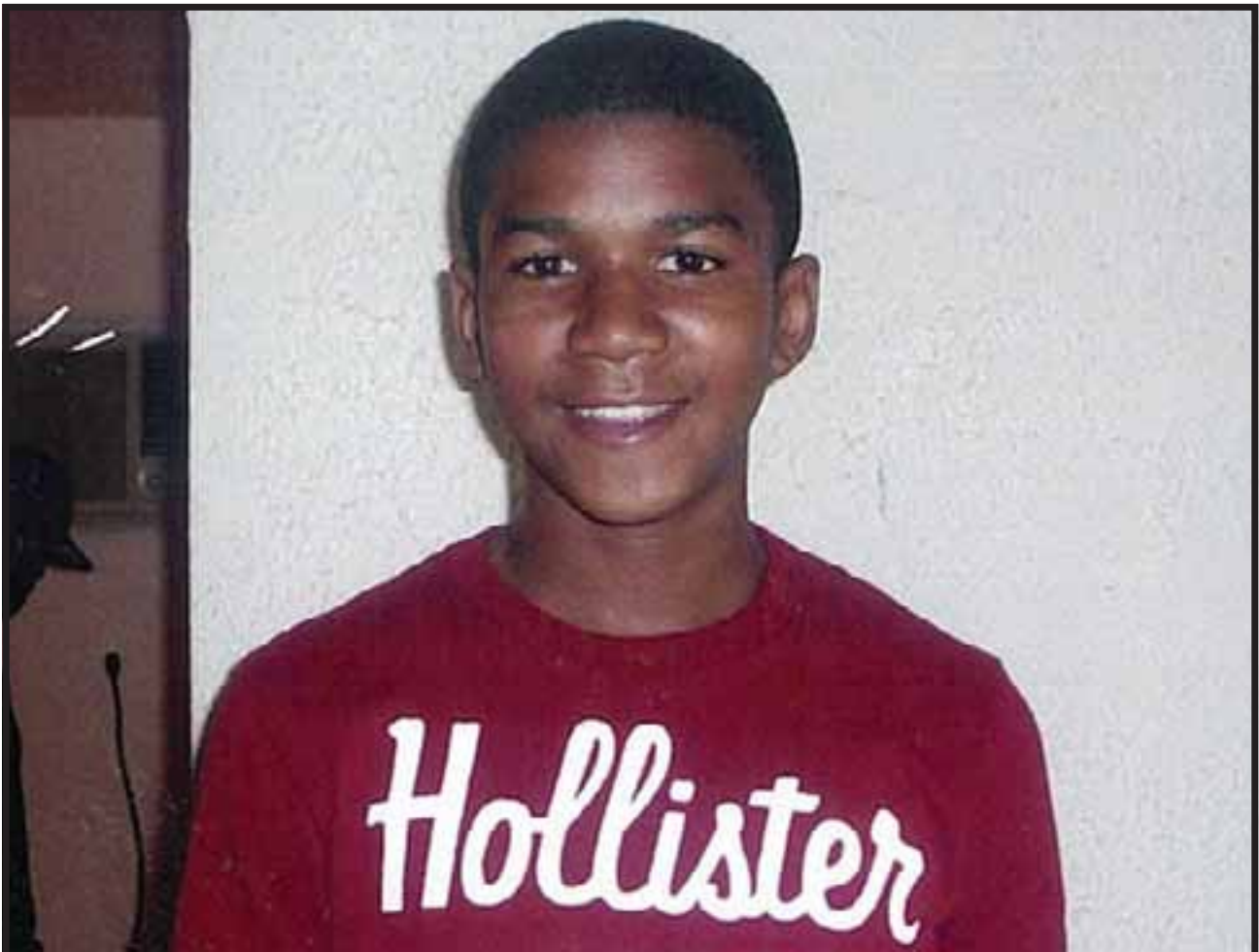




Volume 24, No. 13 *"And Ye Shall Know The Truth..."* July 17, 2013

## *Trayvon Martin ... Guilty as Charged!*



**The Verdict Is In - Trayvon found guilty of being black, wearing a hoodie and walking in his father's neighborhood**

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# From Obstacle to Opportunity

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

*'Pain' can be transformed into 'Black Power.'*  
— Rev. Dr. Frank M. Reid III,



Rev. Donald L. Perryman, D.Min.

Social justice advocate Romal Tune has released his debut book, *God's Graffiti: Inspiring Stories for Teens* just in time for July's Minority Mental Health Month. *God's Graffiti* is the product of the pain of Tune's own upbringing in a dysfunctional family and environment and provides a timely and unique perspective about the "hard knock" lives of those seen merely as a "public problem."

Tune and I discussed some of the book's profound and relevant insights in part two of our conversation.

Perryman: *Black Pain* (2008) author, Terrie M. Williams, stated "The biggest stumbling block to treating youth depression is that we ignore the signs of pain until the symptoms become public problems—instead we use catchall terms like 'at risk' that mask how many teens are actively suffering the effects of depression." In *God's Graffiti*, you identify several biblical characters that provide contemporary

scripts for black youth in pain. Who are they and what can we learn from them?

Tune: There are several that I identify. Hagar, dealing with another relationship where it was an affair. She is a young, single parent mom who's raising a baby—Ishmael, on her own and going through various challenges, worrying about how she was going to take care of her child. And Ishmael eventually became an angry young man. There was always this tension between him and his brother and you have to look at why was Ishmael angry? Again, it stems from the brokenness in his family, the story of his dad rejecting his mom and then sending them away just like young people today, being brought up in these broken environments. They are angry about some things. They don't understand some things but see their mom going through so much trying to provide for the family. And so there's resentment that builds up against the people who weren't there or put them in

that environment. And it's okay to be angry, but it's also necessary to understand the source of that anger and how to heal. So I think there are a number of ancient stories relevant to our contemporary pain.

Rahab is a narrative of a young woman who had labels placed on her. To this day she is labeled as a prostitute when that actually was not the end of her story. The Bible tells us that when she helped out Israel's spies she cut a deal and said "Look, if I do this, take me and my entire family with you. She saw that as an opportunity to change her life and to save the lives of her family. Rahab and her family then lived with the people of God. It's clear that she had that victory. So she actually had the opportunity to shift her life to empower her family. She wasn't selfish. She didn't just try to save herself but she thought about her entire family and took them with her. That label needs to be removed and it's one that perpetuates misogyny against women.

The labels we give young people talking about what they've done in the past rather than how they've changed their lives should be removed also.

I can identify with these stories because my mom was a substance abuser and an alcoholic when I was young but that's not the end of her story. She volunteered at church through a drug rehabilitation program and worked in a hospice center. After she was diagnosed herself with lung cancer and given a year to live she still worked with patients and took care of, cleaned and stayed with them until they died. Now the amount of courage it takes for someone to be given their own terminal diagnosis, who has overcome drug addiction and turned their lives around, to still go and sit with and care for others who are about to die, that takes courage, compassion and love. So that to me is who my mom was in the end. But it's like in many instances, folks are

conditioned to only define you by your pain in the past rather than the great things God has done. And so this book works to shift the paradigm in the way people think about themselves and the way the community uses labels to perpetuate brokenness.

Perryman: How do those living in this unarticulated or mislabeled pain move from obstacle to opportunity and who is responsible for the change that you talk about?

Tune: I think we look at it from an individual perspective and family perspective and even a community perspective. When we move from obstacles to opportunity we have to recognize that it's not the responsibility of any one person. God created us to be in relationship and never to be in isolation. So in order to experience the fullness of opportunity in our lives and to overcome obstacles every one of us

needs somebody to walk along side us. It takes a joint effort. We need to learn to build trust and overcome obstacles by healing relationships. We also must break the cycle of families in which they perpetuate generational curses by being courageous enough and humble enough to let young people know some of the painful things that our families have had to overcome. That requires tackling some of the family secrets that no one wants to talk about. How can we unlearn unhealthy behaviors if we never talk about it? So, in that sense, going from obstacles to opportunities is all about taking a journey together in a different way, being courageous enough to try, and humble enough to admit our mistakes and to seek reconciliation.

Contact Rev. Donald Perryman, D.Min. at [drdlperryman@center-ofhopebaptist.org](mailto:drdlperryman@center-ofhopebaptist.org)



## Recover High School Credits This Summer at Your Convenience.

Students in grades 7-12 who are enrolled in a traditional high school can earn credits—without disturbing summer job schedules—through the Phoenix Academy Outreach Program. Students study on their home computer or at one of our four computer labs. Classes are comprised of modules, which are similar to textbook chapters. After completion of each module, students take an exam at a Phoenix Credit Recovery Outreach Center.

