



Volume 44, No. 1 *"And Ye Shall Know The Truth..."* March 29, 2017

Scott Honors Alumni



Former Scott Principals Johnny Hutton and Treva Jeffries; current Principal Carnel Smith

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Spring 2017 updates effective March 19.

On Sunday, March 19, 2017, the TARTA spring route schedule begins.

As some routes will be affected by routing and time changes, new timetables and maps are available at 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



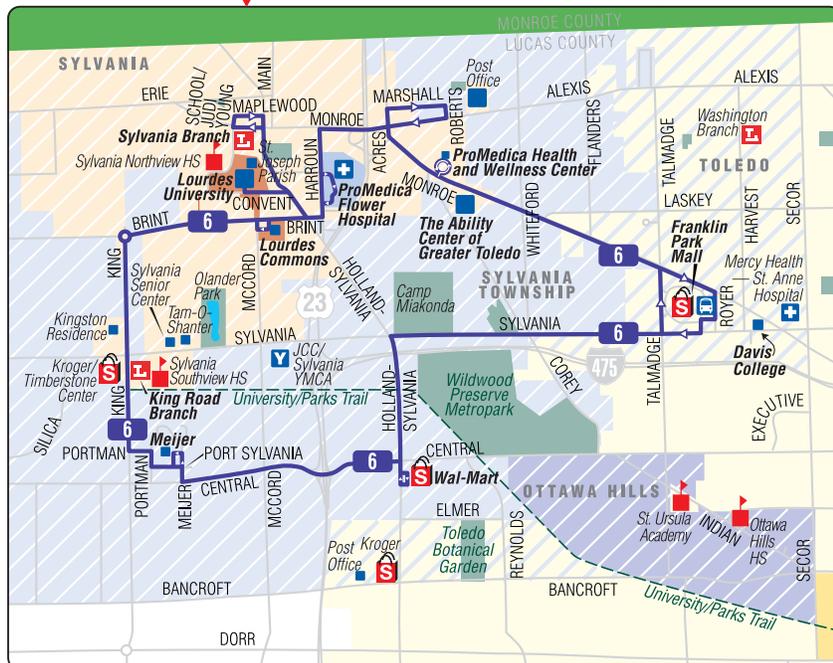
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The Truth Examines Despicable Lending Practices – Part 4 – Our Love of Cars ... And Bad Car Loans

By Megan Davis

Sojourner's Truth Reporter

As each New Year approaches, many people make resolutions and plans. Some want to lose weight; some want get married, find a new job, or buy a new car. After a month, or two or three, when that tax refund check comes in the mail, it is not uncommon for a single mother or a young man to use the extra funds to buy a car.

Often, in a moment of desperation, a mother will go to a car lot that does not check her credit, takes her down payment and sells her a car without questions asked on either party's part. Refund season, unfortunately, is a time when many people make uninformed, rash decisions about major transactions. Some may squander the money on clothing and lavish outings while others make larger purchases. Once the down payments are made, the ongoing payments become a thorn in their side and often leave them in a worse situation than before.

Thinking back on a time when she was a single mother, recently divorced and working two jobs, Dawn (not her real name) remembered how difficult it was to get back-and-forth to work with four children and no car.

She lived with her parents and had to rely on them or other family members and friends to not only help her get back-and-forth to work, but also transport her children back-and-forth to school and daycare.

As often occurs, when couples become separated or divorced, there are matters of financial issues that may go unresolved during divorce proceedings. Sometimes, the debts are split in half, but often there is one ex-partner who is left with the bulk of it.

Buy Here, Pay Here Auto Lots

In Dawn's case she was the person who carried most of the debt from the marriage since everything was in her name including utilities, lease agreements and other bills. Such debt prevented her from obtaining any type of personal loan to pay her bills or to purchase a much needed car.

During this time, in early 2000, there were numerous commercials on radio or television which catered to customers who had bad credit or no credit at all. These commercials explained that anyone who walked in with a down payment of at least \$500 could leave the same day with a vehicle of her own. The commercials also emphasized that there were no credit checks and no hassle.

Knowing that there was no chance that she could apply for a traditional bank loan, Dawn set out to save up money from her next paycheck in order to walk into a "buy here, pay here" dealer and drive away with a mini-van for her family.

She went to the now-defunct Baypoint Auto Sales which was close to where she lived, and walked the lot until she found a van. She went into the office and told the salesman that she was interested in the vehicle and let him know that she had her down payment of \$500 in hand.

Her father was with her and together they looked over the van and made sure everything worked. He checked under the hood then gave her the thumbs up. The salesman explained that payments were only \$50 per week and that it could be paid bi-weekly directly from her paycheck. She agreed, gave them the money, signed some documents and drove off with her first vehicle purchase as a single mother!

"This was a moment of empowerment for me," she recalled. "Being able to get a van for my kids and me was an amazing feeling. I couldn't have been more proud of myself." She will never forget her burgundy Dodge Grand Caravan.

At the beginning of the millennium, buy here, pay here car dealerships were popular throughout the city of Toledo, many of them concentrated on the east side along Woodville Road and Navarre Avenue. One could also drive down Laskey Road, Reynolds Road, Dorr Street and the Central Avenue strip and find a number of car dealerships that offered the buy here, pay here option. These auto

dealers attract consumers who have low to moderate incomes and those with poor credit ratings. The dealers charge outrageously high interest rates on their "in-house" loans.

"Once you buy a car from a dealer like this, you quickly have to start putting money into it" said Dawn. Cars sold in businesses like that are sold "as-is." Customers know this, but feel as though they have no other choice but to accept it and take the car. It is cheap enough to afford out of each check, goes the theory, and if you take good care of it, it should last a while.

Unfortunately, customers tend to find that once the car is paid off or nearing that point, they have sunk hundreds or even thousands of dollars into the vehicle for maintenance and repairs. Many times, these cars are in the auto graveyard before the final payments are made.

"I had to go back and get another van." Dawn said. Over the last 15 years, she has purchased five vehicles from buy here, pay here lots in Toledo including two from Nationwide Auto Finance.

Joe (not his real name), a former car salesman, has worked for both traditional auto dealers and buy here, pay here dealers. He explained that used cars are often sold as-is and that the main difference between a traditional auto dealer and the buy here, pay here dealer is that traditional auto companies will report delinquent payments to credit bureaus, affecting your overall credit score.

Another difference that sets predatory auto lenders apart from traditional ones is that the cars they sell are often purchased at auctions for little to nothing.

"The customer's down payment pays the value of the car and everything else is gravy" said Joe.

If a car is purchased from an auction for \$500, dealers can hike up the price to \$5,000 which is 10 times what the vehicle was worth, making this business quite lucrative.

"Most of the cars that are bought at an auction aren't even serviced. They take them straight to the lot. They may wash them and clean the inside, but that's it. Some are even purchased 10 or 20 at a time as-is and customers are at the mercy of the dealer. When you make the purchase, you're already starting upside down," Joe continued.

When stuck with the almost immediate need for repairs, customers often find themselves in a situation of having to pay for expensive car repairs while still maintaining the weekly payments. If too many payments are missed, the car may be repossessed. This is when they turn to payday lenders or to title loan companies if they managed to pay the car off but still need numerous repairs.

