

# The Payday Lending Scourge



Greg Lyons, president of Sylvania Avenue Neighbors, and Toledo Councilwoman Cecelia Adams, PhD

<p><b><i>In This Issue...</i></b></p> <p>Kaptur on Obamacare Page 2</p> <p>Cover Story: Scourge of Payday Lenders Page 3</p>	<p><b><u>Health Issue</u></b></p>		<p>Remembering Warnsley and Snodgrass Page 12</p> <p>Book Review Page 13</p>	<p>BlackMarket- Place Page 14</p> <p>Classifieds Page 15</p>
	<p>A Weary Heart Page 6</p> <p>Fork Forward Page 7</p> <p>AKA's "Pink Goes Red" Page 8</p>	<p>ProMedica's Online Health Visits Page 10</p> <p>Seasonal Respiratory Issues Page 11</p>		

Currently, Ohio has the highest average payday lending interest rates in the nation, according to a 2014 report from The Pew Charitable Trust – an interest rate of 591 percent.  
- "The Scourge of Payday Lenders" - Page 3

# Kaptur Holds Roundtable with Northern Ohio Residents on Health Care

This past weekend, Congresswoman Marcy Kaptur (OH-09) held a conference call and open press discussion in Toledo with residents of northern Ohio who shared firsthand accounts of the impact the Affordable Care Act (ACA) has had on their lives.

"Thank you to these voices from our community for speaking out on the impact of changing the Affordable Care Act," said Kaptur. "The ACA has key protections that promote wellness, preventative care and help to curb costs for consumers. When it comes to convincing Congress, the American people are our best weapons. In order to learn how to improve our health care system, we must listen to the people. Let's not move forward with reckless repeal, instead, let's build on this progress."

### **Below are summaries of the stories shared on the call:**

**Mary and Joseph:** Joseph is self-employed and his health care has been covered through Mary's employer-sponsored insurance. Mary retires this year and is eligible for Medicare. Since he will no longer be covered through his wife's health insurance Joseph, at 62, is trying to bridge the insurance gap until he is eligible for Medicare. They considered getting coverage through the Marketplace but opted for COBRA insurance for 18 months in lieu of the exchange, citing uncertainty from Washington regarding the status of the health care law. The monthly COBRA payment is twice the premium of insurance through the exchange with a subsidy. Joseph is also putting off a knee replacement because of this uncertainty.

**Alicia:** As a single parent, Alicia twice benefitted from Medicaid while she was serving in the AmeriCorps State and Vista programs. One occasion was surgery for Alicia's son to have his tonsils removed, and the other was a procedure, for Alicia, to remove pre-cancerous cells. Medicaid provided peace of mind and on both occasions. Alicia would not have been able to pay for the surgeries without Medicaid.

**Nicholas:** Nicholas is a 21-year-old college student about to graduate. He has Crohn's Disease and has been suffering with it for six years. He is under his parent's insurance which the ACA allows until age 26. The coverage provides great help in covering his medical bills. His treatment is prohibitively expensive and costs about \$50,000 to \$60,000 every eight weeks. Nicholas would not be able to afford this life-saving treatment without insurance. When he graduates, without the assurances provided through the ACA which prohibit discrimination or exclusion based on pre-existing conditions as well as the elimination of lifetime caps, Nicholas' health insurance future is uncertain.

**Kaylie:** Kaylie's father fell ill in 2007 when Kaylie was nine and Medicaid was the only insurance she has ever known. Her father was in and out of hospitals until his death in 2014. Kaylie's family was able to afford the care her father needed because of Medicaid. Additionally, Kaylie recently injured

her knee and once again Medicaid was her saving grace.

### **Facts about the Affordable Care Act in Ohio:**

· In Ohio's Ninth District 44,000 individuals gained health insurance since 2012, thanks to the Affordable Care Act. The uninsured rate was

... continued on page 13



## Community Calendar

### March 1

Greater St. Mary's MBC 14th Pastoral Anniversary and 72nd Pastor's Birthday: Pastor Robert and First Lady Shirley Lyons: 7 pm; Guests Rev. Cordell Jenkins and Abundant Life Ministries

### March 3

Phillips Temple CME Loaded Baked Potato Dinners: 10:30 am to 5 pm: 419-242-7906

### March 4

Successful Christian Singles Event: Noon; End Time Christian Fellowship: Speaker Monica Lamb of Columbus: [www.endtimechristianfellowship.org](http://www.endtimechristianfellowship.org)

### March 5

Greater St. Mary's MBC 14th Pastoral Anniversary and 72nd Pastor's Birthday: Pastor Robert and First Lady Shirley Lyons: 5 pm; Guests Rev. Michael Prince and Cross Church congregation

### March 11

NACP ACT-SO Meeting: Deadline day for applications for this year's competitions; 1 to 2:30 pm; Kent Branch Library

### March 11-12

Phillips Temple CME 100th Anniversary Celebration: The Anatomy of the Christian, "Holding on to God's Unchanging Hand;" Saturday - 8:30 am to 5 pm; Sunday - 11 am

### March 12

Calgary MBC 28th Pastoral Celebration: Pastor Floyd Smith Jr: 4 pm; Guests Rev. Melvin Barnes of Greater Faith Fellowship

### March 18

Flanders Rd Church of Christ Clothing Giveaway: 10 am to 1 pm; Clothing for all ages  
10th Annual WAVE (Women, Artists, Visionaries, Entrepreneurs) Festival: Lourdes University Franciscan Center; 10 am to 5 pm; Celebrating success and accomplishments of women artist of the region; Over 50 exhibitors; Proceeds go to local charities: 419-824-3751

## The Sojourner's Truth

Toledo's Truthful African American  
Owned and Operated Newspaper

Fletcher Word - Publisher and Editor

Becky McQueen - Business Manager

Tricia Hall - Reporter

Rev. D.L. Peryman - Columnist

Megan Davis - Columnist

Zahra Aprili - Columnist

Robin Reeves - Columnist

Jennifer Retholtz - Webmaster

Jessica Crans - Layout

A Certified MBE

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

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

[thetruth@thetruthtoledo.com](mailto:thetruth@thetruthtoledo.com)

[www.thetruthtoledo.com](http://www.thetruthtoledo.com)

# The Truth Examines Despicable Lending Practices- Part 2 – The Scourge of Payday Lenders

By Megan Davis

The Truth Reporter

Every morning on the car ride to work, the Rickey Smiley show plays an ad for Wefixmoney.com, a loan service that can “deposit up to \$1,000 into your checking account”, “as soon as tomorrow”, “with just a few short steps.”

Upon arriving at work and checking emails, a message comes in from Zippy Loan saying that you can apply for a loan up to \$15,000 in less than five minutes. Later, home after work, you open a letter in the mail with what looks like a check. The check says “Pay \$500 to the order of “insert name here.” Congratulations! “You are pre-qualified for a personal loan up to \$1000.” The letter is from Springleaf Finance Corporation.

All of these things happen when you have just paid your last payment to a “buy-here, pay-here” auto dealer, and now the car you purchased is in need of a new transmission. That’s a \$900 job, in many cases. What are you going to do? Trying to live on a budget does not always leave a cushion for incidentals. Your only means of transportation is down and you need to get to work, which makes the answer to the question above: DO WHAT NEEDS TO BE DONE!

You have been repeatedly hearing and seeing the advertisements offering you a quick way to get the money you need deposited directly in your bank account. They are just the solution for you. After all, the only requirements to obtain funds are a checking account and a source of income. You have a decision to make.

Getting an advertisement through email almost always seems sketchy and, if you are like most people, you do not like to deal with any financial transactions online. Perhaps the advertisement heard on the radio is trustworthy because a celebrity is backing it. All you have to do is make a call to the 800 number and give them your information to see if you are approved. No harm there.

Then there is the direct mailer, which seems to be more personal since it has your name on it. This offer from Springleaf presents options: go online to apply, call a toll free number to apply or make an appointment in Toledo/Holland to meet with a loan officer.

Being careful, you decide to go with the direct mail offer from Springleaf. Performing a search online for more information, you type in springleaf.com and are surprised when you see OneMain pop up. The site informs you immediately, that Springleaf is now OneMain. It further states that under this new name, the staff remains the same and that current customers can still access their accounts and pay back loans with no problem.



However, there is a problem. Often companies can be acquired by another company to convert equity into cash, to aid an aging owner in preserving his business or to avoid regulatory penalties from state and local entities.