Our computer-based curriculum offers the benefits students prefer:

- A downtown computer lab and three convenient neighborhood computer labs with hours that accommodate individual schedules
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Take charge of your education at Phoenix Academy. For more information and a list of available courses, visit [www.phoenixakoleido.org](http://www.phoenixakoleido.org).

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[www.phoenixakoleido.org](http://www.phoenixakoleido.org)

## Community Calendar

**July 15-19**  
Pilgrim's Vacation Bible School: "Colossal Coastal World;" 6 to 8:30 pm; Open to children from five to 12 years: 419-478-6012

**July 18**  
Twylite Event Fundraiser: Sponsored by Sisters of Strength, NAOMI and New Concepts; The Pinnacle; 5 to 8 pm: 419-280-2019 or 419-304-2733 or 419-708-3167

**July 20**  
United We Stand – Leadership Workshop: United Church of God; Noon to 4 pm; Guest – Howard K. Hammond of Springdale Community Church: 567-343-0990  
Big Brothers Big Sisters' 5<sup>th</sup> Annual Ride for Kids' Sake: UAW Local 1435 Hall in Perrysburg; All bikes welcome; Meet, greet, eat and then roll out at 11 am: 419-243-4600

**July 27**  
St. Stephen's COGIC Community Day: 11 am to 5 pm; Food, fun, activities

**July 27-28**  
Calvary MBC Women's Day Celebration: Saturday – Prewomen's Day Luncheon – 11:30 am, Speaker Trishia Ethridge of Greater the Dream Church; Sunday – Women's Day Service at 10:45 am, Speaker Elder Cythian Johnson of Agape Love Ministries Aaron's House 5 K Walk and Run: 9 am to midnight: 567-277-5352

**August 23-24**  
5<sup>th</sup> Annual sacred Strings Showcase Concert: Mays Chapel Unity Holy Church; Fri – 5 to 9 pm; Sat – 3 to 8 pm; Celebrating African American steel guitar tradition

### Did You Hear About This ... ?

By Lafe Tolliver, Esq  
 Guest Column  
 (ANNN...All Negro News Network) 7/13/2013

No sooner did that outrageous verdict come out of the Florida court regarding Zimmerman being exonerated in the killing of Trayvon Martin, an unarmed teenager walking home at night, than the extreme right wing propaganda machine went into overdrive mode with the following pamphlet being sent to all Florida legislators asking for a new law to be implemented.

#### Proposed House Bill 4823

Be it enacted as law for the good of the Commonwealth of Florida that

Whereas, too many black male youths are engaged in suspicious conduct including walking home alone at night and

Whereas, too many such youths are wearing hoodies which is an emblem of gang activity and criminal conduct and

Whereas, the good citizens of this fair State of Florida are in perpetual fear of assault and in danger of their lives and

Whereas, in order to promote law and order, the State of Florida hereby decrees the following as law effective forthwith:

That any black youth may be stopped by any non-black citizen of this state and asked about his or her whereabouts and route of travel and point

of origin. That, upon inquiry and investigation, if it is found that said stopped youth cannot answer the posed questions to the satisfaction of the person asking the questions, that person may detain, by any means needed and necessary, that youth from proceeding any further.

That, if the need so arises, that youth can be put down with deadly force if in the sole opinion of the person making the stop the black youth seems to be on drugs, disrespectful, aggressive, belligerent or asks too many questions.

That, if deadly force is deemed prudent in the mind of the inquiring person, that person shall be exonerated from any court of law or jury for shooting or even killing the black youth.

That, if a matter involving the killing of a black youth shall occur and results in a trial to a court of law, the presumption of innocence shall be with the shooter and the shooter shall have the right to use deadly force if he or she believes that such force is deemed prudent from his or her vantage point.

That, if the investigating office or police officer involved in such a deadly shooting determines from his or her examination that charges should not be presented to a grand jury, the shooter shall be set free without any bail bond requirements.

There shall be no civil liability attached to the

shooter in such an instance and said shooter shall be covered by a special decree of absolute immunity from all civil prosecution.

End of Measure.

As the local reporter for the ANNN, I was speechless when I read such hubris because if you know anything about black history, the above measure is shockingly similar to the black codes of the early South in which black life was practically meaningless and black people lost their lives over trumped up charges and outright lies.

When I read what the Florida House was being asked to pass as a law, I knew that from that point on, black youths were to be a hunted species with little or no protection from the law.

Why, based upon the above scenario, you could be a kid just walking home from a 7-11 store where you just bought some Skittles and an iced tea and have to endure the humiliation of being stopped by some vigilante or a wannabee cop...and if things did not go well, the stopped kid could be shot or even killed and the shooter gets off scot free.

What is the chance of such a scenario happening? Didn't it just happen...in Florida?

Contact Lafe Tolliver at tolliver@juno.com



### George Zimmerman Verdict Reaction Lawyers' Committee for Civil Rights Under Law Issues Statement on Saturday's Acquittal in the George Zimmerman Trial

"This verdict represents a tragic miscarriage of justice. We need all Americans to demand immediate actions to advance civil rights in our nation," Barbara Arnwine, President and Executive Director.

Barbara Arnwine, President and Executive Director of the Lawyers' Committee for Civil Rights Under Law Issues the Following Statement in Response to Today's Verdict in the George Zimmerman Trial:

"Saturday's verdict

represents a tragic miscarriage of justice. No matter how you look at this situation, if it were not for the actions of Mr. Zimmerman, Trayvon Martin would still be alive with his family today. While there is no doubt that this was a difficult case for the jury, the outcome is deeply disappointing. Yet, there is still the potential for justice to be served through a civil suit brought about by Trayvon Martin's surviving family members, and also through civil rights charges being brought against Mr. Zimmerman by the

Department of Justice. As the Lawyers' Committee stated at the beginning of the trial, it is our hope that Mr. Zimmerman's case will spark a much-needed conversation and effective policies regarding racial profiling, implicit bias and our broken criminal justice system. This trial has been characterized by racial overtones from the beginning and much more work needs to be done to stamp out the ugly face of racism that still prevails in America."

### NAACP Statement in the Acquittal of George Zimmerman in the Killing of Trayvon Martin

The National Association for the Advancement of Colored People released the following statement on the acquittal of George Zimmerman for the killing of Trayvon Martin:

NAACP Chairman Roslyn M. Brock: "Today, justice failed

Trayvon Martin and his family," said Roslyn M. Brock, Chairman of the NAACP. "We call immediately for the Justice Department to conduct an investigation into the civil rights violations committed against Trayvon Martin. This case has re-energized

the movement to end racial profiling in the United States." NAACP President Benjamin Todd Jealous: "We are outraged and heartbroken over today's verdict," said Benjamin Todd Jealous, President and CEO of the NAACP. "We stand with Trayvon's family and we are called to act. We will pursue civil rights charges with the Department of Justice, we will continue to fight for the removal of Stand Your Ground laws in every state, and we will not rest until racial profiling in all its forms is outlawed."

NAACP Florida State Conference President Adora Obi Nweze: "We lost a young man due to senseless violence, but justice did not prevail," said Adora Obi Nweze, President of the Florida NAACP State Conference. "Last year we pushed for the arrest of George Zimmerman and a thorough investigation and trial. Today, we are still called to act. No one should be allowed to use this law to commit a senseless crime again."

MY MOM IS BATTLING CANCER. I NEED TO WORK FULL TIME. I WANT TO BE THERE EVERY DAY. HOW CAN I DO IT ALL? MY MOM IS BATTLING CANCER. I NEED TO WORK FULL TIME. I WANT TO BE THERE EVERY DAY. HOW CAN I DO IT ALL? MY MOM IS BATTLING CANCER. I NEED TO WORK FULL TIME. I WANT TO BE THERE EVERY DAY. HOW CAN I DO IT ALL? MY MOM IS BATTLING CANCER. I NEED TO WORK FULL TIME. I WANT TO BE THERE EVERY DAY. HOW CAN I DO IT ALL?

**MY MOM IS BATTLING cancer.**

**I need to work FULL TIME.**

**I WANT to be there EVERY DAY.**

**HOW CAN I do it all?**

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"I could never have done it on my own without Hospice of Northwest Ohio."

"I wasn't familiar with watching somebody you love pass away. I felt a weight had been lifted off my shoulders when Hospice of Northwest Ohio got involved because I had no idea what I was doing, and they explained everything to me."

— April, daughter of a Hospice of Northwest Ohio patient

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# Diane May: Lopez Communications Director Already Baptized by Local Fire

By Fletcher Word  
Sojourner's Truth Editor

Diane May, communications director for the Anita Lopez for Mayor campaign, has been in town and on the job for one month. For the young political operative, who has already worked on a number of regional and national campaigns, this one has been as crammed with excitement as any on her resume.

