



Volume 28, No. 8

"And Ye Shall Know The Truth..."

July 2, 2014

WSOS Face Forward Program



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Readers' Comments on Rev. Perryman's Ted Nugent Column

Hello Dr. Perryman,

Thank you for including us in your article. We believe in working together to eliminate such racism, prejudice and homophobia. Here are some of our thoughts:

Ted Nugent is an icon for the most regressive and hateful ideas in our society. While he may have the right to express his opinions about people of color and the LGBT community, we all have the obligation to speak up against such bigotry. His hateful opinions don't have to be respected or given a prominent platform. The Blade

has been a leading voice in the community for racial justice and equality for LGBT people however, their support for Ted Nugent's performance casts doubt on the sincerity of their efforts to eliminate injustice and promote equality for all.

Sincerely,
Sherry Tripepi,
Executive Director
Equality Toledo

Dear Pastor Perryman,

"Money is not the answer to the problem unless you have a

value for spending it."

I just had a chance to read your article this morning and found it very thought provoking and interesting. I trust that Ray Wood and the NAACP will do the right thing and "take the lead" in fighting racism and discrimination in Toledo. However, if the African American people including churches, politicians, business owners, non-profit leaders, city and county workers, for-profit leaders, uaw employees, and others, do not have a changed mine and a desire to remove the hate and jealousy toward our own people, and the fear of cutting off the "hand that feeds us", the

NAACP will be in the same shape as the "old regime." It still takes the entire village to fight for social change, social justice, and equality.

First, I think African Americans will have to reach one and teach one about what it means to work from the "inside out rather than outside in." Second, I am ready to engage in marketplace activism...

I too pray that the community will coalesce behind Ray and the efforts of the NAACP.

Peace,
Robin Reeves

The Best Black-Owned Businesses in Toledo??

Just what and where are the best black-owned businesses in Toledo – great service, great performance, great prices???

The Truth is asking our readers to let us know just who and where these businesses are. Drop us a line via email – business@thetruthtoledo.com – or facebook – SojournerTruth Newspaper – and leave a message --- comments, questions, opinions ...

Got a great business and want to make your case – email or facebook us!!!

We will be letting you know

how the voting turned out in September and what other readers had to say about various businesses!

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Community Calendar

July 7-11

St. Paul AME Zion Vacation Bible School: 5:50 to 8:30 pm nightly; "Wilderness Escapes;" Classes for 3 years old to adults; Crafts, music, outdoor recreation as well; Dinner nightly: 419-243-1065

July 13

Third Baptist Church Holland Annual Old Fashion Service and Cook Out: 11 am
United Church of God Initial Service: 10 am; 701 Phillips Ave

July 26

St. Stephen's COGIC Annual Community Festival: "Building Bridges in the Community;" 11 am to 5 pm; Fun and food for the family; Gospel DJ, face painting, mime, TFD, Swanton Area Railroad Model Train Club

August 12

NAACP General Membership Meeting; 7 pm

Helping Ohio Workers Receive the Benefits They Deserve

By U.S. Sen. Sherrod Brown
Guest Column

To cut costs, some employers cheat the system by misclassifying their employees as independent contractors. Though the vast majority of employers are honest, the ones that don't deny their employees vital worker safeguards and avoid paying their fair share of Social Security, unemployment insurance, and income tax.

This practice, which occurs across several industries including construction, trucking, landscaping, and home health care, cheats workers out of the benefits they deserve and places honest employers at a competitive disadvantage. It also robs taxpayers of funds that would otherwise go towards public services. A 2009 study found that Ohio alone loses and estimated \$890 million a year from worker misclassification. Ohioans don't deserve to lose out because of some employers' dishonest business practices.

My legislation, the *Fair Playing Field Act* would stop the misclassification of employees, ensuring workers are protected and employers are paying the taxes they owe. The bill allows the IRS to order employers to properly classify their workers; requires clarification of the rules for verifying employment status, making it easier to determine for both employers and workers; and penalizes employers who don't follow the rules. At the same time it preserves current law for professional services that have always treated their employees as independent contractors.

Cracking down on misclassification raises revenue that we can use to fund job-creating future transportation projects like repairing the more than 2,200 bridges in Ohio deemed "structurally deficient." The Highway Trust Fund, the main source of funding for critical infrastructure projects is running low.

The fund expires on September 20 but it's possible that the Department of Transportation could begin delaying payments as early as July 18. The *Fair Playing Field Act* would raise \$5.7 billion over the next ten years, enough to help pay for a short-term highway bill to prevent insolvency while Congress works towards passing a long-term bipartisan transportation bill.

Preventing worker misclassification through the *Fair Playing Field Act* will protect Ohio's workers, strengthen our economy, and provide a much-needed solution to keeping our infrastructure reliable.



