



The Sojourner's Truth

Volume 44, No. 9

"And Ye Shall Know The Truth..."

May 24, 2017

The Plantation & The Artist



Louisiana's Whitney Plantation -- Ohio's Woodrow Nash

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My People

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

The Truth Contributor

They have forgotten the struggle..and they have forgotten the road over which we have come, and they are not teaching it to their children.

- Alex Haley



Following Memorial Day, our thoughts naturally turn towards summer. And, for African-American elders like my wife's aunt Evie Lee, the coming of summer, in turn, evokes cultural memories and traditions.

Evie Lee, now the family's matriarch and keeper of our African-American legacy, very strongly believes that family and food are at the core of our culture and, at 82 years old, her greatest desire is to have a family reunion. Evie Lee, like the black family reunion ritual, helps to cultivate a rich context for transmitting, learning and sustaining core cultural values.

So, while helping to plan this year's attempt to bring multiple generations of our family together, my wife and I discussed her profile.

Every black family has an Aunt Evie Lee. Aunt Evie Lee is:

1. A Fierce Protector

She sometimes is someone who is very close to your mother and/or acts as a surrogate mother and is always present. She raises hell a lot, but deep down inside you just know she loves you. She is one who will defend you to the max and it's like "If you mess with my child, I will tear you limb from limb to limb." She will even fight you if she has to and will also cuss you out. She has a short fuse but if you allow her the opportunity to rant, she will start laughing as soon as she lets her steam out because she is not wired to stay angry for long.

2. An Untrained Medical Expert

Despite the lack of formal training, Evie Lees have extensive files that they carry around in their head that include family characteristics and genetic details. They know everything about everybody in the family, including the family's medical history. They often, almost comically and certainly unintentionally, provide necessary information about the risk of specific family health concerns.

"Evie Lee once told me," my wife says, "Well, you know you had a cousin with this big old thing on the side of her neck and eyes bugged out." She didn't know that it was a goiter and a symptom of a genetic thyroid condition. When told it likely had to do with a thyroid condition, Evie Lee, laughed and replied, "We just thought it was supposed to be like that."

On the other hand, without a formal medical education, Evie Lees somehow are able to instantly identify your condition and provide a diagnosis as you walk into a room. Evie Lee, just by looking at someone who walks

through the front door, can immediately tell if she is recently pregnant. Evie Lee can also prescribe exactly the home or family remedy that will work for any physical ailment.

3. A Generous Caretaker

Evie Lees earnestly care about family members and are generous. For instance, Evie Lees' credo is: "I may have, but if you don't have then I don't have." They are true redistributors of wealth and will buy clothing, furniture or food for you and even take you in and provide living space in their own home if you are in need.

4. A Convener and Cook

When Evie Lees come to town they cook and gather everyone together around food. She'll take out her ice cream maker so that the making of homemade ice cream becomes "an event." She always prepares her foods from scratch, taking her time to slowly go through all the steps in order to share, not only long held family recipes for those willing to closely observe, but also wisdom and stories about family experiences.

"I learned about most of the things that happened in my mom's and Evie Lee's childhood while they were preparing food. They'd be baking cakes and when they started to bake they started telling all these stories about "Uncle Pop Gun" and various other family members," says my wife, Willetta. "And then they even take the conversation up several more notches while they serve and we begin to eat."

5. A Keeper of the Legacy

For certain, black families are less connected than we have been in the past. Sometimes the disconnection is because some of us are still nursing old wounds or because we are still holding on to petty feuds about what someone did or did not do years ago. Sometimes we are too busy or "pre-occupied" truthfully because we are holding grudges long after we have forgotten the reason for the grudge.

However, Evie Lee passes down important information and much needed family tradition, culture and norms. Her stories (and recipes) provide a connection to the past and without her we lose a great part of our ancestry because there is nobody left to tell the stories.

A Final Piece of Wisdom:

There's an old story -

"What became of the Black People of Sumer," the traveler asked the old man, "for ancient records show that the Black People of Sumer were

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The Sojourner's Truth

Toledo's Truthful African American
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Community Calendar

May 27

1st International Covenant Connection Regional Leadership Workshop: 10 am to 1 pm; End Time Christian Fellowship; "Empowered to Serve & Lead;" Host Bishop James Williams, Sr; Co-Host Pastor Edward Turner: 419-787-7466

May 28

Ebenezer MBC Women's Day Service: "Christian Women with Inner Beauty;" 11 am service - guest speaker Min. Latasha Henderson of St. Marks - Mattison, IL; 4 pm service - guest speaker - Min Yvonne Traywick of Minneapolis: 419-242-2581
United Church of God Free Fish Fry Community event: After 10 am service: 419-810-6335

May 29

Memorial Day!

June 10

True Vine MBC Career and Health Fair with Community Partners: Noon to 3 pm; Face painting, bounce house, DJ K-Luv; Free health screenings

Area Office on Aging Hosts Annual Spring Fling

Special to The Truth

Over 2,000 people, age 60 and over, attended the Area Office on Aging of Northwestern Ohio's 40th annual Spring Fling on Tuesday, May 16 seeking good, food, good entertainment along with information on services to help them live a long vibrant life.

The annual event, held at the Sylvania Tam-o-Shanter from 10 a.m. to 2 p.m. brought together over 90 exhibitors as well as Motown's The Contours who performed their hit song "Do You Love Me" which was a hit in the 1960's and the 1980's (when it was in the movie Dirty Dancing) and a lunch provided by Tony Packo's.

The attendees found information about programs, products and services available to senior citizens along with a variety of health and wellness demonstrations.

The demonstrations include topics such as making floral arrangements, running for beginners, questions and answers about your device, foot thermal imaging for proper fitting shoes, how to setup streaming in your home and cyber security.



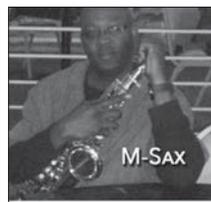
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The Truth Examines Predatory Lending Practices – Part 7 – Conclusion ... A Few Solutions

By Fletcher Word

Sojourner's Truth Editor

The Sojourner's Truth has run a series of articles on predatory lending practices. We have examined how lenders in a range of businesses take advantage of communities comprised of those people of low to moderate income.