She arrived in town from her native Indianapolis to a firestorm surrounding her candidate. Lopez, a single mother who is paying off college loans and caring for her parents, it was uncovered by the daily press, was found to have, well ... debt. Not unreasonable debt, according to the candidate's circumstances, but debt, nevertheless.

May, a seasoned veteran of the Lee Fisher for Ohio campaign back in 2009/2010, a former research assistant for the Democratic National Committee and, most recently, a deputy press secretary for the Obama for America campaign, received a quick lesson in Toledo-style politics upon her arrival. A style not unlike the politics of most other regions these days.

May, a graduate of American University in Washington, D.C. with a double major in political science and economics, had intended during her more youthful days to become a lawyer. While steeping herself in constitutional law during her high school days, she eventually realized that she would much rather be in a more proactive position when it came to the law – on the side of those who craft legislation rather than

on the back end with those who either defended or decried such laws.

She decided that politics and working with elected officials would be more to her calling. Attending college in Washington, D.C. certainly sealed that deal.

So what attracted the young operative to the Glass City and the Lopez campaign?

“Anita has a great personal story – the youngest of seven – having to work hard for what she has earned,” says May of her boss. “It’s inspiring.”

And what does the future hold for May?

More politics, of course.

She wouldn’t mind staying with a successful candidate as that candidate morphs into a governing role, however.

“I wouldn’t mind taking time off from campaigns,” she notes. “It’s exhausting. I would



welcome a small break.”

But after that break, back to the campaigning – her first love. And back to Washington, D.C. at some point in the future.

In the meantime, it’s the Toledo political wars that have May’s attention. Lucas County Auditor Lopez, a Democrat, is,

arguably, one of four major candidates who have filed for the mayoral contest – along with independent incumbent Mike Bell, independent Toledo City Councilman D. Michael Collins and Democratic Councilman Joe McNamara.

In addition to the four

major candidates, three others have filed – perennial candidate Opal Covey; independent Alan Cox, a neighborhood development specialist for the City of Toledo and Libertarian Michael Konwinski, a former city finance employee.

## African Art Has Arrived!!

Hundreds of wood carvings from Ghana have recently arrived at The Truth Gallery – masks, statues, village scenes! All at unbelievably low prices!



The Gallery is open Monday through Friday from 8 AM to 4 PM



See more art online at [www.thetruthtoledo.com](http://www.thetruthtoledo.com)



The Truth Gallery  
1811 Adams Street  
419-242-7650

## Mental Illness, Alcohol and Drug Abuse

By Larry E. Hamme, Ph.D.

Chief Clinical Officer at Unison Behavioral Health Group, Inc.

Last week I was that the working with one of my client that I clients who is bipolar. She was telling me with above was great pride how much s t i l l alcohol and marijuana d r i n k i n g she could consume while her without it affecting her. companions I explained to her that were passed she probably did not out does not have as much tolerance necessarily mean that for these substances as she wasn't she may think. She insisted "no, I can out affected by drink all of my friends, the alcohol. they are passed out and I am still drinking."

The reason I'm sharing this story is that most individuals who suffer or experience severe and chronic mental illness (e.g., schizophrenia, bipolar, major depression, etc.) have a lower tolerance for these substances.

Another way of saying the same thing is that most times it takes less of these substances to produce disequilibrium in the brain and central nervous system. The fact



What she couldn't answer was how alcohol impacted her mood, thought processes, ability to focus and other higher cognitive processes over the next several days.

Moreover, most of the psychotropic drugs do not interact well with alcohol and other illicit substances. Most of the prescribers (physicians and nurse practitioners) do not like for their patients to consume these substances while taking the medications.

So if you have a severe

mental health illness, you should consult with your doctor as to the potential adverse effects resulting from continuing psychotropic medications while using alcohol and other illegal or non-prescribed pharmaceutical agents. Your mental and physical health, recovery and life could well depend on it.

For more information on this and other topics, please contact Unison Behavioral Health Group at 419.693.0631.



Laneta Goings, Toure McCord, Andrea Goings MD and Eddie Allen

## Toledo Community Recreation Program and the University of Toledo Rockets Football Players Partner to Score for Literacy!

**Books 4 Buddies** is proud to announce a fun event featuring the **Toledo Community Recreation Program** and members of the **University of Toledo Rockets football team** joining together to score a touchdown in support of literacy!

The FREE family event, scheduled from 11 a.m. to 1 p.m. on Saturday, **July 20**, will take place at Sleepy Hollow Park, located at Dorr Street and Richards Road.

Come out, join the fun, and meet football players from the University of

Toledo Rockets team, who plan to read books on-site to youth.

**Books 4 Buddies** is a program founded in 2012 that provides books to young people who might not otherwise get them, and inspires them to read through the encouragement of peer ambassadors — Toledo-area high school and middle school students who help collect and distribute donated books.

The program targets youths, especially disadvantaged males, up

to 18 years of age in Toledo and northwest Ohio. Last year, **Books 4 Buddies** collected more than 10,000 books.

**Jan Scotland**, a local insurance agent and community leader, is the founder and director of the **Sleepy Hollow Athletic League. Toledo Community Recreation Program**, where Scotland serves as president, is a program supported by 14 community partners including the YMCA, American Red Cross, Boys and Girls Clubs of Toledo, Fredrick Douglass Community Association, Friendly Center, Grace Community Center, East Toledo Family Center, The Believe Center and more.

**Books 4 Buddies** is generously sponsored by

*The Blade*, the Toledo-Lucas County Public Library, Buckeye CableSystem, Westfield Franklin Park,

**CedarCreek.TV**, the University of Toledo, Toledo Public Schools, and Taylor Automotive Family.

Bring the entire family and enjoy **FREE food and FREE books at this FREE event!**

**NOTE:** For additional information please contact **Books 4 Buddies** at 1.866.944.1119.

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Nan McKay and Associates – he industry leader in providing training and consulting through performance improvement solutions to subsidized housing agencies – is now accepting applications for Housing Inspector positions in the Toledo area.

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Applications and resumes may also be submitted to:  
**Nan McKay and Associates**  
Attn: Human Resources Department  
115 South La Salle, Suite #2600  
Chicago, IL 60603



# The Sojourner's Truth Economy

Economy Section • Economy Section • Economy Section • Economy Section • Economy Section • Economy Section



## Tips to Make Back to School Shopping Easier

*Special to The Truth*

During back to school shopping season, it can be easy to feel overwhelmed. From commercials to coupons to mailers, there's an overload of information about where the deals are for all the stuff your kids need this school year.

Even if you are a shopaholic, navigating the mall with your children in tow can be tiring.

"We're bombarded with too much information to truly process when we're out shopping, with so many ads, brands and ongoing sales competing for our attention," says Mort Aaronson, CEO of PlaceWise Media, which provides integrated marketing services to more than 300 shopping malls in 75 markets across North America. "Shopping is easier and more fun when we can eliminate the clutter to hone-in on just what we want, right where we are."

Take steps to simplify the experience and avoid those headaches that occur when you realize you've forgotten those things your kids need most.

*Make a List*

Figure out exactly what you need and want

before leaving home. A checklist can help you map out a game plan, stick to a budget and stay organized.

Conduct a little fashion show with the kids at home before heading to the stores, to see what still fits and is in good condition, and what's too small and worn out for the new school year.

*Utilize Technology*

Most of us don't have the means to hire a personal shopper, but new technology can replicate the benefits of this luxury. Zero in on just what you want with an online and mobile "shopping companion" that can deliver personalized, timely and relevant product information and deals based on your interests and location.

When selecting a shopping companion, look for one that safely uses a combination of your location and stated preferences to determine the most relevant deals, stores and products nearby. From keeping up with trends to getting directions to stores, a free online and mobile app, such as Shoptopia can ease the shopping experience from the planning

stages to the trip to the mall. Above all, when selecting a shopping companion, don't just settle for one from a single store or brand — find one that captures your entire shopping universe in a single app. More information can be found at [www.shoptopia.com](http://www.shoptopia.com).

*Compromise*

Remember, you're not the one who is going to be wearing all those new clothes. And let's be honest, kids can be picky. So even if that pink flowered skirt seems like a great deal, if your daughter refuses to wear it, you have thrown your time and money down the drain.

Being a good listener and respecting your child's preferences can help you avoid closet duds. By picking out things together, you can ensure everything is in line with your budget and your child's taste.

Don't shop 'til you drop. By preparing ahead and using new tools, you can make shopping more pleasant and more effective — from identifying the hot new trends, to finding the stores that carry them and getting the best deals.