Sen. Sherrod Brown

The Nation's Mayors Support Immigration Reform

Statement from USCM President Sacramento Mayor Kevin Johnson

United States Conference of Mayors President Sacramento Mayor Kevin Johnson this week issued the following statement in support of President Obama's commitment to act on immigration reform through executive action:

"On behalf of the nation's mayors, I support President Obama's resolve to act on immigration in spite of gridlock in Congress.

"The United States Conference of Mayors, representing mayors of all political parties, has worked for years with Democratic and Republican members of the House and Senate demanding that Congress act now on immigration reform.


"We registered our support for the bill that passed the Senate one year

ago and earlier this year sent a letter co-signed by more than 150 mayors of all parties urging the House to act expeditiously on immigration legislation.

"And just last week at our annual meeting in Dallas the Conference passed a resolution urging Congress to fix our broken immigration system now.

"If Congress cannot or will not act, then it is up to the President to do what he can under the law to respond to the current immigration crisis facing our nation."

The U.S. Conference of Mayors is the official nonpartisan organization of cities with populations of 30,000 or more. There are nearly 1400 such cities in the country today, and each city is represented in the Conference by its chief elected official, the mayor. Like on Facebook at facebook.com/usmayors, or follow on Twitter at twitter.com/usmayors.



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New Futures for Many Court-Involved Youth

Special to The Truth

The future may seem dim for many of those who choose not to complete high school then become involved in the court system. However, there is hope for these youth. All it takes is enrollment in the Face Forward program and a commitment to its requirements.

The Face Forward program assists youth ages 16-24 who have been or who are in the court system, or who may be at risk of being involved in the courts. Those who enroll in the program are provided with GED classes (if needed), mentors, work experience, job placement, post-secondary assistance, financial literacy classes, case management. In addition, those who enroll in the program are required to participate in community service.

"Our purpose is to make each person who comes to us employable," said Amanda Sharp, a WSOS family advocate. "Too many of these youth have barriers that may seem insurmountable. This program aims to remove such barriers."

The program is operated by WSOS in

partnership with the Lucas County Juvenile Courts CITE program.

The program helps the youth to develop the competencies that young people need to be successful in their lives and contribute to their community, according to Sharp.

In addition, program staff will work with the youth and the courts to expunge juvenile court records and divert their efforts to more productive activities. Some youth will be enrolled in the AmeriCorps volunteer



program, which provides all enrollees with a post-secondary educational stipend.

Enrollment is ongoing now and may be made by calling Amanda Sharp at 419-244-7608 or Byron Wynn at 419-213-2599. Also, information on WSOS is available at www.wsos.org

African Art Has Arrived!!

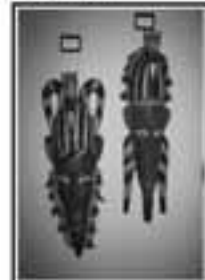
Hundreds of wood carvings from Ghana have recently arrived at The Truth Gallery – masks, statues, village scenes! All at unbelievably low prices!



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



See more art online at www.thetruthtoledo.com



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Rep. Ashford: Tax Hikes, Funding Cuts from Last Year's Budget Taking Hold

Bad economic growth, increasing local taxes mark one-year anniversary of budget

Special to The Truth

This week, House Democratic Whip and State Rep. Michael Ashford (D-Toledo) marked the start of the state's new fiscal year and the one-year anniversary of the largest General Revenue Fund budget in state history. Gov. Kasich signed the last state budget bill on June 30, 2013. At the time, House Democrats stood in opposition to the budget, saying the toxic mix of tax hikes on working and middle class Ohioans and funding cuts to schools and communities would not create the economic opportunity Kasich and his Republican colleagues promised.

Republicans used property and sales tax increases along with funding cuts to schools and communities to target tax cuts at the state's top income earners—a policy they say helps the state's economy. Still, Ohio's job creation rate trails the national average, and the state ranks 38 out of 50 over the last year in job creation according to the Arizona State University W.P. Carey School of Business.

"Historic cuts to local schools and communities force an extra burden on Ohio taxpayers with an increase in local tax levies across the state," said Rep. Ashford. "With slow economic growth and a lack of good-paying jobs, regular families in Ohio cannot afford the extra tax burden that the state has placed on them. And our state's slow economic growth shows this."

In recent weeks, news outlets throughout Ohio have reported that the state continues to shift the tax burden to local homeowners, seniors and farmers. Republicans accelerated the problem through the last state budget when they cut close to \$600 million more from Ohio schools compared to 2011 levels. They also continued to cut funding for local communities, bringing the total amount of cuts since 2011 to some \$1.1 billion.

