Young Entrepreneurs

The Economy Section

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Khalif-Delence Sheares, Sr. and Robert Pasker, Ill
Photo Courtesy Gerren DuHart
A New Day Begun

By Rev. Donald L. Perryman, D.Min.

The Truth Contributor

Facing the rising sun of our new day begun, Let us march on til victory is won.

- James Weldon Johnson

It’s official. The seven mayoral candidates vying to fill the remaining two years of late Mayor D. Michael Collins’ term have been certified, all having received the required 750 signatures.

The number seven is symbolic of perfection, security, safety and rest. “Seven,” can also represent good or bad luck. This race, for sure, can be considered one that lies somewhere between the mystical and the mysterious.

My thoughts on the “major” candidates and the direction of the city:

The race seems to come down to what type of leader our city needs for the future given our present circumstances. To carry the city forward, do we need a leader who is boisterous and vocal? Should the new mayor be a woman?

I like Sandy Spang, a fresh, new and passionate voice who is at the center of many under-the-radar bipartisan efforts to make Toledo a better city for all. Spang brings a small business background and a focus on workforce development. According to some, making municipal departments such as the Department of Neighborhoods more community-friendly rather than administrative top-heavy, is her priority. Spang has also been able to attract numerous young people to her cause.

I am less excited about Sandy Drabik Collins, who is certain to maintain her late husband’s close relationship with the fire and police safety forces along with his overall political perspective. Spang, with her small business background and focus on workforce development, is one of her priorities. Spang has also been able to attract numerous young people to her cause.

Should the next mayor be charismatic?

Charisma and substance are often unrelated. We’ve had charismatic mayors in the past but it did not prevent the city from experiencing fiscal crises. Today, according to many, our budget is the number one issue. Citizens are talking about roads and water quality. Yet, it is impossible to fill potholes, deal with infrastructure for sinkholes or treat our water so that it’s safe to drink, without having the money to do the work.

With access to CIP dollars (Critical Infrastructure Protection/Capital Improvement) no longer an option after 2016, there are some difficult budget challenges on the horizon.

“That money’s (CIP) done, so there’s no weaning, so that money goes back to roads,” stated a municipal insider. “But what’s happened to the $14 million dollars that we took from CIP that we were using to pay people’s salaries? That we were using to pay for fire and safety? There are going to be some very hard choices.”

Realistically, the only way that Toledo moves forward is by cutting expenses and/or raising taxes. Another difficult choice.

“We’re probably not going to lay people off. Police and Fire are certainly safe. Finkbeiner was the last person to lay off safety services,” adds the insider.

While former Mayor Mike Bell has shown the fortitude and political will to make these kinds of tough fiscal decisions, many feel that he still carries with him the weight of his past conflicts with the unions.

“If Bell says ‘we need to eliminate expenses,’ the first thing people are going to think is ‘Oh, you’re going to fire people, you’re going to lay off some union people.’ That’s immediately where people are going to go, even if that’s not the case. I think Mike’s got too much stigma around him from his past dealings. Whether it’s valid or not, the perception is still there. So him being able to do that and do it in a way that brings the city together, I think it’s going to be hard,” concluded another political insider.

For me, then, given the city’s current political and economic environment, the best candidate to move Toledo forward is Mayor Paula Hicks-Hudson.

The elite, Spellman College-educated attorney, however, is at a disadvantage compared to both Bell and Finkbeiner when it comes to name recognition, especially among likely non-African American, late Generation X and early millennial voters.

At a recent public event, the insider reports, “I’m seeing these mid-30s, not too young people, and they’re pointing to Mayor Hicks-Hudson, and they’re like ‘who’s that?’ I’m like, ‘that’s your mayor.’ And they’re like, ‘oh, what’s her name? I can’t…what’s her name.’ No one knows her name and that’s a scary place for an incumbent mayor to be.”

Yet, if anyone can make, not only the tough decisions but also the right decisions —

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Go Straight…No Detour Needed

By Lafe Tolliver, Esq

Guest Column

It sounds pious and full of compassion. It is a great script for the media and the sound bites are big.

As you may have heard, the current pope, Francis, has allowed all Catholic priests to absolve women of the sin of abortion.

This is a first for the Catholic Church since before this edict was issued, such a sin was practically unforgivable in Catholic circles unless one obtained a special “indulgence” for that particular moral violation.

Needless to state, many dyed-in-the-wool Catholics are agast over such an edict since, by promulgating a policy of forgiveness for this particular sin, it appears that the Catholic Church is condoning abortion or lessening its heaviness as a major, first-class sin.

Let me say at the outset that abortion or the intentional taking of the pre-born child from life in the womb to that of death is a killing of a human being since life begins in the womb and not after the first spank on the bottom when a child gets his or her first taste of air outside of the womb.

It should also be said that abortion as a sin is a sin as is adultery, gluttony, lying, murder, fornication, homosexual acts, thievery, hatred and other violations of God’s moral law that are clearly enunciated in the New Testament.