## Fifth Third Bank Financial Empowerment Resource – The eBus –

To Tour Toledo, Monroe and Findlay Next Week  
Free Community Services Available

Fifth Third Bank - Northwestern Ohio will bring the Financial Empowerment Resource, The e-Bus to a variety of locations throughout the region next week. Visitors will have the opportunity to benefit from free community resources which will be housed on the eBus. The following services will be provided FREE OF CHARGE:

- Health screening and access to medical and dental guidance if needed
- Help with avoiding foreclosure
- One-on-one financial counseling, workshops and tax preparation
- Obtain a FREE credit report and receive guidance on improving credit scores
- Apply for a job with Fifth Third Bank

• The schedule for the eBus is as follows:

**Wed. July 17**  
Arthur Lesow Community Center - 120 Eastchester, Monroe, MI 48161 2 – 6 p.m.

**Thurs. July 18**  
Frederick Douglass Community Assoc. 1001

**Fri. July 19**  
Friendly Center - 1324 N. Superior Street Toledo - 43604 4 – 7 p.m.

**Sat. July 20**  
Friendship Park Community Center - 2930 131st Street, Toledo - 43611 Noon – 4 p.m.

**Tues. July 23**  
Chester Zablocki Senior Center - 3015 LaGrange Street, Toledo - 43608 9:30 a.m. - 1:30 p.m.

**Wed. July 24**  
Family House - 669 Indiana Avenue, Toledo - 43604 1 – 5 p.m.

**Thurs. July 25**  
Adelante - 520 Broadway Street, Toledo - 43604 1 – 6 p.m.

**Fri. July 26**  
HHWP Community Action Commission - 440 Scott Ave., Findlay, OH Noon – 4 p.m.

Indiana Avenue, Toledo - 43607 2 - 6 p.m.

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HHWP Community Action Commission - 440 Scott Ave., Findlay, OH Noon – 4 p.m.

The eBus – also known as the Fifth Third Empowerment Mobiles - is Fifth Third's innovative solution to meet the financial needs of underserved

populations by bringing banking and community services directly to those in need. The eBus is a 40-foot retrofitted city bus equipped with Internet-accessible computer workstations and staffed by professionals who provide much needed services.

All information will be available in both English and Spanish.

The two eBus Empowerment Mobiles travel city to city throughout Fifth Third Bank's market area on an annual basis. Originally launched in 2004, the eBus initiative demonstrates the Bank's commitment to financial empowerment.

It goes beyond teaching personal finance to students in school classrooms — which the Company does through its sponsorship of Dave Ramsey's Foundations in Personal Finance curriculum and the Fifth Third Bank Young Bankers Club, because bankers literally hit the streets to provide that all-important access to quality financial services and guidance.

THINK IF YOU'VE SEEN ONE YOU'VE SEEN 'EM ALL...

THIS MIND BLOWING EXPERIENCE WILL MAKE YOU THINK AGAIN!

SATURDAY  
August 24<sup>th</sup>

7-9:30pm

Maumee Indoor Theater  
601 Conant St., Maumee, OH

ONE NIGHT ONLY!  
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Tickets \$20

Rated PG-13 for profanity, controversial dialogue, and adult situations.

The story of an American family divided; led by Mama Rose, a widow to three grown sons with distinct personalities and varying beliefs. Vernon, a recovering functional alcoholic, clings tightly to his Christian faith and has been married to his high school sweetheart for sixteen years. He works hard to provide for his family, but his teen daughter is out of control. Malik, a narcissistic player and deadbeat dad is a self-proclaimed freak who vows never to marry. Emanuel (Manny) is a divorced, Iraq war veteran with extreme views and a strong lack of faith. Unlike his brothers, he questions everything from processed foods to government policies. He shocks his family when he quits his prestigious high paying job and opens a barber shop in the hood, armed with a plan to empower the people by informing them of a diabolical plot, by world leaders, against them.

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# Insurance 101: Protecting Your Personal Assets

By Kim Phillips  
The Truth Contributor

**Renter's Insurance**  
If your apartment or rental home is struck by fire, a windstorm, a car or vandalism, your landlord's insurance should pay for damage to the building. To cover damage to your personal possessions, however, you will need renter's insurance. Renter's insurance also provides liability protection if someone is injured in your apartment or rental home and holds you responsible.

pays medical costs if someone's injured on your rented property or bitten by your dog and court costs if they sue. In the event your home is temporarily unusable because of covered damage, most rental policies will provide

deductible. If you have an expensive single item or a collection—sports memorabilia, art, and jewelry or computer equipment, for instance—you may need to take out extra coverage.

ago for \$500, the insurer will pay \$500 after deducting for five years' wear and tear. With replacement value, the insurer pays what it would cost to buy a replacement TV.

death could wipe out your savings or worse. An umbrella policy is an extra layer of insurance that can pay for medical, court or other expenses you may be



Kim Phillips



### What Are the Benefits?

• Renter's insurance pays if your personal property—furniture, books, laptop, Playstation, clothes—is damaged by a list of "named perils". The list includes fire, electrical surge, bursting pipes, riot, lightning, vehicles, falling objects, smoke, theft and vandalism. It also provides liability protection that

money to find alternative living quarters.

### What Are the Types?

• Like homeowner's insurance, renter's insurance comes in cash value and replacement value varieties. Cash value pays what you originally spent on your property, less depreciation: If someone smashes the television you bought five years

### What Are the Considerations?

• If your apartment or rental home is in a flood zone, you may want to consider taking out a flood insurance policy. Floods are one of the perils renters insurance does not cover.

required to pay after basic home and car insurance policies stop. Coverage levels start at \$1 million and can run up to \$10 million and beyond. In most cases, policyholders add this policy onto current coverage using the same insurance provider. But before signing up, would-be policyholders need to take several steps to make sure the policy is affordable and, indeed, needed.

Those who are more at risk might have dogs—average cost of dog-bite claims are up about 30% since 2003—pools, where more than 3,200 drownings occur per year, or teenage drivers who are involved in 13% of fatal car accidents.

### Are your assets at risk?

Families with assets, including homes, retirement savings, brokerage accounts, and cars, will need to protect them with an umbrella policy, which would otherwise be up for grabs since basic policies only cover a portion of these assets

### How Do I Prepare?

• If you ever make a claim, it will help if you can show the insurer exactly what's been damaged or stolen. Keep records and sales receipts for purchases over \$50; write down a list of what you own; and record the image of your property on photographs or video. Place this material in a safety deposit box or somewhere else off the property but easily accessible, so that you can show it to your insurance adjuster when you need to.

### Determine whether you need this insurance.

Individuals who need umbrella insurance face the risk of lawsuits or have assets to protect.

### Are you a risk?

Start out by analyzing the likelihood of getting hit with an injury claim or lawsuit by someone else.

### Umbrella Insurance

What is it?  
• Just one lawsuit from an injury or accidental

For more information on protecting your personal assets contact Kim Phillips at 419-754-3579 or kim.phillips@thebenefitstation.com.

**Queen of Apostles & Rosary Cathedral Schools**

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**NEW**

- EdChoice Scholarship Opportunities
- Kindergarten Student Scholarship Opportunities (based on income)

**Central City Ministry of Toledo**

**July 1 to July 31**

10:00 a.m. to 2:00 p.m. Monday through Thursday

Our schools participate in the Ohio Department of Education EdChoice Scholarship Program. Students living in the following school districts and not already attending a private school are eligible to apply for an EdChoice scholarship.

- Chase
- East Broadway Middle School
- Glenwood
- Jones at Gunckel Park
- Keyser
- Leverette
- Marshall
- McTigue
- Pickett
- Reynolds
- Riverside
- Robinson
- Rosa Parks
- Sherman
- Spring

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### Tips for Running Your Home on a Budget

#### Special to The Truth

Whether you are living paycheck to paycheck or have cash to spare at the end of the month, it's wise to trim unnecessary costs. By spending less on the things you need, you'll have more for the things your family wants.

Do a quick assessment of the way you run your home and you may find some smart ways to save. From your laundry to your kitchen, Sun Products, the makers of Sun and Surf detergent is offering a few helpful ways to get started:

#### Thrifty Kitchen:

In the United States, up to 40 percent of food goes uneaten, according to the Natural Resources Defense Council.

Instead of throwing good food gone bad in the garbage, plan your meals for the week in advance. To purchase only what you need, make a list before you go to the grocery store and stick to it. This is also a good way to prevent making expensive impulse purchases.

If your home's storage spaces allow for it, consider buying non-perishable

staples in bulk. You can get certain items at a deep discount this way.

