

Volume 21, No.17

"And Ye Shall Know The Truth..."

February 15, 2012

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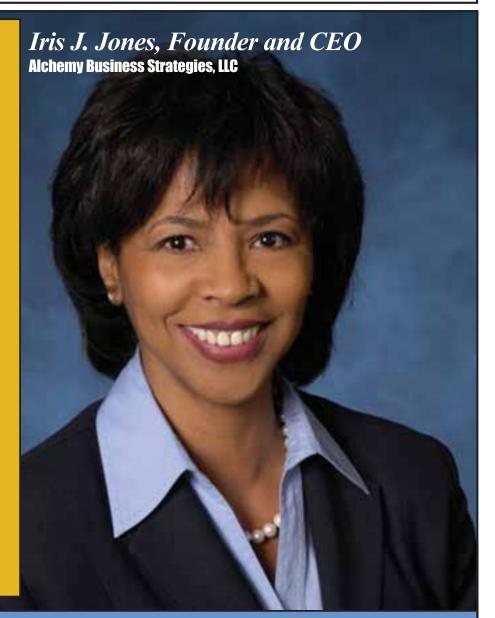
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"Starting with individuals, I look at what purpose they serve, what their roles are in the business and how they can work together cohesively and strategically."

All the The King's Men

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



... We must nurture our children with confidence. They can't make it if they are constantly told that they won't. - George Clements

Located on the exterior periphery and in close proximity to the entrance doors of Martin Luther King Academy, is a highly visible memorial, placed there last October by mourners as a tribute to the memory of vet another black male victim of gun violence.

The shrine outside however, stands in stark contrast to the hallowed efforts taking place inside the all-male

One bright spot, and source of pride for principal Chad Kolebuck and dean Willie Ward is the school's academic success. King recently moved up in ranking from academic emergency into the category of continuous improvement.

Yet, more impressive than the students' increasing test-taking skills, is the Academy's ability to counter the inaccurate stereotypes idolized by most contemporary young African-American males.

For the boys of King, "Learning while black," is a virtue and not a vice. Holding low expectations for their achievement, is perceived by the students to "dis' their game." Politeness and respect for others is a requirement. Positive thoughts are always on their young minds, crowding out any doubt or possible negativity. Their high personal standards, confidence and collective cultural identity are never used to shame, ridicule, limit or exclude but only to affirm others.

Yet their life circumstances do not differ greatly from those of other poor, young boys of color. The boys of King Academy are also residents of the same community adversely affected by poverty, violence, crime and substance abuse. Many of them, as do others, reside in homes headed by single females, or are unstable because of fractured relationships or health issues.

What is the difference between the perspective of the young King boys, who march with purpose through the institution's corridors and those who wander aimlessly just

More than anything, is the fact that despite suffering the same indignities and callous treatment of inferiority because they are poor, the King's boys have not bought into the masculinity norms or "troubling cultural patterns" born out of anger and frustration that is observable among many others.

Instead, the King administrators have revived the historical positive values, strengths and dignity of black culture such as a strong achievement orientation, strong work ethic, strong spiritual or moral principles and strong kinship/fellowship

While it is uncommon today to associate the term "strengths" or "values" with black culture, Deirdre Royster, PhD explains: "Too often, poor blacks serve as media 'poster' persons for troubling, though widely shared, U.S. cultural patterns.'

Royster insists that the popularized materialistic values, the tendency to try to get over without working hard, and a Playboy culture of unregulated and irresponsible enjoyment of multiple sexual partners which began during the Hugh Hefner era of the 1950s, also takes place today on many college campuses

"We have to look not just among poor inner-city black men for selfishness and studliness, callousness toward women, and disregard for the children conceived with women. It is common within the dominant culture for men to start families with one woman, only to later abandon that woman for a newer model," adds Royster.

While it may be true that many black youth take their masculinity cues, including aggression and violence, from mainstream media, they also pay a heavy price for

When poor youth perform these "American" masculinity norms, they are left especially vulnerable outside the black community. The "bad behavior" of young blacks (unlike whites) often leads to a 'short-circuited' education and a criminal record, either of which is a prescription for automatic disqualification from the labor

Even when playing by the rules, job prospects are bleak for black males due to theinformal networks and "hiring mechanisms" that advantage the dominant culture.

What is needed to rescue young black men from the educational and occupational margins?

The 3 R's and improving test scores are certainly important, but not enough.

The key, as King Academy has figured out, is for "strategic-minded adults to help young people negotiate the early educational gauntlet without earning a hyperstigmatizing disciplinary record" related to or caused by mainstream culture.

Socializing boys of color to eschew troubling masculinity norms, assisting them in re-constructing meaning and helping to re-channel frustration into constructive models of black resistance such as that of authentic black culture and manhood will improve their life chances.

Yet, young African-American males still will not have the means to overcome without the community holding institutions and corporate gatekeepers accountable by demanding "for black boys and men what is today so often provided to white boys and men without a struggle."

But with our support and nurture available, young people like the King's boys are those most in position to put the brokenness of this wide but fallen society back together again.

It has been a great fall.

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

Community Calendar

Self Expression Teen Theater Institute's "Black History Month Inventors and Innovators Workshop Session:" 4 to 5:15 pm; Kent Branch Library: 419-242-2255

February 17

Celebrate Black History Month at The Truth Gallery and Orobs, LLC: 6 to 10 pm: 419-242-7650

February 19

GLADettes Federated Club's Black History Extravaganza and Soul Food Buffet: DJ Ice; 2 to 5 pm; Local 14 UAW Hall: 419-537-9042 or 419-893-2228 or 419-535-5960

Bethlehem Baptist New Life Center Community Dinner #4: 2 to 4 pm: 419-241-9360

Third Baptist Church Holland 24th Black History Month Musical; 4

Crusaders for Christ Church Biblical Enrichment Training: "Why Am I Hare;" 9:30 to10:30 am: 419-376-2331 or www.crusadersforchrist.org

February 20

Habitat for Humanity Open Enrollment: West Toledo Library; 4:30 to 7 pm; Apply to become a partner family: 419-382-1964

February 21

Habitat for Humanity Open enrollment: Reynolds Corner Library; 5 to 7:30 pm; Apply to become a partner family: 419-382-1964

Friendly Center "My Guy & I Dance:" A dance for girls between the ages of 6 and 12 and their special male role models; Crafts, food and photos: 419-243-1289

WordUp Drama Ministry Black History Production: "Let the Church Say Amen: A Black History Perspective;" Friendship Baptist Church; 4 pm; Art exhibit and The Mustard Seed

House Bread Ministries, Inc "Gospel Bird Throw Down:" 11:30 am; Bethlehem Baptist

February 26

Calvary Baptist Church, Roses of Calvary Flower Ministry Annual Food Taster: 4 pm; "A Desire to God's Presence, Provision and Protection: 419-242-9173

Rossford First Baptist Church 13th Annual Scholarship Program: 6 pm; Guest speaker Rev. Darian Banks: 419-531-0291

March 23 & 25

Christian Festival Choir and Orchestra Annual Concert: "Exhaltation 2012;" 7 pm on Friday, 3 pm on Sunday; Northwood High School: 419-865-5795 or 419-260-8284

The Sojourner's Truth

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

Fletcher Word Becky McQueen

Publisher and Editor Business Manager

Brittany Jones Torri Blanchard

Reporter Reporter

Columnist

Rev. D.L. Perryman Michael J. Hayes Jason L. Lee Sr. Jennifer Retholtz

Entertainment Critic Layout Designer Webmaster Graphic Designer

Kathy Sweeny Pam Anderson Kathleen Greely

Account Executive Account Executive

A Certified MBE, 2009

The Sojourner's Truth, 1811 Adams Street, Toledo, Ohio 43604 Phone 419-243-0007 • Fax 419-255-7700 thetruth@thetruthtoledo.com

www.thetruthtoledo.com

Congresswoman Marcy Kaptur's Remarks as Prepared for Delivery on \$26 billion Settlement between Banks, State Attorneys General, and the Justice Department

Special to The Truth

A major settlement was just reached between the individual states and five of the major Wall Street banks whose widespread use of fraudulent paperwork fueled the foreclosure

This initial settlement will reportedly impose \$26 billion in penalties against Wells Fargo, Bank of America, JP Morgan Chase, Ally Financial and Citigroup. The total amount could grow to \$30 billion or \$45 billion if additional banks join the settlement. Given the extent of the damage that they caused, it's a start, and an important one.