Today, payday lending businesses in Ohio are expanding to a great degree by placing their businesses near minority and low-income neighborhoods. One in 10 adults, in Ohio, has taken out a payday loan. There are more than 836 payday loan stores in Ohio counties compared to approximately 800 McDonald’s locations. Ninety percent of those store fronts are owned by companies that do business in other states.

“I knew all 600 customers by name,” says Marie (not her real name), a former employee of a payday lending company, National Cash Advance, which later acquired Advance America. “The people borrowed every pay day. I would personally tell people who seemed concerned about not being able to stop, that they should try reducing the amount.” she adds.

Loan payments were due every pay day but many customers could not meet their obligation and were summoned to small claims court. Since the company Marie worked for was national, there was little local training. It also seemed that the out-of-state owners were not in the least concerned with the plight in which many of its customers found themselves, says Marie.

They would market themselves to gain more customers, offering little

... continued on page 4

how do I choose the best hospice?

We have the expertise and insight to provide exactly what you need - whether in your home, a nursing home or in our home-like Hospice Centers. We can help like no one else can. Starting right now.

HOSPICE OF NORTHWEST OHIO  
straight-answers.org

**DIXIE** Auto Leasing Toledo, OH

5880 N. Detroit  
**Month to Month Leasing**  
419-476-8674

WE ARE A FULL SERVICE BUSINESS

*Lending Practices... continued from page 3*

to no recourse for its struggling patrons. With payday loans, a person can take out multiple loans at different locations.

There are ways that companies like this can keep track of how many payday loans a client has at the same time and from which locations. Knowing that a customer is borrowing from multiple locations would raise a red flag with a reputable financial institution. However there are no rules that say it's illegal to do such multiple borrowing. The problem with this system is that it enables people to dig themselves gaping holes that are hard to climb out of.

"I always thought they were legal loan sharks," says Marie of her former employers. "Now they use an outside lender at National Cash Advance, NCP. Back when I worked there it was strictly cash advance. Now they do title loans, and longer term loans. Also taxes. The reason I quit working there was for personal moral reasons. I didn't like the trap it put people in." she adds.

The City of Toledo knows this all too well and is now moving to pass zoning restrictions on short-term lending. This is all a municipality has the authority to do since it cannot, by state law, regulate how the lenders actually operate.

In 2008, Ohio's legislature attempted to regulate the damage caused by payday lenders under House Bill 545. Within the year, lenders fought to partially overturn or limit the bill's impact on their industry. The legislation supposedly capped annual interest rates at 28 percent lowering the 2008 average payday lending rate of 391 percent.

With House Bill 545 in effect, payday lenders felt little pressure, certainly not enough to end their predatory practices. To avoid the mandate Ohio had to cap high interest rates, these businesses found loopholes to continue charging triple-digit interest rates. These loopholes are, in part, the Ohio Second Mortgage Act and the Credit Services Organization (CSO) Act which allow payday lenders to re-register their businesses, often changing their names. They can register as credit service

*... continued on page 5*

# Toledo Urban Federal Credit Union Assists Members Seeking Relief from Payday Lenders

*Sojourner's Truth Staff*

"I was just about going nuts," says William (not his real name) of his ordeal with pay day lenders. "I saw darkness all around me."

William's long journey into darkness began when he stopped into a pay day lender storefront to borrow just enough to pay off some gambling debts. Retired, and living as he does on a fixed income, the additional expense was burdensome. So he arranged for a \$500 loan that, within a few short years, would balloon into thousands of dollars in additional debt.

First there was the \$500 loan, for which he was required to repay a total of \$550 within 30 days. But that \$500 was not quite enough to pay off his original gambling debt. So after repaying the \$500, he was enticed into taking out a \$1,000 loan, which required a pay back of \$1,200.

Entrapped, William decided to go to several different pay-day shops and he was able to continue borrowing. "I kept messing myself up," he says.

Then, as time passed, he messed up big time. William went online where he was able to obtain a loan for \$5,000. The downside? He would have to pay back \$10,000 at the rate of \$580 per month. Never mind his fixed income, the lenders continued to open up their check-books and continued to drive him deeper into debt, into more than \$40,000 worth of debt.

"The system is set up so you don't get out of the system," says Suzette Cowell, president and CEO of Toledo Urban Federal Credit Union where William is a member. In 2016 Cowell started working with William to clear up his debts. She put him on a budget and started working with the lenders to clear up the mess.

They didn't make it easy on her. If she tried to pay with a credit union cashier's check, for example, they would charge her a \$75 fee.

To date, and in spite of the road blocks, Cowell and William have cleared up about half of his debt but the journey out of darkness has surprised the long-time banker. As they clear up one loan after another, the lenders keep trying to entice William to take on more debt. "It's the craziest thing to try to get out of this," she says. "I'm appalled by how they do business. They don't care if you have financial issues, they just want to give you another loan."

Cowell estimates that William will be in the clear somewhere between another six months to a year.

"I see a little light at the end because of Suzette," says William. "She's watching me like my mother," adds the 72-year old with a chuckle.



**NATURAL HAIR CARE & APPAREL**  
 Shop Online at [TheKitchenSalon.com](http://TheKitchenSalon.com)  
 Free Shipping On Orders \$40 Or More



**AFRICAN DASHIKIS**



**Hair & Loc Products**



**Accessories**



**Tams & Headwraps**

(419) 984-0395  
 info@thekitchensalon.com

[www.theglasscitygrind.com](http://www.theglasscitygrind.com)



**GLASS CITY GRIND**

**BUCKEYE BROADBAND**  
 SAT 8am - SUN 12pm  
 ON DEMAND





*Lending Practices... continued from page 4*

organizations which are not subject to fee limits. Currently, eight years after the passage of H.B. 545, Ohio has the highest average payday lending interest rates in the nation, according to a 2014 report from The Pew Charitable Trust – an interest rate of 591 percent.

In 2014, the Ohio Supreme Court reversed a Ninth District Court of Appeals decision that Ohio Neighborhood Finance, which runs Cashland stores, illegally used a mortgage lending license to get around state law cracking down on the lenders.

Writing for the unanimous court, Justice Judith L. French determined that the Short-Term Loan Act (STLA) does not prohibit lenders registered under the separate Mortgage Loan Act (MLA) from making interest-bearing, payday-style loans. Also, under the MLA, a registered lender is permitted to require that an interest-bearing loan be repaid in a single installment, Justice French wrote.

According to French, "It is not the role of the courts to establish legislative policy or to second-guess policy choices the General Assembly makes. If the General Assembly intended to preclude payday-style lending of any type except according to the requirements of the Short Term Loan Act (STLA), our determination that the legislation enacted in 2008 did not accomplish that intent will permit the General Assembly to make necessary amendments to accomplish that goal now."

Much to the chagrin of some lawmakers, Justice Paul E. Pfeifer made a similar statement in concurring with Justice French. Acknowledging that payday lending practices are unconscionable, Pfeifer commented that "It was as if the STLA did not exist. Not a single lender in Ohio is subject to the law." The legislation, wrote Pfeifer, is "smoke and mirrors," accomplishing "nothing."

Such companies are also not bound by the requirements of the Truth in Lending Act which protects people against inaccurate and unfair credit billing and credit card practices. There are no cards involved and payday lenders have the unique privilege of deducting money directly from a customer's bank account. Credit card companies also allow their customers to make payments on principal balances.

Anthony Curtis, a U.S. Army Officer and former Toledo resident, said of some of his friends that "soldiers got tangled in that web and found themselves in serious, serious financial despair." He referred the soldiers to a financial reconciliation program, but he said that the missing piece was education. "They just didn't understand the slippery slope they were getting onto," Curtis said.

That statement is true in the case of Officer Curtis' experience with his fellow soldiers and it is true among many Toledo residents who believe their only option to overcome financial woes is by getting short term loans that do not affect their credit score. The fact is, a person cannot know if she is qualified for a loan from a creditable financial institution if she does not ask.

Toothless regulations make it difficult for people such as Jayla (not her real name), who says, "I started with one, then had to get a second one to pay off the first. That cycle continued until I had five payday loans out at once. I paid off four of them and let one go to collections."

While the STLA needs to be reconstructed, it will take time to do it right even if legislators in Ohio have the heart and stomach for it. These

predators, which have been in this community for several years, are inflicting more harm than bringing help to their customers. Likewise, they are of no benefit to the city of Toledo as a whole.