In 2012, Attorney General Mike Dewine sued two buy here, pay here dealerships – Keep It Moving Auto in Cleveland and Auto Finance South of Columbus – citing violations of Ohio's consumer laws. More than 50 complaints sparked an investigation and a subsequent lawsuit. Violations included:

- Failure to notify consumers of payment due dates or the total cost of credit resulting in acceleration clauses that require consumers who defaulted on payments to pay the balance in full immediately.
- Failure to obtain certificates of title in the time required by law

To resolve title complaints, the Ohio Attorney General's office provided more than \$9,000 in consumer restitution through the Title Defect Rescission Fund. DeWine cautions buyers to be prepared when buying a vehicle by researching the dealer's reputation, being clear on payment schedules and getting it in writing and to be sure that the documents are completely filled out, with no blanks where dealers can write in other stipulations without customer knowledge.

"When you come to the Toledo Urban Federal Credit Union and want to apply for a loan, we give the customer the application to complete. When you go into a buy here, pay here lender, you sit

... continued on page 4

Despicable Lending Practices... continued from page 3

down at their desk, and they ask you questions and fill an application out for you, making it impossible for you to read the documents and have an understanding of what you're agreeing to," said Suzette Cowell, CEO of TUFUCU.

Auto Title Loan Companies

Often times, customers who fall behind on expenses will go to title loan companies to borrow against their vehicle's title to catch up on their bills. The car must be paid off and owned by the borrower.

Carmen owned a Trailblazer that needed underbody work, she recalls about that very stressful time in November 2015 when she got involved with an auto title lender. She went to Cash Max – a self-styled credit service organization – on Glendale and Reynolds and arranged to borrow \$1,500 to have her car work done.

The \$1,500 loan required her to pay, monthly, \$402.87 in interest and fees and Cash Max received the title for the Trailblazer. As a credit service organization (CSO), Cash Max is not required to observe state laws restricting the cap on annual percentage rates (APR) that pay day or auto title lenders must observe. According to an Ohio Supreme Court ruling in 2014, the sky's the limit.

In this case, the APR Carmen was obliged to pay was around 225 percent.

Carmen paid her monthly fees until June of the following year when, due to the summer school recess, she was unable to work. Her payments stopped and the lender sent the collection agencies after her, as her balance continued to grow. When she started work again in August, she was able to make arrangements to start paying again but, by this time, the \$1,500 principal had ballooned to \$2,291.19.

Naturally Carmen could not make much headway towards paying

... continued on page 12

Ready to Buy a Car ... Start Here!

Special to The Truth

Tax return season is here and many businesses, including car dealerships, hope that you will spend your refund with them. "This time of year, we see lots of 'hot deals' being advertised. If you are hoping to take advantage of the sales, it's important to thoroughly evaluate your purchase so that you are not the one being taken advantage of," said Susan Jester, Community Retail Lender at First Federal Bank. We have these tips to consider before purchasing a new vehicle.



Susan Jester

1. Research your financing options. Having your financing already in place can greatly simplify the overall purchase process. Start with your financial intuition and then your local dealerships to understand what loan options are available and determine which one fits your situation. Get pre-approved for an auto loan before shopping for a vehicle. By doing so you'll know the interest rate and amount you are qualified to buy. Plus, it may give you additional negotiating power because you already have financing in place.

2. Know what you can spend. Take some time to review the cash coming into your household and how much is going out. When considering how much you can afford to spend on your car per month keep in mind the cost of insurance, vehicle registration fees and fuel. Don't forget to leave a little room in your budget for emergencies that may pop up.

3. Read all of the fine print. Ask for a printed copy of the contract and take it home to review. This will give you time to thoroughly read the contract without the pressure of a salesperson looking over your shoulder. The key item you want to review is the term, or length of the loan.

4. Bring a friend. Particularly if you have a car-savvy friend and it's someone that you trust. This way you can make sure the car is in good condition.

For most, a new car is the second most expensive purchase they make, which is why it is important to take your time and find a vehicle that is best suited for your needs. For more advice on managing for finances, talk with a lending professional at First Federal Bank. Find the nearest location at First-Fed.com.

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Observing the Fiftieth Anniversary of Martin Luther King, Jr.'s "Our Time to Break Silence"

By Lynne Hamer

Special to The Truth

On April 4, 1967, Dr. Martin Luther King, Jr. delivered his famous speech, "Beyond Vietnam: A Time to Break Silence," at the Riverside Church in New York City.

On April 4, 2017, organized by the National Council of Elders, groups across the nation will come together to read and to be inspired by "Dr. King's vision of a radical revolution of values."

One such reading will take place at Monroe Street Church on Tuesday at 7 p.m. Groups and individuals are invited to participate in the reading, and the public is welcome to attend the event.

This event will follow the directives of the National Council of Elders, which is calling on "schools, churches, civil rights groups, labor organizations, museums, community organizations, and others... in building this movement to break silence, promote dialogue and engage in nonviolent direct action."

In his speech "A Time to Break Silence," Dr. King noted, "When machines and computers, profit motives and property rights are considered more important than people, the giant triplets of racism, materialism, and militarism are incapable of being conquered."

With this statement, Dr. King connected racism with oppression of all types. Almost exactly one year after this speech, Dr. King was assassinated.

Speaking about his book *Death of a King* (2014), Tavis Smiley has noted, "King had a moral compass that allowed him to speak courageously with candor and clarity. When he came out so forcefully against the Vietnam War, he was challenging a myriad of varied political interests—both left and right, black and white. To say nothing of how the media labeled him "un-American." King was essentially abandoned and was no longer regarded as one of the most admired Americans. He had become *persona non grata*."

This radical side of Dr. King has remained largely suppressed, unknown and untaught, with Dr. King presented as a "sanitized" American hero. One increasingly common criticism of Martin Luther King Day and the lessons surrounding it is that Dr. King is presented in a sanitized, over-simplified version, as someone who simply "had a dream."

The "Time to Break Silence" speech was a call to action by all people to end oppression. King linked the reduction of humanitarian, social programs for the neediest of Americans at home, to the increased spending on military intervention, under increasingly questioned circumstances, in Vietnam. Full text and audio of Dr. King's speech is available at http://kingencyclopedia.stanford.edu/encyclopedia/documentsentry/doc_beyond_vietnam/

Some educators, both in classrooms and in public arenas, have developed lessons around "Time to Break Silence" that teach the call to action that King made. One notable resource is "Hidden in Plain Sight: Martin Luther King's Radical Vision," a teacher's guide developed by the Oakland Unified School District and available at <http://urbandreams.ousd.k12.ca.us>.

The author of this guide, high school teacher Craig Gordon, describes it as attempting "to help students penetrate the curtain of clichés and lies the cor-

porate media have erected around Martin Luther King, Jr., in order to make him "safe" for public consumption" (<http://urbandreams.ousd.k12.ca.us>). It is an extensive resource for classroom teachers, community leaders, and self-educating individuals.

The National Council of Elders is taking the speech outside the classroom with its challenge for Americans to "break this deadly silence" that followed King's call for all Americans to join together to oppose the violence that comes from racism, materialism, and militarism. The Council's call for readings of the speech to be made across the nation is with the goal of bringing contemporary activists and citizens at large together to hear, think deeply on, and be inspired by Dr. King's insights.

The Council was founded by Rev. James Lawson, Jr. and Rev. Phillip Lawson in 2009. Their goal was and is to gather veterans of 20th century civil rights, justice, environmental, LGBT, and peace movements together in order to inspire the next generations of leaders. Their purpose is to provide support and collective wisdom to current social rights and justice movements.

