



Volume 21, No.09 "And Ye Shall Know The Truth..." December 21, 2011

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Black Toledo's Socio-Psychosis

By Rev. Donald L. Perryman, D.Min.
The Truth Contributor



Dependence had become a part of their second nature, and independence brought with it the cares and vexations of poverty. - Elizabeth Keckley

An insightful article in last Sunday's edition of The Blade titled "Pressure for profits means Toledo misses some black acts" analyzed and provided answers for the lack of success in bringing big-name black entertainment acts to Toledo.

One quote in the article, "... if a big show comes to town, they need to make it a priority to go even if it means digging deeper in their pockets," is vintage wisdom and a timely challenge.

Another, by local businessman Glenn Johnson, is as revealing as an X-ray in its penetrating assessment and diagnosis of all that is problematic in Toledo's black community.

"In addition to the economics," Johnson is quoted, "there's a sociological factor that is more difficult to pin down and it centers around how Toledo's African-Americans have been conditioned"

With the community currently attempting to decide the future of the Greater Toledo Urban League, this perception of black Toledo is also extraordinarily relevant.

What are some of black Toledo's "sociologically-conditioned" challenges?

I'm not totally sure how Mr. Johnson would elaborate, but as a resident of the city for over a half-century, I find Toledo a great place to live and raise a family.

Nevertheless, the black community - a modest minority situated in a location that is stuck between "no longer rural and not yet urban" and dependent for its survival upon the whims of sometimes indifferent white benefactors - does seem to suffer from economic and socio-psychosis.

What are the symptoms?

Perhaps, at the top of the list, is the tendency for many black Toledoans to view poverty and its residual problems from a simplistic and reductive perspective.

Too many of us are "invested" in our own oppression and having "taken on the worldview of the master" (see [Letter to the Hope](#) article by Rev. D. L. Perryman), we replicate the racist, classist, and sexist ideologies of those most intent on preventing our progress. As a result, we ourselves resist change and avoid the risk necessary to bring it about (Freire, 2001).

Also, a lack of competency in relating to the "critical mass of marginalized African-Americans," particularly our youth, has exposed the need for a fresh approach to deal with the class conflict within our own community and with the "disinheritance" and psychological abandonment of our black young people.

And finally, as one of the article's interviewees seemed to suggest, black Toledoans want great things but are not willing to pay for them. As a wise person once said concerning internalized oppression, "we (blacks) buy what we want and beg for what we need."

That particular community dysfunction is because we are ignorant of our history. Schools did not teach us about Amistad, the true story of kidnapped Africans sold into slavery but who rebelled and commandeered their slave vessel to America where they were taken into custody off the shore of Long Island, New York. The resulting court case, which gave momentum to the abolitionist movement, became one of the most publicized trials in the United States.

What school curricula didn't tell us, is that black churches - in their poverty and economic hardship - began holding mass meetings and raising money.

These impoverished churches and black leaders not only raised the money to pay for the legal work which ultimately exonerated these "captains of self-determination," but also raised the funds to send the illegally-captured party back to Africa while continued to send support to aid them in re-establishing themselves.

Our history also shows that our African American ancestors, less than a generation removed from slavery, sold chickens and eggs and were able to build schools, colleges, financial institutions and other permanent community assets.

That our own generation, with all of this great legacy and our enormous 21st Century privileges, cannot find solutions to keep our inherited institutions open is the shame of the community.

The time has come to stop depending upon others to build our institutions and dole out handouts as they see fit, and to come together to finance and support our own. It is also time step up to the plate and put up or shut up.

For,

"Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our Light, not our Darkness, that most frightens us.

Your playing small does not serve the world. There is nothing enlightening about shrinking so that other people won't feel unsure around you.

As we let our own Light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others."

- from Marianne Williamson

Contact Rev. Donald Perryman, D.Min, at
drdperryman@centerofhopebaptist.org

Community Calendar

December 24

St. Stephens COGIC
Christmas Eve Service: 11 am



December 25

Merry Christmas!!
Thomas Temple COGIC
Annual Christmas Dinner:
3 to 5 pm: 419-255-3447

December 26-January 1

45th Kwanzaa Celebration:
Wayman Palmer
YMCA; 419-243-7365



December 29

Jerusalem Baptist Church Brotherhood Ministry Youth Skating Party: 5 to 8 pm; Ohio Skate: 419-248-2139

December 31

St. Stephens COGIC
New Years Eve Service: 10 pm

January 1

Happy New Year!!



The Sojourner's Truth

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Schools as Hubs Lead Partners Selected

Special to The Truth

The Lead Partner organizations have been chosen for United Way of Greater Toledo's Schools as Community Hubs initiative being implemented in four Toledo Public Schools this year.

Leverette Elementary, Pickett Elementary, Robinson Elementary and Scott High School are participating in the Schools as Community Hubs program and each school's review team has completed the process of selecting a Lead Partner – an organization that will lead the Hub strategy and coordination of services in each school.

- **Leverette Elementary** selected **YMCA/JCC of Greater Toledo**
- **Pickett Elementary** selected **University of Toledo Judith Herb College of Education, Health Science and Human Service**
- **Robinson Elementary** selected **University of Toledo Judith Herb College of Education, Health Science and Human Service**
- **Scott High School** selected **Lutheran Social Services**

"We made the selection process as inclusive as possible," said Greg Braylock, Jr., United Way's education specialist. "We held informational meetings for organizations interested in applying and put out a comprehensive application. Diverse review teams evaluated submissions and performed interviews. Review teams for each school were gathered from the neighborhood and included principals, teachers, parents, neighborhood members, and United Way education volunteers."

As Lead Partners, these organizations will work in partnership with school staff, families, and neighborhood stakeholders to shape the Leverette, Pickett, Robinson, and Scott Hubs. Their immediate next steps will be hiring Hub Directors who will begin an engagement process with each school's community in the development of their neighborhood Hub.

"We're pleased with the way the Hubs development is progressing," said Romules Durant, Ph.D., assistant superintendent at Toledo Public Schools (TPS). "The community engagement, the competitive review process, and the collaboration have created a strong foundation to continue building a successful community initiative."

According to the review teams, the YMCA/JCC of Greater Toledo was selected because of their experience in youth, education, and health programming; knowledge, understanding, and experience in working with and in schools; and their willingness to partner with neighborhood organizations. The University of Toledo's strengths include existing networks/partnerships; focus and mission of the College is health, human services, and education – the priority areas of the hub model; existing and supportive relationships with community organizations focused in the Robinson and Scott feeder pattern; and a strong desire to partner with others and improve outcomes for students. Lutheran Social Services was selected because of their existing model with another school district that displays their ability to coordinate and deliver broad services; their value on the engagement of faith-based community organizations; and their fund raising plans and ideas that would support those of Scott High School.

United Way of Greater Toledo is investing \$200,000 in this initiative, with the rest of the support coming from the TPS School Improvement Grant. To learn more about the Hubs model or to view a video of a school system that has successfully implemented the model, visit www.unitedwaytoledo.org/education/hubs.



