

Volume 30, No. 1

"And Ye Shall Know The Truth..."

September 17, 2014

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Cherron Payne, Toledo Native, Lawyer, Entrepreneur

Investing in Community Outcomes

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

America would not and could not be precisely the America it is, except for the influence, often silent, but nevertheless potent, that the Negro has exercised in its making.

James Weldon Johnson



In a bold strategic move, CVS Health, the second-largest pharmacy chain in the United States behind Walgreens, decided to discontinue the sale of tobacco products.

A credible argument can be made that the move, like nearly all business strategies, was a public relations tactic, strictly motivated by potential revenues and profit growth.

Certainly, the decision to end tobacco sales will differentiate CVS from such rivals as Walgreens, Rite Aid, Kroger, Wal-Mart and others in a competitive retail prescription drug market. The mega retailer, with one Toledo location at 4121 Monroe, also plans to provide physicals, wellness exams and other healthcare services in order to take advantage of new opportunities made available by the Affordable Care Act, industry insiders revealed in a National Public Radio interview. A primary care doctor shortage, Medicaid insurance expansion to the poor, and the addition of previously uninsured citizens are expected to create millions of potential new customers for CVS.

While removing cigarettes from store shelves provides an opportunity for financial growth and repositions the retailer as a public health entity, a case can also be made that CVS' tobacco-elimination policy recasts its corporate image as a people-centered enterprise that is as focused on community well-being as it is on profit making. This image appears to be in stark contrast to Kroger's open gun carry policy in its stores and Wal-Mart's reputation for destroying two jobs in the community for each job they create.

The tobacco industry has made huge investments to aggressively target low income and communities of color, resulting in devastating impact for these communities. Smoking significantly increases the risk for cerebrovascular disease or stroke, a disease with rates that are double for black men and women than for their white counterparts.

Smoking is also a known cause of cancer of the lung, larynx, oral cavity, liver, colon, esophagus, bladder, stomach and other areas, the Centers for Disease Control (CDC) reports. Lower-income people also disproportionately suffer harmful consequences of secondhand smoke exposure and have limited access to health care, causing late-stage diagnoses, which lead to poorer mortality outcomes.

According to the 2011 Lucas County Health Assessment, 24 percent of the county's residents are smokers, but 41 percent of adult smokers are those earning less than \$25,000 in annual income.

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The Sojourner's Truth

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

Fletcher Word – Publisher and Editor Marticia Hurst – Office Manager

Tricia Hall – Reporter Carla Leonard – Social Editor Rev. D.L. Perryman – Columnist

Jennifer Retholtz – Webmaster Kathy Sweeny – Graphic Designer Jessica Crans - Layout

A Certified MBE

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www.thetruthtoledo.com

Community Calendar

September 20-21

St. Paul MBC Women's Day Weekend: Sat – 11 am to 1 pm – salad/dessert smorgasbord, speaker Sis Margureit Bills from Jerusalem Baptist; Sun – 10:45 am service, guest speaker Evang. Teresa Allen of New Bethel: 419-246-2886

September 21

New Prospect Baptist Church Pastoral Anniversary: For Pastor Nathan Madison; Guests are Greater St. Ministries and Pastor Barnes Calvary Baptist Church Roses of Flowers Ministry Anniversary; Guests are Rev. Charles McBee and Family Baptist

First Church of God: 10 am service — guest speaker Roland Warren, cur-

First Church of God: 10 am service – guest speaker Roland Warren, current CEO of CareNet, past president of Fatherhood Initiative New Prospect Baptist Church Pastoral Anniversary: For Rev. Nathan Madison; 4 pm; Guests Greater Faith Baptist Church and Rev. Barnes Beulah Baptist Women's day: 10:45 am service – guest speaker Elder Marita of Victory Life Worship Center; 4 pm service – guest speaker Rev. Theresa Haynes of Praise and Deliverance Tabernacle

September 22

12th Annual Black College Tour Informational Meeting: 6 to 7:30 pm; Kent Branch Library; For the 2015 Southern Route tour from April 5-10; Sponsored by the Maumee Bay Club of the National Association of Negro Business and Professional Women's Clubs, Inc: Gwen Banks – 419-944-5912 or Trevor Black – 419-478-7844

September 27

Spring Street Baptist Church Anniversary Musical: 5 pm

September 28

Spring Street Baptist Church Friends and Family Day: 11 am worship service

October 4

Calvary MBC 85th Anniversary: "Don't Forget to Remember;" 6 pm; "Memorial Musical"

October 5

Spring Street Baptist Church 81st Anniversary: 4 pm service; Guest speaker Pastor Clayborn Arnett of Greater Harvest

October 12

Calvary Baptist Church 85th Anniversary: 4 pm Service; Guest speaker Pastor Lorenzo Edwards of Holy Cross

October 19

Calvary Baptist Church 85th Anniversary: 4 pm service; Guest speaker Pastor Donald Newsom of Mt. Zion Baptist Church

October 25

First Church of God Ceremony of Consecration by the College of Bishops for Rev. Robert Culp: 3 pm: 419-214-0530 or fcogconsecration@gmail. com

October 26

Spring Street Baptist Church 81st Anniversary: 4 pm service; Guest speaker Pastor Cecil J. Graham of True Vine

Calvary Baptist Church 85th Anniversary: 4 pm service; Guest speaker Pastor Stanley Clark of United Vision Baptist

First Church of God 80th Birthday Celebration for Rev. Robert Culp: 10 am service; Guest speaker Bishop Timothy Clarke of Columbus: 419-214-0530 or fcogconsecration@gmail.com

You May Now Call Me Bishop...!

