



Volume 40, No. 5

"And Ye Shall Know The Truth..."

August 17, 2016

First Federal's Meet & Greet



First Federal's Susan Jester, Retail Lender, Pastor James and First Lady Carletta Williams of Tabernacle of Faith Worship Center

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Digital Dangers

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

The Truth Contributor

Unless we learn the lesson of self-appreciation and practice it, we shall spend our lives imitating other people and deprecating ourselves..

- Aida Overton Walker



U.S. Olympian gymnast Gabby Douglas has recently been on the receiving end of more than her fair share of harassment and aggression on social media. An alarming number of what appears to be race-based cyber bullying attacks have occurred which range from criticism of the young African-American's hair and appearance to accusations of the athlete as being unpatriotic.

While high-profile social media attacks on Douglas and other black celebrities, such as Leslie Jones of Ghostbusters, get more notice, black youth are overrepresented as victims of cyber bullying and cyber violence.

Yet, few African Americans understand the negative effects of being on the receiving end of Internet abuse, which includes humiliation, harassment, intimidation, embarrassment or having one's personhood demeaned.

Experiencing bullying via social media is also associated with negative physical, social and emotional health outcomes and sometimes can lead to fatal consequences. Victims are at "increased risk for mental health problems such as depression, anxiety, psychosomatic complaints such as headaches and poor school adjustment," (Albdour and Krouse, 2014, p.69).

What can we do to protect black children from the effects of online bullying?

For certain, parents' prohibition of social media use by black youth is not an option. Millennials of all ethnicities are the heaviest users of social media and thus are not likely to abstain, even if ordered.

However, providing young people with the tools they need to handle life's tough circumstances is likely to be more helpful than shielding them altogether from pain and difficulty that come with assaults on their self esteem. Rather than stepping in to provide instant advice, a parent can brainstorm with the child about possible solutions. This helps to build self-confidence when young people are allowed to generate answers to their own problems.

In addition to "nurturant-involved" parents, others such as teachers or prosocial friends can serve as a protective force from the negative impact of cyber bullying or even the effects of discrimination.

While they may not be able to end the harassment, teachers and others can provide positive experiences and relationships. A high level of involvement in positive relationships has been shown to be effective in countering negative behavioral responses to bullying such as substance abuse, suicidal tendencies, or smoking.

Finally, if black children are to overcome the negative assaults upon their personhood and ultimately possess positive self-images that will enable them to thrive, they should participate in high quality supplemental educational enrichment programs.

These after school or weekend programs should provide nurturant-involved mentors and consist of tutoring, music, dance, drama, history or a combination of two or more of these elements. What is important is that they develop positive self-image by teaching life skills, culture and values.

Although he attended the prestigious Sidwell Friends school during the week, noted author Baratunde Thurston, looks back fondly on his enrollment at the Afrocentric Ankobia weekend educational program where he read books on Malcolm X, King, Robeson, Kwame Nkrumah and was also exposed to West African elders and their cultural traditions.

"Too much exposure to Sidwell's culture, and I might forget where I came from, start to value things foreign to my upbringing,

... continued on page 7

Community Calendar

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 3-31

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 19-21

Ryder Elementary School Reminisce, Reflect, Reconnect 2016: Friday – Community Day – noon to dusk, bring your own food; Saturday – meet and greet – 10 am to 5 pm; Sunday – family picnic at Ottawa Park – noon till dusk

August 24

Toledo Citizens and Police Relations Open Forum: St. Philip Lutheran Church; 6 pm; Representatives from mayor's office and police department: 419-283-1434

August 27

End Time Christian Fellowship Family Fest: 1 to 4 pm; Food, music, games, prizes and more: www.endtimefellowship.org
United Church of God rdination Service: 4 pm; For Frances Benford, Erma Blakely, Andrea Lesley, Jesse Lumpkin and Jackie Robinson

August 28

Celebration for Rev. Derrick Roberts: St James "The Armory" Church; 5 pm; "God Gave Me a Song:" 419-241-7332
Calvary Baptist Church Deacon/Deaconess 6th Annual Program: 4 pm; Guest speaker Deacon Reginald Coley of Friendship Baptist

The Sojourner's Truth

Toledo's Truthful African American
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A Certified MBE

The Sojourner's Truth, 1811 Adams Street, Toledo, OH 43604

Phone 419-243-0007 * Fax 419-255-7700

thetruth@thetruthtoledo.com

www.thetruthtoledo.com

This Strikes Us

Register, Please Register and Vote ... As if Your Life Depended on It

It's not often that we go on record so early in the election cycle to urge our readers to vote in one manner or another. Usually we wait until the week before an election to endorse candidates and issues. Of course, it's not often that we sense such a threat of danger facing our country should Americans make the wrong choice this November.

