Editorial-Opinion

XX
By Fletcher Word

When poor people feel they make a difference they vote. There’s no apathy; there’s disappointment. - Dorothy Tillman

The death of Reverend L.J. Johnson last week marks the passing of the guard to others in Toledo from the militant resistance of the Civil Rights black church – which in recent times has become more focused on the black middle class than the rights of the least, lost and left behind.

When I ran into him at church or community events and even while relaxing at places like Miss Ruby’s Kitchen, we would always joke about a member who was unaware that we knew that she secretly belonged to both of our churches at the same time. The lesson he kept emphasizing was that it is important to recognize early when others – particularly church members and followers or fellow clergy and politicians – are trying to “play” you and that you don’t always have to let them know that you are aware of it.

Johnson, short in stature but large in benevolence, would always remind everyone how he marched alongside Dr. Martin Luther King in Alabama. And back in the day, there were others who may have been more vocal, but the diminutive figure with a big heart was always present to let others know, as he once told me, that “it is important to be right but more important to be kind.”

Johnson, along with perhaps the late Rev. A.L. Roach, Rev. John Roberts and Rev. Floyd Rose, in my opinion, would occupy a space on the “Mt. Rushmore” of the political world of Toledo Missionary Baptist Church clergy. He will be missed.

My Thoughts on the May 8 primary?

In the race for Ohio Senate district 11, Michael Ashford, as expected, dominated the central city wards of zip codes 43604, 43607, 43610, 43620 and to a lesser degree 43615 and 43608. However, it was not enough to offset Teresa Fedor’s superior performance in the Oregon, 43620 and to a lesser degree 43615 and 43608. Nevertheless, Ashford, who did not show up for our forums. We then turn around to provide overwhelming support to others who may be present at election time but then disappear when it comes to legislating policies and providing support that strengthens the black community.

When poor people feel they make a difference they vote. There’s no apathy; there’s disappointment.

Community Calendar

May 16-18
Baptist Ministers Conference Revival: 7 pm nightly; Jerusalem Baptist Church; Guest speaker Pastor Roger Carson of Southern MBC

May 17
Kwanzaa House 2018 Planning Meeting: 10 am; Mott Branch Library

May 20
St Paul MBC “100 Women in Red;” 4 pm; Guest speaker 1st Lady Jeanette Barnes of Greater Faith Christian Church: 419-246-2886

May 27
Ebenezer MBC Women’s Day: 11 am speaker Elder Teshauda Isaac from Peoples MBC; 4 pm speaker is First Lady Sharon Newsome of Greater Mt. Zion in Cleveland; “Women of God Embracing our Future;” 419-242-2581

May 30/June 28
Main Library Community forum about the ways the renovated Library space can best be used to provide lifelong learning and opportunities: 6 to 8 pm; Huntington Room; Each forum will build on community discussions from preceding forum/s, so attending all three forums will provide you with the broadest understanding of the renovation. However, if you are only able to attend one or two forums, your input will still make a difference! Areas of discussion will include: - Overview of project and key decision points - Serving community needs during Main Library’s temporary closure - How to use the new spaces following renovation - Discussions will be interactive, including the Library sharing information and seeking information from participants. The information shared and feedback provided will be shared on the Library’s website (LINK) along with a tool for people unable to attend the meetings to submit feedback

June 4-8
Vacation Bible School: “Follow the Leader;” United MBC; 5:30 to 8 pm; Free light dinner served from 5:30 to 6 pm
Is It Dangerous To Be Black?

By Lafe Tolliver, Esq

Guest Column

With all of the recent news about black people being caught up in a lot of “situations” or issues, it is imperative that if you want to stay “woke” and stay alive and be black in these United States, you need to learn the new code words so that you can make it back home after a long day in negotiating these mean streets.

I have listed below some of the slang shorthand statements that epitomizes the daily struggles and fight for dignity and freedom that too many people of color suffer just in order to make it day to day.

You should memorize each of the below euphemisms so that when you hear it or it is text to you, won’t make a “Kanye” statement and become fodder for the tabloids!

SWB…SWIMMING WHILE BLACK
SHWB…SHOPPING WHILE BLACK
EWB…EATING WHILE BLACK
LWB…LOOKING WHILE BLACK
SWB…SNORING WHILE BLACK
NWB…NAPPING WHILE BLACK
WWB…WALKING WHILE BLACK
DWB…DRIVING WHILE BLACK
RWB…RUNNING WHILE BLACK
BWB…BANKING WHILE BLACK
RWB…READING WHILE BLACK
TEWB…TEXTING WHILE BLACK
HWB…HITCHHIKING WHILE BLACK
DAWB…DATING WHILE BLACK
WOWB…WORSHIPPING WHILE BLACK
LWB…LAUGHING WHILE BLACK
BAWB…BAR/BQUEING WHILE BLACK
SUBWB…SUNBATHING WHILE BLACK
STWB…STUDYING WHILE BLACK
CWB…CELEBRATING WHILE BACK
PWB…PRAYING WHILE BLACK
CRWB…CRYING WHILE BLACK
PRWB…PROTESTING WHILE BLACK
FWB…FIGHTING WHILE BLACK
PSWB…PLAYING SPORTS WHILE BLACK
KW…KISSING WHILE BLACK
GWB…GARDENING WHILE BLACK
REW…RENTING WHILE BLACK
LIWB…LIVING WHILE BLACK
MBW…MARRYING WHILE BLACK
POWB…POOR WHILE BLACK
RIWB…RICH WHILE BLACK
DYWB…DYING WHILE BLACK
TRWB…TRAVELING WHILE BLACK
JWB…JAILED WHILE BLACK
IWB…IMAGINING WHILE BLACK
HWW…HOPING WHILE BLACK
TWB…THINKING WHILE BLACK
HWW…HARASSED WHILE BLACK
KWW…KILLED WHILE BLACK
MUWB…MURDERED WHILE BLACK
CWB…CONNED WHILE BLACK
FWB…FRAMED WHILE BLACK
SEWB…SEGREGATED WHILE BLACK
JOWB…JOGGING WHILE BLACK
ECWB…EATING CHICKEN WHILE BLACK
DANWB…DANCING WHILE BLACK
MMWB…MAKING MONEY WHILE BLACK

