

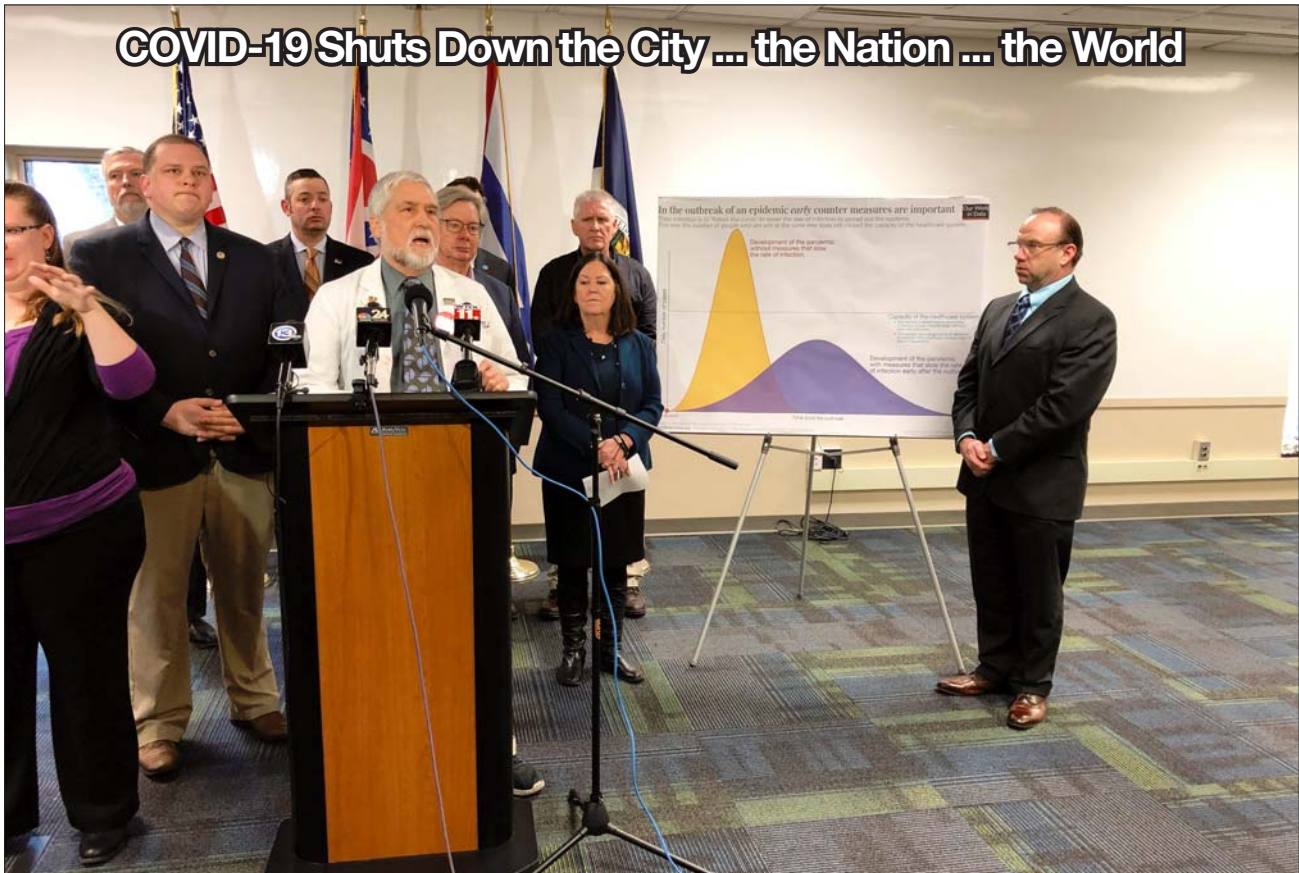
The Sojourner's Truth

Volume 60, No. 7

“And Ye Shall Know The Truth...”

March 18, 2020

COVID-19 Shuts Down the City ... the Nation ... the World



Health Officials Describe the Challenges to Come

In This Issue...

Perryman and Elgin
Rogers
Page 2

Tolliver's 21 Tips for
Quarantine
Page 3

Charlla Allen
Page 4



Amy Smith Hall
Page 5

Angele Phelps-White
Page 6

Sophia Lloyd
Page 7

NANBPWC Founders'
Day
Page 8

NHA's 50th
Page 9

Taxpayers' Assistance
Page 11

Book Review
Page 13

Classifieds
Page 15

St. Paul Men's Day Weekend
Page 16

A Millennial View: Cafeteria Style Politics

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

The Truth Contributor

May God write us down as asses if ever again we are found putting our trust in either the Republican or Democratic parties.

- W. E. B. Du Bois



Trying to not get run over as people raced with their carts to buy bulk bottled water and toilet paper this weekend had me thinking hard about the future of our politics. Joe Biden and Bernie Sanders, two septuagenarians, are the last Democratic Party presidential candidates standing in a world moving at breakneck speed and possibly careening out of control.

It finally dawned on me to get a perspective from someone with quicker reflexes than either the presidential candidates or myself. I was pleased that Elgin Rogers, a millennial, agreed to provide me with a panoramic view of current politics from a millennial's angle.

Rogers has worked as researcher and instructor at Indiana University focusing on African American politics. He currently serves in the Lucas County Auditor's office where he has held several titles including the Assistant Chief of Staff, Executive Assistant, Director of Department of Education and Outreach; and Assistant in the Department of Weights and Measures.

Perryman: What is your take on the 2020 Presidential race?

Rogers: My take is that Bernie Sanders looks like his back is up against the wall. He said himself that his campaign failed to get young people to turn out to vote, those he thought that his campaign would be energized by. The folks are saying that they want a nominee who they may not necessarily agree with 100 percent, but who could defeat our current president head to head.

Perryman: Are folks saying that young people seem to be more revolution-minded?

Rogers: I don't know if they're revolution-minded. Today's young people are policy entrepreneurs.

