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BGSU Assistant VP of Student Affairs
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“Students have been saying that they have a good experience here and it develops more critical mass. We have strong student organizations and a number of minority students in leadership roles.”

This Strikes Us ...

A Sojourner's Truth Editorial

In a long overdue move, the Lucas County Board of Commissioners has proclaimed November 24 through December 1 as "Buy Local Week." We can't support such an initiative strongly enough especially during this holiday season.

"Local businesses play an integral role in shaping our community and strengthening our economy," said Tina Skeldon Wozniak, president of the Board of Commissioners. "After a good turkey dinner, we want every Lucas County resident to get out there, shop, and buy local first."

Seventy years ago, the economist John Maynard Keynes coined the term "local multiplier effect" in his book titled *The General Theory of Employment, Interest and Money*. Keynes hypothesized that a certain sum of money spent in the local economy on local goods and services would be used by the local vendors many times over in the area. According to Keynes, the local multiplier effect means that a sum of money, such as a million dollars, would be re-circulated as much as eight times before the money eventually is spent on imports – goods and services from other areas.

In 1930's America, Keynes probably had the multiplier effect nailed. That could not possibly be true today in our world of Wal-Marts and Internet-provided services. But regardless of the exact arithmetic used to calculate today's LME, there is certainly a huge benefit to the community if citizens would make the extra effort to spend their holiday dollars with local vendors.

We don't always have a clear choice in such matters, to be sure, but we cannot afford to pass up the opportunities when we do. Consider this scenario. Let's assume there is a large restaurant chain that specializes in Italian food or seafood. This is a chain so large that it has a restaurant or two in any town the size of Toledo.

When we go to such a chain, about one fourth of our money goes to wages and salaries of the local staff of the chain employs. The rest of the money we spend goes elsewhere. Some goes to the food products (about one third of the money), which are bought in bulk by the chain's national or regional headquarters from a national purveyor. Some goes to the non-food products and supplies (about one tenth) that the restaurant needs to prepare and serve the product – the pots and pans, the china, the flatware, the uniforms, the table cloths and napkins, and so forth.

Some of our money will be used to pay local taxes but the rest goes into the company's coffers – the national company, that is. That enables them to build more restaurants and pay dividends to investors.

The national economy needs chains such as these, we wouldn't claim otherwise. The food purveyors, the napkin makers are all parts of some area's local economy. But we cannot long afford to neglect our own.

Now picture the difference in a locally-owned restaurant. The wages and salaries remain in town; the food purchases have to be completed locally to a large extent because shipping has to be eliminated as a cost and supplies as well cannot come from far-flung locales due to shipping costs. Taxes and profits stay home.

Our locally-purchased meal has enabled that restaurateur to re-cycle those dollars in the immediate area, not because he wants to necessarily, but because he has to since he does not possess the economies of scale – having a limited number of restaurants – to be able to afford many far off purchases.

But often he wants to spend locally because then his purchases are those of a big fish in a small pond and he has a good deal more leverage with local merchants than he would with large, national purveyors.

More recent studies of the LME have determined that, as one would expect, the yield of locally-spent dollars is not close to what it once was but the impact is still significant given the alternative. In a comparison of two different locations – one in Texas and one in Maine, the results yielded similar numbers. If \$100 was spent at a national retailer, about \$15 returned to the local economy. If \$100 was spent locally, about \$45 – three times as much – stayed in the local economy. As we noted above, the money left by the national retailer was generally in the form of low-paying wages and salaries.

Sandwiched in between those monster stores in the malls are the little guys hawking their wares. As you are wandering about this holiday season, take a second look at the locals. They may cost you a little more than the big discounters, but oftentimes, spending locally will be a lot less expensive in the long run.

Community Calendar

*November 21

Annual Need to Feed Thanksgiving Dinner: Ebenezer Outreach Ministry at 2001 Ashland Avenue; 11 am to 3 pm: 419-242-2581

*November 22

Happy Thanksgiving!!
Thanksgiving Day Dinner: St. Mark MBC; 11 am to 2 pm; Free of Charge: 419-241-1728

"Day of Thanks:" City of Zion: Mt. Zion Church, 701 Vance Street worship experience; City-wide prayer and combined choirs; 10 am to noon

*November 25

Women's Day: St. Paul AME Zion Church; "Women Ready for Service;" 10:45 am: 419-243-1065

The Brian Thomas Chorale: 23rd Anniversary Concert; Bibleway Temple; 6 pm; Guests include Interfaith Mass Choir, the Prodigals and Min. Darius Twyman

*November 26

Women's Free Heart Healthy Event: Grace Temple Church of God on Christ; 6 pm; Free event – food, health screenings, table favors and door prizes; Sponsored by WGTE and ProMedica: 419-380-4640

*November 27

Toledo Regional Chamber of Commerce: Town Hall Meeting for Minority Business Owners: Nitschke Hall at UT; 5:30 to 8:30 pm: 419-243-8191 or 1-800-848-1300

*November 28

"What's It All About?:" Free question and answer session about diabetes and participants will receive a blood glucose meter; 10-11:30 am and 2-3:30 pm; Toledo Diabetes Care Center, Ste 200: 419-291-6767

*November 30

Father's Day at "The City:" Mt. Zion Church; Special guest Pastor W.C. Thomas from Greater St. Mary's in Wichita, KS; 7 pm

Women's Free Heart Healthy Event: East Toledo Family Center; 11 am; Free event – food, health screenings, table favors and door prizes; Sponsored by WGTE and ProMedica: 419-380-4640

*December 1

A Journey through Tears: Healing for the Holidays; 11 am to 1 pm; Mt. Pilgrim Baptist Church; Featuring the Interfaith Mass Choir

*December 2

Father's Day at "The City:" Mt. Zion Church; Special guest Pastor W.C. Thomas from Greater St. Mary's in Wichita, KS; 7 pm

*December 3

Women's Free Heart Healthy Event: Mayores Senior Center; 11 am; Free event – food, health screenings, table favors and door prizes; Sponsored by WGTE and ProMedica: 419-380-4640

*December 8

United Way Jump 'n Play: Free health screenings for area children and their families; Sports activities, inflatable fun, fitness activities, health fair, youth recreation camp, exhibits, workshops, distribution of healthy sugar-free products; 10:30 am to 4 pm; Lucas County Rec Center in Maumee: 419-254-4637

The Sojourner's Truth

Toledo's **Truthful African-American Owned and Operated Newspaper**

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"God loves a cheerful giver." 2 Corinthians 9:7

As the Adult Fellowship and Sanctuary Choirs prepare to merge, there will be a special service celebrating the ministry each choir has rendered over the years.

During this service two outstanding, talented and gifted musicians will also be recognized for years of dedication and unselfishly giving their time and sharing musical gifts with members and friends of Third Baptist Church.

Third Baptist Church
402 Pinewood Avenue
Toledo, OH 43602

3 p.m.
Sunday, December 9, 2007
"The Service of Celebration"

Honoring
Joan Bolden, director
Adult Fellowship Choir
Marvin Ward, director
Sanctuary Choir



Please bring a 'Love Gift' and join members, family, friends in the Sanctuary at this **Special Recognition** program in their honor.

My View

By Jack Ford
The Truth's
Political Columnist



Jack Ford

The mayor's proposed 2008 budget presents some real challenges. His reduction of staff in sanitation is probably the beginning of what will be a three-year plan of automating refuse pickup.

Carty Finkbeiner's proposed cuts to the public defender's office could result in more black people going to jail. That's a natural consequence of having fewer lawyers available to navigate a criminal justice system that is recognized as being racially biased throughout Ohio and the nation.

And the proposed cuts to the misdemeanor budget will result in certain "bad guys" not being arrested! What do I mean here? Well, sometimes a guy who ultimately will commit a serious felony such as rape or murder can be arrested earlier on a lesser charge - a misdemeanor. So we end up

getting some "bad guys" off the streets earlier.