By Lafe Tolliver, Esq Guest Column

Well, it's fall and you know what that means. Come on ...you know. Don't play "ignut" (abbreviated form for ignorant). Think back over the past many, many years of what happens in Toledo and you should come up with the memory that it is time to play that tried and true game of "What's Your Title!"

You know. The season that we start conferring titles and doo-dabs on people for whatever reason. You know... any reason to gather around a plate of chicken and canned green beans and puffy rolls and lukewarm iced tea and give polite applause to whomever is on the guest podium.

I know...I know. We should give honor to those who deserve honor for their splendid works of sacrifice to the collective community. You know. Solid, verifiable community works that either made a difference in the quality of people lives or is making an objective and positive difference in the lives of people whom we consider less fortunate than that of the degree giver or the degree receiver.

I know...I know. Everyone loves a festive occasion to dress up and wear that dress or suit that you have not worn for the past year or to get all dollied up at the local beauty salon or have a spit shine on the shoes.

I know...I know. We like to gather and ogle whisper hushed talk about who's getting what and for what and why Bill P., or Clara R., did not get his or her just desserts.

I mean that is what the world system does. It fawns and bows and kisses the ring fingers of its celebrities for no more than the reason that the media has plastered their stories or their faces on the news, that by reason of media saturation, we call them celebrities.

We give lavish adulation or attention to anyone who can remotely be seen as someone who deserves five minutes of fleeting fame or who engaged in risqué behavior, but that is what we do. That is how we roll.

Why, with the right public relations firm and a bushel basket of C note (hundred dollar bills) and the right edited story, we can make heroes or heroines of almost anyone for whatever reason.

But, that is what the world does. But what about those who profess membership in the kingdom of God?

Are there different standards or requirements before one can be "self" elevated to a title or a degree?

You know, it is said in the Bible that the greatest in the kingdom are those who serve and who are servants, so it makes me scratch my head and ponder out loud why do the collective followers of God have any predilection to seek out and promote anyone to a title that bespeaks of what they are already doing or are called to do?

Is a certain title more prestigious than another title? Do the title recipients feel that it is needed or necessary or even required that they accept the accolades of their fellow believers in order for them to complete or fulfill their calling or ministry?

I mean, what's up with that? (Note: the title of bishop, overseer, pastor, elder are all interchangeable in the word of God...so why the craving to be called a bishop?)

Can't one be satisfied with a title such as pastor or elder or overseer without desiring or aspiring to be called a bishop or an archbishop?

Can you imagine the astonishment and amazement in Christendom if people were to reject any working title other than servant or under shepherd?

Imagine all of the concocted nonsense that would or could be eliminated if people did not seek out titles which by their very nature do not imbue one with any special powers to do the various works of ministries.

Now, the following paragraph may be difficult to swallow but try it on anyway:

The workings of the Holy Spirit of God are not increased or lessened in a person's ministry if that person is already doing the work of ministry and he affixes the title Ph.D. or Doctor or Bishop to his name.

Being called a bishop does not impress God or our adversary, Satan. A title for the sake of a title is akin to someone calling you a soldier when you are already in a military uniform. Duh...I know I am a soldier because I am officially and properly wearing the garb of a Navy sailor or an Army officer. I do not need you to call me a soldier.

I know that, I am already doing the works assigned to me as a soldier

But. Somehow (and there is a why somewhere in this story), people loved to be called Doctor or Bishop or Reverend (no such Bible title) or fill in the blank.

Why? Because it is flattering to the ego and it makes one feel important and that he has perceived power. Sadly, in my humble opinion too many pastors love to have honorary degrees conferred upon them even though they may not have seen the inside of a classroom for the past 20 years.

It is just something that is soothing and tingling to the ear to have some address you as Dr. So and So or Bishop So and So. It makes you strut a little taller and can make you feel as if you have arrived. That you are somebody.

I mean, after all, what pride and glory and pomp is there in being called a lowly servant? Why, servants are a dime a dozen and who respects and looks up to a servant? Servants clean beds and empty pots and pans and clean up garbage and wash feet and serve food and take abuse. That servant stuff is not for me!

But call me a Bishop or a Pope or a Cardinal or an Archbishop, man, you got me!

Why anyone in the church continues to chase after titles and honorary doctorate degrees and places of honor and the wearing of regalia costumes is an affront to the real gospel and ministry of Christ.

I will bet you two hymnbooks to a church bulletin that I can command more money when I am a guest speaker when it is announced that Bishop Franklin Bigpants is in the pulpit as opposed to servant Marvin Mundane.

Oh, for the day when the church will stop taking its cues from the world and follow its own rulebook!

Contact Lafe Tolliver at Tolliver@Juno.com



If you've thought about becoming a foster parent, it's time to take the next step.

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Sign up now for our next training classes: Tuesdays/Thursdays, Sept. 2 – Oct. 9, 6 – 9 p.m. Saturdays, Sept. 20 – Oct. 25, 9 a.m. – 4 p.m.



Classes are held at the LCCS training center, 705 Adams St. in downtown Toledo.



Training a New Generation of Toledo's Leaders

By Kevin Milliken The Truth Reporter

Ward Barnett, Ed.D, gets as excited today to go to work as he did his first day of school a few weeks ago.

