

The Sojourner's Truth

Volume 59, No. 3

“And Ye Shall Know The Truth...”

December 18, 2019

PGN Consulting Offers Robust Analytics!!



John Tooson and Calvin Brown

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Fedor, Sobecki: "State School Report Card Study Committee Didn't Do Its Job"

This week, State Sen. Teresa Fedor (D-Toledo) and Rep. Lisa Sobecki (D-Toledo) issued the following statements after the release of the State Report Card Study Committee's Final Report:

"I am more than disappointed that this report does not make any recommendations to improve the obviously flawed Report Card. Not having an accurate and transparent report card does irreparable damage to our state. It is time for a complete overhaul of this flawed accountability system," said State Senator Fedor. "We need to get serious and stop playing games with the lives of our children. The report card by design is failing our schools by creating a false narrative that good schools are failing their students. This dangerous designation not only triggers unnecessary sanctions it also makes local tax dollars vulnerable to voucher programs that fund private education- draining the critical resources needed to modernize education for 90%

of children in Ohio. The least we could do is create a task force to continue what we started. Ohio's children deserve a better future."

"I am deeply frustrated with the State School Report Card Study Committee's final report because it failed to meet statutory requirements," said State Rep. Sobecki. "The report did not offer any concrete recommendations for improvements to the State School Report Card. The process was a disservice to Ohio taxpayers. The Republicans in charge seemed more interested in checking a box than producing a meaningful report. The committee abdicated its responsibilities and we owe it to our youngest Ohioans to do better."

Sen. Fedor and Rep. Sobecki circulated a rebuttal letter to the members of the committee in hopes it would be included with the final report. The lawmakers will continue to work with stakeholders to address the State School Report Cards in 2020.

YWCA I Rise Unity March

The YWCA IRise Coalition will be holding its Annual Unity March on Sunday, January 26, 2020 from 3:30pm-6pm in Downtown Toledo. The event will be peaceful and positive, no negative protesting. More details about location, speakers, etc. will follow.

The YWCA IRise Coalition encourages all citizens to join together and promote a clear message that Toledo- Lucas County stands for peace, justice, freedom and dignity for all. We march to demonstrate that we stand with all members of our community especially those most vulnerable. "We want to show that Toledo/Lucas County stands with all of the members of our community at a time when prejudice and divisiveness are on the rise nationally," said Lisa McDuffie, YWCA CEO.

The YWCA of Northwest Ohio, works to meet the diverse needs of women and eliminate racism by serving more than 29,000 individuals through various programs each year. Those programs include the Domestic Violence Shelter, Rape Crisis Center, Child Care Resource and Referral, Youth Development, Permanent Housing, and Healthy Connections.

For more information on the Unity march please visit our Facebook Page I Rise, Toledo at facebook.com/toledoirise or call Kelley Webb at 419-241-3235 ext. 122. For more information on the YWCA, please visit ywcanwo.org.

Sheehy Announces over \$5 Million in State Spending

Representative Michael Sheehy (D-Toledo) this week announced the release of more than \$5 million in state funds from the Ohio Controlling Board for several projects in House District 46.

... continued on page 3

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!
Thomas Temple Church of God in Christ Free Christmas Dinner: 1 to 2:30 pm; Carry out only: 419-320-4984

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

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Becky McQueen - Business Manager

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Rev. D.L. Perryman - Columnist

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Kaptur Statement on Trump Administration SNAP Final Rule Regarding Able-Bodied Adults Without Dependents

Special to The Truth

Congresswoman Marcy Kaptur (D-OH) released the following statement after the U.S. Department of Agriculture (USDA) announced its finalized rule for the Supplemental Nutrition Assistance Program (SNAP) regarding Able-Bodied Adults Without Dependents (ABAWDs), a decision that could impact 700,000 Americans. The rule will restrict a states' ability to waive SNAP's three-month time limit in areas with insufficient jobs. This new calculation is punitive and will see nearly 88 percent of ABAWDs hurt by the Trump Administration.

"For the holidays, the Trump Administration continues its war on working families by taking food out of the mouths of vulnerable Americans," said Rep Kaptur. "The new SNAP ruling shows the 1.38 million hardworking Ohioans who participate in SNAP that this Administration is not interested in helping them. According to USDA's Economic Research Service, the prevalence of food insecurity in Ohio (13.7 percent) was higher than the national average (12.3 percent) in 2017. In Ohio alone, we could see 4,000 recipients lose food assistance. That is substantial and we cannot let our neighbors starve on the account of a negligent Administration."

