



Volume 40, No. 2 *"And Ye Shall Know The Truth..."* July 20, 2016

Honoring Jim Cobham!



Suzette Cowell and Barbara Coleman

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Misfortunes, Missteps and Opportunities

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

The Truth Contributor



Don't manage, lead.

- Jack Welch, former GE CEO

With the 2016 presidential electoral campaigns hitting peak stride, it could be a fatal political mistake to overlook Toledo's mayoral election, which will take place in 2017. Contenders are already lining up to challenge incumbent Paula Hicks-Hudson, Toledo's third African American mayor and the city's only black woman chief executive.

Unlike in her victory to complete the final two years of the late D. Michael Collins' unfulfilled term, should Mayor Hicks-Hudson survive a September 2017 primary, she would compete head to head rather than the seven person "sleigh race" in which she prevailed in 2015.

The relevant question for a proud African-American community looking for her historic achievement to be more substantive than symbolic is: Can she win?

Since Toledo adopted the strong mayor form of government, only once has it reelected an incumbent mayor and in that sole instance it took a blooming Bill Clinton economy in 1997 and former mayor "Carty Finkbeiner running against an unknown tombstone salesman to produce a photo finish victory by a mere 700 votes," according to a political insider.

While a Hicks-Hudson victory is not impossible, there are several challenges which make the feat extremely difficult.

With Sherrod Brown likely running for reelection to the U.S. Senate and an open race for Ohio Governor also taking place in 2018, the Ohio Democratic Party is not likely to provide Hicks-Hudson with the financial and field support she received in the past which provided her with the competitive advantage needed to eclipse a crowded 2015 field of rivals.

However, it is the continuing structural decline in the city's economic vitality passed down from previous administrations that may provide the most serious threat to undermine the reelection efforts of the city's first African-American female mayor.

The voters will likely be evaluating Hicks-Hudson on her capability to manage an aging city with an aging population and a declining tax

base and where the State of Ohio has reduced funding earmarked for Toledo by \$83 million dollars over the past seven years.

These issues are, without a doubt, misfortunes. Yet, to be fair, missteps also have to be acknowledged.

The mayor has yet to parlay her previous victory into a relevant brand or message that will set her apart from any potential challengers in 2017. Although ProMedica's high profile relocation downtown is in motion, the Southwyck land deal is complete and there is possibly a new Metro Park on the horizon, these were all begun by her predecessors. There have not been any major accomplishments that she can solely hang her hat on.

Rebranding is mandatory if the mayor is to ward off competitors who see her vulnerabilities, as one political insider says, as being "in charge of a dysfunctional city and a government that doesn't work: the levy that couldn't pass, the potholes that can't get filled, putting a hiring freeze on your employees and yet giving people like Bob Reinbolt big raises."

... continued on page 4

Community Calendar

July 23

St. Stephens COGIC Community Festival: 11 am to 5 pm; Facepainting, fire-fighting, trains, games

July 24

Calvary MBC Women's Day Celebration: 11 am service; "Christian Women Holding on to Their Faith;" Guest Sr. Sheree Madison Emery of Christ United Baptist
True Vine Church Pastor Aids Annual Day: 4 pm; "Through Love Serve One Another;" Guest speaker Rev. Robert Bass of United MBC: 419-539-9104

July 24-September 12

Free Parenting Classes: Saturdays 11:30 am to 1 pm; Continuous open enrollment; Sponsored by Operation Re-Seed Christian Ministry Parenthood Program: 419-297-3530

August 3-7

Eastern Star MBC 55th Church Anniversary: August 3-5 revival services nightly at 7 pm; August 6 - Annual community picnic - 10 am to 4 pm; August 7 - Closing worship service at 4 pm: 419-461-1768

August 5

YWCA Health Fair: 10 am to 2 pm; Mammograms, bone density testing, hearing testing, blood pressure - and many more free screenings: 419-241-3235

August 7

New Prospect Baptist Church Installation Service: 4 pm; For Rev. Charles W. Ross; Guests Rev. Mayes and Macedonia Baptist

August 3-31

Studio Fitness Free Community Fitness Classes: Every Wednesday at 6 pm; One-Hour beginner friendly fitness class - 20 mins of cardio, 20 mins of weight lifting, 10 mins of yoga: 4190870-2318

August 12-14

Scott Alumni Weekend: Friday - Decade Meet and Greet at various locations; Saturday - free health fair at Scott - 9 am to 1 pm; Sunday - Picnic at GM Hydromatic Park: 419-806-7296 or 567-322-9007

August 13

2016 Youth Enrichment Summit: Braden UMC; 9 am to 3 pm; Professional young adults and college graduates lead sessions on mental health, fitness, self-esteem, etiquette, academic success and creativity

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Testing... Testing... One... Two... Sharia Law!

By Lafe Tolliver, Esq

Guest Column

If you have been following the political news, you will have heard from the wing nut Newt Gingrich, formerly one of Trump's possible picks for his V.P. slot, saying that due to the recent massacre in Nice, France, he would advocate asking every Muslim in the US of A whether or not he or she believes in sharia law.

If they so believe, he would have them deported due to sharia law (the laws and tenets of Islam) and western civilization not being compatible to coexist in the same space.

As you may know, sharia law is the law of the Islam faith that is very draconian in its beliefs about law, women and society. It is the law that propels the dreaded ISIS movement in the Middle East. It is the law that says to a trembling captive, "Submit to Allah or die!"

The goal of ISIS is world-wide dominion via a caliphate and which caliphate would be governed by the stern and unforgiving Sharia Law (for further illuminations of sharia law, see: www.americanthinker.com/articles and also: Wikipedia articles).