He officially started his new assignment as the acting principal August 1 at the Jones Leadership Academy (JLA) in the former Samuel M. Jones at Gunckel Park Elementary School, 430 Nebraska

But he was already busy on his first day fielding phone calls, registering new students, and revving up for the new academic year with Toledo Public Schools. Why? Because his new assignment is a new approach to education.

The former assistant principal at Pickett Academy could not be happier, because it means a lifelong dream is being fulfilled—and he's a man on a mission.

"This has been a blessing the way this whole thing has come together," he said.

The new school has an immediate capacity for 240 students—80 each in the seventh, eighth and ninth grades. Each wing will act as a single-gender academy—females on one side, males on the other. Male and female students will interact in a controlled atmosphere during planned events. The school is open to any student in northwest Ohio. As of the start of classes Aug. 25, there were still 80-plus slots open, mostly for males and ninth graders. One grade level will be added each year through the 12th grade.

The new academy is designed to build on the

success of single-gender academies operating at lower grade levels: Martin Luther King, Jr. Academy for Boys and Ella P. Stewart Academy for Girls. Both King and Stewart will become K-6 elementaries.

"A lot of the job becomes easier here because they've already laid that foundation," said Barnett. "We even have a superintendent who's on board with mentorship. There are so many people who have done so much work that goes unrecognized. It's a blessing just to be a part of this."

According to promotional materials, Jones Leadership Academy will offer opportunities for students "to work collaboratively," as well as "financial literacy, service learning, leadership skills, and preparation for the future."

The new school was announced last May, so district officials and staff went into scramble mode to make it come together in just a few short months. The new principal credits the buy-in—from teachers to janitors to maintenance staff—for making it all work so far.

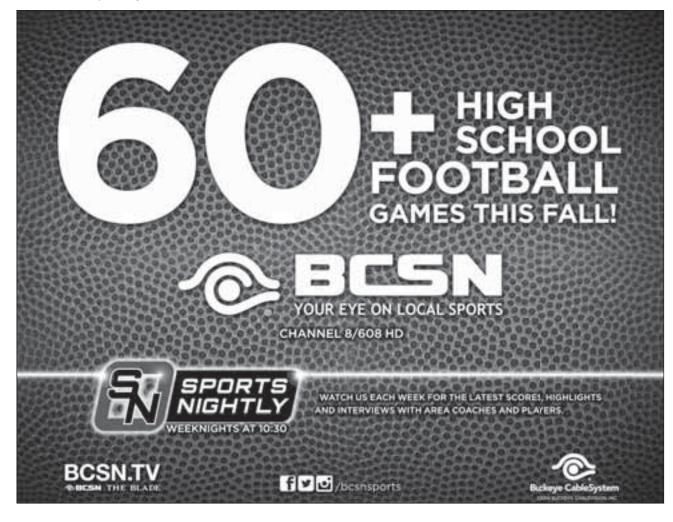
"When you come into the building on a Sunday and you see people working at one or two in the afternoon, sweating, working, I mean—hard, you have to respect that," said Barnett.

The new Jones principal, who turned 40 on Aug. 25, graduated from the University of Toledo in 1997, spent a year in Columbus, then moved back home to Cleveland to help care for his sister,

... continued on page 12



Dr. Barnett



Kwanzaa Park Neighbors Hear Pitch for Foster Families

Special To The Truth

The Kwanzaa Park Neighbors met on September 4, 2014 at the Padua Center to hear from Sherry Dunn, of the Lucas County Children's Services, about the need for foster families and the work of the Children's Services in Lucas County.

The monthly meetings, held on the first Thursday of each month at 6:00-7:30 at The Padua Center, are an opportunity for the local Blockwatch and neighbors to come together to develop strategies and plans for improving the neighborhood.

In June 2011 the neighborhood was renamed Kwanzaa Park. Two large flower boxes have been placed at the corner of Junction Street and Nebraska Avenue to welcome drivers on those streets to Kwanzaa Park. After the September Neighbors' meeting some of the participants, including the community police officers, planted flowers in the boxes. The flowers were donated by The Andersons.

Kwanzaa Park is a neighborhood bordered by Dorr, Hawley, Campbell and Brown Streets. The vision for the neighbors is the driving force for activities in the neighborhood and lays out a direction for change. It highlights the welcoming climate, the park-like environment and the excitement of the new neighborhood designation

The vision statement is:

Kwanzaa Park is a one-square mile neighborhood which pro-

Perryman... continued from page 2

Yet, despite black financial wealth disparities and our propensity to examine community issues from a deficit model, the black community is rich in nonfinancial assets, termed invisible capital, by Princeton University's Chris Rabb.

How do we invest our community assets in ways that are most meaningful?

The CVS policy, which removes the poisons targeted mostly at the poor and people of color, other motives notwithstanding, is to be applauded because it provides a template for deciding where to invest community assets such as our collective buying power and nonfinancial wealth such as electoral or institutional support; social, cultural and human capital, as well as our ability to use social media to effect change.

Often, we provide blind support to the myriad businesses and institutions that derive benefit or continued existence solely from our status as minorities or low to middle income persons. However, we seldom look at the social impact of those who are taking our money or support and do so while taking it for granted.

The first question we should ask, or rather demand of the places where we spend our money, is "How does this impact the community in which we live and raise our children? Who works here? What are the outcomes for our community?"

Outcomes must also be demanded of politicians, including black politicians and businesses because blackness alone is not enough. We must support black excellence wherever it appears.

Finally, we should support those who contribute to the health and well being of all of us, particularly the "least of these" and invest in those organizations that help to achieve long-term social impact while providing the things that matter to us as a diverse community possessing a shared history.