Locals have largely viewed the cuts as irresponsible, while the moves have allowed the state to reduce its responsibility for education and essential services. Increasingly, communities and schools are forced to seek more levies from local taxpayers to make up the difference. The non-profit policy think-tank Innovation Ohio calculates that local taxes for schools alone have gone up 34 percent since Gov. Kasich and his legislative allies started cutting funding in 2011.

In addition to cuts, Republican lawmakers and Gov. John Kasich increased the state's sales tax by 4.5 percent while raising property taxes by 12.5 percent for new and replacement levies. The Kasich Administration estimates the sales tax hike will cost Ohioans at least \$425 million over the course of the year, and the 12.5 percent property tax increase could cost local taxpayers millions more.

During last year's budget debate, House Democrats attempted to invest in middle class Ohioans and reverse the trend of shifting taxes to middleclass homeowners and seniors. Democratic lawmakers have also unsuccessfully pushed the GOP-controlled state government to prioritize schools and communities by restoring state funding to pre-Kasich levels.

Last year's budget highlights:

- Biggest budget in state history—\$61.7 billion
- Solidified \$532.7 million in cuts from public schools (\$1.8 billion cut in 2011)
- 436 school districts received less money than 2010
- \$95 million more cut from local communities (\$1 billion cut in 2011)
- Ended property tax relief for many Ohio seniors (New homestead exemption limits)
- Raised state sales tax by 4.5 percent
- New taxes on digital downloads
- 12.5 percent tax increase on new and replacement levies
- Defunded Planned Parenthood and similar women's healthcare clinics
- Forced ultrasounds to detect fetal heartbeats prior to abortion
- Requires doctors to estimate and inform women of the likelihood of a fetus being carried to term
- Imposed civil and criminal penalties for doctors that follow medical training instead of new political laws
- Targeted specific women's healthcare clinics for closure
- Average \$6,083 tax break for top 1 percent of Ohioans
- Average \$12 tax increase for bottom 20 percent of Ohioans



Michael Ashford

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Tips to Increase Your Fruit and Vegetable Intake

Special to The Truth

It's no secret that the vitamins and minerals found in fruits and vegetables are a key to good health -- from building immunity, to decreasing inflammation, to helping you maintain a healthy weight.

Luckily, there are many ways to ensure you incorporate a sufficient amount of produce in your diet to fuel your day and help you feel great:

Snack Smart

Have the urge to snack? Sate hunger while upping your fruit and vegetable intake. Mimic the shape and crunch of chips with carrot or cucumber slices. Then pair them with a vegetable or legume-based dip such as salsa or hummus.

Have a Smoothie

"Over the course of the day, it can be challenging to eat the appropriate amount of quality fruits and vegetables, particularly for busy adults and young kids," says Tavis Piattoly, MS, RD, a sports dietitian and nutrition consultant for Tulane Uni-

versity Athletics. "If you're on the go or a picky eater, a smoothie is the ultimate solution -- just be careful though, not all of them are as nutritious as they seem."

You can build a better smoothie if you're careful. A good start is to incorporate fresh vegetables like carrots and kale.

For a meal replacement or a boost of energy, make sure your smoothie contains all the elements of a proper meal. One tasty option is Smoothie King's new line of Greek Yogurt Smoothies made with Greek yogurt and real fruits and vegetables.

Available in Strawberry Blueberry, Pineapple Mango and Carrot Orange, they're a good source of protein, probiotics and calcium and contain less than 350 calories. They can also be a great option for kids too, as they are nutritious and tasty.

Additionally, you can often customize smoothies to meet your specific needs or goals -- whether you're a body builder needing to recover post-workout, a dieter

attempting to lose weight, or you're just looking to improve overall health. For example, with Smoothie King, you can add an "Enhancer," to improve focus, energy, immunity and more. More information and nutrition tips can be found at www.SmoothieKing.com/menu/smoothies/.

Go for a Salad

If your favorite midday meal is heavy on bread, consider swapping out some of those carb-heavy calories for greens. With the right ingredients, a salad can be fully satisfying.

For example, use dark leafy greens in place of iceberg lettuce and don't forget to incorporate some protein -- lean meats, fish nuts, seeds, beans and certain vegetables like broccoli and artichokes can up your intake.

Also, consider starting your dinner with a salad. It will help you feel full faster.

With a few tweaks throughout the day and mindful eating, you can increase your fruit and vegetable intake with ease.

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July Is National Berry Month

By Patrice Powers-Barker, Ohio State University Extension, Lucas County
The Truth Contributor

Just in time for the 4th of July, berries are nutrition stars! Berries are high in Vitamin C and Vitamin K. For example, one half cup of strawberries provides 70 percent the daily value of Vitamin C and one half cup of blackberries and blueberries contain 18 percent the daily value of Vitamin K. The seeds in raspberries and blackberries are high in phytonutrients and also fiber (16 percent daily value of fiber for half cup).