These types of businesses do not promote economic growth within the community. Monies generated are not circulated throughout the area. In fact, most of the profits, approximately half a billion dollars in loan fees, depart the city for other locations which makes the lending companies the only winners in the equation.

In a major effort toward changing the devastating impact these companies have on the Toledo community local organizations, including the Toledo Local Initiatives Support Coalition (LISC), United Way of Greater Toledo, City of Toledo staff, and City Councilwoman Cecelia Adams, PhD., have worked closely with Advocates for Basic Legal Equality (ABLE) in drafting an ordinance that would provide reasonable zoning restrictions on payday and other short-term loan lenders.

In Toledo the legislation will prohibit a payday lending businesses from opening within 2,000 feet of an existing one and will only allow one such business for every 30,000 residents, according to Adams. This ordinance will not close existing businesses, but will prevent new short-term lenders from clustering in the city of Toledo.

"[The legislation] is designed to place reasonable restrictions on these businesses," says Adams.

Similar to ordinances passed in other Ohio cities, this ordinance also will not affect normal financial service providers such as credit unions and standard banks.

"No more predatory lending" they shouted as cars drove by the 1600 block of Sylvania Ave. They are the Sylvania Avenue Neighbors (SAN) a resident-led volunteer organization, who, on Saturday, February 18, 2017 gathered in front of Ohio Auto Loan for a press conference and protest in support of the proposed ordinance.

Greg Lyons, president of the SAN said that he would like to see more businesses in and around the Five Points area that promote economic growth. Payday lenders don't represent that type of business. "You gotta beat back the debt trap! You gotta beat, beat back the debt trap!" the protesters chanted.

Among those present for the protest were various neighbors, an occasional elected official such as Councilwoman Adams and staff from Financial Opportunity Center (the LISC and United Way initiative) holding signs offering free financial coaching by calling 211.

On March 9, 2017 at 2:00 p.m., the Toledo Plan Commission will meet at One Government Center to discuss the zoning legislation offered to cope with the current economic drain the city is experiencing due to the large number of short-term loan businesses – 43 within the city limits according to Adams. Other Ohio cities have already implemented zoning ordinances including Cleveland, Xenia, Parma and Cuyahoga Falls. These cities have received positive feedback regarding their successful experiences.

The importance of an ordinance like this guards the community against infiltration by "poverty pimps" as one sign called them during the protest.

Adams expresses similar sentiments about the impact of payday lenders on the areas they serve. "This is a carbuncle on the behind of our community," she says of such predators.

**DIXIE**  
**DIXIE CARS DIV. DIXIE AUTO LEASING INC**  
 5876 N. DETROIT AVE. TOLEDO, OHIO 43612  
**419-476-8678**  
 OFF LEASE - 4 DOOR SEDANS  
**\$2,500**  
 THIRTY DAY WARRANTY

**Join Us!**  
 Every Sundays at 5:30 p.m.  
 Let's FELLOWSHIP together - Acts 2:42

**Worship EXPERIENCE**



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

*Dr. John W. Williams, Pastor*



## A Weary Heart

By Dianne Hart Pettis, CRNP

*The Truth Contributor*

What do you do if you notice a strange symptom? Do you wait and see if it happens again? Do you Google it? Or do you go into denial and pretend it didn't happen?

What if more strange physical symptoms pop up, with increasing frequency? Unfortunately, when it comes to heart symptoms; we tend to decide that it was all in our imagination. Signs of an ill heart don't give us clues that you can readily see or feel until there has been significant damage.

Our hearts are meant to beat steadily for a good long time - beats created by healthy valves and strong muscles. Heart failure, or congestive heart failure as it is often called, occurs when the heart is not effective at pumping blood throughout the body. The heart is either too weak, or too stiff to pump. Noticeable symptoms (NOT to be ignored) are:

- Shortness of breath with exertion or when lying down
- Sudden, severe shortness of breath plus coughing up pink, foamy mucous
- Persistent wheezing or coughing up white or blood-tinged mucous
- Swelling of legs, ankles, and feet
- Swelling of abdomen
- Sudden weight gain/sudden change in clothes size

- Decreased ability to exercise, fatigue, and weakness
- Rapid or irregular heartbeat
- Chest pain
- Increase in need to urinate at night
- Nausea and decreased appetite
- Decrease in alertness or ability to concentrate

The four main types of heart failure account for these symptoms: Left-sided heart failure, Right-sided heart failure, Systolic heart failure, and Diastolic heart failure.

In Left-sided heart failure, blood and fluid backs up into the lungs, causing the shortness of breath and other respiratory problems. Right-sided heart failure causes blood and fluid to back up into the abdomen, legs, and feet.

In Systolic heart failure, the left ventricle (the left lower chamber of the heart) can't contract as vigorously as it should to adequately pump blood throughout the body. In Diastolic heart failure, the ventricle can't fully relax to allow the chamber to fill with blood to be ready to be pumped out again.

Heart failure happens after other acute or chronic health conditions have damaged or weakened the heart or valves. Some chronic conditions can also cause the heart muscle to become too stiff or enlarged. The heart is a very strong muscle, but if continued extra wear and tear occurs, like high blood pressure, clogged arteries, obesity, heart attacks, and faulty heart valves; then the heart becomes too damaged to work properly. Chronic diseases, such as Diabetes, HIV, and thyroid disease also contribute to heart damage.

Not all conditions causing heart failure can be reversed; but they can be improved with healthy lifestyle changes. Your primary care provider can prescribe treatments that can improve the signs and symptoms for a better quality of life – and to help you live longer.

Make sure you have annual physicals, routine medical appointments to manage any chronic illnesses, and commit to living a healthier lifestyle. Please seek emergency help immediately if you have chest pain, severe weakness, rapid/irregular heartbeats, or sudden and severe shortness of breath with pink or foamy mucous.



Dianne Pettis

Dianne Hart Pettis, CRNP  
724-375-7519

THE CHUCK EALEY  
FOUNDATION

### Undefeated Spirit Essay Contest 2016™

The Chuck Ealey Foundation, with assistance from Leadership Toledo, invites current high school seniors (public and parochial) in the greater Toledo community to participate in the **2017 Undefeated Spirit Essay Contest™**.

**Contest Rules:**

- Contest entrants must be a senior attending high school in the greater Toledo community
- Contest entrants must submit a written essay describing their *undefeated spirit* in 500 words or less (the format of the essay must be in any 12-point font and lines must be double-spaced). Essays must also contain the student's name and the name of his/her school
- The essay must be submitted electronically to [kristina@leadershiptoledo.org](mailto:kristina@leadershiptoledo.org) by Thursday, March 2, 2017 at 4:00 pm
- Essays entered into the contest will be scored by a panel of judges assembled by Leadership Toledo and The Chuck Ealey Foundation

**Contest Awards:**

- Judges will determine five finalists and one winning essay
- One \$500 scholarship award will be offered to assist the winner with educational expenses and four \$125 scholarships will be offered to the remaining finalists

**Awards Ceremony:**

- Work of the five finalists will be celebrated and the scholarship awarded during a reception on the campus of The University of Toledo on Sunday, April 2, 2017. Finalists will be notified through their school principal/contact.

Please direct questions to Kristina White at 419.241.7371 or [kristina@leadershiptoledo.org](mailto:kristina@leadershiptoledo.org)



Health Section • Health Section

# “Put Your Best Fork Forward”

Patrice Powers-Barker, OSU Extension, Lucas County  
The Truth Contributor

Every March the Academy of Nutrition and Dietetics designs an information campaign to help all of us celebrate National Nutrition Month®. This year, they recommend “Put Your Best Fork Forward” with the reminder that every bite counts. The good news is that we can start with small changes (like each bite) in order to develop healthy habits.

**What’s your eating style?** Your eating style can be as individual as you. Choose MyPlate advocates that there is more than one way to eat healthfully and everyone has their own eating style. A few factors that influence someone’s eating style might include culture, traditions, personal preferences and budget. What are your favorite healthy foods? How often do you enjoy those healthy foods? Make the majority of your choices from fruits, vegetables, whole grains, dairy and lean protein to develop your healthy eating style.

**How do you cook at home?** “Put Your Best Fork Forward” is advice for making selections when eating out and for making meals at home. Not only do you want to “Put Your Best Fork Forward” at home, you also want to keep the message in mind when making choices at the grocery store. Buy healthy, tasty food and practice cooking more at home. Use this month as a time to try new recipes and experiment with healthier ingredients.