"In the 2018, Republicans tried to pass the same rule in the Farm Bill. However, the House and Senate overwhelming passed the bill with the measure's rejection. I will work with my colleagues over these next few months to ensure this measure does not go into effect in April. I strongly encourage my colleagues in the Senate to follow suit, and understand the rule is harmful to the sick, learning disabled, mentally ill, and/or citizens who lack basic transportation - those we take an oath to protect and serve. I will continue to fulfill my Constitutional obligation as a cosponsor of the Protect the SNAP Act.

"President Trump believes because he and his wealthy cohorts benefited from his tax cuts, that the rest of America did as well. That is simply not the

case. Wealth disparity in the U.S. remains high, and those who suffer will continue to suffer under this Administration with these kinds of policy changes. This is an outright attack on our minority communities who live in disproportionate income regions, and our rural community workers who could see their jobs go overseas and be left without a safety net.

"This year, House Democrats passed \$71 billion in funding for SNAP in the FY20 Agriculture Appropriations bill. This was with the promise that we help serve those who endure the challenge of food insecurity. As an appropriator, I take my duty to fund vital programs such as SNAP personally. We must not allow the continued malfeasance and inhumanity of this Administration to hurt those who truly need assistance. We must be better."



U.S. Rep. Marcy Kaptur

YWCA Dialogue to Change

During the first quarter of 2020, the YWCA invites community members to attend a facilitator-led Dialogue to Change session.

Brought to Toledo by the late Reverend Karen Shepler and the Toledo Community Coalition to address institutional racism, Dialogue to Change invites participants to discuss and examine racism from different points of view.

In this time of heightened racial and ethnic division, Dialogue to Change gives participants opportunities to explore attitudes and beliefs that separate people and fragment communities.

Below are the dates:

Friday, 1/31 9.15am-5pm, Mott Branch Library (1010 Dorr St.)
 Saturday, 2/8 9.15am-5pm, Kent Branch Library (3101 Collingwood Ave.)
 Thursday, 3/12 9.15am-5pm, Reynolds Corner Branch Library (4833 Dorr Street)
 Saturday, 3/28 9.15am-5pm, Sanger Branch Library (3030 Central Ave.)

For organizations that would like to host a dialogue, please contact Kelley Webb, Racial Justice Director, at kwebb@ywcanwo.org for the link to the application.

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By Asia Nail
Sojourner's Truth Reporter

"As a kid growing up, I saw what my mother had to go through just raising kids. It raised me with no fear in life. I said to myself, if this little black woman can do all this, what should I ever be afraid of?"

-John Tooson IV, CEO Personal Network Companies.

Imagine living paycheck to paycheck. A weekly shuffle of robbing Peter to pay Paul.

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Thanks to PGN Consulting there is a growing network of professionals here in town ready to help people show up and confidently say YES to investing while growing their net worth.

Personal Growth Network is a minority-owned company headquartered in Toledo, Ohio. PGN is a client-focused, multi-line insurance and benefits firm offering creative solutions in an all-inclusive concierge model of service for both individuals and companies.

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John Tooson and Calvin Brown

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The founding members of Personal Growth Network are all top-rated professionals who are each considered leaders in their prospective markets.

John Tooson IV, is the Principal/CEO and innovator behind PGN Consulting. As a former VP and Senior Insurance Executive with Huntington National Bank, he is well versed in providing creative solutions for clients. With more than 25 years of insurance brokerage and consulting experience,

... continued on page 6

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PGN Consulting... continued from page 5

Tooson is building a network of top-rated professionals who are helping their clients go to the next level.

"When I think of my childhood, I remember seeing my mother studying every night at the kitchen table to become a school teacher, while working two jobs to give her children a better life," recalls Tooson.

"WE believe business owners and professionals today have this same tenacity," states business partner and Principal/COO, Calvin Brown. "Many simply lack the generational wealth building guidance PGN Consulting provides. We are better together. Through the collaborations we facilitate within our network of specialties, we are better able to meet the precise needs of each client."

Calvin Brown has provided best in-class Human Resource Management to the City of Toledo, serving as former Commissioner of HR and Director for the Office of Diversity & Inclusion.

Dr. Adam Alwardi, MD, and Derrick Gant bring very special leadership qualities to this dynamic and growing network of professionals. As VP of Corporate Strategies, Alwardi's unique approach to problem solving with corporate clients is progressive, yet extremely thorough.

Serving as VP of Wealth Management, Gant brings the specialized skill-set of Performance Coaching to the team. Gant has the leading edge and uncanny ability to help his clients monetize their skills while achieving consistent daily results.