In addition to vitamins, berries are also high in phytochemicals. Phytochemicals, also known as phytonutrients are natural compounds found in plant foods that can have health benefits for people. In the history of nutrition science, the research on phytochemicals is fairly new. This information is not meant to treat, cure or prevent disease but there is ongoing research to show the health benefits of eating foods high in phytonutrients.

There are not specific recommendations for daily values of phytochemicals but current nutrition recommendations are to consume a diet high in fruits, vegetables and whole grains.

Some current research from *Farm to Health Series: Maximize Your Nutrients from Berries*:

- Phytonutrients may protect from inflammation and cancers of the mouth, colon, small intestine, and prostate.
- Antioxidants may help detoxify the small intestine to improve immunity.
- A few studies have correlated blueberry consumption with age-related memory loss and cardiovascular disease, but more research is needed.

What berries are in season in northwest Ohio? The availability of local berries depends on the weather and other growing conditions and the time of year. July and the following summer months are great times to find local berries. June strawberries are finishing up for the season but ever-bearing strawberries will be producing again later this summer.

July is also known as Blueberry Month

and raspberries come in different varieties and colors like black raspberries, purple raspberries, red raspberries and fall raspberries. Blackberries will be in season towards the end of July and August.

Why does it matter what's in season? When food is ready to be harvested, in season, it will often be at its lowest price. With the best price to buy or pick your own, this is a good time to buy or harvest extra and preserve it by canning or freezing to use later. Buying from local growers at farmers markets or farm stands helps support the local economy.

When buying local, it is more likely that less time has passed between the harvesting and eating the fruits. When fruits travel from farther away, they are less likely to be served at their peak freshness.

Is "fresh best?" Fresh produce is often considered to be the best taste and nutrition level but there are a lot of variables. If there is a short travel time between harvest and eating that is often one of the top reasons listed for eating local, fresh produce. Sometimes cooking or food preservation methods can decrease the nutritional levels of food since the food is exposed to excess heat, light and oxygen. Other times, the preservation methods can actually increase the phytochemical benefits!

One example is that canned tomatoes have higher lycopene content than fresh tomatoes. Fresh may sometimes be best and it is also

recommended to eat a variety of colors of fruits and vegetables in a variety of ways. Commercial and home preservation techniques like freezing and canning allow us to eat local produce all year long.

Ohio State University did research on produce in a *Farm to Health Series: Maximize Your Nutrients*. The point of this research was to look at different produce and compare the nutritional levels between fresh, frozen, dried and cooked produce.

The findings for berries show that drying greatly decreases the vitamins and phytonutrients. Vitamins C and K as well as the phytonutrients do not change from fresh to frozen storage so frozen berries are a great option. When buying or harvesting fresh berries, it is recommended that they are used as soon as possible to prevent spoilage and vitamin C loss. It is best to store fresh berries in the refrigerator and eat within two to five days. Wash berries just before serving by placing them in a colander and rinsing under cold running water.

How easy is it to eat a half cup of berries as a snack, on top of cereal or added to smoothies? Frozen berries are a great addition to a smoothie as a way to chill the drink and they pack have as much nutritional benefits as fresh berries. Take advantage of July to enjoy fresh berries in season!

Information from Farm to Health Series at www.localfoods.osu.edu, www.fruitsandvegetablesmorematters.org

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Ask Ryan

By Ryan Rollison
The Truth Contributor

Dear Ryan,
I have been listening to people talk about losing weight. Some are doing group classes, some lift weights, some do cardio and I've even talked to people that just changed their eating. They all seem to be seeing some sort of results. I am a little confused as to what works the best. What is the best avenue to take to get in shape and drop some pounds?
Dana

Dear Dana,
Ah yes, the big question everyone asks and I get to give you my answer.

Well plain and simple, they all work! Now the question is what are your goals and what kind of physique are you trying to acquire? All exercise is better than no exercise and if you go from doing nothing to doing anything you will see some sort of results.

Think about it, if you're eating 2000 calories per day and you do nothing you will either gain weight or stay the same.

Now maintain that same caloric intake, now incorporate any of the training programs and you will see results. You are now burning more calories than you were and your body has no choice but to respond.

Now take the next step and figure out how many calories you need to maintain where you are and cut that down by a few hundred calories. Progress!

Now the types of food are extremely important as well. I could go on for days about this but I will keep it quick and simple as possible.

Say you are consuming 400 calories from lean proteins and your friend is in-taking the same amount but through chips, candy and fruit. Now who will get better results? I hope you guessed that you would, because your body will utilize the protein where as the other foods raise your insulin levels and promote fat storage.