I think the mayor's proposed cuts are penny wise and pound foolish. The cuts look good but there will be unanticipated consequences in cutting the level of defense attorneys and dropping misdemeanor arrests.

In addition, the county's budget is growing slowly in sales tax receipts. The drop of the third shift at Jeep and the closing of Ford Stamping in Maumee is scaring people. I do not think we will see the normal amount of big ticket purchases by auto workers this holiday season. The net result will be less sales tax revenues for the county. So Carty's cost shifting will hit the county at the worst possible time.

Oh yes, what about that large bump in assessed services - fund 50. What's up, Carty? Taxpayers remember that your "garbage fee" was caused by the vote for the police and fire pension pickup. Councilman George Sarantou keeps saying that this was a good thing. No, it was not, George. It was a political payoff with no money to pay for it until you helped ram through a tax increase (garbage fee).

The probable demise of CitiFest is a real loss to the ambience of downtown Toledo. Once you kill off CitiFest, only the City of Toledo is left to handle many of the downtown events. And,

the city does not do projects like this well. You will see a series of stumbles in the many projects we have come to expect as part of the atmosphere in downtown Toledo.

The mayor's "team" for the "most liveable cities" event in London this week looks pretty white to me. I will guess that some of the judges in London will be either people of color or sensitive to diversity issues. Mr. Mayor, put some diversity on your team! Remember, Toledo is nearly one-third minority (25 percent black and five percent Latino, 1.5 percent Asian-American)

I stick with my comments last week regarding the fragmented, uncoordinated efforts in youth services in greater Toledo. We have too many programs (125) and too much money (over \$100 million per year) for the crazy quilt system we have right now. United Way, the County Commissioners, the juvenile court system and the mayor's office need to come together and put a case management system in place.

That way, a Robert Jobe might have been caught when he dropped out of the system. Remember, you paid for Robert Jobe to be "treated." He dropped out of the program he was in and there was not effective intervention at that point. Maybe we, as a community, could have prevented this tragedy. And, what about the story of the then-14 year old who is ac-

cused of killing not one but three men on the east side of Toledo? What, if any, programs was he a part of when he was 13 and 14?

I'll bet there is an agency director sweating right now that someone will investigate that young man's early life. If he is convicted, that will make four murders between him and Jobe. What do we need for a wake-up call in Toledo?

To my friends, the bloggers, on the aftermath of the recent Toledo Board of Education election, you should realize that a field race is much different than a head-to-head contest. You can attend all the candidate forums,

all the festivals, go door-to-door and so forth, but in a city the size of Toledo, you will be lucky to reach five percent of the people who ultimately will vote. Speaking well in a debate is not the equivalent of a winning campaign strategy. There is a difference. A thumbnail set of financial campaign goals: \$9,000 for yard signs throughout the city; \$15,000 for television ads; \$3,000 for radio. Then you need endorsements from labor, the party and business. Generally that will get you where you want to go, but not always.

This past weekend, Ohio State whipped Michigan 14-

3 in a convincing manner. Each year at this time, I think back to my experience as a member of the OSU varsity football team in the mid-1960's. Suffice it to say that Woody Hayes was and remains the dominant influence in my life.

I did not get along with him but I learned much from Coach Hayes. A few years ago, I took my younger daughter to a OSU/Notre Dame game. As we walked to the stadium, I was regaling my daughter with tales of how tough Woody was on me. Finally, Jackie looked up at me and simply said: "You must have listened to him since you

(Continued on Page 11)

Behold! The Only Thing Greater!

By Jan K. M. Scotland
Guest Columnist



"Those who have nothing to be thankful for, have no faith. Those who have no faith will kill their soul. Those who kill their soul will find life miserable."

I don't know where I heard that or if it's something I made up myself but the words ring true on this week of Thanksgiving. Life is never so destitute that we can't find something to thank the Lord for.

I remember watching the TV series Roots while in college. I went to the greatest black college in the country, Hampton University. Each

episode was aggravating, horrifying, bitter and, in the end, uplifting. Because even though the characters from Kunta Kinta to Chicken George suffered thru unthinkable horrors - lynching, whippings, torture and burnings - they always ended their tribulations with a ray of hope, a positive action finding something to be thankful for.

I searched for their source of strength, their model of dignity, the foundation for their perseverance. What finally struck me was the constant tradition that ran thru the program where they lifted each new born to the sky and told them "Behold! The only thing greater than you."

This belief is what kept them sane. It allowed them to understand the insignificance of the people persecuting them. This belief gave them the hope and strength to look to the things in life that were still good and build on those things.

All of us know of events in our own lives that could have given us an excuse to

give up. Loss of loved ones, loss of great sums of money, suffering thru horrific crimes. The difference between those who progress to do great things, or those who managed to live a normal life and those who don't recover, is what they did with their circumstances. Did they start by finding something to be thankful for and building on that or did their lack of faith throw them into a depressed state?

Ask anybody who is happy with his or her life. Not those who have lots of money because many of them are not happy. Ask the people who faced tragic challenges that make you say "that would just kill me." These people are people of faith who have found something to be thankful for at every turn in life. They will count their blessings in front of you if you ask because they are not ashamed of what they believe.

Faith is a beautiful thing if it is true in your heart. It tells you that God does not give you trouble that you can't handle. It tells you whatever

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UMADAOP Lucas County And The Ohio Resource Network In cooperation with Toledo Public Schools presents an Educational Conference Focusing on Educational Strategies for African American Male Students November 27, 2007 Hilton Toledo 3100 Glendale Ave. Toledo, OH 43614 9:00am - 3:30pm Dr. Dorothy Strong Mychal Wynne

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LOVE LETTERS

Tigga 76 Features at C.C.'s Open Mic Night at The Peacock Cafe 12/04/2007

By Michael Hayes
Minister of Culture

Okay, a few of ya'll have hit me on myspace because you've seen me putting up bulletins letting the world know U.G.E. is looking for new talent and new additions to our executive team right?

I know, I know. But before you hate on my recruitment methods, understand that they have served me well in the past. Back in 1999 I inherited control of a failing local poetry night.

I ran this weekly event for as long as I could on my own while enlisting the part-time help of friends, girlfriends and, even at some points, family members. But I wanted a crew.

I wanted a team who would come along, find a role and join me in making cultural history in this city.

My weekly open mic night became known as The Renaissance.

Every Tuesday night at Murphy's, we had live jazz – we had the city's best poets, etc. etc.

But before my event had any true success under my leadership, I had to have a team.

Brandy Moore (aka #9), and Everett Carter (aka Roy L. Bleu) were the first to stand by my side and continuously help to get this thing off the ground. Then a recent Scott graduate, Shau'nea Young came along.

And she introduced me to someone she described as the most talented person she'd ever met.

That person was Jermaine Young a/k/a Tigga 76.

The five of us began a journey of sorts.

Becoming very close friends, making a name for ourselves in this region as a spoken word collective but, most of all, enjoying the success of operating what would become the city's longest running weekly poetry night.



Jermaine Young (TIGGA76)

So from 1999 until 2004, I was there to see the wit and intellect of Tigga 76 on a first hand basis.

I've seen some of the area's top spoken word talents literally gaze in awe at his poetry.

I mean, calling him eccentric or even just artistic is an understatement.

I don't wanna shout out some of my favorite pieces of his because that would get y'all all geeked up about seeing him do them on his feature and he might have something entirely different planned.

Well, actually knowing him – I'm SURE he has some multimedia over sensory experience type of thing planned. As if his poems weren't already visual enough – LOL.

Tigga was the perfect addition to our team when The Renaissance was in its infancy.

We have a legacy that is unquestionable. Yes, I'm tooting our horn because... well, if we don't then who will?

Our one poetry night spawned crews that birthed other poetry nights around the city.

Our influence allowed us to

reach across color lines and all that, we were known in virtually all art circles during our heyday.

Since those days, everyone has gone on to bigger and better things.

Roy L. Bleu lives in Columbus married to his soulmate (if you remember his poetry, yeah HER – the girl he wrote "Airport & Angola" about).

