

The Sojourner's Truth

Volume 59, No. 2

“And Ye Shall Know The Truth...”

December 11, 2019

Christmas Is For The Archousai



Boule Archons and Archousai

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UToledo Study Estimates Impact of Opioid Epidemic at \$1.6B in Northwest Ohio

Fatal overdoses tied to Ohio's ongoing opioid epidemic cost the metropolitan Toledo economy \$1.6 billion and more than 2,000 jobs in 2017, according to a new study by The University of Toledo.

At \$1.6 billion, the total economic impact of the opioid epidemic is equivalent to approximately 4.5 percent of the region's gross domestic product — or roughly the same amount of economic activity generated annually by the entire private construction industry.

"The University of Toledo has an important role to play in addressing the major issues that affect northwest Ohio and beyond," UToledo President Sharon L. Gaber said. "This research provides another piece of the puzzle as we work together to confront the opioid epidemic."

The research was led by Oleg Smirnov, PhD, associate professor of economics, in close collaboration with members of The University of Toledo Opioid Task Force.

"Over a relatively period of short time, the number of deaths from opioid overdose has skyrocketed, and the crisis doesn't show any signs of abating," Smirnov said. "This report helps give us a better understanding of how the epidemic affects our region, and also provides a benchmark to evaluate the effectiveness of our community's ongoing response."

Among the report's key findings:

- * Fatal opioid overdoses directly resulted in \$1.27 billion in lost economic output in 2017.

- * Each overdose death costs the economy \$8.67 million.

- * The indirect, or spillover, effects of fatal opioid overdose were \$329.2 million in 2017.

- * Premature deaths caused by the opioid epidemic cost metropolitan Toledo the equivalent of 2,082 jobs in 2017.

- * While Narcan is relatively expensive at approximately \$130 per dose, there is clear evidence the economic benefit outweighs the cost of administering the drug.

"These new findings add valuable context to our understanding of and response to the opioid epidemic," said Dr. Amy Thompson, vice provost for faculty affairs, professor of public health, and co-chair of the UToledo Opioid Task Force. "The research can be used to advocate for funding that goes toward prevention efforts and treatment of opioid use disorder. It also can be used to inform local businesses how this epidemic is affecting the job market and creating financial loss in the community."

The report's calculations are based on data from the Ohio Department of Health's Ohio Public Data Warehouse, which documented 147 fatal opioid overdoses in Lucas, Wood, Fulton and Ottawa counties in 2017. Data from 2017 is the most recent finalized data available.

State records show those four counties had 22 deaths attributed to opioid overdose in 2007. The state data relies on the official cause of death listed on state-issued death certificates, and differs slightly from fatal overdose data from local sources.

"While it may seem morbid to put a price on human life, there are established economic models that show how an individual's premature death ripples through the economy," Smirnov said. "This report shows just how costly each death is to our entire community, on top of the personal loss of a friend, brother, sister or parent. The opioid crisis may appear hidden to some, but it affects all of us."

To calculate the economic cost of a fatal opioid overdose in metro Toledo, researchers began with a federally established finding that a premature death has an economic cost of \$9.4 million. By adjusting for northwest Ohio's lower per-capita income and lower cost of living, they arrived at a figure of \$8.6 million per premature death and \$1.27 billion in lost economic output in 2017.

Each fatal overdose also hurts the economy indirectly. As spending and demand for goods and services shrink, employers may begin to reduce staffing. In turn, individuals who have lost their jobs cut back on their own spending. UToledo researchers calculated those indirect, or spillover, effects cost the local economy \$329.2 million in 2017, while reducing full-time equivalent employment by 2,082 jobs.

The total economic burden in UToledo's report does not include calculations from non-lethal overdoses. While those incidents do have costs associated with them — emergency room visits, criminal justice proceedings and mental health services, for example — the spending stays within the local community.

The report also offers some hints that the region's response to the opioid epidemic is making a difference.

For example, a comparison of overdose-related 911 calls received by Lucas County dispatchers in 2016 and 2017 to the total number of overdose deaths in those years found the mortality of opioid overdoses de-

... continued on page 5

The Sojourner's Truth

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Community Calendar

December 14

Christmas at The Truth Art Gallery: Vendors for last minute shopping; entertainment, refreshments

Informational Community Event for the 2020 Elections: The 2020 elections are fast approaching. There will be new faces and issues on the ballot. If you are interested in participating in local politics or political activities and the 2020 elections, please attend an informational community event on Saturday, December 14, 2019, at Toledo Lucas County Mott Branch Library, in conference room B. Mott Branch Library is located at 1010 Dorr Street, Toledo, Ohio. The meeting starts at 10 a.m. Councilman Tyrone Riley.

December 15

Toledo Interfaith Mass Choir Praise Gathering: "Pastors in Praise;" 6:30 pm; Greater St. Mary's Baptist Church; Area pastors featured soloists with the Choir: 419-343-3572

December 25

Merry Christmas!

2019 Kwanzaa Celebration: Martin Luther King Jr. Academy for Boys

December 26 – Umoja- Unity Mrs. Diane Gordon Kujichagulia / Self Determination Mr. Donald Lynn

December 27 – Ujima - Collective Work & Responsibility Mr. Steve Easton , Ujamaa / Cooperative Economics Rev. Kenneth Peterson

December 28 – Nia - Purpose Mr.Keith Jordan, Kuuma /Creativity Mr. Willie Ward & MLK Jr. Academy for Boys

December 29 – Review of the 6 Principles, Imani -Faith -El' Alizar Pre -Kwanzaa Programs -5:00 p.m. Open Market / Vendors Presentations: African Quilts -Alice Grace; The Legacy Foundation- Robert Smith; Toledo Collard Green Festival -Joyce Stubblefield; Sickle Cell - L Scott; African Head Wrapping demonstrations -Jeanette Martin

Poison Ivy for White Politicos

By Lafe Tolliver, Esq

Guest Column

Unknown to a lot of people, I have written a secret memo regarding the perils that white politicos face when they attempt to ingratiate themselves with the powerful black voter bloc.