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“Kwanzaa Park” Chosen as Name for South Toledo Neighborhood

Special to The Truth

The new name “Kwanzaa Park” became more of a reality for a south Toledo neighborhood when a team of researchers comprised of Brighten Up Community Organizing members and University of Toledo students presented their findings Wednesday evening at the Padua Center.

Their research sought to answer questions: In what ways do neighborhood people and institutions illustrate or explain the principles of Kwanzaa? And, how can the principles of Kwanzaa be used to analyze the assets of the neighborhood?

The research is part of continuing interest in building up the neighborhood’s sense of identity. Last summer, a contest was held to “name the neighborhood” bounded by Dorr Street on the north, Klondike on the south, Brown to the west and Hawley to the east. As reported in the Toledo *Blade* (July 15, 2011, p. B1), the winning name of “Kwanzaa Park” was submitted by neighborhood resident George Lee. Currently, the

name is in process of being made official.

Using a technique called “participatory action research,” the team researched eight sites throughout the neighborhood. (The site locations are marked with stars on the map below.) They analyzed the data to discover if the principles of Kwanzaa were found in the neighborhood in order to determine whether or not the name “Kwanzaa Park” aptly described the area.

Results suggest that the name is indeed appropriate. Researchers found many examples of the Nguzo Sabe (seven principles) of Kwanzaa: Umoja (unity), Kujichagulia (self-determination), Ujima (collective work and responsibility) Ujamaa (cooperative economics), Nia (purpose), Kuumba (creativity), and Imani (faith).

They used definitions of these principles as developed by Maulana Karenga, Ph.D., the founder of Kwanzaa, which is the only holiday that was started in the United

States and is observed globally.

One research focus, The Collard Green Festival, is hosted each year by Glenn and Joyce Stubblefield. Researchers found the Stubblefields’ work to exhibit in particular kuumba, nia and ujima. They quoted Mr. Stubblefield as saying, “Everybody should try to come up with a project to keep things going well,” and noted the festival and the Stubblefields’ beliefs as exemplifying Karenga’s definition of ujima as “to build and maintain our community together and to make our brothers’ and sisters’ problems our problems and to solve them together.”

Another site, Paradise Baptist Church at 424 N. Detroit, was found to exemplify imani, umoja and ujamaa. Ujamaa is most apparent in the church’s biweekly barbeques. Researchers cited Minister Regina Sullivan as explaining, “Our tithes and offering are not very high, so we do the barbecue to kind of substitute the offering to keep

our doors open, to pay our bills.”

Karenga defines ujamaa as “to build and maintain our stores, shops, and other business and to profit from them together,” and researchers noted that not only does the church support the community through making high quality food available at reasonable prices, but it also works with neighborhood businesses, such as funeral homes which advertise by providing paper fans to keep in the pews.

The \$1.50 Plus Food Mart at 1312 Nebraska Avenue was described as a place where imani and ujamaa come together. This family-owned and operated business also serves as a meeting place where neighborhood residents as well as those passing through on the busy Nebraska Avenue can find many daily necessities and excellent lunch fare, but also good conversation that often reaffirms belief and faith.

Down the road at 1008 Nebraska Avenue (the corner of Nebraska and Hawley)

a relatively new restaurant, Big Mama’s, provides home-cooked breakfasts, lunches, dinners and late night snacks to residents who walk in and visitors driving through. Owned and operated by Felicia Howard, Big Mama’s continues the 42-year Howard family tradition of maintaining business focused on the good of the community.

Researchers noted the visible presence of umoja, ujamaa, kujichagulia, and imani. They cited Howard as saying, “We can’t just sit around and rely... on outsiders or people who don’t live in the community to come and build up our community,” and urging residents to take responsibility for building of the neighborhood.

Also on a Nebraska Avenue corner, Johnson Produce, at 524 Pulaski, provides excellent produce at reasonable prices, while contributing to the health of the community through other services including arranging for free flu shots. Researchers noted that one day’s produce

offerings included: different types of watermelon, potatoes, pears, onions, peanuts, corn, lettuce, cucumbers, green beans, peaches, plums, red tomatoes, green peppers, cantaloupe, cabbage, cabbage sprouts, squash, red peppers, turnips, yams, green tomatoes, and eggplant—much of which was locally grown.

Researchers found Johnson produce to exemplify ujima and, not surprisingly, ujamaa. They quoted owner David Johnson as explaining, “When we are able to put people to work and give them something to do, if they’re hard on their luck and they just need a short help, sometimes we find work for them.”

At 1085 Dorr Street, the Mott Branch of Toledo Lucas County Public Library was found to be a very active location. Resources and activities observed included 15 internet computers, all in almost constant use; GED classes offered in partnership with Penta Career Center; (Continued on Page 5)

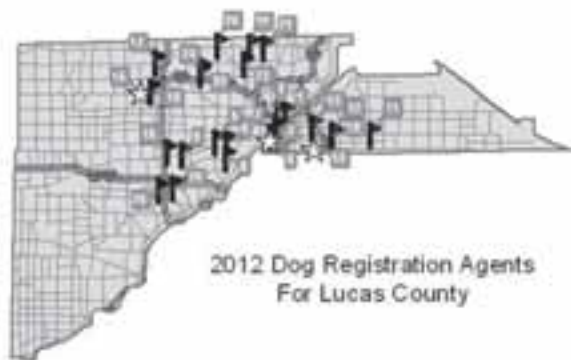
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| 2. Lucas County Dog Warden
410 S. Erie Street | 11. Gladless Laundry
5100 Navarre | 20. January's Ace Hardware
2800 S. Wood |
| 3. Downtown Toledo License
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3016 Navarre Ave | 21. Pet Supplies Plus - Alexis Rd.
649 W Alexis Rd |
| 4. Broadway Food Center
1303 Broadway Street | 13. Island Variety
722 Dearborn Ave | 22. Pet Supplies Plus - Talmadge Rd.
4113 Talmadge |
| 5. Toledo Animal Shelter
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4972 Jackson |
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2837 Airport Hwy | 15. Woodlure Delight
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“Kwanzaa Park”

(Continued from Page 4)

“We can’t just sit around and rely. . . on outsiders or people who don’t live in the community to come and build up our community,”



“Caregiver’s Support Group” in partnership with the Office of Aging; an active book discussion group of about 20 members; and lots of children spending time there after school.

Researchers noted ujima, kuumba, and nia were particularly prevalent, and regarding nia quoted branch manager Judy Jones’s philosophy: “I always say, ‘It starts here.’ ...You walk through these doors and this is where your purpose begins, because this is the study for whatever purpose that you are moving toward.”

On Indiana Avenue at the Frederick Douglass Center—and performing throughout the community—SelfExpression Teen Theatre (SETT) also clearly exemplified the Nguzo Saba. After attending performances by the theatre for the Toledo Board of Education and in conjunction with a nationally known speaker at Owens Community College, researchers recognized kuumba and imani as strongly pervading the group’s work. They were most struck, however, by longtime SETT member Derrick Bryant-Bey’s explanation of how the group

purposefully practices umoja : “One person can do for somebody else. So it will expand to help from another person and help from another person...and come together...we all are going to agree on one thing. Then all we move.”

