's Suzette Cowell and DeLise Simmons

Frances Smith has believed in what TUfCU is doing for the community since the be-

ginning. Smith, board president for the past two years

also owns her own Toledo-based company, Smith Travel and Tours.

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"I started assisting Suzette when she was gathering signatures at Friendship, and became her secretary," Smith says. "What really impressed me, and how I got sold into the credit union was seeing how people were being helped. There was a young man who had been turned down for an auto loan consistently. He could not get credit. Suzette looked at his credit report and saw that the reason he was being denied was that his mother had done what many mothers in that situation do. She put her utilities in his name. Suzette worked with this young man, contacting the credit bureaus and explaining that he could not have had utilities in his name as a minor. They were finally able to get this young man's credit straightened out and he was able to get a car loan."

Edwin Mabrey, another long-time board member puts it this way "The credit union is the hub of what is happening in this city, It is also a hub for financial growth, community involvement and the development of black businesses," he says. "We are the only community developmental credit union in Ohio, but we are not your typical credit union. We deal with individuals who are having difficulty paying back loans. We sit with them and work out their options. And when someone dies, it's the family who comes to us for help to bury that person whether they are members of the credit union or not."

Mabrey has been a part of TUfCU since 1996, and started his own salon, Genesis, that same year. He became involved because he was concerned with the decline of black business development in Toledo.

Smith and Mabrey say that their duties as board members include: deciding what direction the credit union is going, setting interest rates, overseeing memberships and insuring that NCUA policies are followed.

But their mission is clear "Our mission is to turn people around so they can become credit worthy, and to teach people about their credit," says Smith.



# Nina Turner Announces Plans to Make Ohio More Business Friendly

*Proposes to use Secretary of State's office to link businesses to resources & opportunities*

*Special to The Truth*

Last week, State Senator Nina Turner, the Democratic nominee for Ohio Secretary of State, unveiled plans to transform the Business Services Division of the office to better link Ohio businesses with resources and opportunities throughout Ohio. She was joined at an afternoon press conference by Kelly Harvey, owner of Signature Wines on Columbus' east side.

"Right now, the Secretary of State's office is a step in the process to starting a business in Ohio," said Turner. "I believe we can do more, in a more proactive way, to link new companies to all of the resources this state has to offer to put them on the path to success."

At the event, Senator Turner laid out a three-point plan to use the Business Services Division to help reduce barriers to starting a business in Ohio and improve the responsiveness of the office. She proposes to:

- Transform the Division into a resource center for Ohio businesses by linking companies to economic development resources throughout the state;
- Create a more flexible business support system by ensuring staff are available for questions or troubleshooting outside of traditional business hours; and
- Allow for more online business filings to reduce turnaround times and increase convenience for business owners.

"Anything that can be done to make things easier to start and operate a business is incredibly welcome," said Kelly Harvey, owner and winemaker at Signature Wines. "Having continued to work my day job while getting this company off the ground, I know how important it can be to provide more



flexible, convenient, and meaningful resources and assistance from the state."

*Energy & You... continued from page 7*

b) Rebates

- Air Sealing: \$0.10/kwh
- Attic/Wall Insulation: \$0.10/kwh
- Duct Sealing: \$0.10/kwh
- Early Replacement: Heat Pump/Central AC: \$0.10/kwh

c) Appliance Rebates:

- Energy Star Refrigerator: \$25
- Energy Star Clothes Washer: \$50
- Energy Star Room AC: \$25
- Energy Star Ceiling Fan/CFL Combo: \$30
- New Central AC: \$150
- HVAC Tune-up: \$25 (tune-up of existing HVAC equipment)
- Etc.



2. Commercial (<http://www.energysaveoh-business.com/hvac.html>)

- a) Energy Assessment Rebate: 50% of assessment fee or \$5000
- b) Implemented measures Rebates:
  - Lighting: 5-6 c/kwh reduced
  - Food Services
  - Traffic Signals
  - HVAC and Water Heaters
  - Custom (VSD, process, etc.)
  - Mercantile Program: rebates for completed previous energy efficient retrofits

The list of rebate programs and how you obtain access to enjoy the benefits may look a little daunting, however, PES' resident expert, Andrew Nagy, is poised to help. Moreover, you may be wondering how do you obtain the money to get the work performed or purchase the energy saving equipment to begin saving energy.