However, for anyone to define abortion as an unforgivable sin that only a special dispensation can cure or only that a pope can erase or a priest can absolve, misses the testimony and acts of charity and compassion that Jesus the Christ modeled while during his earthly ministry.

Remember the story of the woman caught in the very act of adultery and was brought to Jesus by her scheming accusers to see if Jesus would disobey the Mosaic Law by not having her stoned?

With the wisdom of God, since Jesus was and is God in the flesh, Jesus with acute clarity drew in the dirt some words or symbols that caused her accusers to sink away and when he was left with the adulterous women, he told her in no uncertain terms, “Go and sin no more.”

With the establishment of the church (the body of believers in Jesus the Christ and not the physical building that we lazily refer to as the church) and its guidelines and doctrines, Jesus did not appoint any special person to dispense forgiveness to the contrite in heart.

No, but rather each person, on their own, and without the need for any human intermediary can approach God’s mercy throne and find forgiveness.

I know…I know…such statements could put the Catholic Church and the Pope out of a job since the New Testament never established a hierarchy of authorities that must be assembled at any place or time in order to grant absolution for one’s sins.

One need not go to a priest to ask forgiveness of the sin of adultery or other numerous violations of God’s law. One need not be held in the shackles of shame and humiliation for sins committed against one fellow human being or against the laws of God if one is contrite and seeks forgiveness from God through the only appointed and God “approved” mediator, Jesus the Christ.

It is regretful that so much bad press has arisen about the clear and correct role of the New Testament church that people stay away in droves from “church” assemblies due to their feelings of not being right or clean or worthy of attending since they are acutely conscious of their wrongdoings or sins.

What makes it even harder to seek reconciliation with God is the artificial man-made barriers that have been erected ever since mankind took it into his head that he or she can co-opt God and his pronouncements and substitute their own as if they are one and the same.

Gladly, they are not. They are as black and white with one based upon love and the other based upon shifting opinions and human thought.

When you compare the requirements of man-made religious empires as to their protocols and rules and the obstacle course that you have to negotiate to make contact with God, you will understand that what the pope recently said was not needed to be said if the correct Christ-based doctrine was being plainly espoused and demonstrated all along.

When you have the absence of truth, you invite error in and error has a tendency to multiply when it is allowed to morph into what is almost truth as to what is truth. Big difference!

It was nice of the pope to say what he said but it was not necessary save for those who have not taken the time to examine what the Bible says about saving faith and the forgiveness of sins but rather they rely upon the blither of a mere man to direct them or to mislead them into anguish and despair and confusion with a man-made gospel (means good news!) that is in fact no gospel at all.

If anyone is mad at the pope for his absolution of the sin of abortion, it is akin to the story of the Prodigal Son, when returning home, whose father saw him from afar and ran to him and embraced him and kissed him and held a loud feast to celebrate his errant son’s return.

But what did the eldest son do when he learned of such merriment?

He became angry and bitter and denounced the father for such charity and forgiveness.

From such a parable, we can learn that there are those who will hold fast to dead rules and regulations and miss the entire picture of what Jesus Christ came for…to reconcile mankind back to the Father and to seek and save those who are lost.

The elder son lost his way when he abided by his own rules of what is good, fair and just and he missed the lesson that only God can forgive sins and restore people back to fellowship with Him.

To those who have had abortions, intentional or otherwise and you are contrite over the moral moral lapse, consider that God is not angry at you since you did what sinners do and are supposed to do…they sin (violate God’s moral law).

But forgiveness with God is ever present and always available…if you are willing to receive such a grace gift knowing that no one can ever earn it nor do they deserve or merit it.

Contact Lafe Tolliver at Tolliver@Juno.com

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Free Legal Assistance Provided at Citizenship Day Workshop

Saturday, September 19, 2015

Special to The Truth

A single-day workshop on how to apply for citizenship, presented by Advocates for Basic Legal Equality, Inc. (ABLE), Adelante, Water for Ishmael, and Welcome Toledo-Lucas County, is scheduled for Saturday, September 19, 2015 at the downtown Toledo offices of ABLE (525 Jefferson Ave.) from 9:00 a.m. to 1:00 p.m. Attorneys and advocates from these organizations are participating in Citizenship Day 2015, sponsored nationally by the American Immigration Lawyers Association (AILA).

All lawful permanent residents are encouraged to attend this informational workshop. Those who attend will learn what it takes to become a United States citizen, including what is required as part of the naturalization process, what fees and waivers are involved in becoming a citizen, and what resources are available for assistance with citizenship and civics test. Presentations will be made at 9:30 a.m. and 11:00 a.m. and will follow with opportunities to speak directly with an attorney or BIA-accredited paralegal. No documents or other paperwork is required for this workshop.

The Citizenship Day workshop, one of many held around the country, is FREE and includes breakfast and lunch. English, Spanish, and Arabic interpreters will be available, as well as information on English proficiency classes. A second workshop designed to assist participants with the naturalization application is scheduled for Saturday, October 24 from 9:00 a.m. to 2:00 p.m. at ABLE.