Of course, we know that Newt Gingrich voiced this nonsense due to his own personal fears and the fears of those in this country who believe that if you are a Muslim, you are a potential threat of being radicalized by ISIS and thus you could become a "lone wolf" and commit mayhem wherever you live.

It could be that Newt Gingrich is saying this gibberish to raise a trial balloon to show Donald Trump how tough he is and thus ought to be included in any possible presidential administration.

Of course when pressed for details on how this sharia law interrogations would roll out in regards to the millions of people in the US who profess and practice the tenets of Islam, Newt, a staunch defender of western civilization, was silent.

Was this again, another "dog whistle" to the Tea Party and right wingers in the Republican Party so that they would champion such an impossible task and without giving much thought that such a task is even remotely constitutional?

So, let's pretend and see how such a national interrogation program would possibly work and succeed.

The following are scenarios in figuring out how this Sharia Law Investigative Act (S.L.I.A.) could be promulgated. These are some test questions that I am proposing to help

out Newt's outrageous proposal:

Question One: The following persons and families are to report to their local police precinct for determination of their religious beliefs including a belief in sharia law:

- (1) Swarthy looking people
- (2) Dark skinned people
- (3) Light skinned people
- (4) White skinned people
- (5) Asiatic people
- (6) "You" people

Question Two: The following questions, among others, should be asked of the above question one peoples:

- (1) Do you refrain from eating eat pork or pork meat products?
- (2) Who is Allah?
- (3) Do you observe Ramadan?
- (4) Have you ever traveled to Mecca?

Question Three: Ask any three of the following five questions:

- (1) Do you pray five times a day?
- (2) Should a women veil her face in public?
- (3) What language do you speak in your home?
- (4) Do you attend a mosque?
- (5) Do you watch Al-Jazeera television programming?

Question Four: Ask if they believe in sharia law and if they answer with any of the following responses, immediately arrest them!

- (1) Sharia law...? how is that spelled?
- (2) Not sure why you are asking me that question?
- (3) I want a lawyer!
- (4) Should I believe in it?
- (5) I refuse to answer that question.

Question Five: Seize and/or check for the following documents:

- (1) Their passport and places they have visited on that passport
- (2) Checkbooks to see whom they have written checks to in the past six months
- (3) Telephone records to see whom they have called in the past 30 days
- (4) Verify their employment and attendance record
- (5) Ask their neighbors about any strange gatherings at their house or late night visitors especially bearded guests wearing skull caps.

Well, it is hoped that the above questions will assist Newt Gingrich in his witch hunt to find out if there are Muslim sleeper cells in the US ready to strike at a moment's notice and, if not, at least Newt has done his duty based upon a paranoia that people of a different religion or culture are planning imminent attacks.

Time will not permit to examine the sheer logistics of ferreting out millions of American Muslims for such an inquisition and the times and places of such questionings.

Question: If during the questioning, the person is resistant, do you use "water boarding" to get the information out of him or her?

... continued on page 4

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Perryman... continued from page 2

The newspaper headlines that highlight city/county fights or say things like "City defaults on payment" or "City refuses to pay for criminal justice costs" are not helpful either.

From a social perspective, there is also an urgent need to keep the racial peace and improve police/community relations at a time when the ranks of black police officers and firefighters are at their lowest levels in several decades due to the retirement of cohorts hired under a federal court mandate originating in 1984.

Although Police Chief George Kral is very well respected, the mayor has appeared to de-emphasize race at a time when mistrust of police by communities of color exists.

"I actually can't believe that former chief Derrick Diggs was sort of driven out of town the way he was and how quickly he was embraced by a Florida community that I don't even know if he ever stepped foot in before he took the job, that speaks poorly of us. And I know there were personalities and politics involved, and I have nothing against Kral, but especially in this time in which we live, not even predating Black Lives Matter, but everything, it really...your police chief in an urban city is just a crucial person in terms of building trust and we had someone in Diggs who I think was the right kind of person to be a part of that," another political insider lamented.

Yet there are opportunities for success should Hicks-Hudson not change her mind and instead, according to rumors, seek judgeship for the Toledo Housing and Environmental Court (current Judge C. Allen McConnell will soon reach mandatory retirement age and some powerful Democrats are trying to convince Hicks-Hudson to become his replacement).

One opportunity is the 0.75 percent income tax renewal that will appear on the November 2016 ballot. Should the measure pass it will allow some financial flexibility for the city. The scary fact is that if it fails, Toledo could possibly go bankrupt leading to massive layoffs of safety forces and fiscal oversight.

Also, regional water is a major public policy opportunity as well as threat that must be addressed. A recent study has indicated that the suburbs could, for a very modest investment, develop their own new EPA

approved water plant. As a result, the suburban cities would have administrative control over their own water and no longer need to purchase it from Toledo. Should the suburban communities leave the current arrangement for one that has definite and direct financial benefit to them, the basic water rates for Toledo residents will increase 300 percent, a tremendous burden upon Toledo seniors, poor and people of color. Although the power dynamic has shifted from Toledo to the suburbs, our neighbors have expressed an interest in collaborating with Toledo should they be treated like investors rather than customers.

This is the tough social and economic landscape faced by our first African-American woman mayor. If she is to win reelection, there are multiple influences that make her political struggle an uphill journey.

Hicks-Hudson must not only be an astute manager, she must also lead.

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

Tolliver.. continued from page 3

Imagine the database that you would have to implement to even begin such a task and under what laws you could even legally condone such an undertaking?

Newt is also for monitoring the mosques but he does not say how that would happen. Would it be electronic eavesdropping or the sending in of "mystery" worshippers to the mosques to watch and report back what is said or done?

For Newt to even say such outrageous things in public could place a large X on the backs of every identifiable Muslim that they could be targeted for harm, loss of employment and harassment at their place of businesses, homes or places of worship.