Approximately 60 residents and UT students attended the presentation and discussion this past Wednesday evening at the Padua Center. The research team included: Earma Algee, Derrick Bryant-Bey, Wenting Chen, Rolanda Collier, Cynthia Frye, Erin Hutzelman, Lynne Hamer, Jonathan James, Hao Jiang, Frank Lucienne, Kellie Plasman, Oscar Shaheer, Washington Muhammad, Regina Rotshtein, Allison Sandrock, Susan Sheth, Joshua Singer, Daniel Snyder, Lillie White and Kasumi Yamazaki.

One audience member urged the researchers not to end their commitment to the neighborhood with the research, but to return regularly to support the businesses they had learned about.

Other key suggestions from the audience included

getting the media as well as individuals involved in using the name “Kwanzaa Park,” involving local school children in conducting research like that presented in order to learn more about their community assets, encouraging investment in the neighborhood by foundations and agencies, and individuals taking responsibility each time they walk out their door to pick up litter to contribute to the beauty and integrity of the neighborhood. It was noted that Toledo Councilwoman Paula Hicks-Hudson has been very supportive of efforts to develop neighborhood identity.

The Padua Center will host its annual Kwanzaa Celebration on December 27 at 5:00 pm, with candle lighting at 5:30. The public is invited. Brighten Up Community Organizing meets the first Thursday of every month (except January) at 6 pm at the Padua Center.

All are welcome. The Center is located at 1416 Nebraska Avenue. Phone 419-241-6465 for more information about the celebration or the neighborhood research.

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College Coach Program Partners with United Pastors for Social Empowerment to Raise Awareness of College Readiness

Commissioner Tina Skeldon Wozniak and the College Coach Program came together with the United Pastors for Social Empowerment (UPSE) last week to encourage all children to go to college.

Historically, African American churches have been a leader in enforcing positive values and providing a social network where information is disseminated and discussed regularly. Commissioner Wozniak is turning to UPSE to help promote the College Coach program in local churches and community groups by talking to families about the value of going to college.

"College attainment rates are shockingly low in Lucas County," said Commissioner Wozniak. "All sectors of the community need to come together in order to get more of our young people to college."

UPSE, led by Rev. Donald Perryman, D.Min, of Center of Hope Church,

is an independent ecumenical group of 12 senior pastors working in collaboration with community leaders and institutions to challenge the crises and disparities affecting the poor, marginalized, and communities of color through public policy advocacy, community development, political empowerment and coalition building.

UPSE is committed to increasing post-secondary en-

rollment, retention and success and will analyze the data to track outcomes as well as other dynamics to study how our students respond to this program.

"The goal of UPSE is to ensure that our children are equipped with the education needed for jobs in the 21st Century," said Perryman. UPSE members present at the press conference were pastors from Center of Hope

Church, Bethlehem Baptist Church, New Covenant Church, United Missions Baptist Church, and Pinewood Tabernacle Church. Also in attendance at the announcement were representatives of The Toledo Zoo, The University of Toledo, Mental Health and Recovery Services Board of Lucas County, and Toledo Public Schools.



Thank You, Toledo

I want to publicly thank the more than 160 people who attended my recently annual Christmas party, and used the occasion to help a local homeless family.

The group took less than five minutes to raise \$1300, plus a pledge of household items such as linens, towels and dishes. The family of six we adopted recently moved into LMHA housing and has been sleeping on the floor. The money raised will go toward the purchase of beds and other important items.

I have always been impressed by the generosity of my fellow Toledoans, and this group stepped forward eagerly, selflessly and impressively. I am grateful, and the family they have helped is appreciative as well.



Michael Ashford
State Representative
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The Truth Gallery
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The Truth ECONOMY

Tackling Tough Times

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ASK YVON

By: S. Yvon Harper, CEO
Focus on Finance, LLC
Guest Column



Customary But Not An Ordinary Seasons Greeting:

As is customary, with the approach of each New Year there is a timeout to reflect on things of the past. In doing so this year the exercise has been most eye opening. It has left me prayerfully and strategically outlining my future steps as we brace ourselves to enter into 2012. So much so, that I have made a conscious decision to share my personal insights with the Focus on Finance readership.

Many may have either seen or heard about the movie "2012", wherein the world abruptly comes to an end or

at least it seemed abrupt. Initially, people globally were still carrying on in day-to-day mundane activities oblivious to impending doom, even with supernatural earthquakes, floods, temperature changes and other destructive hints all around them. Nevertheless, once global destruction began the expected mass panic, fear, and acts of desperation for survival commenced. Futilely, only a privileged few that were informed and financially positioned to take advantage of a planned escape stood to survive.

While I do not expect 2012 to necessarily be the end of the world. It may nonetheless be pushing us closer to the end of the way of life as we now know it. Now I'm no doom and gloom type of person. In fact, I'm extremely optimistic even in the worst of situations and it has served me well. On the other hand the fact that I am troubled by my personal reflection of the current global economy has me disturbed. As well, so

should it you.

During 2011 we have seen the continued deflation of the U.S. dollar as the National Debt increased astronomically, the failing of the European currency, increased inflation, rising unemployment, continued dissatisfaction with the banking industry, Wall Street protests and global political unrest. There are too many events in the daily news to even account for in this column. The proverbial 'cute' story shown at the close of any news broadcast is doing less and less to comfort the masses, as they offer no solution from the onslaught of the previous bad news.

During this year I have invested time and resources in search of what the Rich are now doing to hedge themselves in this new financial climate. So let us focus on the global financial state we find ourselves in at the close of this year. It is less about just making a new financial resolution and more of how you will survive as we approach what a growing num-

ber of experts and ordinary citizens believe will be an inevitable global financial collapse. One positioned to be of greater magnitude than the depression of the 1920s.

Hopelessness in this hour is not the option for any of us. What you do starting today will determine how your children, family, loved ones make it through the impending financial challenges ahead. Be assured this is not if a crisis is coming, but when will it fully arrive.

Since I'm unaware of this readership's individual financial status you may wish to seek consultation to evaluate your current financial situation. Remember, I am not a certified financial planner or advisor nor am I providing financial advice here. Still, I am a financial coach with 25 years of experience that is offering insight for use in making independent financial choices for success. Below is an overview of my personal reflections that I felt led to share, even if just to enlighten one other person.

-A Deeper Financial Awakening: you cannot continue to think in the same manner and get different results. Understand and acknowledge first that we are in a global financial crisis. As such, it impacts every area of life and a new thought pattern is needed to develop a successful strategy.

-Education on Global Financial Issues: the responsibility

to educate yourself on global financial issues is 100% up to you. Also, include your children as they are part of the solution. Here is a hint; neither the government nor mainstream media is providing us with a complete accurate picture.

-Assess Your Financial Status: this basic financial principal is foundational. This includes calculating what is or could be quickly turned into liquid assets. This also requires that you begin to align assets to get needed items of value. What are these items? Keep reading for an opportunity to learn more about them.

-Acquire the Right Assets: do you know what it will take to survive a global financial crisis? I can tell you the Rich may be on to something and things that you think are important will probably not be as much.

-Form Strategic Alliances: after considering the previous steps it may be apparent that you are starting with a deficit. Evaluate your strengths and then look to connect with others like-minded with whom you can find leverage. Believe me you will need to find strength from others.