The past three weeks, as Donald Trump has given into his inner lunacy and trashed everyone in sight – Democrats and Republicans alike – from the president, to his opponent Hillary Clinton, to Speaker Paul Ryan, to Sen. John McCain, to a fallen soldier's parents, to a baby crying in his audience – one pronouncement was more worrying than the rest.

"More and more," said Trump, he has been "hearing" that the election will be rigged against him. He is particularly concerned that with the federal courts overturning voter ID laws, that people will be free to vote "10 times" if they so desire.

His advisor, the equally deranged Roger Stone, has also claimed that the fix is in and that if the Donald loses Florida, for example, the result would provoke a "constitutional crisis" and "widespread civil disobedience."

Such talk, of course, will serve to fire up the Trump faithful, the followers whom the leader paid such memorable tribute to last winter when he declared in Iowa that he "could stand in the middle of 5th Avenue and shoot somebody and not lose any voters."

Be afraid, people. Be very afraid.

This is a man who makes one yearn for the good ole days of the Grand Old Party. Trump makes one wax nostalgic about Nixon, Reagan and the Bushes.

You were worried in 2012 about a possible Romney victory? Think about a Trump presidency. Think about someone as obviously unstable as Trump leading the way on issues such as health care, Social Security, voting rights, tax reform, immigration reform and deciding which enemies of the moment need a couple of nukes dropped on them.

And if you still think this is the typical election cycle during which people with honest political differences can hold civil discourse about relatively minor disagreements of little real consequence, you need to keep in mind the utterances of David Duke, past Grand Wizard of the KKK, who said that the same folks who vote for Trump will vote for him. Or, the statement of the head of the American Nazi Party who says that a Trump victory in November will present a "real opportunity" for "white nationalists."

No, my friends. This is an election for the heart and soul of America. An election that will determine whether we as a people maintain our faith in our way of life, despite the occasional bumps and bruises along the way, or give in to our darkest fears and embrace nativism, xenophobia, racism and sexism as we take our own turn at an American-styled, 21st century ethnic cleansing.

We only have to look at Trump's slogan "Make America Great Again" to see that he has an instinct to appeal to the baser instincts of his countrymen. Why is America not great now? According to the self-promoter, "America has been humiliated in so many different ways."

So, clearly, what we need to do to restore the greatness of the past, according to the Republican candidate, is get rid of Muslims, send the Mexicans back to their country, stop China from raping us blind, stop trying to be friendly with other countries, restore law and order in our cities (Nixon would be proud of that promise) and recapture the military glory that made the rest of the world tremble at our feet.

Fortunately for America, and the world, Trump does not have an easy path to victory. The Electoral College is stacked against him. Consider this – in 2012 candidate Mitt Romney received 206 electoral votes and he needed 270 to win. Romney won only one swing state – North Carolina. For Trump to win, he needs to win all the states Romney won AND he needs to win the swing states of Ohio, Pennsylvania and Florida – 67 total electoral votes. All three of those states.

It appears at this point with about 80 days to go that Trump will have a difficult time protecting his flank – winning all that Romney did. Georgia, North Carolina, Utah and Arizona in particular are pretty dicey for the Republican candidate.

Nevertheless, anything can happen between now and November 8 and voters who are appalled by Trump's basic lack of decency and his inability to appreciate even the simplest tenets of statesmanship should take nothing for granted. He is a loose cannon who possesses no core values and will say anything on his mind to appeal to the worst instincts of the electorate.

Register! Vote! Here in our little corner of the world, we can stop Trump by getting out to the polls in numbers. We can make a difference. Take relatives, friends and neighbors to the polls so they can vote. Ohio is so important and Lucas County is as critical as any section of the state or nation in preventing an election day catastrophe!

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T-Bonds Holds Second Annual Back to School Fest

Sojourner's Truth Staff

On the grounds of the former Nathan Hale Elementary School, T-Bonds, a local bail bands company, held the second annual Back to School Fest on Saturday, August 13 featuring free screenings, food, school supplies, entertainment and children's games.

Hundreds of neighborhood residents turned out for the event during which bicycles were also given away to some of the lucky youngsters.

"It was awesome," said Tina Butts of T-Bonds and the organizer of Saturday's festival.

Sponsors included State Rep. Michael Ashford, attorney Richard Mitchell, Toledo Urban Federal Credit Union, Big Brothers Big Sisters, Local 500 and the Toledo Chapter NAACP.