Good ol' Newt is stirring the pot of xenophobia and based upon the warm response that Donald Trump received regarding his proposed ban of Muslims entering this country, this newest religious/racial attack could grow legs and compound divisions between citizens of the same country.

Thanks Newt!...for nothing.

P.S. since are on the topic of checking backgrounds of people that can cause us harm and who are against "our" way of life, I propose that we include in that testing all white people to see if they have any KKK lineage or similar white supremacist groups in their family history and if so, they need to be quarantined for at least five years until they are satisfactorily purged of such racial bigotry! Just a thought.

Contact Lafe Tolliver at tolliver@juno.com

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Rep. Kaptur Applauds \$700 Million Retool of the Toledo Jeep North Assembly Plant

700 New American-Made Jobs for Next Generation Jeep Wrangler

Special to The Truth

Congresswoman Marcy Kaptur (OH-9) applauded last week's announcement by **Fiat Chrysler Automobiles** for their planned \$700 million investment in the Toledo Assembly Complex North Plant to produce the next generation Jeep Wrangler.

"This is almost beyond belief, given where we were eight short years ago," said Kaptur, the co-chair of the Congressional Auto Caucus who for the past eight years has spearheaded efforts to support the comeback of the US domestic automobile sector.

"This is the great American comeback story of this century, and it's a testament to the superb quality of the Jeep Wrangler, and the superb quality of the Toledo Assembly Complex frontline assembly workers, the plant management, the countless brilliant engineers, and its partnership with the United Auto Workers' Local 12. For 75 years Toledoans have manufactured Wranglers. FCA's investment today will ensure this legacy remains for years to come."

According to initial reports, the expansion of the North Plant will create 700 new jobs. An announcement regarding the future of the South plant is forthcoming. This production action is subject to the formal approval of incentives by state and local entities.

Kaptur continued: "The auto industry is the industrial backbone of Toledo, of northern Ohio, of the Midwest, and, frankly, the nation. Its recovery, which I was privileged to support and organized for legislatively, even when it was an unpopular position to take, is reflected in the six years of continued sales growth and increased revenue data. Slowly and surely, Toledo and northern Ohio's future is being reshaped and reinforced by announcements like the one FCA is making today. When given a fair chance, we will compete and we will win."



U.S. Rep. Marcy Kaptur

Rep. Ashford Announces State Investment to Help UT Upgrade Outdated Energy Systems

Second phase project will reduce energy consumption, utility costs

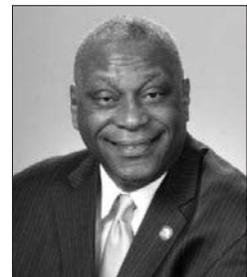
Special to The Truth

State Rep. Michael Ashford (D-Toledo) last week announced the release of \$1,448,700 in state dollars to University of Toledo (UT) for the Campus Energy Cost Reduction project. The second phase of the ongoing project includes installing digital controllers to new motion sensors and replacing old pneumatic thermostats with newer digital models. Together, the upgrades in energy systems will help the university reduce its energy consumption and utility costs while boosting air quality and allowing for better temperature regulation.

"Outdated energy systems mean money out the window that could otherwise be used to improve the learning environment for UT students," said Ashford. "Reducing energy waste and improving the classroom experience will position both the uni-

versity and its students for continued success."

The current UT energy systems, installed between 1950-1990, are now outdated and considered wasteful by today's energy standards. The Campus Energy Cost Reduction project consists of three phases aimed at reducing energy consumption and utility costs at UT. The first phase addressed lighting in University Hall, Wolfe Hall, Learning Resource Center, Collier Building, and Mulford Library.



Rep. Michael Ashford



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Families are Tapping More Scholarships and Grants to Pay for College

Special to The Truth

Families spent less out-of-pocket for college in academic year 2015-16 compared to last year, as they took advantage of more scholarships and grants to foot the bill, according to "How America Pays for College 2016," the national study from Sallie Mae, the country's largest private student lender, and Ipsos, a global independent market research company.

Scholarships and grants covered 34 percent of college costs, according to the report, the largest percentage of any resource over the last five years. Approximately, half of families used a scholarship or grant to help pay for college.

"Families wrote smaller checks for college this year as they looked less to their wallets and more toward free money to make college happen," says Raymond Quinlan, chairman and chief executive officer, Sallie Mae, a company focused on helping families save, plan and pay for college. "Scholarships and grants have become an increasingly important part of the pay-for-college mix, and it's encouraging to see organizations, schools, and the gov-

ernment stepping up to provide them."

- Bachelor's: the new norm: Families are firmly in agreement on the value of college: 98 percent believe it's an investment in their student's future and 90 percent expect their student to earn a bachelor's degree. What's more, 54 percent of families expect their student to earn a graduate degree.

Families are putting their money where their mouth is -- the vast majority are willing to stretch financially to make college happen.

- Making college more affordable: Nearly all families took at least one cost-saving measure, while most took five or more. These measures include cutting personal spending, working while in school, living at home, and taking accelerated coursework to graduate faster.

... continued on page 7

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United Way to Fill Backpacks for Students in Need at Kick-Off to Caring Event

Special to The Truth

United Way of Greater Toledo is set to fill more than 5,000 backpacks with essential school supplies to ensure classroom success for local students.

In Toledo, more than 70 percent of children enter kindergarten physically, emotionally and academically unprepared. In addition to this, 2,200 students within Toledo Public Schools are currently homeless, while 64.8 percent qualify for free and reduced lunch. Due to the economic circumstances of students, many are without access to basic school supplies. By providing these backpacks, we are able to increase the likelihood of students attending school, being more attentive in class and achieving higher test scores, which also leads to higher graduation rates.