According to Cities for Citizenship, naturalization provides access to better jobs with up to an 11 percent increase to personal earnings, increased homeownership rates, and increased civic participation rates. Of 13.1 million lawful permanent residents (LPR’s) in the U.S., 8.5 million are currently eligible to naturalize. If these eligible lawful permanent residents naturalized, the economic impact to the national economy is projected at $52 billion over the next decade.

For more information about Citizenship Day, call 419-930-2555.

Perryman... continued from page 2

decisions, it is Hicks-Hudson. Those decisions will likely not include layoffs but cutting services in a politically equitable manner.

Having stepped into her current role as mayor from the position of City Council president, Hicks-Hudson has proven that she has the grit to maintain her place in the rough and tumble world of politics while being able to also fight for the everyday rights and privileges of the people she serves. She has surrounded herself with a cadre of young, urban professionals and grass roots activists such as Alicia Smith of the rising Junction Coalition. Hicks-Hudson is also more likely, than the other mayoral hopefuls, to make decisions that bring others together rather than divide them.

At the end of the day, the present challenges we face will only be met by looking forward and not in the rear view mirror. This election, then, is not about the dark times of the past, but is about, instead, facing the rising sun of a NEW DAY begun.

Should Hicks-Hudson prevail, it will further reveal the leadership qualities that she already possesses but which, many “choose not to see.”

A victory won, also will solidify her current place of authority, where she has admirably shown to be a more than capable leader.

Contact Rev. Donald Perryman, D.Min, at drdlperryman@centerofhope-baptist.org

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
Councilwoman Yvonne Harper Takes on the Task of Cleaning City’s Alleys

By Fletcher Word
Sojourner’s Truth Editor

District 4 Toledo Councilwoman Yvonne Harper has recently devoted a considerable amount of her time focusing on the state of the City of Toledo’s alleys, particularly those in her inner city district which are subjected to so much illegal dumping by residents.

Several weeks ago, she took on the project of cleaning up the alley of a stretch of Mettler Street along with the help from the Division of Streets, Bridges and Harbors and the Beautification Action Team.

“Since being elected to the District 4 Council seat on May 26, I have pledged that I would work with the community,” said Harper earlier this week as she led the media through the alleyway reclamation project. “I met many neighbors and informed them of their responsibilities in addressing maintenance of the easements to their properties, both front and back. I also informed neighbors at that time that it is their responsibility to work with the City of Toledo for the upkeep of our alleys.”

Community involvement, said Harper, can be improved by ceasing the practice of illegal dumping in alleyways, reporting such dumping by calling 419-936-2020 and taking advantage of the free quarterly bulk pickups from Republic Services – 419-936-2511.

“I am pledging to work with the administration, under the leadership of [Mayor] Paula Hicks-Hudson, along with the residents of the City of Toledo, especially those in District 4, along with out hardworking city workers, to complete the task of addressing the overgrowth, maintenance and illegal dumping that has become an epidemic in certain areas of our city.”

Each year, noted Harper, the City of Toledo spends about $800,000 on the maintenance of alleys and she intends to seek an increase in that budget for the next fiscal year of 2016. In terms of manpower, Harper suggested that eight to 10 additional city workers would be very effective in maintaining the upkeep and cleanliness of city alleys.

Also in attendance at this week’s press conference was District 6 Councilwoman Lindsay Webb who lauded Harper for her “roll-up-her-sleeves” initiative and pledged to work with her in that alley effort. “People will get action if they call [Harper’s] office,” said Webb.

Webb also mentioned that the two councilwomen would be working together on the issue of flooding which greatly affected their two areas earlier this year during heavier than normal rainfall. “We will be working together on a basement flooding grant program, we need additional resources on that front” said Webb. “And we will address what has happened considering the number of residents that have applied for grants.”

Flooding and lack of alley maintenance are twin concerns resulting from blight, noted Webb.
Entrepreneurial Duo Focus on Energy – Solar and Human Energy

By Fletcher Word

Sojourner's Truth Editor

Conceptual Energy Corporation is an energy efficient firm founded on research and development, technology applications and philanthropy from a humanitarian approach. The technology utilized by the company is called In’Flector, the world’s only patented see-through radiant barrier for glass.

Go Match Go, LLC is a green tea distribution company. The tea, Matcha, is reportedly the most potent form of green tea one can consume and regulates energy, sustains mental focus and balances the human body, according to the company’s president, and contains high concentrations of antioxidants that fight aging and cancer.

Technology and tea may seem to be an odd mix at first blush, but two area entrepreneurs have joined forces and blended their own energy and skills to develop markets for both products.

Khalif-Delence A. Sheares, Sr. and Robert C. Pasker, III, presidents of Conceptual Energy and Go Matcha Go, LLC, respectively, have opened shop at 5650 W. Central Avenue in a 1,200 square foot space, as they go about their mission of growing businesses and creating jobs.