As detailed in their biographical profiles on the National Council of Elders website (www.nationalcouncilofelders.com), Rev. James Lawson, Jr. served as a missionary in India where "he was profoundly influenced by Gandhi's principles and practice of nonviolence. Lawson taught nonviolence to many future leaders of the Civil Rights Movement including Martin Luther King, Jr. and was a primary organizer of the nonviolent Sit-in movement and the Student Nonviolent Coordinating Committee (SNCC)."

Rev. Phillip Lawson was "trained in nonviolence by Bayard Rustin, ... [and] marched with Dr. King from Selma to Montgomery. He was subpoenaed by Congress for his ties with Black Panther Party and his controversial visits to North Vietnam.... [With] the Black Alliance for Just Immigration, Rev. Larson helped organize the transition of 300,000 refugees from Central America."

The Council's call for nationwide readings of the speech provides an opportunity for individuals and groups that focus on separate areas of concern to see the relationship between them, and to come together to meet the needs of today.

A group reading of the speech will take place at Monroe Street Church on Tuesday, April 4, at 7 p.m. The speech is powerful: no commentary about the speech nor about the organizations represented will be necessary. After the reading, all are invited to stay for refreshments and socializing. During this time, individuals might choose to discuss the reading and its implications with each other, or not.

Those who would like to participate in presenting the reading are invited to come to a rehearsal at the church on Sunday, April 2, at 7 p.m. Parts will be distributed at that time.

The church is located at 3613 Monroe Street, Toledo. More information is available on the church website at <http://www.monroestumc.com/> or by calling the church office at 419-473-1167.

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Now Comes the Beginning of the End

By Lafe Tolliver, Esq

Guest Column

If you have been watching the ongoing soap opera called, "Trump In The White House" and have followed the recent disclosures from the 17 intelligence agencies and the FBI, you should be noticing a pattern.

And that pattern is that Trump is about to be the Humpty Dumpty that sat on the wall and is about to take a great fall.

I believe that the vultures are circling the carcass and Trump's forever dumb and dumber endless twitters will end in a final tweet when he is forced to leave the White House in utter humiliation and disgrace.

And why? Partly because he is an inveterate liar and a discombobulated person who affixes himself to wacky tales and pure hogwash about anything that fits his alt-reality.

Trump has repeatedly shown that he is impervious to being grounded in truth. Rather, he prefers chaos and lies and mis-directions in the sense that he actually believes that he is accomplishing something great for his fawning base.

Think about it. Trump rocketed to fame when he first believed the gargantuan lie that the former president was born in Kenya and thus was an illegal alien who ran for the presidency and won it.

For five years, Trump ran with that tall tale in spite of glaring evidence to the contrary but he stuck with it because it reaped a harvest of similar gullible persons who also had itching ears and thus wanted to believe that lie about President Obama.

From that time on, Trump was able to gauge the "sense" of a disgruntled electorate who wanted change and not be left in the backwaters of politics which did not do what they wanted to see happen.

As a circus clown and circus barker, Trump was more than willing to engage in bombastic rhetoric and to utter lies and mis-directions if they were reasonably calculated for him to reach his goal: the White House.

The media is nigh overwhelmed with keeping up with his twitter lies and confabulations. Trump tweets out dozens and dozens of tweets a week and with so many being outright lies and half-truths, he can cause a person to wring his hands in despair and wonder if the statements from the White House are ever to be believed.

But, and this is the big enchilada...Trump grabbed a rhetorical lightning bolt and threw it at President Obama and accused the president of a felony.

He said in no uncertain terms that Obama personally ordered his Trump Towers to be wiretapped! Not only did Trump utter this ghastly lie with a straight face but even when the FBI and others came out and said that there was absolutely no truth to that canard, President Trump simply called it FAKE NEWS! and doubled down on that lie!

Now, here is something that has not yet been raised in polite company but I will raise it with you: With Trump first accusing Obama of being an illegitimate president and thus should have been impeached to get rid of him, isn't it telling that Obama was also on the receiving end of Trump's next humungous lie of the wiretapping Trump Tower?

What that tells me is that this thing with Obama is not political but has racial overtones to it. Trump has deep contempt for the Obamas and that contempt is borne partly due to racial antagonisms that Trump has touted in his virulent campaign and his association with the right winger, Steve Bannon.

No one yet in the mass media has raised the "race card" regarding that Trump's two major smear attacks have been against a black man and a black man who showed so much class and intelligence as president that Trump was not and is not worthy to shine Obama's shoes.

Of course, Trump does not have the class, compassion or moral backbone to apologize to Obama or to his wife, Michelle or to their two daughters for the awful and slanderous things he has said about her husband and their father.

But, as the investigative wagons are circling around its prey, Trump, you will begin to see more unraveling of this unhinged person because he knows his time is short and he must do all he can to mis-direct and deflect from himself and his sycophantic followers.

I suspect, as in the Nixon/Watergate scenario, that someone in Trump's inner circle will get "relegion" and start singing like a coal mine canary if and when he, or she, can get transactional immunity from any prosecution for any wrongdoing in exchange for his insider testimony.

I suspect that eventually either the Senate or the House will subpoena from the IRS the tax returns of Donald Trump and we, as a nation, will have a collective gasp at the findings when we see that the president is "mobbed up" with Russian fat cats and billionaires because they supplied needed cash that Trump sought out in order to stay afloat during a critical time in his business life.

I suspect that once the several investigations are done involving Putin and company, that they will evidence a pattern and practice of Trump and company having engaged in acts and deeds that sold America short and, for that, Trump will be impeached and tossed out of office.

It is beyond anyone's rational comprehension that Donald Trump loves all things Russian and has and is still willing to diss his own intelligence reports and still make "moony eyes" at Vladimir Putin.

I mean, what is up with that? Trump has been dismissive of his own country's reports about the evil empire, Russia, but yet Trump, like a moth to a candle, can't help himself by still throwing kisses at Putin and company.

My explanation for this bizarre conduct? Simple: The "Russkies" have the damaged goods on Trump and company and Trump and company are playing ball according to the rules from the Kremlin...or else!

When the details of this "hostage" situation hits the fan, I contend that Americans will be both shocked and ashamed of the conduct of this guy who loves to say, "Make America Great Again!" while, the whole time, he was knowingly compromising the American electoral process and being soft on Russia because he was compromised either morally or financially with Mother Russia.

And of course, volumes of books could be written on the cowardly behavior of so many Congressional Republicans who were quite willing to allow this sham to play out because they either feared reprisals from Trump or they could simply care less since they got their wish: A Republican in the White House.

Is Trump the Manchurian Candidate? Absolutely!

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The Soulcial Scene

Scott Alumni Association Inducts Alumni into Hall of Fame

Sojourner's Truth Staff

The newly revived Jesup W. Scott High School Alumni Association inducted 12 of its fellow alumni into the school's Hall of Fame on Saturday, March 11 during a ceremony and luncheon at The Pinnacle in Maumee.

Charlvon Gaston, 2016 Alumni Scholarship recipient, former football and baseball player, Baldwin Wallace University sports management major and football player, opened the luncheon as the master of ceremonies and the invocation was offered by elder Michelle Jeffries-Rhodes, Class of 1982 and the Homecoming Queen for that class.

After lunch, Zahra Collins, class of 2000 and chairwoman of the Scholarship and Hall of Fame Committees, presented the 2017 scholarship to this

year's recipients: Courtney Roberts, Ja'vionne Harris and Diamond Fears.