We all have a voice; a stake and the collective capacity. Most importantly, we all have an obligation to ask, "How is this going to impact our community beyond just the name on the sign and those who receive the revenues or support.

Contact Rev. Donald Perryman, D.Min, at drdlperryman@centerof-hopebaptist.org



Participants at the September Kwanzaa Park Neighbors meeting join Community Police Officers in planting flowers. The Flower Boxes announce a welcome to Kwanzaa Park

vides hope and energy to the City of Toledo. It has a vibrant commercial district, will lighted streets, and green space that sustain the park atmosphere. It is known as a safe neighborhood in which all residents take pride in their homes and help others when they are in need.

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2014 Great Lakes Business Connection Set for October 8, 2014

Special to The Truth

The 2014 Great Lakes Business Connection (GLBC) is coming soon to Toledo, Ohio.

It's an opportunity for local entrepreneurs to cross paths with major corporations. It's a significant networking event for businesses, veteran-owned businesses and minority-owned enterprises to connect with national and international companies and organizations.

It's a 21st Century global gathering of business professionals taking place right in the heart of Toledo, and it's a business affair you can't afford to miss.

The GLBC is scheduled for October 8, 2014 at The Radisson at the University of Toledo Medical College (UTMC).

Nationally recognized entrepreneur Melanie

Bergeron, of the Two Men and a Truck moving company franchise, is the scheduled breakfast keynote speaker. Bergeron is the chairman of the country's largest franchised local moving company and she's been featured on NBC's Today Show, the Oprah Winfrey Show and CNBC's How I Made Millions. She became president of the family's moving company by the time the business venture had grown from one franchise to 39. The franchises have increased to more than 200 worldwide and total more than 1,800 identifiable moving trucks.

Keynote Breakfast, Workshops, Lun-

... continued on page 11

419.259.5200 toledolibrary.org

Melanie Bergeron



Serving Our Seniors to Host Symposium to **Stop Elder Abuse in Ohio**

a state-wide symposium: "Understanding Financial Elder Abuse: the Crime, the Shame and the Solution." The event will be 8:45 a.m. to 4 p.m. October 10 at the Kalahari Convention Center, 7000 Kalahari Dr., Sandusky, Ohio 44870.

The goal of the symposium is to educate attorneys, health care workers, social service, financial, law enforcement and other professionals about elder exploitation and fraud and their roles in identifying, reporting and stopping the abuse.

Nationally, one in 20 older adults experience some form of financial mistreatment with only one in 44 cases of financial abuse reported, according to the National Adult Protective Services Association. Ninety percent of elder abuse is committed by someone who knows the victim such as a family member, caregiver or friend.

"Financial elder abuse is becoming such a large problem that it is impoverishing elders," says Sue Daugherty, director of Serving

Energy & You

By Karl A. Parker, MBA, P.E, President & GM, Parker Family of Businesses The Truth Contributor

Greetings! Welcome to the third Energy & You column! As a reminder, this column shares a variety of information to help our readers understand the energy and sustainability landscape and provide guidance on how to REDUCE energy costs.

This week's Focus - Energy Assessments/Audits

The last 'Energy & You' column provided an overview of rebates and incentive programs offered by the utility companies, which assist home owners and businesses in reducing their out of pocket energy ex-



penses. Columbia Gas and First Energy both offer residential energy audits at NO or LOW cost to homeowners depending on your income. The utility companies are not doing this out of the goodness of their hearts, mind you. State law mandates that utility companies offer these services. Oh, and by the way, the cost is covered in the rate structure that utility companies charge its customers. Yes, that means you and me!! So you might as well 'experience' this service for which you are already paying. Investing in energy efficiency and adopting energy conservation behaviors free up cash to be used on other fun and important activities!

Energy Audit Overview

The energy audit is typically performed by a competent, certified business that is listed as a trade ally or participating energy contractor of the particular utility company. Columbia Gas has elected to partner with CSG to administer its residential energy efficiency program and First Energy (Toledo Edison in northwest Ohio) partnered with Honeywell to administer its residential energy efficiency program. Honeywell partners with local/regional certified businesses to conduct the energy audits, whereas CSG typically performs the energy audits with its own personnel. You can get the process initiated by calling Columbia Gas at 1-877-644-6674 or First Energy/Honeywell at 1-888-243-6808.

What does the residential energy audit consist of?

The actual energy audit is performed by Building Performance Analysts (energy auditors) that are certified by organizations such as the Building Performance Institute (BPI). The energy audit takes approximately two to four hours depending on the size of your home. The energy auditor has the experience and knowledge to quickly identify

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Serving Our Seniors, a non-profit adult advocacy group, will host Our Seniors. "They don't have the ability to start a second career to make that money back. If we don't do anything about the abuse, Ohio taxpayers will have to subsidize the victims.'

> Speakers include Jenefer Duane, senior program analyst of the Consumer Financial Protection Bureau's Office of Older Americans; David Kessler, elder fraud investigator, retired police officer and former chief investigator of the Attorney General's Consumer Protection Unit; and Dr. Philipp Dines, M.D., Ph.D, training director of Geriatric Psychiatry Fellowship Program at Case Western Reserve University. The symposium includes afternoon legal, geriatric, financial and "Don't be a Victim" tracts.

> The symposium is approved for continuing education credits for social workers, nurses, certified public accountants, certified financial planners, insurance agents, nursing home administrators and law enforcement personnel. Registration is \$50 for law enforcement professionals to earn continuing education credits and for any individuals who do not need credits. The cost is \$100 for those earning credits for other professions. No exam is required to receive credits.