Sheares, a Toledo native and graduate of Maumee Valley County Day School, spent seven years with Snelling & Snelling, ultimately as director for market research, prior to launching Conceptual Energy. Pasker, also a Toledo native and graduate of Central Catholic High School, earned a bachelor’s of business administration from Franklin University and returned to his hometown after six years in Columbus to start his own businesses. Along with his ownership of Go Matcha Go, Pasker is also a realtor with Key Realty.

Conceptual Energy, with its In’Flector technology, installs reflector plates on windows that capture sunlight, and thereby warmth, during cold periods and reflects the sun’s rays during warm periods. The result is a reduction of energy bills, says Sheares of 37.7 percent in those facilities where the panels have already been installed.

The design was developed by NASA and is both a solar collector and a solar reflector, says Sheares. “It’s an application unique to the market,” he adds.

Shears’ company has already installed the reflector/collector panels at Lakeland Air Force Base and is in discussions with Wright Patterson AFB at the moment.

“We align ourselves with government mandates with our technology,” he says.

Matcha also addresses the issue of energy – energy for the human body, that is. It is a very potent form of green tea and regulates and

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Wolves in Sheep’s Clothing

By Jay Black, President Toledo African American Chamber of Commerce

Guest Column

TAACC Mission Statement

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

In my last article entitled “When Will We Get Ours,” I wrote about the need to use economics as a way to strengthen our community and begin the work of minimizing (over time) issues that have plagued our community for decades.

In this week’s article we are going to talk about people and institutions who claim to be our community’s friends but do not “do right by us” economically. In fact they do little to use their influence or procurement processes to ensure that the African-American community has the same or similar economic opportunities that are afforded other groups.

Matthew 7:15 tells us to beware of these types because “inwardly they are ravening wolves.” In fact, these people should be “marked” and declared public enemies of our community and all support for them and their institutions should be withdrawn unless and until they began to “do right by us.”

For example, we have an election in November that will determine who will be our mayor for the next two years, as well as who will occupy key City Council seats, and whether tax levies will be approved or not.

We should use this opportunity to send a clear message to the “wolves in sheeps’ clothing” that we will withhold our votes and other forms of support from them (both individuals and institutions) and strategically work against them to ensure that they are defeated in November.

We must challenge all the mayoral candidates to talk about their past and future economic solutions for African-American businesses and what they have done and plan to do to create jobs in our community.

We must challenge the levy sponsors to prove to us how they have been good stewards of our tax dollars in giving African Americans the same opportunities in procurement and employment as other groups have received. If we are honest, we have to admit that significant disparities exist.

We have to hold all elected officials accountable for their past and present performance as elected officials in using their position and influence to help people of color access public contracts and employment opportunities like they’ve done for other groups.

This includes those who have held multiple elected or public positions.

For example, there are past and present Toledo School Board members who not only declined to use their position of influence to help businesses of color economically, but some of them also voted against a referee’s report that stated that the allegations levied against an African-American administrator did not warrant termination.

We need to ask one ex-school board member and current City Council candidate why she supported out-of-town businesses when she had the opportunity to support local and qualified black-owned businesses, and why we should support her candidacy.

In the words of Jim Clingman, “we must demand what we want, very specifically, and get an oral and written commitment from them before we give them our votes”. While this may seem extreme to some, it is just as extreme for us to continue to support the “wolves in sheeps’ clothing” and continue to see millions of dollars in public funds continue to by pass our community in favor of individuals and businesses who do not live or operate their business in the City of Toledo, who are not investing in our community, and who cannot vote for the candidates or levies in November.

By the way of an update, we have received information from the Toledo Zoo, and Metro Parks that will allow us to compile and publish the Scorecard Summary that we’ve talked about previously. To date, the Toledo Lucas County Public Library has not complied with our public records request.

In subsequent articles I will give more examples of how we can hold those politicians and institutions that have not used their position and influence to help us economically.
Mr. Song to Visit Elegance with Style

Luke Song of Mr. Song Millinery, who can readily be called the hat designer for the stars, will be coming to Toledo’s Elegance with Style on October 5 to share his knowledge and expertise with that shop’s clients.

Song of Southfield, MI designed the hat worn by Aretha Franklin during her appearance at the 2009 Presidential Inauguration that garnered so much national attention.

Song will appear at the local hat, shoe, handbag and jewelry salon, located at 2909 W. Central, between 3 and 6 p.m. on Monday October 5 and will bring a collection of his hats to show his fall collection. His products will be available for sale. In addition, the milliner will be able to take special orders for those customers who wish to have something custom designed for a particular dress or outfit.

He will also conduct a clinic on the construction and care of hats.

For more information on Mr. Song’s visit, contact Marcia Hopkins, Elegance With Style proprietor, at 419-531-5720.

Solar & Human Energy... continued from page 6

sustains energy, increases mental focus and balances the human body, says Pasker. Along with fighting aging and cancer, he notes, Matcha, an all-natural product, also curbs appetites and speeds metabolisms.

Pasker says that as time goes by, the company will be producing more products for both internal and external application.