Pare down your kitchen expenses even further by switching from disposable to reusable items. For example, ditch the paper towels and napkins and buy a few sets of dishcloths and cloth napkins instead. It may result in a little bit of extra laundry, but it's well worth it.

#### Laundry for Less

When shopping, read labels and stick to clothes that you can wash at home. By avoiding the dry cleaner and doing laundry at home, you'll reduce your cleaning costs significantly.

You also don't always need hot water to get your clothes clean. Instead, wash your clothes in cold water at a fraction of the cost.

Be sure to use a high-quality multi-tasking detergent known for long lasting freshness. For example, Sun Products makes a variety of detergents such as Surf and Sun.

Surf detergent, which attacks tough odors for fresher, cleaner clothes, is an affordable detergent that won't hurt your wallet. About.com's 2013 Readers'

Choice Award for best-smelling laundry detergent and was named Product of the Year's best liquid laundry detergent in 2013 (Survey of 50,180 consumers conducted by TNS).

Sun detergent, on the other hand, has a Triple Clean formula, which cleans, fights stains, and freshens. If you have sensitive skin, you can try Sun Free & Clear, a hypoallergenic detergent, which is free of dyes and perfumes, at a great value.

#### Energy Economy

Lights on and nobody home? Make a household habit of turning lights off and unplugging unused appliances and electronics when you exit a room. Also, consider swapping out your older appliances for newer models that are ENERGY STAR rated. Get more bang for your electric bill buck by improving the insulation of your home. You'll make the most of your climate control by caulking around doors and windows and sealing up cracks and wall cavities.

In the months ahead, the amount you save on utility bills will go well beyond offsetting the upfront costs.

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## Are You Networking Effectively?

By Tiffany Reynolds, Job Coach  
The Truth Contributor

How are you in your progress of achieving your goals in 2013? I understand July is the typical month for vacation and family reunions, although vacationing and much needed rest is good thing for anybody.

However, it is important that you do not give up on your dreams. In testing your faith barometer, where do you rank on a scale from one to 10? Ten being the highest rank. Would it be a high score? Or, is it a lower score?

Hebrews 11:1 states, "Now faith is the substance of things hoped for, the evidence of things not seen. Whatever it is you want

to see materialize - get an image of it in your mind. You may not see it physically but I encourage you to believe by faith of what it is you seek (i.e. job, career change, promotion, a new car, a better relationship, a new life, lose weight) it will come to pass.

Do you remember how you felt when you were very young and your birthday approached? You were excited and anxious. You knew you would certainly receive gifts and other special treats. But some things would be a surprise.

Birthdays combined assurance and anticipation, and so does faith. Faith is the confidence based on past experience that God's new and fresh surprises will

surely be yours. Do you have faith? Yes, faith! Stop beating yourself up because you don't have a job or your career hasn't moved to higher heights as you anticipated. So what it hasn't happened yet - it will!

Elevate your faith - greater is coming. Often times delayed opportunities provide time for one to do some soul-searching. In your soul-searching, you may learn that your steps toward one direction may be 'U-TURNED' to a different direction.

Get involved. Start networking and meeting new people to take your mind off your own pressures. In fact, let's get started immediately.

I'd like to invite you to my "Working the Net - Networking" experience on Monday, July 29. You're invited to a networking gala just for you. It'll be filled with fun and excitement. This is a great opportunity to meet people and rub-shoulders with other professionals just like you. I look forward to seeing you.

**July 29, 2013**  
Working the Net - Networking  
Preston Gardens in Levis Commons  
5101 Hollenbeck Drive, Perrysburg, Ohio  
6:30 pm - 8:00 pm  
REGISTER today - [www.tiffanyreynolds.com/contact-tiffany](http://www.tiffanyreynolds.com/contact-tiffany)  
Mark your calendars and I'll see you then.



Have a fantastic rest of the week!

With love,

Tiffany Reynolds  
Success Coach and Author  
Independent Certified Coach, Speaker & Trainer  
with the John Maxwell Team  
[www.tiffanyreynolds.com](http://www.tiffanyreynolds.com)



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Complete your Fall Semester registration by Sunday, Aug. 11. A \$50 late registration fee will be assessed if you initially register for classes after Sunday, Aug. 11.

### The Fifth Third Financial Empowerment Mobile is coming to town!

Get on board for an experience like no other. The Fifth Third Financial Empowerment Mobile is an eBus retrofitted as a mobile classroom where you can experience...

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- Home Ownership Seminars
- How to Avoid Foreclosure

Day	Location	Time
Thursday July 18	Frederick Douglass Community Association 533 Indiana Avenue, Toledo OH 43607	2:00 pm - 6:00 pm
Friday July 19	Family Center 1228 N. Superior Street, Toledo, OH 43604	9:00 am - 1:00 pm
Saturday July 20	Friendship Park Community Center 2970 Oak Street, Toledo, OH 43607	12:00 pm - 4:00 pm
Saturday July 21	Cherise Zepko Senior Center 300 LaGrange Street, Toledo, OH 43606	9:30 am - 1:30 pm
Wednesday July 24	Family House 888 Indiana Avenue, Toledo, OH 43604	1:00 pm - 5:00 pm
Thursday July 25	Adams 520 Broadway Street, Toledo, OH 43604	1:00 pm - 6:00 pm

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# Social Security Questions and Answers

## GENERAL

**Question:**  
I need proof of my Social Security income. Can I get verification online?

**Answer:**  
Yes! And the best way to get a benefit verification letter is by using a *my Social Security* account. Your personal *my Social Security* account is a convenient and secure way for you to check your benefit and payment information, change your address, phone number, and direct deposit information, and to get your benefit verification letter. You can use your benefit verification letter to verify your income, retirement or disability status, Medicare eligibility, and age. When you use *my Social Security* to get it, you can request which information you would like included in the letter. Learn more, use *my Social Security*, and get your benefit verification letter now at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

**Question:**  
I heard there is a Social Security video available in American Sign Language. Where can I find it?

**Answer:**  
Yes, it's true, and you can find the video on our website. The video is called "Social Security, SSI and Medicare: What You Need to Know About These Vital Programs." The video is available in American Sign Language and it presents important information about our programs. You can watch the video now at [www.socialsecurity.gov/multimedia/video/asl](http://www.socialsecurity.gov/multimedia/video/asl). The video is a part of our larger collection of on-demand videos and webinars available at [www.socialsecurity.gov/webinars](http://www.socialsecurity.gov/webinars).

## RETIREMENT

**Question:**  
Can I apply for retirement benefits online?

**Answer:**  
Yes, you can and it is quick, convenient, and easy. You'll find the application information at [www.socialsecurity.gov/applonline](http://www.socialsecurity.gov/applonline). You also can calculate your estimated benefits by using our *Retirement Estimator* at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). Apply online and save a trip to the office and a wait in line. For more information, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov).

**Question:**  
I worked the first half of the year, but plan to retire this month. Will Social Security count the amount I earn for this year when I retire?

**Answer:**  
Yes. If you retire mid-year, we count your earnings for the entire year. We have a special "earnings test" rule we apply to annual earnings, usually in the first year of retirement. Under this rule, you get a full payment for any whole month we consider you retired regardless of your yearly earnings. We consider you retired during any month your earnings are \$1,260 or less, or if you have not performed substantial services in self-employment. We do not consider income earned, beginning with the month you reach full retirement age. Learn more about the earnings test rule at [www.socialsecurity.gov/retire2/rule.htm](http://www.socialsecurity.gov/retire2/rule.htm).

## DISABILITY

**Question:**  
Will my Social Security disability benefit increase if my condition gets worse or

I develop additional health problems?  
**Answer:**

No. We do not base your Social Security benefit amount on the severity of your disability. The amount you are paid is based on your average lifetime earnings before your disability began. If you go back to work after getting disability benefits, you may be able to get a higher benefit based on those earnings. In addition, we have incentives that allow you to work temporarily without losing your disability benefits. For more information about disability benefits, read our publications *Disability Benefits* and *Working While Disabled—How We Can Help*. Both are available online at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

**Question:**  
I miss working. If I go back to work, will I automatically lose my Social Security disability benefits?

**Answer:**  
No. Social Security has several work incentives to help you ease back into the workforce. You may be able to continue receiving benefits during a "trial work period," and in most cases your medical coverage will continue after you begin working. We may be able to help you return to work without losing your benefits. These work incentives are like a safety net for people who want to go to work but aren't sure they can. For information about Social Security's work incentives, visit our website, the Work Site, at [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work) or read the online *Red Book on Work*

**Incentives** at [www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook). For additional information, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

## SUPPLEMENTAL SECURITY INCOME

**Question:**  
If I receive Supplemental Security Income (SSI) disability, what is the effect on my benefits when I take seasonal work?