-Pray for our Nation: the U.S. was founded and forged as a nation with prayer by our Founding Fathers. When a full financial crisis occurs prayer will no longer be a moral distraction, but highly

welcomed by most in this nation. Just think, many of our politicians were negatively impacted by the removal of prayer from the schools and we are now faced with the sad results. So start now!

This is only an initial overview which is meant to be frank enough to raise awareness, spark new actions, and create a new accountability mentality. For instance, stop spending all of your time on Facebook and go produce a financial survival plan.

Just as in the movie "2012" there will be a privileged few who take advantage of this information. If you are one of them then you will want to join me on a free call January 11, 2012. There you can get more specific financial survival steps and learn how I am hedging my family against an impending financial disaster. You can find out more and register now by going to www.WealthContender.com.

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Social Security Column

By Phil Walton
Social Security Manager in Toledo, Oh

Happy 2012 from Social Security! With the new year, many people put together lists of goals and resolutions. Allow us to share with you some new year's resolutions that you may find worth keeping. **Think about retirement.** Whether you're 26 and beginning a career or 62 and thinking about the best time to stop working, give some thought to what your retirement plan will be.

Social Security is the largest source of income for elderly Americans today, but it was never intended to be your only source of income when you retire. You also will need savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably when you retire. The earlier you begin your financial planning, the better off you will be. For tips to help you save, visit www.mymoney.gov.

Plan ahead. The best way to begin planning for retirement is by using the free resources provided by Social

Security. Start by using our *Retirement Estimator*, where you can get a personalized, instant estimate of your future retirement benefits using different retirement ages and scenarios. Visit the *Retirement Estimator* at www.socialsecurity.gov/estimator. **Make sure you have all your numbers.**

While tax season may seem far away, now is the time that many taxpayers start gathering records and documentation for filing tax returns. One of the most important things you need is a Social Security number for everyone whom you will claim as a dependent. If you don't have a number for one of your dependents, you need to apply now to have the Social Security number in time to file your tax return. Learn more at www.socialsecurity.gov/ssnumber.

Do a little light reading. The best way to learn more about Social Security, the benefit programs, and what

they mean to you and your family is to browse through our online library of publications. You can find overviews as well as more detailed booklets. Our library at www.socialsecurity.gov/pubs is always open.

Help a loved one. Sometimes we get the most satisfaction out of helping someone else. If you have a grandparent, parent, relative, or friend who could benefit from Social Security, share our website and online services with them. You can even help a loved one apply for retirement or Medicare benefits — or for *Extra Help* with Medicare prescription drug costs — in as little as 10 minutes. Whether you forward a publication or sit down to help someone apply for Social Security, the place to go is www.socialsecurity.gov. We hope you'll consider some of these resolutions.

Happy New Year from Social Security!

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A Report From the UN Climate Change Gathering in Durban: Who Won?

By Rubin Patterson, Ph.D.
Guest Column



I have never been present at a venue with so many incredibly smart people as I was during my participation earlier this month in the United Nations Framework Convention for Climate Change (UNFCCC) in Durban, South Africa.

From around the world, there were eminent scientists, brilliant technologists, savvy policy wonks, clever

grassroots activists, innovative entrepreneurs, seasoned corporate executives and even thoughtful politicians. The observations and recommendations shared were educational, inspirational, and sometimes contentious.

Of special note, Christiana Figueres, executive secretary of the UNFCCC, burst into tears in response to an earnest youth from the "Con-

sider Us" global youth campaign that originated in Cape Town, which seeks to tell world leaders why they should consider the youth when making climate change decisions. After Ms. Figueres recollected herself, she forcefully stated that doing this is imperative: "There is no plan B because there is no planet B."

Edna Molewa, South Africa's Water & Environmental Affairs minister, laid out the economic development and environment agenda for Africa succinctly when she stated that "The challenge for Africa is to decouple economic and social development from the burning of fossil fuels and deforestation to an extent which has no precedent in the developed world."

Eric Usher, head of the UN Environment Program's renewable energy and sustainable energy finance, pointed out that Africa is moving in response to clarion calls such as that articulated

by Minister Molewa. He noted encouraging facts: Africa's investment in renewable energy projects on the continent has quadrupled in the past few years; investment in renewable energy by developing countries has surpassed such investments by the developed nations; and investment in renewable energy overtook investment in fossil fuel back in 2009.

Also, South Africa is responsible for about half of Africa's greenhouse gas emissions due in part to 90 percent of its power being generated from coal; within 20 years, 42 percent of South Africa's power production will be generated from renewable sources.

At Durban's world-class International Convention

Center (ICC), where the official meetings were held, we heard from countless leaders making points indicating that real change has already begun but that we need to redouble our efforts to have greenhouse gas emissions peak by no later than 2017. Scientists tell us that if we can manage to achieve that goal, we have about a 50-50 chance of avoiding irreparable climate chaos.

At another meeting place, the University of KwaZulu-Natal, there was the "People's Space," which is where many climate activists gathered, including "Occupy UNFCCC." In the People's Space we heard critical points about climate and society, such as "climate change requires an inner change."

We also heard quotes, for example, from Martin Luther King, Jr.: "[we] must attempt to change the soul of individuals so that their societies may be changed... [and we] must attempt to change the societies so that the individual soul will have a chance."

Also, throughout Durban there was an eclectic and pulsating mix of climate justice-oriented cultural events, including street theatre, open-air forums, and music festivals.

Rubin Patterson, Ph.D., is a professor of sociology, chairman of the Department of Sociology and Anthropology and director of Africana Studies at The University of Toledo

Sen. Sherrod Brown in Your Hometown

Simplifying Credit Card Agreements



businesses have raised interest rates or imposed penalties. Americans deserve a consumer cop on the beat who is not marching to the orders of Wall Street executives.

Complex credit card agreements often translate to unsustainable levels of consumer debt and unchecked profits for big credit card companies.

For too long, these special interests have yielded too much power. They employ high power lobbyists who protect the status quo. And largely, they've gotten their way.

Until now. In 2009, I fought to pass the *Credit Card Accountability, Responsibility, and Disclosure Act (CARD Act)* aimed at keeping banks and credit card companies from nickel and diming hard-working Americans and underage consumers. The CARD Act has already helped stem the longstanding practice of hiking interest rates on existing cardholders, reduce the amount of late fees consumers are charged, and curtail the abuse of over draft fees. The CARD Act also requires a credit card company to notify a consumer 45 days in advance of a scheduled interest rate increase or other significant change to the terms of the card and provide that card holder with the chance to cancel the card before the change occurs.

(Continued on Page 11)

Credit card agreements should be written in easy-to-understand language – not in small-print legal jargon. Consumers can make smarter choices about credit card usage when they understand what they are reading, but, right now, credit card companies hide costly fees by issuing incomprehensible contracts.

And, throughout the country, we're seeing middle-class families struggling to climb out of credit card debt. Americans owe a total of \$693 billion in credit card debt – with an average balance of \$1,809 per household. All who use credit cards

should do so responsibly. But responsibility should also extend to the credit card issuers, and that means that they should not hide behind small print and pages and pages of legal jargon to disguise from consumers the interest rates, penalties, and fees they may face.