We cannot forget that millions of American families lost their homes, and countless more are still dealing with foreclose. If you come to places I represent in Northern Ohio, you can see the thousands of vacant structures that these banks left to decay throughout individual neighborhoods. The damage these banks inflicted is incalcu-

This agreement is the largest joint federal-state settlement ever obtained, and it is the result of unprecedented coordination between various corners of the government. And, it needs to be. One in five American families with a mortgage owe more than the house is actually worth today, by an average of \$50,000. The collective negative equity across the nation is \$700 billion.

For years, I have come to this floor urging Congress to do more. One critical part of this agreement is that it does not provide blanket immunity to the banks for their misdeeds. While the ink is barely dry on this agreement, the press is reporting that "Officials will also be able to pursue any allegations of criminal wrong doing." And, this is very important. According to the Justice Department, "the agreement does not prevent any claims by any individual borrowers who wish to bring their own law-

Yes this is an important step, but we must remember the scope of the damage and the magnitude of fraud that was committed. Much work still needs to

During the past decade, we as a country failed to take white collar crime seriously, and we as a country are still dealing with the damage that was done to our housing market. Already back during the Bush Administration, the FBI testified before Congress that they were seeing an epidemic in white collar crime and that we did not have anywhere near enough agents to deal with it. Well, history has shown that we never provided the FBI and other investigators and prosecutors with the full resources they needed. During the much smaller Savings and Loans crisis of the 1980s, we set up a series of strike forces based in 27 cites, staffed with 1,000 FBI agents and forensic experts and dozens of Federal prosecutors. We did not do that this time around.

I have a bill that I have been asking for my colleagues to support, week in and week out. It is H.R. 3050, "The Financial Crisis Criminal Investigation Act." This bill would authorize an additional 1,000 FBI agents, a sufficient number of forensic experts, and additional employees by the Attorney General to prosecute violations of the law in the financial mar-

Like today's announcement, we have seen some progress in getting more FBI agents, but more needs to be done. In last year's appropriation, Congress made a bipartisan decision to include funding for more than two hundred additional agents. Its good news, but we cannot be soft on this kind of crime. Families, neighborhoods, and whole communities were

Earlier this week, the New York Times reported on what it described as a foreclosure belt that runs through the heart of Afri-American

homeownership in New York City. I want to include this article in the record, because it details a very important element of the foreclosure crisis. According to the Times, black New Yorkers making more than \$68,000 are nearly five times as likely to hold high-interest mortgages as whites of similar income, and their default rates are much higher. Now a generation watches as its housing wealth is vaporized."

In Cleveland, we see neighborhoods struggling to survive as well. In Cuyahoga County alone, there now are an estimated 30,000 vacant structures. We see shocking pictures of homes stripped of everything from the siding to the kitchen sink, even the floor boards. We see homes that were once worth \$100,000 stripped of their entire value. We see whole communities that were victimized by the actions of Wall Street.

Just last month, the President announced during the State of the Union a new working group to look



into mortgage fraud. It will coordinate efforts between the FBI, the Justice Department, and various states to go after those on Wall Street who have perpetuated fraud in the markets, using mortgage backed securities. Yet another good step, but we have a lot more work to do.

It is well past time for Wall Street to accept responsibility for its role in the housing crisis. Big Wall Street banks and the secondary markets made obscene profits during the 1990s up to the market crash in 2008. During that period, banks targeted communities, looking for individuals to take on mortgages the banks new they could not afford. And then Wall Street went looking to make fast money on individual American dreams and local mortgage mar-

kets. Those responsible did not care what ultimately happened to families, communities, or whole cities. And when the market collapsed, the American tax payer actually bailed them

big news, and it's well past time that Wall Street started to pay up. But, we cannot forget that this story is far from over, and our work is





Dennis Kucinich Starts His Toledo Push

By Fletcher Word Sojourner's Truth Editor

U.S. Congressman Dennis Kucinich spent a part of last weekend in Toledo amidst gatherings of minority voters touting his message and explaining his approach to governing.

"I'm going to tell you what I stand for," he told a predominantly African-American audience at The Truth Gallery last Saturday.

Kucinich listed his agenda as: jobs for all; health care for all; retirement security for all and an end to war.

"The economy is being increasingly run by those who have at the risk of those who have not," he said of his concern about jobs. "The interest of the people is being crushed by these interest groups."

As for war, Kucinich noted that he had questioned the motives of the Bush Administration and its claims of weapons of mass destruction as a reason for going to war well before the first shot had been fired.

"That war was a racket," he said. "It was based on lies. Weapons of mass destruction are what we have here in this country – poverty,



homelessness and poor health care are weapons of mass destruction."

Asked about the fact that he is facing a popular Toledo icon in Congresswoman Marcy Kaptur, Kucinich declined to make the comparison between the veteran legislators.

"I'm not here to tell you not to vote for anyone," he responded. "I'm here to tell you about what I'm all about.

It's about my capacity for service."

Kucinich, a Cleveland native and life-long resident, is facing Kaptur in a March 6 primary for the right to move on to the general election in the newly-drawn Ohio Ninth Congressional District. The two long-time Democratic comgressmen are victims of a double whammy – a census count in which Ohio lost two congressional seats due to a

population decrease in comparison with other states and a Republican majority in the Ohio General Assembly.

Onto General Assembly.
Elected to Cleveland City
Council at the age of 23,
Kucinich gained national
notoriety when he was elected
mayor of that city at the age
of 31 and then faced down
the Cleveland banks, refusing to budge when they insisted that the publiclyowned electric system be

turned over to a private company.

The banks forced the city into default sending Kucinich's political career into a black hole from which he finally emerged in 1996 when he was elected to Congress. The years have seen him vindicated in his decision not to privatize the electric company.

In the interim, Kucinich has retained a national name recognition after having made a run for the Democratic presidential nomination in 2008 as the most liberal candidate in the group unwaveringly pressing for a single-payer health insurance program, for example, as he reminded listeners last Saturday.

In this heavily Democratic district, the winner of the Democratic primary will go on to face the Republican standard bearer, most likely Samuel ("Joe the Plumber") Wurzelbacher who has been endorsed by the district's daily newspapers.





Ewing and Brown Elected to United Way Board

Special to The Truth



Last week, United Way of Greater Toledo held its annual business meeting, electing new members to its Board of Trustees.

Linda Ewing, senior vice president of Community Affairs at Fifth Third Bank was elected to a

second three-year term on the board. Bill Kitson, United Way of Greater Toledo president and CEO, is looking forward to Linda's second term.

"Linda serves as a tremendous voice for the person in need in our community," Kitson said.

Elected to a first three-year term was former Toledo City Council President Wilma Brown.

"Wilma's understanding of our community will be a great benefit to our work," Kitson continued. "We are fortunate to have her on board."

Also elected to new terms:

- Jason Birney, vice president of marketing, Hollywood Casino
- Brian Brown, senior vice president,
- Randy Frame, regional president, Toledo Edison/First Energy
 - Marty Sutter, president, Genoa Bank

Elected to second terms:

- Mary M. Foote, co-chairman, United Way Community Impact Cabinet
- John G. Lewis, CPA and partner, Clifton Gunderson, LLP
 - Jon B. Mick, partner, Ernst & Young, LLP

Jani Miller, Central Travel, was reelected as

board chairman, Thomas L. Waggoner, The Andersons, Inc., was reelected as vice-chairman, and



John G. Lewis, Clifton Gunderson LLP, was elected as treasurer.

United Way extends its most sincere thanks to these individuals who strive so diligently to help advance the common good in our community.



Lottery players are autijust to Chiti-less and Com-

Volunteers Needed to Read to Kindergarten Children at Pickett, Glenwood and Robinson Schools

30,000 Adults in Lucas County Can't Read To their Children: Will You help?