**What is the right amount to eat and drink?** How much we eat is as important as what we eat. Choose MyPlate recommends that we focus on variety, amount and nutrition. As we choose to fill our plates with more of the healthier foods listed above, we can also decrease the amount of bites we take of the less healthy options. Choose foods – and beverages – with less saturated fat, sodium and added sugars. Increase serving sizes of vegetables, whole grains, fruits and water.

**What are your favorite physical activities?** The American Heart Association has an article titled, “5 Steps to Loving Exercise ... Or At Least Not Hating It”. Do you have a love/hate relationship with exercise? One goal is to find the physical activity that you love. As a complement to “Put Your Best Fork Forward” don’t forget to also put your best foot forward. When can you best fit in physical activity during your day? The recommendation for adults, for the week is to log at least 150 minutes of moderate intensity activity. Not only should that be spread out across the week, it’s also OK to do 10 – 15 minute sessions of physical activity at a time. It all adds up! Once you’re putting your best foot forward on a regular basis, keep doing it. If you slack off a day or so, pick back up where you ended.

**How do you utilize professionals?** Not only is it valuable to schedule preventative health appointments with a primary care physicians, but National Nutrition Month® is also an important time to highlight the professional work of registered dietitian nutritionists (RDNs). RDNs work with people of all ages for health and wellness. One of many things they can help with is

weight management and other ways to lower personal health risks. An RDN works with individuals to provide personalized and easy-to-follow nutrition advice to meet health needs.

**Looking for a fun community event?** Although this community art event is not specific to National Nutrition Month, Ohio State University Extension will be one of the community partners in attendance. You are invited to attend the Scott High School art and music celebration to recognize students in the area for their creative work. The event will be on Wednesday, March 8th from 5:00pm until 7:00pm. If you attend, please stop by the OSU Extension table to celebrate National Nutrition Month.

It’s March, National Nutrition Month®! What’s on your fork? More information can be found at the Academy of Nutrition and Dietetics at [www.eatright.org](http://www.eatright.org) and Choose MyPlate at <https://www.choosemyplate.gov/healthy-eating-style>



AFFORDABLE HOME OWNERSHIP

Get the  
lowdown on low,  
down payment  
options.



**Tasha Jacobs**  
NMLS# 1079844  
Retail Lender  
Toledo



**Susan Jester**  
NMLS# 43683  
Retail Lender  
Toledo

We help make your American Dream a reality.

A new home may seem out of reach if money is limited. If you’re a first-time home buyer, looking to move up, or just have limited funds for a down payment, First Federal Bank can offer you several special low and no down payment options. Contact us today and discover the options available for you.

- Home Possible® Mortgages
- MyCommunity® Mortgages
- FHA Loans
- USDA Loans
- And More!



**Gwen Sackinger**  
NMLS# 1059354  
Retail Lender  
Lima



**Joe Campbell**  
NMLS# 1338152  
Retail Lender  
Lima



*Better Together.*

First-Fed.com

**NOW OPEN!** 1707 Cherry St., Toledo | 419-214-4302  
(Inside the Seaway Marketplace)  
2920 W. Central Ave., Toledo | 419-537-9300  
2600 Allentown Rd., Lima | 419-224-2265  
2565 Shawnee Rd., Lima | 419-221-1312



Offer of credit subject to credit approval.

*Scott High School*

*Hall of Fame*

*Induction Ceremony and Luncheon*

SATURDAY MARCH 11, 2017 12:00PM  
(Doors Open at 11:30)  
**THE PINNACLE, MAUMEE**

**2017 INDUCTEES**

Gay Jean (Frye) Blossom (posthumously)  
Dr. Helen C. Cooks  
Edward B. Dixon Sr.  
Richard Eppstein  
Dr. Sharon Erel  
Dr. Gail (McKnight) Huffman-Joley  
Treva Jeffries  
Dr. Haig H. Kazazian, Jr.  
Dr. Donna D. Lawson-Cunningham  
Janet Quinn-Wyatt  
Joseph Sansbury

Tickets for this event are \$35 and are available at  
**HENRY'S JEWELRY**  
4909 Dorr St, Toledo, OH 43615  
or by contacting  
**DORIS JONES 419.324.6398**  
**dorisjj2000@yahoo.com**

For more information, Sponsorship Opportunities and Advertisement Available.  
Please contact Zahra Collins 419-450-3537 z@nathanielwaldon.com

Health Section • Health Section

# AKA's Host "Pink Goes Red" Community Impact Day

Special to The Truth

Alpha Kappa Alpha Sorority, Incorporated® remains focused on increasing health awareness of diseases that disproportionately affect the African-American community, such as stroke and heart disease.

On Friday, February 3, Alpha Kappa Alpha Sorority, Incorporated®, Zeta Alpha Omega Chapter of Toledo, Ohio, in conjunction with the National Wear Red Day Campaign by the American Heart Association, made an important impact in the greater Toledo community by emphasizing the common heart attack warning signs found in women.

Under the leadership of Chapter President Felicia Dunston; Vice President/Program Chairman Morgannia Dawson and "Pink Goes Red" Community Impact Day Chairman Kristina Johnson, educational postcards were disseminated throughout Toledo community churches, beauty salons, public libraries and ethnic restaurants to educate the public.

The event kicked off at Ruby's Kitchen, a local soul food restaurant, to coordinate the distribution of materials and to educate diners on the risks of heart disease. The overall goal is to reduce the death rate from coronary heart disease and stroke.

According to the Centers for Disease Control and Prevention (CDC), cardiovascular disease - including heart disease, stroke, and high blood pressure - is the leading cause of death for women in the U.S. Annually, one in every four women dies due to heart disease. For African-American women, it is the leading cause of death.

Prevention is the key and Alpha Kappa Alpha members urge everyone, especially African-American women and those most at risk, to monitor their blood pressure, get their cholesterol checked, adopt a healthy diet, don't smoke or quit, and participate in regular physical activity/exercise.



AKA members

The official colors of Alpha Kappa Alpha Sorority, Inc are pink and green, and members nationwide accented their colors for the day by wearing red to highlight the importance of preventing heart disease and stroke.



**HYPNOTIC BRASS ENSEMBLE**  
**Saturday, March 4: 8 P.M.**

Tickets at 419-381-8851 and [etix.com](http://etix.com)  
 Supported in part by Kingston Healthcare Company and Toledo.com

Toledo Museum of Art



## Ask Ryan

Ryan Rollison

The Truth Contributor

Dear Ryan,

I hope this email finds you well and blessed. I am concerned about my health! I am overweight and I have been trying to eat right for a few months, but see little change. Everyone says I should lose weight before I begin to exercise but it doesn't seem to be working for me. Do you have any helpful ideas that can get me started? Thank-you and God Bless

LWC

Dear LWC,

Well my first piece of advice is to quit asking people who are no more informed about it than you are. This is not the first time that I have heard the ridiculous claim to getting healthy or living a healthy lifestyle. I put that in a category as someone telling you to go buy gas before you purchase a car. Does that make sense to you? I sure hope not.

Here is the thing with that analogy: you will sit for months trying to lose weight and it's just not coming off fast enough to the point that you feel motivated to train. So, now you have wasted a few weeks/months waiting to get to some point (whatever that is) before you feel you are ready to start an exercise program.

The fact is simply: calories in vs. calories out! If you change your eating you should see some changes due to the fact that you cut calories in some way. It's a slow process but it's a start.

Now let's take another approach. It takes 3500 calories to burn just one pound of body fat. Let's say you cut your calories by 500 per day which would be that 3500 per week. You're not adding cal-

ories, which is good, and those are calories that your body doesn't have to burn off, but you already have stored body fat that you need to get rid of.

So why would you not exercise to burn more calories that you have stored as body fat? Why not kill a few birds with one stone? Speed up the fat-burning process by exercising while you cut your calorie.

Get in better condition now instead of waiting to see if you can lose "weight" before you start your workout program. By doing this your progress will be much faster, your caloric intake is cut down plus your burning calories which will lead to quicker fat loss and better results.

Notice I say fat loss! If you read my articles you

will know how I have stressed the difference between fat loss and weight loss.

Exercise can be very simple in the beginning and you do not have to do too much too fast. Start out with three days per week doing simple exercises. Now, I would assume you are overweight due to your question in the first place.

Start by doing an easy program I call Fast 5's. Five squats, 5 pushups, 5 sit-ups, 5 mountain climbers (10 total steps) then rest and repeat. Try to go through it two to three times, resting 60 seconds between the mountain climbers and starting over with the squats.