Make sure that if you are engaged in any of the above activities or events that you carefully scope out your surroundings and make sure that if you have been photographed or videoed on someone’s smart phone, that you clearly yell out one of the above abbreviated statements so that if you are arrested or tased by either the police or a white vigilante group that at least your protest was recorded.

As you can tell from the above listings, there are not too many things that black folks do can in the age of Trump that are possibly not life threatening. Seemingly, too many people and law enforcement officials are anxious and eager to shut you down, so, a word to the wise, stay alert.

The best advice I can give you? Simple: stay at home 24/7. Keep the blinds drawn.

Never go outside except to buy groceries and even then, do not be uppity and buy top shelf grocery items because that will bring undue attention to yourself.

Always talk in a low whisper and avoid eye contact whenever possible. Wear old clothes and walk slowly because if you walk fast, that means you are trying to evade the law.

If asked your opinion on any subject, wait for a moment and with your head bowed, quietly answer with, “I best leave those matters to white folks.”

If you have a job, stay away from any water cooler conversations and when work is over, go directly home...no dawdling!

Like the recent story of the black woman who was a student at Yale University and had the brashness to take a nap in the commons area of her dorm but yet when the police were called on her by a white fellow student, she forgot the above, NWB, and paid the price for it.

Contact Lafe Tolliver at tolliver@Juno.com
EMILY’s List Statement on Ohio’s State Primary Election Results

Special to The Truth

Last week, EMILY’s List, the nation’s largest resource for women in politics, congratulated 13 women on advancing to Ohio’s general election, six of whom won competitive primaries last night. Stephanie Schriock, president of EMILY’s List, released the following statement:

“Ohio voters have spoken and it is clear, more women are going to be taking their seats at the table. These pro-choice, Democratic women are the strong leaders that the working families of Ohio deserve. EMILY’s List is proud to stand with these women and we are excited to help elect them this November.”

EMILY’s List congratulates the following women as they move on to the general election:

- Kathleen Clyde (SoS)
- Erica Crawley (HD-26)
- Christine Fisher (HD-27)
- Jessica Miranda (HD-28)
- Paula Hicks-Hudson (HD-44)
- Lisa Sobecki (HD-45)
- Lorraine Wilburn (HD-48)
- Rachel Crooks (HD-88)
- Teresa Fedor (SD-11)
- Louise Valentine (SD-19)
- Sandra Williams (SD-21)
- Nickie Antonio (SD-23)
- Lauren Friedman (SD-29)

Ohio Democratic Party Statement on Historic Primary Wins for Women Candidates

The Ohio Democratic Party and the Ohio Democratic Women’s Caucus released the following statement from Chairman David Pepper and Chairwoman Kathy DiCristofaro on this week’s historic primary wins for Democratic women candidates up and down the ballot:

“Across the country and here in Ohio, this week’s unprecedented primary election results show that Democratic women are leading the charge to fix the GOP culture of corruption in D.C. and Columbus and work for a brighter future for all,” said Pepper. “This year 10 of our 16 congressional candidates and incumbents are women, and more than 50 Democratic women are running for election or re-election to the Statehouse. We have one of the strongest statewide tickets in Ohio history, and our Democratic slate includes state Rep. Kathleen Clyde, our nominee for secretary of state, Judge Melody Stewart, who is running for Ohio Supreme Court, as well as our candidate for lieutenant governor, former Congresswoman Betty Sutton.”

“The Ohio Democratic Women’s Caucus is thrilled to support so many new candidates who were animated by the Women’s March and the Indivisible movement and are now turning their activism into action,” said DiCristofaro. “If we’ve learned anything from the past few years, it’s that having women at the table making important decisions in government, in the boardroom, in academia and elsewhere -- it matters. Representation matters for fairness and equality, and women lawmakers are quite often more effective at getting the job done for their constituents.”

In Ohio the following Democratic women are running for Congress:

- Jill Schiller (OH-2)
- Congresswoman Joyce Beatty (OH-3)
- Janet Garrett (OH-4)
- Shawna Roberts (OH-6)
- Dr. Vanessa Enoch (OH-8)
- Congresswoman Marcy Kaptur (OH-9)
- Theresa Gasper (OH-10)
- Congresswoman Marcia Fudge (OH-11)
- Betsy Rader (OH-14)
- Susan Moran Palmer (OH-16)

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Over the next few months we will focus on the history of lynchings of African Americans in the United States. This article is part one of a three-part series. We continue to see on the news that racism is very much alive!! Our community also continues to share experiences of racial incidents in their place of work, in our schools, restaurants, hospitals, and other public and private sectors.