Volunteers who would like to participate in our Kick-Off to Caring event can come to the Huntington Center in Downtown Toledo on Thursday, July 21 between 8:00 and 9:30 a.m. Visit unitedwaytoledo.org/KOC16 to register and/or donate backpacks and supplies. "In the past, we've kept our Campaign Kick-Off and Days of Caring events separate from one another.

College Grants... continued from page 6

Additionally, four in five students attended college in their home state, and one in three started at community college. Eighty-five percent of families completed the Free Application for Federal Student Aid (FAFSA).

- Borrowing not a forgone conclusion: Fewer than half of families borrowed last year. In fact, the proportions of funding from family savings and income and scholarships and grants were twice as high as the proportion of funds borrowed. Student borrowing paid 13 percent of all college costs, down from 16 percent last year.

- Cost important, but not top factor: Sixty-seven percent of families narrow college choices based on cost, but when it comes to making the final decision, this takes a back seat. Primary reasons in choosing a college are split evenly between academic program and personal choice, which includes campus culture, extracurricular activities and student population. Cost ranked third at 27 percent.

- Planning still pays off: Only 40 percent of families have a plan to pay for college — but in families with plans, students are more likely to pursue bachelor's degrees, there is more willingness and ability to spend on college, and students borrow 40 percent less than those from families without plans.

For the complete report, visit SallieMae.com/HowAmericaPaysForCollege. Join the conversation using #HowAmericaPays. To learn more about planning for college, visit SallieMae.com/PlanForCollege.

"The results of this important annual study shed light on critical financial decisions families are making for and with their college-bound students," said Julia Clark, senior vice president at Ipsos Public Affairs. "The changing roles that college cost, borrowing, and savings play in this process are essential to understand as key factors in the broader higher education landscape."

Courtesy StatePoint

But this year, we're combining the two, because students in our region desperately need these resources to start their school year off right," said United Way President and CEO Karen Mathison.

This is the 98th United Way Campaign Kick-Off and is also the very first Kick-Off with a combined volunteer activity. This hands-on approach is just a preview of United Way's robust 2016 campaign.

We will also be introducing our Campaign Chair, PNC Regional President Bill McDonnell. "We are so excited to have Bill lead our campaign this year. He not only brings fantastic insight and experience to the table, but also has a great heart. We are incredibly confident Bill will help us achieve what our organization strives for---and that's real, long-lasting community change," said Mathison. "By building these backpacks for our community's children, we are giving a future to students who might otherwise be at risk of falling behind or dropping out."

This event is made possible, thanks to United strong community partners: PNC, Owens Corning, Owens-Illinois, The Andersons and The Salvation Army. PNC will also be generously matching all donations made to the event, up to \$15,000, via PNC's Matching Challenge Grant.



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Urban Prayer Breakfast... continued from page 16

Church.

After another worship in song by Coleman, Smith, Ed.D. Smith, a Toledo native and graduate of Scott High

TUFCU CEO Suzette Cowell presented this year's honorees, starting with a special award – The People's Choice Award – for Carnel School, is the founder of Mentoring, Education & Leadership, Inc, a non-profit that is committed to ensuring success of youth and families in urban and rural communities. Smith has hosted an annual free youth football camp for young boys for the past 14 years, providing leadership and instruction to more than 2,000 boys during that time.

Smith assumed the duties of principal of Scott High School last week.

The other honorees were: Minister Christopher Arnett, former pastor of the House of Praise Ministry; Mary Beal-Thomas, founder of the Isaiah Thomas Giving Foundation; Rev. Cedric Brock, pastor of Mt. Nebo Baptist Church and president of the Interdenominational Ministerial Alliance; Dedra Brown, founder of the David Davis Youth Center; Ernestine Carter, long-time strong supporter of the credit union; Ruth Cowell, volunteer, teacher's aide and businesswoman; Lisa Hess, advisor with Lourdes University's TRiO Upward Bound Program; Alisa Key, co-pastor of People's MBC; Rev. Robert Lyons, pastor of Greater St. Mary's MBC; Montrice Terry, community activist and organizer; Mwalimu Triplett, entrepreneur and Jane Chinneth Williamson, former director of the Early Childhood Developmental Daycare Center.

After the awards ceremony, Pastor Jerry Boose of Second Baptist offered a prayer for the festival; Pastor Timothy Pettaway offered a prayer for the youth and Pastor Lyons offered a prayer for the credit union.

Bishop M.C. McGhee provided the closing prayer before breakfast was served to the more than 200 attendees.

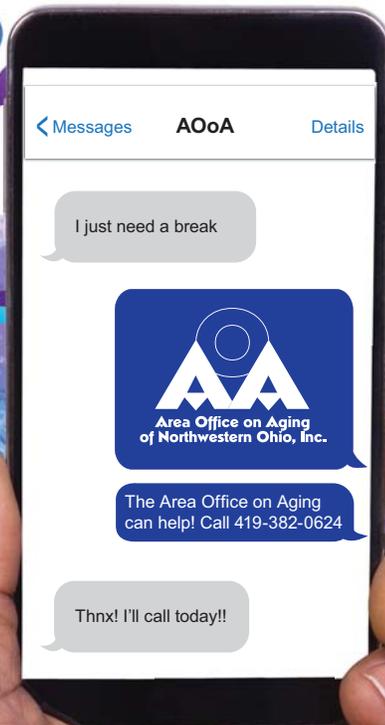


TUFCU's Brittany Smith and DeLise Simmons



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Toledo Urban Dedicates Board Room to the Late James Cobham

Sojourner's Truth Staff

As Toledo Urban Federal Credit Union celebrates its 20th anniversary of service this month to central city residents and relishes the success of its recent move into a new free-standing building at the corner of Dorr and Detroit, the board and staff took time this week to acknowledge the contributions of one of the financial institution's founders – the late James Cobham.