For more information on the reflector/collector solar panels, contact Sheares at delence.sheares777@gmail.com. To reach Pasker for more information on Matcha – robert.pasker@gmail.com.
Matthew Coleman, a long-time entrepreneur here in Toledo, has reached a 
crossroads as he explores his options and plots his business future. For years 
now, Coleman has operated various businesses related to automobiles – repair, 
detailing, customizing rims and tires, selling and renting – along with a handful 
of other ventures not necessarily related to the car business.

He has been involved in the cell phone business, for example. He has oper-
ated a foster home for Lucas County Children Services and a treatment center 
for foster parents.

Now Coleman is focused on streamlining his business activities in an effort 
to develop that part of his operation that has the most growth potential – the 
renting and selling of cars.

“Really enjoy being an entrepreneur,” says Coleman of his long-time voca-
tion. The next step, he says, is to go for investors in order to increase, most 
critically, his rental fleet. Coleman, who divides his time between his opera-
tions here and in Atlanta, GA, envisions a day in which his rental company – 
RC Rent-A-Car Leasing and Sales– will have multiple locations.

Currently Coleman’s Toledo business still has a repair component – a neces-
sary arrangement to control shop expenses.

“It’s a unique mix,” he says of his present-day business mix. “You might 
say I have a major in renting and selling and a minor in detailing and repair.”

Renting, first, and selling, second, will be the wave of the future for Coleman 
if all goes as planned.

A Toledo native, Coleman is a graduate of Rogers High School and attended 
both Kent State University and the University of Toledo. After college, he be-
gan work with BFI as a trash hauler, then support representative and, ulti-
mately, major account executive. During that period he acquired rental property in 
town and eventually got involved in the rental car business.

Through it all, Coleman has been de-
voted, he says, to maintaining an op-
eration that “provides good service and 
enhances the quality of people’s lives.”

And the primary focus on people’s lives 
would be on those who share his vision 
and work with him – associates and em-
ployees.

For Coleman, a business can be divid-
ed into five components – products and 
services, daily operations, facility man-
agement, human resources and branding and marketing. The human resources 
component is the one on which he is currently striving to perfect – to put 
together a team of like-minded individuals who will share in the success of the 
operation.

“Goal is to have multiple locations in which everyone shares in the prof-
its, in which the hourly person is exposed to commission checks,” he says.

RC Rent-A-Car Leasing and Sales is located at 1829 Dorr Street and is open 
six days a week. Call 419-536-7368 for more information or email info@ 
rcrentacar.com.
Social Security Column
This Fall, Ease Into Retirement, Online

By Phil Walton, Social Security Manager in Toledo, Oh

September 23 marks the first day of fall. During this season, many people reflect on the gradual passing of time as green leaves turn gold and pine needles blanket lawns. You are also slowly changing, and those golden years of retirement are one season closer.

We want you to be as prepared as possible, and making applying for retirement easy is one of Social Security’s top priorities. In fact, applying for retirement benefits has never been easier. You can do it all online. Unlike the leaves that take many weeks to change, you can complete Social Security’s online retirement application in as little as 15 minutes.

Better yet, you can apply from the comfort of your home or office. There’s no need to drive to a local Social Security office or wait for an appointment with a Social Security representative. Simply go to www.socialsecurity.gov/reitre/apply.html.

Most of the time, after your online application is submitted, you’re done. There are no forms to sign, and we usually require no additional documentation. Social Security will process your application and contact you if we need further information. Planning for retirement is much like preparing for colder weather — you want to protect yourself and your loved ones as best you can with the best resources possible.

One important, but easy way to do this is to check your Social Security Statement using your secure online my Social Security account. Set up your account easily by answering a few questions to prove your identity. After you have an account, you can check your Statement anytime, day or night. Your Social Security Statement shows your lifetime earnings so you can make sure those records are correct. This way, you’ll know your retirement benefit will be accurate.

In addition, there are some useful things you can do with your personal my Social Security account, such as:

- Get an estimate of your future benefits if you’re still working;
- Print a letter with proof of your benefits if you currently receive them; and
- Manage your benefits:
  - Change your address;
  - Start or change your direct deposit;
  - Get a replacement Medicare card; and
  - Get a replacement SSA-1099 or SSA-1042S for tax season.

Beginning the season of retirement can be exciting and scary at the same time. At Social Security, we make it easier by providing the tools and information you can use to help you make the best decision for you and then apply for benefits online. And, when you’re done, you’ll have more time to rake up those pine needles and leaves! Go to www.socialsecurity.gov/reitre/apply.html to start that new season in your life today.

Plan Your Holiday Budget Early
Special to The Truth

The holiday season will be here before you know it, and it is never too early to start budgeting for this exciting time of year. While many may seek financial absolution in January, the first of the year will be a lot brighter if you avoid seasonal over-spending in the first place.

Here are some simple strategies for setting up a holiday budget and sticking to it.

Get Started Early

Purchasing gifts, decking the halls, throwing holiday parties and getting out of town will come as no surprise, and neither should the associated expenses. You can end 2015 in the black by planning ahead.

Just as you may tuck away savings for a rainy day or for a big purchase down the line, you can also create a holiday fund. Cut back on unnecessary expenditures here and there, diverting that portion of your income to a special savings account marked “Holiday Spending.”