The three scholarships are in the name of the late Robert Brundage, PhD; Carnell Smith, EdD, principal of Scott High School and the Collins Family.

Then came acknowledgement of this year's inductees. The honorees for 2017 are:

Gay Jean (Frye) Blossom, class of 1953, former teacher, Girl Scout leader and community volunteer; Helen Cooks, PhD, '56, founder of the University of Toledo's EXCEL scholarship incentive program; Edward Dixon, Sr, '62, former director of the Scott concert and marching band for 32 years; Richard Eppstein, '65, president of the Better Business Bureau of Toledo which encompasses 24 counties of northwest Ohio and three of southeast Michigan; Dr. Sharon Perkins Erel, MD, '53, former medical director of Hospice of Northwest Ohio and currently active in the palliative care work in Turkey; Donna Lawson Gregory-Cunningham, PhD, '72, mental health counselor; Gail Huffman-Joley, PhD, '55, former dean of the Indiana State University College of Education; Treva Elise Jeffries, '92, science curriculum director for Toledo Public Schools and former principal of Scott; Dr. Haig Kazazian, Jr. MD, '55, former professor of pediatrics and molecular biology and genetics at Johns Hopkins Hospital; Janet Quinn-Wyatt, '58,



Front Row: Donna Lawson Gregory-Cunningham, PhD; Janet Quinn-Wyatt, Helen Cooks, PhD; Gail Huffman-Joley, PhD. Back Row: Edward Dixon, Richard Erel's son; Richard Eppstein, Treva Jeffries, David Taylor's widow, Joseph Sansbury, Carnel Smith, EdD; Zahra A. Collins



John Scott, PhD; Stan and Sheila Odesky



Roxanne Allen, Jackie Quinn, Stacey Jackson-Jones



Vernice Blanchard and Avie Dixon



Alumni Scholarship recipients Diamond Fears and Courtney Roberts



Art Jones and Weldon Douthitt



Dr. James Williams, MD; Vince Davis; Dave Menefee



Former Scott Principals Johnny Hutton and Treva Jeffries; current Principal Carnel Smith

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The Soulcial Scene

Art & SOUL Open Mic Night at The Truth Gallery

Art & SOUL on Friday night, March 24, at the Truth Art Gallery featured a host of spoken word artists along with selected scenes from the recent play *I Am Black and Beautiful* by playwright and author Joyce Lewis.

Lewis and her company, along with Jodie Summers, Victoria Lawrence, Latoya Williams, Brooks Hardison and host L.J. Hamilton kept the audience entertained and spell bound during the course of the evening with a variety of original works.

Hamilton's Art & Soul is a monthly event at The Truth Gallery. For more information, log onto Eventbrite.com and type Art & SOUL @ Truth Art Gallery: Express Your SOUL.



This month's performers -Jodie Summers (COTS), Victoria Lawrence,, L.J. Hamilton, LaToya Williams, Brooks Hardison (Eternal FIYAH)



He loves me ... he loves me not



Young Black Dems Host "We Are the Future" Fundraiser

The Ohio Young Black Democrats held their regional meeting this month featuring a discussion with Ohio Democratic Party's political director, Nelson Devezin. The group finished the evening with a "We Are the Future" fundraiser at The Truth Art Gallery on March 18 hosted by the organization's sister chapter, the Northwest Ohio Young Black Democrats.



Brittany Moore, President Northwest Ohio Young Democrats; Chris Scott, President Central OYD; Gabrielle Jackson, President Northeast OYD



Christy Givens and Caryn Maloney



Judge Michelle Wagner, William Wasington, Chris Scott, Schuyler Beckwith



Councilman Tyrone Riley, Keith Mitchell, Brenda Hill



LC Treasurer Wade Kapszukiewicz, Dale Emch, Dontavius Jarrells



Joe Howe and daughter Olivia



Schuyler Beckwith, Nick Komives, Brittany Moore, Dontavius Jarrells



Washington Muhammad, Nikyle Fitzgerald, Matthew Allen, Jodie Summers

The Soulcial Scene

Kehinde Wiley Exhibit Attracts Local Support

By Tricia Hall

Sojourner's Truth reporter

Several Toledo area organizations collaborated and sponsored a private tour of Kehinde Wiley's exhibit called, "A New republic."

"Welcome to the museum. We're honored that such a renown artists selected our museum for his collection," spoke Amy Gilman, Toledo Museum of Art Deputy Director.

The Toledo chapter of Links, Inc; United Way of Greater Toledo; Jack & Jill of America Toledo Chapter and the Alpha Phi Boule welcomed over 50 guests for their private guided tour and catered reception at the museum.

"Toledo Chapter has been involved with the museum for decades, several members serve as docent and we're always looking for ways to collaborate with great initiatives," explained Adrienne Green, Links president.

Kehinde Wiley's "A New Republic" will remain at the Toledo Museum of Art until May 14 2017.



Bill Harmon, Nate Greene, John Chapman, and Selena Conley



Billie Johnson and Cynthia Tetteron Williams



Craig and Stephanie Teamer



Alfred Baker, Beverly Baker



Ardenia Jones Terry and Cleveland Henderson Jr



Kerry Emery, Kelli Winston, Billie Johnson, Rhonda Sewell



Sharon and Josh Johnson



Thomas Winston and Mallory Williams, PhD



Front - Asha Brown, Sheila Eason, Kelli Winston, Back Mark Barnes, Rodney Eason, and Patrice Williams



Deborah Washington and John Moore



Melbia and Chris Jackson



Frances Collins, PhD, and Marcia Brown

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 Scott High School

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The Soulcial Scene

The Cotillion Etiquette Workshop

Special to The Truth

The National Association of Negro Business and Professional Women's Clubs, (NANBPWC) Inc. – Toledo Club presented "Between Us Girls" Etiquette Workshop on Saturday, March 18, 2017 at 11:00 a.m. at Indiana Avenue Missionary Baptist Church. It was one of a series of classes offered to the participants in the 2017 Cotillion Debutante Ball. Cotillions have historically been held to introduce debutantes to society. This Toledo Club Cotillion program is in its 52nd year and is unlike any other Cotillion Program. It provides special training, workshops and activities. This Etiquette Seminar was presented to 23 high school senior debutantes of the Cotillion Scholarship Program from the Toledo community and surrounding areas. Etiquette Instructor Denise Cardwell presented many important topics that deals with personal self- image, interviews, appearances social grace, and so much more. Some of the topics discussed were:

- What does Etiquette Mean?
- Getting to know You
- First impressions/ introductions/ mind, body and spirit
- Public Speaking
- Dress/ image makers/ clothing/ accessorizing
- Respect
- Personal Grooming/ hair/ nails/ attire/ makeup
- Image Makers
- Attitude/ good habits/ bad habits
- Proper way to Seat
- Phone etiquette
- Respect
- Skincare/ do's and don't
- Smiling
- Handshakes and so much more



The young ladies came dressed in proper business attire and dresses, ready to take part in learning more about themselves and others and how to be a lady. There was time for questions as well as intervention throughout the whole seminar.