These aren’t lynchings but whatever expression of hate a person can generate to another they will. Situations can be elevated for no apparent reason and even if we know and express our rights, we still are victims of intimidation or “non-physical lynchings.”

President Trump has made it easy for people to express how they feel about African Americans and other people of color. A recent incident occurred where a grandmother was pulled over, handcuffed, and taken to jail for driving over the line on the highway.

There have been several incidents where police in different cities kicked and punched black men in the head while they were already secured in handcuffs. Two young black men could not sit in a restaurant to wait for others in their party to arrive without having police show up to handcuff them and take them off to jail because of a frightened white female manager.

Police showed up at Yale University because a white female called them to report a black female student sleeping in the common space on campus. The list is long and as bad as it is today, our ancestors suffered horrific beatings and lynching for years!! Follow us through the history.

On Thursday, April 26, 2018, the National Memorial for Peace and Justice opened in Montgomery, Alabama, to remember the thousands of Americans who were hanged, burned or otherwise murdered by white mobs.

From 1882 to 1968, 4,743 lynchings occurred in the United States. Of the known people who were lynched, 3,446 were black. Black lynchings accounted for 72.7 percent of the lynchings recorded. It is unlikely we will ever know just how many lynchings happened throughout the history of the United States, as many likely went unreported or were not classified as lynchings in documentation at the time.

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Lynchings profoundly impacted race relations in this country and shaped the geographic, political, social and economic conditions of blacks in ways that are still evident today. Lynching created a fearful environment where racial subordination and segregation was maintained with limited resistance for decades.

In his 1867 annual message to Congress, President Andrew Johnson declared that black Americans had “less capacity for government than any other race of people,” that they would “relapse into barbarism” if left to their own devices, and that giving them the vote would result in “a tyranny such as this continent has never yet witnessed.”

Thus, the lynching of black people in the Southern and border states became an institutionalized method used by whites to terrorize blacks and maintain white supremacy. It was an authorized means of social control.

The Origins of the NAACP

In mid-August 1908, the white population of Springfield, Illinois, quickly reacted to reports that a white woman had been assaulted in her home by a black man. Soon afterwards another instance of an assault by a black man on a white woman was reported. These incidents, coming within hours of each other, inflamed a gathering mob.

Springfield Police took into custody a black vagrant, Joe James, for one of the assaults. Another man, George Richardson, a local factory worker was arrested for the second assault. A mob which had been forming since the news of the assaults was first announced now quickly assembled at the Sangamon County Courthouse to Lynch the two men in custody.

Unable to get the accused men whom the Sheriff announced had been moved to an undisclosed location, the mob turned its wrath toward two other black men, Scott Burton and William Donegan, who were in the area. They were quickly lynched.

The mob then turned its fury on the homes of black families in Springfield. After rampaging through the city, they extended their violence into small communities outside the city limits. The mob targeted stores which had guns and ammunition. Mob leaders carefully directed the participants to destroy only homes and businesses either owned by blacks or which served black patrons, thus leaving nearby white homes and businesses untouched.

Some Springfield blacks fought back in self-defense. Burton used his shotgun in an attempt to save his life and home. He was the first victim. Donegan, an 84-year-old cobbler, whose reputation had been tainted in the eyes of the mob by the fact that he had been married to a white woman for over 30 years, was the second victim.

... continued on page 6
Message from Mayor Kapszukiewicz
Sojourner’s Truth Staff

There is a lot of roadway construction going on in our city right now—particularly downtown and along some of our major arteries. Additionally, we announced this week that the Martin Luther King, Jr. Bridge connecting downtown Toledo and East Toledo will be closed for about 45 days beginning Sept. 24.

We understand that these projects are inconvenient and stressful. I want everyone to know that I too feel stress and frustration when I am sandwiched in between traffic and orange barrels. I also want everyone to know your city employees are doing everything they can to mitigate the frustration that comes along with road work. This is necessary work, and quite frankly, it is not enough. Toledo, like other Ohio cities, has fallen behind on infrastructure work because of funding changes at the state level that have removed millions from our budget.

We made the decision this week to push the Martin Luther King, Jr. Bridge closure to September rather than this month to accommodate businesses in East Toledo that depend on unimpeded bridge traffic.

We have to close the bridge for Toledo Waterways Initiative work to eliminate race-based discrimination. We made the decision this week that the Martin Luther King, Jr. Bridge would have allowed the bridge to remain open, but that was supposed to be completed by tunneling under Main Street in East Toledo.

The project to install an 84-inch pipe connecting a combined sewer overflow to a 5.2-million-gallon storage basin under International Park. The project is scheduled to be completed by tunneling under Main Street in East Toledo, which would have allowed the bridge to remain open, but that plan was changed for safety and engineering reasons. The Sept. 24 closure will not impact the popular Frogtown Regatta, which is scheduled for Sept. 22. We are also developing a plan to encourage people to continue patronizing East Toledo businesses via a detour to the Craig Memorial Bridge. We are working with TARTA to make sure pedestrians who use the Martin Luther King, Jr. Bridge will be able to travel across the Maumee River.

In short, I know construction is a headache. We will be a better city when it is over. We are also working on ways to do more road repairs in the future.

NAACP... continued from page 5

When the carnage finally ended, six black people were shot and killed, two were lynched and hundreds of thousands of dollars worth of property destroyed. About 2,000 black people were driven out of the city of Springfield as a result of the riot.

