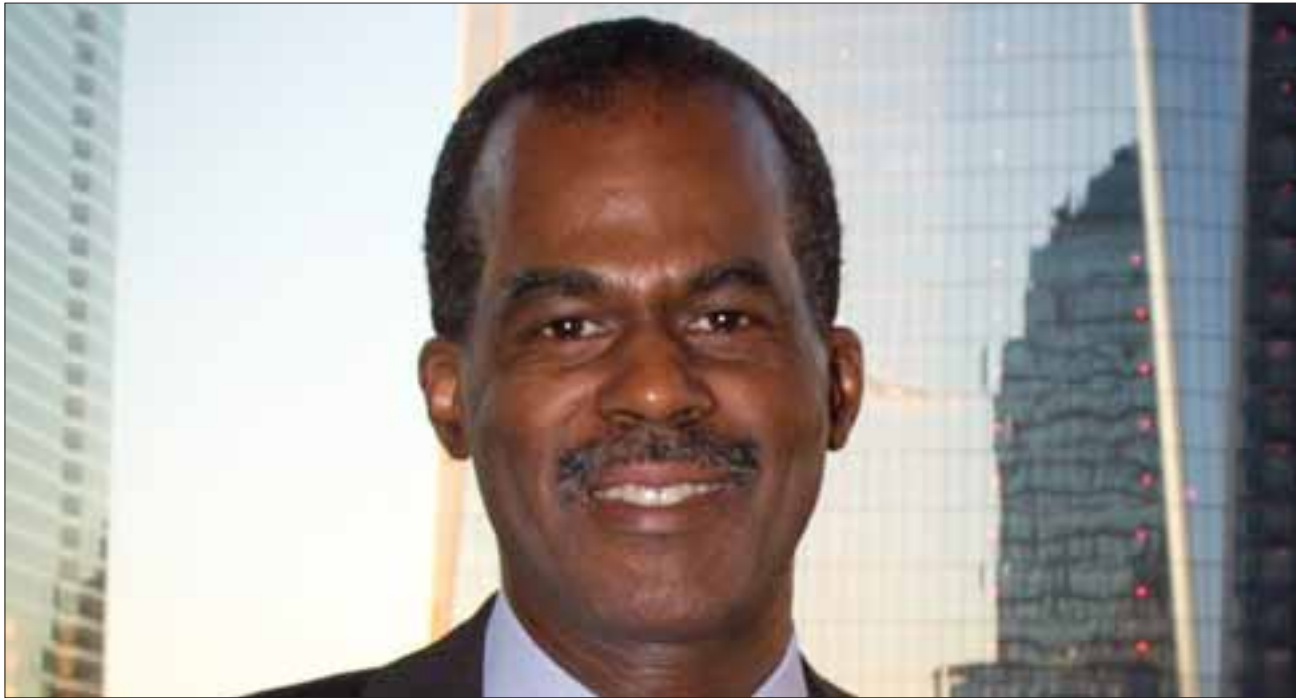




Volume 25, No. 5 *“And Ye Shall Know The Truth...”* November 20, 2013

Architect Terrence E. O’Neal



“Each initiative Terrence has undertaken has had ...wide-ranging and enduring reverberations. He has emphasized and advocated for architects to be engaged with government and elected officials, both of which greatly affect the practice of architecture and the quality of design.”
 - James McCullar, FAIA, Past President, AIA New York Chapter

In This Issue...

<p>Jay Black African American Chamber of Commerce Pages 2-3</p> <p>UT @ TPS Page 4</p> <p>TCDC's DEEP Page 6</p>	<p>Economy Section</p> <p>The Economy Productive Living Page 7</p> <p>Financial Planning Page 7</p> <p>Credit Union's Banquet Page 7</p>	<p>Tiffany's Tips Page 7-8</p> <p>How to Protect Assets Page 10</p> <p>Don't Let the Grinches Get You Page 11</p>	<p>Book Review Letter to an Incarcerated Brother Page 12</p> <p>Minister's Take on Today's Music Page 13</p>	<p>BlackMarket- Place Page 14</p> <p>Classifieds Page 15</p> <p>Cover Story; Terrence O'Neal Page 16</p>
--	---	---	--	--

Reversing the Poverty Trend

By Jay Black, President TAACC
The Truth Contributor

In this week's article we continue the discussion of why our community is amongst the poorest communities in America and what we can do to reverse the trend. We offer reasons seven through five today.

TAACC Mission Statement

The Toledo African American Chamber of Commerce (TAACC) advocates and promotes the economic growth and development of African American owned businesses by focusing on the development of business opportunities, business alliances, and legislative advocacy.

Number 7. Fear of independence. For decades we have been conditioned to be dependent on others and not work together to be economically independent. In fact, if you are a child of the 1950s and 1960s (or older) you were conditioned to go to school, "get a good education" and work for a large corporation.

Very few of us were conditioned to become entrepreneurs with the intent of becoming economically independent. Our fore-parents in slavery were conditioned for centuries to never trust other blacks and conditioned to believe that it was wrong to think (let alone seek) about being independent of the master.

This mentality could explain why a well known local pastor is known for discouraging other community leaders from "rocking the boat" because we don't want to "make the white folks mad."

It could also explain why many of us see something wrong with working collaboratively to determine our own destiny. Lastly, the very people that we blindly support (to include politicians, some pastors, and some community leaders) feed into this mentality of dependence rather than independence. The more they can get us to depend on them and their programs, the less we will think for ourselves and the less independent we will become.

For instance, most government programs are designed to keep us dependent on government-sponsored programs (especially the social programs promoted by many good old Democrats).

When is the last time you saw local Democrats using their political influence to champion causes that help pump public dollars into the black business community? What we get is champions of social programs that lead to more dependence (charity programs like feed the hungry; clothe the poor, discount senior coupons, etc.).

Don't get me wrong, some of these programs are good and needed, but they are rarely sustainable and rarely lead to the type of economic independence that will allow a man to fend for themselves and take care of their family.

As a community we must get back to not caring what "Mr. Charlie" thinks and work together to be independent of him. Then and only then will we be independent of "Mr. Charlie".

A good place to start is for all of us to find black businesses to support on a regular basis; stop voting for **anyone** (individual or institution) who does not use their political influence to pump dollars into the Black Business Community; when you do have a choice, stop financially supporting any business that will not hire you son, daughter or the Pookies or Sheniquas in our families or churches. And quit supporting those pastors and leaders who consistently allow politicians access the flock who have a track record of showing up only when its election time.

Number 6. Ignorance or Lack of Knowledge. I am amazed at the number of black folks whom I talk to who honestly believe that there is something inherently wrong with doing business with other black folks. It's as though they believe that by supporting black-owned businesses that you are

settling for less quality.

When, in fact, the issue of quality and professionalism is really color blind. How many times have we gone to a majority-owned business and received bad customer service or a product that proved to be inferior in quality?

Yet we do not label all majority-owned businesses as offering inferior quality products or customer service. Yet many of us are quick to label all of our businesses as inferior if we have a bad experience with them. We tend to hold each other to a much higher standard that we will hold others.

I am both amazed and frustrated by the fact that the message of "self-help economics" has not resonated with middle-class blacks and above. We are ignorant to the fact that we have a significant amount of collective purchasing power.

On a national basis we have over \$1trillion dollars in purchasing power. Locally, and as of the last economic census that I've seen for this area (2009), we have over \$1.5 billion in purchasing power.

What do you think would happen if we made the commitment to spend just 10 percent of that amount with black-owned businesses? I contend that we could begin to transform our community and become an economic (and political) force to be reckoned with.

You would think that this group would be the one that understands this issue more than anyone and would be leaders in promoting this concept. Unfortunately this is not the case. More than anyone in our community, the majority in this group appears to be oblivious to the idea of promoting economic independence within our community.

Conversely, I am convinced that we can have they type of business com-



Jay Black

munity we once had during the 60s where we owned the majority of businesses that were in our community. This included corner grocery stores, gas stations, clothing stores, doctors and lawyer's offices, funeral homes, auto mechanic shops, hardware stores, pharmacies, movie theaters, restaurants, bowling alleys, skating rinks, and retail outlets.

What will it take to get back to this type of community? A change in thinking coupled with a call to action. Some of the actions are outlined in the previous section but, in general, we need to return to supporting our own first and holding each other to the same standards of accountability (and quality) that we hold other groups to.