Sweets is doing her thang and Number 9 is also married and living on the East Coast.

And me, well of course U.G.E. is my bread (trying to make it my bread & butter) music is my main career focus.

Tigga has gone full fledged into his career as a graphic designer, but this upcoming feature at C.C.'s Open Mic Night will be his triumphant return to the stage.

Come on out and become re-introduced to one of the most gifted talents on the local spoken word scene.

He calls his feature LOVE LETTERS – and it's on his birthday (one he shares with Jay Z) – December 4, 2007.

CITY OF TOLEDO WINTER BASKETBALL LEAGUES

Register your team now through November 26 for the City of Toledo's Winter Basketball Program. Please note city offices are closed on November 22 and 23.

Registration fee is \$150.00 per team. Register at the Athletics Office at 2201 Ottawa Parkway, Toledo, Ohio, Monday through Friday from 8:30 a.m. until 4:00 p.m. Leagues are available for boys and girls in 10 and Under, 12 and Under and 14 and Under age divisions.

The season begins on December 8 and runs through early March 2008. Volunteer coaches and individual players are always welcome. For additional information please contact the Athletic office at 419-936-2877.

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Bettina Shuford: Helping Students Develop Respect, Pride and Growth

By Fletcher Word
Sojourner's Truth Editor

The biggest change that Bettina Shuford, Ph.D., assistant vice president for student affairs at Bowling Green State University and director of the Center for Multicultural and Academic Initiatives (CMAI), has witnessed in her 10 years on the staff of the university has been the increased enrollment of students of color. The number has tripled during her time at BGSU.

Coincidence? Not very likely.

In the almost nine years that Shuford has been director of the CMAI there has been a steady increase in the number of programs offered by the Center to underrepresented minority students and to the general student population and there have been steady increases in the number of students who have participated in the minority scholarship program.

In the fall of this academic year, the 1,520 African-American students repre-

sented 9.7 percent of the undergraduate total and the 547 Latino students represented 3.5 percent of that total. In all, minority students now comprise approximately 19 percent of the BGSU student undergraduate body. Just three and a half years ago, when The Truth first reported on the minority recruitment and multicultural efforts at BGSU, less than 10 percent of the total undergraduate student body was comprised of minority students.

The minority scholarships, the testimonials from students of color, the visibility of staff, faculty and students of color, the institutional affordability ... these sorts of things help to get minority students in the door. But for the director of the CMAI, job one is to keep such students of color in school.

Shuford explains the mission of the Center as being threefold: to provide programs and services to underrepresented groups, to provide multicultural and diversity programs to all students and to create "systemic change on campus" so that

the entire university community embraces all aspects of diversity in a manner in which



students can benefit from the change. "If we accomplish the last goal, we won't need to worry about the first part," she says.

The key element to retaining minority students is getting them involved in the CMAI activities as quickly as possible in their freshman year. The Freshman Development Program offers students the opportunity to ease the adjustment and transition to college life. An assigned CMAI advisor meets once a month with participating

freshman to help them avoid the pitfalls and mistakes common to incoming college students.

Partners in Excellence meetings provide students with additional information to help them stay on course in achieving academic and personal goals.

Freshmen who have re-

nized a vast number of multicultural programs designed to enhance the university experience such as diversity education workshops, black issues conferences, Latino issues conferences and celebrations of occasions such as Black History Month, Hispanic Heritage Month, Native Ameri-

can Heritage Month, Chinese New Year and Kwanzaa, among others. "We are getting students with sharper academic backgrounds," says Shuford of the other element impacting retention. Success breeds success and as students continue to speak highly of the BGSU experience—on recruitment drives or as they return to their own towns and neighborhoods—more students of

"We have strong student organizations and a number of minority students in leadership roles."

ceived scholarships targeted to underrepresented students are required to participate in these programs.

In addition, says Shuford, the CMAI has special initiatives for men of color, a Success Track for students of color who are academically at risk or have fallen below the required grade point average for their scholarship and is developing a diversity peer educators program in conjunction with the Office for Residence Life.

The CMAI has also orga-

can Heritage Month, Chinese New Year and Kwanzaa, among others.

The Center's newest offering for participants in the department is a voluntary course on learning behavior that started last spring.

And, of course, students who excel are recognized and honored in a variety of campus events.

The programs have succeeded. More students of color are enrolling and more are graduating. "Retention has improved in part because

color reach out to the institution.

"Students have been saying that they have a good experience here and [it develops] more critical mass," says Shuford. "We have strong student organizations and a number of minority students in leadership roles." In fact, the current student body president is African-American.

There are, of course, many factors beyond the control of university staff when it comes

(Continued on Page 8)

Follow Your Heart To A Healthier You

Your family is counting on you to take good care of yourself—and we can help! Grab a girlfriend, a sister, a daughter and reserve your spots for a **FREE lunch/dinner event.**

You can expect

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- Door prizes
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We think it is time to celebrate you!

WHAT: Women's FREE Heart Health Dinner or Luncheon

WHERE: Monday, November 26, at 6:00 p.m.
Grace Temple Church of God in Christ, 2730 Fulton Street, Toledo

Friday, November 30, at 11:00 a.m.
East Toledo Family Center, 1020 Varland Ave., Toledo

Monday, December 3, at 11:00 a.m.
Mayores Senior Center, 2 Aurora L Gonzalez Dr., Toledo

RESERVATIONS: Call 419-380-4640

Seating is limited, so reserve your place now.





Gospel Fest Brings Friends, Music and Friends Together

By Geneva Chapman
Sojourner's Truth Reporter

Good food, good friends and good music were all shared Sunday November 11, 2007, at Olive Mae International Caf^e during the first hour of the Fourth Annual God's Class City Gospel AfrAm Festival.

Officially opening the event with a prayer and the singing of the national black anthem, "Lift Every Voice and Sing," after getting permission from the eldest person in attendance, Rev. Kenneth "Kewape" Peterson, welcomed the international audience. That audience included a Masai tribesman, Gabriel, from Tanzania. Joining two of his sons and several of his grandsons, the host of the festival and company unleashed "The Drums of Thunder."

The decidedly African beats of the drums resounded through the large, spacious confines of the dining establishment, as well as through the hearts and spirit of Africa as descendants of the Diaspora assembled to celebrate their heritage and their God. Miller Watkins, motivational speaker, educated the

audience about the sexualization of adolescents. "Please listen carefully and hear what I'm not saying," Watkins said, speaking for the misunderstood youth of our community. "I want you to know how important you are to me." He ended with a repeated refrain, "Please just don't pass me by."

Gabriel also educated the audience about his African tribe. "We have 400,000 Masai people," he said. Masai people live in Kenya and they also live in Ghana. The Masai people – their main income, they depend on their livestock. They live in the bush with the animals."

Gabriel said that in his home country, Tanzania, there are 120 tribes and Swahili is the national language. He also talked about the blood rituals associated with the daily activities of his tribe, such as milking cows, as well as for special occasions like childbirth.

Most interesting to the audience was the respect the Masai have for their elders. Gabriel shared that he cannot make decisions about his family's livestock because his father is still alive.

"How many cows do you

need to get married?" asked Kewape. "It used to be 45, now it's 15," said Gabriel.

"What religion do you practice?" asked someone from the audience. "I'm a Christian," said Gabriel. "My father is not." When asked what religion his family practices, Gabriel said "nature."

C.C. of C.C.'s Lyrical Lounge read some of her poetry while Kewape played drums softly in the background. "I hope to distribute drums all around," she said. "So we can all hear the same beat – love."

C.C. is opening a beauty salon that will incorporate the arts. The salon will be located at Collingwood and Delaware in the same strip as Robert B's restaurant. The poet also plans to donate hair care to the homeless and use poetry to help young people and victims of domestic violence.

Inspired by C.C.'s rhymes, Kewape waxed poetic and recited a couple of his original works, then sang a duet with vendor Joyce Parker.