Perryman: Please elaborate.

Rogers: Young people no longer understand party loyalty. I think that they have a different view and they're not limited to buying everything that's just on the menu, they're doing things a-la-cart. In other words, they're pulling in the traits, characteristics and issues that are most salient to them and they're supporting those things. I don't think that they have yet found a candidate that embodies most of what they're (looking for).

Perryman: The Trump campaign invested millions into Facebook and other social media, possibly with the help of Russians, and many have said that it shifted the election based upon a lot of the misinformation that people

bought into. Will we see that again in 2020 and will it have an effect on the election?

Rogers: I think what we're going to see now is that Facebook is pretty much like a beauty and barbershop in the 2016 election. You hear what you hear and see what you see and you take it with a grain of salt.

Perryman: Do you mean by "take it with a grain of salt" that people will be less naïve in 2020 than they were in 2016?

Rogers: I think people will more likely tune into who's supporting their values and belief systems because they're looking for information and sources that will affirm them and their way of thinking.

Perryman: Former candidate and billionaire Michael Bloomberg has pledged personnel as well as money to help Joe Biden's campaign. Do you think that Bloomberg's assistance will be a factor?

Rogers: Well, I just saw a commercial not long ago with President Obama talking about how great Joe Biden is, so it's gonna take not only the resources of Bloomberg and some African American surrogates who black folks are in touch with and are familiar with to help push Biden over the edge. One thing we also need to recognize when we talk about voter apathy is that these candidates are recruiting and posturing for black votes and if black people didn't vote they wouldn't be posturing. We need to understand that black votes matter and black folks need to also understand that black votes change the outcome and course of the election. We saw it in South Carolina and you will see locally that black votes matter when it comes to supporting levies and different ballot issues that are put forth. We really should consider how strong of a voice that we, as African Americans, have when we use it.

Perryman: What effect do you think Pete Buttigieg's candidacy might have on future elections?

Rogers: Buttigieg gives you another perspective as a young up and comer. He's a political entrepreneur, but he also transformed how people look at small town mayors when getting on the big stage. And, for many people he's an inspiration in terms of running for office and understanding issues of



Elgin Rogers

... continued on page 3

The Sojourner's Truth

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Community Calendar

Please call ahead to any listed events in March to make sure they will be held as scheduled

March 21

Books4Buddies 3rd Annual Youth Global Perspectives: 11:30 am to 2:30 pm; West Toledo Branch Library; Featuring International ACES students and Books4Buddies Ambassadors: 1.866.944.1119

Youth Entrepreneur Expo: African American Legacy Project; 10 am to 2 pm; Come support future entrepreneurs and leaders: (419) 367-9765

March 22

Calvary MBC Pastoral Anniversary for Rev. Floyd Smith Jr: Guest Rev. James Willis and St. Paul MBC; 4 pm

April 24-25

Calvary Baptist Church Women's Ministry 23 Spring Retreat: Holiday Inn Lima: 419-531-9443

21 Things to Do While Self Quarantined

By Lafe Tolliver, Esq
 Guest Column

Normally, I do not give out social advice because people aren't serious about taking unpaid advice; and they simply want to ventilate with someone about a problem...but with my in basket filling up with requests for ideas as to what to do if you are quarantined due to the recent rampant virus, I decided to break one of my rules and give out tips.

Thinking that you may be self-quarantined for up to two weeks, my tips should be enough for you to do and re-do until you are safe to join others in community.

Tip One: go to the library and load up on books and especially books of the genre that you would not normally read. You should pace yourself to read one book every three days (Sorry, comic books do not make the cut!). Also, check out a broad selection of foreign films with sub-titles so that you have to make your brain work in overtime to follow the dialogue.

Tip Two: Check out a cooking channel and follow the recipes and bone up on your knife skills and what spices to use with what dish. If you can, go to the online cooking channels (Food & Wine) on the Net and download recipes and try them out.

Tip Three: Do that bedroom painting job that you have been putting off since last summer and while you are at it, clean out the clutter in your closet, basement and attic.

Tip Four: Do early yard clean up and pull up the dead annuals and prune the perennials.

Tip Five: Now's the time to wash those interior windows.

Tip Six: Change the batteries in your smoke alarms.

Tip Seven: Make a list of your "enemies", review it for accuracy, then forgive them and throw out the list. Yeah, it's tough, but do it anyhow.

Tip Eight: What better time to clean out your "junk" drawers.

Tip Nine: Washy-wash time for those plastic dirt catching blinds.

Tip 10: Check out your insurance policies to make sure that they are not canceled.

Tip 11: Call around for prices on grave-yard plots. Never too early to reserve your space. Too costly? Consider cremation.

Tip 12: Sit down and make out a draft will and when ready, call me for an appointment to finalize it.

Tip 13: If you got Netflix, binge on the Twilight Zone and the X Files.

Tip 14: Increase your prayer time by 10 minutes. Already at t10 minutes? Increase it by another t10 minutes!

Tip 15: Sit down and write out your personal "bucket list" of places or activities you would like to see or accomplish before you make friends with a rocking chair.

Tip 16: Engage in a meaningful conversation with your spouse or kids that does not involve increasing your tone level to Code Red!

Tip 17: Do a park walk every day for at least one hour (Don't worry, you are still quarantined in a deserted park).

Tip 18: Start a diary about your thoughts during this self-quarantine.

Tip 19: If you got a bathtub, take a hot bubble bath while playing over and over, at level nine, the song, "I Will Survive!"

Tip 20: Write a short letter to yourself describing the person that you want to become. Sign it and date it and review it one year from now.

Tip 21: When your quarantine is over, be thankful, pray again and go out of the house a better person than you were before the quarantine!

Peace...

Contact Lafe Tolliver at tolliver@juno.com



Lafe Tolliver

Perryman... continued from page 2

equality injustice.

Perryman: What do you think about Elizabeth Warren's candidacy?