About 150 suspected mob participants were arrested. Threats from other mob participants restrained people from testifying against those suspected of the violence. Later it was revealed that Richardson, who was initially charged with assault, had been wrongly identified and the indictment was dismissed.

The Springfield Riot made the capital of Illinois and the home of Abraham Lincoln the center of national attention, especially since this was the first race riot in the North in over a century. The most lasting consequence of the riot was its impetus in getting white reformers such as Jane Addams and black civil rights activists such as W.E.B. DuBois to create the National Association for the Advancement of Colored People (NAACP) one year later following an interracial conference in upstate New York. It is the continuing mission of the NAACP to ensure the political, educational, social, economic equality of rights of all persons and to eliminate race-based discrimination.

Become a NAACP member - $30/adult; $15/youth annually and receive a Crisis magazine. Join our meetings every seconded Tuesday at 7:00 p.m. The June meeting will be at the Mott Branch Library at 1085 Dorr Street.


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In Memoriam

Pastor I.J. Johnson

Rev. I.J. Johnson celebrated his Eternal Birthday at 90 years of age, as he departed this life on May 4th, 2018. He began his tenure as a pastor at the tender age of 19. Rev. Johnson served 62 years as founder and pastor of the St. Mark Missionary Baptist Church. His years of unwavering service made him one of the longest-tenured pastors in the United States.

Originally from Troy, AL, Pastor Johnson moved to the Toledo area in the mid-fifties; where he organized the St. Mark Baptist Church, at 1419 N. Detroit Ave., also known as Rev. I.J. Johnson Way. Bringing hundreds to Christ, He ministered not only to his church, but advocated and secured jobs for countless people seeking employment, so that they were able to support their families. Pastor Johnson met the love of his life; Betty Rae Johnson and they were married on August 26, 1958. In addition to winning souls for Christ, Pastor Johnson has nurtured and mentored a number of ministers in the Northwest Ohio area and across the States. He never tired of preaching the gospel and spreading the Word of God.

Services were as follows: Friday, May 11, 2018, 12:00 p.m. - 6:00 p.m., “The Viewing” at St. Mark Baptist Church. Friday, May 11, 2018 – 7:00 p.m., “Celebration of Life Service” at Indiana Baptist Church, John Roberts, DMin, Pastor and Officiant. Saturday, May 12, 2018 – 10:00 a.m., “Wake” and 11:00 a.m. “Funeral” at St. Mark Baptist Church, Pastor Charles Jones, of Christian Temple, Officiant.

Fitness Workshop... continued from page 16

White educated the junior and senior high school students on four major things that each should person should be doing to try to stay healthy. She also discussed the importance of exercising and doing it correctly, the truths and untruths of eating, juicing, and using correct posture when exercising, dieting vs fasting, getting the proper rest, and relaxing mentally.

There was time for questions and answers before the exercise session started. The workout was very enjoyable to the 56 young Debs and the Toledo Club members. Each participant had an intense and high impact exercise routine to follow. White’s exercises are designed for all body types.

The young adults were so motivated and inspired by White’s fitness program that they remained after the program ended to ask more questions and talk to her.

Perryman... continued from page 2

Yet, it is equally true that young black millenials, perhaps the most criticized local voter demographic, are primarily concerned – not about “Kanye West or Stormy Daniels” – but about the issues that impact our community.

Are these black millenials more radical or militant? Are they sometimes cynical of “traditionalism” or old and less effective ways of addressing new issues and challenges?

Yes and Yes!

However, the good news is that while the leaders of the Civil Rights movement are headed for emeritus status, millenials and organizations like the CRSN “are more plural - in terms of class, sexuality, and even concern about various racial groups,” and thus are even now OUR future.

It would be a great blessing if the divided mind of the black community can find a way to unify for the rocky road ahead in the 2018 and 2020 elections.

And if we, above all, remember as I.J. Johnson demonstrated in his life of service and activism, that “it is better to be kind.”

Contact Rev. Donald Perryman, DMin, at drdlperryman@ centrofhopelbaptist.org

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MLK Jr. Academy for Boys Hosts Third Annual Mother/Son Dance

Sojourner's Truth Staff

The third annual Mother/Son dance at Martin Luther King, Jr. Academy for Boys brought forth 136 partiers on the night of May 11 to dine on a feast prepared by J'Mae’s and dance to tunes by DJ. The theme for the night was “A King’s First Queen.”

“Schools have always had fathers/daughters dances,” said Sheila Annette Cook, Community/Family Resource coordinator for the MLK Jr Academy for Boys. “This being an all-boys school is a way to celebrate mothers.”

This year’s dance was sponsored by RFS Charitable Foundation and Gifted Designs by LilliANette, Inc.

“My main goal and objective is ensuring the students of MLK are prepared and equipped for life as well as being exposed to various social functions and grades,” said Cook.

Three years ago the dance was held in the MLK cafeteria, but the attendance has increased so much that this year it was moved to the gymnasium to accommodate the larger audience.

In addition to the Mother/Son Dance, MLK is also holding a Fathers Day this year.

“We are being sponsored by Brothers United and Boys II Men of Distinction, Inc.,” said Cook. “Our speaker for that event will be Romules Durant, Ed.D. We will have the three-on-three basketball, chess, food, games and a time for male bonding.”

This year’s sixth grade recognition on May 23 will feature guest speaker Bruce Gradkowski.