Liberian guest, John, talked about the significance of Africans and African-Americans coming together. "We should respect each other, love each other, care

for each other," he said. "This is a good start."

Poet Agua performed a couple of her original poems, her lilting voice enveloping the audience with its silky smooth texture and stimulating thought and emotion with the sharp staccato of her poetry's rhythms.

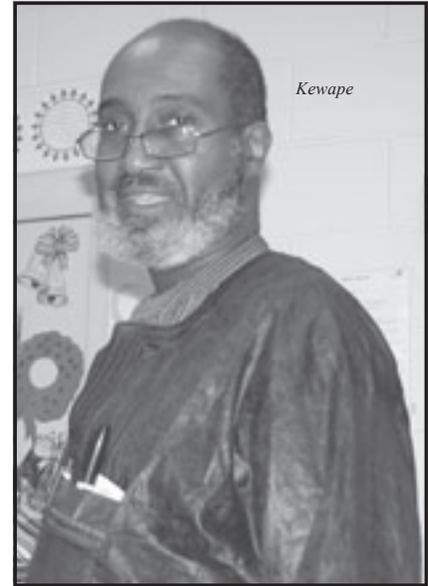
"This little girl she cries all night," she crooned, as if singing a lullaby. "She cries out to the stars but they never hear her because they never fall."

Kewape reminded everyone present that there were items for sale at the vendors' tables. "Solicit our vendors," he said. "We've got to help Gabriel get some more cows so he can get that wife."

Parker offered skin care products made from shea butter while Kewape had on hand some of his original designs, including his 'Afrifur' pieces.

Ending the program, this writer performed original pieces about black historical figure, Sojourner Truth, and Watkins sang one of his favorite hymns, "Nobody's Fault But Mine," in his beautiful tenor voice.

Using the hymn as a prelude to an invitation to dis-



Kewape

cipleship, Kewape, now Rev. Peterson reminded the audience of the purpose of any Christian assembly.

"This brother shared from the Masai culture that as long as your father's alive, you're his child. Our father will always be alive," said the Baptist preacher, teacher and

evangelist. "If you don't have God in your life, you need Jesus. I'm not talking about religion; I'm talking about a relationship."

Delivering a short but impassioned homily, Rev. Peterson explained that the annual festival is part of his evangelism.

girlfriends
mondays 9pm

the game
mondays 9:30pm

aliens in america
mondays 8:30pm

everybody hates chris
mondays 8pm

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By S. Yvon Harper, CEO
Focus on Finance, LLC



Hi Yvon: My husband and I were recently married.

Recognizing that financial concerns can really negatively impact marriages, we want to avoid financial pitfalls as much as possible. However, we now realize that we are merging debts, a few past due accounts, and some not so great spending habits. What would you recommend we do to get back on track and stay on track?

Happily Married and Planning to Stay That Way

Dear Happily Married: Congratulations on your recent marriage. The fact that you have already made up

your mind to stay that way is highly applauded. Believe me you will need it.

With that said it sounds like you're experiencing some 'newly wed' growing pains. Not to worry this is a normal event when two individuals begin to operate as one financially. To address your concerns lets look at one aspect at a time.

Merging debt can be tricky so you must first understand your current credit standings. I would suggest that you begin by obtaining a credit report from the Big 3 credit reporting agencies; Equifax, Trans Union and Experian. You can best do this in one location by visiting and purchasing from www.myfico.com where you will securely answer a few questions to obtain your credit reports along with their individual scores. These are the same credit scores that lenders use. You will each need to purchase your reports separately.

Next determine the standing of each listed account. Note the creditor's name, account number, outstanding balance, payment amount, and last payment received. This will verify that the debt is legitimately yours. Most importantly note the creditor's rating on the account. A credit rating of '1' is a positive scoring whether it's preceded by an I-I (Individual account), M-1 (mortgage account), or R-1 (revolving account). If it is anything other than a '1' **DON'T combine your credit on that account, including being added as an 'authorized user'**. Why? Account ratings of '2-9' indicate a less than stellar pay history on the account. You don't want to merge the negative rating to appear on both of your credit histories.

Past due accounts need to be brought current as soon as possible. These will negatively affect your credit scores. Nonetheless, once brought current their impact on your credit scores will lessen over time. If the account has been turned over for collections ask for verification of the debt in writing to ensure it's valid. The opportunity to pay the debt off directly with the original creditor, if an option, is always preferable. Be sure to keep your record of your payment on these accounts for as long as they appear on your credit reports.

Bad spending habits have one answer. Develop a 'Spending Plan' and stick with it! The plan should be as inclusive as possible. That means if you go to lunch with the 'girls' every third Friday and your husband has a night out with the 'boys' both should be accounted for in your plan. Spending plans can help you bring your habits under control, because it will identify areas of over spending. The challenge for you and your husband is to agree on what is a 'need vs. want' in your plan. Make a commitment to your spending plan just as you did to your marriage and eliminate unnecessary spending. Don't make the mistake of failing to establish a savings cash account as well. Remember, it doesn't have to begin with a large amount, but it does need to begin! These steps will truly assist your husband and you to become 'one' financially.

~ Yvon

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Intimate Creations Catering: Making Their Dreams a Reality

Sojourner's Truth Staff

"We specialize in special events - dinner for two on anniversaries and those special occasions," said Regina Kynard, one half of the team that has owned and operated Intimate Creations Catering since 2004. The duo's

nothing if not versatile. That was not always the case.

Both partners' background in the service business is rooted in food preparation. Kynard's first love is cooking and Dunn has over eight years of experience as a catering chef. After they merged their skills and experience, they

management, technical, financial and contract procurement assistance.

The FastTrac program is a 10-week course, taught by professional, certified counselors, that provides entrepreneurs an opportunity to develop business concepts and plans. The New Venture segment of the program is designed for entrepreneurs in the early stages of business development and provides information on market development, marketing strategies, financial goals and planning for a profitable business.

Through the assistance of these programs, Intimate Creations was able to expand its line of services to include event planning and larger scale events.

Intimate Creations growth over the last year has reflected the company's expanded ca-



Regina Kynard and William Dunn

primary goal is to offer its clients the ambience and flavor of a four-star restaurant in the privacy of their own dining room.

But The Truth caught up with Kynard and her partner, William Dunn, on a Friday afternoon while they were preparing for an event that was to be anything but intimate. The event planning/catering team was setting up a wedding for 200 in the dining room of Raceway Park in north Toledo.

Kynard and Dunn are

Kynard's first love is cooking and Dunn has over eight years of experience as a catering chef.

sought the help of the Toledo Regional Chamber of Commerce's Minority Contractors' Business Assistance Program (MCBAP) and participated in the FastTrac New Venture training program. The MCBAP provides minority entrepreneurs with loan and bond packaging services,

For that growth and continued success, Dunn and Kynard were recently honored by the Chamber of Commerce during a client recognition dinner on August 29. They were one of the recipients of the 2007 Client Award. And that event itself provided new opportunities for growth as the team was able to network with prominent business owners in the Toledo area.

Kynard and Dunn have reached the point that they are engaged on just about every weekend after winter ends. And they are fortunate to have certain members of their staff within easy reach. Kynard's two daughters, RaeAnn and BreAnn, help frequently as does Dunn's son, William, Jr.

Now that they have taken their services to the next level, they are contemplating the level beyond that one. Their goal, or at least one of their goals, is to move into packaged foods in the near future - family-sized prepared foods.

For more information on Intimate Creations, contact them at 419-509-1405.



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• Business Section •

The Blade Presents United Way Small Business Challenge

Special to The Truth

Now small businesses have an even more compelling reason to give to United Way. Not only do contributions help change lives, but for the first time ever, companies with 50 or fewer employees can take advantage of a matching challenge designed specifically for small businesses.