As mentioned in the previous 'Energy & You' column, Toledo Lucas County Port Authority (TLCPA) has a terrific program that provides financing for multi-family, commercial and industrial buildings. Call 419-249-6552 or 419-260-1227 to obtain information. (I strongly encourage small businesses and churches to call immediately.)

Residential customers can obtain access to energy project financing by contacting the Toledo Community Development Corporation, which offers financing for homeowners through its D.E.E.P. program. Call Toledo CDC at 419-255-7500.

If you would like more information and need assistance navigating how to get started call 419-486-9273 or email [info@parker-energy.com](mailto:info@parker-energy.com).

The next column will review why utility rates are increasing.



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# Tips to Generate a Second Income

## Special to The Truth

In today's economy, a full-time job is no guarantee that a second income won't be necessary to live a comfortable lifestyle or save for the future.

If you're interested in earning extra revenue, drawing upon your skills from your primary career can be a lucrative and fulfilling path. It's all about using your experiences and abilities to jumpstart new ways to earn extra money.

Robert Whitlow knows this principle well. A practicing trial lawyer for nearly 35 years, Whitlow now writes best-selling legal thrillers and is a pioneer of the Southern legal thriller. His new novel, "The Confession," explores the moral battle a district attorney faces when he reopens a cold case.

"My involvement in thousands of trials and depositions over many years informs my writing and has lent my words authenticity," he says.

With that in mind, Whitlow recommends the following tips to those interested in pursuing a second or entirely new career path:

- **Seek out experts:** Talk to those who have made a similar switch and ask for their advice. They may have surprising wisdom to impart.
- **Just finish:** Make the leap and complete your first project. For example, aspiring authors know that a finished product can be a great motivator to keep working harder. "When you type 'the end' you'll be amazed by what you've done and you'll know whether or not it's something you want to keep on doing."
- **Do your research:** Anything you do in life should be done

with excellence, so develop knowledge and expertise on the second job or career you're considering.

- **Seek support:** Surround yourself with people who are positive and believe in your success.
- **Work with purpose:** Find meaning in your work and you'll be inspired. And if your work has meaning to others, so much the better.
- **Don't take yourself too seriously:** While discipline is a key element for success in almost any career, a relaxed attitude can encourage creativity and help you remain stress-free in the face of competing demands.

• **Take care of yourself:** Many wonder how they will find the time to pursue a second career. Dedicating time each day to pursuing your passion is key, but don't forego the basics or you're bound to regret it. Eat well; exercise; get enough sleep; don't isolate yourself -- friends and family will support you and celebrate your accomplishments.

If you're reluctant about taking the plunge, remember it's never too late to get started on a new or second career.

"I didn't start writing fiction until I was 42," says Whitlow.

For more information about Whitlow's novels, including his latest, "The Confession," visit [www.RobertWhitlow.com](http://www.RobertWhitlow.com).

Don't take a stab in the dark. Your current skills, experience and know-how can make a great springboard for a successful second career.

*Courtesy StatePoint*



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## Social Security Column

### Women and Social Security

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

Women's Equality Day is August 26, and this is the perfect time to remind you how much Social Security values and appreciates women. Even though men and women with identical earnings histories receive the same benefits, there are things women in particular should know about Social Security. There are trends and differences in lifestyle and patterns of earnings that can affect benefits.

For example, some women may be caregivers for many people: spouses, children, and parents. Taking time away from the workplace to care for a newborn child, ailing spouse, or aging parent can have an impact on your future Social Security benefits. Also, despite significant strides through the years, women are more likely to earn less over a lifetime than men. In addition, women are less likely than men to be covered by private retirement plans, so they are more dependent on Social Security in their retirement years.

Did you know that women tend to live on average about five years longer than men? This means more years depending on Social Security and whatever other retirement income

... continued on page 12

# Social Security Column

## Get to Know the Faces and Facts of Disability

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

Perhaps the most misunderstood Social Security program is disability insurance, often referred to as SSDI. Some people mistakenly think that beneficiaries are “on the dole” and getting easy money for minor impairments. That’s not the case. There are two ways to understand the truth about disability. One is by looking at the facts. The other is by getting to know some of the people who make up the many faces of disability.

We have some of the strictest requirements in the world for disability benefits. The Social Security Act sets out a very strict definition of disability. To receive a disability benefit, a person must have an impairment expected to last at least one year or result in death. The impairment must be so severe that it renders the person unable to perform any substantial work in the national job market, not just their previous work. SSDI does not include temporary or partial disability benefits. Because

the eligibility requirements are so strict, Social Security disability beneficiaries are among the most severely impaired people in the country and tend to have high death rates.