The debutantes took notes on important points that were not in their packets for this very informative session. Cotillion Chairman Wilma Brown was there to give more information on the Cotillion program, pass out workshop packets, scholarship forms and updates. Cotillion Co-Chairman Karen Jarrett, Club Historian Mary Dawson, President Denise Black-Poon and Larry Cardwell were on hand to assist as needed. Cardwell told the young ladies that the "Rules" of etiquette are a set of unspoken rules that have been determined by society as a whole. These rules differ between countries and cultures but nevertheless are there to ensure a peaceful coexistence between

people creating a society that respects the rights of others. She also states that manners and etiquette will distinguish you from just being a girl or young women. It is a part of what makes you a Young Lady. Cardwell said that attitude is very important and that we are in charge of our own attitudes and how we react to it as well as respecting yourselves and others. She gave several examples of life lessons that became relatable to the young ladies that should be practiced each day for making improving self-images as well as to make them aware of how others feel and react. Some examples she noted are being kind is more important than being right, and that if one person says "You've made my day" it makes the day. If you look at yourself and find that you don't like the road you're walking then start paving another one, said Cardwell. She said motivation and self-esteem is very important. The debutantes had a chance to get to interact in a "Getting to Know You" exercise as well as a separate intervention over lunch as they were asked to get to know others that they have never met or had a chance to know. The "getting to know you" session provided an opportunity to see how each young lady conveys herself in mind, body and spirit. It was a self-assessment about them before they received tips on things they should look for in themselves. Tips were also given on proper ways to address others, how to answer in a response that is acceptable, greeting others, why smiles are important, grooming routines, clothing and accessories, nails, proper clothing how to sit etc. This Etiquette Seminar is one on many workshops the Cotillion scholarship program provides to the debutantes as well as the Deb's – In – Waiting and the escorts. Weekly sessions occur from February till May which leads up to the Debutante Cotillion Ball on May 27, 2017 at the Stranahan Theatre and is open to the public. The Debutantes will also participate in the Talent Night on Monday, May 22, 2017 at Keyser Elementary School which is "FREE" and open to the public. More information can be obtained by calling 419-531-3660



Karen Jarrett, Prescilla Hutchens, Denise Black-Poon, Denise Cardwell



Mr. Harold Reddick, Sr.

"Ray" of Ray's Wrecking



Sunrise
08/06/1943

Sunset
03/26/2017

It has been a year since you left us
You are still in our hearts
We love and miss you dearly
Your loving brothers and sisters

The Soulcial Scene

Fros Fashions and Finds: Spring Edition

By Megan Davis

The Truth Contributor

Spring has sprung and with the changing of seasons, there are new businesses sprouting in our community. Since March is Women's History Month, it is timely to highlight new women-owned businesses that have recently opened.

Fros

Since 2007, The Kitchen Salon has been a local household name. What started as a website that publishes educational articles regarding natural hair care for all ages, became a series of workshops hosted throughout the city each year.

Mott Mane Mondays was a popular natural hair event and workshop series sponsored by the friends of the Mott Branch library and was attended by several naturals in the community. With classes on basic hair care to the history of black hair and even a mixology workshop where guests could make their own products, Mane Monday events were always informative and engaging.

After four years of being a website and workshop series, The Kitchen Salon transitioned to be the founding sponsor of The Ohio Natural Hair, Health & Beauty Expo, held annually. The expo drew hundreds of naturals and their families from Toledo and as far as Philadelphia, Detroit, Indianapolis and Fort Wayne, Indiana to a one day event jam packed with workshops on make-up, couponing, fitness, style trends and much more.

It was the stage for a host of local artists such as poets and dancers and also has been the largest vendor marketplace for minority owned businesses to showcase their handmade goods and services to consumers in the Toledo area. The expo grew from once annually, to twice annually and continued on five years. Its impact has inspired several new beauty professionals and business owners and event planners to pursue their dreams of being full-time in their endeavors.

Today, The Kitchen Salon has a home near the junction of Sylvania and Ottawa Hills, offering a menu of services including coils, twists and locs. Each client is serviced with organic handmade products from the company owned by Megan Davis, which are sold in the adjacent boutique along with a variety of head wraps, loc socks, loc jewelry and other unique ethnic merchandise. The salon is

located on the second floor of 3030 N. Reynolds Rd. near the corner of Central Ave. Appointments are accepted via call/text only at (419) 984-0395. For more information, please visit www.thekitchensalon.com.

Fashions

If you travel along Reynolds Road and reach South Avenue, that intersection will lead you to The Charming Gal Boutique. Owned by Charmaine Galloway, her boutique has been open just over a month. Galloway is no stranger to business as she has owned and operated Amazing Grace Childcare for several years, which is located catty-cornered from her boutique. Her business blossomed from a daycare center in a house to a facility with state of the art transportation. Galloway is also a published author. She has written over 10 books, and they have been well received by readers around the world!

Not only has Galloway published several books, she has traveled to book fairs and expos, and also speaks at events, to share her passion and her approach to having a dream and actually living the dream. If that isn't fascinating enough, she also has her own line of hand-crafted jewelry that is being sold in her boutique located at 440 S. Reynolds Rd.

Charming Gal Boutique carries fashions for women size small to plus



Megan Davis

(4X) and handbags. The boutique is open Tuesday-Saturday 12:00 pm-6:00 pm and has an online store as well at www.charminggalboutique.com

Finds

If you continue down Reynolds towards Airport Highway, you will find the newly opened CC's Lyricist Lounge. Located at 958 S. Reynolds Rd. CC's Lyricist Lounge is home to a monthly event called Apollo Style Fridays. This open mic poetry and music event is designed for pros and enthusiasts to rock the mic, stage or runway, whatever the artistic gifting is.

Apollo Style Fridays was created by poet CC a/k/a Chawone Ardrey, who has performed on stages locally and around the region and has recorded her original works. Her love and passion for poetry is a lifelong commitment to words, lyrics, prose and sound. The open mic event is scheduled for fourth Fridays from 8:00 pm-11:00 pm and has a \$5 cover charge. What's more is that CC's Lyricist Lounge also offers a Little Lyricists open mic for youth who aspire to be spoken word artists and performers.

Before the Lyricist Lounge, CC has hosted open mic events in her salon Transformations Salon and Spa which is located at 1000 S. Reynolds on the opposing end cap of her Lounge. She has serviced customers in the area for several years from children to color, cuts and sew-ins. Many of her clients are also artists, which made it easier to transition to a permanent home for poetry and music. CC's Lyricist Lounge is also available for private rental. To learn more about poetry events, rentals, or her salon services, contact CC at 419-810-1341.

These black women are blazing a trail down Reynolds Road with their businesses and efforts to provide the community with alternatives to big box retail locations and corporate event spaces. The Kitchen Salon, Amazing Grace Childcare, Charming Gal Boutique, CC's Lyricist Lounge and Transformations Salon & Spa are only a portion of black-owned businesses in the Reynolds and Dorr Corridor. If you drive along one day and look closely, you will see a healthy representation of black business in Toledo.



Charmaine Galloway

Despicable Lending Practices... continued from page 4

down the principal above and beyond the monthly payment and, at those rates, she was eventually surprised to find out that no part of those large monthly payments went toward the principal.

She might have stayed in that predicament for years to come but fortune favors the bold. And the bold one in this case was not Carmen but Carmen's sister. Unbeknownst to Carmen, her sister took it upon herself to file a complaint with the Better Business Bureau.

After Cash Max received the complaint they called Carmen – who still did not know the complaint had been filed – and very kindly asked her to come in and re-negotiate the terms of her agreement. They dropped the principal down from \$2,291.19 and froze the amount due at \$1,533.81. They arranged for her to pay it off in monthly installments of \$306.76.

Weeks after that re-negotiation, Carmen discovered that her sister's initiative would end up saving her thousands of dollars and years of grief.