Rogers: Warren candidacy was very substance oriented; she had a lot of different points that seemed very progressive and that were forward thinking. I think it's still a challenge if you're a minority or a woman candidate, because there are certain style points in conveying your message that people are looking for across the various demographics.

Perryman: Let's close our conversation with a local issue. What are your thoughts on Issue 1?

Rogers: People want the roads fixed because they want nice roads. They don't want to see the orange barrels and cones, and in many of the circles that I travel and listen to the people on the ground, there is a belief that they've already paid for these roads. So, where is this money going? My personal opinion is that a lot of times they don't understand government and that each administration is different and I'm trusting that this administration is going to do what's right for the people.

Perryman: Does that mean that you supported it?

Rogers: I want my roads fixed, but the question is how are we going to pay for it and what does that mean for African American jobs? I don't know if we have anything in the legislation that talks about minority contracting or minority business being a part (of the measure), but I'm definitely in support of getting these roads fixed and developing and maintaining our infrastructure.

Perryman: Well, finally then, when are you planning to run for office and what do you plan to run for?

Rogers: Well, the first thing that I'm running for is to do a better job in our community. I think that we need more young people and people of color serving on boards and commissions. It gives them the experience and the understanding of networking, community service and understanding complicated budgets. I've had the opportunity to be appointed to a federal commission dealing with students. I have been a part of several boards here locally and advising different government officials and elected leaders. I've worked with the union and other businesses. That experience has helped me in my professional and personal development. It has also allowed me to see that issues are much more complex, but they're not as complicated when you have a serious network of people who understand and trust you.

Perryman: Thank you.

Contact Rev. Donald Perryman, PhD, at drdperryman@centerofhopebaptist.org

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Charlla D. Allen Honored By Central State University on Charter Day

Special to The Truth

Central State University celebrated its annual Charter Day Convocation – the celebration of the creation of the Combined Normal and Industrial Department at Wilberforce University. Which later became Central State University – on March 3, 2020 at the school's Paul Robeson cultural & Performing Arts Center and inducted six alumni into its Hall of Fame.

This year's inductees were Gladys Gunn, class of '59; David Smith, '69; Marya Rutherford-Long, '78; Dr. Eric High, MD, '91; Bryan Irving, '91 and former Toledoan, Charlla D. Allen, PhD, '78.

Allen is the director of the Social Work program at Central State University and is an experienced and highly regarded professor, researcher, author and administrator known throughout the social work community regionally and internationally for her leadership.

Allen served 35 years as a clinical social worker in various positions while concurrently working as a social work educator in Ohio, Michigan and in Addis Ababa, Ethiopia.

Allen successfully gained national accreditation for CSU's Social Work program within four years of her employment, garnering full accreditation in 2017 with the Council of Social Work Education (CSWE) for the first time in university history. CSWE accreditation provides Central State social work students many workforce opportunities that they did not previously have. Now Social Work students can also meet the admissions criteria to enter an advanced standing master's degree program and finish in one year rather than two.

They are eligible to apply for inclusion in the Ohio Department of Job and Family Services Child Welfare Training Program, which provides students the opportunity to receive up to a \$10,000 stipend during their bachelor degree studies.

Graduating from an accredited program lends credibility for internships, fulltime employment and other accredited social work programs in Ohio, the American Association of Social Work Boards and the Ohio



Charlla Danielle Allen

Counselor, Social Worker and Family Therapist Board.

Allen earned her undergraduate degree in sociology/psychology from CSU in 1979; her masters in social work from the University of Cincinnati and her PhD in social work from The Ohio State University.

Prior to coming back to CSU in 2013, she was an assistant professor at Youngstown State; before that, an instructor at Wayne State University in Detroit. She has also had stints as an instructor or assistant professor at Addis Ababa University in Addis Ababa, Ethiopia, Cleveland state University, University of Detroit Mercy, Wright State University, Bowling green University and the University of Kentucky.



Central State's history begins with its parent institution, Wilberforce University, named in honor of the abolitionist, Wilbur Wilberforce. Established at Tawawa Springs, Ohio in 1856, it is affiliated with the African Methodist Episcopal Church and is one of the oldest black-administered institutions of higher education in the nation.

In 1867, the Ohio General Assembly enacted legislation that created a Combined Normal and Industrial Department at Wilberforce University; in 1941 the department expanded from a two to a four-year program and in 1947, legally split from Wilberforce, becoming the College of Education and Industrial Arts to Wilberforce. The name was changed to Central State College in 1951 and in 1965 achieved university status.

Charlla Allen, PhD, a graduate of Toledo's Notre Dame Academy, is the daughter of Charles D and Elinor Allen.

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Amy Smith Hall: Destined to Lead Ebony Construction

By Asia Nail

Sojourner's Truth Reporter

Amy Smith Hall was tightly gripping her phone the moment her future locked into focus. The former international flight attendant was living in Atlanta married with two children and five months pregnant when she received news of her father's unexpected passing.

"It was an emotional time for me," Hall recalls. "When I look back on it, Dad passed away on Sunday, I buried him on Thursday, and was president of the family construction company on Monday."

"People talk about defining moments. That phone call was my defining moment."

Born and bred in Toledo, OH, Hall graduated from St. Ursula Academy and went on to complete her undergraduate studies at the University of North Carolina, Chapel Hill, earning a bachelor's degree in physical education/sports medicine.

As she advanced her executive career, Amy lived all over the greater U.S. from NY to TX and AZ.

"I've lived all over the world to realize home is where the heart is. People said just sell the business, don't uproot your family, but my gut said - you're going home," recalls Hall.

Newly uncertain of her sight unseen business, Hall remembered the most important characteristic her family instilled in her from the onset - courage.

"I allowed myself to be vulnerable. That is what defining moments are made of. It took courage to show up when I couldn't predict or control the outcome. But I did it," recalls Hall.

Ebony Construction Company, a Minority Business Enterprise in Sylvania, Ohio, was established in 1986 by Hall's father, William A. Smith III. "We are a heavy highway contractor specializing in asphalt paving, milling, trucking and material sales," shares Hall.