In a ceremony on Monday, July 18, the credit union recognized Cobham's early leadership by naming the boardroom in the new facility for him and presenting his widow, Barbara Cobham, with a plaque honoring him.

"He taught us so much," said TUFUCU CEO Suzette Cowell of the man who served as one of her mentors when she and her group were trying to get the credit union up and running more than two decades ago.

As some of the speakers recalled, Cobham, a McDonald's franchisee who owned a number of the fast food chain's stores in the Toledo area, was a voice for economic development within the black community and influenced a number of budding entrepreneurs and business men and women.

"He meant so much to the community," said Roosevelt Gant, a long-time general contractor, "The sacrifices he made were many. He was a special person. We learned so much from him."

Toledo Councilman Larry Sykes also spoke of the breadth of Cobham's influence. "Jim helped revolutionize Toledo in terms of black economics," said Sykes.

In addition to the plaque presented to Barbara Cobham, another will be placed in the boardroom to remind visitors of Cobham's contributions to the ongoing success of the financial institution he helped to create.

After the commemoration, guests dined on hors d'oeuvres prepared by Decadent Catering by Audrey, LLC.



Decadent Catering by Audrey LLC



Councilman Larry Sykes shares his experiences with Jim Cobham



Board Member Edwin Mabry talks about Cobham



Barbara Cobham and Suzette Cowell in the boardroom named for Jim Cobham



TUFUCU Assistant Manager DeLise Simmons presents plaque to Barbara Cobham

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Economy Section • Economy Section

First Federal Bank Welcomes Susan A. Jester as a Retail Community Lender

Special to The Truth

First Federal Bank is pleased to announce the recent hiring of Susan A. Jester as a Retail Community Lender at the Toledo office located at 2920 West Central Avenue.

Jester comes to First Federal Bank with over 30 years of lending experience and specializes in evaluating and providing options for families with low- to moderate- income. "I am extremely passionate about using my skills to assist clients with achieving their goal of homeownership," said Jester.

As an active member of her community, Susan volunteers and attends many non-profit events and has worked to improve the communities she serves by working with the City of Toledo Department of Neighborhoods, Toledo Fair Housing Center, NeighborWorks and Northwest Ohio Development Agency (NODA).

To schedule a meeting with Susan, she can be reached at her office at 2920 West Central Avenue, Toledo, Ohio or by calling (419) 537-9520.



Susan Jester

Social Security's Programs Are as Diverse as Those We Serve

By Phil Walton, Social Security Manager in Toledo, OH

From women and children, to the elderly and disabled, Social Security has you covered. Because we value and appreciate the differences that make up our nation, our programs are as diverse as those we serve.

We're with you throughout every stage of your life, and we're always working to provide services that meet your changing needs. Our programs serve as vital financial protection for millions of people. When you work and pay Social Security taxes, you earn credits. These credits count toward retirement, disability, and survivors benefits.

A program everyone should be familiar with is Social Security's retirement program. Whether you're a young adult paying Social Security taxes for the first time or a retiree receiving benefits, this is a program that will affect you during and after your working years. You can learn more about your earnings and potential benefits by visiting www.ssa.gov/retire/.

Social Security administers the largest disability program in the nation. A severe illness or injury robs a person of the ability to work and earn a living. Thankfully, Social Security disability benefits can provide a critical source of financial support during a time of need. For more on disability benefits, visit www.socialsecurity.gov/disability.

When a family loses a wage earner, it can be both emotionally and financially devastating. However, Social Security can help secure a family's financial future if a loved one dies with survivor benefits. The best thing you can do for your family is prepare as much as possible: get started at www.socialsecurity.gov/survivors.

Social Security's programs are neutral regarding gender, age, race, and orientation — individuals with identical earnings histories and needs are treated the same in terms of benefits. We're proud the diverse public we serve reflects the programs we offer. Visit www.socialsecurity.gov today to see how we can serve you and secure your today and tomorrow.

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Saturday 8.20.16

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Legacy Project**

Economy Section • Economy Section

Back-to-School Tips When You're on a Budget

Special to The Truth

Between new clothes and new school supplies, back-to-school season can put a strain on household budgets.

In 2015, families planned to spend \$630 on back-to-school items, according to the National Retail Federation, and this year's numbers are also expected to be pricey. With a little planning, your family can get the most out of your school shopping budget -- by taking advantage of sales, comparison shopping, buying in bulk and simply by making sure you don't buy things you already own.

Here are some smart ways families can reduce costs as students head back to class this fall.

End-of-Season Sales

Take advantage of end-of-season sales to stock up. This concept may not help you this fall, but it's a great habit to adopt now for long-term savings. You can stock up on summer clothes now and great fall items once the weather gets chillier. Stores will be offering deep discounts and clearance prices on items that eventually will come in handy for next back-to-school season. Remember to take into account that kids grow quickly!

Add it Up

Bigger ticket school supply items can cost you a pretty penny if you don't comparison shop.

For example, required tools like a high-quality graphing calculator can come with a price tag of \$75 or more! Get more for your money with an affordable model, such as Casio's fx-9750-GII, which retails for under \$50. It offers useful features like a

high resolution screen and compatibility with a personal computer. It is also permitted to be used in such major tests as the ACT and the SAT. More information about calculators can be found at CasioEducation.com.

Take Stock and Buy in Bulk

Don't buy things you already own, and take advantage of bulk discounts for the stuff you need! Before making your shopping list take stock of what school supplies you already have in your closets -- and your child's backpack -- from the last school year. From scissors to folders to unused or partially used notebooks, you may already have many things your kids need for the year ahead.