For decades, major credit card companies have extracted extraordinary profits from consumers who may not understand the terms and conditions of lengthy credit card agreements. Big banks have hidden unfair credit card terms in language that only a contract lawyer can decipher. And without notice, big busi-

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Local Couponer Shoots for 70 Percent Savings in Her Clipping Endeavors

By Artisha S. Lawson
Sojourner's Truth Reporter



"Skilled and focused shoppers who are savvy with a dollar," is how Wikipedia defines "Extreme Couponing," a TLC network show that debuted in December 2010 and has since reached the Toledo, Ohio area.

Tasha Davis, employed wife and mother of two, considers herself a skilled and focused shopper who is savvy with a dollar, but not an extreme couponer—at least not yet. For years, she was an average couponer, meaning she would clip from circulations to save a few bucks on groceries and personal care items.

However, one year ago she attended a class taught by a local coupon blogger and educator of "Saving for Christ" that changed her perception of couponing. "I've

always been a saver, but once I attended this coupon class it changed me."

The class that elevated Davis' coupon skills was taught by Joni Myer, who is featured on local and national television news programs. "Joni explained how to coupon, how to give back, and thus you can help others without using your personal budget," says Davis.

Davis, who has herself taught two classes on couponing, explains the steps necessary to save money without becoming extreme is through research and organization.

"Most stores have websites with coupons, there are 'The Blade' inserts, and you can even ask family and friends to save their inserts and Facebook groups that match you with coupons," she

says explaining the first step of researching coupon sites. "Second, pick a store and make sure you know the coupon policy. For example, some stores double coupons, some allow manufacture coupons and store coupons, some have coupons in their store, and some limit three per transaction."

Then, she says, after collecting your coupons and researching store policy, it is time to organize. "Get organized with a binder or even plastic baggie. There are some men who coupon, they prefer baggies over binders."

Finally, join a social network before frustration sits in and swap coupons. "I used to say that I would never pay for coupons, but on sites like eBay I can pay \$.99 for \$20 worth of coupons."

Because of "Extreme

Couponing's" claims that participants such as Tiffany from Maryland obtained \$2,000 worth of food for \$100 or Jessica from St. Louis who attempted 18 separate transactions to obtain \$600 worth of food, the show has reached more than two million viewers and a third season has been ordered.

But when asked how realistic the show is compared to

actual experiences, Davis says about 15 percent is actually true. "Sometimes I get money back, and looking at my receipt, it reads 80 percent or even 101 percent savings. I always shoot for 70 percent savings. The average family spends \$400-\$500 per month, where I'm spending \$200-\$250 per month on groceries, paper products, soap, shampoo, and so on."

However, unlike the typical situation on "Extreme Couponing," you will not find rooms and rooms filled with products that she dusts periodically. Instead, she donates her excess to family, and local organizations. "Sometimes people confuse couponing with hoarders. I give a box to my mother for her school, Rosa Parks, and my church," says Davis.

Those Toledo-area residents who are interested in attending a couponing 101 class facilitated by Davis should join her facebook group - Iluv2coupon - or email her directly at Tashamarie1774@yahoo.com with inquiries.

"I just want to share my knowledge with others," she says. "Just continue, don't get discouraged and feel free to reach out to me or another line of support with questions."



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Fifth Third Bank Invests \$25,000 in Children's Mobile Vision

Special to The Truth

Fifth Third Bank is investing \$25,000 in the local community. The funds will be used to support our community's Children's Mobile Vision Program that serves children in schools where identifying and correcting problems early leads to greater academic success. This program is a collaboration among United Way of Greater Toledo, Toledo-Lucas County Health Department, The Sight Center and Toledo Public Schools.

The investment is made possible by Fifth Third Bancorp's CRA Enterprise Investment Fund, which is designed to strengthen CRA lending, investment and service performance across the Company. Fifth Third Bank (Northwestern Ohio) worked with United Way to identify the community need and applied to the EIF to support the project. Grants were recently awarded and will be put to immediate use.

Linda Ewing, SVP, Community Affairs in Northwestern Ohio states, "We are excited that we were able to secure funding from our com-

pany to support this worthwhile project. Our work is impactful because 1) certain eye conditions of children can be completely corrected if caught early – before the age of about 10 years; 2) some eye conditions, if not treated early, lead to permanent blindness and 3) vision screening tests are completed on students in these grades by school nurses, so all children who fail the initial screening will be referred to the program for follow up.

"We are proud to be able to use our company's resources to make a meaningful difference."

During the first year of operation, the Children's Mobile Vision Program will target children in kindergarten, third, and fifth grades. The schools selected all meet the Ohio Department of Education eligibility criterion of 85 percent participation in the free/reduced cost meal program and have support from the school principal. The proposed participating schools include: Robinson, Martin Luther King Jr., Pickett,

Glenwood, Stewart, Leverette, Spring, Sherman, Chase, Rosa Parks, Riverside, Jones, Marshall, Birmingham, Walbridge, Garfield, Navarre, Reynolds, McKinley and Keyser.

"The Children's Mobile Vision Program is community collaboration at its finest," said Bill Kitson, United Way of Greater Toledo president and CEO. "Through United Way's work with Toledo Public Schools, we identified vision care as a major obstacle to student learning and are pleased the organizations with the expertise needed were willing and able to sign on to this worthwhile program."

Fifth Third's support grew out of an initial collaboration in February between United Way and two Toledo Optical optometrists who provided 43 Woodward High School students with free eye exams. They found that most students had never had an eye exam, two students who had glaucoma and another two with cataracts—serious conditions that can cause vision loss.

Contributions from the EIF must directly benefit low- and moderate-income individuals and/or geogra-

phies, designated disaster areas; or distressed or underserved non-metropolitan middle-income geographies.

They must also have the primary purpose of community development.

FREE Holiday Help for Homeowners in Danger of Foreclosure

As many Ohioans prepare for a festive holiday with family and friends, others are worried if this may be the last holiday they spend in their homes.

Monique Thompson, a single mother of two children, lost her job in June 2010. Unemployment benefits are only a fraction of her old salary. Determined to keep her home while she looked for work, Monique immediately contacted her lender for help **before** getting behind on her mortgage. But she got nowhere.

She finally applied for the Restoring Stability program in April and was able to get help. Now she can enjoy the holiday season with her children in their own home. "I do appreciate all the help that I have received from RS," Monique says, "they have truly made it possible for me to keep my home and for that I am so grateful."

As many Ohioans prepare for a festive holiday with family and friends, others are worried if this may be the last holiday they spend in their homes. While unemployment and underemployment make it difficult for homeowners to make ends meet foreclosures remain at crisis levels across Ohio.

But there is FREE help available!

Last year Ohio received \$570 million dollars for a program called Restoring Stability. The Ohio Restoring Stability program can give unemployed and underemployed homeowners up to \$15,000 to help pay their mortgage.

ESOP is a non-profit, HUD-approved foreclosure prevention counseling agency. We are helping local homeowners learn more about the Restoring Stability program and other options to save their homes from foreclosure.