Lastly, we need to know that there are plenty of quality black-owned businesses that exist in Toledo, Ohio who could grow and prosper

... continued on page 3

The Sojourner's Truth

Toledo's Truthful African American
Owned and Operated Newspaper

Fletcher Word – Publisher and Editor
Becky McQueen – Business Manager
Folasade Oladokun – Office Manager

Artisha Lawson – Reporter
Carla Leonard – Social Editor
Michael Hayes – Entertainment Critic
Rev. D.L. Perryman – Columnist

Jennifer Retholtz – Webmaster
Kathy Sweeny – Graphic Designer

A Certified MBE

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

Community Calendar

November 23

Delta Sigma Theta Sorority, Inc Diabetes Information Fair: Noon to 2 pm;
Prevention, management and overcoming diabetes; Pickett Academy
Thanksgiving Basket Giveaway: Southern Missionary Baptist Church; 10 am
to 2 pm

November 24

First MBC 74th Anniversary: Women in Red; Wanda Dorn speaker

November 27

United Community Church Annual Thanksgiving Dinner: Noon to 2 pm

November 28

Pilgrim Church 10th Annual Thanksgiving Day Community Meal: 11 am to 2 pm
Andrew's Free ThankZgiving Feast: Paddy Jack's; Noon to 3 pm; Courtesy of
Andrew Z

December 8

St. Stephen's COGIC "Jubilee of Praise Celebration:" 4 pm
New Prospect Baptist Church Annual Candlelight Service: 4pm; Guest Rev.
Jerry Boose and Second Baptist congregation

Rep. Ashford Announces Funding to Repair NW Ohio Developmental Center

\$3.2M to replace HVAC system

Special to The Truth

State Rep. Michael Ashford (D-Toledo) announced this week that the State Controlling Board has released funds in the amount of \$3,265,952 to replace the HVAC system on the campus of the Northwest Ohio Developmental Center located in Toledo.

"The Developmental Center is in desperate need of a heating and cooling system that functions properly, especially with cooler temperatures on the horizon this winter," said Ashford. "Because a large number of individuals reside on the Center's campus, it is essential that its buildings are properly heated."

The project will convert the campus from a centralized boiler and chiller operation to individual, high energy HVAC units in each building. The current HVAC equipment is 37 and can no longer be maintained. The new equipment is more energy efficient and will reduce utility costs.



Michael Ashford

Jay Black...continued from page 2

if we would all redirect some of our daily expenditures and support them. I received an idea over the weekend from Larry Anderson, commissioner in Parks and Recreation for the City of Toledo which I plan to pursue. Larry asked why we couldn't have a buy black only for a day or week campaign. The answer is we can and we should.

Number 5. Priorities. The priorities we have as a community need adjustment. We do well in supporting social events (parties) and "feel good" opportunities but we have lost sight of the more important issues that impact us.

I have people in my family who care more about buying the latest sneakers for their kid than showing up for parents/teachers conferences. I have people in my church that care more about having the latest handbag or pair of dress shoes than for mentoring a fatherless child.

I know a lot of black people who care more about doing all that they can to "get theirs" but have little regard for using their talents, influence, and knowledge to help someone worthy from our community to "get theirs." I have lots of relatives who are more concerned about eating out than eating healthy. Lastly, I know a lot of pastors who are more concerned with being seen with (and having them come through their church during election season) certain politicians than they are with demanding that the politicians use their political office to help alleviate the hu-

man suffering that goes on in our community on a daily basis (recognizing that we (black folks) can do more to eliminate the causes of suffering that goes on in our community).

As I look at other communities and how they've managed to become more successful than we are, I've noticed a pattern. They place a higher priority on the items listed below than we do:

1. Supporting their businesses: Their dollar recycles many more times than ours does before it leaves their community. As a result, their tax base to fund schools, safety forces, and infrastructure repair is better than ours. We must make supporting black-owned businesses a priority. This means it must become "intentional" community wide. We should

sit down and think about what we need on a regular basis and make a sincere effort to get an African-American vendor or business owner to supply it. Many of us may be surrounded by black-owned businesses and not even know it. For instance, how many of us know that there is a black-owned florist in town (Blessed Blossoms), or a black-owned medical equipment supply firm (C&M Medical Supply), or a black-owned inkjet or laser toner firm for computers, fax machines, and copiers (Inkjet Express)? We can find these businesses by doing a little research (www.toledoaaacc.com).

2. Political influence: They hold their politicians accountable for delivering public contracts and programs to their community. If the politician does not deliver, they don't vote for them. When is the last

time you heard of politicians going to the Catholic Church or the Jewish synagogue to campaign for political office?

3. Education: Academic achievement is expected and coveted in successful communities to the point that it is linked to success in

life. Parental involvement in the child's educational experience is much greater in other communities than it is in ours. We must encourage our kids to be smart (academically) and get rid of the mentality that it's cool to be dumb (uneducated). We must de-

mand that our kids take academics seriously by rewarding academic achievement and punishing the lack thereof. For instance, as a child, I was not allowed to go out and play after school until all of my home-

... continued on page 8

2nd Annual Father Daughter Banquet

"Charming Our Daughters – Building A Bond"

Saturday November 23, 2013 – 6-10 p.m

L'Ambiance Banquet Hall

5237 Renwyck Drive, Toledo, Ohio 43615

\$15 for Father (Father Figure) and Daughter.

Only \$5.00 for each additional daughter.

Semiformal Attire, please. Tickets required.

Please contact LaVonna Hicks at telephone number 419/514-4723

or Simone Mickles at telephone number 419/961-0954

for ticket information.

Only a limited number of tickets will be available for purchase at the door.

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? 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?

© 2013 Hospice of Northwest Ohio

"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

We are the area's largest and most experienced provider of hospice care, a nonprofit organization solely dedicated to providing the best possible end-of-life experience for our patients and their families.

Ask for us by name. The sooner you do, the more we can help.

Answers for Living the Last Months of Life

HOSPICE OF NORTHWEST OHIO

Visit hospicenwo.org
419-661-4001 (Ohio) • 734-568-6801 (Michigan)

UT@TPS Receives Praise at National Education Conference

Special to The Truth

Five University of Toledo undergraduate students made their first presentation at the American Educational Studies Association (AESA) annual meeting in Baltimore earlier this month. They received accolades. "This is the most inspiring panel I have ever attended in all my years at AESA," said George Noblit, Ph.D., distinguished professor of the Sociology of Education at the University of North Carolina, Chapel Hill.

UT students Earma Algee, Belinda Collier, Lillie Cox, Phyllis Toney and Anthony Wyatt are all pursuing degrees in business management through the UT@TPS program at Samuel M. Jones at Gunckel Park Elementary School. Lynne Hamer, Ph.D. the director of UT@TPS and an associate professor in the UT Judith Herb College of Education, joined them in the presentation.

The UT@TPS program is based on a cohort approach: a group of students commits to taking classes together toward a degree. This allows them to

support each other in their learning and in their other life responsibilities. Currently, UT@TPS students range in age from 21 to 67. The classes are held in local public schools to create a college-going culture for younger students in those buildings, and to surround them with adult role models pursuing—and enjoying—higher education. Toledo Public Schools is unique nationally for hosting this program to bring college to their students, and to their students' families and communities.

Algee, Collier, Cox, Toney and Wyatt each narrated their experiences in the program and discussed the impact that their being in school has had on themselves, their families, and their communities. They then analyzed the stories to discuss themes of motivation, characteristics of individuals involved, potential barriers and how they have been overcome, key components of the program, and inspiration from and to others.

AESA member Linda Deafen-

baugh, from the doctoral program in education at the University of Pittsburgh, commented, "What you are doing is powerful. Your stories are powerful. I think your program should be a national model."

One advantage to having the college classes taught in Toledo Public Schools is that the students receive a 22 percent tuition scholarship and a general fees scholarship from the University of Toledo. At this reduced rate, the federal Pell grant covers most students' costs entirely, allowing them to take classes without going into debt with student loans.

But the impact of the program goes beyond saving money. As discussant for the panel, Noblit noted a difference in how the students spoke about their school experience: "Usually education is all about abstracted information, but from what I hear from you, education is deeply embedded in your lives. I hear themes of how you work together, compared to higher education more generally, where we are highly individualistic. For me, higher education is a highly

isolating place; for you it is a place of inspiration and connection."

In discussion, student Phyllis Toney concurred: "Now that I am going to college, I really understand what's going on around me. It's opened my eyes to things that I need to know." Her classmate Earma Algee agreed: "I think we have a lot to bring to the table. Being in school calls you to task to be conscious of your surroundings."

Students interested in joining UT@TPS for classes starting in January should call or text HEAT at 419-283-8288. Information is also available on the UT@TPS website at www.utoledo.edu/call/ut_tps.

Contact:

Lynne Hamer, Ph.D.

HEAT

The Padua Center

1416 Nebraska Avenue

Toledo OH 43607

Ph: 419-283-8288

Email: lynne.hamer@utoledo.edu



Lucas County to Receive the Benefit of \$2.6 Million in Grants to Expand Community Programs, Services

Special to The Truth

WSOS Community Action is pleased to announce a community meeting to be held at 9:30 a.m. Nov. 26 at the Toledo Grows Robert J. Anderson Urban Agriculture Center, 900 Oneida St., to announce four recently awarded federal grants serving Lucas County and its new campaign, "Building Partnerships, Helping People."

"Building Partnerships, Helping People" is an initiative to invite and actively explore collaborations between Lucas County, social service agencies and education organizations.

The campaign also hopes to increase awareness regarding the new programs and services offered by WSOS within Lucas County.