The United Way *Small Business Challenge* presented by The Blade was created to inspire new or increased giving to United Way. Companies who increase their existing gift of \$250 or more or make a new gift of \$250 will have their increase matched. **Gifts will be matched by the challenge up to \$25,000.**

Recognizing The Blade's participation in this year's *Small Business Challenge* and their continued involvement in our community, Bill Kitson, president and CEO of United Way of Greater Toledo said, "The generosity of our community continues to impress me. By presenting United Way with this incentive, The Blade is providing small businesses the opportunity to create an even larger impact in the lives of people right here in the greater Toledo area."

To learn more about this incentive call 419-248-2424. This year's campaign concludes **December 4, 2007.**



Bettina Shuford

(Continued from Page 5)

to retention, Shuford emphasizes, such as finances, particular students' lack of maturity or inability to make the transition, family issues, and so forth. However, as she tells new students in literature each receives on arrival about CMAI: "We want to work collaboratively with you in helping you succeed in college and create experiences that will greatly enhance your time at BGSU."

Shuford, a North Carolina native who earned her undergraduate degree in psychology from North Carolina Central and her masters in guidance and counseling from the University of North Carolina at Greensboro, arrived in Bowling Green 14 years ago to pursue a doctorate in higher education administration.

Why BGSU... after having spent her entire life on Tobacco Road?

"Because of the university's reputation as

one of the tops in the higher education field," says Shuford.

She moved to the CMAI in 1999 and a year later was named to head the Center after the institution had completed a national search.



Clearly the BGSU drive to improve diversity – both in the number of minority students and in the experiences that all students participate in while at the university – has been implemented from the top. BGSU President Sidney Ribeau is committed to the twin causes of diversity and multiculturalism as is the board of trustees who long ago drafted a resolution

in support of diversity and have recognized that diversity is important to implement in the administration.

But even as Shuford acknowledges the success of the university's diversity goals, there is no indication that she and her staff are satisfied. Future plans, she says, include expanding diversity workshops and implementing more cultural dialogue through courses which will go "beyond talking about things and into active research with a strong academic component."

There is a valid reason for such commitment to diversity and multiculturalism that extends beyond the classroom, Shuford has noted in the past. Such programming "helps students function in a global society."

Contact Fletcher Word at fletcher@thetruthtoledo.com

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• Business Section •

Ebony Construction President Provides Blueprint for Business Success

By Nadean Hamilton
Sojourner's Truth Reporter

Initially uncertain about what the future held for herself and the company that she took over in 2003 after the untimely death of her father Billy Joe Smith, Amy Hall, president and CEO of Ebony Construction Company, Inc.



Amy Hall

has proven an effective and capable leader, and as such, served as November's Economic Empowerment Luncheon's keynote speaker on Friday, Nov. 9 at The To-

ledo Restaurant Training Center at the Park Lane Apartments.

"If you would have asked me five years ago if I would have been here at an Economic Empowerment Luncheon talking about Ebony Construction and the things that we are doing now, I would have [responded] absolutely

not," said Hall.

Hall, who resided in Atlanta, Georgia with her children at the time of her father's passing, said that while she had been advised by an attorney

to remain in Atlanta and liquidate the business, she knew that returning to Toledo to take control of her father's company was what she was supposed to do.

"I had no idea what was in store for me because unfortunately, my father did not believe in succession planning ... so I was left with no information [and] a whole lot of headaches, but I had a goal," said Hall.

"When I took over the company we had four dump trucks, a paving crew, a milling crew, and about 20 employees. This year, we have two paving crews, two milling crews, 10 dump trucks and 45 employees," said Hall.

Hall told the audience of roughly 30 that several factors contributed to Ebony's success over the last four years, including the local and national markets, the role that employees play in meeting the needs of the day-to-day operation, as well as having a clear vision of where you want to go.

"The market for highway construction due to the gas tax funding has been tremendous," said Hall.

"It has really given the United States Department of Transportation, and all of the Departments of Transporta-



tion at the state level the opportunity to make some changes in the infrastructure, which at the end of the day is the basis of our economy," said Hall.

"If the infrastructure cannot sustain and support growth your economy is going to implode," Hall said.

Hall also offered sage advice to those who currently own businesses, as well as those looking to start a company by challenging them to step outside their comfort zone and become open to change. "Change is not about a personal attack on the way that you have been doing things ... change is about being able to do things a little bit differently," said

Hall.

Hall also cited learning your business, performing a self-analysis and being prepared to meet opportunities when they present themselves as key components to economic success.

"I hear over and over again when I am at meetings, especially about minority contractors, that when people come to the table and when the contractors are called they are not prepared to do business," said Hall.

"Their infrastructure is not in place, their offices are not in place, I have [even] heard that some people have not paid their taxes," Hall said.

"So when you come to the table, when an opportunity

presents itself, make sure that your business is tight; because if it is not, this will give people the opportunity to say we told you they were not ready," said Hall.

The luncheon was sponsored by The Toledo Club of the National Association of Professional Women's Club, Inc.; The Committee of the Whole for the quality of Life in the Black Community and the Omega Psi Phi Fraternity, Inc.

The Economic Empowerment Luncheons are presented monthly by the sponsors and each features a guest speaker who offers a unique perspective on achieving success as a minority business owner or entrepreneur.

Community Health, Wellness, and Weight Loss Challenge Health Fair

Saturday, December 1, 2007
10:00AM - 2:00PM

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Designed by Toshia Easter 419-367-7507

Make Sure Your Travel Insurance Actually Insures Your Trip

By Bill Harris
Guest Columnist



The upcoming holidays bring with them the busiest of all travel seasons. For those of you who will be taking to the “friendly” skies as opposed to going “over the river and through the woods to grandmother’s house,” here are some travel tips you won’t want to ignore.

If you’ve got so much as a missed flight connection, it won’t take much to put your eagerly-anticipated vacation in jeopardy. The U.S. Transportation Department reported in July that U.S. airline delays worsened in May for a fifth straight month while the passenger-complaint rate surged 45 percent. Delays in May kept

2007’s on-time arrival rate at the worst since 1995.

Weather delays, terrorism scares and general overcrowding in the skies have led to plenty of frightening and frustrating travel news. If you’ve ever been stuck on the airport tarmac for hours or had a flight cancelled on the way to a brief but desperately needed vacation, you’ve probably faced the irritating possibility of losing hundreds or thousands of dollars of your hard-earned vacation savings.

So you’ll just click on the travel insurance button next to your online flight reservation and you’ll be fine, right? In the majority of cases, you’d be wrong. Most people perceive that the purchase of travel insurance will protect everything from lost luggage to unforeseen medical bills – that’s rarely true anymore. So when shopping for travel insurance it’s time to start understanding what you’re really buying:

Start at least a month in advance: Most people

make major trip reservations fairly far in advance to get the best fares, and you need to do the same for travel insurance. Book early and you’ll get the best coverage and rates. Also, make sure you’re not having any major medical or dental procedures before you go – insurers are picky about pre-existing health conditions, so read the fine print.

There’s no such thing as full coverage – unless you’re willing to pay for it: What’s full coverage? That’s a good question, and it sometimes depends on dozens of factors unique to your trip. Your carrier might not offer protection on your chosen airline or cruise line. You’ll find that terrorism insurance is rare and complicated. And you have to examine medical insurance options closely to understand exactly what is covered. The rare soup-tomats coverage – covering trip cancellations, missed connections, lost luggage, flight accident, emergency medical and medical evacuation coverage – is typically

priced in the hundreds of dollars and may only cover only up to 75 percent of the total cost of your trip. But in a pinch, it may be worth it.

Start online: If you really want an eye-opening experience in buying travel coverage, go to some of the leading Web sites that deal in single or multiple-insurer offerings. InsureMyTrip.com is a market leader and a good first stop in analyzing coverage – you start by punching in the necessary information on your trip (dates, age of travelers, medical coverage needed, etc.) and it spits back more than a dozen possibilities at all price levels. Clicking on any of the choices will give you a detailed view of what those policies will and won’t cover.