Johnnie Mickler and Lisa Washington



Tina Butts




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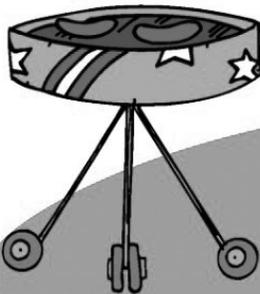
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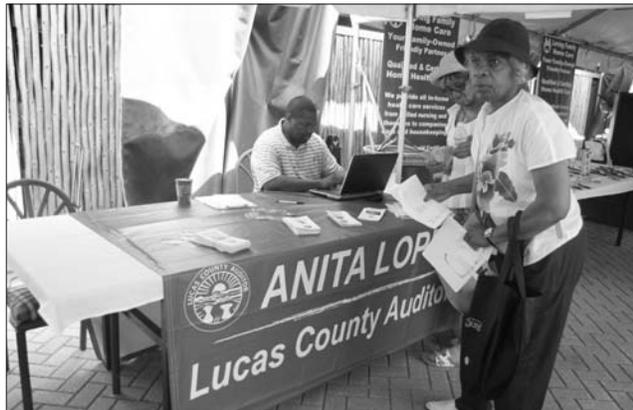
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The Area Office on Aging Hosts Senior Safari at Toledo Zoo

The temperature was indeed hot last Thursday, August 11, but over 800 seniors turned out for the Area Office on Aging's Senior Safari at the Toledo Zoo's Nairobi Pavilion for lunch, vendors and entertainment by the Hepcat Revival Band.

Those 60 and over received free parking and fee admission to the Zoo to see the animals on display and to avail themselves of the information and services provided by more than 40 vendors. Free blood pressure checks and health screenings were made available to the attendees.

Century Equipment provided golf carts for transportation and the event was sponsored by the Toledo Zoo, Black & White Transportation, Mature Living, ABC Health Care, ABLE, Legal Aid of Western Ohio, the Franciscan Care Center, Franciscan Living Communities, Rosary Care Center, St. Clare Commons and Valley.



Pearlina Kynard and Liz Flourmoy



Toledo Zoo's Director of External Affairs Bob Vasquez and Director of Communications Shayla Bell Moriarty



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Social Security Questions and Answers

Question:

How much will I receive if I qualify for Supplemental Security Income (SSI) benefits?

Answer:

The amount of your SSI benefit depends on where you live and how much income you have. The maximum SSI payment varies nationwide. The maximum Federal SSI payment for an eligible individual is \$733 a month and \$1,100 a month for an eligible couple. However, many states add money to the basic payment. For more information, go to www.socialsecurity.gov/ssi.

Question:

Is it true I can save about \$4,000 per year if I qualify for Social Security's Extra Help with the Medicare prescription drug program?

Answer:

Yes. If your income and resources meet the requirements, you can save nearly \$4,000 in prescription costs each year. Resource limits for 2016 are \$13,640 (or \$27,250 if you are married and living with your spouse). Income limits are \$17,820 (or \$24,030 if you are married and living with your spouse). If your income or resources are just a bit higher, you might be eligible for some help with prescription drug costs. To learn more, visit www.socialsecurity.gov/prescriptionhelp.

Question:

I usually get my benefit payment on the third of the month. But what if the third falls on a Saturday, Sunday, or holiday? Will my payment be late?

Answer:

Just the opposite. Your payment should arrive early. For example, if you usually get your payment on the third of a month, but it falls on a Saturday, we will make payments on the Friday prior to the due date. Find more information about the payment schedule for 2016 at www.socialsecurity.gov/pubs/calendar.htm. Any time you don't receive a payment, be sure to wait three days before calling to report it missing. To ensure that your benefits are going to the right place, create a my Social Security account. There, you can verify and update payment information without visiting your local office. Please visit [\[cialsecurity.gov/myaccount\]\(http://cialsecurity.gov/myaccount\) to create your account.](http://www.so-</p>
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Question:

I'm creating my budget for next year. How much will my benefit increase at the beginning of the year?

Answer:

The annual cost-of-living adjustment (COLA) is tied to the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics. In the years when a COLA is due, you can enjoy your COLA starting in January. Please visit our website at www.socialsecurity.gov/OACT/COLA/latestCOLA.html to see if a COLA is in effect for this year.

Question:

How many Social Security numbers have been issued since the program started?

Answer:

Since 1935, we have assigned more than 465 million Social Security numbers and each year we assign about 5.5 million new numbers. With approximately 1 billion combinations of the 9-digit Social Security number, the current system will provide us with enough new numbers for several generations into the future. To learn more about Social Security numbers and cards, visit www.socialsecurity.gov/pubs/10002.html.

Question:

Who can get *Extra Help* with Medicare prescription drug coverage?

Answer:

Anyone who has Medicare can get Medicare Part D prescription drug coverage. Joining a Medicare prescription drug plan is voluntary, and you pay an additional monthly premium for the coverage. People with higher incomes might pay a higher premium.