WSOS Community Action Commission, Inc. is a community based 501(c) (3) corporation with a 48 year history of providing comprehensive community and family development services, as well as the implementation and administration of a seven-state network of rural training and technical assistance.

"Lucas County Juvenile Court is looking forward to our partnership with WSOS. The Lucas County community has the opportunity to further assist this population of young adults who

need focused support and direction as they become productive community members," Lucas County Juvenile Court Judge Navarre Cubbon said. Although WSOS primarily serves Wood, Sandusky, Ottawa and Seneca counties, for the past seven years the organization has collaborated with several Lucas County non-profits such as United North, The Source, Lucas County Commissioners and the Northwest Ohio Construction Education Center.

Together, these partnerships have administered programs such as the Early Learning Initiative, The Western Lake Erie Basin Residential Ash Tree Removal Program and the Constructing Futures Program.

"We've been partnering with Lucas County agencies since 2006. We welcome opportunities to partner with organizations whose missions align with ours, particularly when partnerships improve services to those in need and produce strong outcomes," said Ruthann House, WSOS president/CEO.

As a result of WSOS' efforts, the following new grant-funded programs within Lucas County will offer much needed services to several different constituents:

Face Forward Program. A program designed to provide former youth offenders, ages 16-24, with the skills that lead to gainful employment and a new outlook on life. This program is operated in partnership with the Lucas County Juvenile Court's Community Integration for Training and Employment program, or CITE. The grant amount for the Face-Forward Program totals \$1,000,000.

"United Toledo" YouthBuild. This program provides low-income young people ages 16-24 work toward their GEDs or high school diplomas while learning job skills by building affordable housing for homeless and low-income people and participating in leadership development activities in their communities. The WSOS administered YouthBuild program works to refurbish homes in Toledo's United North area. The grant amount for YouthBuild totals \$1,100,000.

Supportive Services for Veteran Families (SSVF). This program provides rental assistance to help Veteran families remain in or acquire permanent housing on a sustainable basis and provides outreach, case management, and assistance in obtaining VA and other benefits. This is a multi-county grant totaling \$435,000.

Community Housing Improvement Program (CHIP). The Lucas County Commissioners are the grantee and WSOS is the administrator of the CHIP.

This funding provides qualified Lucas County residents with access to home rehabilitation and repair services and emergency mortgage payment assistance. In addition, rent assistance will be available through the Lucas Metropolitan Housing Authority; homeownership in partnership with Maumee Valley Habitat for Humanity; and rental rehabilitation to units owned by Preferred Properties, Inc. The grant amount for CHIP totals \$400,000.

Currently, WSOS is a partner with Toledo Public

Schools and the Lucas County Family Council in pursuit of a \$12 million grant to administer the Head Start program in Lucas County. WSOS has administered Head Start and Early Head Start administration for a number of years in Wood, Sandusky, Ottawa and Seneca counties. WSOS' participation in this collaborative further demonstrates its commitment to building partnerships to help people in the community.

The community meeting starts at 9:30 a.m. Nov. 26. Light refreshments will be provided.



2012 Annual Report to the Community

On behalf of the Toledo Area Regional Transit Authority's employees and Board of Trustees, I am pleased to present this Annual Report. The TARTA Board of Trustees and I recognize that without the support of our employees, passengers and constituents, the Authority would not continue to succeed.

TARTA's main goal is to deliver superior service to our riders, as evidenced by 2012's key activities:

- Continued to develop **TARTA Tracker**, a web- and phone-based system that provides real-time bus route information available to everyone at TARTAtacker.com
- Grew **ridership** to nearly 3.5 million trips in 2012. Adult ridership grew by 8% and TARPS also posted increased ridership for the 16th consecutive year with an impressive 11.4% increase.
- Opened a new **TARPS facility** that boasts many "green" features.
- Expanded free ridership** to allow those who qualify for TARPS to use TARTA's fixed routes, Call-A-Ride and Muddy™ and Walleye shuttles for free.

Thanks to the support of passengers and constituents, TARTA continues to improve its services and offer high-quality public transit to the Toledo area.

Thank You,

James K. Gee
TARTA General Manager

1127 W. Central Ave., Toledo, OH 43610 | 419-243-RIDE (7433)

REVENUE

PASSENGER INCOME	19%
FEDERAL ASSISTANCE	18%
PROPERTY TAX	61%
STATE ASSISTANCE	1%
OTHER REVENUE	1%
100%	

EXPENSES

LABOR & FRINGES	55%
MATERIAL & SUPPLIES	13%
FUEL	10%
SERVICES	2%
UTILITIES, TAXES, INSURANCE, CLAIMS	4%
DEPRECIATION	16%
100%	

TARTA Board of Trustees

Bonita Johnson (President)	Steven Pecsenye
Francis Frey (Vice President)	Tom Ramsdell
Deb Angel	Barbara Sperr
Brian Fitch	Troy Stevenson
Ted Kaczorowski	Anthony Szilagye
Jack Murphy	Dee Talmage
Shelly Papenfuse	William Thomas
	Clifford Wright



The First Graduation Class of the DEEP-Central Green Jobs Training Program

Special to The Truth

Toledo Community Development Corporation (Toledo CDC), Owens Community College and its partners hosted the first 2013 graduating class of the Detroit Ave. Energy Efficiency Program (DEEP) Central City Green Jobs Training Program. Students who have completed the Green Jobs Training Program as Retrofit Technicians and Installers were honored during a ceremony at the Frederick Douglass Center; located at 1001 Indiana Ave. on Friday, November 15, 2013 at 3 p.m. This is the first of its kind workforce development program in the heart of the city of Toledo.

The DEEP in the Heart of the City (Central City) Green Jobs Training Program is for reentry citizens or those who are hard to employ. The partners of this program are: Owens Community College, The Frederick Douglas Community Association, Parker Energy Solutions, the Toledo-Lucas County Port Authority, the City of Toledo, Dept. of Neighborhoods, the University of Toledo- Dept. of Sociology & Anthropology, Assets Toledo, The NW Ohio Reentry Coalition and The Ridge Project. The goal is to

provide workforce training as Retrofit Installer Technician.

The DEEP Central City Green Jobs Training Program is designed to complement the DEEP Revolving Loan Fund, which is a housing preservation program for residents whose income levels are between 80 percent up to 120 percent Area Median Income (AMI) obtain a low interest loan up to \$5,000 for the purpose of retrofitting their home to make it more energy efficient.

Toledo CDC's mission is "... to foster a healthy, vibrant community through affordable housing, job creation and economic development and by utilizing green and sustainable practices". The DEEP workforce and housing program is a component of a strategic initiative to bring stability and sustainability to the central city of Toledo. The reentry population has a strong presence in the community served by Toledo Community Development Corporation (Toledo CDC) and Toledo CDC believes that providing relevant workforce training through Owens Community College is a way to meet an immediate need for the hard-to-employ and reentry population. The DEEP program serves a dual



DEEP graduates (L.to R.): Charles Cotton, Ebony Depp, Christopher Bradford, Brandon Lindsey, Alfred Brown, Jamews Carswell, Christian Griffin, Cammeron Griffin and Jessie Williams Jr. (not in photo but was present later).

purpose of preservation of existing housing stock and owner occupied homes through retrofits for energy efficiency and green jobs training/workforce housing redevelopment.

Toledo CDC has partnered with The Toledo-Lucas County Port Authority, Owens Community College, The Frederick Douglass Community Association, Parker Energy Solutions, EnerSol, Phoenix Customer Builders and the City of Toledo-Department of Neighborhoods. Toledo CDC was awarded a total of \$145,000 from the Toledo -Lucas County Port Authority and the Community Development

Block Grant (CDBG) through the Dept. of Neighborhoods for both components of the DEEP program with the intent to create a community development model in the heart of the city to be duplicated throughout Toledo.

EnerSol and Phoenix Customer Builders were present. They are partners in this program and are potential employers. They met the graduates and discussed employment opportunities with the graduates.

For more information please contact Toledo Community Development Corporation at (419) 255-7500 or email at e.mickens@toledocdc.org

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



The Truth Gallery
1811 Adams Street
419-242-7650



Stable Reliable Renters

Special to The Truth

If you are a Landlord or property owner... *are you in need of stable reliable renters?*

If you are a renter... *is stability and reliability important to you?*

The above questions are the motivation behind Catholic Charities Diocese of Toledo's new housing initiative – Productive Living. The word productive is defined as *yielding favorable or effective results* (Dictionary.com). Unfortunately, over the years, we found that there are those who misinterpret its definition and then incorrectly apply it to their life, especially when it comes to making money decisions about their housing.

For over nine years, our Family Emergency Guidance program has provided rent assistance to current and new renters. Through observation and statistical analysis we are finding there is a vital need to encourage, teach and expect “productive decision making skills” from those we serve. We will admit that many renters have had good intentions, but their decisions did not always “yield favorable or effective results.” Instead, their decisions made them vulnerable for eviction before they actually moved into their new home. Here is one of many true stories that have sparked our concern:

Ms. Smith called our program in desperate need of monetary assistance to move into a new apartment. She was a student at one of the local colleges and a single parent, sincerely trying to improve her life and obtain her independence.