We have examined the issue of pay day lenders (March 1), mortgage brokers (March 15 and 22), auto dealers (March 29), rent to own shops (April 12) and those falsely positioning themselves as the good guys who will fix a person's credit while charging an arm and a leg to do so (April 26).

There are several ways to avoid the need to reach out to such predators. First, as Deborah Barnett, former banker and founder and CEO of N-SYNC Marketing, has written: "learn and implement basic money management skills into our daily lives."

Barnett advises us to learn how to "spend less than you make" and "save for that rainy day that protects you from life's emergencies."

As we explained in a previous article in this series, why pay \$2,261.22 over a 72-month period for a 55 inch wide-screen television from a rent-to-own store when you can go to Walmart and get the same product for \$448 by paying cash? A money management coach might even suggest that you get the 24 inch screen that's on sale for only \$124. And sit a little closer to the screen.

Spending less than you make, paying cash as often as possible, saving for a rainy day – those are the kinds of carefully planned actions that will enable an individual or a family to build up credit, purchase a home and increase wealth – wealth that can be passed down over the generations.

Those are actions, as Barnett wrote, that will help to both prevent emergencies and, when emergencies do occur, enable families and individuals cope with the difficulties presented.

However, Barnett's words of advice are simply too late for so many people, especially those in the low to moderate income range and, even for those who realize the wisdom of smart money management, life happens. Emergencies happen. Deaths, divorces, loss of jobs, the tree falls on the car.

Whatever the reason, the lessons that smart money people like Barnett, or Derick Gant (on page 6 of this issue) offer are, first, practice wise money management every day of your life – plan, save, invest. Second, when emergencies do happen, be prepared to handle them without putting yourself at the mercy of predators.

For example, do you need some quick cash for a personal or small business emergency? Car repair, refrigerator conked out? Here are two options. You can go to a pay day lender and easily get \$1,000 or, if you are a member of the Toledo Urban Federal Credit Union, you can go there and ask for a Pride Loan.

The credit union, by law, cannot charge you more than 18 percent annual percentage rate (APR). On the other hand, there are no such restrictions on payday lenders ... yet. In Ohio, the typical percentage rate for payday lenders is 591 percent.

In other words, if you walk out of a payday lender's shop with a \$1,000 check (which they will charge you to cash there, by the way) the chances are excellent that after 30 days, you will be walking into another pay day lender's shop to arrange for another

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Suzette Cowell



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Predatory Lending.... continued from page 4

loan so you can start to pay off the first loan.

Jerry (not his real name) knows this all too well. A longtime Jeep employee, James was laid off from the automaker from 1990 to 1993. When he was called back, he had to walk to work. So he went into a pay day lender to get enough money – \$750 – to buy a car from a neighbor. He's been dealing with the consequences of that loan ever since. One bad loan after another – and this by someone who has always been conscious of his credit score and has always wanted to maintain good credit standing.

"We have helped many individuals get away from pay day lenders over the last 10 years," says Suzette Cowell, CEO of TUFUCU.

Of course, the knowledge of how to obtain reasonable loans is not as widely spread as it should be to help so many people avoid financial catastrophe. Let's then assume that you have not been wise all your life in managing money, and then, when the inevitable emergency occurs, you go to the neighborhood payday lender for relief.

Deep in trouble? What's the next step?

There are those businesses that will help you fix your credit scores – or so they claim. They will want some money up front, even though asking for money up front for such services is illegal. They will explain away that little technicality by telling you – should you ask – that they aren't really charging you for the service they purport to provide. So the upfront fee is not technically illegal.

You should know by now that these folks are not part of the solution, they are a big part of the problem. They may indeed help you move your credit score up a couple points, but what you need now is help to avoid trouble in the future. You need an all encompassing plan, a plan that counseling can provide.

TUFUCU, for example, provides such counseling for its members as Jerry found out. The staff of the credit union worked with him to formulate a plan, and, eventually extended a loan to pay off his debts. The TUFUCU loan was at a much lower interest rate than his current loans from pay day lenders – 18 percent rather than an APR in the 350 range. Now his credit score is close to 700, TUFUCU has consolidated his loans and his monthly payments have been cut in half – with an end in sight to those payments.

TUFUCU is not the only such service in town. The United Way of Greater Toledo and the Toledo Local Initiatives Support Corporation (LISC) joined forces in 2010 to start the Financial Opportunity Center (FOC). A number of financial coaches provide integrated services at no charge, says LISC's Program Officer Valerie Moffitt.

The coaches help clients with credit counseling, debt repair and information on access to benefits that can support current income. The FOC partners with area employers to assist those in counseling and loans.

Sitta Washington has a good job, has long had a good job. She's a registered nurse. Even so, she needed some fast money and went to a pay day lender. One lender led to a next, and a next. "It was more than I was able to pay back – it's always a cycle and they

know it," she says of her predicament. "That running around, the pressure to pay, the start of the phone calls two days before the payment is due."

Finally Washington found her financial counselor, Michelle Gorsuch, FOC and ProMedica, in October 2016. "She has empowered me," says Washington. "She has taught me how to take my money and work with it."

The counseling has paid off for Washington in a number of ways. Even though she has a good income, she didn't have the financial knowledge she needed to plan, save and invest.

She has now stopped abusing her credit cards, made payments

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Sitta Washington and Michelle Gorsuch



United Way's Evelyn McKinney and LISC's Valerie Moffitt

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Dr. John W. Williams, Pastor

Poverty is a Choice

By Derick Gant, Smart Money Management, LLC

The Truth Contributor

Your outlook on money and life is based on the images and beliefs that you have been exposed to and adopted. No one gets to choose his birthright, but we all get to choose our mindset.

Poverty is the result of the choices a person or generation has made. It begins in the mind of the beholder and is controlled by the daily choices that aggressively captivate the benefactor. In some generational instances, poverty may be instilled and taught to newbies simply as a way of life, possibly survival.

When your caretaker, parent, or provider says this is the way, that is the way. Period. The good news is that as an adult, you get to change your mind and your life.