Ninety volunteers are needed to read to children at Pickett, Glenwood and Robinson elementary schools and at two north Toledo preschools as part of the Creating Young Readers program.

The Creating Young readers program is designed to help children from low-income, low-literacy households enter kindergarten with the strong pre-literacy skills they must have to be ready to learn to read.

"Unfortunately, between 40 and 60 percent of children who attend these schools begin kindergarten with such low pre-literacy skills that, without an effective intervention, they are virtually doomed to become poor readers and struggling students, said Jim Funk, Director of read For Literacy, which operates the Creating Young Readers program.

African-American organizations Endorse CYR program

The CYR project is of such importance to the African-American community, Funk said, that the Toledo Chapter of the NAACP, the Toledo African-American Chamber of Commerce and the Greater Toledo Urban League recently endorsed the CYR project and urged members of the community, including African-Americans in particular, to volunteer.

"Being a Creating Young Readers volunteer is a lot of fun – after just a few months of reading the volunteers can see the children adding to their vocabularies and coming to love reading, said Funk.

Volunteers Trained in Dialogic Reading

Creating Young Readers volunteers are trained in a technique known as Dialogic Reading, which has been shown to be effective in helping children quickly develop stronger pre-literacy skills, said Funk.

The training session lasts four hours and the next session is scheduled for 1 to 5 PM on





Tuesday, Feb. 21 in the Huntington Room of the main library.

Origins of Low Pre-Literacy Skills

Low literacy starts in the home.

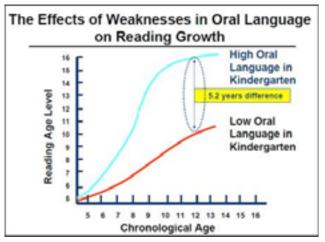
According to the Annie E. Casey Foundation, by age five children from low-income households have usually been read to for 100 hours or less, while children from middle class homes have been read to for 1,000 hours – a difference that results in many low-income children entering kindergarten with low pre-literacy skills, including a vocabulary half that of middle class children. (Annie E. Casey Foundation)

"We therefore urge all parents to read to their children on a regular basis, beginning at age one," said Funk.

However, we also know that there are nearly 30,000 adults in Lucas County who read at the Below Basic level – which RFL believes equates to roughly the fourth grade level or below. "The truth of the matter is that individuals who read at the Below Basic level are not equipped to read to their children. So someone else must do it for the children – and that's where Creating Young Readers comes in," Funk said.

Low Early Literacy has Devastating Long Term Effects

The graph below illustrates the devastating impact of beginning school with low preliteracy skills. As is evident in the graph, by age 13 children who begin kindergarten with low oral language skills (one of several important pre-literacy skills) will read at level five years behind their peers who started school with high oral language skills.





Reading to Chila Makes a Sig Difference:

Earllene Bond, Creating Young Readers volunteers and Read For Literacy board
member, reads to a child.

This finding demonstrates that America's dropout problem begins not in school, but in the years leading up to school when the children are not exposed to reading and reading-related experiences, said Funk.

RFL is encouraging not just individuals but also churches, businesses and civic and social organizations, to volunteer, said Funk. "Employees of the Lucas County Shriff's office and the Lucas County Treasurer's office and the Vetter Design Group are volunteering, as are members of the Alliance of Academy of Medicine and the Christ Child Society," said

Funk

Individuals and organizations that would like to volunteer are encouraged to contact Sara Mattson, coordinator of early literacy services at

RFL, 419-242-7323 or sara.mattson @toledolibrary.org.



The Truth

ECONOMY

Tackling Tough Times

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Iris J. Jones: Focused on Teamwork, Communication, Collaboration

By Fletcher Word Sojourner's Truth Editor



"Everyone needs to think about how to be a team player," any good coach might advise. Iris J. Jones, for example, is good coach. Her players may not dribble a basketball or tackle a ball carrier and she no longer owes her loyalty to just one

She's a coach nevertheless. And her mantra is "teamwork, communication and collaboration."

Jones' coaches business teams and she teaches individuals how to work together. Her company, Alchemy Business Strategies, LLC, serves the needs of legal professionals and business executives in their business development and marketing efforts.

Herapproach involves examining and improving the strategy a company or firm uses to maximize its development and marketing capability. Often, especially with respect to entities such as legal firms, Jones' role is to establish such a strategy that may have been missing entirely.

"Starting with individuals, I look at what purpose they serve, what their roles are in the business and how they can work together cohesively and strategically," she says of her consulting operation.

She compares her clients to a dysfunctional sports team. "They often don't have a play book," she says of many organization's key weakness.

Jones formed Alchemy Business Strategies early in 2011 and returned to the Toledo/Detroit area after many years in Texas first and then on the East Coast.

A Toledo native and one of eight siblings, all but one of whom now resides in the Toledo/southeastern Michigan area, Jones earned an undergraduate degree from Bowling Green State University and a law degree from Texas Southern University.

She remained in Texas for over 22 years establishing her reputation as a "rainmaker" for her employers and eventually landed in a position in which she trained and coached hundreds of senior-level legal partners on client development and relationship management.

That experience led her to Washington D.C. with a law firm as its internal client services advisor and then on to New York City for five years as the chief business development and marketing officer for an international law firm.

For a number of years, as she was assisting her firms in developing their business and helping partners and associates learn to communicate and collaborate for the benefit of all, she was approached by others who wanted to share her expertise. She would get such requests, for example, after speaking at or coordinating a conference. Those were requests she would have to turn down to avoid a conflict of interest.

In the meantime, Jones was often returning to the Toledo area for family matters and, as she tells it, frequently encountering Toledoans who had returned home from other locales. For many years, that was a decision that she could not wrap her mind around – a return to her home town. She was, after all, living in some pretty glamorous places during most of her adult life.

Gradually, family matters became increasingly important and often called her back to Toledo. When she decided to start her own company, the

issue of the location of that firm made little difference from a business standpoint – have laptop, will travel.

From a personal standpoint, however, being able to return to this area and stay more connected with her family made all the difference in the world.

"It's been a real comfort being close to family," says Jones. "And I can work anywhere."

Alchemy's function is to do for a variety of clients what Jones could previously only do in-house—for her employers—business development and marketing. She helps clients uncover "what goes into making a business run smoothly."

For Jones, the ability to take her message on the road and teach "teamwork, communication and collaboration" is a natural outgrowth of the direction her career took over the last decade and a half.

She has conducted research, provided analytical and strategic direction for identifying and capturing new business, designed curriculum, trained and coached partners on effective business development strategies and advised partners and decision makers on high level proposals and presentations.

She also designs business plans for individuals and teams and facilitates client service improvement plans. As she surveys the business climate, she sees a world of opportunity for Alchemy's services. "A lot has been lost because we we don't work together," she says of the current American business climate in general. "Collaboration is something we are not good at."

From Jones' point of view, she's in the right place at the right time. She has fulfilled a dream by starting her own business, a business she can manage from just about any location. And while a return to the Toledo area may not have always been part of that dream, it all makes sense to her now.

"It all fits in with the master plan," she says.



The Economy... Tackling Tough Times • The Economy... Tackling Times • The Economy... Tackling

ASK YVON

Whitney May Have Done This But Have You?

By: S. Yvon Harper, CEO Focus on Finance, LLC The Truth Contributor



This article comes on the heels of yet another passing of a beloved African American icon. Yes, that of Whitney Houston. We mourn for her family's loss and especially for her daughter Bobbie Kristina. Her passing has many questioning the uncertainty of what next life will bring our way.

For me, however, it brought to the forefront the reality of how Whitney actually prepared to leave us. In

her own way Whitney positioned herself to leave us her legacy. She did this in creating a strong business empire that included music, movies, investments and leveraging smart connections. She once was quoted as saying "We all die. The goal isn't to live forever; the goal is to create something that will."

For her daughter, Bobbie K., I am confident Whitney prepared for her future to be secure, which will provide her some comfort as she mourns. This would have potentially included a will, trusts, and investments including royalty rights and the like. All part of the legacy Whitney left for her family.