Unfortunately, after assessing her sit-

uation, we came to the conclusion that, as a full-time student, she was unable to work enough hours to manage all of the expenses of that apartment. She received some help from her parents and friends and a small child support check, which combined, barely covered the monthly rent payment and utilities.

Still determined, she made a case about using her tuition check that would arrive at the end of the semester. With that information she was able to convince a landlord to rent to her if she could come up with half of the first month rent.

Ms. Smith, in spite of our conversation on the most productive choices for her situation and the obvious risk she would be taking, still felt it was the right *choice* for her to take that risk and look for money elsewhere. Surprisingly, she called back a few months later to inform us that the landlord went ahead and rented to her; but now she needed assistance to avoid an eviction. Needless to say, the loan did not come through as expected and forced the landlord to threaten her with a three-day eviction notice.

As the number of people who call us facing eviction within the first three months of their lease continues to grow, it is becoming very apparent that a more proactive approach to housing assistance is necessary.

Productive Living is about encouraging and teaching families and individuals how to make choices with their money that “yield favorable or effective results.” Its purpose is to help them better “plan out” the decision to

rent or buy housing before they sign on the dotted line. “Plan out” meaning to research and acknowledge the pros and cons of their choices, short and long term. It is also about partnering with renters and their prospective landlords to open the lines of communication to address setbacks before they become emergencies.

Catholic Charities sincerely believes that most first-month rent callers desire to be and to remain stable reliable renters. But we also know that it is more favorable to them, their landlords and the service providers when they are encouraged to invest more time on preparation and preservation before they sign on a dotted line. Productive Living is about developing more reliable citizens, helping them evolve from the consumer mentality

to a wise investor mentality.

We are striving to accomplish this through our newly developed Tenant Readiness Program. The program takes a proactive approach in addressing eviction concerns by helping a prospective renter assess their financial vulnerabilities before they sign a lease.

We then form a partnership with the tenant and their landlord throughout the term of the lease to help keep the tenant on track. This is just another way Catholic Charities is creating life transformation and helping people in Toledo to live stable productive lives.

For more information about the Tenant Readiness Program or to post your vacant properties in our Vacant Property Database contact us at (419) 244-6711 ext. 222.

Resolve to Create a Better Retirement Financial Plan in 2014

*By Phil Walton, Social Security Manager in Toledo, OH
Special to The Truth*

Another new year is just around the corner, offering a new opportunity to improve your life in any number of ways with a wise New Year's resolution or two. (No doubt, for most of us the possibilities are endless.)

But one good idea for many might be creating (or updating) a long-

term financial plan. According to a 2013 survey by the Employee Benefit Research Institute, “the percentage of workers confident about having enough money for a comfortable retirement is essentially unchanged from the record lows observed in

... continued on page 11

Imagine their future with you.



November is National Adoption Month. Consider adopting a sibling group from Lucas County Children Services. To learn how, call 419-213-3336 or visit www.lucaskids.net.



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

Toledo Urban Federal Credit Union Holds Annual Meeting and Appreciation Banquet

Sojourner's Truth Staff

This Saturday, November 23, 2013, the Toledo Urban Federal Credit Union will host its annual Meeting and Appreciation Banquet at The Pinnacle. The event starts at 6 p.m.

This year's dinner will feature a keynote address by Lucas County Administrator Laura Lloyd-Jenkins. Lloyd-Jenkins, a California native, became administrator earlier this year and is the first non-Toledoan and the first African-American to hold the position.

As always, the TUFCU diner is the occasion to recognize individuals who have contributed to the credit union and have been instrumental

in its continued success. This year's honorees are: John and Sarah Bates of Heidtman Steel and Nu Tek Steel; Deborah Beyer of Waterford Bank; Charsena Braswell of Sena's Quality Adult Care; James Hoffman of KeyBank; Robert LaClair of Fifth Third; Richard LaValley, Jr. of LaValley, LaValley, Todak & Schaefer; Jan Scotland of State Farm Insurance; Stephanie Turner of KeyBank; Shaun Cowell; Richard Grant; Dawn Heffner, Richard McCray and Charles Turner.

For ticket information, call TUFCU at 419-255-8876



Laura Lloyd-Jenkins, Lucas County Administrator

Jay Black....continued from page 3

work was done. The modern day equivalent would be to deny access to cell phones, computers, or video games until the home work is successfully completed. We must elect school board members who will put the interest of our kids first rather than their political careers. As a community we must rise up and place a high priority on educational attainment and be willing to accept nothing less than excellence in this area.

4. Healthcare: We've lost sight of the importance of eating healthier and exercising on a regular ba-

sis. For instance, when I was a kid we walked to school, church, and most social events, because we had all of them within walking distance in the black community. Our parents made sure that fresh fruits and vegetables were a part of our daily diet (much it came from the garden we had in the back). Next, we need to recognize that stress will kill us if we let it and we can do more to eliminate the stressors in our lives.

5. Criminal Justice: We can drive down crime rates in our community by not tolerating certain activity in our community. Quit being afraid to turn in known criminal activity in our families, church-

es, and community. We must send the message that we are going to stand opposed to criminal activity in our community. We need to do more to create employment opportunities in our community. Kids won't have time to get into trouble because they will be gainfully employed and earning a living wage. Elect judges and prosecutors who will be consistent with the application of criminal justice penalties and policies among all groups. Elect mayors, city council people, and sheriffs who promote a sense of fairness and consistency among all groups with the application of legislation, and law enforcement policies and procedures.

Church's Chicken
BIG TASTE LOW PRICES

2PC \$4.49 sm. mashed potatoes & biscuit
mixed meal

10PC \$14.99 2 lg. sides & 4 biscuits
legs & thighs meal

ADD HALF GALLON TEA \$1.50

Offer good for Church's Chicken at
2124 Franklin Avenue
Toledo, Ohio

Holiday Spectacular
at the Natural Science Technology Center
Next to the Toledo Botanical Garden
December 7th • 12-4pm

Check out some of TPS' Career Tech opportunities!

FREE Community Event!

- Various Demonstrations
- Food and Fun
- Meet and touch live animals
- Holiday floral arrangements
- Make and take ornaments
- Donate a canned good for our food drive
- Come to the event and buy your tree from Blita Nursery and Christmas Tree farm

TPS PROUD
Toledo Public Schools

5561 Elmer Dr. • Toledo, OH 43615 • 419-537-1198

Florence's Home Style
CHA-CHA
Sweet 'n' Spicy Green Tomato Relish

Available at:

- Schorling's Market (3115 W. Bancroft St.)
- Monnette's Market (2003 N. Reynolds Rd.)
- Ruby's Kitchen (4933 Dorr St.)

Like us on:
Facebook YouTube

FLORENCESHOMESTYLE.com

Put a little CHA-CHA in your life!

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

How to Stand Out from the Crowd to Get the Job!

By Tiffany Reynolds
The Truth Contributor

A lot of people say it's hard to get a job these days. And most likely, you'll agree. The question is: how willing are you to do whatever it takes to get the job of your dreams, or for some, just any job that matches your skills and experience? With thousands of applicants, sometimes it's easy to lose hope that you'll eventually be hired. The key really to getting the job is being creative and standing out.

Here are some ways that you can definitely stand out among all the other job applicants:

- **Create an online CV.** You're CV should not only be on paper. This extra step of putting your CV online would get your employers to notice you. Let's say that you're in the creative field. Whether you are a graphic designer, public

relations, advertising, marketing or even a website designer, having your own website to showcase examples of your work is a sure-fire way of getting noticed.

Stop using cliché wording on your cover letter and CV. A number of job applicants just copy and paste wordings from samples found online. And why wouldn't they right? The internet has a lot of resources that you can tap into. But if you just copy and paste wording from two or three different cover letters or CVs, you will end up sounding like everybody else. Make sure to use short sentences and highlight your achievements.

Get active on social media. These days, employers or hiring managers are on the lookout for the right people to hire and they utilize social net-

working sites like LinkedIn, or Facebook. Start creating a professional LinkedIn profile showcasing your work experience and skills, and get active on relevant LinkedIn groups. Who knows? A hiring manager might notice one of your brilliant posts on a certain LinkedIn group.



Send a thank you note. After your job interview, make sure to follow up with the hiring manager or employer by sending a thank you note. A written note is not something that most job applicants send out, so by sending one, you will definitely stand out. If you can't send a thank you note, you can also opt for an e-card. These are free and there are several websites that allow you to send e-cards for free



Tiffany Reynolds

... continued on page 10

LAST YEAR, UNITED WAY 2-1-1 ANSWERED OVER **83,000 CALLS** FOR ASSISTANCE. MINE WAS ONE.

LIVE UNITED
United Way

United Way of Greater Toledo
Serving Lucas, Wood, and Ottawa Counties

BE PART OF THE CHANGE
unitedwaytoledo.org

It's time.



You're not alone. Join students just like you at Owens Community College.

Spring classes begin Jan. 13.
Apply today! • owens.edu

Ready. Set. Go!
Owens is the answer.