Let's agree that we live in a nation that has immense abundance in wealth and opportunity all while unequally distributed or acquired. In life, poor begets poor and wealth attracts more wealth. The reality is that the rules to acquiring more wealth appear to be kept under cover mired in secrecy, lock, and key while poverty is open and advertised to all.

The problem is there are existing confluences of forces in life that work against us. Considering that 50 percent of working families have less than \$500.00 in savings, they are only an emergency away from a significant crisis. Nowadays, solving personal financial problems begins with borrowing against future income or taking money on credit.

The enemy has surfaced and he owns a payday loan company. On average, payday loans charge 15 percent per advance and the spiral death trap usually occurs on multiple checks for unending months. If used for a 12-month period, the total expense can be over 360 percent of the amount borrowed.

The other foe, charge cards, traps 38 percent of families to the tune of \$16,000 per balance carrying household. Borrowers are often left paying three or four times the price of any purchase due to the high interest charged and the inability to pay the balance in full at the end of the month. Lenders are doing everything

they can to increase access to credit because low credit scores prevent consumers from qualifying for credit loans.

Recently, FICO, the Fair Isaac Credit Organization announced FICO Score XD (XD stands for extra data) which will help consumers increase and obtain better credit scores. The changes include adding utility payments, cable bills and other widely used expenses to potentially increase currently lower credit scores.

On the surface this sounds wonderful and is a great way to feel better as a citizen with a good credit score. You are now eligible to be in the game. The reality is that without a change in habits, education, and mindset, there will simply be more people in debt.

Another major force in motion that blinds the senses and alters buying patterns is the BILLIONS of marketing dollars poured into our subconscious mind. Advertising is designed to target specific individuals into deciding to purchase an item that fills a suggested need. This is done by associating a product with love and sex, peoples' most basic desires. Advertisers also use fear and personal messages.

Ever see the commercial where the guy is half man half horse with no shirt on while glistening in the sun? He tells ladies to look at their mate and then look at him. This goes on several times and believe it or not, it is a deodorant commercial. Have your guy use this deodorant and he will magically be gorgeous and you will love and keep him

To sum up the problem would simply be to say that we have been inundated into becoming and living as consumers not investors. Poverty is a choice because we choose with our dollars to consume instead of investing. Renting instead of owning. Following instead of leading. Consumer Mentality equals poverty. Remember, poverty is the state of being inferior in quality or insufficient in amount.

Rising out of poverty begins with the recognition that living pay-to-pay is unacceptable and no longer tolerable. The first ingredient is deciding that the consumer mindset has worn out its welcome while replacing that with an investor mentality. A mentality that demands that every dollar possible will be allocated to maintain lifestyle needs or increase assets.

The process of developing an investor mindset includes budgeting, education, aggressive action, and most of all, consistency. In most situations, budgets are a reminder that we are likely living over our means and by how much is not of interest. It is the mirror to our money and we are afraid of what we might see.

What most fail to realize is that if you do not look in the mirror, you cannot see what you need to change or fix to look better. Looking better makes us feel better and feeling better leads to more confidence. Confidence produces greater results. Society pays for results.

Depending on your consumer mindset, solutions are just a Google away. Investing in education can begin in a classroom or with a computer click. The variety of access to solutions is vast and available to anyone who truly seeks to learn. Reducing your \$100.00 cable bill and investing those dollars in a money management or a carpentry course is an investor's mindset. If you are going to spend money to watch something, make it something that improves your life.

It takes relentless fortitude to pick and remain on the right path. If it were easy, the average savings balance would be well over \$10,000. Sounds like a lot of money! Did you know that according to the IRS, the average annual tax refund is \$3,120.00.

This means that if you lived on your actual bring home paycheck and saved your annual refund, you could have \$10,000 in approximately three years. Poverty is a choice.

While investing sounds exciting, it takes a long boring path to acquire enough money to get out of danger. Building wealth is sort of like watching paint dry, you like the new color but can't stand waiting to hang pictures and return the furniture to its rightful place. Part of investing is creating momentum over many years and consistently making wise monetary decisions. Create the habit of asking if the next dollar spent is an asset or liability. Increasing assets means financial freedom while adding to liabilities keeps you in bondage. Live Free.

Sources:



Derick Gant

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The Plantation – Habitation Haydel

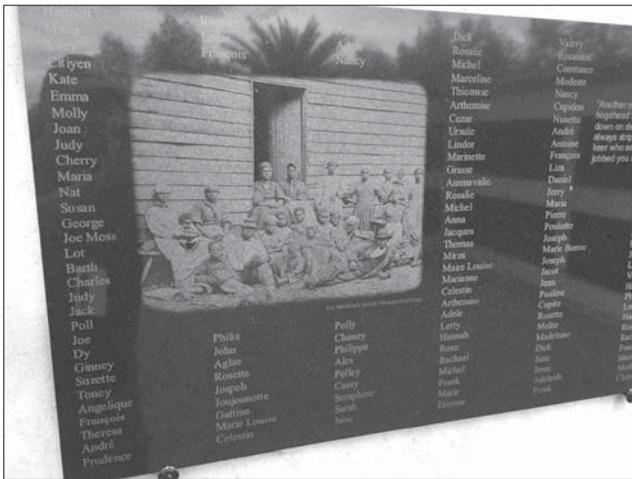
By Fletcher Word
Sojourner's Truth Editor

On my journey south to New Orleans, my host, a longtime friend, informed me that he and his family wanted to take me to a plantation on the outskirts of the city. 'Another plantation,' I thought to myself with a heavy sigh. Touring the glory of the ante-bellum South – the carved cyprus, the ornate fireplaces, the endless chamber pots – was the very last thing I wanted to do in my brief time in the Crescent City.

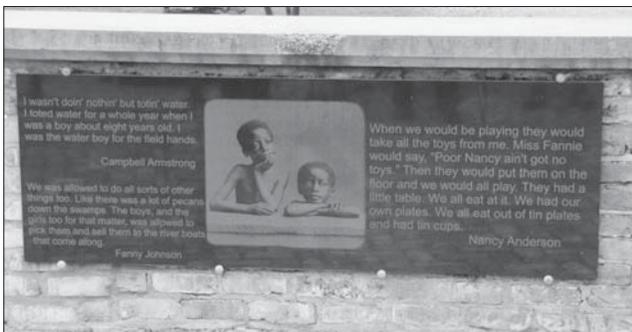
Perhaps he heard my sigh for he quickly informed me that the plantation we were to visit was unique. It's the only one in the United States that has been reconstructed, he informed, to tell the story of slavery and plantation life from the viewpoint of the enslaved Africans.