If you need more rest in the beginning then take it! Your goal is to get through the five to eight sets

... continued on page 13



Ryan Rollison

# We make owning a home easier.

Visit any KeyBank branch to get the answers you need.

KeyBank Mortgage® offers affordable home loan solutions. We take the time to find the right mortgage at the right price that will meet your specific needs:

- Purchase and refinance mortgage options
- Conventional, FHA, VA, USDA and Portfolio mortgage programs available
- Low-down-payment loan programs

Go to [key.com/mortgage](http://key.com/mortgage) or call 419-469-1610 for a consultation with a KeyBank Mortgage Advisor.

**KeyBank** 

KeyBank Mortgage is a division of KeyBank National Association. All credit, loan, and leasing products subject to credit approval. Key.com is a federally registered service mark of KeyCorp. ©2015 KeyCorp.  
KeyBank is Member FDIC. ADL8306 151005-13338



# ProMedica, Paramount Health Care Offer Online Health Visits

ProMedica and Paramount Health Care now offer video medical visits with healthcare providers 24 hours a day, seven days a week.

ProMedica OnDemand connects patients and families with healthcare providers through computers, tablets and smartphones via the ProMedica OnDemand mobile application or website. Medical experts can treat patients for a variety of non-emergency conditions such as colds, flu, bronchitis, sore throats, ear aches, eye infections, sinus and respiratory infections, and more. The service launched in early February.

"Between work and family, it can be challenging for patients to schedule office visits," said Daniel Cassavar, MD, president of ProMedica Physicians. "ProMedica OnDemand is a convenient and affordable way for patients to get the medical care they need at a time and location that is most convenient for them. To help facilitate continuity of care, visit notes can be shared with the patient's primary care provider with their consent."

ProMedica OnDemand costs \$49 or less per visit and accepts all major credit cards. The benefit option is available to Paramount commercial members. They pay the same office visit copay for the video-based service.

"We're excited to offer telehealth services to our members," said Jack Randolph, president of Paramount Health Care. "ProMedica OnDemand is one more way we are going above and beyond to improve health and well-being."

Telehealth is one of the fastest growing areas of health care. According to IHS Markit, the number of patients using telehealth globally will increase to 7 million by 2018, up from less than 350,000 in 2013. Additionally, an American Well Telehealth Index 2017 Consumer Survey found 65 percent of consumers would see their primary care provider over video.

For years, ProMedica has offered specialty telehealth services such as ProMedica Stroke Network, which allows stroke specialists at ProMedica Toledo Hospital to consult on stroke patients at rural and suburban hospi-

itals and ProMedica Home Health Care, which lets nurses remotely monitor patients in their home after a hospitalization. This new service will expand ProMedica's existing telehealth capabilities by allowing patients to receive care at any location they choose.

ProMedica OnDemand is offered in collaboration with American Well, a leading telehealth company.

"We are thrilled to be working alongside ProMedica – helping them to extend their reach by bringing care to the homes of the nearly five million people they serve," said Danielle Russella, president, customer solutions, American Well. "This is just the beginning of an exciting partnership. We have the opportunity to use innovative technology to improve the health and well-being of ProMedica's patients and their families through the convenience of online care."

For more information about ProMedica, visit [www.promedica.org/aboutus](http://www.promedica.org/aboutus).

## ProMedica Community Events in March

ProMedica will offer the following community events in March:

### Aromatherapy

Discuss the special ways that essential oils can be used for everyday health and wellness. This program is free to people with a cancer diagnosis and is sponsored by ProMedica Cancer Institute. Aromatherapy takes place the first and third Wednesday of each month. Call the Victory Center at 419-531-7600 for details.

Wednesdays, March 1 and 15

1 ? 2 p.m.

The Victory Center

5532 W. Central Ave., Suite B, Toledo, Ohio, 43615

### ProMedica Surgical Weight Loss Seminar

ProMedica Weight Loss Surgery invites you to attend a free surgical weight loss seminar. Our program provides surgical weight-loss options for adults facing severe obesity and related health issues like diabetes, hypertension and sleep apnea. You can register online at [promedica.org/bariatricseminar](http://promedica.org/bariatricseminar) or call 419-291-6777.

Tuesday, March 14

Monday, March 20

Wednesday, March 29

6 ? 8 p.m.

ProMedica Health and Wellness Center

Community Room

5700 Monroe St., Sylvania, Ohio, 43560

### Critical ConneXions

ProMedica Foundations, in collaboration with Harbor Behavioral Health and Fellowship for Christian Athletes, is hosting "Critical ConneXions." This event, emceed by professor, motivational speaker and author Clint Longenecker, PhD, of The University of Toledo, aims to educate and inspire coaches and youth leaders to play a more active role in identifying warning signs and addressing mental health issues affecting young people. Attendees will hear an inspiring and encouraging message from keynote speaker, former coaching legend and sports analyst Lou Holtz. Educational presentations by the Fellowship of Christian Athletes and Harbor Behavioral Health will address the mental health issues facing children and teens in our communities and provide the potentially life-saving tools and techniques coaches

... continued on page 11

Social Media Training

HOW TO  
MULTIPLY  
YOUR MESSAGE  
& GROW  
YOUR REACH  
WITH  
SOCIAL MEDIA

Marketing  
Branding  
& Managing



a FREE 30min consultation for  
ORGANIZATIONS, CHURCHES,  
PUBLIC FIGURES, BUSINESS OWNERS  
& CORPORATIONS



REGINA WHITTINGTON  
CEO of REGWHITT.COM

Regina has a passion for Christ and Social Media coaching and consulting. With years of experience in ministry and the business world, Regina can help you reach and impact the world utilizing the platforms of social media.

CALL 567-703-6272 TODAY!  
[www.regwhitt.com](http://www.regwhitt.com)

# Natural Tips to Beat Seasonal Respiratory Health Challenges

(StatePoint) Spring and summer can be particularly difficult times of year for those with respiratory health challenges, when simple activities like gardening, walking the dog and reading a book on the patio can cause itching, wheezing, sneezing and trouble breathing.

"It is all about improving one's immune function in response to environmental factors, which can mean the difference between perpetual discomfort and a happy, vital spring and summer," says Kelly Heim, PhD, senior director of Scientific Affairs at Pure Encapsulations, a leading manufacturer of dietary supplements.

Whether you are looking to make your garden the envy of the neighborhood, or you simply want to stay active and comfortable while enjoying the outdoors, consider the following treatments and tips.

## Something Sweet

Honey isn't just delicious; it can be therapeutic, potentially helping you to alleviate seasonal symptoms. However, it is important you select honey produced in your local area for this strategy to work. You should also know that this immunotherapeutic approach won't protect against all the causes of respiratory health challenges.

## Dietary Supplements

Your nutritional intake can have a large impact on the way you feel in spring. Consider a dietary supplement designed to support both innate and adaptive immune response. For example, Pure Encapsulations Aller-Essentials with EpiCor contains a blend of nutrients and herbal extracts designed to promote healthy immune function in response to environmental factors.

Research suggests that it enhances natural killer cell activation, B cell and T cell function, and salivary IgA levels; and that the quercetin, hesperidin and vitamin C in the supplement provide additional support for stabilizing mast cells which can release histamines and exacerbate respiratory issues. More information can be found at [PureEncapsulations.com/alleressentials](http://PureEncapsulations.com/alleressentials).

## Practical Considerations

While building up your immune response is crucial in the battle against respiratory problems, you can make your home a healthy oasis from with a few practical considerations. Create a makeshift mudroom or landing zone in your foyer. Remove shoes and outer layers when you get home, and ask your guests to do the same upon arrival.

Keep your bedroom particularly protected from the outdoors, for example, don't toss the same jeans and clothing that have been on a picnic blanket on your bedspread. Wash your hair in the evening before going to sleep, particularly after a day in the garden, and remember to change and launder your pillows and linens regularly.

## Ask a Doctor

When it comes to health, there is no one-size-fits all solution. Talk with your health care provider, who can help you pinpoint the exact source of

your suffering, in order to determine the best treatment options for you.

With a few lifestyle changes, you can look forward to a season of breathing easy.

## ProMedica Events... continued from page 10

and leaders need to recognize mental health warning signs in the young people they serve. This event is open to the public. Tickets are \$10 and may be purchased at [www.criticalconnexions.org](http://www.criticalconnexions.org) or the Huntington Center Box Office.