Foreclosure prevention advocates are available for media interviews to explain this program and others that can help families save their homes. We can also connect you with local homeowners who have received help.

For more information please contact Deonna Kirkpatrick at 216-361-07

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Book Review

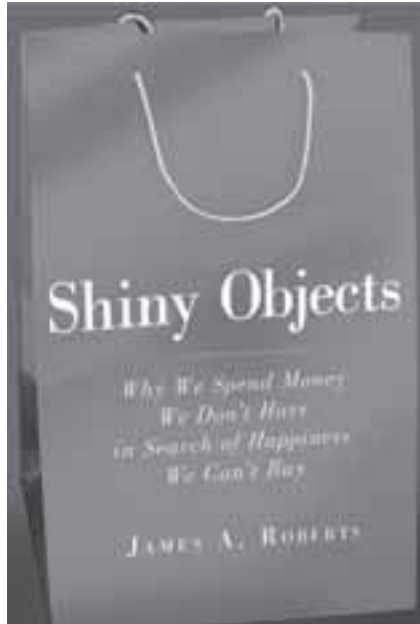
Shiny Objects: Why We Spend Money We Don't Have in Search of Happiness We Can't Buy by James A. Roberts

c.2011, HarperOne

\$25.99 / \$28.99 Canada

353 pages, includes index

By Terri Schlichenmeyer
The Truth Contributor



Your financial goals for the next year are set.

On the list are things like “pay off credit cards” and “save for retirement.” You’ll be putting some money away for your business or for emergencies. There will be little splurges, sure, but cautiously.

Nothing on the list indicates that you would like to default on your mortgage. There is no “run up credit cards” entry, and you don’t intend to buy something big that you can’t really afford.

But can you stick with your goals? What kind of spender are you, anyhow? Find out that and more in the new book *Shiny Objects* by James A.

Roberts.

Money does some strange things.

Research shows that an overabundance of it makes people less altruistic. It can cause depression and alter relationships. It obviously puts us in debt - not to buy happiness but to buy stuff, and lots of it.

Roberts says we really do live in a material world and we’re “a nation in love with shiny objects.” That doesn’t make us content: wealthy Americans are, on a happiness scale, virtually equal with Maasai villagers in Africa. Furthermore, we never have enough. When we reach

the financial goal we thought would bring us The Good Life, we find that the goalpost has moved.

How did we get this way? Roberts believes that this issue goes back 170 years. Before then, people were more willing to work hard for what they had, but the Gold Rush allowed folks to dream about getting rich, quick. That eventually led to the so-called American Dream of home ownership and, well, we know how that’s turned out.

What we’re forgetting, though, is that recent economic disasters are nothing new. We’re seeing a repeat of situations that have happened before: in the 1920s, in the late 1970s, when the dot-com bubble burst, and so on...

So how can you achieve “financial tranquility”?

Cut up those credit cards and use cash. Build a budget, pay yourself first, and enlist friends to hold you to your goals. Unplug the TV but say no to the mall. Rent or bor-

row what you don’t need often and know your bank and debt balances. Pay attention to the course you’ve charted. So you overspent this year. Have the holiday bills started to arrive yet? Whether they have or haven’t, it’s a great time to read *Shiny Objects*.

Using easily understandable terminology and some gently folksy humor, author and Baylor University professor James A. Roberts explains how your checkbook ended up so empty and why, and he shows you how you

can change it. He covers all bases, too, including money and religion, and how insidious marketing can worm its way into your brain without your knowing it.

I liked this book for its liveliness in a notoriously dry subject, and for its relevance to what’s going on in the world. If you’re interested in money or if you need an excuse to shop, *Shiny Objects* is a safe thing to buy.

Sherrod Brown

(Continued from Page 8)

And last year, as part of the *Wall Street Reform Act*, Congress created a Consumer Financial Protection Bureau to give consumers as loud a voice as the Wall Street special interest. The CFPB – a watchdog charged with cracking down on Wall Street’s financial tricks and reckless practices – last week in Cleveland unveiled a less complicated credit card agreement. This two-page prototype credit card agreement is written in plain language. It is also much shorter than the average 5,000 word contract currently used. With more than 500 million credit cards in circulation across the country – and rising credit card debt – it is imperative that we do a better job of empowering Americans to combat abusive credit card practices.

Last week, I spoke with Associate Director of CFPB Raj Date about the impor-

tant of strengthening our economy by strengthening consumers’ understanding of credit card agreements. He explained how the proposed, simplified credit card agreement would explain in clear terms consumer rights, privacy protection, and ways in which billing disputes are handled.

As the chairman of the Senate Subcommittee on Financial Institutions and Consumer Protection, I’ve been working to improve disclosure to bolster financial stability in households both in Ohio and throughout the United States. We’ve already helped protect Americans from excessive credit card debt and create fairer rules for consumers. This new effort is an extension of that work.

When given the choice between signing a simplified two-page agreement or com-

mitting to a stack of difficult-to-understand pages, Americans will make wiser choices about credit card spending – and save money by paying fewer fees. We can eliminate cumbersome contracts and protect cardholders from sur-

prises in their monthly bills. That’s why Congress should work closely with CFPB to help protect American consumers from the economic weight of credit card debt.

U.S. Senator Sherrod Brown (Dem OH)



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Alphas Lend a Helping Hand to Aurora House

Sojourner's Truth Staff



Members of the Alpha Phi Alpha Fraternity, Inc./Alpha Xi Lambda Chapter rose to the occasion this past weekend as they raised funds and household items to assist the Aurora House, a supportive program for homeless woman and children on North Superior Street.

The brothers of Alpha presented funds of \$350 to the program on Saturday, December 17 and have determined to continue giving to the program in the spirit of the holiday season.

Aurora House suffered a setback in August when the program's storage facility sustained significant damage due to a fire.

The program will need more donations of household and personal items from the general public. The Aurora House is located at 1035 N. Superior

Photo caption: Alpha brothers Richard Early, Keith Nelson, Klaus Friedrich, Daniel Johnson and Gregory Collier present check to Aurora House Monitor Olive Mata

EOPA's Third Annual Holiday Gift Giving



The Economic Opportunity Planning Association, Inc of Greater Toledo and members of Mecca Temple #43 and Mecca Court #73

joined forces this holiday season to to feed 150 pre-selected families.

Families received a turkey, canned goods, hygiene

items, hats, gloves, socks and educational toys for the children.

The baskets were distributed this past Saturday from 8:30 a.m to 1 p.m. At EOPA headquarters.

Local Contractors Help UMADAOP Help Others

Sojourner's Truth Staff

Five area contractors reached into their pockets this holiday season to assist UMADAOP in lending a helping hand to families in need.

Randall Hueston of Toledo Tin Knockers, Patricia Johnson of U.S. General

Contractors, Karl Parker of Parker Enterprises, Roosevelt Gant of R. Gant LLC and Andrew Bryson of Bryson/Tucker Electric pitched in \$2,000 among themselves to fund UMADAOP's donations of 50 holiday baskets to fami-

lies in need. The baskets contain turkeys, paper products and food items for a holiday meal.

Organizing UMADAOP's efforts were Executive Director John Edwards and Board Chairman Dona Young.