> The registration deadline is Wednesday, October 1. To register, please visit www.servingourseniors.org or call 1-800-564-1856.

> Catholic Charities Adult Advocacy Coordinator Carol Wheeler is on the task force for Serving our Seniors. Catholic Charities' Adult Advocacy Program helps protect elders from financial abuse through the Payee Services Program, which helps elders to manage their financial affairs.

Career Technology at TPS!



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Scott High School

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Start High School

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For more information or to apply please contact:

419-671-8303 or visit www.tps.org

Cherron Payne: An Emerging Leader to Be Honored This October

By Robert Smith

You could say Cherron Payne is one busy young lady who is constantly on the move. A Toledo native, Payne is the founder and managing principal of ACP Law Firm, LLC in Hartford, Connecticut. She is a graduate of Toledo's Notre Dame Academy.

Payne serves as a role model and mentor for numerous individuals she comes in contact with through her legal career as an attorney and a businesswoman. She talks to and supports other African Americans who are interested in pursuing a law degree and has frequently provided moral support to many of those who are interested in a career in law and/or interested in starting their own businesses.

Being first and pursuing the extraordinary are standards Payne has set for herself. Among her early accomplishments, Payne was the first African-American female to be elected to the homecoming court at St. John's Jesuit High School. She was crowned Miss Debutante by the Negro Business and Professional Women's Club in 1992 and graduated from Notre Dame Academy with honors while being awarded 14 scholarships to various universities.

After Notre Dame, Payne entered Ohio University's Honors College as a Templeton Scholar. While in college, she was featured in U.S.A. Today as a member of the United States Academic Team. Only the top 60 college students in the country are given consideration for this Team.

Graduating summa cum laude in only three years from Ohio University, she was awarded a Bachelor of Science degree. In 1996, she was awarded the Graduate Prize Fellowship to study at Harvard University where she received a Master of Arts degree in the History of Science.

After graduating from Harvard, Payne received a Doctor of Jurisprudence from Vanderbilt University Law School where she was the first African American chosen to be the lead notes editor of Vanderbilt's Journal of Entertainment Law and Practice. Payne also received an advanced diploma in history with honors from Oxford University in 2003.

Shortly after Payne completed her studies, she moved to Connecticut and worked as an attorney at several law firms and corporations. She has worked as an adjunct instructor of law at Northwestern Connecticut Community College where she created and implemented a landlord-tenant law course. She also works part-time as a contract specialist at the University of Connecticut Health Center where she negotiates contracts for the clinical trials of investigational new drugs and devices. In June 2011, the state of Connecticut Judicial Branch appointed



Cherron Payne

0530 (VEDSON'E)

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Contact & Ticket Information: 419.787.5385 or www.as

Cherron Payne to be a magistrate for small claims and motor vehicle matters

In July of 2011, Payne was selected as one of the Hartford Business Journal's "Forty Under 40" which honors the top 40 professionals under the age of 40. She was also honored by the Connecticut Law Tribune as a "Lawyer of Color High Achiever." In 2012, she was elected to serve as vice president of the Connecticut Magistrates Association.

Payne says, "Service is also a priority in my life." She has continues to offer legal services throughout the Connecticut community without charging those most in need. She is certified as a domestic violence counselor and has volunteered at a women's shelter.

Payne has also been engaged in the community as a dance teacher for West Hartford Continuing Education, and is the founder of "Global Motion" dance troupe. She plays viola for the Colchester Civic Orchestra and volunteers on many boards and organizations, such as Connecticut Community Boating, Inc. and the Noah Webster House Museum.

There is new leadership on the horizon and The African American Legacy Project's Emerging Leader Award serves as a mechanism to salute those who are both aspiring and achieving.

Others to be honored this year are: Marcus Sneed: a graduate of Jesup W. Scott High School and the University of Toledo. Marcus currently serves as associate director for the Office of Alumni Relations with the University of Toledo Foundation. Faith A. Hairston: after graduating from Libbey, Faith graduated from Bowling Green State University. She is the manager of Kent Branch library. Treva Jeffries: is a graduate of Jesup W. Scott High School and is currently in her sixth year as principal of her alma mater. Jeffries received her B.S. from Kentucky State University and her M Ed. from Bowling Green State University. Lionel Brock: earned his Bachelor of Science in pharmacology/toxicology from the University of Toledo and received his Masters from Walden University in 2010. He joined the Managed Wealth Financial team in the autumn of 2011. Lionel currently serves as the president of the University of Toledo Black Alumni Affiliate and functions as a youth pastor and the Director of Outreach at his church.

The African American Legacy Project will salute the Emerging Leaders 5:30 pm, Friday, October 3, 2014 during a reception at the Toledo Club. Payne is returning home to receive her honor.

For tickets and information about The African American Legacy Project's Friday evening reception and the Saturday Legend's Luncheon call 419-720-4369.

Social Security – Questions and Answers Toledo, OH

Special to The Truth

Question:

How can I protect myself against identity theft?

Answer:

First, don't carry your Social Security card with you. Keep it secure at home with your other important papers. Second, don't readily give out your Social Security number. While many banks, schools, doctors, landlords, and others will request your number, it is your decision whether to provide it. Ask if there is some other way to identify you in their records.