If the calories were reduced and you worked out, your body will use the protein to feed your muscles and you may not lose much weight but inches. The latter will cause you to lose weight at the sacrifice of lean muscle causing you to store fat and burn muscle tissue. Not what you want to do. FEED MUSCLE, STARVE FAT!

I hear a lot of people around here talking about how their training is the best and you need to eat this way or that way, etc. It's not that simple but yet it's not that complex. Cut calories and work out and you will see results.

I've said a dozen times that there is a difference between losing weight and losing body fat. You have trainers here that promote the big fruit push. I DO NOT! Especially if you are trying to drop body fat.

Sugar is sugar and your body treats it as such. The main staple to fat loss and preserving muscle tissue, which burns more calories, is protein! I think any program can work for people depending on your goal and nutrition.

I honestly say if you can only make time for one thing, make it resistance training. That can cover all areas of exercise, anaerobic, aerobic, balance, toning, strengthening, bone density, fat loss and many other benefits.

When I do my Fit Camps I incorporate all aspects of fitness you can mix, match, isolate, do compound exercises and cover the whole body and achieve great results. I follow the same principles when I do individual training.

I am about results and educating you on how to train and eat properly. So, Dana, pick whatever type of workout you like and get started. Eat cleaner and please add resistance training. In my opinion, it's the best for the long run and lasting results. Hope that helped!



Ryan Rollison

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Social Security Column - Medicare Is Here to Stay

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

Medicare went into effect 48 years ago on July 1, 1966. Earlier that same year, Medicare workers went door to door trying to get seniors to sign up. Medicare was not the cornerstone then that it is today and people did not know whether it was going to work for the long haul. Now, nearly half a century later, Medicare remains one of the most popular government programs in the nation. We can't see the future, but one thing's for sure: Medicare is here to stay. Medicare provides health insurance to more than 50 million Americans. Forty-two million are people age 65 and older and the other 8 million are younger and have disabilities.

Most people first become eligible for Medicare at age 65. The four parts of Medicare are parts A, B, C, and D.

• **Part A** (Hospital Insurance) helps cover inpatient hospital care, skilled nursing care, hospice care, and home health care. Most people get Medicare Part A premium-free since it is earned by working and paying Social Security taxes.

• **Part B** (Medical Insurance) helps cover services from doctors and other outpatient health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. Most people pay a monthly premium for Part B. In 2014, the premium for most people is \$104.90, the same as it was in 2013. Some high-income individuals pay more than the standard premium. Your Medicare Part B premium also can be higher if you do not enroll when you are first

eligible, also known as your initial enrollment period. There also is a Medicare Part B deductible of \$147 in 2014.

• **Part C** (Medicare Advantage) allows you to choose to receive all of your health care services through a provider organization. This plan includes all benefits and services covered under Part A and Part B, usually includes Medicare prescription drug coverage, and may include extra benefits and services at an extra cost. You must have Part A and Part B to enroll in Part C. Monthly premiums vary depending on your state, private insurer, and whether you select a health maintenance organization or a preferred provider organization.

• **Part D** (Medicare prescription drug coverage) helps cover the cost of prescription drugs.

Many people pay a premium for Part D. However, people with low income and resources may qualify for extra help from Social Security to pay the premium and deductible. To see if you qualify for extra help visit www.socialsecurity.gov/prescriptionhelp.

Will you be age 65 soon? Even if you decide not to retire, you should consider applying for Medicare. You can apply in less than 10 minutes using our online Medicare application. Do it today at www.socialsecurity.gov/medicareonly. To learn more about applying for Medicare when you plan to delay retirement, read our publication Applying For Medicare Only—Before You Decide, available at www.socialsecurity.gov/pubs.

Lose Weight... continued from page 8

ing healthy. And being overweight doesn't equal being unhealthy. Our health is determined by the decisions we make about taking care of ourselves. Getting enough sleep, eating vegetables and whole grains, exercising and keeping stress to a minimum (yeah, I know, you've heard it all before), but I think its fabulous news, because it means your health is 100 percent in your control.

Focus on eating healthier. Eat more fruits and vegetables, smaller portions of carbohydrates and less fat. Don't deprive yourself, or you will not last; the occasional dessert (in small portions) is OK. Drink 100 oz of water every day.

Get your body moving! Get in one hour of moderate physical activity every day. Make it fun and something you enjoy!

Exercise lengthens your life – even if you're overweight!. By exercising every day, you'll automatically lose weight.

If you're a smoker, STOP!

Don't beat yourself up. Choose being healthy over being skinny. By committing to improve your lifestyle, you improve the lives of those around you.