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Not So Happy Holidays? Take a Deep Breath and Try Again

By Michael Hayes Minister of Culture



I was knee deep in the holiday spirit this season for about three days.

Every year after Thanksgiving I rock out to 101.5 The River and WIMX 95.7 for their Christmas hits.

But as much as I have tried to hold on to a festive attitude, it has faded dramatically.

I know there are many of you who are full of cheer this season.

Shopping, Christmas parties, new romance blossoming under mistletoe and just the sheer joy of giving can easily keep someone in a bright mood right into the New Year.

For all of you who have everything going well already, I salute you.

However this piece is for everyone else.

This is for everyone whose Christmas spirit is hanging on by a thread.

Statistically this is the time of year depression skyrockets.

Alcohol abuse too. Issues between family and friends have created walls or distance among loved ones.

Then there are the financial struggles people go through that can seem magnified by this time of year.

Traditionally, suicide rates spike between Thanksgiving and New Years.

People reminisce more deeply at these times about loved ones who have passed much.

Toledo, in particular, you know what kind of year we've had in this city.

I don't want to spend too much energy on it, but you already know the spiritual battle taking place and I know how hard it is for many of us to keep our minds trained on the positive when so much nonsense has run amuck in our streets this past year.

I'm seeing break ups and divorces I never thought would happen.

I'm seeing people dealing with Wall Street predatory-lending scams landing them in a position of possibly losing the only home they've ever known and it's all happening during Christmas time merely because it's the fourth quarter.

It's rough.

But I'm learning to be an optimist, so as my readers you're about to learn along with me.

I'm no expert, but if I could help everyone feel better this season it would have a lot to do with the following subjects. Read on.

APPRECIATION

Not just saying you're grateful for what you have, because it's routine.

I mean truly looking at your situation exactly as it is and finding things to appreciate.

Our material possessions can come and go, and while it is easier to be happy when your quality of life has always been or currently may be comfortable... appreciation means loving what you have not just having what you love.

If you have a job, or even a job prospect... give thanks and appreciation.

If you can lay claim to one dollar... give thanks and appreciation.

If you are fortunate enough to have a warm place to lay your head at night, comfortable clothes to wear and food in your kitchen than you are tripping if you can't take time to give thanks and appreciation for that.

Even just being of sound mind and body, give thanks

for that.

FAMILY

Sharing the same bloodlines doesn't exactly make you family.

Sometimes the coldest shoulders and deepest harm can come from your relatives.

Other times you can have a decent family, but things are just so fragmented and disjointed that you don't get together the way you know you should at this time of year.

I say, find a way to be around those who truly love and know you.

Even if it's just a close group of friends, that can be like a family.

Your friends treat your secrets like their own, they never take delight in your pain and they don't come and go with every situation.

I can honestly say in my case, my friends and I have seen each other at our best and worst. Never judging, just always accepting. Devoted to each other's side even through fall outs and

misunderstandings.

You can't just take someone's good when they walk into your life.

It's their good, their issues, their areas of improvement... if you have people who love you for whom you are now and whom you are growing into. That's family.

If you don't have but want family and friends, pray for it. I mean it. Pray for it.

If you have family but you don't come together like you should, take initiative and pull everyone together. Beyond all the religious disputes and various divisions of whom to pray to and which book to read or service to attend, the one common element of this time of year is the tradition of FAMILY. In the end, it's what matters most.

LOVE

I'm astounded by some of the break ups and divorces I've seen this year.

Call me an optimist, but I urge everyone to stay together and work it out.

Puppy love fades after a few months. Remember in high school, people liked each other mainly because of an impression they've made...and the so-called honeymoon ends when puppy love meets the reality that the person you're crushing on is as flawed as you are.

Easy in, easy out.

But if you have devotion, that's not puppy love.

That's worth fighting for and working out.

If you have invested yourself into knowing someone damn near better than he or she knows him or herself, you know enough to find solutions for what frustrates you.

If you are so keenly aware of what the other person has done that has you ready to leave, put that shoe on the other foot and be just as aware of what YOU'VE done as well.

I've learned, whether you look for reasons to leave or reasons to stay you'll find them.

(Continued on Page 14)

Advertisement for '24' and 'ANG SOUL' featuring a collage of faces and the text 'WATCH GAMESAVVY ONLINE EVERY SATURDAY NIGHT 8-11 PM'.

Advertisement for 'DEVONN The Musical Radio Show' featuring a photo of a man and the text 'ENTREPRENEURS, SMALL BUSINESSES, SINGERS, ACTORS, PRODUCERS...'.

Large advertisement for '555 EXTRAVAGANZA' event on '31st DEC SATURDAY' at 'INFINITY LOUNGE' and 'FRONT HALL'. Includes details about promoters, DJs, and ticket prices.

Not So Happy Holidays

(Continued from Page 13)

Do you know how complex we are as people?

We are all a mix of great qualities and insecurities... a mix of amazing traits and destructive habits. We all have issues.

And if you have found someone who has the qualities you lack and vice versa, if you have found that compliment...if you have found a foundation you can build on..

STAY.

Especially if you have little ones who will be affected if you split, stay and remember why you love that person in the first place.

Haven't you noticed that even though half of the Christmas songs are about the typical Christmas subjects, the other half are all about love?

That's because this time of year truly tests a relationship.

Roll those sleeves up, put that work in... and give yourself a fresh start together.

That's the gift that keeps on giving.

Overall, if you find yourself feeling down just try to do something about the things you can do something about and the rest just let it go.

This season can amplify life's challenges and really make a person feel lower than they normally would while so many others seem to be so happy it's almost annoying.

Lean on your spiritual base, pray for the goodness you want to experience.

Find any reason you can to smile, even if it seems corny.

Forgive yourself and others. Accept yourself and others.

Hopefully next year, we can all have much more of life as we want it.

Happy Holidays!

Kwanzaa Celebration Honor Two Ujima Volunteers

Special to The Truth

The Padua Center will host its sixth Kwanzaa Celebration on December 27, 2011 at 5:00 p.m. at the Center located at 1416 Nebraska Ave., in the heart of the Kwanzaa Park neighborhood. Celebrating the principle of Ujima, Collective Work and Responsibility, that is, to build and maintain our communities together, The Padua Center is honoring a group and an individual who have given generously to the collective work of The Padua Center.

The first **Ujima** Volunteer award will go to John Schlumbohm and the parishioners of St. Mary Parish, Bluffton, Ohio. Schlumbohm organized volunteers to come to the Padua Center in 2010 to install 53 windows at the Center. In November of this year, he organized 38 volunteers (30 from Bluffton University and eight from St. Mary Parish) to install new flooring on the third floor of The Padua Center.

Veronica Flagg will receive the **Ujima** Volunteer award for her many hours of dedicated volunteering. For two summers Veronica provided transportation for picking up lunches for the summer camps. During the school year she is a volunteer receptionist two days a week.

Featured MC for the Kwanzaa Celebration is Diane Gordon who has been involved with Kwanzaa for many years. The children of The Padua Center, especially the "Emerging Young Ladies" will take various roles in the Candle Lighting Ceremony. Ethnic foods will be included on the table.