Ivory Anderson, VP of Operations San Diego, has expertise in compliance and enforcement of both State and Federal Public Work Prevailing Wage Law.

Larry Foster, Benefits Consultant, is well-versed in helping clients compare plans and costs to find the best policy for their needs.

John Tooson CEO, Derick Gant, Adam Alwardi, Ivory Anderson and Larry Foster were raised in northwest Ohio. Calvin Brown was raised in Cleveland.

When asked if PGN Consulting will be hiring new talent, Tooson says, "Yes! Everything that I have learned in business I will pass on to the next generation in the form of training. That's

how you create true generational wealth. My grandfather, Pastor Freeman Durden, always said to dress your mind with knowledge, because that is the one thing which can never be taken from you."

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Ivory Anderson; Calvin Brown; Dr. Adam Alwardi, MD; John Tooson; Derrick Gant



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Gary Johnson to File Petitions for Lucas County Sheriff

Gary Johnson, a Democratic Toledo City Councilman with over 30 years' experience working with the Lucas County Sheriff's Office, announced on Monday that he will file his petitions for the Lucas County Sheriff's race this week at the Lucas County Board of Elections.

Johnson said will be joined by members of the Lucas County Sheriff's Office, labor unions, and other supporters when he files his petitions on Tuesday morning.

Johnson, who was elected to Toledo City Council in 2017 and chairs council's Public Safety, & Criminal Justice Reform Committee, is also a successful businessman. Fifteen years ago he founded AFI Contractors. With sales growth of over 1000-percent in the last 10 years, AFI has become one of the largest flooring contractors in northwest Ohio and one of the leaders in interior installation in the area. AFI garnered national attention in 2014 when it was named the fastest growing company in the country by ICIC and Fortune Magazine.

Johnson started his law enforcement career in 1988 when he worked and trained with the Lucas County Sheriff's Reserve. This included riding in the car with employed deputies and going on routine calls on various shifts for the first 10 years. He completed the Ohio Peace Officer Training Academy (OPOTA) and is qualified by the State of Ohio and the courts.

"Each year reservists are required to take the same training as the deputies in order to remain certified. Today I hold the rank of Lieutenant and still serve as a certified peace officer in the Lucas County Sheriff's Reserve," he said.

Johnson says in addition to his law enforcement experience, he has 30 years of business, administrative, and sales experience.

"Approximately 95-percent of a sheriff's work is administrative in nature. If elected, my business and administrative experience will allow me to bring fresh ideas to the sheriff's office, he said.

Johnson says he's running for sheriff to make a difference in the community, push to make sure career criminals are incarcerated, but also push for reforms on those who need treatment instead of jail time.

"I want to be sheriff because I see an opportunity to make a difference in my community that will help those individuals who become victims of the system they cannot defend against. Growing up poor I understand how easy it is for some people to make a mistake and find it hard to turn their life around. I also know there are hardened criminals that threaten society and must be incarcerated. My life's experience has taught me the difference between the two. I would have the opportunity to start programs and continue programs that can give those who truly want and need a second chance. I would enforce Ohio's laws while at the same time advocate for reform. My business experience would help me find ways to cut costs and save taxpayer dollars without having to cut services in the sheriff's office. My political experience would help me develop relationships with other politicians who interact with the sheriff's office and can help to engage in criminal justice reform. My law enforcement experience would help me to understand the emergency procedures, and to make better decisions based on my training. With over 30 years' experience with the Sheriff's office I will have the ability to hit the ground running. I feel I am uniquely qualified to run the sheriff's office because of my combined skill sets, and compassion."

Johnson made his first run for elected office in 2017 and was elected as an At-Large member of Toledo City Council. That campaign put Mr. Johnson on the citywide ballot. He's the only candidate running for sheriff who has been on Toledo's citywide ballot. In 2017 Johnson finished sixth in the primary but jumped to a fourth-place finish and the second highest vote-getter among the Democratic candidates in the general election.

Johnson has over 35 years of community service involvement. He has

served in various capacities with the Rotary Club of Toledo, Northwest Ohio Hispanic Chamber, Latins United, Catholic Order of Foresters, NAACP, African-American Chamber, Toledo Regional Chamber of Commerce, as well as several boards at The University of Toledo, and The Toledo Zoo Foundation Board.

His campaign for Lucas County Sheriff has the endorsement of UAW Local 3056, UA Local 50, Painters & Allied Trades District Council No. 6, and IBEW Local 8. He has received letters of support from Warren AME Church, St. Paul Missionary Baptist Church and Mount Ararat Missionary Baptist Church.