“We are doing great things at Martin Luther King, Jr. Academy for Boys, where we are helping our boys of Destiny become Men of Distinction,” said Cook.

“The lenders kept asking me for additional documents. I quickly provided them, but they still needed more. It took so long, I lost the house to another buyer.”

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Toledo Deltas Celebrate 40 Years of Scholarship and Fashion

By Tricia Hall
Sojourner's Truth Reporter

Toledo Alumnae chapter of Delta Sigma Theta Sorority Incorporated celebrated their 40th year of providing local scholarships to deserving young ladies through a community fashion show. The event was held at the Hilton in Perrysburg on Saturday, May 5, 2018. The featured festivities included the brunch, mother of the year award and fashion show, were witnessed by over 250 attendees, and used the theme “40 Years of Ripping the Runway Delta Style” in the 2018 Breakfast for M’Lady scholarship program.

“This is our 40th annual scholarship brunch and fashion show. Our efforts have assisted over 120 young ladies receive over $180,000 in scholarships to support their dreams of higher education,” explained Angela Siner, local chapter president.

Wanda Terrell-Galloway, event chairman, and Siner opened the program by delivering warm greetings, then introduced this year’s master of ceremonies, Jacqueline Jackson. In addition to singing the Black National Anthem, the newest members of the local chapter served as event hostesses and facilitated the door prize portion of the event.

Toledo Alumnae Chapter of Delta Sigma Theta presented three local high school graduates with scholarships to continue their post high-school education.

Nonye Williams, a scholarship recipient, currently attends Toledo Christian and plans to attend either Tuskegee University or Ohio State University this fall. Her academic honors include honor roll since 2012, graduating Summa Cum Laude, and earning highest academic achievement award at Tuskegee University’s vet step program in 2015.

Nakiyah White, the second scholarship recipient, currently attends Central Catholic high school and will continue her education at Eastern Michigan University. She has participated in several community activities and service projects including Glee Club, African American Club, and cleaning at Friendly Baptist Church.

Courtney Draper, the final scholarship recipient, currently attends Toledo School or the Arts and will continue her education at Wright State University in Dayton, Ohio. She has received several academic acknowledgements including honor roll since her freshmen year in high school and American Legion’s high school scoring female in the county award. “I’m grateful to win this scholarship, it will help off-set the cost and pending debt from college. Just being here is amazing to see this brunch and fashion show, I’m honored to be selected,” explained Draper.

The 2018 Mother of the Year honor was awarded to Robin Reese. Reese is a Toledo native, and assisted with caring for her siblings at an early age which led to her eventual career and leadership position as Director of Lucas County Children Services. Reese is a wife and mother, and attended Scott High School, The Ohio State University and the University of Toledo, earning a degree in social work.

“I thought I was actually attending to support a friend’s wife who’s in the fashion show. I was shocked when they announced my name. Even when they were reading the bio, I didn’t know they were talking about me, because most of us care about our families and youth. I am honored, and so unexpected,” explained Reese.

The history of Delta Sigma Theta Sorority Inc. dates back to 1913 when 22 women on the campus of Howard University chartered the sorority. Currently over 250,000 women are members. Toledo Alumnae chapter was established in 1973.

The 2018 officers: Angela Siner, president; Linda Ewing, first vice president; Rochelle Hall-Rollins, Ph.D; second vice president; Tene Jackson, corresponding secretary; Jazmeika Spinks, recording secretary; Tonia Pace, PhD, treasurer; Gina Thompson, financial secretary; and Stacey Jackson-Jones, assistant financial secretary.

Breakfast committee: Wanda Terrell-Galloway, chairman; Kaylene Miller, souvenier program; Cheryce Burton, Sue Fletcher, Billie Lothey, and Sandy Strong, ticket committee; Bessie Mack, mother of the year and publicity; Stacey Jackson-Jones, scholarship committee and financial coordinator; Trevor Black and Michelle McCaster, decorations; 19 D.E.G.R.E.E.S. of DSTinction, hostesses; Bonita Johnson, vendors; Joyce Lewis, Creative Team and entertainment.

Delta members Michelle McCaster and Joyce Lewis, fashion show committee

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Social Security Column

Checklist For Your Social Security Annual Check-Up

By Erin Thompson
Social Security Public Affairs Specialist in Toledo, OH

Say “annual checkup” and most people imagine waiting at the doctor’s office. But, there’s another type of checkup that can give you a sense of wellness without even leaving home. Visit www.socialsecurity.gov and follow these five steps to conduct your own Social Security annual checkup.

Your Social Security Statement is available online anytime to everyone who has a my Social Security account at www.socialsecurity.gov/myaccount. Creating your account gives you 24/7 access to your personal information and makes it impossible for someone else to set up an account in your name. We still send paper Statements to those who are 60 and older who don’t have an account and aren’t receiving Social Security benefits. Your Statement provides information about work credits (you need 40 credits to be entitled to a Social Security retirement benefit), estimates for retirement, disability, and survivors benefits, plus a history of your earnings.

Work Credits Count

If you have earned 40 work credits, your Statement will show estimates for retirement, disability, and survivors benefits. If you don’t have 40 work credits, the Statement shows how many you have and how many you still need to qualify for benefits.

Review Earnings Record

Review your history of earnings year by year to make sure each year is correct. This is important because Social Security benefits are based on your lifetime earnings. If any years are incorrect or missing, you may not receive all the benefits you are entitled to in the future. If you need to correct your earnings, contact Social Security at 1-800-772-1213 between 7 a.m. and 7 p.m. Monday through Friday. Please have your W-2 or pay stubs when you call.