Conversely, for many this will not be the case, because they will have failed to prepare for what is inevitable...death. Face it, life throws us curve balls at every opportunity. The reality is prepositioning is the key to being successful in life and in death. If you haven't taken the time to put things in order financially. then now is the time. No! Not tomorrow, because today is what you have been given.

We all need to put into place the correct financial documents that may not be desirable to do, but is necessary. These documents include at the very least a simple will, health care power-ofattorney (HCPOA), and a detailed document of where to find these important papers. Nothing will be more stressful than trying to locate important final documents for your loved one at the time of death. Here at Focus on Finance we offer a solution with our Financial Passport available on our website, but more about that in a moment.

Finally, once your final documents are completed it is imperative that you have a conversation and communicate your wishes with those vou have entrusted to carry them out. This includes having a discussion with those who will benefit from your estate upon passing. This will help eliminate confusion and frivolous objection in court. Also, don't forget to review pre-existing documents for beneficiary update too.

These steps are necessary no matter how small one feels their estate has to offer. Most would be surprised that they have more than what they think available. So don't leave it to the courts to decide for you, because your loved ones will truly lose out.

My final note is to make sure you leave a legacy of your own. If you are in need of a simple will, health care power-of-attorney (HCPOA), or would like to obtain a Financial Passport to organize your final documents contact Focus on Finance. The simple will and health care power-of-attorney (HCPOA) is available free and the Financial Passport is inexpensive, but priceless for use in your estate planning.

Reach us directly at 513-341-5912 or visit our website at www.FocusOnFinanceOnline.com.

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ten by S. Yvon Harper for Focus on Finance, LLC -

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Sen. Sherrod **Brown in Your** Hometown

Water Infrastructure is a Jobs Issue

Guest Column

Many people don't associate water and sewer systems with job creation. In fact, most Americans might not think about their water and sewer systems much beyond paying a water bill

But one consistent message I've heard at many of the 200 round table discussions I've conducted across our state is that affordable water and sewer rates are critical to attracting and retaining employers - particularly those in the manufacturing industry that depend on water for their production processes. A modern, affordable water infrastructure is critical to preserving jobs, building strong communities, and keeping Americans safe.

This is a jobs issue, which is why I am re-introducing the Clean Water Affordability Act - bipartisan legislation I first introduced in 2008 with then-Senator George V.

All Ohioans deserve access to clean water, but across Ohio communities are struggling to afford the necessary upgrades to improve their sewer systems

In parts of the state with combined sewer systems (CSOs), heavy rains or melting snow cause CSOs to overflow, meaning untreated wastewater and storm water are dumped straight into our rivers, creeks, and lakes. The U.S. Environmental Protection Agency (EPA) estimates that 850 billion gallons of untreated wastewater and storm water from CSOs are released into our communities.

It poses a risk to the public health and environment and undermines the competitiveness of our businesses.

The cost of addressing CSOs in Ohio alone is more than \$7 billion over the next 20 years, according to the EPA. In Northeast Ohio, the fix is estimated at over \$1 billion, and in Cincinnati it is at least \$2 billion. There are more than 81 Ohio communities that require water infrastructure improvements to fix outdated CSOs.

These communities - and their local ratepayers shouldn't have to go after the fixes alone

That's why the Clean Water Affordability Act is important - it will protect local ratepayers, streamline permitting, lead to cleaner water, and promote economic devel-

This bill would help CSO communities develop an infrastructure plan that works best for the local community and protects our environment. It would also invest \$1.8 billion to be distributed over the next five years through a grant program for financially distressed communities to invest in CSO repair.

In the remaining years of the grant program, funds would be allocated to states based upon their CSO needs with priority given to financially-distressed communi-

A sound wastewater infrastructure with fair rates isn't just a health and safety issue—it is an economic development imperative. This is a bill that will achieve both and ensure the well-being and economic success of our communities



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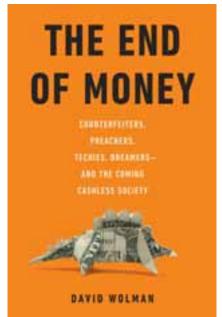
The End of Money by David Wolman

c.2012, Da Capo

\$25.00 / \$28.00 Canada

228 pages, includes index

By Terri Schlichenmeyer The Truth Contributor



It was hardly worth picking up.

Yep, there was once a time when that penny you spotted on the pavement was worth something more than just one cent. You could buy lots of things for a penny back then, and saving them was rewarding on many levels.

Now they're tossed and forgotten in desk drawers and fountains, or lost beneath cushions. You almost can't give pennies away these days, and you probably won't bother picking one up off the pavement.

But what will happen if critics get their wish and pennies are eliminated? Or paper dollars, or \$100

bills? Find out in the new book *The End of Money* by David Wolman.

For most of human history, people lived quite nicely without money.

We traded and bartered, which worked fine until it became necessary to keep track of inequalities in resources and trading. Specified objects were the first markers of wealth and commerce, with the invention of coins not far behind.

And ever since, our attitudes toward money have been mixed.

You've heard, for example, that money is the root of all evil but to some, credit cards are the Devil's vehicle to the End Times.

Others hate that "filthy lucre" can be taken literally, and that cash and coins "harbor all kinds of bugs." And because money doesn't grow on trees, still others point to the huge resources required to make coins and bills, only some of which is sustainable.

Still, though it costs money to make money, the government keeps on producing it (for a tidy profit) and we keep on using it, knowing that it'll always be around. The words "In God We Trust" are nice,

in fact, but the reason money works is because we trust the government to uphold its value.

Still, much like every transaction, we get change.

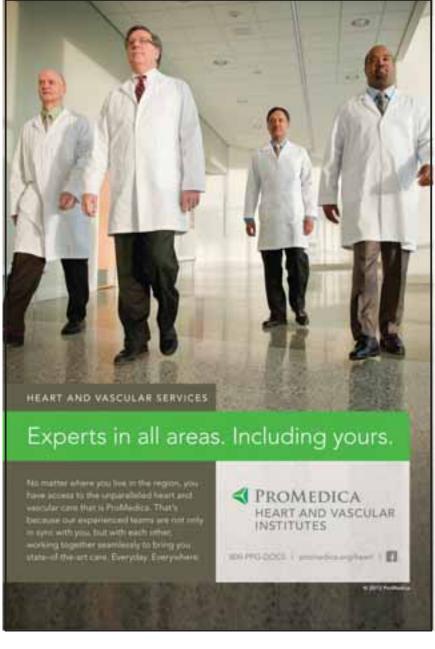
If it seems like you rarely see \$100 bills, it's because most of them go overseas for drug deals and crime. If it seems like our paper cash is constantly changing, it's to stay one half-step ahead of counterfeiters. And if it seems like there's got to be a better, more efficient way than our paper-and-

metal method, there is... and it might be as close as your pocket.

If you look after your pennies, they say, your dollars will take care of themselves. But "The End of Money" looks at both, and what you'll learn is surprising.

With thoughts worth way more than a penny, author David Wolman tried for several months not to touch cash, partly as an experiment for this book and partly because of money's germiness. He traveled during this time, to countries with jaw-dropping inflation, places where cash is not king, villages in which poor people learn how to collect wealth, and locales where counterfeiters hope you'll repeatedly part with foolish money.

Whether you've got greenbacks or gravy, pennies, pounds, or plastic in your pocket, I think you'll find "The End of Money' extremely interesting. Money might not buy happiness, but reading this book is the next best thing.





The Economy... Tackling Tough Times • The Economy... Tackling Times • The Economy... Tackling

Who Should Buy Insurance and What Type of Insurance You Should Buy!

The Truth about Life Insurance According to an Industry Expert

By Vince Davis Guest Column

Page 10



I've sold well over 6,000 life insurance policies in my 25-year career. The whole life policies that I have sold tend to be retained more by policyholders than any other type of insurance that I have sold. Although we once paid on a \$250,000 term policy on a 25year old after only 10 days on the books, most people make it to life expectancy - our community notwithstanding.

Some of the kids, in our community that are in the life do not have longevity. For insurance purposes they are

statistical aberrations. People who use drugs, commit crimes and live reckless, haphazard, dangerous life styles will not be eligible for life insurance. Most ordinary people leading a normal everyday life will live to their respective life expectancy.