And so it was.

... continued on page 8



Allee's Gwendolyn Midlo Hall memorial wall



Ibrahima Tech explaining Wall of Honor

The Artist - Woodrow Nash

By Fletcher Word
Sojourner's Truth Editor

Woodrow Nash's sculptures, as noted on his website, "transmit human delicacies and inner harmony." Incorporating a variety of styles and techniques, in his studio in Akron, Nash utilizes stoneware, earthenware, terracotta or por-

... continued on page 9



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"Bouki Fait Gombo continued from page 7

The Whitney Plantation, located on the banks of the Mississippi River in St. John the Baptist Parish, is about 50 miles outside of New Orleans. The plantation, originally named Habitation Haydel, was founded by a German immigrant, Ambrose Heidel, in 1721. Three generations of Haydels (as the name would be spelled in the second generation) owned and operated the plantation until the Civil War, first with indigo as the main crop and then, in the late 1700's, switching over to sugar cane.

The plantation was in a state of disrepair for decades until purchased about a dozen years ago by a local Louisiana family with the idea of turning it into the museum it is today – a memorial to African slaves.

The present-day owners engaged Ibrahim Seck, PhD, a faculty member of the history department of Cheikh Anta Diop University of Dakar, Senegal to ensure that the reconstruction would be historically accurate. Seck's academic research has been devoted to African history in Louisiana. His doctoral thesis was entitled "African Cultures and Slavery in the Lower Mississippi Valley, from Iberville to Jim Crow."

Over the years, Seck, now the academic director of the Whitney Heritage Plantation Corporation, has transformed the plantation into a memorial to the thousands of Africans who were enslaved and brought to this country to enrich European landowners and manufacturers.

Using the Louisiana Slave Database, built by historian Gwendolyn Midlo Hall in 1992, Seck gathered the names of virtually all the Africans enslaved in Louisiana from 1719 – the arrival of the first slave ship directly from Africa – to 1820 when the slave trade on the high seas had been effectively outlawed by Great Britain.

Seck has turned the Whitney into a memorial not only for the Africans who lived and toiled at Habitation Haydel but also in honor of those who were enslaved all over Louisiana. Included are names, many countries of origin and, in some cases, quotes from the enslaved Africans (gathered from the Library of Congress from work compiled by writers during the heyday of the New Deal's WPA in the 1930's).

He has also has taken pains to emphasize the influence in Louisiana of the various ethnic groups to the region – the melting pot. Louisiana heritage is a combination of a variety of African, European, Caribbean and Canadian influences – "Bouki Fait Gombo, Lapin Mange Li" goes the famous Louisiana proverb from the late 19th century evoking the multicultural reality of the plantation slave communities. "The He-Goat makes the gumbo, but the rabbit eats it." Bouki – in Senegalese is the hyena who

does all the work; the rabbit is the folktale ancestor of Br'er Rabbit and Bugs Bunny.

The Whitney Plantation sits on 40 acres and consists of a blend of restored original buildings and buildings newly constructed to resemble the originals.

The Big House, an original building, is neither imposing nor big. Habitation Haydel was a working plantation and the owners' dwelling was not their primary residence. The house, initially built on stilts, reflected the practicality of living so close to the volatile Mississippi.

The plantation houses the oldest kitchen in Louisiana, a French Creole barn, a blacksmith shop and quarters for the enslaved Africans. These cabins originally numbered 22 but most were torn down in the 1970's. There are currently seven on the property – two original structures.

However, the memorials to the enslaved distinguish this plantation from any other. Opened in 2014, it's still a work in progress. The Wall of Honor is dedicated to all the people enslaved on Habitation Haydel – the names and related information is engraved on granite slabs.

Allees Gwendolyn Midlo Hall is a memorial dedicated to all of the 107,000 Africans enslaved in Louisiana from 1719 to 1820. The Field of Angels is a section of the slave memorial dedicated to 2,200 Louisiana slave children who died in St. John the Baptist Parish. Most recently, a memorial comprised of bronze heads has been erected to commemorate the participants of a slave revolt in 1811, those who were captured, tried, found guilty and decapitated – their heads then placed on stakes at the sites of various plantations to warn others not to entertain thoughts of fighting for their freedom.

The most moving part of the plantation, however, are the 40 life-sized statues – in terra cotta and bronze – of the slave children of the plantation. Located in the chapel and in various other buildings, the life-like sculptures are a stark reminder of life on the plantation and the very

real children who would grow up to perform the brutal work of the plantation – growing and harvesting the sugar cane, boiling it into the raw sugar product so it could be turned into rum or sold to sweeten the coffee of Americans and Europeans.

The bronze heads representing the rebels of 1811 and the children's statues are the work of Akron artist, Woodrow Nash.



Allees Gwendolyn Midlo Hall



Field of Angels



Antioch Baptist Church



Children Statues



Sugar Cane Kettles






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View of slaves quarters



View from the Big House

...Lapin Mange Li" ... continued from page 7

celain which is fired electronically, pit fired or via a "raku" effect creating an "African Nouveau" trademark all his own.

His images are African, the concept of 15th century Benin, using the slender proportions and undulating lines of 18th century French Art Nouveau.

Nash was displaying his artwork during the annual Jazz Festival in New Orleans about a decade ago when he was approached by a hale and hearty local lawyer, John Cummings – a stranger at the time – who engaged him in what Nash felt was an all-too-familiar soul handshake.

The stranger proceeded to tell Nash in some detail about a plantation he and his family had just purchased and the big plans he had for it. As he admired and praised Nash's work, Cummings told the artist that his work could be an integral part of the project. The artist viewed the stranger with more than a bit of skepticism but, then again, before he left, Cummings did purchase a pretty expensive sculpture from Nash.