Providing paving services with proven quality and consistency has made Ebony a recognized contractor in the Northwest Ohio region. In both 2002 and 2008, Ebony was the recipient of Flexible Pavement of Ohio's Smooth Pavement Award.

As CEO, Amy's approach to women's leadership is different and refreshing. Rather than leaning in and adopting the 'boys' rules of the game, she embraces the feminine collective, leading from a place of confidence and empowerment from within.

"I think there is something about being ok with who you are and not having to be who people want you to be. We must fully embrace who we are as women. It's a great time to be a women in business," states Amy.

For a long time, women were taught to "act like men" and to "play by the rules" to get ahead in business. But Amy comes from

a lineage of pioneers.

"It was kind of unheard of that my grandparents had their master degrees in the 1920's. My grandmother Ruth was even on the 1924 Ohio State Women's Championship Soccer Team! I always think if my ancestors could accomplish so much in those days, with the right attitude, I can make an impact on this world, too."

Hall's grandfather, William A. Smith, Jr., was a revered figure in the Toledo African-American community. Mr. Smith worked on the war board working to keep kids out of the war. He also helped with race relations, advocating for education and economic stabilization within the black community. He passed away in 1967 after 20 years as Executive Director of the Frederick Douglas Community Association. Smith Park was built and dedicated to his memory in 1974.

"My grandfather would be so proud to see the new Dorr St. corridor and the renovations taking place at Smith Park," Amy shares.

2020 marks the 25th year that the YWCA of Northwest Ohio is recognizing extraordinary women in the community. These women demonstrate exceptional leadership qualities and contribute to the empowerment of women. Amy will be honored for her outstanding contribution in the area of business at their annual Milestones Awards Luncheon.

"I'm eternally grateful and truly humbled to receive this honor," states Hall.

Hall currently serves on the ProMedica Paramount Insurance Board of Trustees and sits on the Ohio Contractors Executive Board of Directors - the first black woman to hold her position. Amy is the mother of three wonderful boys- Joseph, Grant and Kellen.

The 25th Annual Milestone Awards will take place at the Seagate Center in downtown Toledo (TBA). All proceeds from the luncheon will benefit more than 23,000 women and families who utilize the social service programs of the YWCA.



Amy Smith Hall

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Angela Phelps-White Picked to Lead Ohio Civil Rights Commission

Special to The Truth

After a rigorous search led by the Commissioners of the Ohio Civil Rights Commission (OCRC), the Commission is proud to announce that Angela Phelps-White of Blacklick will serve as the state agency's new executive director. Phelps-White fills the vacancy left following the retirement of former Executive Director G. Michael Payton.

As executive director, Phelps-White will oversee all agency business in the Commission's five regional offices in Akron, Cleveland, Columbus, Dayton and Toledo, the Cincinnati satellite office, and the Central administrative office.

Commission Chairwoman Lori Barreras said, "We are excited to bring Angela to the Commission and confident she will use her talents, leadership skills, and experience to carry on our agency's long tradition of dedication, integrity, respect, teamwork, and public service."

Phelps-White's professional and personal achievements demonstrate a commitment to public service and upholding the rule of law. She has broad experience in the public sector, including nearly seven years with the State Employment Relations Board, seven years at the Ohio Attorney General's Office, and 13 years as a magistrate with the Franklin County Common Pleas Court. Phelps-White also served as a judge for the Franklin County Common Pleas Court.

Phelps-White earned both her Bachelor of Science in Political Science and her Juris Doctorate from the University of Dayton. She has served on many boards and commissions, including Jack and Jill of America - Co-



Angela Phelps-White

lumbus Chapter, Amethyst, Inc., Kids Voting, and the League of Women Voters of Metropolitan Columbus. She has received numerous accolades and awards, including the Editor's Choice Award from the National Library of Poetry, Member of the Year Award from the League of Women Voters of Metropolitan Columbus, and Black Women of Courage honors.

Phelps-White's first day was March 16. The OCRC Commissioners and staff are enthusiastic about her transition and the next chapter in the Commission's long history.

For more information, please visit civ.ohio.gov or contact Mary Turocy at mary.turocy@civ.ohio.gov.

St. Paul's... continued from page 16

my 401K. I can do all things through Christ is a call to action. We can do all things through Christ. Our God will supply all of our needs. Brothers, we have to believe, we must believe. We must run this race with patience and focus on Jesus. He is the creator of or faith," explained Rev. Coleman.

Coleman currently serves as the youth pastor at Canaan Missionary Baptist Church located in Dayton, Ohio under the leadership of his father Rev. Joseph L. Coleman Sr. He was called to the ministry in 1999, earned a four-year football scholarship and Bachelor of Arts in Economics degree from The Ohio State University, earned a Master of Divinity from Faith Theological Seminary, continues to teach Bible study to seniors at the Life Enrichment Center, and member of Alpha Phi Alpha Fraternity, Inc.

Rev. Willis closed out the service by delivering words of gratitude. "I am grateful today. Grateful to celebrate this men's day," said Willis.

The Men's Day booklet patrons: the combined board of the St. Paul Senior Citizens Project and the John H. McKissick Housing Complex, Dale-Riggs Funeral Home, Rev. Otis Gordon Jr, PhD and Warren A.M.E. Church, Rev. W.L. Perryman Jr, PhD and Jerusalem Missionary Baptist Church, Rev. John D. Walthall III and Mount Ararat Missionary Baptist Church, Rev. Cedric M. Brock and Mt. Nebo Baptist Church, Rev. Ruby Radford and Cass Road Baptist Church, American Baptist Women, Jack's Men's Wear, Zeta Phi Beta Sorority Incorporated Zeta Xi Zeta Chapter of Toledo, American Baptist Men, The C. Brown Funeral Home, Jan Scotland of State Farm, Men of Music, Liddell's Barber Shop; the following St. Paul Missionary Church ministries: Deacons, Trustees, Christian Board of Educational Ministry, Senior Choir; and individual patrons: Rev. Stanley Clark and family, Rev. and First Lady Willis Sr, Mr. and Mrs. Shelby Willis, Mr. and Mrs. James Willis, Jr, Joyce Cherry, Karen Glover, Al Johnson, and Laura Potete.