I have kept this expensive booklet a secret because it exposes a lot of information that, in the wrong hands, could cause a lot of adverse backlash to the recipients of this valuable guide of how to win over a skeptical black voter.

However, in the interest of fairness to white politicos who may be clueless as to how to develop a rapport with a person of color and winning her vote, I decided to publish this truncated version of my secret memo originally entitled:

How To Influence The Black Voter.

I am proud to say that the feedback that I have received from novice white politicos has been hugely favorable and they have indicated that but for my secret memo, they would be at wit's end to even know how to approach the black voter.

So, with some hesitation, I have released the below talking points in the interest of full disclosure on all things political. Maybe with these "talking points" white politicos will not appear as a clueless zebra in a herd of hungry lions!

ONE: When you enter a room full of black folks, don't walk in with a nervous grin on your face as if you are about to be mugged. Smile but don't grin! Showing off your latest dental work does not successfully work a room!

TWO: When you appear at black events, you need to have someone in your entourage who is black and who is not just carrying your briefcase. If you appear with an all-white cast, you are stating the obvious which is you are without a modicum of intelligence as to the visual optics of needing to hire people of color to be around you and thoroughly engaged in your campaign.

THREE: Whatever you do, don't try to mimic any phony solidarity by attempting a "brutha" handshake! Be natural and give the standard European two pump handshake. It is what you are used to giving so stick with it.

FOUR: Regardless of how tempting it maybe, do not try to use colloquial statements about black people that some black people use. For example, don't say, "I'm down wid it!" Not good ... not good at all. Stay in your lane and speak like you were speaking at that stuffy downtown white Rotary Club.

FIVE: If you were born with both a silver spoon and gold spoon in your mouth, don't manufacture some tear sobbing story from your past that you think will get you immediate street cred.

It won't. You can not create a past that you did not live in.

SIX: If dancing music comes on, please do not believe that you must, "move with the music!" Politely, take a pass and enjoy others enjoying the moment. If prodded to do so, simply tell the host that you have two left feet and laugh at yourself.

SEVEN: In the event that some rowdies want to take your space on the stage, resist that hustle by standing firm and make direct eye contact with the ruffians that says, "That ain't happening on my watch!"

EIGHT: When making campaign promises, do not make a blood pledge

for or against reparations. Unless you have studied the issue, in depth, your best line is to say, "Fairness was not done to

the former slaves and I will appoint a commission to make recommendations."

NINE: If a meal is served, eat whatever is placed before you, yes, even if it is chitlin's, cornbread and greasy fatback! A hearty taste is all that is required, or you will come across as a food snob.

TEN: If you are asked to comment upon any black historical figures such as Fredrick Douglass or Malcolm X or Fannie Lou Hamer and you are without a clue, say so and how you need to bone up on American History. Whatever you do, don't under any circumstances confuse Thurgood Marshall with Clarence Thomas!

That alone could cost you the election.

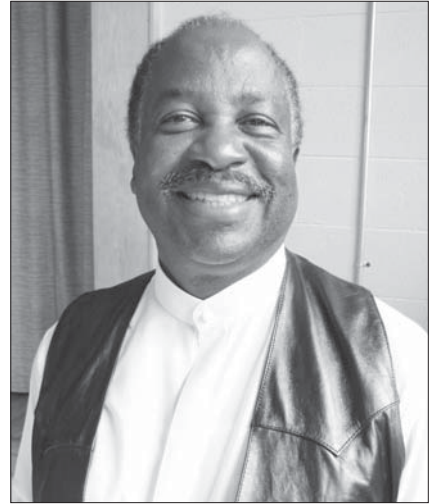
ELEVEN: If you are a gay candidate, never, never, ever try to equalize your sexual orientation with the oppression and degradation of slavery, Jim Crow or present-day American segregation that black Americans still suffer under.

TWELVE: For some initial primary reading material, start off with: Why We Can't Wait, The Autobiography of Malcolm X, The New Jim Crow, The Fire The Next Time, Stony Road, The Mis Education of the Negro, A Lesson Before Dying, Stamped From The Beginning and the Condemnation of Blackness.

There you have it! There are more tips, but the above primer will get you headed in the right direction.

And remember to keep this following tip on the front of your brain: Under no circumstance or in any situation and no matter how provoked you could become, never ever utter the words, "You People!" Best way yet to lose your audience.

Contact Lafe Tolliver at tolliver@juno.com





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Community Gathers to Support Local Natural Hair Proposed Ordinance

By Tricia Hall

Sojourner's Truth Reporter

A local group organized a rally to generate support for the proposed discrimination ban ordinance. Youth for Change held a two-hour event called, Wearing our Crown, on December 1, 2019 at Groomed Barber Shop on Monroe Street. The event invited the community to hear stories and points related to this issue.

Youth for Change founder, Precious Jackson, opened the event by explaining that the ordinance impacts all aspects of our lives and future goals. "When this passes in city council, it will allow us to celebrate our differences. We are impacted everyday by natural hair stereotypes, whether you're at work or even school. All we want is to feel valued and want diversity embraced. This was adopted by Councilman [Nick] Komives and will go before city council in December, but the overall goal is to pass a national law."

The first half of the event featured a panel discussion that included four individuals who shared their different experiences, then later the audience was invited to comment. The panelists consisted of Megan Davis, The Kitchen Salon owner, a loctician; The Ohio Natural Hair Coalition founder, who wears deadlocks; Adrian Trenton, Youth for Change member with dreadlocks; Diana Patton, an attorney with natural hair; and Malachi Wattlely, the Central Catholic high school student who dealt a school ban policy because of his deadlocks in 2017.