The scale has its place, but your fitness level really comes down to how you feel; what's your exercise tolerance; and are you able to do the things you truly love to do without difficulty?

It all comes down to seeking a healthier, happier, and active lifestyle. After all you are in control of what you eat and how active you are. PLEASE don't let your beauty, your spirit, your confidence and self-esteem be determined by whether your jeans come from the front of the rack or the back!

Stop focusing on skinny: eat healthy; exercise; and proudly shout – Baby..I Got Back!!!!

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Live Life in Style

New Report Shows Premium Affordability, Competition and Choice in the Marketplace in 2013-2014

Shoppers paid an average of \$69 per month after tax credits for silver plans and had, on average, a choice of five health insurers and 47 plans

Special to The Truth

A new report released last week by the Department of Health and Human Services (HHS) finds that people who selected silver plans, the most popular plan type in the federal Marketplace, with tax credits paid an average premium of \$69 per month.

In the federal Marketplace, 69 percent of enrollees who selected Marketplace plans with tax credits had premiums of \$100 a month or less, and 46 percent of \$50 a month or less after tax credits. Last week's report also looks at competition and choice nationwide among health insurance plans in 2013-2014, and finds that most individuals shopping in the Marketplace had a wide range of health plans from which to choose. On average, consumers could choose from five health insurers and 47 Marketplace plans. An increase of one issuer in a rating area is associated with four percent decline in the second-lowest cost silver plan premium, on average.

"What we're finding is that the Marketplace is working. Consumers have more choices,

and they're paying less for their premiums," said Health and Human Services Secretary Sylvia Burwell. "Nearly seven in 10 consumers who signed up for Marketplace coverage are paying \$100 or less for that coverage. When there is choice and competition, everybody benefits."

According to last week's report, on average, monthly premiums for people who selected plans with tax credits fell 76 percent after tax credits, dropping the cost of the average monthly premium from \$346 before tax credits to \$82 after tax credits across all plan types. People who selected silver plans, the most popular plan type in the federal Marketplace, with tax credits paid an average premium of \$69 per month.

The Marketplace is also providing consumers more easily comparable, quality health plan choices than ever before. In 2014, there were a total of 266 issuers in the Marketplace by state, offering over 19,000 Marketplace plans across all ratings ar-

reas, excluding catastrophic plans. Overall, 82 percent of people eligible to purchase a qualified health plan could choose from three or more health insurance issuers and 96 percent could choose from two or more health insurers in the Marketplace.

In 2014, new issuers represent almost 26 percent of all issuers in the Marketplace, and the new Consumer Operated and Oriented Plans (CO-OPs) tended to have lower premiums than other plans. Early reports from the states suggest that additional issuers will be entering the Marketplace in 2015.

Last week's report demonstrates that the new tax credits are working as intended to make premiums affordable, and the Marketplace is bringing much-needed competition to the insurance market. In addition, the Affordable Care Act includes a number of other provisions to keep premiums affordable. The rate

review grant program provides states with resources to enhance their rate review programs. HHS has previously awarded nearly \$238 million to states to enhance their rate review programs, and, since the passage of the law, the proportion of insurance company requests for double-digit rate increases was cut by more than half. Consumers saved nearly \$1.2 billion on their premiums in 2012 when compared to the amount originally requested by insurers. Health insurance companies also now have to spend at least 80 cents of your premium dollar on health care or improvements to care, or provide a refund. In 2012, 8.5 million consumers received half a billion dollars in refunds – with the average consumer receiving a refund of around \$100 per family.

To read last week's report visit: <http://aspe.hhs.gov/health/reports/2014/>

The Best Black-Owned Businesses in Toledo??

Just what and where are the best black-owned businesses in Toledo – great service, great performance, great prices???

The Truth is asking our readers to let us know just who and where these businesses are. Drop us a line via email – business@thetruth-toledo.com – or facebook – SojournerTruth Newspaper - and leave a message --- comments, questions, opinions ...

Got a great business and want to make your case – email or facebook us!!!

We will be letting you know how the voting turned out in September and what other readers had to say about various businesses!



Using Data to Advance Health Equity for Men of Color

By J. Nadine Gracia, MD, MSCE

Special to The Truth

During Men's Health Month, as we raise awareness of the important steps that men can take to improve their health, we are also raising the dialogue on new efforts to ensure that all men achieve better health outcomes, including minority men.

The health status of racial and ethnic minority men has lagged far too long behind the general population, despite our nation's vast advances in science, public health and health care. Reducing health disparities and achieving health equity so that everyone has the opportunity to reach their full potential for health is a priority of the Obama Administration. An important factor in making progress toward this priority is our ability to understand why disparities occur and how to eliminate them.