If you have limited income and resources, you may be eligible for *Extra Help* to pay for the costs — monthly premiums, annual deductibles, and prescription co-payments — related to a Medicare prescription drug plan. To qualify for *Extra Help*, you must reside in one of the 50 states or the District of Columbia. Your resources must be limited

... continued on page 11

Karen Harris's
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Area Office on Aging Receives National Award for Helping Family Caregivers in Need of a Break

Special to The Truth

The Area Office on Aging of Northwestern Ohio, Inc. has been honored with an *Aging Achievement Award* by the National Association of Area Agencies on Aging (n4a) for its Caregiver Volunteer Respite Program. The Area Office on Aging was among 46 local aging programs to receive honors at the n4a Annual Conference & Tradeshow, July 24-28, in San Diego, CA.

The 2016 n4a *Aging Innovations and Achievement Awards* recognizes Area Agencies on Aging (AAAs) and Title VI Native American aging programs that develop and implement cutting-edge approaches to support older adults, people with disabilities and their family caregivers. A part of the criteria for the selection of the honorees was the ease with which other agencies could replicate the program in their communities. "With the health care landscape continuing to change rapidly, our members are discovering new ways to meet the needs of America's rapidly growing older adult population and to support their health, safety, independence and dignity," said n4a's Chief Executive Officer Sandy Markwood.

The Volunteer Caregiver Respite Program helps family members caring for frail, aging loved ones alleviate stress by providing them a temporary break. Each week, a Retired Senior Volunteer Program member visits with the aging loved one at home for two to four hours so the caregiver has some time off. The new relationships formed benefit the volunteer and care recipient at the same time that the caregiver gets a much-needed break.

The Area Office on Aging is thrilled to receive this 10th national award recognizing our innovative work in meeting the needs of the older adults and family caregivers we serve," said Area Office on Aging's President/CEO Billie Johnson.

The 2016 n4a Aging Achievement Awards honored traditional and



From left to right are Area Office on Aging Board Chairman Phil Walton; Critical Signal Technologies Executive Director of Business Development Heather Sellar; Area Office on Aging's VP of Special Projects Lisa Thompson; Area Office on Aging President/CEO Billie Johnson; Area Office on Aging Caregiver Support Program Director Arcelia Armstrong and National Association of Area Agencies on Aging President Joe Ruby.

new strategies in a range of categories including Care Transitions, Caregiving, Civic Engagement, Community Planning & Livable Communities, Elder Abuse Prevention, Ethnic & Cultural Diversity, Health-LTSS Integration, Healthy Aging, Home & Community-Based Services, Nutrition, Technology, Transportation & Mobility and "You Name It!"

Perryman.. continued from page 2

and end up a total disappointment to my community... Too much exposure to the Ankobia world, though, might have me thinking black folk were only kings and queens, and white folk could never ever be trusted. This is clearly not true," he writes.

What is certain is that black children must develop positive self-images in order to overcome the dangers of today's digital society. That will only be accomplished by a healthy cultural approach and the protective involvement of those who are closest to them.

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

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Lucas County Children Services is on a mission to license 400 new foster homes in 2016. Only you can help us meet the goal.

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Our upcoming training classes:

Tu./Th. evenings, 6-9 p.m., Sept. 6 - Oct. 13
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First Federal Bank Holds Meet and Greet at the Truth Gallery

Special to The Truth

On Thursday, August 4, First Federal Bank hosted a Meet and Greet at the Truth Art Gallery in the UpTown in order to introduce team members and the bank's lending services to dozens of Toledo residents.

Susan Jester, who recently joined the bank as a retail community leader at the Toledo office at 2920 W. Central Avenue, organized the informal gathering for clients and her associates.

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Councilwoman Yvonne Harper, Danberry Realtors Judy Stone, Emory Whittington of Whittington Realty, M. Skip Gaynor of Danberry



Amy Konz, Retail Lending Manager, and Emory Whittington of Whittington Realty



First Federal's Martha Woelke, Senior VP Retail Lending and Deborah Barnett



First Federal's Patti Driscoll, Retail Area Sales Manager and Crystal Jordan, VP Community Business Development Officer

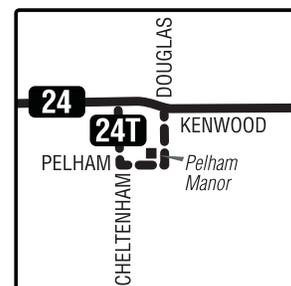
Fall 2016 updates effective August 21.



On Sunday, August 21, 2016, TARTA's fall route schedule will begin. As most routes will be affected by time changes, new timetables and maps are available at TARTA.com/Fall2016



- **18A/B/C Sylvania Ave Crosstown** (School Days Only)
 - schedule adjustments to A/B only
- **20A/B Upton Ave Crosstown** (School Days Only)
 - morning schedule adjustments
- **24 Delaware/Kenwood via Westgate**
 - schedule adjustments
- **24T Delaware/Indian via Westgate**
 - schedule adjustments
 - access to Pelham Manor via Douglas, Pelham, and Cheltenham roads
- **50 Owens Community College Express**
 - routing and schedule adjustments



Make Homeownership Affordable for Your Family

Special to The Truth

If homeownership feels like it's beyond your reach, don't throw in the towel just yet on the American dream. In the face of an ever-widening housing affordability gap, there are options you may not have considered, say experts.