"There is an issue with natural hair, especially in corporate. They want to uphold an image. I started working on the corporate level in 1999. Back then you wouldn't dare wear natural hair during an interview, and you didn't want to see HR if someone had an issue with your hair. The goal in corporate is to create uniformity, which starting back in the 1930s. However, once blacks spoke up and laws were passed, we entered the workforce. We have to say discrimination is wrong. No one did back then because we wanted to keep our jobs. As I speak out, I hear the worse from blacks that are asking me what I am doing and why am I doing this," explained Patton.

Youth for Change was founded in February of this year. The organization's

focus is to promote civic engagement and advocacy among the youth.

"We're not the only race that styles our natural hair, but most policies focus on how African Americans wear our hair. I was even told at work to cut my hair, so it would fit under a work helmet. I didn't have to cut them. Those of us who speak out against natural hair discrimination aren't choosing to fight, but we have to fight this system," explained Trenton during the discussion responses.

According to Merriam-Webster's dictionary, discrimination is defined as 'a prejudiced outlook, action or treatment; the act, practice, or an instance of discriminating categorically rather than individually.'

"Discrimination isn't just about natural hair, but also about the right to style or wear your hair in it's natural state without fear of consequences from schools or employers," explained Davis.

"I am here because I don't want to see another student deal with the same situation that I did. I was told that my hair was a distraction and was suspended. I was told the suspension would remain until my hair that was in dreadlocks, was cut. None of my teachers would send my assignments home to me and my mom did inquire before I enrolled if my hair would be an issue, because it's connected to my culture," explained Wattlely.

The proposed ordinance O-451-19 would amend the Toledo Municipal Code. It was proposed by City of Toledo Council Members Nick Komives, Yvonne Harper and Cecelia Adams. It would prohibit discrimination against natural hair types or styles, headwraps that can be associated to an individual's race, culture or religion.

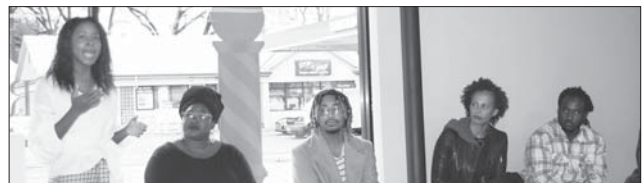
The November 26 vote was delayed until after this event and set for a vote on December 10, 2019.



Jackson and attendees



attendees and Councilman Komives



Precious Jackson, Megan Davis, Adrian Trenton, Diana Patton, and Malachi Wattlely

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The Marginalized and The Poor Stand Together For Justice

By Marlena Proper Deida Ramos Graves
Director of Communications, FLOC

The Black/Brown Unity Coalition hosted its second annual meeting Tuesday night December 3rd. The Coalition is made up of the Toledo Community Coalition, Farm Labor Organizing Committee (FLOC), FLOC Homies Union, Latins United, The Coalition of Black Trade Unionists (C.B.T.U.), and the NAACP Toledo Chapter. The featured speaker was Clayola Brown, the President of the A. Philip Randolph Institute.

President Brown emphasized, "Immigration is not just a brown issue, it is a black issue. The number of children who look like us (African Americans) who are locked up, this has been going on for 20 years."

Brown was referring to the Haitian immigrants jailed in Miami. "When they talk about immigration, we (African Americans) say, "Yes, we are in this too. The saying, 'An injustice to one is an injustice to all,' is not just a slogan. It's a reality," she said.

Brown was astounded that the black and brown communities in Toledo—with their white allies—joined together in a coalition in common cause.



Clayola Brown

She had learned throughout her life that things must be done "as a collective to make it work." She vowed to take the Toledo Black/Brown Unity Coalition model to D.C. and elsewhere to replicate it.

The mission of the Black/Brown Community Coalition is to, "empower our communities with self-determination through community organizing, education, community services, analysis and advocacy."

The Coalition's preamble states, "Though Black and Brown communities have valiantly struggled against abuses and inequality many times we watched each other's struggles with sympathy and not seen the opportunity to bridge our own cultures to identify our common obstacles."

The Black/Brown Unity Coalition is smashing this separateness and coming together in solidarity. Together, they've already made headway. A more than two-year process concluded in a signed Code of Conduct agreement with the Toledo Police Department. They've supported the FLOC Homies Union's campaign to convert the city of Toledo to LED lighting of which a successful pilot program along the Broadway corridor is in proud display.

In addition, they supported the successful campaign to pass lead paint legislation because of the lead paint in homes that is poisoning the bodies and minds of children. And, they addressed the issue of immigration as it relates to the black community. Finally, they are boycotting VUSE e-cigarettes in a fight for the human rights of migrant farm workers who harvest the food and drink we eat and the tobacco we smoke.

The next phase is for the board of the Black/Brown Unity Coalition to formulate a membership process to accommodate the many individual, group, and organizational requests to join it. An announcement to that end will be made in the coming months.



Opioid Epidemic... continued from page 2

clined from 8% in 2016 to 6% in 2017.

Researchers attribute that to first-responders dealing with opioid overdose more effectively, particularly with the use of naloxone.

UToledo's research also supports the notion that the expanded use of naloxone prevents not only additional deaths, but also significant damage to the local economy.

While first responders in Lucas County administered an estimated \$1 million-plus worth of naloxone in 2017, a single premature death would have cost the regional economy \$8.6 million.

Access the full economic impact report online at utoledo.edu/economic-impact/opioids (http://www.utoledo.edu/economic-impact/opioids/).