For those necessities that kids will need all year long -- such as tape, paper, pens, pencils, markers and more -- take advantage of bulk sales at discount stores and online retailers. Buying more now can save you cash in the months ahead.

Go Green

Brown bags, plastic baggies and plastic silverware are small expenses that add up quickly. Instead, opt for reusable lunch container alternatives and a one-time expense. It's not only good for the planet, but kids will get on board if you let them pick items that speak to their sense of style. You'll also save yourself trips to the store!

Don't let back-to-school make a hefty dent in your wallet. At the store, take advantage of great deals and also consider different ways of eliminating perennial expenses.

Courtesy StatePoint

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- Grow Healthier Relationships** – Empowering fathers to create healthy families.
- Gain Job Skills and Stability** – We provide job search, job retention training and JOBS!

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dba **PATHWAY**

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Funding for this project was provided by the United States Department of Health and Human Services, Administration for Children and Families, Grant: 90FK0007. Any opinions, findings, and conclusions or recommendations expressed in this material are those of the author(s) and do not necessarily reflect the views of the United States Department of Health and Human Services, Administration for Children and Families. These services are available to all eligible persons, regardless of race, gender, age disability, or religion.

Toledo Urban Federal Credit Union

We are celebrating our **20th Anniversary**

by Giving Back to Our Community that We Serve

Please join us on these dates for all types of **SPECIAL EVENTS**:

<p>July 1 Member Appreciation Day All Day Celebration at Toledo Urban FCU</p> <p>July 6 My Brothers Place</p> <p>July 7 Quality Time Day Care Center Recruitment all day. DDYC Skating Party for the Youth at Ohio Skate on Opportunity Drive</p> <p>July 8 CareSource Insurance all day at Toledo Urban FCU</p> <p>July 9 Beautification at Chase Elementary School at 7 a.m.</p> <p>July 11 Voters Registration (NAACP) at Toledo Urban FCU</p> <p>July 12 UMADOP Lucas County 10 a.m.-1:30 p.m. at Toledo Urban FCU</p> <p>July 13 The Lucas County Care Team from 2-5 p.m. at Mt. Nebo Church</p> <p>July 14 Second Baptist Church at Toledo Urban FCU Books 4 Buddies dropoff</p> <p>July 15 12th Annual Prayer Breakfast at 8 a.m., First Church of God on Collingwood</p> <p>July 16 12th Annual Parade at 10 a.m. Dorr & Detroit</p>	<p>July 18 Buckeye Health Plan at Toledo Urban FCU Reception Dedication of Board Room to James Cobham Jr. 5:30 p.m.</p> <p>July 19 UTMC Health Screenings at Toledo Urban FCU</p> <p>July 20 Free Hair Cuts at Hair Trendz at 1339 Dorr Street</p> <p>July 21 20th Anniversary of Toledo Urban FCU UTMC Health Screenings at Toledo Urban FCU First Federal Bank – Small Business</p> <p>July 22 Lucas County Children Services Recruitment at Toledo Urban FCU</p> <p>July 23 Beautification at Spring Elementary School 7 a.m.</p> <p>July 25 PNC Bank Retirement & Savings 10 a.m.-1 p.m. at Toledo Urban FCU</p> <p>July 26 Mercy College of Ohio Recruitment 9 a.m.-1:30 p.m. at Toledo Urban FCU</p> <p>July 27 Friendship Baptist Church: Umbrella of Care Friendship, IOP NEW Concepts MUSTARD SEED & NAOMI</p> <p>July 28 Fifth Third Bank-- New Mortgage Program</p> <p>July 29 Chief Krall of TPD, coffee with Chief 1-3 p.m. at Toledo Urban FCU</p>
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1441 Dorr St., Toledo, OH 43607

Phone: 419.255.8876
Fax: 419.255.4390
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Economy Section • Economy Section

Library Summer Reading Challenge Prevents Summer Slide

Special to The Truth

Summer break for students is synonymous with fun. Unfortunately, it's also the time when many youth fall behind in reading and math.

"Summer slide" is the well-documented tendency for students, especially those from low-income families, to lose some of the achievement gains they made during the previous school year.

Parents and teachers, have no fear, the Toledo Lucas County Public Library has you covered. Our Summer Reading Challenge *On Your Mark, Get Set...Read!*, is designed to not only prevent summer slide, but also to actually produce learning gains. It further reflects the library's commitment to understanding and addressing the needs of its customers and the community at large.

Libraries play an important role in enhancing children's education during the summer months, and prove that it can be done by having fun (and winning prizes)!

We began the transformation of our summer reading program last summer and are continuing to improve and change the program to create positive outcomes for the youth in our community. So far it has been a wild success - **more than 17,000 people registered** as of mid-Week 4—a number that we did not reach until Week 7 in 2015!

It is not too late to sign up! Visit www.toledolibrary.org, or stop by any library location. Get your whole family involved – take the Summer Reading Challenge today!

Brownstones on Dorr Street Price Reduction

Sojourner's Truth Staff

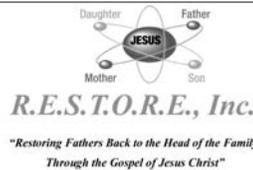
If you are seeking to buy a new, spacious, three or four bedroom condo in a close-to-downtown location, here's some really good news – the price has been reduced!

The Brownstones on Dorr Street started off some years ago with prices in the \$100,000 range. Now, with two units still unsold, the prices have been drastically reduced. The three bedroom unit that is still available is now priced at \$69,000 and the four-bedroom will now cost \$72,900.

Better news still – 15-year tax abatements, down payment assistance and first-time homebuyer federal tax credits are also available to prospective buyers.

For more information, contact Faye Smith, mortgage loan originator for Fifth Third, at 419-382.4132 or by email at faye.smith@53.com.