"Manufactured homes are commonly available at lower monthly payments than what it costs to rent, providing an affordable path to homeownership for millions of Americans," says Richard Jennison, president and CEO of the Manufactured Housing Institute (MHI).

... continued on page 13



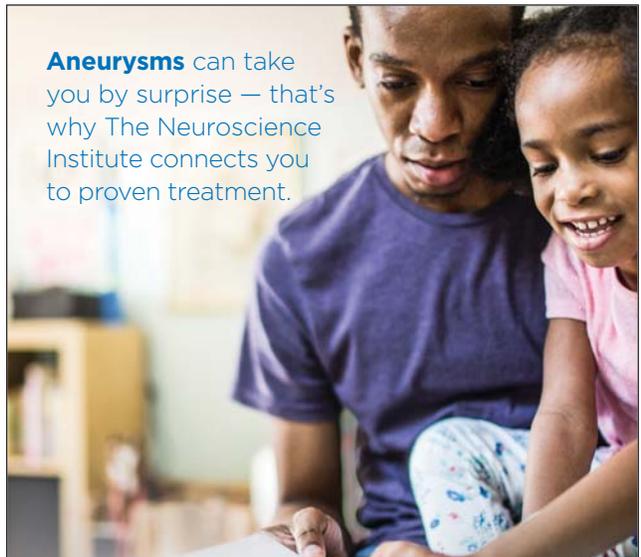
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WINTERFIELD VENTURE ACADEMY

Make Becoming a Foster Parent Part of Your Fall Routine

Help LCCS reach its goal of licensing 400 new foster homes in 2016!

Special to The Truth

The kids are heading back to school, and soon the leaves will be turning bright colors. There's no better time for individuals and families to get trained as licensed foster/adoptive caregivers through Lucas County Children Services (LCCS)!

The agency is looking for families willing to foster children of all ages, from babies to teens, as well as groups of brothers and sisters. Just like leaves on the trees, the children we serve come in all shapes and sizes, and you might be just the right foster parent for one of them!

The agency is again providing its free information and training classes to prepare you for fostering or adopting. Tuesday/Thursday evening classes begin September 6 and run through October 13, from 6 to 9 p.m. Saturday classes are scheduled from October 15 through November 19, from 9 a.m. until 4 p.m. Classes take place at the agency's offices at 705

Adams Street in downtown Toledo. For information or to register for either session, please call 419-213-3336 or visit www.lucaskids.net.

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

- Must be at least 18 years of age to adopt; 21 to be a foster parent
- Can be married, single or in a relationship; all adults in the household must attend training
- Can own or rent a home with at least two bedrooms; that home must pass a safety inspection
- Can work outside the home
- Must demonstrate a source of income sufficient to care for yourself
- Agree to a background check
- Receive free training
- Receive financial support, based on your child(ren)'s needs

First Federal Bank... continued from page 8

Jester, an active member of the community with over 30 years of lending experience, specializes in evaluating and providing options for families with low to moderate-income. She works with partners such as the City of Toledo Department of Neighborhoods, Toledo Fair Housing Center, NeighborWorks and the Northwest Ohio Development Agency (NODA).

First Federal Bank operates 34 full-service branches and 41 ATM locations in northwest Ohio, southeast Michigan and Fort Wayne, Indiana and a loan production office in Columbus, OH.



First Federal's Susan Jester, Retail Lender, Pastor James and First Lady Carletta Williams of Tabernacle of Faith Worship Center



First Federal's Tasha Jacobs, Retail Community Banker, and Cheryl Martin, Lead Relationship Banker

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Social Security... continued from page 6

to \$13,640 for an individual or \$27,250 for a married couple living together. (Resources include such things as bank accounts, stocks, and bonds. We do not count your house and car as resources.) Your annual income must be limited to \$17,820 for an individual or \$24,030 for a married couple living together.

Even if your annual income is higher, you still may be able to get some help. Learn more at www.socialsecurity.gov/prescriptionhelp.

Question:

My aunt is considering applying for *Extra Help* with Medicare Part D prescription drug costs, but she has about \$10,000 in the bank. Would she still be eligible with this much money?

Answer:

Based on the resources you mentioned, it sounds like she may qualify. However, there are other factors to consider. In most cases, recipients of *Extra Help* are limited to \$13,640 (or \$27,250 if married and living with a spouse) in resources in 2016. Resources include the value of the things you own, such as real estate (other than the place you live), cash, bank accounts, stocks, bonds and retirement accounts. To learn more, visit the Medicare link at www.socialsecurity.gov or call us at 1-800-772-1213 (TTY 1-800-325-0778).

Question:

If I receive Supplemental Security Income (SSI) disability benefits, what is the effect on my benefits if I work?