Carmen finished paying off the loan and got her title back this past February. The good news – she is debt free; the bad news – the Trailblazer is now back on life support.

Because there are few regulations restricting title loan companies, their unsavory practices slip through the cracks of legislation. In 2006, a Georgia company, Loan Max, was sued on behalf of three consumers. The borrowers alleged that Loan Max violated state and federal lending laws by not adequately disclosing the loans' terms, among other infractions. Loan Max settled out of court to avoid a very public trial and poor reviews. The amounts were not disclosed.

Because many customers buy pre-owned vehicles with no credit checks, there is no risk to them if they default on payments or have the car repossessed. To offset possible losses, buy here, pay here companies have established partnerships with their own group of lenders who finance loans for customers. This way, when it is tax season and a customer goes to a dealer with a larger than usual down payment, of \$2000 for example, they are now being guided into a more traditional car loan.

The reality is that customers are paying the actual value of a car up front, and the loan installments, which could be \$650 or even more, are all profit. So borrowers can be the victims of both the buy here, pay here lot and a separate lender.

Traditional Auto Dealers

For the novice car buyer, an attempt to purchase a vehicle at a traditional auto dealership can be a harrowing experience and just as fraught with financial peril as with the predators detailed above.

High pressure sales people, accountants who need in-depth financial information, sales managers who supposedly have the authority to cut special deals ... the inexperienced buyer is invariably inundated with information, questions, counsel and advice once she expresses an interest in buying a vehicle.

The questions are primarily in order to run a credit check that, if the buyer is credit worthy, will often lead to her being steered to a lending institution and given interest rates that are higher, much higher sometimes, than she could have obtained on her own with a little research.

Many customers don't realize that their credit is being checked since they aren't completing the paperwork themselves. "Their credit could be run eight to 10 times before a lender is found" said Delise Simmons, assistant manager of TUFUCU. "Every hit knocks your credit score down due to repeat credit inquiries."

Cowell added that "A customer may start the day off with a score of 675 and end the day with a 610. Although they may agree to one, they don't realize they have signed to authorize as many inquiries as it takes to get financed."

Additionally, by utilizing the auto dealer's lenders, a buyer could end paying up to 28 percent in interest rates, said Simmons.

The lower the credit score, the higher the interest rates, and once an agreement is made at such high payback rates, both the dealer and the consumer leave the deal knowing that the customer will often default. But the payoff for dealers is that their cut of the deal is significant and this maintains the profitability of the business.

"Cars depreciate the moment you take possession." Joe explained. "If you're buying a pre owned vehicle from a dealer, even with a warranty, there isn't much difference when you have to start making repairs on cars and payments simultaneously. Yet once you pay it off, you may find yourself already in need of getting another car if the repair bill is too high. You're better off buying a brand new car!"

Both Cowell and Simmons explained, "Look at the ads in the paper, it may advertise zero percent financing, but the fine print reads 'with a credit score of 750 plus.'" They also suggest that customers consider the loan agreement. "A good monthly payment on a \$15,000 car should be no more than \$315." said Cowell.

Buyer's remorse is the sense of regret after having made a purchase. It is frequently associated with the purchase of a car. "They come at you from every angle and corner you in those small rooms." said Cowell. She recalled wanting a Hyundai and going to a dealer to take a look at some. "They told me to take the car home. Once you get in the car and drive, you fall in love, and then you will take the car no matter what the cost."

This is the reason why she understands what consumers go through when visiting a car lot. In her experience, she was informed and she went in with her own financing, but the average consumer is at the mercy of the dealer.

The Toledo Urban Federal Credit Union offers education to their members. They walk members through the process of understanding the lending process, by teaching them how to get reasonable financing through the credit union as opposed to being hoodwinked into a blind deal.

TUFUCU instructs members on how to do the research including finding the true Bluebook value of a car, as well as asking dealers for Carfax information on vehicles they are interested in. They also encourage customers to check and see if the cars have salvaged titles. They offer lower interest rates, possibly six to nine percent, and work with consumers to build their credit the right way.

Their relationships with auto dealers and other local companies build trust between credit union members and businesses because they take care in referring customers to people who will have their best interest. In addition to services that assist members in getting auto financing, the TUFUCU offers refinancing to help lower monthly payments for consumers who have gotten into unreasonable loan agreements.

The art of the deal is not necessarily complete when a buyer drives off a lot in an expensive, shiny car to show off. The true art of the deal occurs when a prospective buyer enters the dealership having been educated and informed enough to cruise off the lot with the peace of mind that comes from knowing he has purchased a good car at a price he can comfortably afford.

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Nick Komives Declares for Toledo City Council

Sojourner's Truth Staff

"My record shows and proves that I am the true progressive candidate in this race," said Nick Komives as he announced his candidacy for Toledo City Council in the upcoming race for the six at-large seats.

Komives, a local organizer and executive director of Equality Toledo, has been endorsed by the Lucas County Democratic Party in this, his first race for elected office.

During the announcement on Tuesday, March 21 at International Park, Komives emphasized his commitment to issues such as improving the quality of water, managing health risks such as lead paint poisoning and improving the city's infrastructure.

"I have fought to protect the rights of all individuals, keep our citizens safe and allow our neighbors to grow and prosper," said Komives.

The candidate was introduced by Julian Mack, local Black Lives Matter activist and organizer. "Nick loves Toledo," said Mack in his introduction. "It's important that we embrace strong leaders. Intersectionality is important for all of us to rise."



Statements on the Collapse of the American Health Care Act

Kaptur statement on the canceled vote on American Health Care Act

Congresswoman Marcy Kaptur (OH-09) issued the following statement after Republicans tabled the American Health Care Act (AHCA) also known as TrumpCare.

Kaptur statement:

"Let's call a spade a spade, this bill was always a giant tax cut for the rich, posing as a health care bill. Its defeat is a great victory for the American people and the 900,000 Ohioans who now have insurance thanks to the Affordable Care Act.

"It is time for an honest effort to ensure we have an equitable health care system for all Americans. Rejecting this bill is step one, now we must continue the progress we have made under the Affordable Care Act."

Kaptur spoke on the House floor this week and told the story of one Ohio family's tragic health care choice, forced upon them by this GOP-led health care debate.

Steve Wagner, Executive Director, UHCAN Ohio:

"We know health care needs to be improved. People need to be able to afford health care. But Republicans promised a better plan, and today's outcome shows that the American Health Care Act is not a better plan. 24 million people losing health coverage is not a better plan. Putting health care out of reach for low-income working people is not a better plan. More expensive premiums for seniors is not a better plan. Health care that doesn't cover preventive care and maternity care is not a better plan. Congress and the President must continue to work toward a plan that will give Americans better, more affordable health care."

Sandy Theis, Executive Director, ProgressOhio:

"Today's outcome proves that the voices of doctors, patients, activists and faith leaders are a powerful force for good. Let's keep working together to make sure Ohio has a health care system that helps our citizens and our economy. The Republican replacement would have hurt both."

Renuka Mayadev, Executive Director, Children's Defense Fund-Ohio:

"Maintaining health coverage for Ohio's children and families is critically important. Today's outcome was a step in the right direction."