Saturday, March 18  
9 a.m. – Noon  
Huntington Center  
500 Jefferson Ave., Toledo, Ohio, 43604

## Stroke Support Group

This monthly support group is for stroke survivors and their caregivers. The topic for this month is Struggling with Aphasia, with a speaker from the University of Toledo Medical Center's DaZy Aphasia Centre. Our support group provides an opportunity for stroke survivors and supporters to share their experiences with one another and receive guidance from clinical stroke specialists. By participating, you will also have access to the many different community resources available. To learn more about ProMedica's stroke support group, call 419-291-7537 or email [stroke.support@promedica.org](mailto:stroke.support@promedica.org).

Thursday, March 23  
4 ? 6 p.m.  
ProMedica Flower Hospital  
Conference Center  
5200 Harroun Road, Sylvania, Ohio, 43560



## Classes & Events

Toledo-Lucas County Public Library



### Teen Job Fair Workshops

#### Let the Words Speak For You

Teens, are you planning on seeking a summer job? Get help learning how to create a resume that stands out from the rest. Participants should bring a flash (USB) drive to save their workshop materials.

Saturday, February 18, 2017 10:00 AM - 11:30 AM Oregon Branch - 3340 Dustin Rd. (419.259.5250)  
Tuesday, March 07, 2017 4:00 PM - 5:30 PM Kent Branch - 3101 Collingwood Blvd. (419.259.5340)  
Tuesday, March 14, 2017 6:00 PM - 7:30 PM Main Library - 325 North Michigan St. (419.259.5200)

#### Interviewing 101

Thinking about a summer job? A big stumbling block for many teens is how to make a good impression at the job interview. Learn the basic elements of an interview and key tips for teens to help them impress employers.

Saturday, February 18, 2017 2:00 PM - 4:00 PM West Toledo Branch - 1320 Sylvania Ave. (419.259.5290)  
Saturday, February 25, 2017 10:00 AM - 11:30 AM Oregon Branch - 3340 Dustin Rd. (419.259.5250)  
Saturday, February 25, 2017 2:00 PM - 3:30 PM Maumee Branch - 501 River Rd. (419.259.5360)  
Tuesday, March 14, 2017 4:00 PM - 5:30 PM Kent Branch - 3101 Collingwood Blvd. (419.259.5340)  
Wednesday, March 15, 2017 6:00 PM - 7:30 PM Main Library - 325 North Michigan St. (419.259.5200)

#### I've Got the Job, Now How Do I Keep It?

Thinking about a summer job - you may be ready to look for that elusive job, but do you have the skills to keep it? Employers expect some of the same basic behaviors from their employees. Learn how you can be the kind of employee they want to keep!

Saturday, March 04, 2017 10:00 AM - 11:30 AM Oregon Branch - 3340 Dustin Rd. (419.259.5250)  
Saturday, March 04, 2017 2:00 PM - 4:00 PM West Toledo Branch - 1320 Sylvania Ave. (419.259.5290)  
Saturday, March 11, 2017 2:00 PM - 3:30 PM Maumee Branch - 501 River Rd. (419.259.5360)  
Thursday, March 16, 2017 6:00 PM - 7:30 PM Main Library - 325 North Michigan St. (419.259.5200)  
Tuesday, March 21, 2017 4:00 PM - 5:30 PM Kent Branch - 3101 Collingwood Blvd. (419.259.5340)

These workshop are presented to help teens prepare for the City of Toledo Youth Commission's Teen Job Fair on April 1, 2017 at the Seagate Convention Centre or to help them with the summer job search.

Registration is recommended at workshops as seating is limited

Interpreters for the hearing impaired are available. Requests must be made at least one week in advance of all programs by calling 419.259.5266.

*The African American Leadership Caucus*

# Celebrating the Life and Legacy Of Johnnye Van Buren Warnsley, M. Ed.

*September 8, 1946 – February 11, 2017*

## The Warnsley Way

You cannot teach who you cannot reach

You cannot lead who you do not love

From the first time I met her I knew what it was

Something special, rare and uncanny in this world



*Warnsley and President Obama*

She gave without expectation

Held true to who she was no matter what the situation

She knew how to pick the exact spot with perfect timing in order to tell you what you needed to hear

And Even in the midst of ...(it all)..., she refused to operate off of fear

Confident and polished without being overbearing

Passionate and firm

While always being caring

She knew when to pick you up and dust you off but would not hesitate to let you know you went too far

You knew she had your back

Because no matter what your walk of life consisted of

She met you where you were at

Judgment free, with loving encouragement to do better

She was PROgressive, she did not have to be Aggressive

She was altruistic yet realistic all the time

Amazingly, she was

Chiseled by the wisdom of Shirley Chisolm

Anchored with the courage of Harriet Tubman

Only right she went home to the ancestors, she taught us about during the month of black history

Mrs. Warnsley is that history

She let the world know that the greatness within us is no mystery.....

She is what you get when the power of love overcomes the love of power

Knowing the importance of young people being trained up and groomed

She treated the entire city as her classroom...

She was a retired teacher who never retired, a woman who chose her words wisely yet always inspired, with grace and with class she never gave injustice a pass knowing that only what you do from the heart will last

In a selfish world, she was unselfishness personified....

Mrs. Warnsley was magic, and it was no hoax

May her legacy forever be honored and remain knowing that heaven is forever changed

See last week,

There was a classroom full of heavenly pupils

And the topic of the lecture was one that made them uncomfortable be-

# In Loving Memory of Cynthia Snodgrass Harper

*July 9, 1953 – March 16, 2016*

## We Lost A Mother With A Heart of Gold

We lost a mother with a heart of gold;

How much we miss her can never be told.

She shared our troubles and helped us along;

If we follow in her footsteps, we will never go wrong.



*Cynthia Snodgrass Harper*

She was a mother so very rare,

Content in her home and always there.

On earth, she toiled; in Heaven, she rests:

God bless you, Mother; You were one of the best

Cynthia Snodgrass was welcomed into the world by her loving parents, Marshall and Edna Snodgrass on July 9, 1953. A native of Toledo, she graduated from Woodward High School in 1971 and was a member of True Vine Missionary Baptist Church.

Over the years, she worked for GenCorp, TARPS and TARTA.

Cynthia considered her greatest achievement to be her children whom she loved with her entire being: Marshall Snodgrass, Eva Harper and Maurice Harper. Cynthia had the opportunity to welcome into the world her grandchildren whom she loved unconditionally: Rasean Snodgrass, Maureese Kelly, Shi'Ann Crawford, KaVon and Kaleah Harper, Noah Crawford and Naraelle Byers.

She was fortunate to be able to see and love her great granddaughter, Zy'airah Kelly, and to know that another was on the way.

Her siblings – Leon C. (Ida) Barnett Sr., James Snodgrass Sr., Ann Marie Hall, Marlana (Richard) Hinton-Carter, Eva Mae (Pete) Lyle – cherish her memory still and will always do so, as will her aunts, uncles, nieces, nephews and numerous cousins, along with special nephew, Devon (Kojak) Hall.

Cynthia went through life knowing that she had many lifelong friendships, all of which she cherished.

cause it was one of the sort that they were not use to

So the angel tried to explain that in order to get the most out of the lesson that the students would have to allow themselves to dig a bit deeper

Telling them that in order to grow you have to be challenged

And rather they accepted this or not was their choice

But this particular class required the best and the brightest

So, that's when from the heavens she heard a heavenly voice

Say, "Johnnye, you have served well"

You gave all you had, called them to task

You grabbed ahold to as many as you could reach

But now I have an extra special class and I only know one teacher that is qualified to teach

With Love,

Norris Finley Jr. (Elevated Thinkin)

Celebrating the life, legacy, and unselfish contribution, Mrs. Johnnye Van Buren Warnsley has given to the advancement of African Americans.

# Spy on History: Mary Bowser and the Civil War Spy Ring by Enigma Alberti & Tony Cliff

By Terri Schlichenmeyer

The Truth Contributor

You've seen a lot of things you weren't supposed to see.

Some might call you "snoopy." Others might say you're "nosy," but you understand that keeping your eyes open, finding information, and knowing what you're not supposed to know can sometimes be a good thing. And in the new book *Spy on History: Mary Bowser and the Civil War Spy Ring* by Enigma Alberti & Tony Cliff, sleuthing and snooping can change history.

c. 2017  
Workman  
\$12.95 / \$19.95 Canada  
96 pages plus extras

Bet Van Lew knew that what she was about to ask of Mary Bowser was huge.