Answer:

In most cases, your return to work would reduce your benefit amount. Unlike Social Security disability, there is no "trial work period" for people who get SSI disability benefits. If your only income besides SSI is from your work, you can earn up to \$1,551 in a month (in 2016) before we stop your payments. We have several publications about SSI, including *Reporting Your Wages When You Receive Supplemental Security Income*, available at www.socialsecurity.gov/pubs. Note that there are other work incentives that can help you return to work when you receive SSI. You can read about them in *What You Need To Know When You Get Supplemental Security Income (SSI)*, also available at www.socialsecurity.gov/pubs. For more information, visit our website at www.socialsecurity.gov.

Question:

If I get approved, how much will I receive in Supplemental Security Income (SSI) benefits?

Answer:

The amount of your SSI benefit depends, in part, on the amount of other income you have. For 2016, the basic, maximum federal SSI payment is \$733 per month for an individual and \$1,100 per month for a couple. However, some states add money to the basic payment. Other monthly income you have would begin to reduce the basic SSI payment. Other things, such as where you live and who you live with, can affect your payment amount. Learn more about SSI by reading SSI publications at www.socialsecurity.gov/pubs.

Question:

What is the average Social Security retirement payment that a person receives each month?

Answer:

The average monthly Social Security benefit for a retired worker in 2016 is \$1,341 (up from \$1,328 in 2015). The average monthly Social Security benefit for a disabled worker in 2016 is \$1,166 (up from \$1,165 in 2015). As a reminder, eligibility for retirement benefits still requires 40 credits (usually about 10 years of work). The Social Security Act details how the COLA is calculated. You can read more about the COLA at www.socialsecurity.gov/cola.

Question:

I recently retired and am approaching the age when I can start receiving Medicare. What is the monthly premium for Medicare Part B?

Answer:

The standard Medicare Part B premium for medical insurance is currently \$121.80 per month. Since 2007, some people with higher incomes must pay a higher monthly premium for their Medicare coverage. You can get details at www.medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

Question:

What is the maximum Social Security retirement benefit?

Answer:

The maximum benefit depends on the age you retire. For example, if you retire at full retirement age in 2016, your maximum monthly benefit would be \$2,639. However, if you retire at age 62 in 2016, your maximum monthly benefit would be only \$2,102. If you retire at age 70 in 2016, your maximum monthly benefit would be \$3,576. To get a better idea of what your benefit might be, visit our online Retirement Estimator at www.socialsecurity.gov/retire/estimator.html.

Question:

How do I earn Social Security credits, and how many do I need to qualify for benefits?

Answer:

We use your total yearly earnings to figure your Social Security credits. The amount needed for a credit in 2016 is \$1,260. You can earn a maximum of four credits for any year. The amount needed to earn one credit increases automatically each year when average wages increase.

You must earn a certain number of credits to qualify for Social Security benefits. The number of credits you need depends on your age when you apply and the type of benefit application. No one needs more than 40 credits for any Social Security benefit.

For more information, visit our website at www.socialsecurity.gov.

Question:

What is substantial gainful activity?

Answer:

We use the term "substantial gainful activity," or "SGA," to describe a level of work activity and earnings. Work is "substantial" if it involves doing significant physical or mental activities or a combination of both.

If you earn more than a certain amount and are doing productive work, we generally consider that you are engaging in substantial gainful activity. For example, the monthly SGA amount for 2016 is \$1,130. For statutorily blind individuals, that amount is \$1,820. You would not be eligible for disability benefits. You can read more about substantial gainful activity and if your earnings qualify as substantial gainful activity at www.socialsecurity.gov/oact/cola/sga.html.

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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.

Jeep Parade... continued from page 7

The event also offered Jeep shows, vendors, live music, beer stands, food trucks and children's games.

Apparently every model year – from 1941 to 2016 – of Jeeps was represented during the parade and the shows.

The first Jeep plant produced nearly 370,000 military vehicles during the war. Today the Toledo plant employs 5,100 people and produces more than a half million units per year.





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Thank You, Teacher, edited by Holly & Bruce Holbert

By Terri Schlichenmeyer
The Truth Contributor

You can read!
What a wonderful thing! You can write, too. Math skills come easily, you live with science, history is a passion of yours – and those are all skills that you weren't born with. No, somebody had to teach you, and in the new book *Thank You, Teacher*, edited by Holly & Bruce Holbert, you'll see where to send your appreciation.

c. 2016
New World Library
\$21.95 / \$32.50 Canada
280 pages

Holly Holbert believed that there are a lot of teachers that "no one hears about." Few know the personal and financial sacrifices of teaching, the work or the heartbreak. It was time to remedy that so Holbert and her husband Bruce, a teacher, asked people from all industries about the educators who impacted their lives.