Over time, Nash did his research and discovered that Cummings was the real deal – a successful attorney with a boatload of money and the wherewithal to do everything he said he wanted to do with the recently purchased Whitney Plantation.

Nash created his children sculptures in his Akron studio and trucked them down to New Orleans countless times over the next few years in time for the museum opening in 2014. Within the last year, the bronzed heads of the 1811 rebels have been added to the plantation's memorials.

Born in Akron in the late 1940's, Nash became a freelance artist as a young adult and moved to New York where he became a fashion illustrator, designing and illustrating record albums for jazz greats such as Earl "Fatha" Hines, Cat Anderson, Arnett Cobbs and Jeff Lorber Fusion.

He entered the world of technical illustration at Goodyear followed by a stint as an illustrator for American Greetings Corporation.

He eventually found artistic expression "from the tactile expression offered by the manipulation of clay," he says.

Nash returned home to Akron about 15 years ago, home to be close to family, and opened his studio and gallery in the city.

"Every sculpture I create is, in some way, a self portrait. My work is me and embodies the way I respond to life, because that's really who I am – the sum total of my life's experiences."

Today, Nash's art is on display in a half dozen galleries around the country and collected internationally.

"Art for me is a way of life. With the Hijad Spritual awakening, I sculpt life as I perceive it," he adds. "Because in my opinion, true art is a visual revelation or record of an artist's experience."



Woodrow Nash




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Social Security Column

Social Security Helps Small Businesses

By Phil Walton, Social Security Manager in Toledo, OH

Guest Column

Social Security is one of the cornerstones of financial security for the nation. So are small businesses. Millions of Americans own and operate small businesses, making the “mom and pop” shop — from retailers to restaurants — one of the nation’s most valuable resources. National Small Business Week started on April 30, making this a perfect time to tell you more about how Social Security helps this not-so-small industry.

Small businesses can take advantage of our Business Services Online suite of services. These services allow organizations, businesses, individuals, employers, attorneys, non-attorneys representing Social Security claimants, and third-parties to exchange information with Social Security securely over the internet. For small business owners, we’ve made it especially easy to file W-2s online to help ensure the privacy of their employees’ personal information. You can register and create your own password to access Business Services Online at www.socialsecurity.gov/bs

Social Security’s Office of Small and Disadvantaged Business Utilization (OSDBU) was established in October 1979 pursuant to Public Law 95-507. The law assigned the office the task of fostering the

use of small and disadvantaged businesses as federal contractors. To accomplish this, the OSDBU develops and implements appropriate outreach programs aimed at heightening the awareness of the small business community to the contracting opportunities available within Social Security.

Outreach efforts include activities such as sponsoring small business fairs and procurement conferences, as well as participating in trade group seminars, conventions, and other forums that promote the utilization of small and disadvantaged businesses as contractors. The OSDBU encourages buyers and program officials to consider small businesses, and to support all the socio-economic contracting programs in place under the Federal Acquisition Regulations. You can learn more about the OSDBU at www.socialsecurity.gov/agency/osdbu Business is booming in America, and you might be a part of the job-creating machine that we call small businesses. You’re strengthening everybody’s future, for today and tomorrow.

Social Security Column

Your Social Security Tax Supports Millions

By Phil Walton, Social Security Manager in Toledo, OH

Guest Column

You are making America stronger through Social Security. Chances are, people you know and love benefit in some way from this social safety net. Retirees, Wounded Warriors, the disabled, and people who are chronically ill rely on Social Security for monthly benefits. The Social Security taxes you pay are helping millions of Americans — and financially securing your today and tomorrow.

By law, employers must withhold Social Security taxes from workers’ paychecks. While usually referred to as “Social Security taxes” on an employee’s pay statement, sometimes the deduction is labeled as “FICA.” This stands for Federal Insurance Contributions Act, a reference to the original Social Security Act. In some cases, you will see “OASDI,” which stands for Old Age Survivors Disability Insurance, the official name for the Social Security Insurance program.

The taxes you pay now mean a lifetime of protection — for a comfortable retirement in your senior years or in the event of disability. And when you die, your family (or future family) may be able to receive survivors benefits based on your work as well. Social Security is fully funded through 2033. At that point, we’ll be able to fund retirement benefits at 79 percent unless changes are made to the law. Social Security has evolved to meet the needs of a changing population — and you can count on Social security in the future.

If you’re a long way from retirement, you may have a tough time seeing the value of benefit payments that could be many decades in the future. But keep in mind that the Social Security taxes you’re pay-

... continued on page 11

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Economy Section • Economy Section

Social Security Tax Support... continued from page 10

ing can provide valuable disability or survivors benefits in the event the unexpected happens. Studies show that of today's 20-year-olds, about one in four will become disabled, and about one in eight will die, before reaching retirement.

Check out our webinar, "Social Security 101: What's in it for me?" The webinar explains what you need to know about Social Security. You can find it at www.socialsecurity.gov/multimedia/webinars/social_security_101.html. If you'd like to learn a little more about Social Security and exactly what you're earning for yourself by paying Social Security taxes, take a look at our online booklet, *How You Earn Credits*, at www.socialsecurity.gov/pubs/10072.html. You can also learn more at www.socialsecurity.gov.

Three Financial Must-Do's for College-Bound High School Families

Special to The Truth

One challenge looms large for many American families as students approach high school graduation: how to pay for college.

Financial planning should ideally begin several years before college applications are even due. But no matter what financial preparation your family has done, everyone planning to attend college should take these concrete measures during senior year of high school.

- **Seek Federal Aid.** Complete the Free Application for Federal Student Aid (FAFSA) as soon as possible. The FAFSA is your first step to securing financial aid for college, including federal student loans, and most state and institutional aid. Unfortunately, many students don't realize they are eligible for such aid, leaving tons of money (and potential educational opportunities) on the table. To complete the FAFSA, visit fafsa.ed.gov.

- **Search for Scholarships.** Because scholarship money typically does not have to be repaid, it's important to secure as much of it as possible. Begin your search using online scholarship databases, such as TuitionFundingSources.com, and meet with your school counselor to discuss other available scholarship opportunities. Micro-scholarships are another option to consider. Check out sites like raise.me to learn more about how you can earn scholarship money for your high school achievements.