If you are the victim of identity theft, you should report it right away. To report identity theft, fraud, or misuse of your Social Security number, the Federal Trade Commission (the nation's consumer protection agency) recommends you:

- 1. Place a fraud alert on your credit file by contacting one of the following companies (the company you contact is required to contact the other two, which will then place alerts on your reports):
- Equifax, 1-800-525-6285;
- Trans Union, 1-800-680-7289; or
- Experian, 1-888-397-3742.
- 2. Review your credit report for inquiries from companies you have not contacted, accounts you did not open, and debts on your accounts you cannot explain;
- 3. Close any accounts you know, or believe, have been tampered with or opened fraudulently;
- File a report with your local police or the police in the community where the identity theft took place; and
- 5. File a complaint with the Federal Trade Commission at 1-877-438-4338 (TTY 1-866-653-4261).

Question:

Can I conduct my Social Security business online in the event of a hurricane or other disaster that keeps me from visiting an office?

Answer:

Yes, you can conduct most of your business with Social Security online at www.socialsecurity.gov, where you'll find a wealth of information and services. For example, you can create or access your own *my Social Security* account, apply online for Social Security benefits or Medicare, and check the status of your pending application. If you're already receiving Social Security benefits, you can change your address, phone number, or your direct deposit information, get a replacement Medicare card, or get an instant proof of income letter. You also can get your *Social Security Statement* online. Your *Statement* lets you check and verify your earnings record and see estimates of your future benefits. You also can find out if your local office is open at www. socialsecurity.gov/emergency. That site lists any office closings and delays.

Also, make sure you receive your benefits electronically. While the mail can be disrupted during severe weather or other emergencies, electronic payments arrive in your account on time, all the time, no matter what. Go to www.socialsecurity.gov/deposit to sign up or get more information.

RETIREMENT

Question:

I'm retired and the only income I have is from an Individual Retirement Account (IRA). Are my IRA withdrawals considered "earnings?" Could they reduce my monthly Social Security benefits?

Answer:

No. We count only the wages you earn from a job or your net profit if you're self-employed. Non-work income such as annuities, investment income, interest, capital gains, and other government benefits are not counted and will not affect your Social Security benefits. Most pensions will not affect your benefits. However, your benefit may be affected by a government pension from work on which you did not pay Social Security tax. For more information, visit our website at www.socialsecurity.gov or call us toll free at 1-800-772-1213 (TTY 1-800-325-0778).

Question:

How do I earn a Social Security Credit?

Answer:

Social Security credits, sometimes referred to as quarters of coverage, are the measure of your work under Social Security. You earn Social Security credits when you work and pay Social Security taxes. The credits are based on the amount of your earnings. In 2014, you receive one credit for each \$1,200 of earnings, up to the maximum of 4 credits per year. Each year, the amount of earnings needed for a credit goes up slightly as average earnings levels increase. Generally, a person needs 40 credits or 10 years to be eligible for retirement benefits.

There are special rules for the self-employed. Read more about self-employment and Social Security in our online publication, If You Are Self Employed, available at www.socialsecurity.gov/pubs.

To learn the amount of earnings required for Social Security credits for prior years, see Quarter of Coverage at www.socialsecurity.gov/OACT/COLA/QC.html

SUPPLEMENTAL SECURITY INCOME

Question:

How can I apply for Supplemental Security Income (SSI)?

Answer:

If you are applying for SSI based on a disability, you can start the process by going online to complete the disability report at www.socialsecurity.gov/disabilityssi/ssi.html. Then you can call us toll free at 1-800-772-1213 (TTY 1-800-325-0778) to schedule an appointment with a Social Security representative. When you meet with a representative, bring the items listed in our online publication, Supplemental Security Income (SSI), available at www.socialsecurity.gov/pubs. Even if you do not have all of the things listed, ap-

... continued on page 12



How to Turn Personal Obstacles into Triumphs

Special to The Truth

Everyone faces setbacks in life. While those personal obstacles can to become an open advocate for African Americans and gays, and has lead to disappointing outcomes, they can also be harnessed into personal motivators, say experts.

"When it comes to success, setbacks can be used to motivate one to action, rather than the alternative," says five-time New York Times bestselling author and journalist Josh Young, who has studied this concept intimately. As author of "And Give up Showbiz?" the new biography of illustrious personal injury lawyer Fred Levin, Young documents the rise and success of someone to whom life handed lemons.

Levin is listed in every edition of "Best Lawyers in America," and is inducted into the Trial Lawyers Hall of Fame. But his still-thriving legal career that spans over a half-century wasn't written in the stars. Levin grew up the son of a pawnbroker and dog track manager at the end of the Great Depression. Barely passing college, his success was certainly

Having closely studied and tracked Levin's exponential rise to success, Young is offering insights into how to turn your impediments into assets.

• When a door is closed, open a window: When your limitations are beyond your control, view them as opportunities. As a Jewish lawyer, few doors were open to Levin in the early 1960s, especially in the particularly profitable area of corporate law. Levin leveraged this anti-Semitism that was prevalent at the start of his career to forge a path for himself as a personal injury lawyer -- a profession that was then in its infancy and distained by the established, but would eventually become wildly lucra-

Levin also harnessed his own personal experiences with discrimination

been honored by the United States Congressional Black Caucus and the United Nations for his efforts.

• Don't get silo-ed: The skills that have served you well in one arena can be applied to others, as well. So don't get stuck on a narrow path. Levin, for example, has successfully pivoted into worlds unrelated to trial law, tackling such diverse challenges as founding the first reality cable TV station, managing the boxing career of one of the greatest boxers to ever live, and even running a chain of women's dress shops and

Discover what it is about you that helped you succeed and find ways to apply those skills in new ways.