His campaign is receiving positive feedback on social media. A campaign Facebook page --- Gary Johnson for Sheriff --- started after Thanksgiving already has over 400 Likes and Followers. His web site is VoteGaryJohnsonForSheriff.com.

"My campaign committee led by John Irish has built a foundation for a very effective campaign for the Democratic Primary on March 17, 2020. I look forward to meeting the voters over the next three months to further explain my qualifications, experience, and to ask for their vote," Johnson said.



Councilman Gary Johnson

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United Pastors for Social Empowerment's Annual Banquet

By Tracee Perryman, PhD

Special to The Truth

On December 9, the United Pastors for Social Empowerment (UPSE) held its Third Annual Honoree Banquet. Held at the Toledo Club, the event sold out with a standing-room only crowd to celebrate UPSE's annual accomplishments, as well as to honor three individuals making significant contributions for social justice and community upliftment.

Rev. Donald Perryman, PhD, president and founder, reflects, "In 2008, we, a group of pastors, came together to challenge the socioeconomic crisis resulting from the collateral harms of mass incarceration, concurrent with a shift to globalization and an automated economy. This socioeconomic transition exacerbated income inequality, raised poverty rates, and produced a plague on the community evidenced by increasing health disparities and widening educational gaps in Toledo's communities of color and among low-income or underserved populations. Consequently, it is the goal of UPSE to bring together local religious leaders and representatives of the broader community in a collaborative partnership of peers. Our task has been to form, implement, and maintain the collaboration while achieving positive change."

UPSE's 2019 Accomplishments

The Human Right to Water: United Pastors successfully encouraged the City of Toledo to set aside half a million dollars for a low-income assistance program and millions more for lead line replacement. Through this process, United Pastors also asked and the City provided a new way for tenants create an account so they may access the new low-income assistance program. But most importantly, the City adopted a resolution that formally recognizes the Human Right to Water and creates a water affordability and consumer protection committee that will continue to improve access to water services in Toledo.

Civil Rights in Public Transportation: United Pastors filed a Civil Rights complaint with the FTA. The complaint alleges that TARTA failed to comply with Title VI of the Civil Rights Act, and demands that TARTA implement new policies and procedures to ensure compliance in the future. While its complaint is still pending before the FTA, Unit-

... continued on page 9



Rev. Otis Moss, DMin and Rev. DL Perryman, PhD



First Lady Willetta Perryman and Tracee Perryman, PhD



Former Mayor Carty Finkbeiner and Rev. WL Perryman



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Social Empowerment Banquet... continued from page 8

ed Pastors worked to bring more public attention to this critical issue, and with other community leaders, demand changes at TARTA. These efforts met significant successes in 2019, and United Pastors expect more systemic improvements in 2020 to improve and better regionalize public transit.

Honorees

The cohort of honorees, were described by Perryman as, “a great one that enables to build on the foundation left by abolitionists, civic leaders, civil rights leaders, pastors and many others. Some reconcilers, some sent to tear up and pull down, and some to rebuild.

Bishop Robert Culp was recognized for his ability to take insights and experiences with Dr. Martin Luther King and translate those into community economic empowerment initiatives. Some of those initiatives include franchises, stores, factories, and the Toledo Urban Federal Credit Union. **Rev. John E. Roberts, DMin**, described by Perryman as the “Provost of Toledo Pastors,” became the fourth pastor of Indiana Avenue Baptist Church in 1965. He has been a strong advocate for securing meaningful employment within communities of color. Pastor Roberts is noted for his ability to advocate through finding ways to work towards peace. **Sr. Virginia Welsh**, director of the Padua Center and pastoral leader of St. Martin de Porres Parish, was recognized for her work in prison reform, and an array of services in distressed neighborhoods. Some include food pantries and after school services to children.

Keynote Speaker: Rev. Dr. Otis Moss, Jr.

Rev. Otis Moss, Jr., DMin, served as the keynote speaker. “Dr. Moss is one of America’s most influential religious leaders and highly sought-after public speakers. Moss has been involved in advocating for civil and human rights and social justice issues for most of his adult life.” He was a staff member for Rev. Dr. Martin Luther King, Jr., and participated I the Oxford Round Table in Oxford England in 2004. Moss has also



Sister Virginia Welsh, OSF

been a guest presenter for the Lyman Beecher Lecture Series at Yale University. Moss encouraged the crowd of activists and community servants by reminding them that our task is to transform pain into medicine and tribulation into treasure.