On-Time Registration! Complete your Fall Semester registration by Sunday, Jan. 5. A \$50 late registration fee will be assessed if you initially register for classes after Sunday, Jan. 5.

How to Protect Your Nest Egg From Financial Downturns

Special to The Truth

From increased unemployment to commonplace home foreclosures, it's hard to forget the devastating effects of the 2008 financial crisis and the worst recession since the Great Depression.

While the hope is that regulatory bodies and bureaus created in the crisis' wake will help prevent a recurrence, some experts say these reforms were shaped by the same entities responsible for the crisis -- but that citizens have the power to chart a different course for their own economic futures.

"Whether policies were formed with selfless or selfish intentions, you don't need to quietly agree to them, especially if they are misguided. We have a system that can respond to the efforts of individual citizens," says Jay W. Richards, distinguished fellow at the Institute for Faith, Work & Economics and author of the new book, *Infiltrated: How to Stop the Insiders and Activists Who Are Exploiting the Financial Crisis to Control Our Lives and Our Fortunes*.

In his book, Richards suggests that complacency on the part of ordinary citizens will lead to more

serious financial disasters. He encourages readers to take steps to prevent future crises and protect their own nest eggs:

- **Get Informed:** "Many culpable entities used the crisis fallout to lay blame elsewhere and increase their own power," says Richards. "But with knowledge, prudence and intelligent action, history won't have to repeat itself."

- **The only way to prevent deception and cynicism during future crises is for ordinary citizens to get informed and outraged enough to change our fiscal and regulatory trajectory,"** says Richards.

- **Take Control:** Online educational resources can help you get informed. To brush up on basic financial skills, visit MyMoney.gov, a site created by the Financial Literacy and Education Commission with information on how to save, what to consider when borrowing, and how to make a budget.

- **Diversify:** Experts recommend balancing different types of assets, such as cash, stocks, bonds and commodities. Having different types of investments means you might be better shielded from

economic crises, because some assets might fall while others might rise.

- **Don't Rely on Your Home:** If the recession taught people anything, it's not to rely too much on home equity for retirement. Many think their homes are more valuable than they really are or will be when it's time to retire.

- **Be Philanthropic:** "Those concerned about the future should be the first to grow effective local organizations providing real safety nets for the destitute," says Richards, who believes philanthropy is a moral responsibility best left to communities.

- **Think of the Future:** When a consumer borrows, she or he

alone bears the debt. However, when the government overspends for short term goals, future generations are expected to foot some, or all, of the bill. "This is immoral and no fancy economic theory can change that," asserts Richards.

- **Be Civic:** Your vote matters to politicians. Call, write and visit them to express concerns over economic regulations you don't support.

More information about "Infiltrated" can be found at www.InfiltratedTheBook.com.

Remember, you don't need a PhD in economics to stay informed.

Courtesy State Point

Get The Job....continued from page 9

such as Egreetings.com, AmericanGreetings.com, or 123Greetings.com

Record a quick video and upload it on YouTube. If you are more techy and feel comfortable getting in front of the camera, why not record a two-minute video thanking the hiring manager for the opportunity to speak with him or her about the job? After you upload the video, send a friendly email to the hiring manager and include the link to the video.

If you implement two or three, or even all of these strategies I have mentioned, I guarantee you will get noticed by the hiring manager. It just goes to show that you are determined to get the job, and that you are thrilled to work with them.

Do you need help with getting the job of your dreams? Perhaps you want to learn about how you can perfect the job interview. I offer a 30-minute free coaching strategy session just for job-seekers like you. **Contact us for a FREE coaching strategy: followingmy-passion@tiffanyreynolds.com!**

Work the Net = Networking Gala : : Topic: How to Stand Out from the Crowd and Get the Job!

Are you unemployed? An entrepreneur? Do you wish to change careers? Or, do you enjoy meeting new people? If so, this experience is just for you. What do think is the quickest way to reach your goals in obtaining employment or business opportunities? Did you say, networking? You're correct, it is networking. Believe it or not, most people do business

or hire "who they know" or said another way, "who knows them." The bottom line everything hinges on networking. This "Work the Net = Networking Gala" was birthed for three reasons: to provide an atmosphere of happy people filled with ambition and passion, learn how to "Work the Net = Network" more efficiently, and most importantly build employment and business connections.

As the name implies, "netWORK", it truly indeed takes WORK to find that ideal opportunity. The first rule in "Work the Net = Networking" is don't give up. Here's an example, let's say you met a human resources manager during the "Work the Net = Networking Gala" who shared an interest in speaking with you further next week. He provided you his business card and the best number to reach him. On Monday you phoned and left a detailed message. Three days pass. And, no return call. Don't give up! You may not receive a return call on the first try, second, third, fourth or fifth but on the sixth call you may hit the jack pot. Statistics prove you receive more return on investment after the sixth try. Wow!

Here's the point. Consistency is the name of the game. Don't give up on you. My friend, let's join together and Work the Net

What: Work the Net = Networking Gala

When: Monday, November 25, 2013

Where: Kent Branch Library : : 3101 Collingwood Blvd.

Time: 6:30 pm – 8:00 pm

Tiffany Reynolds, Success Coach & Published Author, www.tiffanyreynolds.com, 1.855.234.9797.



**The Benefits of Silpada
Just Keep Stacking Up!**

Wear Stylish .925 Sterling Silver Jewelry!

Host a Silpada Party and Earn Free Jewelry!

FUNdraising Opportunities
for Your Favorite Organizations!

Become an Independent Silpada
Representative and Live the Life You Love!

For more information, contact:

Becky McQueen
Independent Silpada Designs Representative
419-290-1832
www.mysilpada.com/becky.mcqueen

SILPADA
Live Life in Style.

Don't Let Cyber Grinches Ruin Your Holidays

By Jason Alderman
Special to The Truth

I'm usually in too much of a Thanksgiving food coma to hit the sales on Black Friday, but millions of other Americans somehow find the energy. Last year, 89 million people took advantage of Black Friday sales (57 million of them online), while an estimated 247 million shopped throughout the four-day weekend, as stores increasingly have opened their doors on Thanksgiving itself.

In addition, millions of bargain hunters spent another \$2 billion on Cyber Monday, so it's clear that online holiday shopping is here to stay. Unfortunately, cyber criminals have zeroed in on this trend and are redoubling their efforts to separate shoppers from their hard-earned cash. Whether you're

shopping online by computer, smart-phone or tablet, here are some common cyber scams to watch out for and security precautions to take:

Tips for buying gift cards:

- Only buy from secure websites of trusted retailers (look for an "s" in the "https://" web address and a lock symbol).

- At walk-in stores, only purchase cards from employees who have them locked up. Avoid cards at unattended display racks, since thieves can scan the card's unique serial number; then, after you've loaded it with cash, drain its value with online purchases before the recipient has a chance to use it.

- Never purchase deeply discounted cards or event tickets

from online marketplaces like eBay or Craigslist – chances are good that the cards are counterfeit or were stolen.

Most retailers offer holiday sales as a way to boost their year-end bottom line. If you've "liked" a product or store on Facebook or Twitter, or have signed up to receive their emails, you may well get genuine offers for steep discounts or last-minute sales.

But beware of bogus offers from sites that mimic those of legitimate retailers. They could be:

- Trying to harvest your credit card number and other personal information to make illegitimate charges to your account or open new accounts in your name.

- Attempting to sell you counterfeit or stolen goods.

- Trying to gain access to your social media profile to log into other accounts tied to it, or to post illegitimate offers purportedly endorsed by you to lure in your friends.

Another common scam is to send an email claiming a courier is trying to deliver a package or there's a problem with your order. You'll be told to click on a link to get details and will likely be asked to reveal account or other personal information to verify. Unless you previously provided them your email address, this is probably bogus.

A few additional holiday-related security tips:

- When shopping online, avoid pop-up ads touting incredible deals. If you think it might be real, log into the retailer's website yourself to see whether the deal is posted.

- Hackers create realistic-looking web addresses that, when clicked, take you to a bogus site that can infect your device with malware or install a Trojan Horse program to steal your personal information. To be safe, let your cursor hover over web addresses you didn't type in

yourself and look for misspelled or weird-looking sequences of characters.

- Before completing an online order, visit the site's "Contact Us" and "Terms and Conditions" pages for their phone number, mailing address, return policies, etc. Phony sites often either don't have such pages or they're filled with easy-to-spot errors.

Don't let the prospect of getting a great deal on Black Friday allow you to drop your guard against scammers who would love to fill your stocking with coal.

2014 Financial Plan....continued from page 7

2011." Only 13 percent are very confident of being able to afford a comfortable retirement, while 28 percent are not at all confident.

If you are among those with lower financial confidence and you haven't started to save for retirement already, now is the time to begin — no matter what your age. If retirement is near, you'll want to jump into the fast lane right away. If you're younger and retirement seems a lifetime away, it's still in your best interest to begin saving now, as compound interest will work to your advantage. Experts agree that saving when you're young will make a world of difference when the time comes to draw on your retirement savings.