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Lucas County Children Services Names Sophia Lloyd as Deputy Director

Special to The Truth

Lucas County Children Services (LCCS), the county agency responsible for leading the community in the protection of children, has named Sophia Lloyd to the newly created position of Deputy Director.

Lloyd brings 30 years of experience in social services to LCCS, most of them at the director level, in both the public and private sectors. She has served as executive director of a 24-hour emergency shelter for homeless families; as chief operating officer for two organizations with multi-million

dollar budgets; as an affordable housing and social service provider at a faith-based community organization; as director of a social service agency, where she directed and provided strategic planning and oversight of public assistance programs; as well as a director responsible for developing multi-generational and cross-discipline programs for a faith-based system.

“As we considered the experience of a number of highly qualified candidates, Sophia Lloyd stood out for her breadth and depth of knowledge of the caring professions, as well as her understanding of

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NANBPWC Holds Women's History and Founders' Day

Special to The Truth

The National Association of Negro Business and Professional Women's Clubs Inc., Toledo Adult and Youth Club Members, presented their annual Founders' Day and Women's History program on Sunday, March 8, 2020. The program was held at the Sullivan Center. The Theme for the event was "Valiant Women of the Vote."

Frances C. Collins, PhD, Toledo Club president, gave the welcome and reminded everyone that 2020 is the 100th anniversary of women having the right to vote. She stated that we were celebrating a century of Women's Right to Vote. Jordan Collins, Toledo Youth Club president, also welcome everyone to the Founders' Day and Women's History Program.

Crystal Darnell Harris, mistress of ceremony and chairperson, emphasized how important it is for everyone to be involved in the voting process. Wanda Terrell Galloway was the co-chairperson.

Denise Black-Poon, Toledo Club first vice president and program chairperson, presented the purpose of Women's History and Founders' Day. The Women's History theme, in recognition of the centennial of the 19th Amendment, honored women from the original suffrage movement, as well as, 20th and 21st century women who have continued the struggle fighting against poll taxes, literacy tests, voter poll purges and other more contemporary forms of voter suppression to ensure voting rights for all.

Prayer was offered by Delores Bates.

The purpose of Founders' Day is to celebrate the seven founders. These women were entrepreneurs, educators, community leaders, etc. with common goals and interest. The Toledo Club of NANBPWC takes time to honor them each year. Jordan Collins and Alexii Collins, first vice president and Youth Club Advisor, led the Founders' Day tribute and lighting of the candles in honor of each founder.

The guest speakers and honorees for this event were LaVera R. Scott, director of the Lucas County Board of Elections, and Yvonne Harper, councilwoman for District 4.

Scott said that "The purpose is to have a seat at the table. We won't win every fight but we have to have a voice." She also said that, "there are 11

states where early voting does not exist, even today." Voting can empower us against discrimination. We need to educate our community with updated information, do research, get youth involved and excited about voting and to know the issues. People gave their lives for our right to vote."

Harper asked that everyone stand for what you believe. She said that one vote can make a difference, the struggle is not over, know why you're voting and the issues. Remember, she said, we are talking about our future. We hear every day and know that black votes count.

NANBPWC Toledo Club presented both speakers with plaques for their continued efforts each day to spread the word about voting issues and their involvement in the community.

Musical entertainment was performed by saxophonist Micheal Williams and his band.

Toledo Club members are:

Delores Bates, Clara Brank, Wilma Brown, Denise Black-Poon, Denise Cardwell, Deborah Carlisle, Dr. Frances C. Collins, Alexii Collins, Mary F. Dawson, Crystal Darnell Harris, Mironda D. Harris, Karen Jarrett, Tommie McGhee, Iris Pat Page Jones, Sherry Reed, Marquita Scott Chong, Ethel Scott, Tyra Smith Gabriel, Wanda Terrell Galloway, Donna Todd, Barbara Tucker, Beverly Tucker, BJ Tucker.

Youth Club members are:

Jordan Collins, Jada Collins, Madison K. Fisher, Marial K Jackson, Cameron Knabbs



Denise Black-Poon and Crystal Harris-Darnell



Wilma Brown, Karen and Dennis Jarrett, Deborah and James Carlisle



NANBPWC Toledo Club and Youth Club Members



Barbara Tucker



Micheal Williams

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NHA: 50 Years of Service, Despite the Very Difficult Early Years

By Fletcher Word
Sojourner's Truth Editor

In 1969, Cordelia Martin, then a supervisor of community workers for the Expanded Family Planning Project of the Planned Parenthood League of Toledo, Inc and chairman of the Health Functional Committee, gathered around her a group of like-minded individuals who were equally concerned about the lack of proper health care that was available to less fortunate Toledo-area residents.

Martin was in the right place at the right time recalls Elizabeth Flournoy who was part of that early effort. "She was a wonderful person; everybody wanted to be around her, even the board members. She was always trying to make things better."

Within a year, federal funding through the U.S. Department of Housing and Urban Development had been obtained and the doors of the Cordelia Martin Interim Health Center opened in its first location at 1636 W. Bancroft Street.

Toledo City Councilman Larry Sykes, a young man at the time and just starting his banking career, remembers those early days well and the impact the Center had on the community. "The first year, they might have had 3,000 [patients], if



Candidate John W. Yager with Cordelia Martin and Larry Sykes in the late 1970s

... continued on page 12

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Social Security- Questions and Answers

By Erin Thompson, Public Affairs Specialist, Toledo, OH

Guest Column

Question:

My father receives Social Security retirement benefits and I will be in charge of his estate when he dies. Should that occur, do I need to report his death to Social Security or will benefits automatically stop?