A new data brief by the Office of Minority Health, examining the characteristics of uninsured adult males by race and ethnicity, is a useful tool to inform federal, state and community efforts aimed at improving insurance coverage of targeted populations. This type of data will enhance our ability to better measure and track health differences of racial and ethnic minority populations in the future.

Using data from the 2012 American Community Survey (ACS), an annual ongoing

survey conducted by the U.S. Census Bureau, the data brief highlights several factors that impact health and access to health care for minority men.

Examples of key findings include:

- Nearly two out of five African-American and Latino adult males less than 35 years old were uninsured.
- A majority of uninsured adult males across all racial and ethnic groups have a high school diploma.
- A high proportion of uninsured adult males across all racial and ethnic groups reported family incomes at or below 100 percent of the Federal Poverty Level (FPL).
- A majority of uninsured adult males across all racial and ethnic groups report having a full-time worker in the household.
- African-American males reported the highest proportion (60 percent) of respondents with family income at or below 100 percent of the Federal Poverty Level (FPL).
- Twenty-eight percent of uninsured adult Asian and 24 percent of uninsured adult Latino males reside in a limited English proficient household.
- A lower percentage of uninsured Latino (six percent) and Asian (five percent) males reported experiencing a disability compared to 12 percent of White and 11 percent of African American uninsured males.

While data from the 2012 ACS survey shows disparities among uninsured males, through the Affordable Care Act (ACA), progress has been made in increasing access to affordable health care coverage:

- Over the course of the first Health Insurance Marketplace enrollment period, more than 8 million people were enrolled as part of the ACA.
- New data from the Kaiser Family Foundation shows that as many as six in 10 people who purchased health insurance through the Marketplace were previously uninsured.
- Accordingly to recent Gallup data, the most dramatic drops in the insured rate were among African Americans, Latinos




J. Nadine Gracia

and low-income Americans.

National data repositories are powerful tools to advance health equity. Data informs our knowledge about uninsured minority men and can help inform targeted interventions and outreach at the federal, state and community levels to ensure that more men of color and their families obtain quality, affordable health care. It also informs efforts to improve minority men's access to opportunities for coverage and preventive health benefits through the Affordable Care Act. Because we understand that at its most basic level health is about opportunity, we are committed to removing barriers to achieving good health for all.

During Men's Health Month, we're encouraging all men to take a powerful step towards good health by making healthier food choices, avoiding smoking, staying active, reducing risk for injury and scheduling a check-up. Men and their families may still be eligible to enroll in affordable health coverage through the Health Insurance Marketplace by qualifying for a special enrollment period or through Medicaid. Visit www.HealthCare.gov for more information.

J. Nadine Gracia, MD, MSCE, is the Deputy Assistant Secretary for Minority Health and the Director of the Office of Minority Health at the US Department of Health and Human Services. The Office of Minority Health is dedicated to improving the health of racial and ethnic minority populations through the development of health policies and programs that will help eliminate health disparities



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American Adventures: Troubled Times (The Great Depression) by Judy Young, Dandi Daley Mackall, and Sonia Levitin, illustrated by Chris Ellison and Guy Porfirio

By Terri Schlichenmeyer
The Truth Contributor

You've asked a hundred times.

Everybody but you has the latest gadget, though you've begged your parents to buy it for you. Grandma even knows you want it and you still don't have it, which really stinks... so imagine being homeless, in hand-me-downs, and hungry. Then read *American Adventures: Troubled Times*.

This may sound familiar to you: the economy goes bad, people lose their jobs, then they lose their homes. Yes, it happened a few years ago – and it also happened in the 1930s during this country's Great Depression.

Back then, people lost so much but there was much to be thankful for, too. In this book's first story, "The Lucky Star" by

c. 2014
Sleeping Bear Press
\$6.99 U.S. and Canada
80 pages

Judy Young, illustrated by Chris Ellison, 10-year-old Ruth was sad. Her school had closed because there was no money to keep it open, and Ruth loved school. Every night, her mother claimed that the stars each represented something to feel good about, but Ruth wasn't feeling very lucky – until she realized that her mother's idea wasn't half-baked.

Rudy Phillips hated that his father couldn't find a job. He saw the despair in Pa's eyes and he knew how he could help. In "Rudy Rides the Rails" by Dandi Daley Mackall, illustrated by Chris Ellison, Rudy told his parents that he was going to California. It wouldn't be easy, but at least there'd be one less mouth to feed at home.

when children read *American Adventures: Troubled Times*, because the main characters in each of these short stories are kids just like them.

Poverty, make-do attitudes, isolation, and immigrant struggles are depicted well in this book and because of that, I don't doubt that modern kids will understand the history and hardships depicted here. It helps that each author adds historical information following their tales, and richly-evocative illustrations accompany them.