If you are expected to provide financial support to someone then you need to ensure that the support will be coming, even in the event of your death. You can ensure that the financial support will be coming by getting life insurance.

Even if you are wealthy person, insurance can be used to settle estate matters with discounted dollars.

It makes sense to buy your kids insurance when they are young and healthy. In that way you will alleviate them from the responsibility of getting a policy when they are older. When you are older the policy costs more. All

other things being equal, the younger you are, the cheaper the cost of your policy. If you buy permanent insurance as a young person the policy will forever be reflective of the fact that you were young when you bought it. That is, the price of permanent insurance stays the same and the coverage stays the same for your entire life.

Get insurance while your

rior health or more than quoted for non-preferential health. The least favorable situation is that the policy will be denied if your health is too bad. That is why you want to get a policy for yourself, kids and grandkids asoon as possible, the younger and healthier the better.

There are two types of life insurance. There is term insurance and there is perma-

portant to have. Term insurance starts out much cheaper than whole life insurance. Then during the time that the insured is more likely to pass away the policy explodes into something that costs many times what the original policy costs or the policy flat out expires before the named insured actually dies.

Often people buy level term insurance for a specific

have a great policy for the rest of their lives. Whole life insurance starts out a little high-priced but after a few years you will be happy that you choose it. It is cheaper in the long run.

What about universal Life insurance? By the time that many of my people have gotten through 25 years of borrowing from their UL policy they become glorified term policies. For my tastes it allows the customer so many options that most people take so many loans against it and changes the amount of their premiums so much that the policies in their later years act like term policies.

Properly funded universal life insurance contracts are okay. My experience is that most people do not properly fund them. As soon as they get the cash value statement of their universal life policy the onslaught of withdrawals begins and it lasts for the policies life. Therefore I recommend whole life first, universal life second and term as a third option.

If you do not have any insurance and have financial obligations and other people depending on you, initially it does not matter what type of insurance you get. If your money is tight get term insurance and convert it to permanent insurance after a year or type.

Vince Davis Insurance
Inc. 3344 Secor Rd, Suite
A102 Toledo, Ohio 43606
419-244-2904,
419-509-0326.
Vince davis bun1
@statefarm.com,
vincedavis insurance Inc
on FB

...you want to get a policy for yourself, kids and grandkids as soon as possible, the younger and healthier the better.

health is good. Life insurance companies discriminate against people who are in poor health. When you apply for insurance there are three things that can happen. The policy will be issued as quoted; the policy is issued for less than quoted for supe-

insurminate
There is a third type that
we will call a hybrid. That is
apply
three
acts a little like term and
whole life insurance. (permanent insurance. (permanent insurance.

will call a hybrid. That is
universal life insurance which
acts a little like term and
whole life insurance. (permanent insurance.

we will call a hybrid. That is
universal life insurance. (permanent insurance.

sell or endorse.

The very name term insurance is an indication of what it does. Term insurance provides insurance for a very finite period of time, or term: then it ends regardless of whether you are dead or not at the end of the term or renewal cycle. Permanent insurance lasts your whole life and will always pay a death benefit if you continue to pay the premiums. Whole life insurance lasts your entire life. Whatever the price was when it started; it is the same price it was when you bought it, permanent insurance freezes

ment results which I do not

There are instances in which term insurance is im-

period of time with the idea that they will invest or save the differences in the premium between term and whole life. In practice I have not met many people who have actually invested the difference.

What I've been seeing are

what I've been seeing are people who bought cheaply priced 10, 20, 30-year level term insurance when they were 30 years old. Maybe they bought \$100,000 level term for \$20 per month back in the day. Now they are 60 or 70, they didn't convert the policy to permanent insurance during the conversion period, now they are looking at \$500.00 to \$600.00 a month to pay for a policy that used to cost \$20.00 a month.

Insurance people have mortality tables that calculate life expectancy. They know that most people who qualify for policies at 30 will not pass away until they are between 65 and 100. That is why folks should get permanent insurance when they are young, lock in the price and

We know you want to. Now, you can.



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Register NOW for free pre-service training classes!

Saturdays, 9 a.m. - 4 p.m., February 25 - March 31 (two classes each day)



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Ruby's Daily Features

TUESDAY

Salmon Patties with Rice - \$9.99 Ruby's Meatlorf - \$9.59

THURSDAY

Park Neck Boses - \$9.99 Pigs Feet - \$8.59 Octabs - \$12.39

FRIDAY

Ratry's Ribs (Half Slab) - \$10.99 Oxtalls - \$12.59 Pork Neck Boson - \$9.99



SATURDAY

Ruby's Ribs - Rib Disner - \$11.99 Rib Tips - \$8.59 Berl Short Ribs - \$15.99 Pigs Foot - \$8.59

SUNDAY

Beef Short Ribs Direner \$15.99 Haked Chicken & Dressing - \$12.99 Pork Chops & Dressing - \$11.99 Result Beef & Mashed Potstocs - \$12.99

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ODJFS Partners with Fifth Third Bank to Provide Loans to Prospective Adoptive Parents

The Ohio Department of Job and Family Services (ODJFS), in conjunction with Fifth Third Bank, has launched a new program that will provide loans of up to \$3,000 to help defray the initial costs of adopting a child.

"This wonderful program will help prospective adoptive parents better pay for the initial cost involved in adopting a child," said ODJFS Director Michael Colbert. "The Ohio Adoption Loan Program makes adoption easier for Ohio families and will help more families adopt children into safe and loving homes."

"We are pleased to work with the Ohio Department of Job and Family Services on this loan program, and have a large network of nearly 400 branches in the state of Ohio to serve adoptive parents seeking loan assistance," said Steven Alonso, executive vice president, Consumer Bank, Fifth Third Bank. "As an organization, we value families who choose to adopt, and in fact, Fifth Third Bank was recently named one of Ohio's Best Adoption-Friendly Workplaces by the Dave Thomas Foundation for Adoption."

Fifth Third Bank will manage the loan program, including receiving, reviewing and approving adoption loans. Prospective adoptive parents are eligible for loans of up to \$3,000 for adopting a child living within the state and up to \$2,000 for adopting a child living outside the state if the adoption is finalized in Ohio. Loans are subject to credit review and approval.

Loan applicants may apply at any Fifth Third Bank branch and must present written proof of program eligibility from an adoption agency confirming they have been matched with an identified child.

Prospective adoptive parents interested in the Ohio Adoption Loan Program should contact their county public children services agency, private child placing agency or private noncustodial agency for more information. A list of county agencies is available at http://jfs.ohio.gov/County/County_Directory.pdf.

Library Partners with Northwest Ohio Small Business Development Center to Present CASH FLOW Workshop

Special to The Truth



The Toledo-Lucas County Public Library is pleased to partner with the Northwest Ohio Small Business Development Center (SBDC) to present a series of brief seminars to assist small business people in our community.

The first seminar, titled Cash Flow, is scheduled to be held from 10 a.m. to 1 p.m. on Saturday, February 25 at Kent Branch Library @CCESS Center, 3101

Collingwood Blvd. **Charlie Chambers**, an accountant, will be the speaker.

Additional seminars in this unique series will continue in the spring and will cover topics such as Market Research (How to do market research using library resources), and Start a Small Business (Consider roles and responsibilities for starting your own small business).

The format of Cash Flow

is designed for a small group of 15 or less participants in order to provide exchanges among seminar leaders and participants.

Registration is required by calling Kent Branch Library @CCESS Center @ 419.259.5340 or the Library's Business Technology department @ 419.259.5209.

Call today to reserve your spot! Space is limited.

TAKE A CLOSE Into Your FUTURE at TPS with High School Shadow Days

Your high school choice sets the tone for the rest of your life. Make sure you explore all your options.TPS offers unmatched academic program offerings/Career Technology Programs, extra-curricular activities including athletics, clubs, music, band, orchestra, just to name a few. If you are a charter, perochial, or TPS student who wants to visit a high achool outside of your learning community, please register by emailing shadowdays@tps.org or calling 419-671-8263.