Answer:

When your father dies, please notify Social Security as soon as possible at 1-800-772-1213 (TTY 1-800-325-0778). Another person, such as a spouse, may be eligible for survivors benefits based on his record. Also, we might be able to pay a one-time payment of \$255 to help with funeral expenses. We suggest reading a copy of our online publication, How Social Security Can Help You When A Family Member Dies, at www.socialsecurity.gov/pubs/10008.html.

Question:

I'm trying to decide when to retire. Can Social Security help?

Answer:

The best place to start is with a visit to the online Social Security Statement. The Statement provides you with estimates of benefits for you and your family as well as your earnings record and information you should consider about retirement and retirement planning. It is easy to access your statement online by creating a my Social Security account. To create an account, please visit www.socialsecurity.gov/myaccount. The "right" time to retire is different for everyone and depends on your individual situation. To help you make your own decision, we offer an online fact sheet, When To Start Receiving Retirement Benefits, that highlights some of the factors to consider. Find this publication at www.socialsecurity.gov/pubs/10147.html.

Question:

I've decided I want to retire. Now what do I do?

Answer:

The fastest and easiest way to apply for retirement benefits is to go to www.socialsecurity.gov/retireonline. Use our online application to apply for Social Security retirement or spouses benefits. To do so, you must:

- Be at least 61 years and 9 months old;
- Want to start your benefits in the next four months; and
- Live in the United States or one of its commonwealths or territories.

Question:

Can I delay my retirement benefits and receive benefits as a spouse only? How does that work?

Answer:

It depends on your date of birth. If you were born on or before 01/01/1954 and your spouse is receiving Social Security benefits, you can apply for retirement benefits on your spouse's record as long as you are at your full retirement age. You then will earn delayed retirement credits up to age 70, as long as you do not collect benefits on your own work record. Later, when you do begin receiving benefits on your own record, those payments could very well be higher than they would have been otherwise. If your spouse is also full retirement age and does not receive benefits, your spouse will have to apply for benefits and request the payments be suspended. Then you can receive benefits on your spouse's Social Security record. If you were born on or after 01/02/1954 and wish to receive benefits, you must file for all benefits for which you are eligible. Social Security will determine the benefits you are eligible for and pay you accordingly. For individuals born on or after 01/02/1954, there is no longer an option to select which benefit you would like to receive,

...continued on page 12

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Taxpayer Advocacy Panel (TAP)

Want to improve the IRS? SPEAK UP

By Andrea Price, TAP member representing Ohio

Guest Column

The Taxpayer Advocacy Panel is comprised of civic-minded citizen volunteers from all walks of life representing each state, D.C., Puerto Rico and an international member (citizens living, working or doing business abroad). TAP is a Federal Advisory Committee whose mission is to listen to taxpayers, identify taxpayers' issues and make suggestions for improving the IRS service and customer satisfaction.

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: tapohioandreaprice@gmail.com

Call Toll-free at: 1-888-912-1227

Website: www.improveirs.org

Taxpayer Advocate Service-Your Voice at the IRS

The Taxpayer Advocate Service is an independent organization within the IRS. TAS employees help taxpayers who are experiencing economic difficulties, such as not being able to provide necessities like housing, transportation, or food; taxpayers who are seeking help in resolving problems with the IRS; and taxpayers who believe an IRS system or procedure is not working as it should.

The latest blog posts from Acting National Taxpayer Advocate Bridget T. Roberts.

In February 2020, The Annual Report to Congress highlighted the first three "most serious problem" sections of this year's report. They are interrelated and, in combination, provide the message we hope to convey. In order, they are (i) poor customer service; (ii) outdated information technology (IT) systems; and (iii) inadequate funding.

Here is how they interrelate:

Customer Service. We believe improving service must be the #1 priority for the IRS. During fiscal year (FY) 2019, for example, the IRS received nearly 100 million telephone calls, yet employees were able to answer only 29 percent. At the same time, the IRS's fraud detection filters were again plagued by high false positive rates, forcing hundreds of thousands of taxpayers who had filed legitimate returns to wait weeks or even months to receive their refunds. Two leading benchmarks again found the IRS to be among the lowest performing federal agencies in providing a positive customer experience. We are not the only ones who believe improving taxpayer service should be the IRS's top priority. During 2019, Congress enacted the most significant IRS reform legislation since 1998 and made its priority clear by pointedly titling it the "Taxpayer First Act."

IT Modernization. In order to improve taxpayer service (as well as compliance), the IRS desperately needs to upgrade its technology. Some examples: The IRS still has not been able to fully implement customer callback technology, which would allow taxpayers who call at peak times to elect to receive a callback rather than wait on hold. Key taxpayer data is spread across some 60 case management systems, limiting the IRS's ability to offer robust online taxpayer accounts; an integrated case management system is in the works and is desperately needed.



Andrea Price

Better technology should allow the IRS to address the annual problem of high false positive rates in its fraud detection filters by helping it determine quickly which business rules are generating the bulk of the false positives and allowing it to refine them in real time. These are just examples. The ramifications of outdated technology are felt across the agency. If the IRS can substantially improve its IT systems, taxpayer service will see corresponding improvements — and probably significant ones.

Funding. As we noted in our recent report, IRS funding has been cut by more than 20 percent on an inflation-adjusted basis since FY 2010, and the number of full-time equivalent employees has declined by 22 percent. This lack of resources has limited the agency's ability to modernize its IT systems as well as to hire more customer service representatives to handle taxpayer calls. Over the past two decades, there have been times when the IRS has fumbled IT initiatives, and its mistakes have created an impres-

... continued on page 13

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Eight Tips for Avoiding Credit Card Debt

Americans' credit card debt totaled \$930 billion in the fourth quarter of 2019, a \$46 billion increase over the third quarter, according to recent data from the Federal Reserve Bank of New York. At the same time, the proportion of borrowers whose credit card payments were 90 days late or later increased to the highest percentage recorded in almost eight years.