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Racial Incidents at Sunoco Spark Community Protests

Community members gathered at the Sunoco Gas Station at Bancroft and Ashland on Saturday afternoon, December 7 to protest an alleged series of incidents that resulted in humiliating encounters between the station's employees and customers.

Several customers were the subject of racial insults said the protesters who had been objecting to the incidents since the previous Monday.

"Don't give them your money," chanted several of the protesters as they repeated the slurs.

While some cars did turn aside and decline to enter the station, the number of autos at the pump was steady throughout – virtually all of the customers were African American.

"There are those who have no idea that they have no idea," said Washington Muhammad, as he engaged in conversation about the reasons for the action and the numbers of customers ignoring his group's appeals to their consciences. "I'm trying to appeal to the ones who are warming up to the idea that we have to do something for ourselves, and that we should."



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Private School Vouchers Costing Ohio's Public Schools \$330 Million

As the American Legislative Exchange Council opens its annual policy summit today, one of ALEC's major agenda items -- diverting public school dollars to private school vouchers -- is having a big impact in Ohio, with \$330 million being drained from public schools for vouchers this year

"For years, Ohio Republicans -- with the backing of big-money donors like Betsy DeVos -- have been pushing a privatization agenda, designed to take away resources from our public schools to fund private school vouchers and for-profit charter schools like the Electronic Classroom of Tomorrow, which scammed taxpayers out of millions," said Ohio Democratic Party Chairman David Pepper. "Led by privatization cheerleader Matt Huffman, the Ohio GOP included a provision in this year's budget that put the state voucher program on steroids, leading to a huge expansion in spending on private schools, at the expense of our public schools."

... continued on page 7



Brown Urges Ohioans to Apply for 1890 Land-Grant National Scholars Program

Program Provides Full Tuition, Fees, Books, Room and Board to Students Pursuing Degrees in Agriculture, Food, Natural Resource Sciences or Related Academic Disciplines at 1890 Land-Grant Institutions • Deadline to Apply for 2020 Scholarship Program is Friday, January 31, 2020

U.S. Sen. Sherrod Brown (D-OH), a member of the Senate Agriculture Committee, is urging Ohioans to apply for the U.S. Department of Agriculture’s (USDA) 1890 National Scholars Program. The program aims to increase the number of students studying agriculture, food, natural resource sciences, and other agriculture-related disciplines at 1890 Land-Grant Institutions, which are historically black universities. For generations, 1890 Land-Grant Institutions have educated historically underrepresented students, and this program will help recruit and train the next generation of leaders in agriculture and bolster the pipelines for a diverse agriculture workforce. Brown secured funds for the scholarship program as part of the 2018 Farm Bill. The deadline to submit an application for the program is Friday, January 31, 2020. Ohio students who are interested in applying, can get more information and download the application here <<https://www.usda.gov/media/press-releases/2019/10/29/usda-announces-1890-national-scholars-program-funding-opportunity>>.

“1890 Land-Grant Institutions are HBCUs that have fostered generations of African American students, farmers, and scientists in our communities for years,” said Brown. “This scholarship could provide Ohio students with an immense opportunity and I urge them to apply.”

The USDA 1890 National Scholars Program is available through the USDA Office of Partnerships and Public Engagement (OPPE), and was established in 1992 as part of the partnership between USDA and the nineteen 1890 Land-Grant Universities. The program provides full tuition, fees, books, room and board to students pursuing degrees in agriculture, food, natural resource sciences, or related academic disciplines.

When the student has completed the academic and summer work require-

ments of the scholarship, USDA may convert the student to a permanent employee without further competition. Currently, USDA and 1890 Land-Grant Universities are providing scholarships to 109 students.

Brown has been working to secure critical investments for 1890 Land-Grant institutions like Central State University in Wilberforce, securing an additional \$3 million for research in a spending package passed by the Senate last month. The funds will go toward research at Centers for Excellence, which Brown secured the creation of as part of the 2018 Farm Bill that was signed into law in December 2018. The designated lead universities at each Center for Excellence are required to develop public-private partnerships, to ensure that their research activities provide increased access and economic returns to farmers and rural communities, and to contribute to poverty reduction, and reduce health disparities and economic vulnerability of local communities.

For more than 100 years, Central State University was denied 1890 Land-Grant status, meaning it was ineligible for funding from the U.S. Department of Agriculture (USDA) for its innovative scientific research. Brown secured a provision in the 2018 Farm Bill that corrects the oversight and increased the amount of formula funding that Central State is able to receive from USDA, while not jeopardizing the funding of any other 1890 Land-Grant institution.

Brown was also able to include a provision from his Carryover Equity Act in the 2018 Farm Bill, which fixed a provision that prohibits 1890 Land-Grant Universities from carrying over more than 20 percent of their equity from one fiscal year to the next. This arbitrary provision limited the ability of these universities to use their funds as they see fit and notably diverges from policies that govern other similar Department of Agriculture programs.

Private School Vouchers... continued from page 6

In Parma, that has led to \$2 million being taken away from the district’s schools. In Wilmington schools in Clinton County, they’re spending nearly \$400,000 more on private school vouchers. In North College Hill in Hamilton County, the public schools are losing more than \$500,000 more to vouchers. This hurts our public schools -- and there is little evidence it helps students because research has found in state after state, including in Ohio, that voucher recipients often underperform on standardized tests.

“In the wake of the ECOT scandal, as Ohio tax-

payers are still waiting for the scam online charter school to repay more than \$100 million they owe, we should not be wasting more money on dubious education schemes.”

Under President Donald Trump, Education Secretary Betsy DeVos has waged an all-out war on public schools, continuing her decades-long agenda of promoting privatization schemes and for-profit charter schools.

Huffman has pushed for a statewide expansion of vouchers in every school district, no matter how well the local schools perform.