Thank you to the planning committee: Donald Perryman; Fr. Tony Gallagher; Sarah Jenkins; Otis Gordon, DMin; Rev. Christopher Hanley and Amariah McIntosh, DMin. For more information about the United Pastors for Social Empowerment please visit www.unitedpastors.org.

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TPS WINTER BREAK Schedule

Welcome to the final release of 2019! TPS students will be on Winter Break from December 20, 2019-January 7, 2020. Teachers return on January 6, 2020. Administrators and teachers will also be unavailable during this time. We will see you in 2020 with more good news and activities. Happy Holidays from your communications team here at TPS!

Yark Automotive Group Hosts Holiday Program and Book Giveaway at Glendale-Feilbach

A wide range of volunteers has joined to bring a holiday surprise -featuring Santa- to students at Glendale Feilbach. Communications Manager, Emily Yark, along with Superintendent Dr. Romules Durant and Principal Susan Chorba, will be present to greet Santa who will read a story and hand out books.

Yark purchased books for each first, second and third grade students. The books are "Chicka Chicka Boom Boom" for kindergarten, "No David" for first grade, and "The Infamous Ratsos" for second grade. Discounts on the books were offered through the generosity of Barnes and Noble. Tom Pruss, who will be appearing as Santa, is donating his time to help the students have a memorable Christmas at school. He will read a story to the students and then share the gift of books.

This event will be on Thursday at 9:30 a.m. at the school. Superintendent Durant, Susan Chorba and Emily Yark will greet Santa and Santa will start reading at 9:40 p.m. to K-2 students.

Students return to class. Santa will hand each teacher a box with pre-wrapped books. Teachers will distribute books in the classroom.

The Avengers Bike Club to Donate Bikes and Baskets to Birmingham Elementary

The Avengers Bike Club is giving away six bikes and food baskets to Birmingham Families. The organization, which is located in the neighborhood surrounding Birmingham, saw this as an opportunity to give back to the youth in their community. The giveaway will be on Thursday, December 19 at 1:30 p.m. at the school

NAMI's African-American Leadership Initiative Helps Teachers Make It Through the Winter

NAMI, the National Alliance on Mental Illness, is the nation's largest grassroots mental health organization dedicated to building better lives for the millions of Americans affected by mental illness. As a part of the

African-American Leadership Initiative Committee of NAMI's commitment to serving Toledo's African-American community, the committee has assembled 100 Teacher Winter bags filled with disinfecting wipes, tissue, pens, pencils and post its to assist teachers at Ella P. Stewart Academy for Girls and Martin Luther King Academy for Boys. The donations will be dropped off on January 6, 2020, which is also Teacher's Work Day.

Looking to Buy a Home? 2020 May Be Your Year

If buying a home is on your near-future to-do list, experts say that 2020 may be a good year to make it happen. Mortgage interest rates are near historic lows, providing you with the opportunity to finance a new home purchase at a much lower cost.

According to a new forecast from Freddie Mac, mortgage rates will stay in the 3-4 percent range for all of 2020 and 2021, giving prospective homeowners substantial time to plan their purchase. This, combined with modest inflation and a solid labor market, makes for good climate to buy a home with a fixed rate mortgage. For those who are already homeowners, refinancing now may be a good idea.

"For those serious about homeownership, today's sub 4 percent mortgage rates should not be taken for granted," says Freddie Mac chief economist, Sam Khater. "For comparative purposes, in 2000, rates averaged eight percent; and in the 80s, they spiked to 18.5 percent."

Khater stresses that while mortgage rates are an essential factor to consider in the home-buying process, there are other important items to think about as well as you lay the groundwork for your purchase. These include getting a firm handle on your finances, knowing your credit score (and taking steps to boost it if necessary) and familiarizing yourself with down payment options. For more information and tools on home buying and homeownership, visit myhome.freddie.com.

Whether you are making the jump from renting to owning, or looking for a home that better meets your current needs, now may be a great time to consider making your real estate dreams a reality. Today's low rates could save you money for years to come.

Courtesy StatePoint

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Taxpayer Advocacy Panel (TAP)

Want to Improve the IRS? SPEAK UP

By Andrea Price, TAP member representing Ohio

The Truth Contributor

Get Ready for Taxes: Important things to know for 2019 tax year

With the tax filing season quickly approaching, the Internal Revenue Service recommends taxpayers take time now to determine if they are eligible for important tax credits.

The IRS recently updated its Get Ready page with steps to take now for the 2020 filing season.