7th Annual "Dads and Kids Kamp Out"



Hey dads grab a tent & the kids and lets go camping!

Friday night September 9, 2016 5:00 PM until Sunday September 11, 2016 11:00 AM. Check-in & registration begins at 5:00 PM

Registration fee is \$50.00 per family (dad & 1 kid or dad & 6 kids). Includes all meals, snacks, and tons of fun.

Limited amount of scholarships available!

Highlights

- All meals included
- Family movie night
- Prizes
- Marshmallow roast
- Worship
- Recreation, games & fun
- Lifetime memories



Location: Camp Miakonda, 5600 W. Sylvania Avenue, Sylvania, Ohio 43623

Contact person: Mark Robinson 419-377-1488

For Registration & Information log on to: www.restorefathers.org
e-mail: restorefathers@aol.com



The Education of Kevin Powell by Kevin Powell

By Terri Schlichenmeyer

The Truth Contributor

You never knew what you didn't have.

c. 2015
Atria
\$15.00 / \$22.00 Canada
287 pages

There were times in your childhood when cereal was supper because there was nothing else. When birthday toys seemed gently pre-loved, hand-me-downs were new to you, and you were none the wiser. Your family didn't have much and you never realized it then but in the book *The Education of Kevin Powell* by Kevin Powell, getting schooled later was rough.

Born in the spring of 1966, Kevin Powell entered the world and, though his mother had moved to Jersey City from "Down South" to escape it, slid directly into poverty. They shared a rat-and-roach-infested apartment with Powell's aunt and her son, and their *us-against-the-world* closeness was "something safe, something magical..."

At age four, Powell "did not know what the word 'drunk' meant," but he learned at a party, and was beaten by his mother for getting drunk-sick. At age six, his grandfather died, but although Powell barely knew the man, he understood that he was a wife-beater. At 13, he impulsively joined a fight and lost his cousin, who angrily shunned Powell for the rest of their lives.

As he grew and matured, Powell began to realize that his family was poor. His home turf was bleak and there were times when it seemed like a dead-end, but his mother told him that he needed an education to become something. She'd never hugged

him. He received no physical affection from her; in fact, she beat him regularly. She said he wasn't "gonna make it," but she got him a library card anyway. Books opened up his world, he hungered to read, and he decided that he wanted to be a writer.



Education of Kevin Powell author

But then life intervened.

Powell went to college, but his temper got him into trouble time and again. He joined a mosque, but left it just as quickly. He'd learned to hate white people, and that got him into trouble, too. He found success in the entertainment world, but he started to drink and commit petty crimes; he hit bottom, then hit it again... until a search for his lost past gave him what he needed.

Imagine, if you will, that you're in the ring with a pro-wrestler.

He picks you up, and slams you to the mat. Then he does it again. And again. That's what it's like to read *The Education of Kevin Powell*: a series of literary body-slams, over and over and over.

Part of that effect comes from Powell's style: there are times when he pulls out a sense of childlike innocence that'll make you chuckle uneasily. But beware – there are teeth behind the wide-eyed schtick, and his next memory gnashes them. In a way, that can be quite relentless – but it's also very interesting and oh-so-entertaining.

I thought for a minute that I wouldn't recommend this book (now out in paperback) but I ended up liking it a lot. It's an up-and-down journey with humor and strength, and if that's what you need, then *The Education of Kevin Powell* is what you should have.

"[A] raw, deeply painful accounting of a life... as much about a mother as it is about her son, a memoir born out of stunning writing and surprising vulnerability. Powerful, brave, and unforgettable." —EVE ENSLER

THE EDUCATION OF KEVIN POWELL

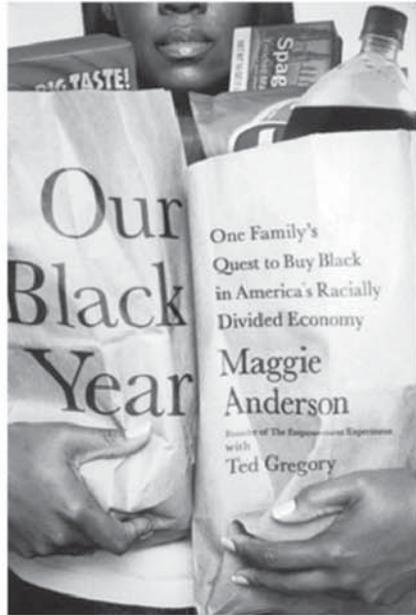
A Boy's Journey into Manhood



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Maggie Anderson
Author of The Entrepreneurial Experience with Ted Gregory

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CRUSADERS FOR CHRIST CHURCH Presents **Youth & Young Adult 4th Sunday**

Have you been feeling the nudge to develop your life more spiritually but aren't quite sure how to begin? If so, this theme-enriched and spirit-filled experience is designed just for you. Visit us on Facebook - I have a special video message for the serious pursuer!

Youth & Young Adult 4th Sunday

When: Every 4th Sunday
Time: 11:00 am
Where: Crusaders for Christ Church
930 Woodruffe Rd.
Toledo, Ohio



Evangelist Tashia Reynolds
Bishop Joseph Mitchell Jr., Pastor
Evangelist Calvyn Mitchell, First Lady

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CLASSIFIEDS

July 20, 2016

Page 15

FAMILY AMBASSADOR

Start date: July, 2016

Essential Duties and Responsibilities:

1. Juvenile Court Coaching and Support
2. Group-Based Support
3. Individual Family Support

If interested in this position, please read and fill out the job description document and employment application available at <http://www.cohfs.org/careers/paid-positions>. Next, email jobs@cohfs.org with the subject line "Family Ambassador" and attach both files along with your most recent resume.