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YWCA Announces 2018 Milestones Honorees

On March 12, 2020, the YWCA of Northwest Ohio will hold its 25th Annual Milestones: A Tribute to Women Awards Luncheon and seven extraordinary women in the community who have demonstrated outstanding leadership qualities will be honored in seven different categories.

This year's honorees were announced at a press conference on December 04 at the YWCA center on Jefferson Avenue – they are: Patricia Levey for the arts; Amy Hall for business; Sharon Gaber for education; Judge Connie Zimmelman for government; Amanda Bryant-Friedrich for sciences; Wendi Huntley for social sciences and Mona Al-Hayani for volunteerism.

“We have seven fabulous folks that we will be able to bring forth in March,” said Lisa McDuffie, CEO of the YWCA of Northwest Ohio as she

introduced the honorees during the press conference. “This is an opportunity to showcase these women and an opportunity for you to know what this agency does,” she added describing the Awards Luncheon in March.

The Milestones Awards Luncheon was established in 1996 to recognize women of northwest Ohio for their contributions in various areas – the criteria for recognition are: unique, exemplary achievements in her field, serves as a role model for women in the community and lives a life consistent with the YWCA mission.

All proceeds from the luncheon will benefit over 23,000 woman and families who use the services of the YWCA. Contact the YWCS at 419-241-3235 X 139 for tickets or more information on the luncheon.



Amanda Bryant Friedrich, Wendi Huntley, YWCA CEO Lisa McDuffie, Past Honorees Rhonda Sewell and Deborah Barnett



Lisa McDuffie, Patricia Levey, Sharon Gaber, Judge Connie Zimmelman, Amanda Bryant-Friedrich, Wendi Huntley, Mona Al-Hayani

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JumpStart Hosts Second Entrepreneur Showcase

Sojourner's Truth Staff

JumpStart held its second Northwest Ohio Entrepreneur Showcase on December 3, 2019, and five local businesswomen each had the opportunity to use her new skills and knowledge to pitch a panel of judges and compete for the \$10,000 grand prize to grow her business.

This second cohort was comprised of five black businesswomen and the judges settled on Jera Stewart, owner of Jera's Heavenly Sweet, LLC, for the grand prize. Jera's Heavenly Sweet is a made-from-scratch bakery with traditional style customer service, located in the underground walkway of the Fifth Third Building downtown.

Through the application process, JumpStart seeks business candidates who are generating revenue and have shown a commitment to growing their business, said Ocie Irons, JumpStart's Director of Outreach for Northwest Ohio.

The majority of applicants in the Toledo area, said Irons, are African American and female.

Last week, the five cohort members pitched their ideas to a panel of three judges and a standing-room only crowd at the Toledo Lucas County Main Branch Library. The judges: Catherine Crosby, chief of staff, City of Toledo; Bret Clark, CPA, Weber Clark; Alex Gerken, Sr. VP, Fifth Third Bank.

The other cohort members, each of whom received \$2,500 for their efforts, were Tiffany McMorris, owner of Elegant Beauty Salon; Timiko Kiner, owner of Mane Medic Hair Rejuvenation; Camille Harris of All 4 Kids, LLC and Ambershaun Byrd of Abyrdseyephoto Productions.

Elegant Beauty Salon, located in west Toledo provides high standards of excellence and updated professional haircuts, nail services and skincare needs.

Mane Medic Hair Rejuvenation provides comprehensive consultations and treatments during the early stages of hair thinning and loss, as well as treatments for scalp disorders.

All 4 Kids is a five-star rated facility that offers a variety of part-time and

full-time early childhood programs for children ranging from six weeks to five years of age.

Abyrdseyephoto Productions is an inner-city photography studio that serves the community through corporate and event photography.

The Northwest Ohio Impact Program is an intense 12-week business assistance program designed to provide focused business advising, industry-specific mentoring and collaborative learning, according to the program's literature.

As Stewart later reflected on her experience with the program, she said that the course stressed "how to attract new customers and how to retain customers."

"Keeping people happy is so important," she said, and the program emphasized the importance of keeping what you already have – "come, taste and see," she summarized.

In addition to the marketing skills she learned, customer service and integrity were also points of emphasis during her 12 weeks of training.

Stewart now plans to expand her operation by opening a second location, preferably in the downtown area, using the funds provided by JumpStart.

The application for business assistance is online at now.jumpstartinc.org/apply-now.



Jera Stewart



Five entrepreneurs and judges



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UToledo Offers New Pathway to Earn Nursing Degree

The University of Toledo College of Nursing will offer guaranteed admission for freshmen into its competitive Bachelor of Science in Nursing Program for select, well-prepared applicants starting fall 2020.

“Nursing is a competitive field but we feel strongly that by offering a commitment to entering freshmen students whose academic achievements show they are uniquely prepared, we can add depth to a highly skilled, compassionate workforce that will meet the needs of northwest Ohio and beyond,” said Dr. Linda Lewandowski, dean of the College of Nursing.

Beginning fall 2020, applicants with a high school GPA of 3.7 or higher and an ACT score of at least 24 will be directly enrolled in UToledo’s B.S.N. program.

Previously, all applicants pursuing a B.S.N. were first enrolled in UToledo’s pre-nursing program with a requirement that they officially apply in their sophomore year to get into the nursing major to complete their degree. Applicants who do not meet the initial guarantee criteria will still have an opportunity to be admitted into nursing via this current pathway.

“By expanding pathways and opportunities for prospective students into our nursing program we’re responding to the changing needs of students and the healthcare environment,” said Jim Anderson, vice president for enrollment management.