Study Benefit Estimates

Review the section titled “Your Estimated Benefits.” Be sure to review not only your retirement estimate, but your disability and survivors estimates. No one likes to think about disability, but a 20-year-old worker has a one-in-four chance of becoming disabled before reaching retirement age, underscoring the importance of disability benefits. Since the value of the survivors insurance you have under Social Security may be more than your individual life insurance, be sure to check your survivors estimates also.

Calculate Additional Estimates

You can use our Retirement Estimator to compute future Social Security benefits by changing variables such as retirement dates and future earnings. If you want to project what future earnings could add to your benefit, visit www.socialsecurity.gov/estimator.

Schedule Your Annual Check-Up

Each year, make a date with yourself to review the most recently posted year of earnings on your Statement. By checking your record every year, you can be certain when you retire that Social Security will have a correct record of earnings to use when computing benefits for you or your family members.

Social Security helps you secure your today and tomorrow by providing information to make your financial planning easier. Social Security is more than retirement; it is a family protection plan. For more information about benefits, visit us at www.socialsecurity.gov.
Why You Need Life Insurance

By Vince Davis, State Farm Agent

Why do you need life insurance?

You must care about people other than yourself. If you love your spouse, boo, kids, mom, grand moms and special someone, You need life insurance! If you agree with this statement: “I will not live on this earth forever,” then you need life insurance. You need life insurance if you care about the people whom you leave behind.

There are obligations that you have made that will be unfulfilled in the event of your early demise. You have these obligations that can be handled by life insurance: 1. You are obliged to raise and financially support your children; 2. You must pay for where you live - if you have a mortgage, funds should be available to pay off the mortgage; 3. If you rent, funds must be available for your loved ones to pay the rent; 4. If you bought a car on credit, funds should be available to pay the car off or pay the car payment for the designated period of time; 5. Credit card debt can be paid off with life insurance; 6. Equity lines of credit can be paid off with life insurance; 7. Student loans can be paid off with life insurance; 8. College education can be paid for with life insurance; 9. Medical bills accumulated after a long illness can be paid for with life insurance; 10. A family continuation fund can be set up with life insurance; 11. Final funeral and last rites services can be set up with life insurance.

A famous dentist once said, “Only floss those teeth that you plan on keeping.” The only people who do not need life insurance are the, “immortal people.” Even rich people with few to any financial concerns can pay off estate taxes with the “discounted dollars’ that the life insurance dollars can buy.

The last time I checked, the reputable funeral service businesses in town require money for services rendered. In many cases proof of funds is required before services can commence. Funeral service businesses are fee-for-services businesses.

You establish what type of service that you would like from the options available. Then you pay for those services or perhaps assign life insurance proceeds. Life insurance can fulfill your last wishes. However you cannot wait until you get sick to get life insurance.

The best time to get life insurance is right now. The healthier and younger the applicant, the more likely for the policy to get an issued, ordinary, standard policy.

Ed. Note: Contact the author at Vincedavisinsurance.com, vince.davis.bun1@statefarm.com, 419-509-0326 cell, 419-244-2904 work

Five Ways to Get Your Home Ready for Summer

Special to The Truth

Summertime means backyard barbecues, home decorating updates and more. Want to make all of this happen affordably? The discount experts at Dollar General are offering some essential shopping tips to save time and money while finding the items you need to live it up in style this season and beyond.

Refresh Your Home

Refresh home décor on a budget any time of the year. Explore your creative side as you pick out new curtains, throws, pillows, wall art and more. To avoid getting overwhelmed, you may want to start out by updat-

...continued on page 12
Six Money Tips for Buying a Home

When searching for a new home, you may come across some conflicting information, especially about home financing or mortgage loans. Consider these six money tips to help you navigate the process.

1. **Know your credit profile:** Your credit score may impact the interest rate or the amount of money you can borrow. Once a year, you can obtain a free copy of your credit report from each of the three credit bureaus at annualcreditreport.com, the official site for free annual reports.

   Having great credit is certainly helpful, but not required. Homebuyer education and home loan financing programs are making it easier for homebuyers with a range of credit scores or limited credit history to obtain a loan. Find more tips and free education resources at wells Fargo.com/financial-education.

2. **Manage debt:** Another important factor mortgage lenders evaluate is debt-to-income ratio. A good rule of thumb is to keep your total debt level (taking into account the potential new mortgage payment) at or below 36 percent of your gross monthly income. Use an online debt-to-income calculator, like the one found at wellsFargo.com/goals/credit/debt-to-income-calculator.

   Show them the money: A Wells Fargo survey found that more than a third of people believe you need 20 percent of the home purchase price to make a down payment. The reality is, some home financing or mortgage programs allow qualified homebuyers to put down as little as 3 percent. And for those who qualify for special mortgage programs – like military veterans or those purchasing rural properties, a down payment may not be required at all. You may also be allowed to use monetary gifts from family or friends for all or part of the down payment. In addition, certain community programs offer down payment assistance, like the Wells Fargo NeighborhoodLIFT program.

   Keep in mind, some low down payment programs may require private mortgage insurance, which adds to the monthly payment and overall loan cost. You’ll need to add that into your debt-to-income consideration.