In addition, Social Security conducts a periodic review of people who receive disability benefits to ensure they remain eligible for disability. Social Security also aggressively works to prevent, detect, and prosecute fraud. Social Security often investigates suspicious disability claims before making a decision to award benefits—proactively stopping fraud before it happens. These steps help to ensure that only those eligible have access to disability benefits. Americans place a high premium on self-sufficiency, but it is reassuring to know that Social Security disability insurance is there for those who need it the most.

As for the faces . . . there are so many people who benefit from our disability program. But for now, allow us to introduce you to a few of them. Meet some of the faces of disability—people who have benefited from Social Security when they were most in need—at the new *Faces and Facts of Disability* website, [www.socialsecurity.gov/disabilityfacts](http://www.socialsecurity.gov/disabilityfacts). They’re happy to share their personal stories with you.

## The Best Black-Owned Businesses in Toledo??

We need your assistance, dear readers!

Just what and where are the best black-owned businesses in Toledo – great service, great performance, great value???

The Truth is asking our readers to let us know just who and where these businesses are. Drop us a line via email – [business@thetruthtoledo.com](mailto:business@thetruthtoledo.com); facebook – SojournerTruth Newspaper; Twitter – [@thetruth1811@gmail.com](https://twitter.com/thetruth1811) or Instagram – [@thetruth1811@gmail.com](https://www.instagram.com/thetruth1811) and leave a message --- comments, questions, opinions ...

Got a great business and want to make your case – email or facebook us!!!

We will be letting you know how the voting turned out in September and what other readers had to say about various businesses!

Here are the categories to think about!

Accounting Services  
Adult Day Care Centers  
Auto Detailing  
Bail Bonds  
Bakeries  
Banquet Halls  
Bar/Saloons  
Barbers  
Beauty Salons  
Bookkeeping Services  
Carpenters  
Caterers  
Child Care Centers

Cleaning Janitorial Services  
Computer-Training, Repair, Sales  
Consulting Services  
Cosmetic Supplies  
Dental Offices  
Electricians  
Energy Management Engineers  
Event Planners  
Financial Planners  
Fitness/Personal Training  
Florists/ Gift Shops  
Graphic Designers  
Home Remodelers  
HVAC  
Insurance Agents  
Jewelry Shops/Manufacturers  
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*Perryman... continued from page 2*

The Blade has also pointed out that only one-third of jobs in the suburbs are accessible by transit. This further disadvantages the nearly 14 percent of Toledo's households (disproportionately low-income and African American) who don't have cars.

What is needed to bring down the unfair, apartheid transportation system?

"Well, we need public scrutiny. We need community action to look at the system, top to bottom," insisted one high level public administrator. "Management has a bunker mentality. There's no transparency. There's a lack of trust and at the end of the day it doesn't work. You need to wipe the slate clean and start over. If anyone had to draw up a regional public transportation system today, it would not be laid out on the spoke and hub system that we currently have. Neither would its funding or membership exist as is. No one would draw this up," he continued.

The ATU is calling for "an improved and fully-funded transit system," that services the entire metropolitan area. A regional sales tax, the union says, is

more equitable than the current property tax mechanism and would shift the burden away from suburban property owners and make way for an effective unified system.

Lucas County asked to become a part of TARTA three years ago but had the request denied by the TARTA board, which requires a unanimous vote to join or to leave. It appears that the County's authority under the Ohio Revised Code to provide a sales tax to fund the system may have intimidated some of the suburban members. In any event, the motive for not accepting equitable and sustainable funding seems to be to keep Lucas County away from TARTA and the poor away from the suburbs.

With the central city left exclusively to the disadvantaged, suburbanites do not appear to have a strong stake in what happens here. And while there seems to be little transit and even less regionalism in the Toledo Area Regional Transit Authority, the biggest problem is that "the community which needs public transportation the most, has no traction."

How can the community gain traction around the issue?

The challenge is that we have more than a few blacks who are living in the suburbs, themselves beneficiaries of integration provided by the civil rights movement. However, the truth is that there are more black and brown people who are poor in metro Toledo than there were during the movement. There are currently more blacks who do not own homes today than prior to the urban renewal of the 1960s and 1970s. Sadly, the gains made by empowered blacks ultimately became the negotiated price for silence and indifference to the condition of our contemporary black and brown poor.

However, the United States government recently began to scrutinize transit agencies for civil rights compliance in places like Minnesota, Oakland, California and elsewhere. Certainly TARTA may be vulnerable to a challenge on the grounds that it has violated the civil rights of Toledo's poor, black and brown citizens.