The tax items for tax year 2019 of greatest interest to most taxpayers include the following dollar amounts:

- The standard deduction for married filing jointly rises to \$24,400 for tax year 2019, up \$400 from the prior year. For single taxpayers and married individuals filing separately, the standard deduction rises to \$12,200 for 2019, up \$200, and for heads of households, the standard deduction will be \$18,350 for tax year 2019, up \$350.

- Taxpayers can claim the Child Tax Credit if they have a qualifying child under the age of 17 and meet other qualifications. The maximum amount per qualifying child is \$2,000. Up to \$1,400 of that amount can be refundable for each qualifying child. So, like the EITC, the Child Tax Credit can give a taxpayer a refund even if they owe no tax. The amount of the Child Tax Credit begins to reduce or phase out at \$200,000 of modified adjusted gross income, or \$400,000 for married couples filing jointly.

- The personal exemption for tax year 2019 remains at 0, as it was for 2018, this elimination of the personal exemption was a provision in the Tax Cuts and Jobs Act.

- For tax year 2019, the top rate is 37 percent for individual single taxpayers with incomes greater than \$510,300 (\$612,350 for married couples filing jointly). The other rates are:

- 35 percent, for incomes over \$204,100 (\$408,200 for married couples filing jointly);

- 32 percent for incomes over \$160,725 (\$321,450 for married couples filing jointly);

- 24 percent for incomes over \$84,200 (\$168,400 for married couples filing jointly);

- 22 percent for incomes over \$39,475 (\$78,950 for married couples filing jointly);

- 12 percent for incomes over \$9,700 (\$19,400 for married couples filing jointly).

- The lowest rate is 10 percent for incomes of single individuals with incomes of \$9,700 or less (\$19,400 for married couples filing jointly).

- For 2019, as in 2018, there is no limitation on itemized deductions, as that limitation was eliminated by the Tax Cuts and Jobs Act.

- The Alternative Minimum Tax exemption amount for tax year 2019 is \$71,700 and begins to phase out at \$510,300 (\$111,700, for married couples filing jointly for whom the exemption begins to phase out at \$1,020,600). The 2018 exemption amount was \$70,300 and began to phase out at \$500,000 (\$109,400 for married couples filing jointly and began to phase out at \$1 million).

- The tax year 2019 maximum Earned Income Credit amount is \$6,557 for taxpayers filing jointly who have three or more qualifying children, up from a total of \$6,431 for tax year 2018. The revenue procedure has a table providing maximum credit amounts for other categories, income thresholds and phase-outs.

- For tax year 2019, the monthly limitation for the qualified transportation fringe benefit is \$265, as is the monthly limitation for qualified parking, up from \$260 for tax year 2018.

- For calendar year 2019, the dollar amount used to determine the penalty for not maintaining minimum essential health coverage is 0, per the Tax Cuts and Jobs act; for 2018 the amount was \$695.

- For the taxable years beginning in 2019, the dollar limitation for employee salary reductions for contributions to health flexible spending arrangements is \$2,700, up \$50 from the limit for 2018.

- For tax year 2019, participants who have self-only coverage in a Medical Savings Account, the plan must have an annual deductible that is not less than \$2,350, an increase of \$50 from tax year 2018; but not more than \$3,500, an increase of \$50 from tax year 2018. For self-only cov-



Andrea Price

erage, the maximum out-of-pocket expense amount is \$4,650, up \$100 from 2018. For tax year 2019, participants with family coverage, the floor for the annual deductible is \$4,650, up from \$4,550 in 2018; however, the deductible cannot be more than \$7,000, up \$150 from the limit for tax year 2018. For family coverage, the out-of-pocket expense limit is \$8,550 for tax year 2019, an increase of \$150 from tax year 2018.

- This Other Dependent Tax Credit is available to taxpayers with dependents for whom they cannot claim the Child Tax Credit. These include dependent children who are age 17 or older at the end of 2019 or parents or other qualifying individuals supported by the taxpayer.

- Two credits can help taxpayers paying higher education costs for themselves, a spouse or dependent. The American Opportunity Tax Credit (AOTC) and the Lifetime Learning Credit (LLC) are claimed on Form 8863, Education Credits. The AOTC is partly refundable. To get either credit, the taxpayer or student usually must receive Form 1098-T, Tuition Statement, from the school attended. Some exceptions apply. See the instructions to Form 8863 for details.

- The annual exclusion for gifts is \$15,000 for calendar year 2019, as it was for calendar year 2018.

- The maximum credit allowed for adoptions is the amount of qualified adoption expenses to \$14,080, up from \$13,810 for 2018.