The event which is free and open to the public is planned by the Brighten Up committee of The Padua Center, led by Mr. Oscar Shaheer.

For more information call, The Padua Center 419-241-6465

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Earn up to \$12 per box of 100 test strips. Must expire after August 2012. Leave labels on boxes. We remove and shred. Call 419-740-7162 and leave message.

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CLASSIFIEDS

December 21, 2011

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Notice

The annual GAAP Basis Financial Reports for the STAR Academy of Toledo for the fiscal year ending 6/30/2011 have been completed and are available for inspection at the 1850 Airport Hwy, Toledo OH 43609 location between 9:00am and 3:30pm Monday thru Friday. Copies of the reports are available upon request.

Wanted to Buy: Diabetes Supplies

Earn up to \$12 per box of 100 test strips. Must expire after August 2012. Leave labels on boxes. We remove and shred. Call 419-740-7162 and leave message.

Abundant Life of Perrysburg is a subsidized independent housing facility for those 62 or older. WE are located in a beautiful, quiet residential setting in Perrysburg. Abundant Life offers one bedroom garden apartments with private patios, indoor mailboxes, reserved parking and busing to local grocery stores.

Applications are now being accepted
Call 419-874-4371



ADMINISTRATIVE ANALYST 3 (ACCOUNTS)

An experienced and motivated individual is needed to assist with the preparation of monthly and quarterly financial statements, work with fixed assets and depreciation, reconcile various financial transactions, and assist with comprehensive annual financial reports. The successful candidate must have graduated from an accredited college with a Bachelor's Degree in Business Administration, with an emphasis in Accounting or Finance, with four (4) years of governmental fund accounting experience or financial experience. Interested individuals may apply in person at the Department of Human Resources, One Government Center, Suite 1920, Toledo, OH 43604. An application may also be obtained online at www.toledo.oh.gov or by requesting one via email at toledo.humanresources@toledo.oh.gov. This employer is an Equal Opportunity Employer. Minorities, females and individuals with disabilities are encouraged to apply.

Classifieds are posted online at
www.thetruthtoledo.com

Van Needed

Trulight @ 950 Prouty is in need of a donation of a passenger van or bus for our growing church.
Bishop Greg Early and Pastor Sheila Early

Contact: Dale 419-283-7585

The University of Toledo

PAYROLL FINANCIAL ANALYST Job 9421

The Payroll Financial Analyst contributes to the fulfillment of the university's mission and vision by processing pay accurately and timely; ensuring system functionality; and compliance with all applicable laws, rules, and regulations. The Payroll Financial Analyst responsibilities include but are not limited to problem solving and analysis; customer service in interactions with all employees; processing payroll tax, adjustments, and other payroll related requests as needed; and in identifying and implementing continuous process improvements.

Requirements include: Bachelor's degree required. Finance, Accounting, related business or technical degree preferred. Minimum of 2 years of directly related work experience in Payroll, Accounting, or Audit. Working knowledge of payroll tax rules, regulations, and general accounting with problem solving and process improvement skills required. Proficiency with Microsoft Office, accounting applications, system query capabilities, PC based spreadsheet and data base software for analyzing and forecasting required. Requires a "Can Do" attitude with the ability to manage multiple projects and produce high quality work within established timeframes. Requires strong research, communication, and customer service skills. Must have valid driver's license. Starting salary approximately \$38,250 to \$40,500.

FINANCIAL ANALYST AUXILIARY SERVICES Job 9354

The Financial Analyst contributes to the fulfillment of the university's mission and vision by analyzing the Auxiliary and reconciling the various budgets within the operation. The responsibilities will include reconciling accounts, preparation of journal entries and budget transfers, analyzing procedures, processes, and problems to identify areas for automation or improved workflow. Recommend changes to improve productivity, identifies key performance indicators and maintains the monthly tracking. Interacts with staff in analyzing existing operational procedures and interpreting how operational effectiveness can be better met. Also integrates into daily operations of Auxiliary Departments by being heavily involved in the budget planning process.

Requirements include: Bachelor's degree required. Finance, Accounting, related business or technical degree preferred. Minimum 2 years of work experience directly related to Accounting or Finance. Problem solving, process design and process improvement skills. Excellent customer service skills. Requires a "Can Do" attitude with the ability to manage multiple projects, produce high quality work within established time frames, and problem solve. Must have a valid driver's license. Starting salary approximately \$38,250 to \$40,000.

For more information and to apply for either position please visit <https://jobs.utoledo.edu>. Online applications only. **Deadline is Tuesday, December 27, 2011.** UT is an EEO, AA Employer and Educator.

PUBLIC NOTICE

The City of Toledo
announces the availability of federal funding
for the
July 1, 2012 – June 30, 2013
Community Development Block Grant (CDBG - 38th/39th Year)

Interested nonprofit agencies and development groups are welcome to make application for eligible activities through this competitive process.

There will be a MANDATORY training session for all CDBG applicants on
Tuesday, January 10, 2012
after which applications will be distributed.

Community Development Corporations: 9:30 - 11:30 a.m.
Public Service Agencies: 1:00 - 3:00 p.m.

APPLICANTS MUST BE PRESENT TO RECEIVE APPLICATION AND BE CONSIDERED FOR FUNDING.

United Way of Greater Toledo
424 Jackson Street
Toledo, OH 43604
(Room A)

*Reasonable accommodations will be provided upon request

For the
July 1, 2012 – June 30, 2013
Emergency Solutions Grant (ESG - 26th/27th Year)

Requests For Proposals (RFP) are planned for advertisement in March 2012
due to pending final ESG regulations.
More details at a later date.

For additional information, contact:
The Department of Neighborhoods @ 419-245-1400

Golden Girls – Lola Glover and Nola Hunt – Celebrate 80th Birthday



Hundreds of family and friends joined sisters Lola Glover and Nola Hunt last Friday, December 16, at the Local 14 UAW Hall to celebrate the twins 80th birthday.

“So we grew together like a cherry, seemingly parted, but yet an union partition – two lovely berries moulded on one stem” - William Shakespeare



Celebrants with Jack Ford



A Party goer



Grace Temple Organizes Toys Drive Area Children

*By Artisha S. Lawson
Sojourner's Truth Reporter*

Traditional Christmas-related stories, similar to The Christmas Story, paint the picture of kids who open dozens of toys. In these difficult economic times, however, that picture has changed. To restore the dream, Grace Temple No. 424 organized a toy gift for Lucas County Children Services.

“Our goal was 20 gifts, since there were 20 kids. Personally since I’ve been blessed in my life recently, it was important to me that each child as a gift.” explained Daughter Tanika Boyd, Grace Temple event chairman.

Grace Temple collaborated with Golden Rule Lodge No. 129 and other community-minded organizations to provide funds or gifts for these children. In response, each child will open a gift of various sizes this Christmas.

Chelssia Johnson, community advocate caseworker for Lucas County Children Services was on hand to receive the generous donation. “There are times when families cannot afford much due to economic times, so this is wonderful,” said Johnson. “These kids may be in foster care or their own home, and now they can open at least one gift this year. The agency appreciates the thoughtfulness of these organizations.”

Picture: Members of Grace Temple delivering toys to Chelssia Johnson