Check with your credit card company: It’s time your credit card company earned its money. Call customer service and find out what kind of travel protection they offer automatically or by fee and grill them

on the coverage.

Call your HR department or health insurer: Your health benefits may not cross state or country lines. Before you take any trip, check to see if your employer’s or your own personal health coverage will be effective there. An emergency room visit can cost at least several hundred dollars and a short hospital stay can cost thousands more, particularly in another country. You might be interested in travel health insurance if you find your own domestic insurer won’t pay claims in certain parts of the country where you’re going.

Ask about hurricane coverage: The 2007 Atlantic hurricane season began June 1 and runs through Nov. 30. Even if you don’t live in a hurricane area, severe hurricanes can disrupt flights all across the nation, which may lead to a delay of your trip here or abroad. Ask whether your travel insurance has hurricane coverage and what it entails.

If you’re stuck, never

be afraid to ask for a break: If you’re sidetracked for reasons beyond your control, (weather-related or otherwise), always ask if your airline, hotel or other components of your vacation might be willing to give you a credit or discount on your bill. It’s rare, but some destinations might see it as a chance to build goodwill. Always ask nicely – don’t ask as if they owe you, because they don’t.

Editor’s Note:

This column is produced by the Financial Planning Association, the membership organization for the financial planning community, and is provided by Bill Harris, Financial Advisor and a local member of the FPA. Bill Harris is a financial advisor with Informative Financial Services of Toledo, Ohio. For seminars and speaking engagements, Bill can be reached at 419-885-8384.

Printed November 2007

UT to Host Area Economic Development Workshop, Lt. Governor Lee Fisher

Henry Ford is quoted as saying “Coming together is a beginning. Keeping together is progress. Working together is success.”

On Friday, Nov. 30 from 8 a.m. to 3 p.m. in the Dana Conference Center on The University of Toledo Health Science Campus, economic development groups in the Toledo-Lucas County area will gather for the first time in several years to share information and economic development goals, and see how they might better work together.

Toledo-Lucas County Meta-Plan Workshop participants include the Regional Growth Partnership, Port Authority, TMACOG, Lucas County Commissioners/LCIC, Toledo Regional Chamber of Commerce, Toledo Mayor’s office and the UT Science and Technology Corridor.

The workshop will begin with each participating organization giving a 15-minute presentation about its goals and strategic plans followed by a discussion about aligning Toledo-Lucas County’s top three to four strategic goals, identifying possible gaps in the goals and developing a plan for working with southeast Michigan.

After lunch, Ohio Lt. Governor Lee Fisher will deliver the workshop’s keynote address.

RSVP by Wednesday, Nov. 21 to SciTechCorridor@utoledo.edu or by calling 419.383.6900.

UT Hosts Workshop on Landing Federal Small Business Grants

Special to The Truth

People involved with science and technology-related small businesses are invited to attend a workshop on Monday, Dec. 3 from 8:30 a.m. to 5 p.m. at the Dana Conference Center on The University of Toledo Health Science Campus on how to enhance their success rate with federal grant proposals.

The Northwest Ohio Small Business Innovation Research (SBIR) Workshop is being hosted by UT’s Office of Research Development to assist firms of less than 500 employees in developing and commercial-

izing research and development that addresses the nation’s most critical scientific and engineering needs.

U.S. Representative Marcy Kaptur will provide opening remarks at 8:30 a.m. followed by several other speakers from various federal sponsors and breakout sessions.

Frank Calzonetti, Ph.D., UT’s vice president for research development, and Charlene Czerniak, Ph.D., director of the office of research collaboration, will speak at 1 p.m. followed by Pete Stock, SBIR program administrator for the Ohio Department of

Development, at 1:20 p.m.

SBIR is federal government grant program. Its awards range from \$50,000 to \$750,000 and span the technology spectrum from aviation and agriculture to medicine and manufacturing.

Several federal agencies participate in the SBIR program to provide early-stage research and development funding to small technology companies. Each agency has various needs and the UT workshop is designed to provide small businesses with more information on obtaining grants.

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Lucas County Children Services

Second Annual Tribute to Rosa Parks



Come celebrate the memory and legacy of Rosa Parks with us! The City of Toledo's Better Community Relations Board is partnering with "Save Our Children" to host Toledo's second annual "Tribute to Rosa Parks" on Saturday, December 1, 2007 at Mt. Pilgrim Church, 1401 Hoag St. The tribute will begin at 2:00 p.m. Celebrate with us through special awards, great music, and honored speakers. This will be a free event and open to the public of all ages.

This year we are proud to have special guest Congressman John Conyers, Jr. join us to speak about his experiences with Rosa Parks. Congressman Conyers has served as a Democratic representative from Detroit, Michigan since 1964. He hired Rosa Parks in 1957, just two years after her refusal to give up her seat on the bus in Alabama, as one of his original staff members where she worked for more than a decade. Congressman Conyers, who first met Rosa Parks at a Civil Rights Movement in Montgomery, Alabama, says about Rosa, "it was the fact that she had not planned this, and that it was because of her activity and her belief system, to me, that something may have told her on that day, at that moment, on that bus, that she was going to do what she did."

You are invited! We would be honored to have your presence at our celebration this year. Please feel free to call the Board of Community Relations with any questions, 419-245-1565.

Board of Community Relations • One Government Center, Suite 2200
Toledo, Ohio 43604 USA
Phone 419-245-1565 • Fax 419-245-1471 • E-mail: bcr1@toledo.oh.gov

Town Hall Meeting for Minority Business Owners

Special to The Truth

The Minority Contractors and Business Assistance Program (MCBAP) at the Toledo Regional Chamber will host a town Hall Meeting on Tuesday, November 27, 2007, from 5:30 to 8:30 p.m. at Nitschke Hall at The University of Toledo.

The event is an opportunity for minority business owners to meet with representatives of the Ohio Department of Development Division of Minority Affairs.

The purpose of the Town Hall meeting is to address the concerns and issues of minority business owners and establish a plan to help them grow and succeed. The meeting will be facilitated by George Robinson, director of the Toledo MCBAP, and involve businesses from Lucas, Wood, Erie, Sandusky, Ottawa, Henry, Fulton, Williams and Defiance counties. Minority business owners are encouraged to attend and use the forum to address specific concerns with doing business in and/or with the State of Ohio.

Registration is required. Call Evelyn Cleveland at 1-800-848-1300 to register and seating is limited. For more information on the Town Hall meeting or the MCBAP program, contact George Robinson at 419-243-8191 or george.robinson@toledochamber.com.

Community Health Wellness and Weight Loss Challenge Health Fair

*By Vince Davis and Mary Gregory
Special to The Truth*

There is an assault on people of color. Community members are killing themselves. Our lifestyle choices are devastating us. Obesity and the complications associated with it, for instance, kill thousands of people daily. Other than cigarette smoking, it is the single greatest killer of African Americans in existence.

Approximately eight out of 10 African American females and 70 percent of African-American males are obese. Obesity almost certainly leads to diabetes, cardiovascular disease, and increased incidence of cancer, musculoskeletal problems, and an entire array of other problems too numerous to mention. Additionally, we are still not getting tested for prostate cancer, diabetes, hypertension, mental illness, breast cancer and HIV as we should. That increases our

chances for morbidity and mortality exponentially. We will test for all of those killers Saturday, December 1, from 10:00 a.m. until 2:00 p.m. at the Cordelia Martin Health Center 430 Nebraska at Division. We will educate community members to help them make better lifestyle choices.

There will be an opportunity for community members to receive a free 50 Million Pound Challenge kit. There will be snacks, pleasant music and community spirit present. The key to a Health Fair is getting the people out. Let your congregation or organization know. Get The Word Out! Go to www.50millionpounds.com to learn about the challenge.