Once a slave owned by Bet's family, Mary had given Bet many things through the years; when Bet freed the Van Lew family's slaves, Mary kept in touch with her Quaker friend, who had ensured that Mary got a good education. Theirs was a strong bond, but Bet now had a problem.

She was pulling together "a network of spies" to help Union forces in the Civil War. Bet knew that with Mary's schooling and smarts, Mary would be the right person to gather intelligence inside the Confederate White House, where President Jefferson Davis lived with his family. Bet *had* to ask for help.

She needed Mary.

Every enslaved person in the South needed Mary.

It would be dangerous. Mary had to keep to herself and pretend that she wasn't very smart, and that she couldn't understand writing or maps. She memorized every scrap of information she found, then she snuck the information out of the Davis household and into the hands of the people it would help.

But she had to be very careful: getting caught could mean getting caught by the neck at the end of a rope because the Confederacy was quick to punish spies with death.

Could Mary find the most important clues of all before someone saw her spying?

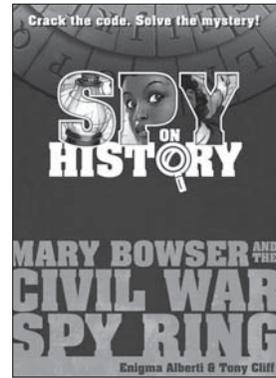
Loosely based on a real person and a true story, *Spy on History: Mary Bowser and the Civil War Spy Ring* is a story that's as exciting as they come. I have to admit, I was breathless.

Even though your child might sense that things will resolve positively by the end of this story, authors Enigma Alberti (a "nom de plume") and Tony

Cliff surely raise a kid's adrenaline with a plot that both thrills and teaches. Yes, part of this tale is fictionalized but Mary – who actually existed, as did all of the people in this story – is a great role model; her bravery, wisdom, and (according to the authors) her smooth transition to post-war life is absolutely inspirational. What will further hold a young reader's imagination is the mystery woven inside the story itself; there are clues all over this book – even inside the title page! – and a side-story whodunit that's just plain fun.

This is a great introduction for Civil War buffs-in-the-making, young biography fans, and kids who are just learning

to appreciate thrillers as a genre, so get *Spy on History: Mary Bowser and the Civil War Spy Ring*. This is something your seven-to-11-year-old will want to see.



Kaptur... continued from page 2

cut in half in the District, from 13.3% in 2012 to 7% in 2015. [U.S. Census Bureau data]

- According to the House Energy and House Oversight Committees, **866,000 individuals in Ohio have gained coverage since the ACA was implemented** and could lose their coverage if the ACA is entirely or partially repealed.
- **212,046 individuals purchased high-quality Marketplace coverage** now stand to lose their coverage if the Republican Congress dismantles the exchanges.
- **174,448 individuals received financial assistance to purchase Marketplace coverage in 2016, averaging \$250 per individual**, and are at risk of having coverage become unaffordable if the Republican Congress eliminates the premium tax credits.
- **665,900 individuals enrolled in Medicaid under the ACA's Medicaid expansion** and could now stand to lose coverage if the Republican Congress eliminates the Medicaid expansion.
- **119,000 kids have gained coverage since the ACA was implemented.**
- **81,000 young adults were able to stay on a parent's health insurance plan thanks to the ACA.** They now stand to lose coverage if the Republican Congress eliminates the requirement that insurers allow children to stay on their parents' plans until age 26.

Ask Ryan... continued from page 9

without resting. As you progress, add reps, sets or both to increase intensity and results. Your progression and results will vary according to your efforts, so get started towards the NEW YOU and stop "weighting" around listening to people with wrong advice!

I always say, "Nothing changes unless you do something!" The more you do the more you change. So, do something and UNLEASH YOUR HERO!

If you have an organization, church group or club that would like to do Dream Bodies Fit Camp please call so we can get you going. Now is the time to get ready for summer.

ALSO, Dream Bodies along with CNC Fitness (Phil & Betty Thomas) will be hosting two seminars on March 17 and 31 @ 10:00 A.M. on "New-Tritition", exercise demonstrations on weight lifting technique, boot camps, cardio drumming, Pilates and much more all for ONLY \$5.00 per person. With chances to win free classes, training sessions and supplements. Please contact me for you reservation, space is limited.

Location: CNC FITNESS LIFESTYLES FITNESS FACILITY  
3350 WEST LASKEY RD.

(Laskey west of Secor side door entrance)

UNLEASH YOUR HERO!

Ryan Rollison

Dream Bodies

Toledo Ohio

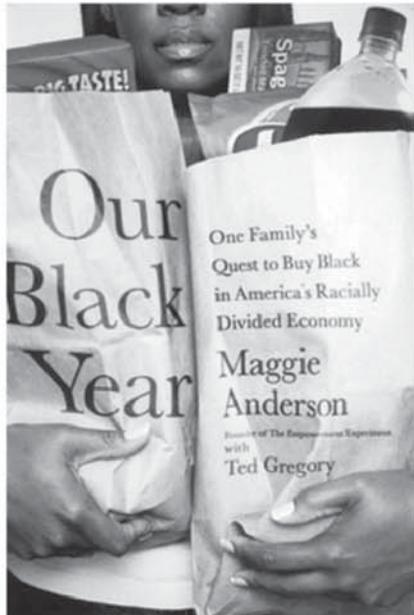
419-944-4200

mydreambodies.com

**THE TOLEDO BLACK**

# Market Place

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

**Our Black Year**

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

**Maggie Anderson**  
*Author of The Empowerment Experiences with Ted Gregory*

**LITTLE GENERATION DAY CARE**



419-724-7920

**NEED A RIDE?**

**TRANSPORTATION COMPANY**

**1.855.475.RIDE(7433)**

**Truth Art Gallery**

and Event Center

1811 Adams Street • Toledo, Ohio 43604

ADS POSTED ONLINE AT:  
[www.TheTruthToledo.com](http://www.TheTruthToledo.com) and  
[www.ToledoBlackMarketplace.com](http://www.ToledoBlackMarketplace.com)

**POZATV PROMOTIONS**  
 Making Your Marketing Dreams a Reality

**Monique Ward**  
 Owner/CEO

c 419.870.8757  
 b 347.692.8481

 Pozativ Promotions, LLC  
[pozativpromo@gmail.com](mailto:pozativpromo@gmail.com)

**A-1 BONDS**

**Tina Butts**  
 BAIL BONDS AGENT

**419-450-3325**

**24 HOURS**

**"THE GATHERING PLACE"**

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

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

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

**BOOK YOUR EVENTS NOW!**

**Child Care**

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



**RUBY'S**



4933 Dorr St. Toledo  
[msrubyskitchen.com](http://msrubyskitchen.com)

Attention Seniors:  
 House(s) For Rent.  
 Two Bedroom  
 Call (419) 708-2340

ADS POSTED ONLINE AT:  
[www.TheTruthToledo.com](http://www.TheTruthToledo.com)

**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  
 910 Woodbine Rd.  
 Toledo, Ohio

*Evangelist Tahara Reynolds*

*Bishop Joseph Marshall Jr., Pastor  
 Evangelist Calbert Mitchell, First Lady*

 Crusaders for Christ Church • [www.crusadersforchristchurch.org](http://www.crusadersforchristchurch.org)

**Charleston House of Toledo**

A Premiere Consignment Shop for the **Economical Conscious Woman**

**STOP BY AND SEE OUR LARGE SPRING AND SUMMER SELECTION**

**Sizes small to plus - excellent prices**

Designer Suits and Dresses  
 Elegant Hats - Name Brand Shoes  
 Open 10:00 a.m. - Tuesday thru Saturday  
 4055 Monroe Street - Toledo, Ohio  
 419.472.4648

**"THE GATHERING PLACE"**

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

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

Annual Membership available and receive complimentary Bookings Church and Organizational Bookings welcomed  
 Free Wi-Fi

**BOOK YOUR EVENTS NOW!**

# CLASSIFIEDS

March 1, 2017

Page 15

## NORTHGATE APARTMENTS

610 Stickney Avenue  
Toledo, Ohio 43604

\*Now Accepting Applications for 1 and  
2 Bedroom Apartment Homes\*

Senior Community for persons 55 years and older. Rent is based on income. Our Activity and Service Coordinators are on site. Heat included. Chauffeured transportation to nearby shopping and banks available.