Credit cards come with a certain amount of risk, and growing debt can cause problems ranging from stress and depression to a poor credit score and reduced retirement savings. But when used wisely, credit cards can be a helpful tool for managing personal finances and building credit.

Here are eight tips for staying out of credit card trouble:

1. Create and stick to a budget. This will help ensure you are not spending more money on your credit cards than you can pay off at the end of every month.
2. Remember that your credit limit is not money in the bank. When you pay with a card, you must have money available elsewhere to pay for the purchase.
3. Sign up to receive text alerts whenever your credit card is swiped. These alerts will help you monitor how frequently you use your card and remind you that, while not immediate, money is being spent.
4. Keep your credit card bills organized, be aware of payment due dates and maintain regular payment schedules to avoid ballooning debt, and protect or even improve your credit score.

5. Set up automatic credit card payments from your bank account so you'll never be late. If you're not sure you'll always have enough to pay in full, set an automatic payment for the minimum amount due, which will also remind you to pay the bill in total. You might even consider paying your bill every two weeks to keep closer tabs on your spending.

6. If you need help minimizing your credit card use, consider contacting a credit bureau to freeze your credit. You can even freeze your credit via smartphone apps. You can always deactivate the freeze when you truly need to use credit for a big purchase or in an emergency.

7. Delete your saved credit card information from accounts with merchants such as iTunes or Amazon. Taking the time to enter payment information manually means more time to consider a purchase before completing your order, which can reduce the likelihood of overspending.

8. Consider keeping your credit cards in a secure location that is not your wallet. If you do not carry your credit cards around with you, you are less likely to use them.

A Certified Financial Planner (CFP) professional can help you manage your spending without accumulating credit card debt. To find a CFP professional near you, visit www.letsmakeaplan.org.

By sticking with a budget and staying on top of bill payments, you can avoid the stress and financial consequences of credit card debt.

Social Security.. continued from page 10

even beyond your full retirement age. Widows are an exception, as they can choose to take their deceased spouse's benefit without filing for their own. For more information, visit www.socialsecurity.gov.

Question:

I'm reaching my full retirement age and thinking about retiring

early next year. When is the best time of year to apply for Social Security benefits?

Answer:

You can apply as early as four months before when you want your monthly benefits to begin. To apply, just go to www.socialsecurity.gov/apPLYtoRetire. Applying online for retirement benefits from the convenience of your home or office is secure and can take as little as 15 minutes. It's so easy!

NHA.. continued from page 9

that many – but that was big back then. It was a Mecca for the neighborhood," he recalls, rattling off the names of some of those original Center associates – Talmadge Foster, Center administration; Margaret Howell, community health coordinator; Drs. John Coleman, Robert Walden – for example.

And, of course, the nurses that were such an integral part of the Center – Daisy Smith (for whom one of the NHA centers is named today), Donna Todd and Mary Gregory.

The Center, says Sykes, was next to a barber-shop and a car repair business and remained in the spot until the late 1970s when Kroger moved out of the city abandoning its location at Hawley and Nebraska.

The Center provided an option for central city

residents, says Sykes. Before the Center "everyone who didn't have health insurance went to the Health Department, the clinic gave another option because where else were poor folks going to go?" he asks.

In those early days, the clinic was only open a few days a week based upon the availability of the volunteers who staffed the operation. Federal funding allowed the clinic to survive although that funding was never a certainty. Model Cities funds ended in 1974 and obtaining continuing federal funds was an ongoing challenge.

In 1975, Daisy Smith, a registered nurse who had been with the Center from the beginning, brought together 14 women to organize themselves as the Cordelia Martin Health Center Auxiliary in order to augment the organization and to help fulfill a range of needs – chief among those needs was raising funds.

The Auxiliary held bake sales, rummage sales and charity bazaars along with sponsoring the cleaning of facilities and yard work. The wom-

en of the Auxiliary provided valuable supplemental funds for the Center over the next decade and a half, nevertheless, financially, NHA was never out of the woods during those early days.

During the late 1970s, as Sykes started his service on the Cordelia Martin board of directors, the Center moved to the former Kroger location at Hawley and Nebraska.

By 1978, the Center had 25 people on staff, had increased patient visits to 600 per month and had added an Adolescent Health Care Program through a grant from the U.S. Department of Health, Education and Welfare – mainly due to the impact that Martin had on so many in the community, says Sykes.

"The respect and power she had, for her to be able to do that," he says of Cordelia Martin and her ability to effect change.

Ed. Note: The Truth will be remembering 50 Years of Service by the Neighborhood Health Association in the months leading up to the commemoration of the Silver Anniversary in the fall of 2020

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Virusphere: From Common Colds to Ebola Epidemics: Why We Need the Viruses that Plague Us by Frank Ryan

By Terri Schlichenmeyer

The Truth Contributor

Your hands are raw.

But let's face it: you'll do anything to avoid getting sick or carrying the coronavirus home or to work. Nobody needs to be ailing when it's almost spring. From what you can see, nobody needs to be exposed to this virus at all but read **Virusphere** by Frank Ryan because the virus needs you.

Imagine not having to get a flu shot ever again.

Imagine a world without colds, sniffles, raw noses, coughs, it would be magnificent to the average person, but not to Frank Ryan. He says he knows "that a world without viruses would not be one in which I would care to live."

To understand what surely seems like an odd thing to say, we should understand a few things about a virus – but first, you're pretty awesome: your body is made of "roughly 30 to 40 trillion cells," including microbes that are necessary for you to live and thrive. That might sound like Virus Heaven but the truth is that viruses are picky about who they inhabit. The rhinovirus, for instance, thrives best in human nasal linings. The polio virus exists exclusively in humans. Bats are the natural hosts for rabies, on the other hand, and if a dog or skunk or human gets the rabies virus, then... oops.

What we must remember, says Ryan, is that viruses don't target us out of a sense of anger or righteousness. They have no brains and they "are

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not evil.... But they are not free to do as they please." Their only job, if you will, is to replicate inside their host in order to survive – which is scant comfort when you're flat on the sofa.