Teachers, said Maya Angelou, give children their voices – even if, according to chef Daisy Martinez, the voice is in another language. Says rocker Gene Simmons, teachers instill self-esteem. Author Chris Offutt writes about libraries, learning, and paycheck. Says political economist Robert Reich, just one teacher can inspire for a lifetime.

Adolescence is hard, and teachers know that. At that time in a kids' life, a teacher can be a silent crush, a stoic rock, or a fearsome adult who, says author Derek Alger, probably is "by no means a tyrant," but who demands discipline anyhow. Teachers make uncanny predictions about their students, and they celebrate

student successes. They know when it's time for nose-to-the-grindstone behavior, and when it's time to admit that there are things they don't know.

By high school, teachers see adult potential in their kids. They know how to guide a student with natural talents. They know how to keep school fun without losing control. They listen, and they know the skills life demands. As you'll see in this book, teachers can surprise their students – sometimes, many years after graduation. Some teachers are called "Mom" instead of Missus..... and some are even now called "friend."

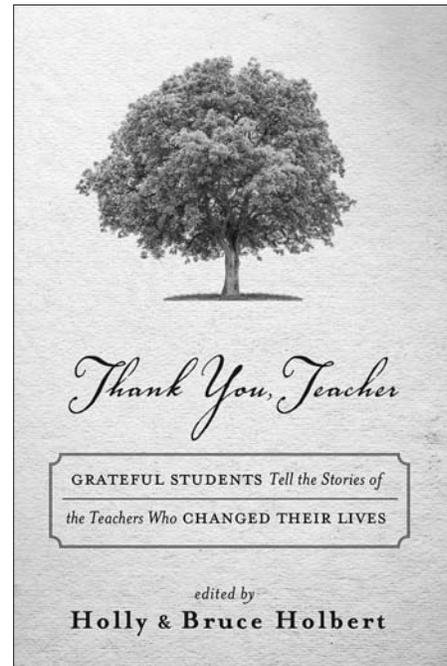
What teachers most inspired you? I'll bet that without a whole lot of trouble, you can name at least two of your own, or perhaps your child's teacher. Without a doubt, he or she has made a huge difference in your life, and giving *Thank You, Teacher* is a great way to show you're grateful.

Editors Holly & Bruce Holbert collected a wide-ranging group of people from all walks of life, and asked them to tell their stories. Some tales are heartfelt, some are funny, a few of them come with surprises, and all are tied to memories of something a teacher did to impact a young life. Readers will be happy to see that those tales range from grade school to college, proving that you're never too old to learn from someone who cares.

If you're a student or about to be one, remember this title; you'll want it for later in the year, at gift-time. If you are an educator, you'll want to keep this around for those challenging days. And if you just want something that'll make you smile, **Thank You, Teacher** is a book you can read.

* * *

If you're a teacher, you might also want to look for *I Wish My Teacher Knew* by Kyle Schwartz. Based on the viral video, this is the story of what a group of third-grade students taught their teacher when they were asked to fill in a very innocent blank: they answered with tough, not-so-innocent words. This book could change your career. Look for it.



Homeownership... continued from page 9

Indeed, nationwide, there are 8.6 million manufactured homes, representing nearly 10 percent of the nation's housing stock, according to MHI.

These days, manufactured homes are being built with quality construction to meet up-to-date federal standards for extreme weather safety, wind resistance and energy efficiency; and boast modern design elements with features like luxury bathrooms, wood-burning fireplaces and state-of-the-art kitchens with energy-efficient appliances. What's more, many are often situated in communities with swimming pools, playgrounds and club houses.

While these amenities may sound like they come with a hefty price tag, manufactured homes provide quality housing at a lower cost. Indeed, the average price of a new, single-section manufactured home is less than \$45,600 (excluding land), compared to \$177,000 for a traditional home, according to MHI statistics.

"It's important to remember that the affordability of manufactured homes is not a product of lesser quality, but rather the efficient way building materials are produced, a savings that is passed on directly to the homebuyer," says Jennison. "Furthermore, they appreciate in value, just like site-built homes."

The terms of a manufactured home purchase differ from site-built homes. Be sure to ask the right questions at signing, including whether the home and its components come with warranties and what the terms are.

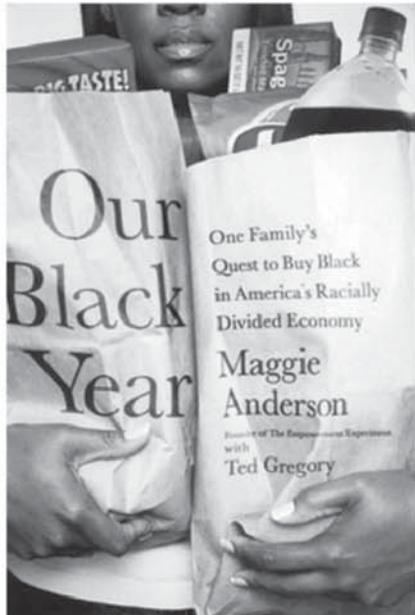
Manufactured homes can be found anywhere in the country, in rural, suburban and urban communities. To learn more about the benefits of investing and living in a manufactured home, visit Facebook.com/ManufacturedHousingInstitute.