Let us tell you about the organizations that are helping us with the effort. Our organization is called The Community Health, Wellness and Weight Loss Challenge team. Our current

sponsors are State Farm Insurance, Vince Davis Insurance Agency, Neighborhood Health Partners, Omega Psi Phi Fraternity Incorporated, Delta Sigma Theta Sorority, Alpha Kappa Alpha Sorority, The Committee of The Whole, The Toledo Urban League, The Toledo Branch of the NAACP, The Toledo Council of Black Nurses, Inc, The Toledo Club of the National Association of Negro Business and Professional Women's Clubs, Inc., Owens Corning, Mercy Health Partners and members of The University of Toledo Health Science Campus.

Vince Davis
Event Co-Chair
State Farm Insurance
(419) 244-2904

Mary Gregory
Event Co-Chair
migreat1@aol.com

vince.davis.bun1@statefarm.com

My View

(Continued from Page 3)

do everything in your life based on what he drilled into you." Jackie was a mere eight years old at the time, but she got it right.

Finally, Oscar Griffith, Jr. died this past weekend. Oscar was the long-time executive director of the Economic Opportunity Planning Association in Toledo.

In that role, Oscar oversaw such diverse projects as economic development,

Head Start, heating programs and a host of social service programs. Oscar always looked out for the little guy in our society. He was known throughout Ohio and the nation for his work at EOPA and within several fraternal groups where he was highly visible.

Oscar's father had been a noted civil rights leader himself and between the two there was some 75 years of continuous service rendered

to the greater Toledo community.

Oscar's sister, Gwen Shealey, has continued this fine family tradition, first at the Ohio Department of Youth Services and, later, at Jobs and Family Services, statewide. Oscar ran his race and stayed the course until the end.

Contact Jack Ford at jack@thetruthtoledo.com

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CULTURAL COMPETENCE AND LEADERSHIP: How one can enhance the other.

Thursday, November 29, 2007
8:30 a.m. to 4:30 p.m.
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A critical factor in organizational competitiveness in the new global economy is the ability to function optimally in a diverse environment and to help decision makers to develop leadership skills. An essential part of attracting and retaining qualified, diverse talent is to foster a work environment that does not simply give lip service to awareness of diversity, but actually integrates diversity initiatives into a company's strategic plans.

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WE ARE A FULL SERVICE BUSINESS

The Lima Allen County Neighborhoods in Partnership Dinner

By Vickie Shurelds
Sojourner's Truth Reporter

The Lima Allen County Neighborhoods In Partnership (LACNIP) is a non-profit organization that focuses on the major factor in the strength of a community – the people in the neighborhood. Their annual dinner was well attended and many of those in the audience took pride in the accomplishments they have made in the past 13 years.

The theme this year, "The Magic of Community Development," was appropriate in that they have created some "magical moments" over the years strengthening the Lima area, neighborhood by neighborhood.

The group hosts a variety of programs: Cultural Awareness Day, the Ottawa River Clean-up National Night Out, Make a Difference Day plus quarterly workshops and safe neighborhood training. This is serious business, because they accept the responsibility of every family in and around the area as being in their safe-keeping.

Their purpose is "to form a cohesive community organization of citizens, both inside and outside the city who will work together to make our greater Lima community an outstanding place to live, work and play." It's a tall

order for a group of grassroots heroes not afraid to face the social ills of the 21st Century.

The award ceremony included nominees in the business, group and individual categories. The business winner this year was Trinity United Methodist Church for adding a splash of beauty to downtown Lima by developing "Trinity Park" on West Market Street. The group honors were taken by the Kibby Corners Park Program which combined the contributions of 22 donors and 60 volunteers to install new playground equipment and renovations to the Kibby Corners Park and provided a safe place for residents and Head Start children to enjoy the outdoors.

A special youth award was given to Desmond, Eric and Hezekiah Williams – brothers who helped victims of the Katrina Disaster. The highlight of the evening came with the presentation of the individual award.

The Good Neighbor Award is given in honor of a one time city councilwoman and aptly named the Shirley Daley Community Leadership Award. Several people were given recognition: William Ackerman, Ph.D., who provides exemplary community leadership by successfully advocating for improve-

ments in public safety. Ackerman has conducted research on crime patterns, and was instrumental in developing the neighborhood policing stations.

Also recognized was Stan Bauman who works to preserve and revitalize houses and communities through Rebuilding Together. His leadership in that organization has allowed many Allen County residents who are elderly, physically challenged, disabled or living on fixed incomes to chance to continue living in their own homes.

Marie Daley is the director of Cat's Haven, caring for abused, stray and injured cats – over 8,000 so far! This registered nurse uses her skills to extend a helping hand to the animals she loves. These services are provided free of charge – that in itself is a service to the community. Carol Kleffner is a neighbor involved in Girl Scouts, is active in her church and at her children's schools. She keeps her property in top repair and is always the first to offer others a hand in time of need.

It was a humbling evening for those in attendance as they watched all of these open, giving persons who think first of their neighbors, then of themselves. They are of the same cloth as Shirley Daley who loved the Lima commu-

nity with a strong heart and an unselfish spirit.

Two of her children presented the trophy which is given in tandem with a check for the honoree's favorite charity. The award this year went to Larry Seay. According to the program, Seay is a neighbor who helps many, many people – and he never says "no." At his church, he is the pastor's right hand man.

He is currently working on the membership drive for the Bradfield Community Center and is a member of the Frontier's Club of Lima. Seay also volunteers for the Read Across Lima Lifts Youth (RALLY) program, is an advisor for the Northwestern District in Lima, and was a mentor in the Seniors Teaching & Reaching Students Program – through that organization, he was named State of Ohio Volunteer of the Year in 2003.

"I never thought I would ever receive such an award as this," he said after the ceremony. "It's such an honor to be chosen; to know people feel about you like this! Who would ever know your friends and neighbors think so highly of you! I'm just so pleased and honored; I hardly know what to say!"



Larry Seay award

It was a grand way to end the evening, with the smiling face of a man who just does good things because it feels good to do them. During the summer months, Seay grows vegetables to share with anyone who likes fresh food from the garden. He always has a smile and a good word to say, and pleasant thoughts to hear. Comments throughout the audience as he received a standing ovation included "he's such a nice man," "look at how shocked he is ... he just doesn't know how much he means to all of us!"

And it was true – the look of stunned amazement on his face when his name was called and as he said a few words of thanks for the honor bestowed on him that night.

"I just like helping people. Especially the young people. We have to reach out to them, and let them know we know they can make it. The young people are our future, and we've got to help them get what they need so they can continue to make the community strong, keep going what we've started here. We can't give up on them – we've got to just keep helping them!"

Being a good neighbor seems so simple. But in these times when all focus points inward – I, me, mine – it's good to know there are still people like this – partners ... neighbors ... friends.

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Album Review

JAY Z

American Gangster

By Michael Hayes
Minister of Culture



Okay, let's clarify a few things.

That song you think was produced by Kanye was produced by Puff (but, yeah, that's Kanye on the hook, now guess what females those are on the vocals). That's right, Diddy and his Hitmen have so many production credits that Shawn Carter and Sean Combs shared executive producer roles on this album.

Now, the last time we saw Jigga work with Bad Boy this much was right after two things happened: Big passed and Hova delivered a classic album last go round.

This time with Mr. Carter fresh off an amazing comeback album, this CD feels like a hustler's diary forced open. I love Puff and I used to wish to start my career as a Bad Boy Hitman, but even with me as a die hard fan, I have to admit that when Diddy is not focused his involvement in projects can sometimes have the opposite effect people are looking for (remember Mary's *Love & Life?*).

But y'all know that Diddy won some respect with how slick his last album was and it's not like Roc A Fella and Bad Boy are strangers (spent the 90's having summer baseball tournaments in the Hamptons if you ain't know).

But this album has a few other elements that are weirder. Peeps in NYC are MAD AS HELL about Lil Wayne on that Hello Brooklyn joint.

Well, the true heads are upset I should say.

It's almost like pissing on two hip-hop Holy Grounds

when Lil Wayne spits the lyrics "... she said she like my New Orleans demeanor so I said goodbye Katrina .. and Hello Brooklyn!"