Parents: if you're interested in couring the high school your student is considering attending for the 2012-13 school year; please call 419-671-8263 or small shadowdays@tps.org

Shadow Days - Important Dates for students to discover the great opportunities TPS High Schools have to offer,

Bowsher High School (2000 Artington Ave.) Tuesday, February 14th from 10 a.m. – 12:30 p.m. (Wathridge, Artington, Burroughs and Beverly) Wednesday, February 13th from 10 a.m. – 12:30 p.m. (Byrnedsle, February 22nd from 10 a.m. – 12:30 p.m. (Parochal and Charter students)

Rogers High School (222 HcTigue Drive) Widnesday, February 15th from 11:30 a.m. – 1:45 p.m. (Hawkins, Keynac McTigus and Reynolds) Thursday, February 18th from 11:30 a.m. – 1:45 p.m. (Parochial and Charner students)

Scott High School (2400 Collingwood) Wednesday February 15th from 9:45 a.m. - 12:15 p.m. (Glenwood, Jones, Old West End, Pickett, Ross Parks and Robinson)

Tuesday, February 21st from 9:43 s.m. - 12:13 p.m. (Parochial and Charter students)

Start High School (2010 Trenumsville)

Findag Pybriany 17th from 9:30 a.m. – 11:30 a.m. (DeVasus, Birdurst, Grove Patterson, Larchmont Longfellow, McKinley, Old Ovchard and Whitpier) Tuesday, February 21st from 9:30 a.m. – 11:30 a.m. (Parochiel and Obertor students)

Waite High School (301 Horrison)

Wednesday, February (5th from 9:30 a.m. – 1:30 p.m. (East Broadway, Garfield and Oaledale) Friday, February (7th from 9:30 a.m. – 1:30 p.m. (Birmingham, Marshall, Navarre, and Raymer) Friday, February (7th from 9:30 a.m. – 1:30 p.m. (Parochall and Charter students)



Woodward High School (701 E. Cereral Ave.) NEW DATE

Friedric Britain

Fridag February 17th from 9:45 a.m. - 1:30 p.m. (Chase, Edgewater, Leverette, Ottawa River, Riverside, Sherman and Spring)

Friday February 17th from 9:45 a.m. - 1:30 p.m. (Parochial and Charter students)

Toledo Technology Academy

Call the school directly at 419-479-3161 for further information and to schedule a personalized tour.

Toledo Early College High School

Shedow Days for incoming TECHS students are scheduled for April 9 through 12; this is for students who have already been scotptad to the program. For more information about Tolledo Early College High. School, please call 419-530-3001.

For more information, please visit tps.org

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Who's That Knockin' at the Window?

Economic Empowerment Arrives in Lima

By:Vickie A. Shurelds Sojourner's Truth Reporter

Thirty-eight percent. According to the latest US Census report, that is the official percentage of the population of African-Americans in the city of Lima, Ohio.

As a certain sector of the country tries to figure out how to make President Barack Obama responsible for unemployment rates, without giving him credit for the rise in hiring, those same fact finders indicate joblessness in black communities remain in double digits. Whether economics trickle up or down, by the time it gets to the community of color, the ripple effect has lost its 'umph,' But, this isn't the 'go round'.

"This is not our first time at these crossroads," community members attending the first annual EOMC banquet were told by Reverend Lorenzo White, president of the newly developed group.

"But, this time – economic empowerment is under new management!" Rev. White explained the reason the EOMC has come into being. "The Equal Opportunity Minority Coalition, Inc. is now here to build relationships within the minority community for the single purpose of economic growth."

To provide just a tip of the iceberg idea of the possibilities for the new approach, the audience was given a chance to hear of up to \$32.00 an hour.

This is possible through a partnership program weaving together colleges, community centers, churches and local educators providing placement opportunities for those willing to invest in their own future which could result in the economic boost families need.

Only serious employment seekers should ap-



"And if you're serious about making this organization work, I promise I will help you get where you need to be,"

plans for the Bradfield Community Center through images painted by its new director, Londale Smith.

Smith announced that Bradfield Center was looking for people who wanted jobs. Not just 'any' job – but jobs with the possibility of laying the ground work for lucrative employment at the Husky Refinery or Ford Motor Company. Employment with an earning potential

ply, said Smith. This is not a free ride, a handout, or a gap program, he emphasized. This is about landing a position that can become a life changer for a person with the power to focus on the future.

Then the powerhouse play – keynote speaker Sadicka Thomas-White – a former employee of the City of Lima returning to shine the light on her former home and bringing with her a billion-dollar record of proven success.

She spoke of the past,

present and future of a town she knows from every angle. She pulled no punches, nor did she stutter to say, "You know why I left Lima? Because you didn't support me when I was here; right there in the 311 Building downtown with the ability to do good here, but without your support, I was forced to go."

And 'go' she did, creating Sadicka & Associates, an economic development and real estate planning constancy firm. Thirty years of profes-

sional public sector management experience, 40 years of management and administration, planning and development director for the City of Gahanna, Ohio. Assistant city manager for the City of Worthington, Ohio and president of F.T. BEGS, Inc., a management consulting firm gaining more respect, opportunities and network connections.

Her experiences that have resulted in deal structuring of over one billion dollars in the central Ohio and northwest Ohio regions.

She still treasured the relationships she had developed in Lima, so when she was invited back to speak at this banquet, she said yes. "And if you're serious about making this organization work, I promise I will help you get where you need to be," she told the audience.

She used the opportunity to teach, preach and predict possible scenarios for the Lima/Allen County community if, residents would put forth a sincere effort. She reminded the audience: economic power is political power, and encouraged participation in the upcoming election. White educated about new buzz words like "the new normal" and "knowledge-based jobs." Her words had a visible effect on audience members.

The program then moved to the action phase of the evening. Attendees were asked to fill out forms writing their intentions and interest level in participating. Plans for a skills

bank, the need to get a list of names that can be provided to the mayor for placement on various task forces already in motion in the city and then each audience member was asked to give their opinion on the most important issue to their own family that they feel has not yet been addressed by the city. The group will be disseminating information out to the community about job opportunities, training and future plans.

Two major pathways to careers were given out that evening: A class offered at Rhodes State College March 5-21s Classes will be held Mondays, Wednesdays and Fridays from 10 a.m. till 3 p.m. THERE IS NO CHARGE FOR THE CLASS. Those interested must register by March 2 by calling 419-995-8353.

Those who complete the class successfully will receive certification in Advanced Manufacturing Pathway.

Secondly, several manufacturers in west central Ohio are in need of computer numerical control (CNC) machinists and welders. Training for these fields will be available at Rhodes State College and Apollo Career Center in Lima. You may qualify for financial aid to cover the costs of this training. You must first pass a placement test. To schedule the test call 419-995-8353

The EOMC; working together to build a better community. The wait is over.



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The Sojourner's Truth

Remembering Whitney Houston

By Michael Hayes Minister of Culture



I'm not happy with the way mainstream media covers the tragedy of our stars.

If you feel the way I feel about Whitney Houston, I have an idea.

How about we just let those demons she dealt with stay between her and her maker.

If you feel as I feel, maybe you will appreciate any media you can find that just

wants to remember how it feels to be a fan of this iconic artist without drudging through the drama. This isn't tabloid material. This isn't some thinly veiled attack on Bobby Brown. This isn't a highlight reel of her mistakes, low points or questionable moments.

This, is an unapologetically positive piece on Whitney Houston.

WHITNEY THE ARTIST, THE VOICE

I was in the second grade when I first remember her face, voice and name dominating the front room as my mom and dad enjoyed her music. The songs of Whitney Houston were so much a part of my childhood that I had to revisit them time and time again as I grew up to hear them with older ears. She was universal, but also an artist's artist.

People who had families like mine that were full of musicians and singers had an affinity for all the emerging black music icons of the 80s: Prince, Michael Jackson, Whitney and... well, for a while that was it.

To us, Whitney Houston's music and singing voice was the new standard.

"You Give Good Love" endures to this day as the living embodiment of conveying romance through art. If there is such a thing, it is a perfect love song.

In every way sublime and transcendent, it is the perfect love song.

I never tire of it, it's on whole different level than her other work ...but her other work is that of a master

Over the years Whitney's hits would become standards at talent shows and auditions for anyone hoping to walk the path she was carving as the pre-eminent representation of black female artistry. A representation of black female artistry that appealed to more than just black people. With every album and every hit her legend grew.