Don't take our word for it. You can check out the numbers yourself. A great place to start figuring out how much you will need for retirement is to learn how much you could expect from Social Security. You can do that in minutes with Social Security's online *Retirement Estimator*.

The *Retirement Estimator* offers

an instant and personalized estimate of your future Social Security retirement benefits based on your earnings record. Try it out at www.socialsecurity.gov/estimator.

We encourage saving for retirement, but there are reasons to save for every stage of life. A great place to go for help is www.mymoney.gov. MyMoney.gov is the government's website dedicated to teaching Americans the basics about financial education. Whether you are planning to buy a home, balancing your checkbook, or investing in your 401(k) plan, the resources on www.mymoney.gov can help you.

Another excellent resource is the *Ballpark Estimator* at www.choosetosave.org/ballpark. This online tool takes complicated issues, like projected Social Security benefits and earnings assumptions on savings, and turns them into language and numbers that are easy to understand.

So turn over a new financial page in your life with the start of a new year, and get started at www.socialsecurity.gov.

DIXIE

DIXIE CARS DIV. DIXIE AUTO LEASING INC

5876 N. DETROIT AVE. TOLEDO, OHIO 43612

419-476-8678

OFF LEASE - 4 DOOR SEDANS

\$2,500

THIRTY DAY WARRANTY

Join Us!
Every Sundays at 11:30 a.m.

Worship
EXPERIENCE

Dr. John W. Williams, Pastor

Eastern Star Missionary Baptist Church
2102 Mulberry Street, Toledo, Ohio 43608
(419) 726-1180, FAX: (419) 726-6245
E-mail: EasternStarMBC@aol.com
Website: www.drjwilliams.org

Letters to an Incarcerated Brother by Hill Harper

By Terri Schlichenmeyer
The Truth Contributor

You figured you had a lock on things. Sell or steal a little something. Hold for somebody, "borrow" a car, gain respect. Make a little money and it'd be all good, right?

Now that lock you had... has you. You're in prison and it's a whole new world in there, one you're not sure you can survive. But when you read **Letters to an Incarcerated Brother** by Hill Harper, you'll see that you have choices.

It's no secret that there are more people in American prisons than ever before. "In less than thirty years," writes Harper, "our prison population has mushroomed." But though statistics show that offenders are likely to return, Harper says "there is hope and there are solutions." This book lays them out.

When Harper was contacted by an old friend who landed in "county," he admitted to the young man that he "didn't know what to say." Harper believes himself to be a problem-solver. He had no answers that time but he quickly discovered some.

First, he says, find mentorship. You can't go it alone, so look for someone you want to make proud. Consider prison as a place to "make... tune-ups and adjustments" in your life, but remember that "you need to be prepared to change."

Stay patient, even though it's hard and even though you don't always understand what's to come. Sometimes, "it's more important for you to simply understand you." Learn to keep your mind free, even if your body is not.

Get as much education as you can: get your GED, look for college coursework that's available to incarcerated students and read. The time you spend in prison shouldn't go to waste; use it to better your mind.

Stay in your children's lives any way you can. Keep away from prison gangs and trouble; it's only going to make things worse. Learn not to take things personally. Understand that real men do ask for help when they need it. Eliminate disrespectful words from your vocabulary, particularly in reference to women. Set goals. Learn to apologize and embrace change. Be a leader. And do not "micro-quit."

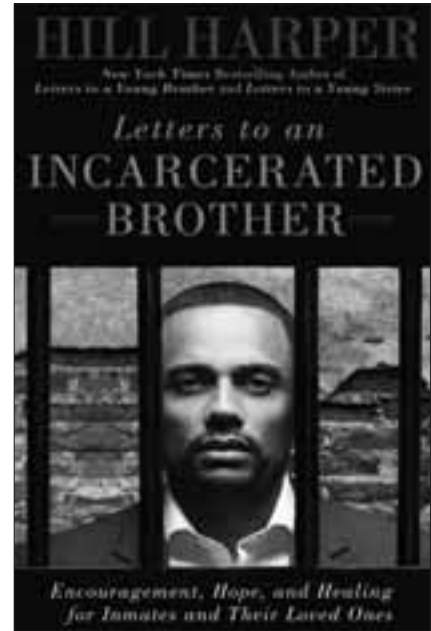
In his introduction, author Hill Harper lays

c. 2013
Gotham Books
\$27.50 / \$29.00 Canada
400 pages

out several goals for this book: among others, to show the importance of education, to offer inspiration through example and to explain how to "beat the odds and avoid returning" to jail.

Definitely, those goals are attained but that's not all. Harper offers words of wisdom from influential contributors to support his ideas. There's guidance here, help and resources, and he displays gentle patience, even deference, for his friend – but Harper's nobody's fool. He's not afraid to call the man on his lies and half-truths, and he's not afraid to show frustration. Such realism makes this one powerful book.

This isn't just a reference for inmates, though. It'll also be a great help for families, as well as a caution for boys who are headed for trouble. If that – or encouragement, sense or inspiration – is what you need, *Letters to an Incarcerated Brother* has it locked up.



Terrence O'Neal....continued from page 16

Associates and The Eggers Group, P.C. He founded TONA, currently located on Battery Place, in 1993.

James McCullar, FAIA, past president, AIA New York chapter, noted in his letter sponsoring O'Neal's election to the College of Fellows: "Each initiative Terrence has undertaken has had...wide-ranging and enduring reverberations. He has emphasized and advocated for architects to be engaged with government and elected officials, both of which greatly affect the practice of architecture and the quality of design."

At TONA, a full-service architecture and design firm, O'Neal has focused the practice on affordable housing, supportive housing and schools. Notable TONA projects include the historic restoration of PS 33 Bronx; major renovations for Covenant House New York in Manhattan; and a 100-unit affordable housing rehabilitation for Northeast Brooklyn Housing Development Corp. Heather Philip O'Neal, AIA, wife of Terrence, is TONA's design principal.

The O'Neals are committed to introducing more young people to the architectural profession and to increasing awareness of the role of minority ar-

chitects both for students and the general public. Heather O'Neal works with the NAACP-ACTOS program, through which the National Organization of Minority Architects (NOMA) mentors and assists high school students interested in an architecture career. She says, "There is a lack of role models in architecture for many young people, and, most profoundly, for urban youth."

A past president of AIA New York State (2006), Terrence O'Neal organized and hosted an award-winning (AIA Component Excellence Award) and much-acclaimed spring symposium on urban policy and regional design which brought elected officials and the architectural community together and launched a still ongoing relationship.

As the chairman of the Land Use & Waterfront Committee for Manhattan Community Planning Board #6, he has helped herald in high quality building plans for 50 UN Plaza and guided city planners to refine and improve streets, sidewalks and connections to the underground network, in conjunction with a proposal to up-zone East Midtown.

He has been celebrated for his achievements by numerous leaders from the architectural community and government. Among the Ohio dignitaries recognizing O'Neal over the years are Edna Brown and Mark D. Wagoner, Jr. (currently state senators); former Toledo Mayor Carty Finkbeiner; AIA Toledo; the Toledo City Council; Friends of Lathrop House (a stop on the underground railroad in Toledo) and the Toledo chapter of Jack and Jill of America who called O'Neal, a member of the local Jack and Jill chapter as a youth, "an inspiration to African American youth."

Welcome Home to Beautiful Sylvan Lakes Apartments!

Our elegant apartments feature spacious bedrooms with ample storage, high ceilings and breathtaking views! Stop in today to see our beautifully landscaped grounds, resort-like swimming pool and clubhouse with its fully equipped fitness center. Located just west of King road off of Sylvania Ave.

4045 & Langston Place, Sylvania, Ohio 43060
P: 419-842-6485 E: investekmanagement.com

BUNK AND JUNK BAIL BONDS LLC.
"Why Get Comfortable if You Don't Have To?"

120 Madison suite 225
Toledo Ohio 43604

CONNIE SEXTON
BAIL BOND AGENT
DIANNA JONES
OFFICE MANAGER

PHONE: (419) 751-2000
(419) 751-7961
Serving Ohio

www.governmentbail.com

Midwest Dental & Dental Definition
3 Locations to serve you

2915 Lagrange - Phone 419-244-1691
240 W. Alexis - Phone 419-475-5450
5350 Airport Hwy - 419-382-8888

We accept every insurance including Medicaid

DIXIE Auto Leasing Toledo, OH

5880 N. Detroit
Month to Month Leasing
419-476-8674

WE ARE A FULL SERVICE BUSINESS

Charleston House of Toledo
A Premiere Consignment Shop for the Economically Conscious Woman

WINTER COAT SALE
Sizes small to plus - Excellent prices

Designer Suits and Dresses
Elegant Hats - Name Brand Shoes
Open 10:00 a.m. - Tuesday thru Sat
4055 Monroe Street - Toledo, OH
419.472.4648

Today's Music Sucks... Or Does It ?

By Michael Hayes
Minister of Culture

In your opinion, music these days just ain't what it used to be.