3. **Demonstrate proof of income:** Home mortgage financing programs are available for a range of incomes. The key is demonstrating your ability to repay the loan. Lenders will review your income history and require current W2s, tax returns or similar documentation.

   Have a rainy-day fund: Lenders want to see that you have savings or a cushion to handle unexpected expenses that come with homeownership, such as a leaky roof or failing appliance.

   Get pre-approved: Getting pre-approved is a good way to understand what kind of home loan product or program you may qualify for. Digital services are streamlining the process considerably. For example, Wells Fargo Home Lending’s online mortgage application préfill contact and financial information for existing customers. With a few clicks, any user can upload income, payroll and tax information.

   Our intuitive, mobile-ready technology offers homebuyers choices in how they engage in the mortgage application process. Consumers have the option to complete an application online, and still have the opportunity to speak with a home mortgage consultant if they have questions. In many cases, house hunters can actually be pre-approved immediately,” says Liz Bryant, national sales manager for Wells Fargo Home Mortgage. “Digital services give prospective homebuyers the ability to navigate their mortgage application where and when they choose - relieving some of the pressure of making timely decisions.”

   If you’re interested in starting an application for a home mortgage or refinancing an existing property, visit wellsFargo.com/mortgage.

   For a smooth home-buying experience, it’s important to know your options, use programs designed to help you, and access services that streamline decision-making.

   **Courtesy StatePoint**

**Ready for Summer... continued from page 11**

Get Party-Ready

The items needed to pull off a successful shindig can quickly add up, whether you’re hosting the party or planning to attend one. To be the hostess with the mostest, select thematic items that color coordinate, or find seasonal options to complement your party essentials, like balloons, plates, party favors, disposable table cloths, napkins, silverware and more. A discount retailer such as Dollar General can serve as an affordable one-stop shop for finding all of these items and is also a good destination for those in need of gift items for birthday celebrations or other special occasions. Find gift cards, candies, toys and cards for recipients of all ages.

Stock up on Seasonal Décor

Make this season’s holidays, barbecues and celebrations unforgettable by decorating your home or work station with fun and inexpensive sea-

sonal décor. Throw the perfect patriotic celebration with red, white and blue, or celebrate the summer with a wide selection of colorful backyard adornments.

**Everyday Essentials**

Instead of buying everyday items as-needed at an expensive shop, save both time and money by stocking up on these supplies at a discount retail store. At home, be organized and have a handle on where you store items, so you can grab them as you need them.

**Save More**

From your favorite snacks to cleaning products and more, private brands are a great option when looking to save on quality products. You can also save even further with digital coupons that provide customers with an easy-to-use platform. Seek out stores that offer perks, like Dollar General. To sign up for deals and discounts, visit dollargeneral.com/coupons or access coupons on the mobile app. Shoppers can load coupons to their account and redeem them at checkout during their next visit.

Whether you’re looking to update your home décor for summer or you’re searching for affordable party supplies for an upcoming barbecue or gathering, free up some space in your budget and your schedule by one-stop shopping at a discount retailer.

**Courtesy StatePoint**

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**Midwest Dental & Dental Definition**

3 Locations to serve you

1910 Cherry - Phone 567-302-2403
240 W. Alexis - Phone 419-475-5450
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Putting Your Employees First by Michael Bergdahl

By Terri Schlichenmeyer
The Truth Contributor

Your office looks like Grand Central Station at rush hour.

Like that iconic location, you see many people who are older and have been around the block enough times to know the work-score. You also have younger, less-experienced people whose career journeys are just beginning. So how do you best manage a diverse group of employees like that? Read Putting Your Employees First by Michael Bergdahl and find out.

Your company holds a lot of assets.

You’ve got computers, furniture, office supplies, product, perhaps a fleet of vehicles, maybe an entire building. But your most important assets, says Bergdahl, are the people you’ve hired. So when did you last pay them any serious attention?

If your answer is anything other than “today,” you’re missing out. Investing in your staff and putting your employees first in the workplace offers many benefits for you and your profitability. But that’s only half the equation…

Other benefits become apparent when employees’ work-styles are considered; younger workers generally like to be managed differently than do their older peers. Part of that managing comes from knowing that leaders who display caring, empathy, and honesty get more respect. Employees work harder for those who know that kids get sick, vehicles break down, and life happens sometimes, but that doesn’t mean that a supervisor should be a pushover: an employee worth keeping will know that expectations are never erased and that the company’s goals still stand, no matter what.

To get to that point, though, takes a paradigm shift.

Supervisors still supervise, but “Employee First” workplaces rely on “employee-centered leadership, which uses a shared, more collaborative approach to making team decisions,” says Bergdahl. It requires “100 percent employee engagement,” public kudos for a job well done, trust and mutual respect, and it results in happier employees who display pride in their work, loyalty to their companies, and stellar customer service. To start, says Bergdahl, teach your managers to empower employees and to listen to them — but that’s not all. This method for a better workplace must come from the top, down.

At under 160 pages, you might think that Putting Your Employees First would be a quick, easy read. And you’d be absolutely correct, especially considering that there’s a lot of repetition inside these pages.

That doesn’t make this book bad, however; author Michael Bergdahl has good, albeit commonsensical, advice here and it’s useable for managers who want to embrace a different style of workplace, and for entrepreneurs looking to hire staff that work better in a uniquely-structured atmosphere. Here, there are plenty of bold-type statements, helpful worksheets to accomplish goals, and re-reiterated bullet-points - and yet, employees who require more hand-holding to do their jobs confidently and well are largely left out of the conversation in a sea of redundancy. That’s unfortunate.