Nevertheless, a bus boycott and grassroots organizing efforts are always in order, for such a time as this.

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

*Water Future... continued from page 4*

and that growth has been exacerbated over recent years by human folly – feeding the algae with nutrients such as sewage spills, manure and fertilizer runoff from farms and lawn products from local residences.

The recent crisis began, says Moore, when routine testing of water samples brought in numbers that were close to what the U.S. Environmental Protection Agency consid-

ers unsafe levels of toxin. That number is 1.045 micrograms of toxin per liter, says Moore.

At that time – the beginning of August – the algae bloom, which starts in the spring, was so invasive it could be seen on satellite in a precarious position for the Toledo area. "It sat right on top of our intake," says Moore.

The tests showed that samples from East Toledo and Point Place were much higher than the rest of the city. Second tests were ordered by the Ohio EPA – this time using a different type of tests. Those results produced numbers over the 1.045 limit raising several questions.

"The water may or may not have been over the limit, but we felt the second test was flawed," recalls Moore of the dilemma for city officials. Nevertheless, a ban was announced by Mayor D. Michael Collins.

This time, the ELISA (Enzyme-Linked Immunosorbent Assay) test was utilized per directions from the OHhio EPA. Levels were found to be safe in all parts of the city,

says Moore.

The results of this crisis were not without some beneficial results, says the director. The ELISA test has now been declared to be the standard method of testing for the State of Ohio by the EPA. And as a result of the back and forth, a heightened level of communication has been established with the EPA, he adds.

What now though?


The region has allowed algae to build in Lake Erie – the shallowest and warmest of the Great Lakes, for decades. And although Lake Erie has been most susceptible to the damage caused by such microcystins, the other lakes are sure, say scientists, to face the same problems in the future if the issues caused by nature and human are not addressed.

Perhaps, just perhaps, the recent crisis will galvanize politicians on a national level – because it truly is a national problem – to work together in a bi-partisan effort to address the crucial issues facing America's largest source of fresh water.

*Social Security... continued from page 10*

or savings they accumulate. If a woman's spouse earns significantly more than she does, it is very possible she will qualify for a larger benefit amount on the spouse's record than on her own. To learn more, visit our Women's page at [www.socialsecurity.gov/women](http://www.socialsecurity.gov/women) and read, print, or listen to our publication, What Every Woman Should Know.

You may also be interested in listening to Carolyn Colvin, Acting Commissioner of Social Security, on National Public Radio as she talks about women and money. Just visit [www.npr.org/2014/04/15/301782870/social-security-chief-women-live-longer-so-they-should-save-early](http://www.npr.org/2014/04/15/301782870/social-security-chief-women-live-longer-so-they-should-save-early). To celebrate Women's Equality Day, learn how Social Security treats men and women equally by visiting [www.socialsecurity.gov/women](http://www.socialsecurity.gov/women).



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# Good Morning, Mr. Mandela by Zelda la Grange

By Terri Schlichenmeyer  
The Truth Contributor

You are entitled to change your mind.

You don't have to apologize or admit you were wrong. Just act on your new convictions and, sooner or later, someone will notice your different opinions, improved ideals, and open mind.

For most of her life, author **Zelda la Grange** held beliefs that everyone around her shared. In the new book *Good Morning, Mr. Mandela*, she explains how those tenets changed, and who led her there.

Though she was born into a "very poor" family, Zelda la Grange had it better than the black citizens of Johannesburg in 1970: as an Afrikaner "boere-meisie," she enjoyed legal privileges that

c. 2014  
Viking  
\$28.95 / \$33.00 Canada  
368 pages

came with being white.

"We were happy children growing up in apartheid South Africa," she says, having been taught that blacks and whites never mixed. Blacks were "dangerous."

After receiving secretarial training, la Grange's first job was with the South African government. It was a "riveting and dangerous" time then: apartheid had ended, whites feared black reprisals and South Africa had inaugurated its first democratically-elected black president whose office happened to need a typist. Knowing very little about the man for whom she'd work, la Grange applied for the position.

The first time she met her new boss, she cried.

"It was all too much," she says; perhaps because Nelson Mandela kindly addressed her in her "home language," and not his own.