Ohio Democratic Party Statement:

The Ohio Democratic Party released the following statement from Chairman David Pepper on Friday's announcement that Republicans have failed in their effort to repeal the Affordable Care Act:

"Republicans have had seven years to come up with a replacement for the Affordable Care Act. Today they were forced to confront the reality that they still have no plan that even the Republican Party can unite behind. This is a huge loss for President Trump -- and it's a big win for the thousands of Americans who have been calling their lawmakers and storming town halls to urge them to oppose Trumpcare.

"Ohioans will remember who stood with them in opposing this disastrous proposal, and they will remember the congressmen like Pat Tiberi and Jim Renacci, who voted for Trumpcare, which would have endangered health coverage for 24 million Americans, raised premiums for seniors, slashed Medicaid by \$880 billion and given away a huge tax break to millionaires and insurance company CEOs.

"Ohioans will also remember that none of the Republicans contemplating a run for governor -- Renacci, Mary Taylor, Jon Husted and Mike DeWine -- had the courage to stand up and speak out against Trumpcare. This was a moment for leadership, and the Ohio GOP failed miserably."

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ADVERTISEMENT FOR PROPOSALS TOLEDO-LUCAS COUNTY PORT AUTHORITY TOLEDO, OHIO

NOTICE IS HEREBY GIVEN that Sealed Bids will be received by the Toledo-Lucas County Port Authority for all labor, material, insurance, and equipment necessary for the **Rehabilitate Terminal Apron** project located at Toledo Express Airport in Swanton, Ohio 43558, in accordance with the approved plans and specifications. The engineer's estimate for the base bid for the project is approximately \$398,050.00.

Bids will be received at the Port Authority's administrative offices at One Maritime Plaza, Toledo, OH 43604 until Tuesday, April 11, 2017 at 10:00 AM, at which time and place all bids will be publicly opened and read aloud.

Plans, Specifications, Instructions to Proposers, and Forms of Proposal and Contract are on file, and may be obtained by either (1) obtaining hard copies from Apex Micrographics, Inc., 5973 Telegraph Road, Toledo, OH 43612, phone 419.476.6535, during normal business hours, or (2) ordering from Apex Micrographics, Inc. via e-mail to ami5973@sbcglobal.net at a non-refundable price of \$TBD.

Please note that there will be a pre-bid meeting for this project for all prospective bidders on Monday, April 3, 2017 at 10:00 AM in the Banquet Room in the Toledo Express Airport terminal building, 11013 Airport Highway, Swanton, Ohio 43558. Attendance is suggested, but not necessary. Please submit all questions to the Port Authority, Gilda Mitchell at gmitchell@toledoport.org by Tuesday, April 4, 2017 at 2:00 PM local time. Attendance is suggested, but not necessary. Additional information can be found at www.toledoport.org

Toledo-Lucas County Port Authority
Paul L. Toth, Jr., P.E., President & CEO

Notice to Bidders: Inquiry # FY17-59, (Project # 1130-17-981) for Mechanical System Improvements (Phase 2) 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 containers. 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, April 18, 2017. Bids will be publicly opened that same day at 2:05 p.m. in the Plant Operations Building, Room 1000. Copies of Plans, Specifications, and Bid Forms may be obtained from Becker Impressions, 4646 Angola Road, Toledo, 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 further information may be obtained from John Koss of Design Engineers & Consulting Associates at 419-891-0022. One Pre-Bid Conference will be held on Tuesday, April 11, 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 Estimate: \$1,000,000.00; Breakdown: HVAC: \$985,000.00; Electrical: \$15,000.00.

ADVERTISEMENT FOR PROPOSALS TOLEDO-LUCAS COUNTY PORT AUTHORITY TOLEDO, OHIO

NOTICE IS HEREBY GIVEN that Sealed Bids will be received by the Toledo-Lucas County Port Authority for all labor, material, insurance, and equipment necessary for the **Rehabilitate Taxiway D** project located at Toledo Express Airport in Swanton, Ohio 43558, in accordance with the approved plans and specifications. The engineer's estimate for the base bid for the project is approximately \$1,432,950.00. Bids will be received at the Port Authority's administrative offices at One Maritime Plaza, Toledo, OH 43604 until Tuesday, April 11, 2017 at 10:30 AM, at which time and place all bids will be publicly opened and read aloud. Plans, Specifications, Instructions to Proposers, and Forms of Proposal and Contract are on file, and may be obtained by either (1) obtaining hard copies from Apex Micrographics, Inc., 5973 Telegraph Road, Toledo, OH 43612, phone 419.476.6535, during normal business hours, or (2) ordering from Apex Micrographics, Inc. via e-mail to ami5973@sbcglobal.net at a non-refundable price of \$TBD. Please note that there will be a pre-bid meeting for this project for all prospective bidders on Monday, April 3, 2017 at 10:00 AM in the Banquet Room in the Toledo Express Airport terminal building, 11013 Airport Highway, Swanton, Ohio 43558. Attendance is suggested, but not necessary. Please submit all questions to the Port Authority, Gilda Mitchell at gmitchell@toledoport.org by Tuesday, April 4, 2017 at 2:00 PM local time. Attendance is suggested, but not necessary. Additional information can be found at www.toledoport.org.

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SPECIAL NOTICE

RE: Examinations for Journeyman Wireman

Applications for the Journeyman Inside Wireman test will be accepted April 3-7, 2017 at the International Brotherhood of Electrical Workers Local 8, 807 Lime City Road, Rossford, Ohio between 9:00 a.m. and 3:00 p.m. The qualifications to be eligible for this examination are:

1. Must be 18 years of age or over,
2. Must live in the jurisdiction of Local 8 for one year prior to application.
3. Must have proof of 4 years employment in the commercial/industrial electrical construction industry.

LEGAL NOTICE

In accordance with Section 5101:2-25-03 of the Ohio Administrative Code, Lucas County Department of Job & Family Services (LCDJFS) will hold a public hearing prior to the submission of the County's Final 2018-2019 Social Service Plan to the Ohio Department of Job and Family Services for incorporation in the Comprehensive Social Services Plan for the State of Ohio.

PURPOSE:

To highlight pertinent data and information regarding identified social services problems, needs, resources, and gaps in service along with recommendations to the proposed two-year county plan.

To elicit public comment, suggestions, and recommendations relative to the County's proposed Social Service Plan.

DATE: April 11, 2017

TIME: 2pm-4pm

LOCATION: LCDJFS, 3210 Monroe Street, Toledo Room, 4th floor

Entities wishing to have their points of view captured in the County's submission to the State must submit proposals (not to exceed two pages) to Lucas_Contracts@jfs.ohio.gov by 4pm on April 4, 2017. If individuals would like to present their proposals in person at the hearing as well, they must indicate that at the bottom of their proposal. This should include the speaker's name and contact information. Those wishing to speak must register upon arrival at LCDJFS on the 11th and all efforts will be made to accommodate everyone who would like to speak. If time constraints don't allow for that to happen, individuals will still have their written proposals reviewed and included in the LCDJFS summary report to the State.

50's & Fabulous... continued from page 16

warm February day allowed us to take advantage of the surrounding street scenery.

The Truth Gallery was the perfect setting for the event and husband and wife team Victor DJ V-Nyce and Kim Mini Kakes -N-Kulinary Delites of Taylormade Productions, helped create the perfect party atmosphere by providing DJ and catering services. We had a ball!

As most people in their 50s would agree, reaching this milestone is an esteemed accomplishment and one to be grateful for. By the time we reach this stage in life we are more in tune with who we are - mentally, spiritually and emotionally - and it is with this in mind that I asked each participant to share their personal mantra, favorite quote or a few words as it relates to being 50 and Fabulous. The wording was then included with their picture.