Maybe this helps: there's evidence that the presence of some viruses found in the human body helps boost the immune system. There's also reason to think that viruses altered the "genetic landscape... from its very beginnings." And there's the keen "importance of the viral contribution to the deep levels of ecological balance..."

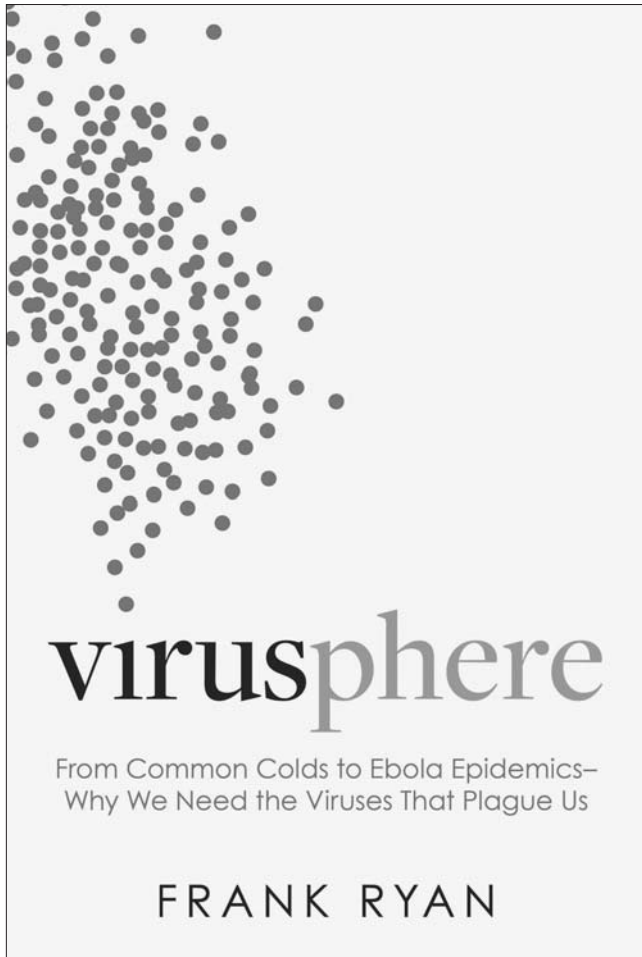
Viruses can be good. We just need to remember to take precautions.

Your body aches, your head throbs, and this book isn't going to do a darn thing to fix any of that. Virusphere doesn't even have a list of tips for you to use. And yet, if you wonder how in the world this happened, it's a book you'll want.

In scientific terms, author Frank Ryan explains where viruses evolved, their contagiousness, and how they work. It's a complex subject that's broken into understandable parts but this is still not a skimmable read that you'll finish in an evening. No, it demands that you to pay attention.

No problem: Ryan imparts a certain excitement about those things that cause misery, which makes this book like a peek into a hospital laboratory, or a tour of a geneticist's workspace. Don't be surprised, therefore, if *Virusphere* gives you a teensy bit of respect for viruses, bacteria, and microbes. Don't hesitate to put this book in your hands.

Just be sure to wash them first.



IRS... continued from page 11

sion that it might squander additional funding again. This is a legitimate concern, but as we said in our report, we believe the IRS Integrated Modernization Business Plan released last April is well considered, and with proper oversight, we believe the IRS would put additional funds to good use.

So, to summarize the message our LTAs will be conveying: We agree with Congress that the #1 priority for the IRS is to put taxpayers first. The IRS should be a taxpayer-centric organization, and taxpayers should be able to interact easily with the IRS through whichever communications channel they prefer — in person, by phone, or online. To achieve that goal, the IRS must modernize its IT systems and hire more customer service representatives. And to do all these things, the IRS must be properly funded.

Interested in more information on these issues? Find it at taxpayeradvocate.irs.gov.

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Preferred: Experience in a petrochemical facility.

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St. Paul's Annual Men's Day Celebration

By Tricia Hall

Sojourner's Truth Reporter

St. Paul Missionary Baptist Church held their two-day men's celebration on March 7 and March 8. The celebration official began with a prayer breakfast on Saturday morning that featured guest speaker and local pastor, Rev. Floyd Smith Jr., of Calvary Baptist Church.

Over 150 congregants attended the Saturday breakfast and worship hour led by Master of Ceremony Deacon Darryl Reed.

After breakfast the attendees moved to the sanctuary for the worship hour and message. The speaker, Rev. Smith, a Toledo native, has led the congregation at Calvary for the past 31 years.

On Sunday morning, the sanctuary filled with singing and celebration for the morning service. The 2020 theme, "Men of God Doing the Will of God," was inspired by Biblical scripture Philippians 4:13.

"I want to say congratulations to the men of St. Paul Missionary Baptist Church as today we will enjoy this great day," said Deacon Bobby McDole, Men's Day chairman.

The Men's Day Sunday service opened with a deacon-led devotional service, processional of dignitaries and call to worship by Rev. Stanley Clark, official welcome delivered by Larry Pendleton, then responsive reading led by Albert Pickett.

"I want you to feel welcome to be yourself and celebrate today," shared Pendleton.

The Men's Day choir sang several soulful selections before the traditional Sunday service continued with the congregational hymn, scripture reading, and alters call. The Men's Day guest speaker, Rev. Kenneth W. Coleman, delivered his message to the congregation to a standing ovation.

"I can do all things through Christ who strengthens me, not through

... continued on page 5



St Pauls Men Day Ministry



Calvary's Rev. Floyd and First Lady Robin Wilson Smith



St. Paul's First Lady Linnie and Rev. James Willis



Mt. Ararat's Rev. John and First Lady Edith Walthal



Deacon Bobby McDole, First Lady Stacy Coleman, Rev. Kenneth Coleman, First Lady Linnie Willis, and Rev. James H. Willis Sr.




Devotion Service



Rev Willis

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