**Answer:**  
Even a small amount of earned wages can cause a deduction in your SSI payment. However, it takes substantial work to make your benefits stop. In 2013, a person who receives SSI can earn up to \$1,505 a month and still continue receiving some SSI payments. In many cases, we will deduct approved work expenses to determine your SSI payment amount. In most cases, you can continue to receive your medical coverage for up to two years after you begin working. We have several publications on SSI, including *Reporting Your Wages When You Receive Supplemental Security Income*, available at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).



For more information, call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778) or visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov).

**Question:**  
I receive Supplemental Security Income (SSI) benefits. Can my children receive benefits because I receive SSI?

**Answer:**  
No. SSI benefits are based on the needs of the individual and are only paid to the qualifying person. There are no benefits payable to spouses, children or survivors as there are with Social Security benefits. For more information, see our publication, *Supplemental Security Income*, at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs). For even more information, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

## MEDICARE

**Question:**  
I pay my monthly premium directly to my Medicare prescription drug plan provider. Why can't I also pay my income-related monthly adjustment amount directly to my Medicare prescription drug plan provider?

**Answer:**  
By law, we must deduct your income-related monthly adjustment amount from your Social Security payments. If the amount you owe is more than the amount of your payment, or you don't get monthly payments, you will get a separate bill from another federal agency, such as the *Centers for Medicare & Medicaid Services* or the *Railroad Retirement Board*. Read our publication, *Medicare Premiums: Rules for Higher-Income Beneficiaries*, for an idea of what you can expect to pay. You'll find it at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

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## Health Centers to Help Uninsured Americans Gain Affordable Health Coverage

**Obama administration awards \$150 million to provide enrollment assistance**

*Special to The Truth*

Health and Human Services (HHS) Secretary Kathleen Sebelius last week announced \$150 million in grant awards to 1,159 health centers across the nation to enroll uninsured Americans in new health coverage options made available by the Affordable Care Act. Speaking at the Mountain Park Health Center in Phoenix, Ariz., later today, the Secretary will highlight that, with these funds, health centers are expected to hire an additional 2,900 outreach and eligibility assistance workers to assist millions of people nationwide with enrollment into affordable health coverage.

HHS Secretary Sebelius said, "Investing in health centers means that people in neighborhoods and towns

across the country have one more resource to help them understand their insurance options and enroll in affordable coverage."

Health centers have a long history of providing eligibility assistance to patients along with delivering high-quality, primary health care services in communities across the nation. Today, health centers serve more than 21 million patients annually.

With these awards, which health centers in all 50 states have received, consumers will get help understanding their coverage options through the new Health Insurance Marketplace, Medicaid and the Children's Health Insurance Program; determine their eligibility and what financial help they can get; and enroll in new affordable health coverage options.

These awards, issued by

the Health Resources and Services Administration (HRSA), complement and align with other federal efforts, such as the Centers for Medicare & Medicaid Services-funded Navigator program.

Today's announcement is part of the administration's broader effort to make applying for health coverage as easy as possible. The new, consumer-focused HealthCare.gov website and the 24-hour-a-day consumer call center help Americans prepare for open enrollment and ultimately sign up for health coverage. These new tools will help Americans understand their coverage options and select the plan that best suits their needs when open enrollment in the new Health Insurance Marketplace begins Oct. 1, 2013.

"Health centers are

excited to help individuals in their communities take advantage of the benefits of new health insurance coverage options that start January 2014," said HRSA Administrator Mary Wakefield, Ph.D., R.N. "Having trained, face-to-face assistance in enrollment from trusted resources at local health centers means that more people will get the help they need."

For a list of health centers receiving this funding, visit: <http://www.hrsa.gov/about/news/2013tables/outreachandenrollment/>.

To learn more about the Affordable Care Act, visit [www.HealthCare.gov](http://www.HealthCare.gov).

To learn more about HRSA's Health Center Program, visit <http://bphc.hrsa.gov/about/index.html>.

## Life is Expensive: How to Avoid Debt

*Special to The Truth*

From going to school to going on a date to getting married, life has hidden price tags that have been sending many Americans down a path to major debt and bankruptcy.



Some of life's most exciting events also bring with them the possibility to build major debts and harm our credit, financial experts are warning.

To help, the experts at Lexington Law, a provider of consumer credit correction services, are pointing out the financial traps in everyday life that easily ensnare the average American family.

Here are just a few financial pitfalls they are highlighting:

- Getting a credit card is exciting, but the average credit card debt is \$7,093.
- The average date costs \$130.

- In 2012, the average engagement ring cost \$9,431, and the typical wedding weighed-in at \$28,400.

- Mortgage debt currently is averaging \$148,818 and the typical car loan is \$26,700.

- 35-44 year-olds have the highest bankruptcy rate

*More information on the financial pitfalls of life, as well as free financial education services, are available at [www.lexington-law.com](http://www.lexington-law.com).*

Remember, the first step to better money management is being savvy about financial pitfalls to avoid.

## Prison Awareness Day

Saturday, August 17, 2013  
1:00 p.m. to 5:00 p.m.  
Bethlehem Baptist New Life Center  
1430 West Bancroft, Toledo

Remember those in prison...

Sponsored by: United Pastors for Social Engagement and Theology for Prison Awareness

This prison crisis is not someone else's problem. It affects our families, our friends, our neighbors, our society...all of us.

Come to Prison Awareness Day, to listen and learn about incarceration as a crisis and as a reality in our community. Learn how people are affected and how they respond. You will hear from:

- Community representatives of Ohio institutions.
- Volunteers and organizations that offer support for families and partners.
- Ex-offenders who are witnesses to hope of rehabilitation.
- Representatives of programs that keep young people out of the criminal justice system.

Four sessions, running concurrently:

- Understanding the Issues
- The System and the Community
- Support for Prisoners, Families, and Ex-offenders
- Prevention

INFORMATIONAL TABLES WILL ALSO BE PROVIDED  
For more information go to:  
[www.toledoprisonawareness.org](http://www.toledoprisonawareness.org) or contact:  
[comfua@toledoprisonawareness.org](mailto:comfua@toledoprisonawareness.org)

*Hebrews 13:3: Remember those in prison as if you were their fellow prisoners, and those who are mistreated as if you yourselves were suffering.*

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Happy Money: The Science of Smarter Spending by Elizabeth Dunn & Michael Norton

c.2013, Simon & Schuster

\$25.00 U.S. & Canada

199 pages

By Terri Schlichenmeyer The Truth Contributor

Your last paycheck was gone before you got it.

A good chunk of it was earmarked for housing. You had to pay for your new car, and gas. Everybody's favorite Uncle took his share, you have this nasty little habit called "eating," and there you go: a few dollars left for fun, which is no fun at all.

But what if stretching your meager wealth also stretched your well-being? In the new book Happy Money: The Science of Smarter Spending by Elizabeth Dunn & Michael Norton, you'll find out how.

You have a love / hate relationship with money: you love getting it and hate when you don't have it. But as Dunn & Norton point out, you can utilize discretionary lucre to give you a better life, thus making you happier. In their research, they discovered five main Principles of Happy Money.

First of all, shift from buying things and spend your money on events. The vacation you took, the concert you attended, that dream fishing trip are

etched in your mind far firmer than, say, last Tuesday's commute in your new car – especially if those special events were experienced with someone else.

Remember when an impulsive ice cream cone tasted like the best thing in the world? Reach back to those kinds of feelings by ending your spending and making indulgences into treats. When something is rare, it brings happiness because abundance "is the enemy of appreciation." Even the littlest treats don't have to cost a lot.

Use your money to buy time, especially when it comes to commuting, TV-watching, and socializing. Your fancy abode is no bargain if you have to commute for hours to pay for it. That big-screen TV is a commitment of one-sixth of your year. And socializing doesn't have to cost anything at all.

Learn to "pay now, consume later," since studies show that anticipation for an item is far more pleasurable than the item itself. That'll give you more time to imagine and savor – and besides, you'll be happier if you're

debt-free.