• Turn insult into victory: Not everyone with power and influence over your future is going to be your advocate. Rather than let naysayers' prophecies become reality, succeed in spite of their beliefs about your potential. When Levin entered law school, he had a reputation as a party boy, gambler and lousy student. Having barely skidded through college, the dean of his law school predicted he would never graduate. Even while dealing with the death of his brother, Levin proved the dean wrong, graduating third in his class.

Information about Young's new book can be found at www.AndGive-UpShowBiz.com.

Even when obstacles abound, so do opportunities. With some creative thinking, you can triumph over setbacks.

Courtesy StatePoint

Energy & You... continued from page 7

common problems and offer a range of no cost, low cost and more expensive options. Specifically, the energy auditor will:

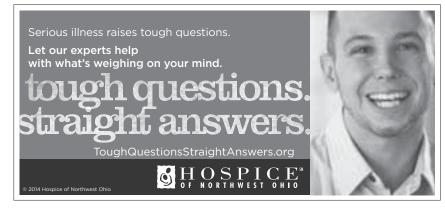
- · Perform a thorough visual inspection of your home
- · Test gas appliances for safety
- · Perform tests, such as:
 - Assessing insulation levels (walls, attic, basement);
 - Identifying air leaks;
 - · Determining gas heating equipment efficiency; and
 - Identifying other health and safety issues (mold, etc.)

You may hear the energy auditor mention the following equipment upon arrival onsite and began explaining what they are about to do: blower door, duct blaster, smoke stick, combustion analyzer and infrared thermography. Additionally, the energy auditor provides a utility bill analysis (12 or 24-month history) along with an energy model.

Also, depending if the audit is performed by a Columbia Gas or a First Energy energy efficiency partner, the energy auditor will install:

- · a programmable thermostat
- · a low flow, energy efficient shower head
- · bath and kitchen faucet aerators
- · smart power strips
- several CFL lamps (light bulbs)

Finally, the energy auditor will provide you with information on your estimated utility savings



and discounts available for qualified energy efficiency improvements.

Commercial Energy Assessments

Both utility companies offer up to \$5000 to commercial customers to obtain a detailed energy assessment performed by a businesses that employ certified energy auditors/managers (CEM) and professional engineers (PE). Columbia Gas requires that an ASHRAE (American Society of Heating, Refrigerating and Air-Conditioning Engineers) Level 2 assessment be performed by certified or licensed professionals in ordered to be eligible for up to \$5000. What is an ASHRAE Level 2 energy assessment? The industry recognizes ASHRAE's three (3) energy assessment levels:

Description
Brief on-site survey of the building Savings and cost analysis of low-cost/no-cost Energy Conservation Measures (ECMs) Identification of potential capital improvements meriting further consideration
More detailed building survey Breakdown of energy use Savings and cost analysis of all ECMs Identification of ECMs requiring more thorough data collection and analysis
Attention to capital-intensive projects identified during the Level 2 audit More detailed field analysis More rigorous engineering analysis Cost and savings calculations with a high level of accuracy continued on page I

... continued on page 11

Energy & You... continued from page 10

** Courtesy of Energy Advantage (5/5/2011). ASHRAE, founded in 1894, is a global society advancing human well-being through sustainable technology for the built environment. ASHRAE and its members focus on building systems, energy efficiency, indoor air quality, refrigeration and sustainability within the industry.

Most energy assessments begin with an analysis of the energy consumed by electricity, natural gas, and water via the actual utility bills of each building; that is the focus of the energy assessment. This analysis compares the Energy Usage Index (EUI) of each building with the national average to identify both high and low energy performers. Completing an energy audit of a facility provides an organization with customized energy conservation measures designed to ensure significant energy savings as well as CO2 emissions reductions.

Reminder: Toledo Lucas County Port Authority (TLCPA) has a terrific program that provides financing for multi-family, commercial and industrial buildings. Call 419-249-6552 or 419-260-1227 to obtain information. (I strongly encourage small businesses and churches to call immediately.) Residential customers should call Columbia Gas and First Energy today to get scheduled for an assessment before the NEW POLAR VORTEX arrives!!

Central Ohio Energy Forum (Items of Interest) - 9/12/14

- Energy Job Out Look by 2020
- 2020 Over 955,000 job opportunities
- 2030 Close to 1.3 million job opportunities
- 63 percent of the job opportunities through 2030 are projected to be in blue collar professions. This suggests tremendous opportunity for workers with a high school diploma and some post-secondary training (i.e., certificates and community college).
- 23 percent of the job opportunities are projected to be in scientific and managerial positions, requiring training in fields such as engineering (petroleum, etc.), geoscience, management, business and finance, and as technicians.
- African Americans, Hispanics, and women students with high school diplomas and some additional training at community colleges in skills related to the oil and gas industry are immediately competitive for current job opportunities;
- Significant improvement in minority and female preparation in Science, Technology, Engineering and Mathematics (STEM) related disciplines at the primary and secondary school levels is a national priority;
- Significant improvement in high school completion rates for Hispanics and African Americans is needed
 - Wage range: \$30 \$150/hr

Next column: A deep dive into job opportunities in the Energy & Sustainability industry.



Great Lakes... continued from page 6

cheon, B2B matchmaker sessions and a tradeshow will be held as part of the conference, in addition to an evening reception on October 7.

Workshops scheduled to take place include: Access to Capital, Building a Powerful Capability Statement, How BWC will Pay YOUR Premiums and Turn Your Website into a Cash Cow.