The College of Nursing’s application process also considers a range of personal attributes, such as community service and leadership skills, participation in extracurricular activities, and demonstrated responsibility. Consideration also will be given to those with military experience,

first-generation college students, and those who would contribute to the cultural, gender, age, economic, racial, or geographic diversity of the healthcare workforce.

The nursing field is expected to be one of the nation’s fastest growing occupations during the next decade as America’s population grows older and current nurses leave the workforce. The Bureau of Labor Statistics has projected there will be more than 370,000 new nursing jobs added between 2018 and 2028.

“Many parts of the country, including northwest Ohio, are experiencing nursing shortages. We are rising to meet that challenge with well-educated, well-trained and compassionate nurses,” Lewandowski said. “Our new admission process, which includes a path to guaranteed admission, is just part of our overall strategy.”

This fall, the College of Nursing experienced a 10 percent increase in enrollment with the largest cohort of students pursuing a bachelor’s degree in nursing and also recently received full 10-year accreditation from the Commission on Collegiate Nursing Education with a positive review of all of the college’s programs. The college also recently launched the state’s first R.N. to B.S.N. online Competency-Based Education program, which provides unique flexibility to working nurses to advance their careers at their own personalized pace.

UToledo’s master’s and doctoral nursing programs also have been recognized among the best in the nation, with the master’s program jumping 48 spots to No. 135 in the most recent U.S. News & World Report Best Graduate Schools rankings. The doctor of nursing program is ranked 135, up 17 spots from the previous year.

How Companies Can Help Employees With Student Loan Debt

Special to The Truth

After paying monthly student loan minimums, many Americans have just enough to cover basic living expenses, which means that when unexpected expenses arise, they often end up defaulting on their student loans.

It’s no wonder that student loan debt is a top financial stressor for so many. There’s good news, though. Not only can employers help employees with student loan debt, but doing so is in everyone’s best interest. Here’s how:

Reducing Anxiety

A growing number of employees are entering the workforce with student loan debt. About 43 million adult Americans carry a federal student loan, owing \$1.5 trillion in federal student loan debt, and Americans also owe an estimated \$119 billion in student loans from private sources not backed by

the government, according to the Center for American Progress.

Experts say that this debt is causing anxiety and a distracted workforce, with many people spending hours of their workday wondering how to meet financial commitments. A majority of borrowers with student loan debt report being worried about paying off their student loans, according to research reported by Phy.org from the University of Missouri, research which also found a strong link between student loans and mental stress for borrowers.

According to research, those with student loans say that getting help with refinancing or repaying their loans would ease their stress so they can focus on their job. When such assistance is offered, employees appreciate that their employer cares about their financial well-being, and ultimately becomes more engaged and involved in the success of the business.

... continued on page 11

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Brown Applauds Senate Passage of FUTURE Act

Senator Pushed for Passage of Bipartisan FUTURE Act, which Senate Republicans had Previously Blocked

This month, U.S. Senator Sherrod Brown (D-OH) applauded Senate passage of the Fostering Undergraduate Talent by Unlocking Resources for Education (FUTURE) Act, bipartisan legislation to extend Title III mandatory funding for Historically Black Colleges and Universities (HBCUs), Minority Servicing Institutions (MSIs), and Tribal Colleges and Universities. Mandatory funding for these institutions lapsed on September 30, and is a critical funding stream for colleges and universities like Central State University and Wilberforce University. The House passed the FUTURE Act in September and Brown pushed for passage on the senate floor multiple times, as Republicans repeatedly rejected efforts to extend the funding.

nate unnecessary paperwork for the 7.7 million federal student loan borrowers currently on income-driven repayment plans by automating income recertification. The House must now act to advance the amended FUTURE Act.

“Historically Black Colleges and Universities, like Wilberforce and Central State in Ohio, fostered generations of black leaders and are a critical part of our nation’s higher education system,” said Brown. “I urge my colleagues to stand with our HBCUs and Minority Serving Institutions, so we can secure the future of these institutions for our students and communities.”

This week, a bipartisan group of senators came to an agreement to amend the FUTURE Act and advance the legislation. The amended FUTURE Act would restore and permanently extend the \$255 million in annual funding for MSIs and HBCUs. The permanent extension is paid for by including the FAFSA Act, a bill that passed the Senate unanimously last Congress. The FAFSA Act would simplify the Free Application for Federal Student Aid (FAFSA) and would elimi-

nate unnecessary paperwork for the 7.7 million federal student loan borrowers currently on income-driven repayment plans by automating income recertification. The House must now act to advance the amended FUTURE Act.

Prior to the September 30 deadline, Brown initially called for Senate passage of the FUTURE Act. Brown also joined Senate Democrats in urging Senate Leadership to call a vote on the legislation earlier this month.

While this is an important step forwarding and securing high education opportunities, Congress must continue to work on a comprehensive reauthorization of the Higher Education Act.

Student Loan Debt... continued from page 10

Refinancing Education

Some may wonder whether refinancing is worth their time and effort, but research shows that many people who take out student loans have a high interest rate, and on average, borrowers take 20 years to pay off their student loan debts. Instead of continuing to pay a high rate for the lifetime of the loan, employers can work with education benefits providers, such as BenefitEd, to direct employees toward private refinancing options such as U-fi. Even saving a small amount each month can substantially lower the total cost paid over the life of the loan.

Employees are likely to appreciate having the option to refinance loans as well as receive education and financial advice from their employers, say experts who name supporting employees’ financial health as a great way to increase employee loyalty and engagement.

Avoiding Loan Default

... continued on page 12



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How to Prepare Young Adults for Financial Independence

Special to The Truth

As you prepare your young adult for college and beyond, it's important to talk about the road to financial independence, which includes building healthy credit. This is vital for big life moments like getting a car, apartment, house or job, and your child's credit report will be the financial resume necessary to help him or her achieve these goals.