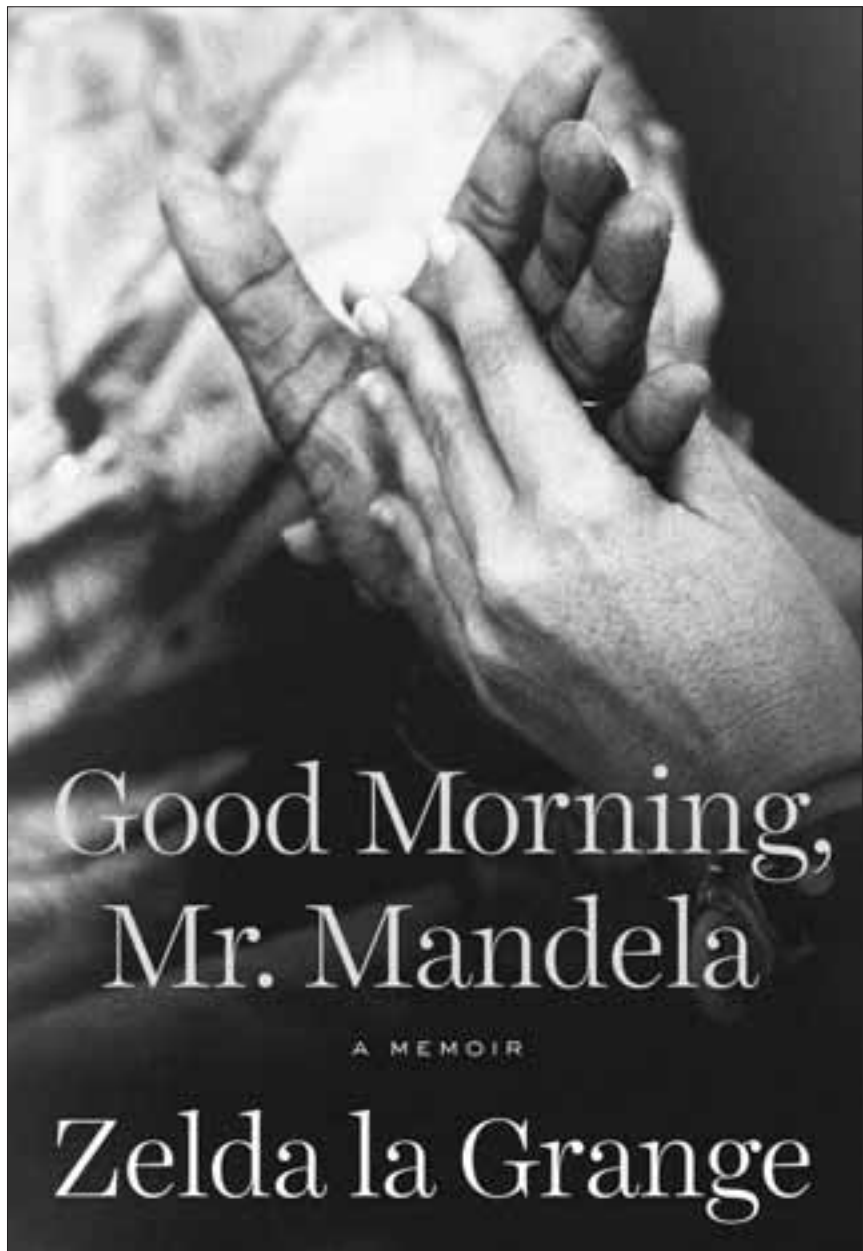
Soon, Madiba (his clan name) began to rely on la Grange for everything. She read to him, helped with speeches, traveled with him, soothed his temper and protected his time. He called her on her phone, sometimes a hundred times a day. The "same man my Afrikaner compatriots warned me against" became like a beloved grandfather to her, and she fretted over his needs and his health until the end of his life, when his office closed, she was demoted, and was denied access to his sickroom.

"I made a promise [to stick with him]," she says. "I was going to be there right to the end, even if it meant I had to stand at a fence outside his farm... when they laid him to rest. Unbeknown to me, that would be close to the truth."

We do love our saints, which is why *Good Morning, Mr. Mandela* is so interesting: author Zelda la Grange gives us a beautiful portrait of a beautiful man, but it's a picture with surprising exposure.

This intimate peek into Mandela's persona starts out with la Grange's biography, which stages where we're going. Get past that, and the pay-off is rich: la Grange describes Mandela as having a keen sense of humor, but who sometimes engaged in mean-spirited teasing. He was generous with his time, but not always respectful of that of others. Mandela couldn't say "no" to anyone, but was prone to fits of "furious."