Everyone has something to say about taxes and the IRS. Please take a moment to give us your suggestions for TAP to consider by contacting one of the following:

TAP Ohio member: taphioandreaprice@gmail.com

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Debutante... continued from page 16



Larry Cardwell and Dennis Jarrett



Tom Cole, Taylor Automotive Community Ambassador, and this year's High School Seniors

ing Green High School, Bowsher High School, Central Catholic High School, Jones Leadership Academy, Maumee Valley Country Day School, Notre Dame Academy, Perrysburg High School, Rogers High School, Scott High School, Springfield High School, St. Ursula Academy, Start High School, Sylvania Southview High School, Toledo Early College High School, Toledo School for the Arts and Woodward High School.

These young women will be screened on January 11, 2020 at Indiana Avenue MBC. Last weekend's Tea is the start of a six-month program of Waltz Instructions, Life Skills Workshops, Etiquette Training, a Debutante/Mother Luncheon at Inverness Country Club, talent rehearsals, Talent Show and Cotillion Ball on May 23, 2020 in the Great Hall of the Stranahan Theatre.

This year the Toledo Club received its first Gold Corporate Sponsor Scholarship from The Taylor Automotive Family. Tom Cole, a Taylor Community Ambassador, presented remarks from the Taylor Family.

Each Cotillion Committee member gave brief information on the Cotillion requirements. After the presentations, a beautiful reception was held.

The Cotillion Committee members are: Wilma Brown, Cotillion chairman; Karen Jarrett and Denise Cardwell, Cotillion co-chairmen; Deborah Carlisle and Beverly Tucker, Talent co-chairmen; Dennis Jarrett, waltz instructor, presenter and escorts; Larry Cardwell, assistant.

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Legacy Project... continued from page 16

Over the years, Smith has managed to celebrate the contributions of local African-American legends, sports legends and community accomplishments while enlisting the participation of thousands of members of the community in the process.

On Saturday morning, December 14, a number of those friends gathered at the offices of the African American Legacy Project to surprise Smith and congratulate him on the success of the 15-year old venture.

Board members, past Legacy honorees, friends and admirers paid tribute to Smith and he also received a portrait of himself by artists Robert Shorter, who also happens to be one of the Legends honored by the AALP.



Rev. James Willis and Judge Myron Duhart



Harold Mosely and Jan Scotland

Broke: Hardship and Resilience in a City of Broken Promises by Jodie Adams Kirshner, foreword by Michael Eric Dyson

By Terri Schlichenmeyer
The Truth Contributor

Humpty Dumpty sat on a wall. And you know how that went for him. The Royal Soldiers and a bunch of ponies couldn't help him and you can only imagine what happened next: as in the new book *Broke: Hardship and Resilience in a City of Broken Promises* by Jodie Adams Kirshner, everything got scrambled.

c.2019
St. Martin's Press
\$28.99 / \$38.50 Canada
342 pages

In the years following the Great Recession of 2007, while everyone in America seemed to be shakily putting their financial futures in line again, the city of Detroit continued to struggle. In certain areas of the city, in which a majority of the population was African American, houses were foreclosed upon in large numbers, then abandoned by residents who were forced out. Thieves removed plumbing, copper wire, and anything else of value from uninhabited homes, and after they were gutted this way, houses were often inhabited by squatters and other displaced people, or a house fell apart, or was torched.

Swimming upstream, Detroit declared bankruptcy in 2013. There were myriad reasons for it, says Kirshner, but in March of that year, a controversially-appointed emergency manager was tasked with clearing up the situation. Things got worse: population declined; lack of jobs exacerbated the problem; tax issues caused headaches for officials and potential homeowners; and blight set in – sometimes, entire neighborhoods of it. In well-to-do areas, she says, taxes were lower and growth resumed.

In the middle of all this, Kirshner followed seven people, to see how they fared.

Miles, a 40-something black man, wanted nothing more than to live quietly and repair houses, but a sketchy past wouldn't go away. Charles, a 50-plus-year-old black man, steadfastly refused to give up his house, even when it was little more than a shell. Robin, a 40-something white developer, saw big opportunity to buy up real estate.

Reggie, a mid-40s black man, wanted a home to raise his two adopted children. Cindy, a white woman in her early sixties, tried to help her neighborhood, but failed; 50-something Joe came from New Jersey and made a difference; and college-educated single mother Lola wanted a better life for her daughter...

Broke is not a pleasant read for your holidays – but it's a necessary one. It's disheartening to watch author Jodie Adams Kirshner's subjects struggle upright, only to be shoved back down again. Readers will cringe at the darned-if-you-do, darned-if-you-don't scenarios each of them face; just seeing their lives put into words might make you feel exhausted, imagining the overwhelmingness of it all.