- **Understand Family Finances.** Now is the time to have some important family discussions. Parents should set expectations about money with their students, letting them know what, if any, portion of college expenses they plan to pay. Students should find out if any funds have been set aside for their education, as well as what their responsibilities will entail -- whether that involves holding down a part-time job or maintaining a particular grade point average.

- **Consider Private Loans.** After exhausting grants, scholarships and other aid options that don't require paying interest, private loans may be worth some consideration and can, in some cases expand your educational opportunities as a college-bound student.

"It's important to keep in mind that there are often many unanticipated expenses associated with the college years -- from taking an extra course to paying for materials and technology to spending a term studying abroad," says John Rasmussen, head of Wells Fargo's private student lending business, who cautions against a cavalier attitude where loans are concerned. "Whether you take out a private student loan or leverage other financial products to pay for miscellaneous ex-

penses, it's important to understand the terms of repayment."

More tips, as well as free college planning resources, can be found at blogs.wf.com/collegeplanning.

Don't leave the future uncertain. If you are college-bound, plan ahead to ensure that you can meet the costs of your education.

Courtesy StatePoint

Poverty Is A Choice... continued from page 6

Loans typically cost 400% annual interest (APR) or more. The finance charge ranges from \$15 to \$30 to borrow \$100. -

<http://www.paydayloaninfo.org/facts>

Average American Household Debt: \$5,700. Average for balance-carrying households: \$16,048 and 38.1% of all households carry some sort of credit card debt.

<https://www.valuepenguin.com/average-credit-card-debt>

<http://www.census.gov/people/wealth/data/debttables.html>

<http://www.federalreserve.gov/releases/g19/default.htm%20>

<http://www.federalreserve.gov/econresdata/scf/scfindex.htm>

- Robert Harrow - updated on March 29, 2017

Almost half of Americans would not be able to cover an unexpected expense of \$500 or less. About 25% of America would not be able to cover even \$100. 23% of America says that they don't have at least \$100 in their emergency fund.

<https://www.creditdonkey.com/average-american-savings-statistics.html>

- Rebecca Lake - Updated on May 18, 2017

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The University of Toledo National Youth Sports Program

Special to The Truth

For the last 46 years, the National Youth Sports Program (NYSP) has provided income eligible youth between the ages of nine and 16 educational and recreational opportunities to enhance their self-image, and teach the value of communication, learn lifetime leisure pursuits and to develop peer refusal skills and learn healthy nutrition and health behaviors.

This program serves as a model for fair play and contributes to the development of life skills that are necessary for success in a competitive society. With generous donations from community partners, our program is able to provide its participants with a FREE summer program that includes a medical exam, transportation, daily sports instruction i.e. basketball and track, an alcohol and other drug awareness education, general education i.e. personal nutrition, self-esteem, etc., t-shirts, and a daily USDA approved hot lunch.

NYSP is located on the main campus of the University of Toledo which will operate from 10:30 a.m. until 3:30 p.m., Monday through Friday, starting June 5 through June 23, 2017.

An NYSP application/medical exam form is required to be completed in order for participants to register for this year's program. NYSP will be offering free medical examinations, administered by the Toledo Children's Hospital- Center for Health Services on May 24th from 4:30pm-6:30pm.

For camp registration or program information please call (419)530-2888 or email [Claire.Copa@rockets.utoledo.edu](mailto:Copa@rockets.utoledo.edu) for more information.

Predatory Lending... continued from page 5

on time, raised her credit score from 590 to 642 and become eligible for a loan sponsored by the FOC to help with those debts.

The FOC has put together, with the help of its employer partners, an Employer Sponsored Small Dollar Loan (ESSDL) that provides funding of up to \$1,500. The funds are used to supplement savings and build credit.

The loan is paid through payroll deduction and the duration is limited to six months, says Evelyn McKinney, community impact specialist at United Way. The interest rate is set at approximately 16.99 percent which means that most clients who borrow \$1,000 would end up paying a total of \$50 in interest. A payday lender will typically seek an interest charge of \$200 per month on such a loan, each and every month until the principal is paid off in full.

Since the ESSDL's inception in 2014, over 400 loans have been administered with the help of a dozen employers and close to a half million dollars have been lent.

"Sitta had credit at one time and didn't know how she got it," says Gorsuch of her client. "She lost credit and didn't know how she lost it." Now in her ninth year with the program, Gorsuch didn't even have a title when she started. "They didn't know what to call me," she says. "I'm just looking for ways to open up money for people."

Gorsuch is one of 10 financial coaches currently in the program.

Plan, save, invest. Spend within your means, stay out of trouble and build for the future. If you do get into trouble, seek help from reputable sources. If that advice is too late and you are in trouble and in way over your head with disreputable, predatory sources, help is still available – it's never too late.

"There are going to be hiccups," says Cowell. "And it's easy to run to that other place and avail yourself of a band-aid."

"Sit down with some real counselors and have a conversation."

Perryman... continued from page 2

a proud people; a great people, a noble people. They were hard-working and had overcome tremendous obstacles. They had started last and finished first; got in on the bottom and finished on top. But, eventually they became extinct and no one heard from them again.

What happened to them?"

"Ah," the old man sighed. "They lost their history, so they died..."

In other words, knowing the truth about who you are as well as whose you are – is critical, no, indispensable, to our survival.

So, get the cards and the table ready. Prepare the barbecue grill. And, tell the DJ to get the playlist ready! When my people party, we party hearty!

Contact Rev. Donald Perryman, D.Min, at drdperryman@centerof-hopebaptist.org

Delta Sigma... continued from page 16

the students, their parents and chapter members.

This year's Recognition Committee members are Tiffany Triplett, Tia Daniels, Kaylene Miller, NaTasha Baker, Shannon Tisdale and Tamara Smith.