Even so, and repetition notwithstanding, this book could at least make workplaces less stuffy, more worker-friendly, and quite possibly more efficient for better profitability. Putting Your Employees First could also mean better retention – and wouldn’t that be grand?
LEGAL NOTICE

Bids will be received by Lucas County Department of Job & Family Services (LCDJFS) until 3:00 p.m., May 24, 2018 for the selection of Vendor(s) to provide Non-Emergency Medication and Title XX Transportation Services for eligible LCDJFS clients. Submitted bid packets must be completed according to the specifications and provisions outlined in the Request for Qualifications. The contract period will be from approximately October 1, 2018 through September 30, 2019.

No bids will be accepted after 3:00 p.m., May 24, 2018; bids that are submitted via any method other than that described in the RFQ will not be accepted.

The Request for Qualifications will be available on May 16, 2018. It will be available in the Lucas County PlanetBids system for potential bidders to download by going to the site: http://www.co.lucas.oh.us/bids.aspx.

An electronic Question & Answer period (Q&A) will be from May 16, 2018 to May 16, 2018.

PARTICIPATION IS OPTIONAL, BUT IS HIGHLY ENCOURAGED. Questions for the Q&A must be submitted in writing via PlanetBids. The posting of the Q&A will be on May 18, 2018. If any changes are made to the RFQ as a result of the Q&A, an addendum to the RFQ will be posted in PlanetBids at the website address (noted above).

This notice is posted, as of May 16, 2018, at http://www.co.lucas.oh.us/bids.aspx.

The right is reserved to reject any and all bids.

By order of the Board of County Commissioners, Lucas County, Ohio.

Pete Gerken - President
Tina Skeldon Wozniak - Commissioner
Carol Contrada - Commissioner
Bld. 48-19-RFG-01

NOTICE TO BIDDERS

SEALED PROPOSALS for bidding on Manhattan Marsh Debris Removal and Site Restoration Project, Metroparks Toledo, will be received; opened; and read aloud at the Metropolitans Park District of the Toledo Area, Fallen Timbers Field Office, 6101 Fallen Timbers Lane, Maumee, Ohio 43537 Wednesday, May 23, 2018 at 12:00 noon local time.

The SCOPE OF WORK consists of debris removal and soil backfill of approximately 26 acres within the north Toledo property historically referred to as Manhattan Marsh. Work will involve removing household trash, construction and railroad debris including, but not limited to, surface concrete, brick, asphalt, RR ties & rails, tires and general scattered debris. To minimize negative site impacts, contractors shall use laborers to collect much of the debris, and stage that debris in centralized areas where equipment can then be used for final removal.

The contractor will then backfill disturbed areas utilizing owner-supplied soils. Bidders may obtain copies of plans, specifications, contract documents and plan-holder’s list through Newfax Corporation, 333 West Woodruff, Toledo, Ohio 43604 between 8:30 a.m. and 4:30 p.m., Monday through Friday (check made payable to Newfax Corporation) or via http://www.NewfaxDigitalPlanRoom.com at the cost of reproduction. Bidders may obtain copies of plans, specifications, contract documents and plan-holder’s list through Newfax Corporation, 333 West Woodruff, Toledo, Ohio 43604 between 8:30 a.m. and 4:30 p.m., Monday through Friday (check made payable to Newfax Corporation) or via http://www.NewfaxDigitalPlanRoom.com at the cost of reproduction. Bidders may obtain copies of plans, specifications, contract documents and plan-holder’s list through Newfax Corporation, 333 West Woodruff, Toledo, Ohio 43604 between 8:30 a.m. and 4:30 p.m., Monday through Friday (check made payable to Newfax Corporation) or via http://www.NewfaxDigitalPlanRoom.com at the cost of reproduction. Bidders may obtain copies of plans, specifications, contract documents and plan-holder’s list through Newfax Corporation, 333 West Woodruff, Toledo, Ohio 43604 between 8:30 a.m. and 4:30 p.m., Monday through Friday (check made payable to Newfax Corporation) or via http://www.NewfaxDigitalPlanRoom.com at the cost of reproduction.

Each bidder must furnish either (1) a bond for the full amount of the bid or (2) a certified check, cashier’s check or irrevocable letter of credit in an amount equal to ten percent (10%) of the bid with its bid. The successful bidder must furnish a 100 percent (100%) Performance Bond and a 100 percent (100%) Labor and Materials Bond. No bidder may withdraw its bid within thirty (30) days after the actual date of the opening thereof.

The BOARD OF PARK COMMISSIONERS OF THE METROPOLITAN PARK DISTRICT OF THE TOLEDO AREA reserves the right to reject any or all bids, and to waive any informality in bidding.

By order of the Board of Park Commissioners

METROPOLITAN PARK DISTRICT OF THE TOLEDO AREA

David D. Zenk, Executive Director
Fitness Professional Conducts Workshop for This Year’s Debutantes

The Toledo Club of the National Association of Negro Business and Professional Women’s Club presented a physical fitness workshop at Keyser Elementary School in April for the Debutantes and Deb’s N Waiting. This workshop was conducted by Erika D. White - Certified Fitness Professional. It was “Spirit Day” for the Cotillion participants during which each person wore her high school t-shirt or jacket and relaxed before the workout started.

...continued on page 7