With nearly 200 million albums sold, this woman is in the Guinness Book of World Records as the most awarded female act of all time! Of any genre, of ALL time!

Her music was just as alive in the hood as it was on MTV.

As I continued to grow, I then noticed the nuance and control she had over her tone and how limitless her range was. When you're seven years old and you like the music your parents are playing because it sounds good, that's one thing.

But to go back with a keener understanding of what it actually takes to sing that way and convey emotion with such depth...it's like falling in love twice with the same person.

We all have our own personal rankings of our favorite singers, but when one voice reigns atop the lists of people in countries across the world... that is an icon.

I mean, Whitney made it look easy.

That voice that was angelic and mighty at the same time.

"My Name Is Not Susan," "I'm Your Baby Tonight," and ballad after ballad after ballad until you would think the term "love ballad" was created specifically for her.

As the 90s took hold, the world tried to forget about Whitney Houston but her film career said otherwise. You know what, I take that back.

WE didn't try to forget about her, it was them. The same pop culture machine that fell in

LOVE FEAST:

An After Valentine's Day Celebration of Love

Special to The Truth

Sexy, Sensual, Soulful celebration of Love best describes the upcoming event entitled **Love Feast**, an After Valentine's Day Celebration of Love featuring Lisa A. HighTower aka THEE' Oracle. The event is February 19, 2012 from 8:00 pm-11:00 pm at Our Brothers Place. An upscale, live music venue with a love infused atmosphere is the premier place for your after Valentine's Day celebration.

The evening begins with sexy, sensual, soulful songs of love by Ms. Lisa A. HighTower aka THEE' Oracle accompanied by a live band. The band is comprised of keyboard player Wayne White of Los Angeles, CA (keyboard extraordinaire formerly of Chaka Chan's band), drummer Mario YMC Bryant, saxophone player Arthur L. Bishop and keyboard player Armone' Blakely. DJ M SAX (Shawn Turner) will be playing the hottest R & B and Hip Hop intertwined between live music sets.

Lisa A. HighTower aka THEE' Oracle is a singer, songwriter, musician and composer. You will notice jazz, gospel, neo soul and various genres infused in her delivery. Yet THEE' Oracle has chosen to keep her music free, not confined to any particular genre, but propagating her own sound. A sound she

has coined as "Core 2 Soul".....a sound that comes from her core and speaks to your soul.

The Love Feast event is not limited to any particular social status: singles and couples alike are invited to enjoy good music, good food & drinks, good people and great dancing.

Our Brothers Place is located at 233 N. Huron Street, Toledo, Ohio. Sponsored by The Mark-EtPlace, admission to this event is FREE (no cover).

For information or to RSVP, call 419.283.5249 or e-mail getchangeback @themarketplace.com. love with her model looks and wholesome styling a decade earlier tried to act like she fell off once there was a Mariah and a Toni and an ever-present Janet.

I don't care who she dated or what substance she ever partook, when your first 10 years in the game change the entire course of music ... you can NEVER fall off.

All these stories of Whitney's meteoric rise and so-called crestfallen slumps irritate me.

The idea that a star who has done the impossible many times over has to stage comeback after comeback just to stay relevant with people who wouldn't even be in the game if not for the groundwork first laid by her years earlier, that entire construct is nonsensical.

Even more stupid, is the pressure we put on celebrities.

There are human beings in every city, in every state who are battling substance abuse and bad life choices as you are reading these words at this very moment.

You will never know them. There will be no news coverage of their tragedy

I DO agree that the deaths of Michael Jackson, Whitney Houston and others shed light on the dangerous ease of access powerful people have to prescription drugs.

In some cases all that privilege seems to be under-mining their well being instead of preserving it.

Well-being, isn't that what it's all about anyway?

It may have been just pure luck to be born into a situation where your mom (Cissy Houston), your cousin (Dionne Warwick) and your god-mother (Aretha Franklin) just happen to be legendary icons in their own right.

But is Whitney Houston's rise in the music industry any different than any other artist with a passion to share their gift?

At the end of the day, isn't it about the peace an artist feels from cultivating that gift into something that others can feel?

And if that gift gets packaged into a debut album that sells a gazillion copies worldwide followed by subsequent albums that do the same, does that somehow mean this constant demand for your voice has to cost you your right to be a flawed human?

Especially when the people consuming these records and reporting on this life are just flawed humans themselves?

Whitney Houston's death feels personal, y'all.

Like someone we know.

We may have never hugged her, joked with her or sat and ate with her.

Hell, to be honest.. Whitney wasn't even known for writing a lot of her songs so on some level we may not have felt the full connection to her life in her own words.

But once you have someone's art, you have a piece of them.

A painting they created, a poem they wrote, etc.

Whitney Houston gave us her voice, the same one her Creator gave her.

For over a quarter of a century we have welcomed that voice as a part of our experience.

Her mistakes were her own to make, her flaws were no worse than our own. But that voice, belonged to us all...and that makes it okay for it to feel personal.

Don't worry about how her albums will sell now, or her comeback role in the remake of

Sparkle or what the media is saying.

Just honor one of the greatest singing voices of all time by enjoying the music she left.

Just honor one of the greatest singing voices of all time by enjoying the music she left. Nothing else matters.





CLASSIFIEDS

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February 15, 2012

Board of Revision Hearings to Commence on February 14th

Special to The Truth

Please be advised that the Lucas County Board of Revision will conduct hearings on the Complaints Against Valuation of Property filed by property owners and the school boards beginning on Tuesday, February 14, 2012. These hearings will be held each day from 9:00 A.M. -4:30 P.M on the Sixth floor of One Government Center in conference rooms A and B. The Board of Revision hearings are scheduled in 15-20 intervals and are expected to conclude in mid to late September.

If you have questions or require additional information, please contact Miranda Jarouche at (419) 213-4424 or Cynthia Savage at (419) 213-4273.

The hearings are open to the public.

ProMedica Cancer Institute to Host Support Group for Cancer Patients

The ProMedica Cancer Institute will offer Lymph Chat, a new casual support group for patients who have recently undergone cancer surgery, Wednesday, February 22 from 4 – 5 p.m. It will include an interactive discussion about lymphedema which is arm, neck, breast, and chest swelling caused by surgery or radiation therapy. The group will meet in the Hickman Cancer Center conference room located on the ProMedica Flower Hospital campus.

Lymphedema is caused

by a blockage in a patient's lymphatic system which is responsible for carrying lymph fluid through the body, collecting bacteria, viruses and waste. There is no cure for lymphedema, but participants will learn how to control and prevent the symptoms from experts with ProMedica Total Re-

"It's important for patients that have undergone cancer surgery to understand the symptoms of lymphedema and how to control it," said Diana Bergquist, certified occutherapist.



ProMedica Total Rehab

The ProMedica Cancer Institute offers comprehensive care to patients across northwest Ohio and southeast Michigan

Lymph Chat is a free. one hour session offered twice a month. To register or for more information. call the ProMedica Cancer Institute at 877-291-

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May include other incentives if you purchase now! Unique two-story brick home located Olde South End. Totally remodeled! Over 1,500 sq. ft. home furnished with appliances. 1 ° foor LNDY room, large bedroom. Large closets. Extra loft for entertainment. Must see!

Seaway Asset Management Call Kimberly Brown - 419.810.7097



HOUSES FOR RENT!!! SECTION 8 WELCOME!!

Website: www.whittgrouprealty.com Click on Featured Listings and Navigate CROUP REALTY OR call 419.536.7377

Email: propertymanagement@whittgrouprealty.com

THE C. BROWN FUNERAL HOME, INC.