Smart Spreadsheets

Before hitting the stores, map out your spending with an organized spreadsheet. It is easier to keep track of your purchases when you have an interactive visual to assist you.

These days, it is easier than ever to mathematically calculate your expenditures as certain new models of scientific calculators for the first time offer spreadsheet functionality. For example, Casio’s new CLASSWIZ fx-991EX scientific calculator allows users to create spreadsheets of up to five columns and 45 rows for a maximum of 170 data items on its high-resolution LCD screen. With its icon-based display and 274 functions, this tool can prove valuable when planning your pre-holiday season savings. More information can be found at www.ShopCasio.com.

Shopping Strategies

Store designers have admitted that floor displays are designed to keep you browsing and to encourage impulse purchases. You can circumvent these obstacles by being aware of them. For example, the area around checkout is full of grab-and-go smaller items, the purchase of which can easily be justified on a whim.

Making a list and knowing what you plan to purchase before entering a store can help you get in and out without adding more to your cart than you planned.

With smart planning and new tech tools, you can end this year with your coffers full.

_**Special to The Truth**_
In the previous article, I discussed the importance of having a human capital strategy that recruits, develops, rewards and retains talented, capable employees who fit the culture of your company and the associated business model.

The fit also applies to people, businesses and organizations as well. If you recall, I grew up in a family that buttered its bread with a hiring strategy that primarily employed family and friends with mixed results.

Previously, I discussed how Ed. Jr launched another business, Parker Construction, with family and friends to begin wiring wastewater treatment plants in partnership with Kirk Brothers. The initial crew was affectionately known as the ‘A’ Team. Ed Jr., Willie Kight, Carl Booker Jr. and I made up the core team.

We traveled to remote towns across Ohio, such as Hopedale, Bremen, Leipsic, Pickerington, Marysville, Bluffton, Fostoria, North Baltimore, Lima, etc., installing electrical power and control systems. The team was unique in a lot of ways. We had to learn how to survive getting paid once per month since Parker Construction didn’t have a line of credit yet. (That could only happen with family and friends!!)

Another unique thing about our team – we were all African-American. That was one of the key variables that allowed us to grow. There weren’t too many electrical contracting businesses in Ohio with our technical ability that had a 100 percent African-American workforce! Of course, Ed Jr. leveraged that during contract negotiations.

We enjoyed rolling into the small towns prepared to shock and awe our construction colleagues and the local communities. It was often very funny. We were frequently mistaken for being the laborers or some other trade.

Those who did not know us could not believe that this 100 percent African-American team was there to install the complex power, control and communication systems associated with the wastewater treatment system. This includes other African American construction workers, project managers and field inspectors.

They often stated they have never seen such a thing.

The Kirk Brothers staff just laughed when they were asked about our ability to ‘energize’ the plant. (Yes, they were asked on every project that we worked on with them!) The lead superintendent would simply say, “Ed Jr. and his little ‘confident’ brother would make sure that it fires up!”

They usually simply pointed to the short one over there and said, “he is the controls and instrumentation guy!” LOL! I digress.

Side note: Ironically, a very successful electrical business owner in Toledo told me back in 2008 that he was inspired to pursue a career in the electrical industry after hearing about our 100 percent African-American team when we wired the Hopedale wastewater plant.

Again, as with previous companies that Ed Jr. led, the company began to grow. Successfully completing projects meant growth was upon us. As a result, we needed more people/employees to support our growth.

Eventually, Sandra and Louis rejoined the team and other extended family and friends joined as well. Many of them, before joining Parker Construction, could barely change a light bulb.

One of the wonderful characteristics of Ed Jr. is that he was an outstanding teacher!! If there was one thing he knew how to do without a doubt it was teach people how to wire!!! Again, he created a school where he taught many people of color how to earn a living as electricians.

We started to get invitations from a variety of general contractors to bid on projects throughout Ohio, especially northwest Ohio. I advised against re-entering the northwest Ohio area because I enjoyed working in and learning about different communities. Additionally, I didn’t think it was wise to return to the area where we were not welcome by the existing construction system.

The local construction business preferred to do business with a front company – Advantage Electric/Enterprises, anyway. Ed Jr., however, was tired of the road and wanted to prove to the industry that he could compete and win in NW Ohio.

We eventually won several projects in NW Ohio, including another large residential renovation project for LMHA – Birmingham Terrace. Soon after, we won another project at the University of Toledo, and another decision by Ed Jr. eventually changed the dynamics of the Parker Construction leadership team. Remember that reference to an evil presence lurking in the shadows?

To be continued in Part VI - Entrepreneurship – Who should you partner with or hire?
Gold Standard: How to Rock the World and Run an Empire by Kym Gold

By Terri Schlichenmeyer
The Truth Contributor

If at first you don’t succeed…

Was there ever a more irritating thing to say to a kid who cried, “I can’t”? Try, try again. Give it another whirl. Quitters never win and anything worth doing is worth doing well; all advice you hated hearing as a child but that you took with you to adulthood. And, as you’ll see in the new book Gold Standard, so did Kym Gold.