Use these tips to talk to your student about how to build a financial resume to be proud of, so he or she can confidently take steps toward financial freedom and flexibility.

- **Help build credit history early:** It can be challenging to get started on your own without previous credit history. As a parent, you can help start building your child's financial resume early by adding him or her as an authorized user on your credit card. Just be sure you always pay on time, because your child will inherit that part of your credit story. Set clear guidelines about card usage before adding anyone as an authorized user. Then, monitor your young adult's card use and always pay on time, because all reported account activity, including negative information, will impact both your credit.

- **Explain the importance of on-time payments:** It's essential to consistently pay all bills on time to build credit health and a story of trustworthiness on your child's financial resume. If your young adult is renting, the landlord may report rental payments to the credit reporting agencies, so ensure he or she always pays on time. Talk about putting your student's name on phone or utility accounts, and then maintaining good standing with on-time payments. Timely student loan payments can also help build credit health. Explain that if accounts go into collections or delinquency, that information will hurt credit health.

- **Monitor credit reports regularly:** Those building credit for the first time should understand what financial story they're telling creditors. Young adults who move often should confirm that their current address is on their report, along with accurate, up-to-date information for everything else on file. Inaccuracies can negatively impact credit health and ability to get credit. Everyone is eligible for one free credit report from each of the nationwide credit reporting agencies each year. Have your child take advantage of this opportunity at annualcreditreport.com.

- **Carefully consider a credit card:** When your young adult is ready for it, discuss opening one credit card in his or her name, to start building credit length -- another important credit score factor. A student credit card may be a good choice because they generally have lower limits. But be sure your young adult

does some research to find the best fit for his or her situation. Opening a card, keeping the balance low and making on-time payments can help young adults build their financial resume's story of responsibility, which could lead to more creditworthiness in the future.

For more tips on how to build credit health, follow @TransUnion on Instagram and download the TransUnion parent toolkit at transunion.com/pathto-credit.

The college years can be a critical time for young adults in many ways. Parents should encourage students to use these years to get started building the credit health they'll need to achieve their financial goals.

Courtesy StatePoint

Student Loan Debt... continued from page 11

Nationally, the default rate on student loans is increasing. In 2018 alone, student loan delinquencies amounted to over \$166 billion.

Missed payments can affect someone's credit score for years. It can also affect employment opportunities as some employers are now checking candidates' credit scores before making job offers. If employees receive advice on refinancing their student loans or receive repayment assistance from employers, they'll be more likely to make their monthly payments and less likely to deal with the consequences of a poor credit score.

To learn more about how employers can support future and current employee financial needs, visit youbenefited.com.

There are many ways companies can support their employees who are currently managing student loans, and when they do, experts say they'll have a happier, healthier and more grateful workforce.

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Right Beside You by Mary Monroe

By Terri Schlichenmeyer
The Truth Contributor

You're going to just be quiet now.

You have things to say, but you're not going to say them. Nope, not opening your mouth. Not a peep. Not a word. It's not your time to talk, and even if it was, you'll keep your thoughts to yourself. Although, as in the new novel *Right Beside You* by Mary Monroe, staying quiet might mean staying alone.

Thirty-seven-year-old Felicia Hawkins almost never saw anybody she worked with when she stuck around her neighborhood, so she was particularly embarrassed when she ran into her co-worker, Richard, at the market with his maybe-girlfriend, Regina, who was dressed to the nines. It was a Friday night, Felicia was in sweats and a do-rag. She could never compare to Regina, who was the prettiest woman around.

Felicia'd always gotten along with Richard. They sat on the city bus and chatted on their way to work in downtown Cleveland every morning, and all the way home at night. He was tall and handsome, a widower with two teenage daughters and she liked him... but seeing Richard that Friday, Felicia suddenly realized that she loved him!

There was no way she was going to tell him so.

Richard Grimes could have taken his car to work every morning but he didn't, because he looked forward to seeing Felicia twice a day. She was beautiful, inside and out, and he couldn't figure out why some other brother hadn't made her his wife. He knew full well that Regina was trying to get back with him – they'd dated in high school – but she wasn't the kind of woman he wanted to help raise his girls.

Someone like Felicia, though? Yes, that was what Richard really wanted. Seeing Felicia all dressed down like that on a Friday night, he had so many feelings for her but he'd never tell her so. Still, as the Christmas holidays neared and thoughts of it warmed hearts, Richard could only think of Felicia, and he wondered what she was doing for the holidays.

What Felicia was doing was thinking it was time to move to Atlanta and

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240 pages

try to forget Richard. But then a Santa's helper came up with a better plan... As novels go, *Right Beside You* is nothing thunderous.

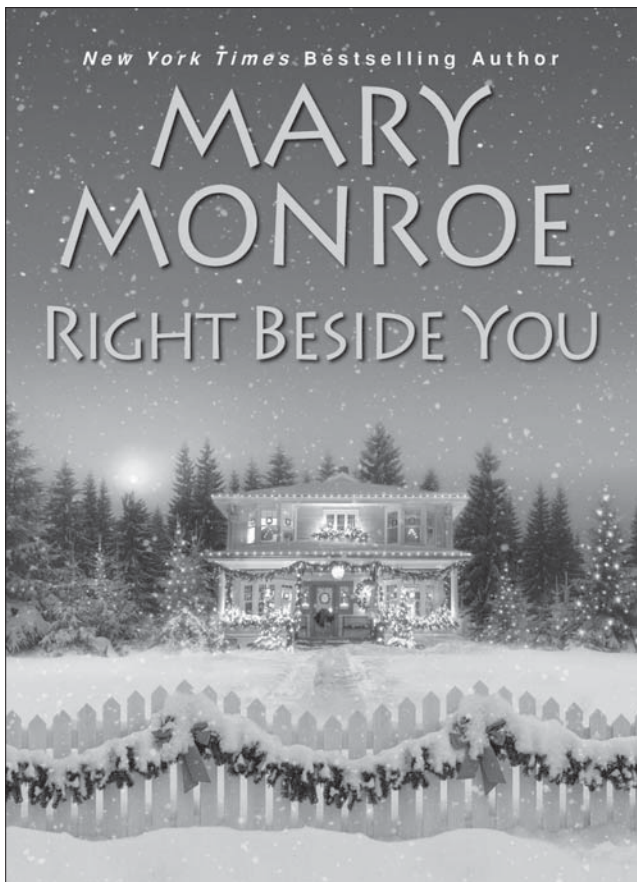
It's not exciting or agitating. It won't make your heart pound. It's just a slow, gentle romance, a little like a made-for-TV movie with light drama, lighter humor, and love scenes that never go beyond a chaste kiss or two.