Yeah, that song might just be the biggest mistake of this entire album.

He would've been better putting that "Brooklyn" joint he did with Fabolous and Uncle Murder.

Another thing that makes this album kinda weird: ROC A FELLA.

I love Jay, right? He's the ultimate M.C. on the planet (outside of Mos Def and Phonte).

But he really did Dame and Karriem dirty. It would be better to just go ahead and be that Def Jam president he became than to keep pouring salt on the wounds.

Hip-hop heads remember Roc A Fella Records as the one label that never lost street credibility as they amassed wealth and pop dominance.

It's like a bad taste in the mouth every time he tries to

resurrect it.

Another issue - consistency. Jay Z is supposed to be the most authentic ex-hustler/rapper in the whole game and most folks just have never questioned his story.

In the same way Young Jeezy's subject matter is just too full of detail to really doubt that dude, Jigga has never really had anyone inspect his rap sheet like that.

But, for me - I've noticed that sometimes he makes it seem like he was moving heroin (not just on this album, I mean even on previous albums) and other times he made it seem like it was coca. Not that it can't be both, but his whole return to his hustler glory days just feels forced especially when he's spent the last few albums making great music without relying on that too much. But, truth be told - the concept was a bit forced from the start.

Yo, ever since Jay Z started waiting until the fourth quarter for his albums it kind of

lent itself to the possibility that his artistry could be put into a profit/loss margin.

Even when you listen to the opening intro you feel that this art is a bit contrived.

I mean, after Reasonable Doubt made such an eloquent statement by airing the thoughts hustlers think when they are left alone with their demons... there is really nothing left for Jay Z to gain by now overtly glorifying "gangstermen." Yeah, that word is used - "gangstermen." I love the part where they talk about how swagger is a liability.

That actually has a lot to do with how U.G.E. gets down, let everyone else talk loud and say nothing - but you don't need a Jay Z intro to tell you that.

When "Pray" comes on, the Bad Boy is evident. This track rocks with that brilliant dramatic hip-hop that Puff used for Big, Black Rob and his own illest album cuts.

It's not great, but it's pretty slick.

"American Dreamin" is a brilliant track, and I love the old school feel off the hook.

See, back in the mid 90's - a lot of rap songs didn't have choruses that could be sung.

It was just music, sort of like Geto Boys "My Mind's Playing Tricks On Me" - go ahead and hum the hook to that one, it's just the music.

"American Dreamin" is ill in that same sort of haunting and nostalgic way.

Listening to *American Gangster* it starts to become evident that this is more of a concept album than anything.

Which is why I waited a week to write this review be-

cause I wouldn't have really explored this fully on the first listen.

The problems come when Hov uses the movie persona of Frank Lucas as a means of supporting his own storied past. A concept album format would just allow him to create from the space that the film put him in and draw parallels and all that.

"Roc Boys" is perfect in its production, its rhymes and its blend of an adapted concept and also authentic details from Shawn Carter's past.

I mean, this really may be one of the most perfect songs on this album and certainly a candidate for one of the year's best hip-hop songs.

And this is where things come together for this album.

Up until now it's been decent. Decent for Jay Z that is.

Above average lyrics the whole way through.

Above average material.

But for Jay Z, expectations are just that... far above average.

So when "Sweet" comes on, things get interesting and when the Neptunes produced "I Know" comes on then stuff gets official!

This is an amazing track, just proof that Skateboard P still has it and the chemistry is just as high as ever. Things get hotter on "Party Line" because it feels like the first glimpse of Jay Z the way Jay Z would be on a Jay Z album. It's like a window.

Even when he addresses how the average dude could never really hope to steal Beyonce away from him. He talks about how he spoils her with million dollar vacations and all that.

The only two M.C.'s to grace this album are Beanie Sigel and Nas (Lil Wayne is a rapper) and Beans sounds right at home on "Ignorant Sh*t" but check how Jigga ends the song with his most poignant words on the entire album. "Say Hello" doesn't do it for me.

Album would've been better without it.

"Success" is hot to death.

But I would've loved to hear Nas and Jay truly share this song by going back and forth instead of just tossing Nas on at the end.

This is some loud, obtuse, straight blunt hip-hop - stuff we've been missing.

But the boy Nasir does get open though - hope he brings it similar to this on his new joint. And the album feels really hot at this point.

But, like I pointed out last week - hot is different to different people based on where you fall in this hip-hop pantheon.

Jay Z and his Generation X heads will appreciate how he took this album back to how Hip-hop used to be when their generation was in charge.

The slowed up flow on "Blue Magic" is probably the best example of this.

A song that is more than hot - it's "fresh." So fresh because it's so throwback.

Generation Y heads, since we grew up on Jay Z - it feels good to hear him.

Just period.

With so much bull on the radio, it's good to just hear from Jay Z.

But these aren't legendary rhymes, and this isn't a classic album.

And things are at a point now where if Jay Z isn't doing something groundbreaking than it may hurt him more... naw, it won't hurt him.

This album did move close to 500,000 in its first week giving him his tenth number one album on billboard.

But we will always look at Jay Z sort of like a hero, and this album is great - truly special, but not exactly a classic.

The 106& Park generation (those 15 and under) - they probably will scan through this disk wondering if T Pain is on it anywhere and then get bored.

All in all, *American Gangster* doesn't feel as sincere as Jay Z's other albums.

There are two songs on this album that are completely unnecessary.

But the flow of the album, especially towards the end and the hot singles help to make this album a definite keeper for hip-hop heads everywhere.

The true grade for Jay Z's *American Gangster* is B-

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Behold...

(Continued from Page 3)

tragedy befalls you, "if it does not kill you it will make you stronger." Many doors may close in your life but faith gives you the strength to look for the doors being opened for you. Those who have the faith will find it hard to look back on life and find any tragedy that did not provide an op-

portunity to learn and make positive changes.

Those who can't find anything to be thankful for have no faith. They believe that world is out to get them and the forces of the world are all powerful. They know of nothing that is greater than the things on this earth. They believe anything suffered at the hands of earthly forces is their destiny. They

how to the situations and despair, sometimes resorting to crime, sometimes to drugs, sometimes to violence.

A lack of faith kills your soul so that any actions against your fellow man become reasonable. I sometimes wonder how people like Jeffery Dahmer or the high school students who shoot up schools could hap-

pen. They must start with people who have killed their soul and have nothing to look forward to in life. Since they cannot be happy in life, destroying other lives, then taking their own, sounds reasonable to them.

You know by now that I don't believe in excuses. I do not believe that our past has to influence everything we do in the future. To para-

phrase a movie line "None of us can do anything about the circumstances life has presented us. All we can do is decide what we will do from here."

So my friends don't lose your faith this season. Find all the blessings in your life to be thankful for and keep them to the forefront of your mind. Whatever you think is your darkest hour, find

the doors of opportunity now open to you. Stop thinking of just the present situation and develop bright ideas for the future. Whatever your faith is, embrace it, and your soul will set you on a course to happiness.

Happy Thanksgiving.

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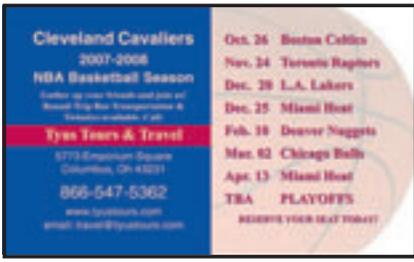
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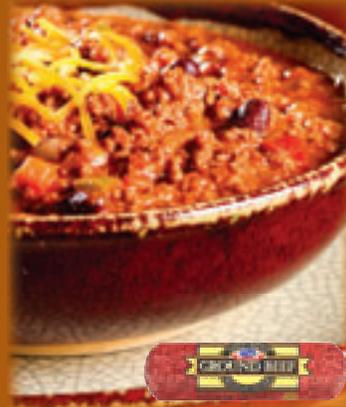


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Each of these advertised items is required to be available for sale. If we do run out of an advertised item, we will offer you
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