As the third in a set of triplets born to parents who were expecting just one baby, Kym Gold fought for everything she got from the moment she entered the world. When her parents split, moved on and started new families, she felt lost. She hated creating a scene, but she longed to be seen as an individual, rather than a triplet or one of what seemed like too many kids.

Though she was close to her sisters as teenagers, Gold said the girls were often at odds as they tried to find their own niches. Each of them had strengths that the others didn’t have; Gold, the organizer of the trio, realized that she had a flair for design and fashion, and she hated hearing “no.”

Those personality assets served her well when, as a teen, she discovered that certain clothing designers near her Malibu home would sell to her their damaged-and-defective t-shirts for a pittance. Gold mended and personalized the shirts, then sold them for a tidy profit at a small booth on the beach. She named her new business and set about learning how to run it, then entered design school, and tasted other careers.

During this time, Gold also got married, but she’d lost sight of a rule she’d learned from male family members in her childhood: never rely on a man. Gold’s husband cheated on her so she divorced him and she married someone else not long afterward.

From there, Gold’s road to fame and True Religion jeans was a rocky one: she started and lost several clothing labels over the years, but she learned from each experience. She raised a family, and capital for more endeavors. And in the aftermath of losing her second husband and her business in the same day, Gold found her resolve… So what?

Those were two words that came to my mind over and over. So author Kym Gold started a series of businesses. So she flitted from idea to idea. So she made and lost scads of money. Stand in line. So what?

And then it hit me: try, try again. Gold Standard is the epitomical story of that old saying and Gold has the tenacity of a terrier. Her life, as depicted in this book, is like one of those bop-bags from childhood: she just kept bouncing back up.

So what? So motivational.

Keep in mind that this book is rough. It’s choppy, rambling, filled with childhood pity-partying and name-dropping, and it begs for a bit more formality – but overlook it, and you’ll find inspiration. For that alone, Gold Standard is worth a try.
2015 Triennial Value Update

On the third year between revaluations (last revaluation was completed in 2012), the County Auditor is required to perform an update on the sales which have occurred in the prior three years and provide for a percentage adjustment to be made to the values of all properties in each given market area.

This year, Lucas County looks at sales from 2012, 2013, and 2014 to determine whether a change in market value has taken place since 2012. Because this is a triennial update, the Lucas County Auditor’s Office will look at sales, not each individual parcel.

2015 Triennial Value Change Notices are being mailed by neighborhood group throughout the summer. Once you receive your notice, please proceed with the steps below.

What are Your Responsibilities as a Property Owner?

1. Check your data and value. The more accurate the data on record is for your property, the more accurate your valuation will be.

2. Report any physical changes or discrepancies about your property to the Lucas County Auditor’s Office since your last valuation was issued in 2012.

3. Provide feedback to the Auditor’s Office about your data and value to ensure its accuracy.

4. If you would like to meet with an appraiser, please call (419) 213-4406 for your appointment.

Triennial Update Information ➔ www.co.lucas.oh.us/tri2015

PROPERTY REVIEW MEETINGS TRIENNIAL

Unless otherwise noted, all events are scheduled 11 a.m. - 7:00 p.m. Property owners have the opportunity to report a discrepancy and request a VALUE ADJUSTMENT by filing a PROPERTY REVIEW.

<table>
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<tr>
<th>UAW Local 14 Union Hall August 31 &amp; September 1 5411 Jackman Rd.</th>
<th>Frederick Douglass Community Center September 2 1001 Indiana Ave.</th>
<th>Teamsters Local 20 Union Hall September 3 435 S. Hawley St.</th>
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<td>Heatherdowns Branch Library September 8 &amp; 9 3265 Glanzman Rd.</td>
<td>Aurora Gonzalez Bellevue Center September 10 1 Aurora L. Gonzalez Dr.</td>
<td>University of Toledo Scott Park Campus September 14 - 17 2205 East Scott Park Dr.</td>
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Willard Apartments
2257 Upton Avenue
2 bdrm. / 1 bath; $415/mo.
Laundry in building. Accept Section 8 vouchers. Applicants must meet income restrictions and eligibility requirements.
ONE MONTH FREE RENT for approved applicants.
Call 419.389.0361 to apply.

SNOW PLOW OPERATORS WITH VEHICLES
The City of Toledo, Streets, Bridges, & Harbor Division is interested in contracting with owners/operators of snow plow vehicles for plowing on residential streets during heavy snow conditions. All bids must be received by 1:30 PM October 27th, 2015, for a copy of the bid proposals and specifications visit https://www.planetbids.com/portal/portal.cfm?CompanyID=22576 or contact:

NORTHGATE APARTMENTS
610 STICKNEY AVENUE
Now Accepting Applications for 1 and 2 Bedroom Apartments
Senior Community for Persons 55 and Older. Rent Based on Income. Activity and Service Coordinators on site. Heat, Appliances, Drapes, Carpeting Included. Call (419) 729-7118 for details.