You avoid most popular radio stations and think *106 & Park* is just for teenagers.

You claim that everything sounds the same, yet when artists you used to like try different directions you hate on that too.

Like a bratty toddler you sit with your hands cupped over your ears whining about how music "nowadays" is so wack but you haven't actually listened to any recent music to notice the improvements. I can't front, it was really bad for a while.

There were a few years where I avoided most urban and mainstream music like the plague because that is exactly what was occurring... a plague of dumbed-down, ringtone-ready garbage. But when you make sweeping judgments about an art form, you get left behind when that art form evolves. For those of us paying attention, we see that things have evolved.

But before we even get into how much music has improved lately, we really have to look at how we define music that sucks versus music that is awesome.

DON'T BE A HYPOCRITE

I constantly hear about how R&B is so sexual these days and how it's gotten so bad in recent years... to which I say THAT IS TOTAL BULL!

I grew up in the 1990s! The era in which R. Kelly debuted and reigned!

Not only did we have 2 Live Crew videos and songs, but any teenager in the early 90s heard plenty of songs about orgasms, booties, and licking body parts up and down ("til you say stop").

If you grew up on Adina Howard, SILK, or Bell Biv DeVoe then you have no right tripping when you see today's junior high students singing "Kisses Down Low" by Kelly Rowland or "Body Party" by Ciara. That's what I mean by that hypocritical bias.

Get in your closet, find a tape player and listen to some of the music you were taping off of the radio back in the 1990s and I guarantee you it will be far more sexually provocative than what is on the airwaves right now.

So when it comes to songs dealing with lust, violence and even materialism you need to take a hard look at what you enjoyed back in the day before you label all of today's music "inappropriate" when it's dealing with the same subjects in smaller doses.

Come on, maan, Chief Keef and ASAP Ferg would have been super tame compared to Spice 1, Mack 10 and all the gang-related rap music we grew up on.

Stop the hypocritical bias!

WHAT EXACTLY IS GOOD MUSIC?

Take a moment and sing this song in your head right quick:

"Every Little Step" by Bobby Brown. It's catchy as hell, a modern R&B classic that we all know and love to this day, right? But is he saying anything deep or moving?

Hell naw! Matter of fact, there's not even a second verse. He just repeats the first one so there's no creative genius going on with this one. Yet and still, it's great music.

When I hear people yap about how today's music doesn't have substance, once again I think about what we grew up on and compare then to now.

Does substance always equate to a song becoming memorable?

That moment when listeners agree "aww man, this is a great song... this is good music!" – that moment differs case by case.

We can't judge today's music as if every bit of it must uphold some standard of being deep, or thought provoking because some of our favorite songs of the last 50 years aren't at all deep or thought provoking. We can't say Rihanna is wack because she follows a formula and never writes any of her own lyrics because guess what... Whitney Houston followed a formula and never wrote any of her own lyrics either.

Our arguments for what is good and what is bad just don't seem based on the right things anymore.

I know someone who was feeling Miley Cyrus' "Wrecking Ball" like hell when she thought it was sung by Katy Perry but since I told her who the song actually belongs to she can't stand it. What are we really basing our judgment on?

By the way, I love "Wrecking Ball." This does for



Michael Hayes

Miley what "Toxic" did for Britney.

I was just about to write that chick off like "nope, don't wanna hear anymore" but a good chorus, solid production and decent vocals deserve respect no matter who it is.

It's a matter of personal taste I guess.

To be honest, our own subjective musical appetite may be working against us these days.

Never before have we had the ability to customize playlists, create stations based on what we like to hear or spend hours upon hours streaming music that suits a particular craving.

We have walked ourselves off behind our own opinions and turn our ears into yes men.

Why take a chance on something new when you already have 20 youtube subscriptions and 10 Pandora stations giving you exactly what you already know you like?

We now define GOOD music by how closely it fits what we already listen to.

But perhaps we should remove the bias, get over the past, lose all expectation and just simply ask ourselves that rhetorical query uttered by one Big Daddy Kane so many years ago: "So what you want huh, dope or dogfood?"

As for me, I'll take the dope music, sir... any genre, any time.

I still find myself zoning out to Swedish electro pop and Canadian indie stuff even though my relationship with mainstream music has long been mended.

That's how I know, a lot of great music is being made... but some of y'all just aren't checking for it.

Toledo Early College High School Class of 2014 President Coordinates Clothing Drive for Syrian Refugees

Special to *The Truth*

Toledo Early College High School (TECHS) Senior Class President Hala Abou-Dahech is coordinating a clothing collection to aid the estimated four million Syrian refugees who have been displaced by a civil war. The TECHS community has contributed a significant amount of clothing.

Donations will be accepted at the Scott Park Campus, 2225 Nebraska Ave, 43607, until the end of the school day on Friday, November 22, 2013.

Winter clothing is especially needed. TECHS, in its ninth year, has a tradition of community service.

"It's a very positive feeling knowing that even though we are only high school students and are all the way across the world, we can still come together and make a difference in peoples' lives," said Abou-Dahech

The collected items will be shipped and distributed by the Syria Sunrise Foundation, a major provider of humanitarian aid to Syria.



TECHS Syria Collection

FOR MORE INFORMATION:

Hala Abou-Dahech Toledo Early College High School, C/O 2014 president, hala.aboudahech@rockets.utoledo.edu

Randy Nissen, Toledo Early College High School History Teacher/Class of 2015 Advisor, 419.704.1940, randy@randynissen.net.



THE TOLEDO BLACK

Market Place

Toledo's First Online Source for African American Owned Businesses (419) 243-0007




Our Black Year
 One Family's Quest to Buy Black in America's Racially Divided Economy
 Maggie Anderson
 with Ted Gregory

LITTLE GENERATION DAY CARE
 419-724-1100

NEED A RIDE?
TRANSPORTATION COMPANY
 1.855.475.RIDE(7433)

Truth Art Gallery
 and Event Center
 1811 Adams Street • Toledo, Ohio 43604

ADS POSTED ONLINE AT:
www.TheTruthToledo.com and
www.ToledoBlackMarketplace.com

PEZZATI PROMOTIONS
 Making Your Marketing Dream a Reality

Monique Ward
 Owner/CEO

419-870-8757
 419-347-692-8481
 pezzati@pezzati.com

"THE GATHERING PLACE"
 Nothing but PURE FUN!
 5235 Hill & Reynolds @ Meadowbrook Plaza, Toledo, OH 43615
 419.320.8571 or 419.322.4462
 Hours Open Thursday - Sunday @ 7 PM

Wedding Receptions, Book Signings, Birthday Celebrations, Retirement Parties, Board Game Tournaments, Special Celebrations, and much more!

Annual Membership available and receive priority bookings, church and organizational bookings welcomed
 Free Wi-Fi, Light refreshments available, Safe and secured lighted parking, Accommodations for parties up to 45.
 Standard booking fee for Profit and Non-profit, Event Planner available upon request
 Catering Referral Services Available upon request
 "Come and enjoy comedy, spoken word, music talent and more!"


BOOK YOUR EVENTS NOW!

A-1 BONDS

Tina Butts
 BAIL BONDS AGENT

419-450-3325
24 HOURS

Child Care
 Footprints Day Care and Pre-School,
 3215 Lagrange Street, Toledo, OH 43608,
 419-242-9110



Ruby's
 4933 Derr St. Toledo
marubyskitchen.com



Attention Seniors:
 Home(s) For Rent,
 Two Bedroom
 Call (419) 708-2348

ADS POSTED ONLINE AT:
www.TheTruthToledo.com

CHALSADE'S OF CHRIST CHURCH Presents *Youth & Young Adults 4th Sunday*

Have you been looking for ways to develop your life more spiritually for your youth and young adults? If so, this event is for you! This special event is designed just for you. Visit us on Facebook - I have a special video message for the entire church!



Charleston House of Toledo
 A Premiere Consignment Shop for the Economical Conscious Woman

STOP BY AND SEE OUR LARGE SPRING AND SUMMER SELECTION

Sizes small to plus - excellent prices

Designer Suits and Dresses
 Elegant Hats - Name Brand Shoes
 Open 10:00 a.m. - Tuesday thru Saturday
 4055 Monroe Street - Toledo, Ohio
 419.472.4648

"THE GATHERING PLACE"
 Nothing but PURE FUN!
 5235 Hill & Reynolds @ Meadowbrook Plaza
 Toledo, OH 43615
 419.320.8571 or 419.322.4462
 Hours Open Thursday - Sunday @ 7 PM

Wedding Receptions, Book Signings, Birthday Celebrations, Special Celebrations, and much more!

Annual Membership available and receive complimentary Bookings Church and Organizational Bookings welcomed
 Free Wi-Fi

BOOK YOUR EVENTS NOW!

CLASSIFIEDS

November 20, 2013

Page 15

APTS. MOVE-IN SPECIAL

Beautiful, newly constructed 55+ living community. 1 & 2 Bedroom units. Amenities include community rooms, library, computer room, laundry facilities and parking. Located next to scenic wetland preserve, on direct bus route at 3315 Mayo Street near Suder & Manhattan. Call Tiffanie at 419-255-8406 ext. 311.