The seniors honored for their academic achievements are: Bowsher students – Minya Bell, Dayna Gayle, Jada Harden, Kamara Hollins, Taylor Knowles, Mary McQueen and Kevon Snodgrass; Emmanuel Christian student – Nakiya Medley; Notre Dame Academy students – Simone Lonnas, Tamunodiyepraye Ngo and Jayla Young; Perrysburg students – Nicole Jackson and Monisola Oyeleke; Rogers students – Taylor Bethany, Brittany Cogdell, Mia Ellis, Cameryn Jennings, Camarie Jennings, Taimira Maulsby, Kyli Simpson and Adrianna Spencer; Scott students – Diamond Fears and Jada Starks; Start students – Alana Buck, Trinity Johnson and Toyseana Stewart; Sylvania Southview students – Tyler Mathis, Madison Moody and Courtney Moreland; Toledo Early College students – Carmic Hall, Ashtoni Mayes and Breonna Spears; Toledo School for the Arts students – Sabriyah Davis and Corey Smith

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The Cook Up: A Crack Rock Memoir by D. Watkins

By Terri Schlichenmeyer
The Truth Contributor

Everything has a price.

You say you'll never sell your granddad's watch, your dream car, or that collectible you coveted because it's priceless – until it's not, because everything is for sale. But in *The Cook-Up* by D. Watkins, it may cost your entire life.

c. 2017
Grand Central
\$14.99 / \$19.49 Canada
262 pages

Around the country, headlines scream about a heroin epidemic every day. It's shocking, but what many (white) people don't know is that, as Watkins says, "if you're black and poor, the heroin epidemic has been around."

He should know. For a time, he sold drugs on the streets of Baltimore, where the average life ends so early that "We go through midlife crises at fifteen..."

He was much younger than that when he saw his first shooting; much younger when he understood that drugs were as easy to get as oxygen. He idolized his big brother then; Bip was larger-than-life, a dealer who doted on Watkins and urged him to stay in school. He wanted Bip to be proud of him, so when his brother was murdered just blocks from home, Watkins tried to stay in college but his heart wasn't in it. Instead, he created his own business with the contents of a safe Bip left him: miscellaneous items, a brick-and-a-half of raw cocaine, guns, and thousands in cash.

With help from a childhood friend, Watkins cooked the cocaine into rocks to sell and as his clientele list grew, so did the number of workers he needed to stay one step ahead. His level of responsibility grew, too; Watkins made sure that folks in his neighborhood were fed, clothed, and safe. That took money, but there was plenty of it.

For months, Watkins and his boys had whatever wanted, the "fiends" had

their highs, and cops looked the other way. Things were good until suddenly, Watkins looked around and into the future: he'd met a girl, and he needed to come up with an "exit strategy" for himself and one of his boys.

The problem was, he said, "dudes don't know when to leave the block alone."

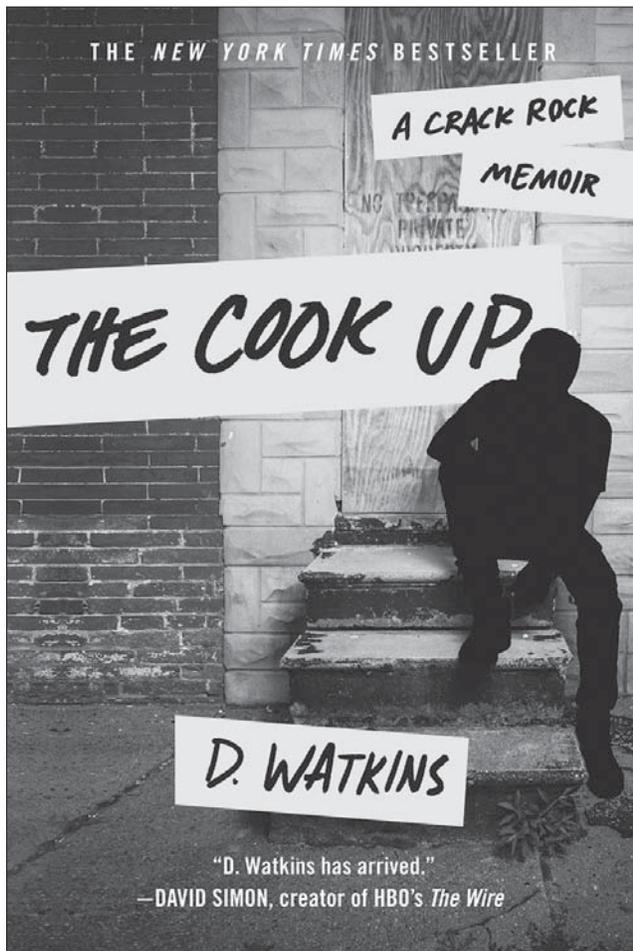
The first thing you need to know about *The Cook Up* is found on its cover: Watkins himself is in shadow, on the bleakest of stoops, near a doorway covered in plywood. An inexplicable feeling of electricity, then, screams that what you're about to read is going to be raw, and it's right.

With a fascinating tone that sometimes seems impassioned, almost matter-of-fact, author D. Watkins writes about childhoods spent in poverty – his, and that of his friends – and the things it led them to do to survive. Read further, however, and you'll see that his quiet voice almost quivers with righteous anger and anguish as Watkins' story progresses to an ending that feels happy and perfect and depressing, all at the same time.

It should go without saying that this isn't a book for Grandma, unless she can handle profanity and violence. If you can handle it, you'll find that *The Cook Up*, now in paperback, is worth the price of time.



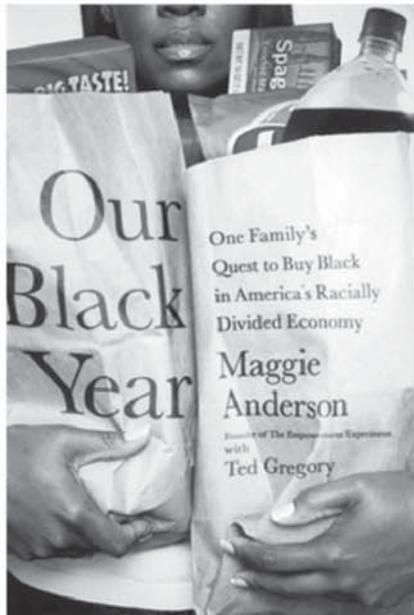
Cook Up author photo courtesy Mike Morgan



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May 24, 2017

Page 15

BEHAVIORAL HEALTH/ CRIMINAL JUSTICE (BH/CJ) COORDINATOR

The CJCC is accepting applications for a BH/CJ Coordinator (full time with benefits). Applications will be accepted until 5/26/17. See www.lucascountycjcc.org for additional information. Send resumes to: CJCC, One Government Center, Suite 1720, Toledo, OH 43604.