MENTOR COORDINATOR
The Padua Center is seeking an highly skilled and organized person with an educational or social work background to coordinate a new mentoring program. This grant funded position is full time for one year. Opportunities for ongoing employment are possible. The Mentor Coordinator will recruit and train mentors, match mentors with mentees, develop mentor training materials and supervise the mentoring relationships for approximately 3-4 mentees. A job description is available upon request. The ideal candidate will have experience as a volunteer coordinator or in a mentoring program. EOE Send resumes by September 18, 2015 to: Search Committee, 1416 Nebraska Ave. Toledo, Ohio 43607, 419-241-6465, or email to thepaduacenter@gmail.com

TOLEDO ZOO SEEKING VOLUNTEERS
Toledo, Ohio - The Toledo Zoo is accepting applications for adults interested in volunteering as a member of our Zoo Educator program. This program is a great way for people 18 and over to get involved in the community, learn about animals and conservation while inspiring others to care about wildlife.
Zoo Educators (Eds) work on and off Zoo grounds to engage visitors, assist with educational activities and biofacts (biological artifact), introduce visitors to live program animals and offer scripted interpretive programs at key Zoo exhibits. Zoo Eds receive training that focuses on animal science and conservation. These training classes prepare volunteers to lead visitors and students in conversations that help develop connections with animals at the Zoo. In addition, Zoo Eds also assist education staff with classroom programming by visiting area schools and organizations to present curriculum-driven programs such as Cool Coverings, Animal Needs, Story Safari and more.

TEACHER
The Padua Center is seeking an enthusiastic, knowledgeable teacher, to work with challenging students in a rewarding environment. The ideal candidate will have a Bachelor degree in Education or related field, at least three years teaching experience in an urban setting, excellent communication skills, administrative experience, and a passion for helping children. Primary responsibilities include teaching and tutoring in an alternative to suspension program (K-6). A job description is available upon request. This is a part-time position. EOE Send resumes by September 18, 2015 to: Search Committee, 1416 Nebraska Ave. Toledo, Ohio 43607, 419-241-6465, or email to thepaduacenter@gmail.com

DIRECTOR, NURSING SERVICES
This is a management position responsible for planning, directing, supervising and evaluating all psychiatric and physical health nursing services provided at all sites. Primary duties will include ensuring quality nursing care is provided in accordance with federal, state, and local regulations, standards and practices, developing and implementing nursing policies and procedures, ensuring compliance with certification standards, overseeing the infection control program and monitoring the budget to insure department fiscal goals are met.
Qualiﬁed candidates must possess a Bachelor’s degree in nursing, (Master’s preferred), current Ohio RN license, both psychiatric and physical health nursing experience and a minimum of ﬁve years supervisory experience. Position must be able to work a flexible schedule and will travel to various locations where services are provided.

MEDICAL DEPARTMENT CPST (LPN)
TWO POSITIONS AVAILABLE
Full-time opportunity available for experienced Licensed Practical Nurse to monitor and follow up on clients who receive psychiatric medical services only. This includes duties such as referral coordination, case closures, program discharges, release of information and other duties as assigned. This position will also triage phone calls related to medical only clients.
Must be willing to work a flexible schedule that may include evenings and be required to travel to various sites to perform work. Qualified candidates must possess current Ohio licensure as a Practical Nurse and at least one year experience in a behavioral health setting.

For more information about Zoo Eds and other Zoo volunteer opportunities, please visit toledo zoo.org/volunteers or contact Bill Davis at 419-385-5721 or bdavis@toledozoo.org.

Call to place your ad
419-243-0007
www.TheTruthToledo.com

EOE
“Jazz on The Hill,” the opening event in a two-year long celebration of the 100th anniversary of Bethlehem Baptist Church, was held at the Bethlehem New Life Center on September 11 featuring a variety of entertainers backed by the Kalvin Hughes Jazz Trio.

Gospel and contemporary music in a relaxed atmosphere entertained the audience, along with light refreshments and a silent auction of Artistic Expression and door prizes for guests.

Since the event was held the night after the anniversary of 9/11, a tribute to the fallen heroes of that day was performed by Debra Gardner, New York Kind of Love; Rhapsody, Spoken Word-Poem entitled Music Is Love; Gregory Meredith – TaTa Jesus (by Kirk Whalum); and a musical solo by Hatcher.

Bethlehem Baptist was organized in 1917 by the Rev. Daniel Jackson when he saw how the black population on the east side of Toledo was growing and needed an organized church. He joined with a few Christian members of the community to start the church such as: Moses Johnson, Mollie Johnson, Mr. and Mrs. Robert Wright, Emma Berry, Lunie Bell and Harvey Holden.

In 1968, the church moved to its present location on Bancroft Street and a mortgage burning ceremony was held on December 18, 1977.

Bethlehem’s current pastor, Rv. Derek Arnold, assumed leadership of the congregation on April 3, 1994. Under his guidance the congregation has continued to grow – spiritually, financially and numerically. Over 800 people have united with the church during his tenure.