CLASSROOM/RECREATION AIDE I

Start date: September, 2016

Essential Duties and Responsibilities:

Assists with the daily activities of the summer and after school program including planning and implementing academic activities in core areas, providing recreational activities and assisting with field trips.

If interested in this position, please read and fill out the job description document and employment application <http://www.cohfs.org/careers/paid-positions>. Next, email jobs@cohfs.org with the subject line "Classroom/Recreation Aide I" and attach both files along with your most recent resume.

21ST CENTURY ACADEMIC TUTOR

Start date: October, 2016

Essential Duties and Responsibilities:

Tutors a small group of students in the content area of English, Reading, or Math; utilize scientifically research-based materials and lessons.

If interested in this position, please read and fill out the job description document and employment application available at <http://www.cohfs.org/careers/paid-positions>. Next, email jobs@cohfs.org with the subject line "21st Century Academic Tutor" and attach both files along with your most recent resume.

PROGRAM ASSISTANT

EFNEP (Nutrition Education) is looking for individuals to fill **two Program Assistant** positions at OSU Extension, Lucas County. For complete position descriptions, qualifications and online application instructions please go to www.jobsatosu.com. Click Search Postings, and enter Job Opening **(40 hours) 418946 and/or for (30 hours) 418945**. To assure consideration, applications must be received online by July 31, 2016. The Ohio State University is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation or identity, national origin, disability status, or protected veteran status.

CREDIT UNION POSITIONS

The Toledo Urban Federal Credit Union has openings for tellers and loan officers. Full and part-time positions available. Apply in person. 1441 Dorr Street, Toledo, OH 43607

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MENTAL HEALTH & RECOVERY SERVICES BOARD OF LUCAS COUNTY

MANAGER OF SUPPORT SERVICES

Mental Health and Recovery Services Board of Lucas County is accepting applications until the position is filled for the position of Manager of Support Services. Additional information regarding the duties is available on the Lucas County web site (www.co.lucas.oh.us). Click on "Apply for a Job" and then select Manager of Support Services from the list to read more or apply.

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Voice/TTY 1-800-553-0300.

Equal Housing Opportunity.

PROGRAM ASSISTANT

EFNEP (Nutrition Education) Full-Time Bilingual Program Assistant at OSU Extension, Lucas County. Must be proficient in English and Spanish. For complete position description, qualifications and online application instructions please go to www.jobsatosu.com. Click Search Postings, and enter Job Opening **419226**. To assure consideration, applications must be received online by July 31, 2016. The Ohio State University is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation or identity, national origin, disability status, or protected veteran status.

SPECIAL NOTICE REQUEST FOR PROPOSAL

In continuing efforts to foster activities that promote positive mental health and prevent substance abuse, The Mental Health and Recovery Services Board (MHR SB) of Lucas County is pleased to announce an opportunity for funding. The Board is seeking to provide up to \$5,000 in funding to grass roots organizations that are providing programming that offer skills, strengths, resources, supports, or coping strategies for the population that the MHR SB serves. A complete description of the Request for Proposal can be found at www.lcmhrsb.oh.gov. Interested parties should submit electronic proposals to: netmail@lcmhrsb.oh.gov

Proposals must be received no later than **4:30 PM on Monday, August 15, 2016**

NHA Seeks a Few Good People

The Neighborhood Health Association is hoping to acknowledge the contributions of past board members and volunteers. If you were a board member or volunteer in the past with NHA, the Cordelia Martin Clinic or the Mexican-Americans United for Health, give us a call. 419-720-7883, ext 216.

Call to place your ad

419-243-0007

www.TheTruthToledo.com

Toledo Urban's 12th Annual Prayer Breakfast

Sojourner's Truth Staff

The 12th annual African American Prayer Breakfast, hosted by the Toledo Urban Federal Credit Union, was held last week at the First Church of God and, this year especially, there was a lot for members of the credit union to celebrate – a new building, a 20th anniversary, an increase in membership and, above all, 13 honorees who have all been instrumental to the credit union's success.

The 8:00 a.m. Prayer Breakfast opened with a worship in song by Darius Coleman and was followed by an opening prayer offered by Bishop Robert Culp of First Church, a welcome by Fran Smith, board president of TUFUCU, a prayer for the city and its leaders by Bishop Randall Parker, III of Canaan Manifested Word Church and a prayer for churches by Bishop Duane Tisdale of Friendship Baptist



Honorees with Suzette Cowell and host Bishop Robert Culp

... continued on page 8



People's Choice honoree Carnel Smith, EdD



TUFUCU Board President Fran Smith and CEO Suzette Cowell



City Councilman Larry Sykes, Bishop Duane Tisdale, TUFUCU CEO Suzette Cowell, Bishop Robert Culp

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WINTERFIELD VENTURE ACADEMY

80th Birthday Celebration Dr. Maggie L. Culp Sunday, July 31, 2016



First Church Of God
3016 Collingwood Blvd.
Toledo, OH 43610

Reception Immediately Following
10:00 am Worship Service

Dr. Robert A. Culp, Bishop

3rd Annual ~ Naturalista Photo Shoot

For NATURAL girls and woman of ALL ages to be featured in the August issue of the Truth's Soulcial Scene.

This year's theme: "Naturalista's in the City"

We're takin' it to the streets so wear your **WHITE** tops and **BLUE JEAN** bottoms, bring your **SMILE** and personal **STYLE!**

July 23rd, 11am
DOWNTOWN

Location: The Docks (behind
Kobe Bay)
18 Main St.
(Rain date: July 30th)

Spread the Word!

For more information and updates find us on Facebook @ 3rd Annual Naturalista Photo Shoot

*Event sponsor ~ Carla Yvette