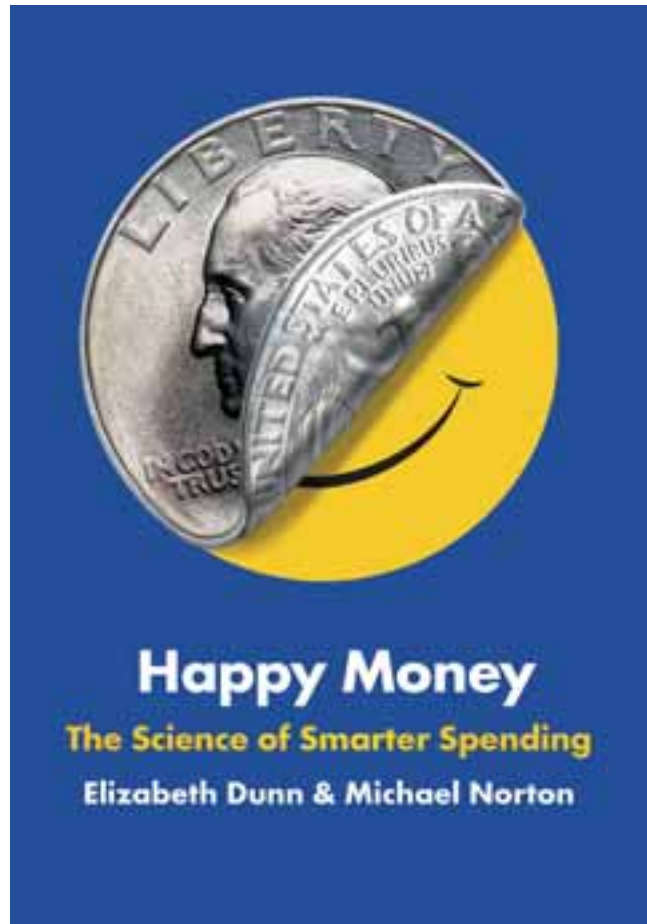
Finally, invest in others. Research indicates that giving away money is "just as rewarding as getting more of it."

There's a reason why you've never seen a Happiness Store at the mall: turns out Mom was right when she said money can't buy happiness. It can, however, buy Happy Money, which is a good start.

And here's more good news: most of the things inside this book are easy to do. You might already be following the Principles that authors Elizabeth Dunn & Michael Norton espouse – and if you're not, they won't be hard to embrace. The appeal of this book, therefore, is to change the way you think about what's in your wallet or pocket, whether it's meager or millions.

I liked this book, its gentle humor, and the sense it makes. I think that if you're tired of being dissatisfied with what you've got, you'll like it, too.

Happy Money may not change your bankbook, but it will give you pennies for your thoughts.



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## Lourdes to Host Undergraduate and Graduate School Open Houses

*Special to The Truth*

Those interested in learning more about Lourdes undergraduate and graduate programs are invited to attend informational open houses being held this month:

**Wednesday, 7/17- Graduate School Open House**  
Franciscan Center, 6 to 8 p.m.

Prospective students will be able to meet faculty, staff, and current students, while learning about Lourdes graduate degree and certificate programs in business (MBA), education (MED), liberal studies (MALS), nursing (MSN), organizational leadership (MOL), and theology (MA). Information will also be presented on the admissions process, as well as financial aid, including a new Lourdes Alumni Scholarship for graduate studies that will reduce the cost of attendance by \$25 per credit hour for anyone with a Lourdes undergraduate degree who enrolls in a graduate degree program.

For more information on Lourdes' Graduate Open House and to RSVP, please contact Director of Graduate Admissions Keith Ramsdell at 419-824-3517 or [gradschool@lourdes.edu](mailto:gradschool@lourdes.edu).

**Saturday, 7/27 Undergraduate Open House**  
McAlear Hall, 1 to 4 p.m.  
During the Under-

graduate Open House, students can discuss the process of enrolling and paying for college with admissions and financial aid representatives, meet with the advising center to schedule classes, talk with faculty and fellow students, tour the campus, and explore Lourdes' many academic programs.

For more information on Lourdes' Undergraduate Open House, contact Admissions Coordinator Oriana Rife at 419-824-3682 or [orife@lourdes.edu](mailto:orife@lourdes.edu).

Rooted in the Catholic Franciscan tradition, Lourdes University offers baccalaureate degrees in more than 30 academic majors as well as graduate degrees in business, education, liberal studies, nursing, organizational leadership, and theology. Community outreach programs include the Appold Planetarium, the Center for Science Education & the Environment, and Lifelong Learning. A member of the National Association of Intercollegiate Athletics, Lourdes students can also compete in a variety of men and women's sports. Named a "Best in the Midwest" college by the Princeton Review, Lourdes University is a nationally accredited, veteran and transfer-friendly institution offering a variety of student scholarships. Discover us online at [www.lourdes.edu](http://www.lourdes.edu) or by phone at 419-885-3211.

## Love Him or Leave Him But Don't Get Stuck with the Tab by Loni Love

c.2013, Simon & Schuster  
\$24.00 / \$27.99 Canada

256 pages

By Terri Schlichenmeyer  
The Truth Contributor

The man you love obviously speaks a different language than you speak.

How else do you explain that you can see the fool's lips move but you can't understand a single thing he says when he says you're the only one for him, he was at his Mama's (til 3 a.m.), he looooves you? He's talking some other language that you don't (and don't want to) speak.

Maybe it's time to leave him. Then again, maybe not - you can't decide. Or maybe you need real advice, which you'll find in *Love Him or Leave Him But Don't Get Stuck with the Tab* by Loni Love.

When Loni Love was a teenager, she had a BFF named Peaches who had poor taste in men: Peaches was sure her "businessman" boyfriend was successful and wealthy; Love knew he was slinging crack. She tried to warn her friend but one night, Love heard gunshots and soon afterward, she did 17-year-old Peaches' hair one more time - for her funeral.

Peaches' death taught Love that too many women sacrifice too much to be with a man. And so when Love decided to leave an engineering career to

become a comedian, she made it her "personal mission" to remind women to put themselves first, which is the most first and most important step in finding a relationship.

Love says she enjoys going on first dates because they're great opportunities to gather information and get a free meal. After the first date, she says, move forward cautiously and be prepared: smart women stay safe.

Think twice before confessing your past, sharing guilty feelings, or moving in together. Know when it's time to break up with your man (and how to do it), know how to get over him and move on, and know when it's time to tap into your "Detroit Debbie."

Learn the *only* reasons for giving a guy a second chance. Get advice on dealing with his Mama, his kids, his kids' Mama, and his friends. Memorize Loni Love's Signs of a Faithful Man, so you know when he's not.

Finally, remember: if it makes *you* happy... do it! There are really two

reasons to love *Love Him or Leave Him But Don't Get Stuck with the Tab*. Number one, it's funny. And number two, though some of the advice is meant in jest, most of it's quite useful.

There's no wallowing in man-misery allowed when you're reading this book. Author and comedian Loni Love speaks bluntly and truthfully while advocating that women stand up for themselves, take back their strength, and stop being wimpy - whether they're in their first romance or their fiftieth. Along the way, we meet Love's ex-loves, her wild and clueless friends, and her bawdy, wonderful sense of humor.

If you're dating, mating, situating, procreating, or tired of relationship drama, then this book may give you what you need to get your mojo back. If that's you, then grab this book because *Love Him or Leave Him But Don't Get Stuck with the Tab* speaks your language.



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**SUSANERS OF CHRIST** presents **Youth & Young Adult 4th Sunday**

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Annual Membership available and receive complimentary Bookings Church and Organizational Bookings welcomed  
Free Wi-Fi  
**BOOK YOUR EVENTS NOW!**

# CLASSIFIEDS

July 17, 2013

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### Bus Trip

To Sweetie Pies St Louis Departs 8-31-2013 & Returns 9-2-2013. Cost of the trip is \$195.00 per person based on double occupancy includes Transportation, Hotel, and meals for all 3 days. Call Chris at 419-322-1194 to secure seat. Don't delay the first trip sold out in 2 weeks.

### Bus to Convocation

Rooms available for Holy Convocation St Louis. Bus Departs 11-8-2013 Returns 11-11-2013 Payment Plan Available Now. Call Chris 419-322-1194

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### NORTHGATE APARTMENTS 610 STICKNEY AVENUE

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EQUAL HOUSING OPPORTUNITY/EQUAL OPPORTUNITY EMPLOYER



Toledo Refining Company has an immediate need for a Nurse in the refinery's Medical Department. The selected applicant will provide a variety of Occupational Health services to refinery employees including assessment and treatment of injuries and illness; emergency response to refinery emergencies including follow-up care; specimen collection; participation in biological surveys and will assist the physician with all medical procedures. Additionally, the Nurse will help to maintain health and safety records and reports in compliance with company, governmental and HIPPA regulations and guidelines. Other duties will include: coordinate blood drives; attend Workers' Compensation proceedings as needed; serve as a medical resource to employees including development and evaluation of employee wellness programs; calibrate and maintenance of testing equipment; provide initial review of all pre-hire and employee physicals and other duties as assigned.

This position is M-F, 8 hours a day; however, the selected candidate will be expected to be available to the refinery either by phone or in person 24 hours a day as needed.