In other words, human, which is what makes this book so enjoyable. Yes, *Good Morning, Mr. Mandela* has its first-time-author flaws and yes, it can be repetitive, but catch that hero-as-a-man facet, and I don't think you'll mind.



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August 20, 2014

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2. Sales Dept. - Sales Dept. - Ride along with the sales staff and observe them while on calls; learn how radio is sold; help assemble sales packages and presentations.

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Brandi Brown, Program Director at [brandibrown@urbanradio.fm](mailto:brandibrown@urbanradio.fm)

## LEGAL NOTICE REQUEST FOR APPLICANTS

The Ohio Revised Code, under Sections 3113.33 through 3113.39 authorizes the collection of funds to be dispersed to those shelters that provide aid for the victims of domestic violence. In accordance with further provisions of these sections of the Code, the Lucas County Board of Commissioners is requesting applications from potential shelter providers for the funds collected. The funds are to be dispersed for 2015 shelter operations.

To qualify as a provider, applicants must provide:

1. Evidence that the shelter is a nonprofit organization.
2. Corporation trustees.
3. Proposed budget for the shelter for the following year.
4. Summary of services to be provided.
5. An estimate of the number of persons to be served.
6. Applicants must receive at least 25% of their funding from other sources.

Application forms are available in the office of the Board of County Commissioners, One Government Center, Suite 800, Toledo, Ohio 43604-2259. The forms may be picked up during business hours, 8:30 A.M. to 4:30 P.M. They must be completed and the application filed with the Board of Lucas County Commissioners by 4:30 P.M. on Tuesday, September 30, 2014.

This notice will also be posted on the Lucas County Website at <http://www.co.lucas.oh.us/Bids.aspx>

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# Rappers Are Good Guys Too

By Monique Ward

The Truth Contributor

When you think of rap artists, what is the first image that comes to mind?

For many, the initial picture would probably be a body full of tattoos, baggy clothes long gaudy chains and a grill-adorned mouth. You probably wouldn't envision generous and considerate individuals who spend a lot of their time helping their community as fitting of that stereotype. It is that perception versus the reality of rap artists that led me to do this interview with a few members of a talented, up and coming rap group out of Toledo - MGME

**Monique Ward:** What is the name of your rap group/label and how many members are there?

**Sikosa:** The group is called MGME and it consists of myself, J-360, Geech and Tae-Money.

**MW:** How did you all meet and come together as artists?

**Geech:** We all knew each other growing up and our love of music brought us together as a team.

**MW:** What has inspired you guys to give back to the community these past few years?

**Sikosa:** God blessed us with an opportunity to take the rap further than we thought we ever could. We made it out of bad situations so it is up to us to give back.

**J-360:** We put out the "Somebody Somewhere" song and the effect it had on people was way bigger than we ever would have expected. People called us and let us know that they played the song and it kept them going.

**Sikosa:** We got to see that all music does not have to be negative. Our other single "Teach Them How To Pray" also inspired a lot of people.

**MW:** What was that song about?

**J-360:** That song also has positive message. You can't be with your children all the time so someone has to protect them so you should teach them how to pray because God will always protect them.

**MW:** That is such a powerful message! Do you guys have any events coming up?

**Sikosa:** We have the MS Volley Ball Fundraiser for Heather at Forrester's on The River on August 20 from 2 p.m.-7 p.m. Special guests are national artist K'Jon, Jay Rush, some individuals from the ABA basketball team from Detroit, ladies from the Women's Lingerie Football League and sponsorships from the Mud Hens and Walleyes.

**MW:** That is so amazing! How did you guys meet Heather?

**Sikosa:** Heather found us after hearing "Somebody Somewhere" and called the radio station requesting our contact information. She ended up finding our info on the internet and wrote us a long letter explain-

ing to us how much the song touched her life. We wanted to do something special for her and decided to put this fundraiser together.

Join MGME at the #HeatherBsVolleyball-BeachParty4MS tonight at Forrester's on The River from 2 p.m. - 9 p.m. to support this great cause and enjoy great entertainment.



The Toledo Museum of Art is seeking participants for a research study regarding its toddler tour program. Children ages 18-36 months who can speak in three to four word sentences and their adult caregivers can participate.

Sessions take place at the Museum every Saturday morning from **September 13-December 20, 2014**. Participants who attend all sessions will receive a \$150 gift card.

For more info and to register, visit [research.toledomuseum.org](http://research.toledomuseum.org) or call 419-255-8000 ext. 7363.