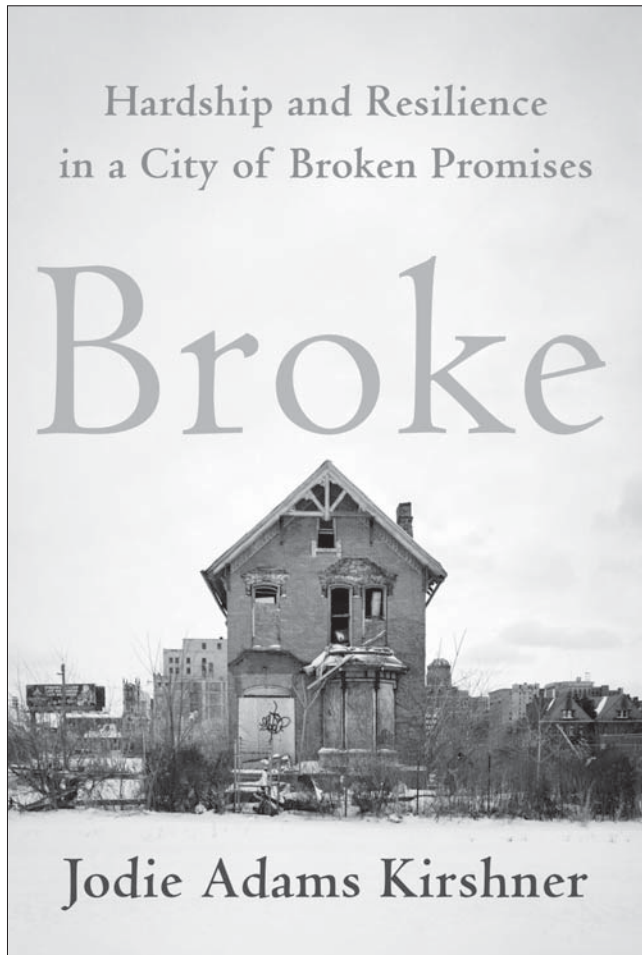
Furthermore, bureaucracy sometimes leaves no exits and that's maddening – especially when Kirshner relates what happened in better-off neighborhoods and enclaves, schools and businesses, at the same time.

And yet, this story is not sensationalized. Kirshner makes no overt villains here; the facts are laid out in plain terms that let you pick your own bad guys. There are also advice-like take-aways at the end, and usable ideas, though Detroit may be on the upswing.

Still, according to this author and this book, it's going to take a while before things are all put together again.



Broke author Jodie Adams Kirshner Courtesy Nora Canfield



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Maggie Anderson
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CLASSIFIEDS

December 18, 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.

Show will take place from February 28-March 8, 2020.

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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.

Connecting Kids To Meals with The Toledo Walleye CKTM with The Toledo Walleye Join the Toledo Walleye and Connecting Kids to Meals at the Huntington Center for a fun night out on Friday, December 13 at 7:15 pm! A portion of each ticket purchased through this link will be donated back to Connecting Kids to Meals. Also, Connecting Kids to Meals will be the recipient of the equipment raffle. Purchase your tickets today and don't miss out on this great night! Order Your Tickets Today! toledowalleye.com/cktm Contact Matthew Snider at 419-720-6544 or via email at mnsnider@mudhens.com Connect with us Connecting Kids To Meals | 1501 Monroe Street, P.O. Box 9363, Toledo, OH 43604

The 55th Annual Debutante Cotillion Instructional Tea

The Toledo Club of the National Association of Negro Business and Professional Women's Clubs, Inc. began its 55th Debutante Cotillion Scholarship Program with its Informational Tea for parents and participants on Sunday, December 15, 2019 at the Indiana Avenue Missionary Baptist Church's Fellowship Hall.

Area School counselors from 16 high schools recommend names of 170 junior and senior girls to the Club for participation. The schools were Bowl-

... continued on page 12



NANBPWC Toledo Club Members



Friends Celebrate Robert Smith and 15 Years of the African American Legacy Project

Sojourner's Truth Staff

Fifteen years ago, Robert Smith shared an idea to open a facility, a memorial if you will, to house the history of the African-American community of northwest Ohio. With the help of acquaintances, friends and members of that community, he did just that.

... continued on page 12



Robert Smith

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Crystal Ellis (right) shares a thought with Robert Smith



Smith opens his present - a Rob Shorter portrait