1629 Nebraska Avenue, 43607 419.255.7682

A BETTER BUSINESS BUREAU ACCREDITED BUSINESS START WITH TRUSTSM

Pianist Wanted Church looking for a dedicated, responsible and dependable Gospel Pianist to play for Sunday morning services

For more information contact: 419-215-9020



Houses For Rent

Everything New: Paint, Carpet, Stove, Refrig. Section 8 OK MVP Property Management 419-244-8566

Better Care Lawn & Show Removal Services L.L.C. Commerical/Residential Free Estimates Senior Citizen Discount Insured and Bonded Landscaping Phone: 419.917.6440 * Fax: 419.754.3953

www.bettercarelawnservice.com Woodley Court - \$259,000

bedroom, 2 1/2 baths, 3488 sq. ft.-Custom-built home. Must see to believe. Located in the quiet Trail Acres subdivision. Built aining or large family. Easy to show and ready for buyon Seaway Asset Management

Call Kimberly Brown - 419.810.7097



Good Credit or Bad Need a Car? New or Used Call JP the Stork He Delivers 419.320.0863

Wanted to Buy: Diabetes Supplies

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

STNA TRAINING

"A Life with natural health and beauty"

Body magic system - designed to re-shape, restore & revive Vitamins

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Lose inches without exercise or surgery Contact me to set up a showcase -

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Ask about our Early Registration Specials Become An STNA in three weeks Morning/Evening/Workend Classes Available Just \$50.00 down gets you started We Train, We State Test and We Hire

For More Info Call Richard Health Systems 419-534-2371



2 & 3 BR Homes City Wide!

Traditional financing & lease w/option available for some Call Montalena @ 419.320.5224 and follow me.. Your Guide To Home!!

Great First Home!!!

2028 E. London Square - Toledo, Ohio 43606 4 bd and 2 full Baths, Living rm and Formal Dining rm Lots of potential with your improvements

Wilma Smith * DiSalle Real Estate Company Office 419.350.7514

DEBT RELIEF? CHAPTER 7 BANKRUPTCY



\$650.00 plus court costs FREE ADVICE ATTY. LAFE TOLLIVER

419-249-2703 a debt relief agency per the bky code

CLASSIFIEDS

February 15, 2012

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APT Newly Renovated Gated Community 1, 2 & 3 Bedrooms starting at \$400/mo. heat & water included low security deposit.

> Move-In Specials! Call 419.386.8578

LEGAL NOTICE INVITATION FOR BID

Sealed bids will be received by the Fallen Timbers Field Office of Toledo Area Metroparks, 6101 Fallen Timbers Ln., Maumee, Ohio 43537, no later than 3:00p.m. local time, on Friday, March 16, 2012, and thereafter will be publicly opened, read, and recorded for Furnishing and Delivery of Aggregate Material for Metroparks of the Toledo

Scope of Work: includes furnishing and delivering bulk aggregate material to Metroparks throughout Lucas County.

All bidding documents may be obtained by bidders, at Toledo Area Metroparks Administrative Headquarters, 5100 W. Central Ave., Toledo, Ohio 43615 free of charge or by emailing joe.fausnaugh@metroparkstoledo.com. Ifyou have any problems accessing the information, please contact the Park Services Department at 419-407-9744 or by e-mail

Request for Proposals Lawn Care Services RFP #12-R001

The Lucas Metropolitan Housing Authority (LMHA) will receive proposals for Lawn Care Svcs. Proposals received in accordance with law until Friday, March 2, 2012, 3PM EST. Pre-Proposal Conf.: February 15, 2012, 3PM EST, 425 Nebraska Ave. RFP documents available at LMHA, 435 Nebraska Ave., Toledo, OH 43604, 419-259-9446 (TTY 419-259-9529) and www.lucasmha.org. All proposers required to meet the Affirmative Action

and Equal Employment Opportunity requirements as described in Executive Order #11246 Section 3 compliance applied.





Wanted to Buy: Diabetes Supplies

Earn up to \$12 per box of 100 test stripsMust expire after September 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

Finish Drywall and Painting

Residential and commercial Patch and match existing textures References upon request 419-280-2967

Case Managers

Local agency is seeking caring and qualified candidates to perform case management duties. Knowledge of DSM IV criteria and community AOD and MH treatment system is preferred. Must possess a minimum of a LSW or LCDCII and a Bachelor Degree in a behavioral health field. Valid driver's license and reliable transportation is required. Submit resume and cover letter with salary requirements to: scrunkilton@tascnwo.org with Case Manager Search in the subject line.

Notice to Bidders: Inquiry # FY12-084,

(Project # 5004-12-1685) for Mass Notification System for the University of Toledo Health Science Campus. Sealed bids for this project must be clearly marked with the project number on all inner and outer envelopes and/or shipping containers. Bids must be addressed and delivered to the University of Toledo, Main Campus, Facilities and Construction. Plant Operations Room 1100, 2925 E. Rocket Drive, MS 216, Toledo, Ohio 43606 before 2:00 p.m., Tuesday, March 6, 2012 Bids will be publicly opened that same day at 2:05 p.m. in the Plant Operations Building, Room 1000. Copies of Plans, Specifications, and Bid Forms may be obtained from Becker Impressions, 4646 Angola Road, Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of \$45.00 will be charged per set. Any further information may be obtained from David Desjardins of JDRM Engineering at 419-824-2400. One Pre-Bid Conference will be held on Tuesday, February 28, 2012 at 10:00 a.m. in the Health Education Building, Room 103, at the University of Toledo, Health Science Campus, 3000 Arlington Avenue, Toledo, Ohio 43614. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 10%. Project Estimate: \$350,000.00; Breakdown: Electrical: \$350,000.00

Alpha Towers Apartments 525 E. Woodruff

Now accepting applications for 1 and 2 bedroom apartments

Mature adult community for persons 62 and older. Rent based on income. All utilities, Appliances, Blinds, Service coordinator on site. Call 419-246-1258 for details



Part Time Maintenance Person

For medical equipment maintenance of power wheelchairs and power scooters Part-time

Call Ken at 419-865-0089



Classifieds are posted online at www.thetruthtoledo.com

School-Community Partnership Specialist

United Way of Greater Toledo is seeking a motivated and goal oriented individual to fill the role of School-Community Partnership Specialist. This position is responsible for providing primary leadership in the development, implementation, management, evaluation, and sustainability activities of the Schools as Community Hubs Initiative. Additionally, this po-

o Convene Toledo Public Schools and other Lead Partners to plan, execute and asses the Initia-

NORTHGATE APARTMENTS **610 STICKNEY AVENUE**

Now Accepting Applications for 1 and 2 Bedroom Apartments





Mature Adult Community for Persons 55 and Older. Rent Based on Income. Heat, Appliances, Drapes, Carpeting Included.

Call (419) 729-7118 for details.

Van Needed

Trulight @ 950 Prouty is in need of a donation of a passenger van or bus for our growing church.

> Bishop **Greg Early** Pastor Sheila Early

Contact: Dale 419-283-7585



Stand Up Men: Phillips Temple CME Church Men's Fellowship

Sojourner's Truth Staff

hillips Temple CME Church held its annual Men's Day Black History Celebration on Saturday, February 11 with the theme - "Stand Up Men To Be More Patient, Enduring and Courageous."

The annual banquet featured praise, music, a keynote message delivered by Rev. W.L. Perryman of Jerusalem Baptist Church and the recognition of six outstanding men of the congregation.

Brother Alton Powell called the evening to order, followed by Tony Johnson who offered the prayer for the world.

Min Roderick Latson read from Scripture just before Brother Rudy Grant led the diners in singing "Lift Every Voice and Sing."

The welcome was given by Brother Walt Williams and Min. Joseph Ferguson offered reflections on the

meaning of black history.

This year's Elder Grover Mitchel Award was presented to four men: Joseph Barnes, Lee H. Clay, Rudy Grant and Dennis M. Galloway, Sr.

The inaugural Life of Inspiration Award was presented to Kimm Williams, for whom the award will be named in future years

And the first ever Dedicated to Service and Excellence Award was presented to N. Ray Jones for whom that award will also be named in the future.

The CME Church (Colored Methodist Episcopal) came into existence as a result of the movement from slavery to freedom. Founded in 1870 by 41 men in Jackson, Tennessee, the church adopted the Methodist South's Book of Discipline in forming their own independent religious organization.



(l. to r.) Stephen King, Sr., John Rhodes, Jr., Rudy Grant, James Wilson, N. Ray Jones, Joseph Barnes, Lee Clay, Alton Powell