EQUAL HOUSING  
OPPORTUNITY/EQUAL  
OPPORTUNITY  
EMPLOYER



## RENASCENCE OTTAWA AREA RESIDENCES

3 AND 4 Bedroom Single Family Homes  
with attached garages. Many homes newly  
remodeled and available immediately.

All appliances included.

Please call 419-389-0096/419-389-0096 or  
visit our office  
at 1258 Rockcress Drive, Toledo, OH 43615

Voice/TTY 1-800-553-0300.

Equal Housing Opportunity.

## FOR RENT

Two bedroom apartments for rent – plus  
Move-In Special.

419-708-2340

## FAMILY VISITS MONITOR (PART-TIME)

Oversees and facilitates visitations be-  
tween parents and children. 21 hrs/  
wk (**required to work afternoons,  
evenings and Saturdays**). Posi-  
tion starts at \$13.13/hr. w/benefits.

**Requirements:** HS diploma/equiv., valid  
driver's license, ins., and reliable auto.  
See complete position requirements at  
[www.lucaskids.net](http://www.lucaskids.net). Send resume to  
LCCS, Human Resources, 705 Adams St.,  
Toledo, OH 43604. EOE Valuing diver-  
sity

## ENVIRONMENTAL EDUCATION SPECIALIST

Metroparks of the Toledo Area is looking for  
a qualified individual to serve as Environ-  
mental Education Specialist. Position will  
involve development, production, imple-  
mentation, and presentation of programs  
and special events. Requires associate's  
degree in biology, environmental science,  
communication, education, or related field,  
or work experience equivalent to a degree.  
Experience presenting public or educa-  
tional programs, producing special events,  
educational and public program develop-  
ment, production, and evaluation required.  
Part time, up to 35 hours per week. \$13.02/  
hr. Go to [www.metroparkstoledo.com](http://www.metroparkstoledo.com) for  
complete list of position requirements and  
duties; must submit online application and  
resume by March 2nd. EOE

## LAND STEWARD

Metroparks of the Toledo Area has an  
opening for a Land Steward. Associate's  
degree or equivalent work experience in  
biology, natural resources, environmen-  
tal education or studies or related field.  
Minimum one year in environmental edu-  
cation or natural resource management.  
Valid driver's license required 35hrs/wk.  
\$13.67/hr.

Go to [www.MetroparksToledo.com](http://www.MetroparksToledo.com) to view  
detailed position description and job re-  
quirements. Apply online by March 2nd.  
EOE



## REQUEST FOR QUALIFICATIONS LAWN MAINTENANCE SERVICES

The Lucas County Land Bank is seeking  
qualified and efficient lawn maintenance  
contractors for the upcoming season. If  
your company specializes in grass-cutting  
at a large volume, we want you to apply!

Deadline to return Request for Qualification  
applications is March 13, 2017 at Noon to  
the Land Bank's office, One Government  
Center, Suite 580, Toledo, Ohio, 43604. A  
mandatory contractor informational meet-  
ing will be held on March 1, 2017 at 10:00  
a.m. at One Government Center, 1st Floor  
Conference Room. Complete details and  
the Request for Qualifications application  
can be found at the Land Bank's website  
at [www.LucasCountyLandBank.org](http://www.LucasCountyLandBank.org) or by  
visiting the Land Bank's office.

The Lucas County Land Bank is a com-  
munity organization whose mission is to  
return vacant and abandoned properties  
to productive use. MBE/WBE/EDGE con-  
tractors in the Toledo region are encour-  
aged to apply.

## ACCEPTING APPLICATIONS

### Accessible Country Trails I and Swan Creek West Apartments

One (1) and Two (2) bedroom (waitlist)

### Brookview Gardens

One (1) and Two (2) bedroom units (wait-  
list)

### Ottawa River Estates

One (1) bedroom units (waitlist)

### Woodside Village Apartments

One (1) bedroom units (waitlist)

**Qualifying physical or developmental  
disability required for all apartments  
listed above.**

Rent based on income.

### John H. McKissick Senior Apts. and Bridge Point Senior Village

One (1) bedroom units (waitlist)

**Must be 62 years of age or older**

Rent based on income.

Applications taken on a FIRST COME,  
FIRST SERVED BASIS  
**Thursday, March 9th, 2017 from 9:00am  
until 3:00pm**

5555 Airport Hwy., Toledo, OH  
Suite 145

All waitlists will be closed  
Thursday, March 9th at 3:00 PM

For more information call (419) 389-0361  
Monday through Friday, 8:30 AM – 4:30  
PM

Or visit [www.preferred-properties.org](http://www.preferred-properties.org)



**Notice to Bidders:** Inquiry # FY17-50, (Proj-  
ect # 1130-17-166) for Building Envelope  
Weatherproofing for the University of Toledo.  
Sealed bids for this project must be clearly  
marked with the project number on all inner  
and outer envelopes and/or shipping contain-  
ers. Bids must be addressed and delivered  
to the University of Toledo, Facilities and  
Construction, Plant Operations, Room 1100,  
2925 E. Rocket Drive, MS 216, Toledo, Ohio  
43606 before 2:00 p.m., Tuesday, March 21,  
2017. Bids will be publicly opened that same  
day at 2:05 p.m. in the Plant Operations Build-  
ing, Room 1000. Copies of Plans, Specifica-  
tions, and Bid Forms may be obtained from  
Becker Impressions, 4646 Angola Road, To-  
ledo, Ohio 43615. Call 419-385-5303 for an  
appointment to pick up bid package. A cost  
of \$75.00 will be charged per set. Any fur-  
ther information may be obtained from Craig  
Stough of Stough & Stough Architects at  
419-885-3583. One Pre-Bid Conference will  
be held on Tuesday, March 14, 2017 at 10:00  
a.m. in the Plant Operations Building, Room  
1000, at the University of Toledo, 2925 E.  
Rocket Drive, Toledo, OH 43606. Total Bid  
Guaranty and Contract Bond are required per  
section 153.54 of the Ohio Revised Code.  
EDGE Participation Goal: 15%. Project Es-  
timate: \$1,253,049.00; Breakdown: General  
Const: \$1,253,049.00.

# Spring 2017 updates effective March 19.

On Sunday, March 19, 2017, the TARTA spring route schedule will begin. As some routes will be affected by routing and time changes, new timetables and maps are available at [TARTA.com/Spring2017](http://TARTA.com/Spring2017)



- **2C Sylvania-Centennial/Franklin Park**  
- **DISCONTINUED** and replaced with 6 King Road/City of Sylvania
- **3 North/South Crosstown**  
- schedule adjustments on all trips; will no longer interline with route 2C/6 King Road/City of Sylvania
- **5 Dorr via UT Main Campus/5R Dorr/Richards**  
- schedule adjustments
- **6 King Road/City of Sylvania**  
- experimental route to replace 2C name, routing, and schedule adjustments; modification in routing with timepoints at Franklin Park Mall, Flower Hospital, Lourdes University, Meijer, and Wal-Mart
- **7 Sylvania Township Express via Central/Meijer Dr**  
- **DISCONTINUED**
- **10 Rossford Call-A-Ride**  
- schedule adjustments
- **10L Rossford via Hollywood Casino**  
- schedule adjustments
- **11/12/13/14 East Toledo**  
- schedule adjustments
- **15A Summit/Suder/Alexis**
- **15E Summit/Point Place via Alexis**  
- schedule adjustments
- **17B Lagrange/Bennett via Miracle Mile**
- **17E Lagrange/Eleanor via Miracle Mile**  
- schedule adjustments
- **22F Bancroft via UT Campus/Franklin Park**  
- schedule adjustments
- **24 Delaware/Kenwood via Westgate**
- **24T Delaware/Indian via Westgate**  
- schedule adjustments
- **27H Nebraska/Hill-Reynolds**
- **27N Nebraska/Angola-Wenz**  
- schedule adjustments
- **28/30 City Park/Indiana/Oakwood**  
- schedule adjustments
- **34 Detroit/Byrne/Western via UTM**  
- schedule adjustments
- **42 Miracle Mile with stops at Owens Corning**  
- **DISCONTINUED**
- **43 Maumee-Arrowhead/Western via UTM**  
- schedule adjustments
- **44X St Luke's Hospital**  
- schedule adjustments



100% wheelchair-accessible and bicycle rack-equipped.



419-243-RIDE | [TARTA.com](http://TARTA.com)