QUALIFIED HEALTH HOME SPECIALIST

Full-time

Assists with care coordination, referral/linkage and follow-up, consumer, family, guardian and/or significant others support and health promotion services.

Must have four year degree in social work, psychology or mental health field. Previous experience in mental health preferred.

Send resume and salary requirements to:

Unison Behavioral Health Group, Inc.
Human Resources - QHHS
1425 Starr Ave.
Toledo, OH 43605
Fax: 419-936-7574
Email: hr@unisonbhg.org

EOE

Legal Notice

Bid packets will be received by Lucas County Department Job & Family Services (LCDJFS) until **3:00 p.m., January 29, 2014** for the selection of a Provider to provide **Summer Youth Employment Program (SYEP) Services** to eligible participants. Submitted bid packets must be completed according to the specifications and provisions outlined in the Request for Proposals (RFP). The contract period for services will be from approximately **March 1, 2014** through **September 30, 2014**.

No bids will be accepted after **3:00 p.m., January 29, 2014**; 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 **December 9, 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 December 9, 2013 at 8:00 a.m. to December 30, 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 by December 30, 2013 at 12:00 p.m.; the posting of the Q&A will be on January 15, 2014. 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 **December 9, 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-05

Night Personality for URBan Radio Broadcasting's WJZE-FM

URBan Radio Broadcasting Toledo Ohio has an immediate opening for a Night Talent for WJZE-FM (HOT 97.3 Blazing Hip Hop and R&B). This position requires an experienced person who can motivate the Toledo audience while enhancing our street presence and overseeing Web presence. You must be very organized, extremely motivated, driven and have a burning desire to win. Working knowledge of digital equipment is a must. This position is now available and we will start an immediate interview process. Please get us all the details about yourself immediately, including an air check. You can overnight this information to:

Rockey Love
Program Director
URBan Radio Broadcasting
720 Water St., 4th floor
Toledo OH 43604

or email your presentation along with your air check to rockeylove@urbanradio.fm

(419) 244-6354

Fax: (419) 244-8261

Notice to Bidders:

Inquiry # FY14-35, (Project # 5007-14-1778) for Kobacker Center Renovation - Geriatric Psychiatric Unit - Phase I 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, December 10, 2013 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 Rd., Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of \$50.00 will be charged per set. Any further information may be obtained from Jim Price of Buehrer Group Arch & Engr, Inc at 419-893-9021. One Pre-Bid Conference will be held on Tuesday, December 3, 2013 at 10:00 a.m. in the Health Education Building, Room 227, 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: \$320,000.00; Breakdown: General Const: \$320,000.00.

Sell Jewelry That Sells Itself

Not a salesperson? No problem! Make extra income as a Silpada Representative selling Sterling Silver Jewelry so beautiful it sells itself. You'll earn free jewelry bonuses and trips, not to mention 30% commission on your sales. Become a Silpada Representative today! Call 419-290-1832.

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.



EQUAL HOUSING
OPPORTUNITY/EQUAL
OPPORTUNITY
EMPLOYER



CARE MANAGER

Full-time

Accountable for overall care management and care coordination of the consumer's care plan, including physical health, behavioral health and social service needs and goals. May provide health home services as needed.

Must be licensed in Ohio as an LISW, LSW, PCC, PC or RN. Prior experience as a care manager preferred.

Send resume or apply to:

Unison Behavioral Health Group, Inc.
Human Resources - CM
1425 Starr Ave.
Toledo, OH 43605
Fax: 419-936-7574
Email: hr@unisonbhg.org

EOE

Account Executive Position - Toledo, OH (September, 2013)

Radio Station Marketing Consultants

Enjoy an exciting career in radio broadcasting at Urban Radio Broadcasting stations-WIMX 95.7 FM (www.Mix957.net) and WJZE 97.3FM (www.Hot973.net) in Toledo, OH. If you are ambitious, self-motivated by results and understand and enjoy the sales and marketing process, then you should investigate this career opportunity. You will be selling advertising and marketing programs to businesses to help them generate new customers and sales. Prior advertising sales experience is A+.

You should possess polished verbal and written communications skills and be computer literate. You enjoy developing strong client relationships and helping others reach their business goals. Only confident, career-minded individual who possess a professional image and a capacity to work well in a fast-paced environment will be considered.

We offer healthcare benefits, and the best training anywhere. Our managers are committed to helping you become successful and earn big \$\$\$\$. Our environment lends itself to success, and one that rewards those with a solid work ethic. If you want to be a part of our exciting, growing Urban Radio Broadcasting TEAM, call and email Director of Sales, John Guzan, at 419-244-6354 (johnguzan@urbanradio.fm). Women and minorities are encouraged to apply.

Call to place
your ad

419-243-0007

www.TheTruthToledo.com

Ohio Native Terrence O'Neal Elevated to College of Fellows of the American Institute of Architects and Inducted into Ottawa Hills Hall of Fame

Special to The Truth



Terrence O'Neal Fellows Investiture 2013



Terrence O'Neal, holding Hall of Fame plaque, surrounded by family and friends: (l. to r.) Gregory Harris II, Daphne Durden-Willis, Geneva Odum, Linda Nealon Strode, mother Brunetta O'Neal, Terrence O'Neal, Heather O'Neal, son Alexander, Schylbea Jean Hopkins, Lester Emanuel (aspiring architect)

Ohio native Terrence E. O'Neal, FAIA, the son of Brunetta O'Neal of Ottawa Hills and managing principal of TONA - Terrence O'Neal Architect LLC of New York City, has been twice lauded in recent months: he has been elevated to the prestigious College of Fellows of The American Institute of Architects (AIA), a distinction held by less than four percent of AIA members, and inducted into the Ottawa Hills Hall of Fame.

O'Neal was formally invested into the Fellowship at the 2013 National AIA Convention and Design Exposition in Denver this summer; he was inducted into the Hall of Fame at a ceremony held at the Inverness Club in Toledo in the spring (O'Neal's brother Cleveland O'Neal III, a Hollywood televi-

sion and movie producer, had been inducted into the Ottawa Hills Hall of Fame in 2001).

O'Neal was born in Cleveland and raised in Toledo. He is a graduate of Ottawa Hills High School and holds a Bachelor of Science and a Bachelor of Architecture from Kent State University.

He interned at Toledo's Bauer Stark and Lashbrook.

While at the firm O'Neal and an associate helped design two of the downtown TARTA bus stations. O'Neal relocated to New York City and, after positions with IBM Corporation, Ulrich Franzen &

... continued on page 12

You know you're getting old when the baby of the family, the seventh of seven, is turning 50!

We all (Jimmy, Keith, Cornell, Duane, Yvette, Renea and Momma) spoiled you! Put you on the bus for Head start, then walked you to Collingwood Learning Center, Fulton School, Old West End, rode the bus to Rogers High School, then finally down the aisle.

Happy 50th Birthday to our family's seventh of seven.

Happy Birthday, Rochelle Talley Harris-Harris



Appreciation Banquet
 Toledo Urban Federal Credit Union
SATURDAY, NOVEMBER 23, 2013 - 6:00PM
 The PINNACLE - 1772 Indian Wood Circle - Maumee, Ohio
 JOIN US FOR A NIGHT OF DINNER, DANCING & LIVE ENTERTAINMENT

MEET THE HONOREES

 BEYETTE SPLEAKER LAURA LLOYD JENKINS	 MONTE ACQUISTI JOHN BATES, III	 WENDY REDMOND SARAH L BATES	 DORINDA D. MEYER	 CHARLES D. RUSSELL
 SHAWN M. CONWELL	 RICHARD GRANT	 DAWN WETNER	 JAMES HOFFMANN	 ROBERT W. JACKSON
 RICHARD G. GARSLER, JR.	 RICHARD H. MISTRY	 DAWN M. SCOTTIANI	 CHARLES TURNER	 STEPHANIE W. TURNER

Tickets are \$40.00 and are available at Toledo Urban Federal Credit Union • 1772 Dorr Street
 Call 419-255-8876 for more information

With men this is impossible, but with God all things are possible. Matt. 19:26

GARDEN LAKE HALL
 5359 DORR • TOLEDO, OH • DOORS OPEN AT 8PM • BYOB
THANKSGIVING WEEKEND SAT NOV 30TH

★ **Tommy Kaye's CLASSIC SOUL JAM** ★

MUSIC FROM THE 1960'S & 1970'S

Housed by Tommy Kaye of WJLB

Dells
 Ojays
 Drifters
 Stylistics
 Shirelles
 Motown
 & MORE!

TICKETS: \$10 EARLY BIRD-\$15 REGULAR \$20 AT THE DOOR

DRESS SUGAR SHARP! 50 & OVER!

Tickets available at Paradise Show • 4901 Dorr • Jada Manasse • 2414 Dorr or Powell • 901 Melrose
 or contact Bernard Pope: 419-244-5983 or Clarence Young: 419-902-3673