Candidate must have a Bachelor's Degree in Nursing (RN) and a minimum of three years' Occupational Health, ER or Critical Care experience. Interested candidates should be certified in audiometric testing, BLS and AED trained, have completed a NIOSH approved spirometry course and be certified in breath alcohol and drug testing collection. Candidates must also have knowledge of OSHA regulations, pre-placement and surveillance exams, Workers' Compensation, insurance programs, FMLA, case management and Microsoft Office Suite. The selected candidate must also maintain necessary licenses and certifications necessary to perform job duties.

All interested candidates may apply by going to [www.pbfenergy.com](http://www.pbfenergy.com) and selecting the Career tab. Once on the career page, candidates can view current job opportunities and apply to desired position.

### Legal Notice

Bid packets will be received by Lucas County Job & Family Services (LCDJFS) until 3:00 p.m., August 14, 2013 for the selection of a Provider to provide **Food Assistance Employment & Training Services** for eligible participants. Submitted bid packets must be completed according to the specifications and provisions outlined in the Request for Proposals (RFP). The contract period will be from approximately **October 1, 2013** through **September 30, 2014**.

No bids will be accepted after 3:00 p.m. on August 14, 2013; bids that are submitted via any method other than that described in the RFP will not be accepted.

The Request for Proposals will be available on July 10, 2013. It will be available for potential bidders to download by going to the site: <http://www.co.lucas.oh.us/bids.aspx>.

An Electronic Question & Answer (Q&A) process will be from July 10, 2013 at 8:30 a.m. to July 24, 2013 at 12:00 p.m. **PARTICIPATION IS OPTIONAL, BUT IS HIGHLY ENCOURAGED.** Questions for the Q&A must be submitted in writing and received via email, at [LUCAS\\_CONTRACTS@odjfs.state.oh.us](mailto:LUCAS_CONTRACTS@odjfs.state.oh.us) by July 24, 2013 at 12:00 p.m.; the posting of the Q&A will be on July 31, 2013. If any changes are made to the RFP as a result of the Q&A, an addendum to the RFP will be posted on the website address (noted above).

This notice is posted, as of July 10, 2013, at <http://www.co.lucas.oh.us/bids.aspx>

The right is reserved to reject any and all bids.

By order of the Board of County Commissioners, Lucas County, Ohio.

Carol Contrada - President  
Tina Skeldon Wozniak - Commissioner  
Pete Gerken - Commissioner

Bid: 48-14-RFP-03

### PRESIDENT/ CEO Northwest Ohio Development Agency

The President/ CEO is the general operation manager & senior executive for Northwest Ohio Development Agency (NODA). Information about our agency can be found at [www.nodatoledo.org](http://www.nodatoledo.org)

A dynamic non-profit agency, located in Toledo, OH, is seeking a self-motivated CEO who is a strategic visionary that will guide us in our self-sufficiency efforts to deliver innovative solutions to our goals and objectives. Successful candidate will have 10 years experience in: managing and supervising within a financial services office or non-profit organization; and preparation, implementation, and monitoring of budgets. Successful candidate will also have at least 3 years experience, during the previous 6 years, in all aspects of the lending process and be able to obtain an Operation Manager license from the State of Ohio, Division of Financial Institutions.

Fundraising, grant-writing and/or grant management experience desired and direct and effective oral and written communications with the Board, staff and other constituencies beneficial.

Candidate demonstrates experience in establishing and maintaining effective contacts with community partners. Bachelor's Degree from an accredited college/university and/ or commensurate experience.

A competitive salary and benefits package offered. Qualified candidates should forward a current resume, cover letter, 3 professional references, and salary requirements by sending to: [fnc.ceo.search@gmail.com](mailto:fnc.ceo.search@gmail.com)

Incomplete applications will not be reviewed. No telephone calls.

EEO/AA

# African-American Festival to Be Held July 20-21

## Special to The Truth

This year's African-American Festival will take place Saturday and Sunday, July 20 and 21, on The University of Toledo Scott Park Campus of Energy and Innovation.

The festival is the annual fundraiser organized by the Toledo Urban Federal Credit Union. It also will include a prayer breakfast Friday, July 19, from 8 to 10 a.m. at the Bethlehem Baptist Church New Life Center, 1430 W. Bancroft St., and a parade on Saturday at 10 a.m. that will

start at Dorr Street and Detroit Avenue and end at Nelson Grace Park.

"This is our major fundraiser for the year," said DeLise Simmons of the Toledo Urban Federal Credit Union, who coordinates the festival. "This is a thank-you to the community and our members for their continuous support, and a chance for us to all come together as a family."

Musical performances over the weekend will take place from 2 to 10 p.m., and

gates will open at 1 p.m. both Saturday and Sunday.

Saturday's musical acts will be Zapp, jazz saxophonist Joseph Vincelli, singer Ramona Collins, The JAMM Band, Imagine Schools, Jay Rush Jennings, and The Five Deep Band. Taking the stage Sunday will be The Dramatics, Toledo Youth Choir, The Rance Allen Group, Debra Brock, Darius Coleman and the D.C. Singers, and The JAMM Band.

Children's rides are free

and sponsored by State Farm Insurance.

Food will be sold by local vendors, including Black Kettle Barbeque, Ruby's Kitchen and K&K Concessions. Because it is a family event, there will be no sale of alcoholic beverages.

Other local vendors and organizations that will be at the festival will include the Lucas County Workforce — The Source, Sprint, Genesis Village, Kids Unlimited Academy, Imagine Schools, Susan G. Komen of Northwest



Ohio, Toledo Public Schools and the Toledo Fair Housing Center.

"We look forward to hosting this festival every year," said Shanda Gore, Ed.D., UT associate vice president for equity, diversity and community engagement. "The yearly estimated attendance of 12,000 individuals brings a richness of food, music, culture and the strong sense of community to campus."

Gore added, "Our office, in collaboration with Rocket Wellness and the College of Medicine Student and Faculty Diversity, will be providing free health screenings right at the festival. We hope that the screenings will not only be informational, but instrumental in the prevention of any life-threatening health situations."

For more information on the African-American Festival, visit [toledourban.com/TUFCU/AAF.aspx](http://toledourban.com/TUFCU/AAF.aspx).

**THE TOLEDO URBAN FEDERAL CREDIT UNION**  
**9<sup>TH</sup> AFRICAN-AMERICAN festival**  
 CELEBRATING COMMUNITY, HEALTH, AND EDUCATION  
**Sat. July 20<sup>th</sup> & Sun. July 21<sup>st</sup>**  
 @The University of Toledo Scott Park Campus  
**WELFARE & PARADE**  
 Saturday, July 20, 2013 - 2pm-10pm  
 Sunday, July 21, 2013 - 2pm-10pm

**PERFORMERS:**  
 • Zapp  
 • Joseph Vincelli  
 • Ramona Collins  
 • The JAMM Band  
 • Imagine Schools  
 • Jay Rush Jennings  
 • The Five Deep Band  
 • The Dramatics  
 • Toledo Youth Choir  
 • The Rance Allen Group  
 • Debra Brock  
 • Darius Coleman  
 • The D.C. Singers  
 • The JAMM Band

**MISSION PRICES:**  
 • Gates open at 1:00 PM both days  
 • \$10/Person Ages 18 AND UP BEFORE 5PM  
 • \$15/Person Ages 18 AND UP AFTER 5PM  
 • \$5/Person For Toledo Urban Federal Credit Union members (Must present membership card at time of ticket purchase)  
 • \$7/Person Ages 6 - 17 & Seniors 65+  
 • Special Discount For Ages 4 - 17 ONLY - Buy 4 tickets get 1 FREE  
 • \$5/Person For College Students with valid identification  
 • Children 3 and under FREE!  
 • WELFARE PRICES \$16/PERSON (Must be purchased at Toledo Urban by Friday July 19, 2013)

**SPONSORS:** The Blade, The Toledo Journal, State Farm, The Truth, Toledo, etc.

Hosted by: **Toledo Urban Federal Credit Union**  
**The 9<sup>th</sup> Annual African American Prayer Breakfast**  
**FRIDAY, JULY 19, 2013 @ 8 - 10AM**  
**BETHLEHEM BAPTIST CHURCH NEW LIFE CENTER**  
**1430 W. BANCROFT ST.**  
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Cleophus Brown	Eddie Byrd	Andre Cowell
Willie Jackson, Jr.	Doris Roberts	Nabil Shaheen

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*Our Prayers*

**HOSTED BY TOLEDO URBAN FEDERAL CREDIT UNION**

**THE 9<sup>TH</sup> ANNUAL AFRICAN AMERICAN FESTIVAL**

**JULY 20-21**

**UT SCOTT PARK CAMPUS**

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