If you are ready to take the step of saying goodbye to writing rent checks, do your research to discover the varied paths to affordable homeownership available today.

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Market Place

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

Our Black Year

One Family's Quest to Buy Black in America's Racially Divided Economy

Maggie Anderson
Journal of The Entrepreneur Experience with Ted Gregory

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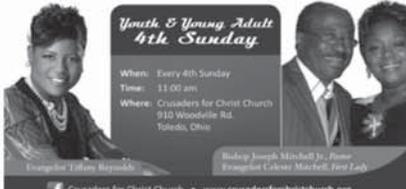
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Have you been feeling the nudge to develop your life more spiritually but aren't quite sure how to begin? If so, this theme-enriched and spirit-filled experience is designed just for you. Visit us on Facebook - I have a special video message for the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

Youth & Young Adult 4th Sunday

When: Every 4th Sunday
 Time: 11:00 am
 Where: Crusaders for Christ Church
 930 Woodside Rd.
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Evangelist Tahara Reynolds Bishop Joseph Marshall Jr., Pastor Evangelist Cedrick Mitchell, First Lady

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CLASSIFIEDS

August 17, 2016

Page 15

LUCAS COUNTY SHERIFF'S DEPARTMENT

The Lucas County Sheriff's Department has openings for Correction Officers and Dispatcher/911 Call Taker. For more details, please visit our website at www.co.lucas.oh.us and click on the "Apply for a Job" link to review the job description, minimum requirements, salary and to apply online.

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.

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ATTORNEY POSITIONS AVAILABLE

Lucas County Public Defender's Office, a division of Toledo Legal Aid Society, has multiple openings for part-time attorneys in municipal courts in Lucas County and in the Lucas County Court of Common Pleas. Candidates must be licensed with the Ohio Supreme Court. Graduates from an accredited college of law who are awaiting bar results will also be considered. Please see www.nlada.org/multiple-public-defender-positions-part-time for a more detailed description of the job openings. Email cover letter and resume to ToledoLegalAidSociety@Yahoo.com by August 26, 2016.

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Openings for experienced professionals who will be accountable for overall care management and care coordination including physical health, behavioral health and social service needs and goals. May provide health home services as needed. Qualified candidates must have at least a Bachelor's degree in Social Work, a Master's degree in Counseling or a Bachelor's degree in Nursing and current Ohio licensure as an LSW, LPC or RN. Independent licensure preferred.

Send resume or apply to:

Unison Behavioral Health Group, Inc.
Human Resources - CM
2310 Jefferson Ave
Toledo, OH 43604
Fax: 419-936-7574
website: unisonbhg.org

EOE

BREAKFAST COOK

Ruby's Kitchen is seeking an experienced breakfast cook as it expands its hours in its new location. Apply in person at 805 N. Reynolds Street

NATURAL RESOURCES CONSERVATION ASSISTANTS

Metroparks of the Toledo Area has openings for seasonal Natural Resources Conservation Assistants. Must be 18 or older with HS equivalent and driver's license. \$9.50/hr. after 30 days. Some training or coursework in environmental sciences or natural resources management and outdoor work experience preferred. Apply online at www.MetroparksToledo.com. EOE

CARE MANAGER FULL TIME

Salary up to \$50,000 depending on experience.
\$1,500 signing bonus and \$1,500 retention bonus at one year.

Openings for experienced professionals who will be accountable for overall care management and care coordination including physical health, behavioral health and social service needs and goals. May provide health home services as needed. Qualified candidates must have at least a Bachelor's degree in Social Work, a Master's degree in Counseling or a Bachelor's degree in Nursing and current Ohio licensure as an LSW, LPC or RN. Independent licensure preferred.

Send resume or apply to:

Unison Behavioral Health Group, Inc.
Human Resources - CM
2310 Jefferson Ave
Toledo, OH 43604
Fax: 419-936-7574
website: unisonbhg.org

EOE

REQUEST FOR PROPOSALS PROFESSIONAL PROPERTY MANAGEMENT SERVICES RFP#16-R012

Lucas Metropolitan Housing Authority (LMHA) will receive proposals for Professional Property Management Services/ RFP#16-R012. Received in accordance with law until **September 8, 2016, 3:00 PM ET**. For documents: www.lucasmha.org; 435 Nebraska Ave., Toledo, OH 43604; or 419-259-9540 (TRS: Dial 711). Bidders are required to meet Affirmative Action and Equal Employment Opportunity requirements as described in Executive Order #11246. Sec. 3 Compliance Applicable.



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.