This photo spread was a fun project designed to inspire you to live your best life no matter what your age. Why are the 50's considered so fabulous? Because we have 50 years of wisdom behind us and we're still young enough to enjoy the rest of the days ahead of us.



CARLA MICHELLE TOWNSEND, AGE: 50
"Think positive and positive things will happen."



CYNTHIA "CY-CY" WRIGHT SR., AGE: 54
**"THE GOD IN ME"
IN HIM I HAVE MY
BEING AND HIS
BEAUTY THAT
EXPRESSES WHO I
AM.
I AM BEAUTIFULLY
50 & FABULOUS.**



Kim Highsmith, Age: 52
"The key to being over 50 and 'Fabulous' is remembering age is only a number, don't let it be your state of mind."



Phyllis Dunbar, Age: 52
"I am a confident woman therefore, I am a BEAUTIFUL woman."



Michael Barringer, Age: 51
"Bringin' ole school back."



Cynthia Deland, Age: 56
"Life is worth living, why sit here 'til we die?"



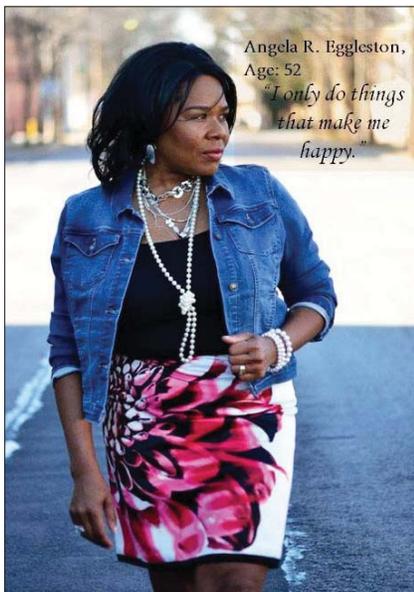
Paula Joshua-Williams, Age: 55
"Life is perfect at any age, and being in my fifties is no different. I have learned to embrace and appreciate all life has to offer."



Larry Smith Jr. aka The Macman, Age: 52
"Take action to make your dream happen, it's never too late."



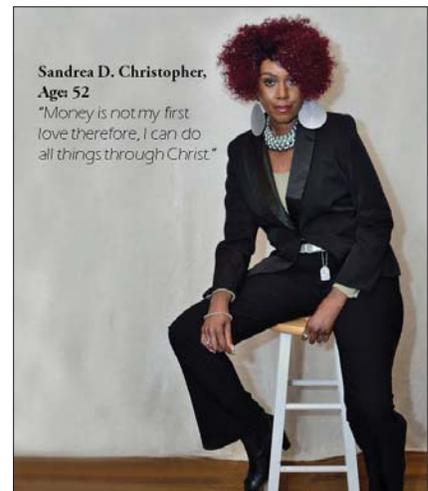
Wanda Terrell Galloway, Age: 52
"Praising God to be able to live this half century long. I am not getting older, but increasing my value, I'm smarter, enchanting, sexier and more experienced."



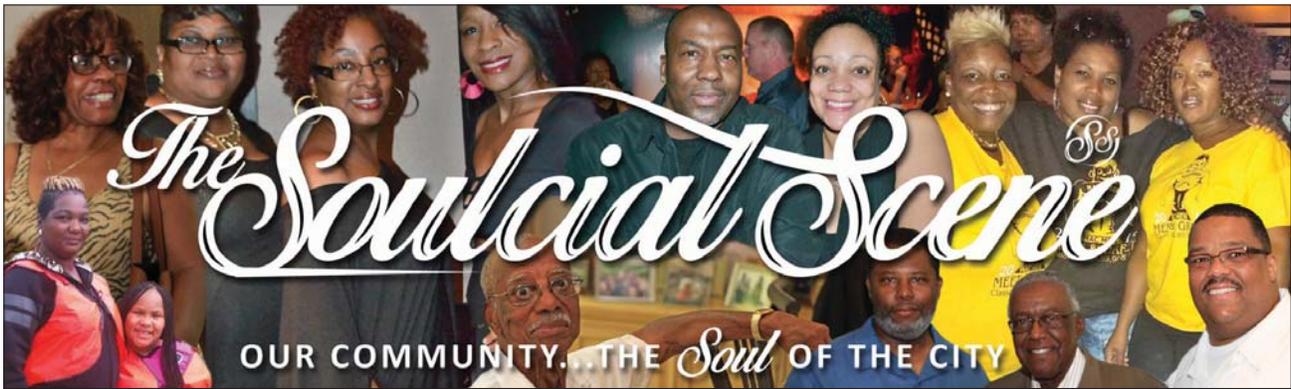
Angela R. Eggleston, Age: 52
"I only do things that make me happy."



Lisa Holden, Age: 55
I've lost, reaped, stood still and then sprang forward, wept with grief and been tickled pink at how good coffee can taste. I'm grateful!



Sandra D. Christopher, Age: 52
"Money is not my first love therefore, I can do all things through Christ."



50's & Fabulous: The Photo Shoot

By Carla Thomas
The Truth Reporter

When you live to be a half century old or more, it's a cause for celebration and so as a hobbyist photographer, I decided to celebrate my 53rd birthday by having a 50 & Fabulous Photo Shoot. I put the call out, and 18 FABULOUS men and women, between the ages of 50 and 59 responded.

For a mere \$25, each participant received a 15 minute mini-photo shoot, five digital images along with food and dessert in The Truth Art Gallery. Four different backdrops were available for them to choose from and the unseasonably

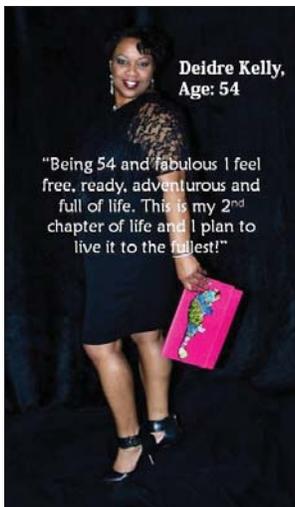
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Carla Thomas

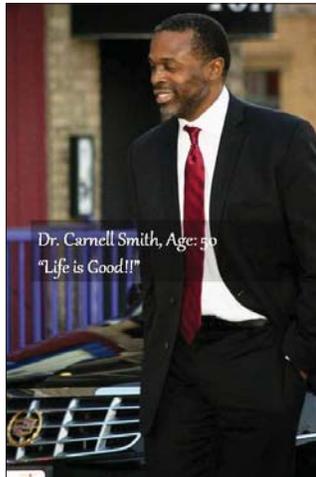


Roz Hackney, Age: 57
"God is opening a new door in your life that no one can shut"



Deidre Kelly, Age: 54

"Being 54 and fabulous I feel free, ready, adventurous and full of life. This is my 2nd chapter of life and I plan to live it to the fullest!"



Dr. Carnell Smith, Age: 50
"Life is Good!!"



Anna Marie Fitzgerald, Age: 52

"Why try to fit in when I was born to stand out?" I'm 52 and feeling FABULOUS!"



Dionne Furr, Age: 50

"In the end, it's about being proud of yourself for being where you are now."



Ruth Ashford, Age: 59

"In my 50's I have learned to trust fully in Jesus. Doing this has allowed me the comfort of knowing that whatever stage or situation I find myself in, everything is going to workout for my good"