Notice to Bidders: Inquiry # FY17-64, (Project # 1130-17-169) for Accessibility / ADA Improvements 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, May 23, 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 Mary L. Glowacki of Mary L. Glowacki, AIA Architect, LLC at 419-360-9820. One Pre-Bid Conference will be held on Tuesday, May 16, 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: \$400,000.00; Breakdown: General Const: \$400,000.00.

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Qualified candidates must possess current Ohio RN license, CPR and CPI. Psychiatric nursing experience required, minimum of three years nursing experience preferred.

Registered Nurse—ACT

This clinical full time position provides direct services to clients assigned to the Assertive Community Treatment (ACT) program who have a severely persistent mental illness in accordance with State, Agency and Program policies, guidelines and professional requirements. This position provides mental health interventions to clients who require individual community based rehabilitative services and/or group rehabilitative services to maximize the reduction of symptoms of mental illness in order to restore clients to the highest level of functioning. This position consults with ACT team members to provide the best possible clinical services for clients.

Qualified candidates must possess current Ohio RN license. Associates degree in nursing. Bachelor's degree preferred. At least one-year clinical experience in a health care setting is required. Previous psychiatric experience is preferred.

REGISTERED NURSE – SPMI Team

Full-time opportunity available for experienced nurses to perform duties such as health assessments, medication education and direct service to clients in the clinic setting. Med/Surg hospital experience, physical health, psych and case management experience preferred. Community work as needed. Work schedule for this position is Monday through Friday, 40 hours a week and may include evening hours.

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Once you arrive at this website, the **Ohio Hiring Management System**, click on search for **State Government Jobs**, then filter by **Department**, then scroll & click on Transportation District 2. Click on the job title **Highway Maintenance Worker 1 – Apprentice**. You will also find information on **How to Apply**. Should you have additional questions, please call the **ODOT District 2 Human Resources Office at 419 353-8131**.



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Delta Sigma Theta Sorority Holds Annual Senior Recognition Program

Sojourner's Truth Staff



The members of Delta Sigma Theta Sorority Inc, Toledo Alumnae Chapter, held its annual Senior Recognition Program on Sunday, May 21 at Bowsher High School and honored 34 graduating high school seniors from across the area.

The theme of this year's program was "Destined for Greatness."

After dinner was served, the program opened with a welcome from Angela Siner, president of the local chapter. Recognition Committee member NaTasha Baker related the history of the national sorority and Shannon Tisdale, committee member, spoke of the history of the Toledo Alumnae Chapter.

After a question and answer session, Sheree Madison-Emery addressed

...continued on page 12



NaTasha Baker, Shannon Tisdale, Tiffany Triplett, Phyllis Wadley, Angela Siner, Tia Daniels, Kaylene Miller, Sheree Madison-Emery

Summer 2017 updates effective June 4.

On Sunday, June 4, 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/Summer2017



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- **1/4 Ottawa Hills/Sylvania/ Sylvania Twp Call-A-Ride**
- schedule adjustments Monday through Sunday; holidays unchanged
- **2H Franklin Park Mall via Toledo Hospital**
- Saturday and Sunday schedule adjustments
- **3 North/South Crosstown**
- schedule adjustments
- **5 Dorr via UT Main Campus**
- **5R Dorr/Richards**
- schedule adjustments; Wal-Mart served evenings, weekends, and holidays; Flaire Dr no longer served by 5R; Independence/Nebraska/Richards loop no longer served evenings, weekends, and holidays
- **6N/S King Road/City of Sylvania**
- schedule adjustments
- **8 Maumee Call-A-Ride**
- Saturday and Sunday schedule adjustments with the last timepoint at Southwyck Blvd eliminated
- **11/12/13/14 East Toledo**
- schedule adjustments: last lineup trip discontinued evenings, weekends, and holidays
- **11/14 Oak/East Broadway**
- schedule adjustments to last evening trip
- **12/13 Front/Starr**
- schedule adjustments to early evening trips
- **15A Summit/Suder/Alexis**
- **15E Summit/Point Place via Alexis**
- Saturday and Sunday schedule adjustments
- **17B Lagrange/Bennett via Miracle Mile**
- **17E Lagrange/Eleanor via Miracle Mile**
- Saturday and Sunday schedule adjustments
- **19F Cherry/Franklin Park /**
- **19T Cherry/Tremainsville**
- afternoon schedule adjustments
- **20T Central/Franklin Park to be designated 20F**
- schedule adjustment: one evening trip eliminated
- **22F Bancroft via UT Campus/ Franklin Park to be designated 22**
- evening schedule adjustments and last evening trips eliminated
- **24 Delaware/Kenwood via Westgate**
- one inbound morning schedule adjustment
- **26D Berdan/Douglas-Miracle Mile /**
- **26L Lewis/Alexis-Miracle Mile**
- 26D routing now covers Central Ave from Collingwood Blvd to Jeep Pkwy; 26L remains; evening schedule adjustments
- **27H Nebraska/Hill-Reynolds**
- **27N Nebraska/Angola-Wenz**
- weekday schedule adjustments
- **28/30 City Park/Indiana/Oakwood**
- weekday schedule adjustments; last inbound lineup timepoint eliminated weekends and holidays
- **31G Glendale/Southwyck /**
- **31H Heatherdowns/Southwyck**
- Sunday schedule adjustment
- **32H South/Airport /**
- **32R UT Health Science Campus/Southwyck Blvd**
- weekday evening schedule adjustments
- **34 Detroit/Byrne/Western via UTMTC**
- one outbound morning schedule adjustment due to the closure of the Lott Larc Lane location; last evening trip discontinued weekdays and Saturdays
- **35 Airport/Maumee-Arrowhead**
- late morning schedule adjustments
- **43 Maumee-Arrowhead/Western via UTMTC**
- schedule adjustments; Lott Industries timepoint eliminated due to its closure

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