In short, it's the perfect holiday novel, although readers may note that the holiday itself is far in the background and is almost irrelevant to the tale. Still, though this story is predictable, yet comforting and comfortable and it contains the kinds of situations that make Scrooges scoff, author Mary Monroe makes it work in the most charming of ways.

If you've been waiting for one of these holiday genre novels to arrive, then, wait no more. Put this book *Right Beside You* for a perfect, quiet Christmas evening.



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CLASSIFIEDS

December 11, 2019

Page 15

AUDITIONS

AUDITIONS for the Toledo Repertoire Theatre's production of "A Raisin in the Sun" by Lorraine Hansberry. Directed by Irina Zaurov.

Looking for strong African American actors!

December 19 and 21 from 6:30-8:30 pm at the Rep.

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Make an impact in the lives of those age 60 and better in need by developing and advancing a multi-pronged strategy to re-energize the network of service providers who provide these services throughout northwest Ohio. We need someone who is a goal-oriented and data-driven people person who will interact with service providers and other stakeholders to create a culture of quality that leverages the agency's data, dollars and services to make them as effective and impactful as possible. By finding ways to better align what is in the interest of the Area Office on Aging, its service providers and older adults/their family caregivers, this position will help the agency more fully realize the growth potential that lies within it.

The Area Office on Aging is a mission-driven organization that is full of people who have passion, purpose and contagious energy for the worthy work we do and who care for one another and the older adults, family caregivers and younger persons with disabilities whom we serve. We are on a mission to provide quality services that make a positive impact in the health, well-being and overall lives of older northwest Ohioans and their family caregivers.

So, if you believe in the work that the Area Office on Aging does and you want to advance the agency's focus on ensuring quality, send your resume to jobs@areaofficeonaging.com with Quality Improvement Coordinator in the subject line or go to www.AreaOfficeOnAging.com/Careers to keep reading about this position.

PROPOSALS SOUGHT FOR STRATEGIC PLANNING SERVICES

The **Mental Health & Recovery Services Board of Lucas County (MHR SB)** is seeking proposals for strategic planning services for the MHR SB's next three-year strategic plan. Proposals are to be delivered no later than 5:00 p.m. ET on December 31, 2019. All questions should be submitted to crs@lcmhrsb.oh.gov. Details regarding the project deliverables and submission criteria are located on the MHR SB's website: <http://www.lcmhrsb.oh.gov/publicnotice/>.

PATHWAY COMMUNITY SERVICES BLOCK GRANT PUBLIC NOTICE

The proposed 202A-2021 Pathway, Inc. Community Services Block Grant (CSBG) application is available for review and comment at the Pathway, Inc. office located at 505 Hamilton Street, Toledo, Ohio, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. beginning November 27, 2019.

You may mail your comments to the above address or deliver them in person. Pathway must receive public comments by no later than 5 p.m. on December 11, 2019. They will be on file and open for public Review.

For further information, contact us at (419) 242-7304.

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Celebrate this festive time with the final Art Loop of the 2019 season! This month features last minute gift shopping, great food, good cheer, and holiday-themed exhibitions and light art and projection installations. Don't forget to check out all the holiday light displays at Hensville Park and Promenade Park.

The Holiday Light Up Toledo Art Loop is the perfect time to pick up unique items made by local and regional independent designers, makers, and artisans from shops like Handmade Toledo, Devoon Jüpmode, House of Dow, Gathered Glassblowing Studio, Graphite Design + Build, Art & Soul Art Supply Depō and more. To see more of Toledo's creative spaces, shops and more check out the Art Loop interactive map on the Facebook event and start planning!

For more information, contact Natalie Jacobs at njacobs@theartscommission.org or Ryan Bunch at rbunch@theartscommission.org.

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Christmas Is for the Archousai: The Boule's Annual Holiday Gala

Sojourner's Truth Staff

Every year, the men of the Alpha Phi Boule (the Archons) host a Christmas gala during which they celebrate their wives and significant others (the Archousai). This year, the Archons celebrated the event at the Stone Oak Country Club on December 7, 2018 with Archousai, invited guests, live entertainment and a hearty welcome – for the four new Archons who joined the family this year.

The evening opened with a welcome from the Sire Archon, Dr. Mallory Williams. After the welcome, Pariss Coleman II, Immediate Past Sire Archon, introduced the new Archons: Rodney Eason; Wil Lucas; Willie McKether, PhD, and Mohamed Osman, MD.

Thomas Winston, Thesauristes, led the celebration of the Archousai, followed by the champagne toast offered by Williams and the invocation by C. Allen McConnell.

The night's entertainment was provided by Intuition featuring Lady K.



Richard and Richard Jackson



Pariss Coleman and Thomas Winston



Willie McKether, Wil Lucas, Pariss Coleman and Rodney Eason



Intuition featuring Lady K