However, while the focus is on the Great Depression and its aftermath, there seemed to be more to this book. I couldn't help but notice that, though it's about what happened nearly 80 years ago, the situations compare to what many families face today.

From Akron, Ohio, Rudy jumped on a train headed west. He found odd jobs in Illinois. He panned in Iowa. Pa always said to take care of self and family first – but wasn't there someone who'd take care of a skinny, hungry boy?

And finally, what would you do to make money if you needed it? In "Junk Man's Daughter" by Sonia Levitin, illustrated by Guy Porfirio, Hanna is teased because of her father's new job. When they left the Old Country, he said there'd be streets of gold in America. So what's the shame in making a living by seizing opportunity?

You know how it's easier to fully grasp a story when you put yourself in it? That's what happens

This is an excellent book for young historians, biography-lovers, or kids who'll be in need of something good to read this summer. Tell your seven-to-10-year-old about it, and *American Adventures: Troubled Times* may be something they'll ask for.



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Youth & Young Adult 4th Sunday



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CLASSIFIEDS

July 2, 2014

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Account Executive Position - Toledo, OH (June 13, 2014)

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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.

Urban Radio Broadcasting is offering internships for eager and dynamic individuals. This position at WIMX and WJZE (Urban Radio Broadcasting, LLC), will require the interns to perform the following duties:

1. Production Dept. - Learn how to record radio ads, download the ads and put them on the station logs. You will also be required to learn how to operate different production equipment; learn the day-to-day requirements of the DJ's by observing them while on the air; take part in any station events, (ie...remotes, concerts, shows, etc...).
2. Sales Dept. - Sales Dept. - Ride along with the sales staff and observe them while on calls; learn how radio is sold; help assemble sales packages and presentations.
3. Administration - Assist in answering and routing telephone calls; work with the traffic department to schedule the station logs; observe the Business Manager to learn the overall administrative duties required to run a radio station.

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Brandi Brown, Program Director at brandi-brown@urbanradio.fm

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Contracted Student Service Providers Needed

Monroe Public Schools in Monroe, MI, the largest public school district in Monroe County, MI, has need of a number of Student Service Providers to work starting with the 2014-2015 school year. Qualifications include a Bachelor's Degree in social work (BS) or higher; strong interpersonal skills; and being a positive student and family advocate. Salary ranges from \$21.50 to \$24.50 per hour. Responsibilities of the position are listed on the Monroe Public Schools website at www.monroe.k12.mi.us Click on Employment Opportunities. Persons who are interested in applying for the position should send a letter of interest and resume to personneldepartment@monroe.k12.mi.us on or before July 7, 2014.

Open Administrator Positions

Monroe Public Schools, the largest public school district in Monroe County, MI, has openings in the following administrative positions

- Principal, Manor Elementary School
- Assistant Principal, Monroe High School
- Principal, Orchard Center High School and State/Federal Program Coordinator

Qualifications can be found on the Monroe Public Schools website - www.monroe.k12.mi.us Click on "Employment Opportunities." Persons interested in applying for any of these positions should send a letter of interest and resume to scherer@monroe.k12.mi.us on or before July 4, 2014. All applicants will be thoroughly screened by a review panel to determine those individuals who will advance in the district's multi-stage administrator-selection process.

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Several Administrator Openings to Be Filled at Monroe Public Schools

Special to The Truth



Summer should prove to be a busy time for the Human Resources Department of Monroe Public Schools as several administrators from the 2013-2014 school year either have retired or moved on to positions with other school systems.

"We have some important openings to fill this summer

and we are urging all qualified candidates to apply. Our goal is to have the best personnel in place to greet our incoming students on September 2, the first day of school," said Barry Martin, Ed.D., superintendent, Monroe Public Schools.

The open administrator positions are for principal at Manor Elementary School, a school of about 500 students; principal at Orchard Center High School, an alternative high school with roughly 150 students and an assistant principal at Monroe High School, which has roughly 1,800 students.

Although no more retirements are anticipated,

other positions could open up due to movement in the system by staff already employed by Monroe Public Schools. "We encourage qualified personnel to apply for our open positions by using the on-line application system on our website at www.monroe.k12.mi.us," Martin said.

Also over the summer, Monroe Public Schools will be adding nearly 20 persons with social work backgrounds to serve students from pre-kindergarten up through high school. Persons who are interested in those positions also can apply through the on-line Monroe Public Schools application system.

Monroe Public Schools is the largest public school district in Monroe County with about 6,000 students, nearly 350 teachers, a pre-kindergarten early learning center, five elementary schools, a middle school, a high school, an alternative high school, a virtual high school and a nature center.



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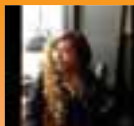
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