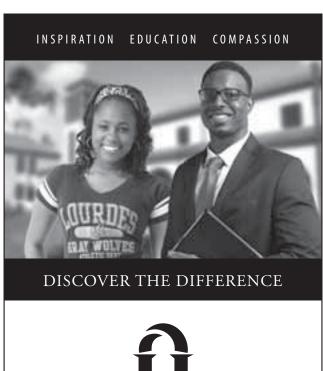
During the B2B matchmaker sessions, entrepreneurs will have opportunities to spend 15 minutes interacting with major purchasing professionals to discuss and promote their offerings, business ideas and ventures. Relationships could be established between local and global businesses during the brief, but potentially significant encounters.

The tradeshow will allow for small and large businesses to display their products and services.

Registration is \$75.00 per person, \$300 for small business exhibitors and \$500 for corporate and non-profit exhibitors.

The Ohio Bureau of Workers' Compensation, Grand Aire, Inc., the Northwest Ohio Hispanic Chamber of Commerce, Kent State University, Urban League of Greater Cleveland, The Global Business Connection, Fifth Third Bank, Toledo-Lucas County Port Authority and Regional Growth Partnership are major sponsors for the 2014 Great Lakes Business Connection.

For more information call 419-327-8988 or to register for the GLBC go online to www.greatlakesbusinessconnection.com.





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Toledo Leaders... continued from page 4

who had just received a heart transplant. He taught there for five years before moving back to Toledo in 2002. He finished his doctorate at UT and joined TPS in 2010 after spending several years at a local charter school.

"This all started by moving back to Toledo with a dream. I know that sounds hokey," said Barnett. "The move back here was with the belief that a school could change a community. The mission of the work here is the most important thing."

Barnett has deeply immersed himself in the study of the history of the school, its location, and the neighborhood surrounding it. He cited John Gunckel, for whom the nearby park is named. Gunckel also founded the Newsboys Association in 1892, which evolved into evolved into the Boys Club in 1942 and was renamed The Boys and Girls Club in 1982. The Old Newsboys Good fellow Association also came from Gunkel's early work.

He was especially enamored with a pyramidshaped monument at Gunckel's gravesite, because it is made of stones from all over the world contributed by Toledoans. To Barnett, it is a symbol of what one person can do to reshape an entire community.

"I've had dreams. Walking around, taking pictures of the community before I was even a part of TPS. This is divine. It's a call. It's humbling," said the soft-spoken principal, with a strong undercurrent of passion and enthusiasm for his new life's work. "This is about family. I understand family. How I want my kids to be will translate into how we deal with our kids here."

Mutual respect will be a strong part of the culture and curriculum at Jones Leadership Academy—respect between adults and students, peerto-peer, and respect for one's self. 'Yes sir' and 'yes ma'am' will be expectations, not suggestions, in the hallways.

There is even a parent contract involved, which Barnett admitted "is not original." The concept is borrowed from the single-gender academies as a way to ensure families are actively engaged in a child's education. The contract requires a parent to attend at least two parent/teacher conferences, volunteer at least ten hours in student activi-







ties, provide time and support for homework and school assignments, and ensure their child shows up to school each day and on time.

All students will join Young Women of Excellence (YWOE) or Young Men of Excellence (YMOE), student mentoring programs that have exploded in student numbers across TPS. While it is considered an extracurricular activity with Saturday morning meetings, activities, and field trips, both groups will be integrated into the fabric of the school's curriculum.

Barnett even has plans to form a Jones Leadership Academy Hall of Fame for the school's eventual graduates. He wants to encourage them to come back, give back, and do some alumni mentoring for future generations of students.

"It builds tradition and pride," he explained. "If you look on the wall and your son or your brother went to the academy, you're proud when you see it. It gives [graduates] a stroke when they come back. I think it's important that they'll always be part of the academy. It doesn't just go away. It keeps you tied to the community, builds a legacy."

That doesn't necessarily mean the academy is designed to build future corporate CEO's 20 years down the line. Barnett has his own vision for the first 20th reunion.

"First of all, I want them to be happy and satisfied in their careers—wherever they are," he said. "The whole point of this is I want them to be able to earn a living that places them and their families in a productive place."

The mission statement of the school reflects

Barnett's hope for their futures: "providing the visionaries of tomorrow with opportunities to learn and gain leadership skills, entrepreneurial abilities, and a keen understanding of community service so they can achieve the confidence to create a better world."

To that end, community service is part of the leadership curriculum. Students will perform volunteer work on weekends and through other structured activities which encourage them to "find their voice."

"It's a servant leadership model. What's the point in learning it if you're not going to use it?" said Barnett. "We want to create a group of students that really impact our community. They will be operating in a space foreign to most people."

In short, Jones Leadership Academy is bringing back an "old-school" approach where courtesy will be extended, doors held open, and other actions that will be considered the norm for students. Barnett emphasized that people won't know what a student's background is or how rough their neighborhood may be simply because of the way that student will conduct himself or herself wherever they go.

"You have the academic part of it, but they'll have those soft skills that carry you through all your life," he said. "The challenge of it—our biggest limitation to our kids is us."

Anyone interested in learning more about the school can call 419-671-5400 for a tour or information.

Social Security... continued from page 9

ply anyway. The Social Security staff in your local office can provide guidance to help you get the information you need.

Ouestion:

I was turned down for Supplemental Security Income (SSI); can I appeal the decision?

Answer:

If you disagree with a decision made on your SSI claim, you can appeal it. Learn more about appealing a decision, including how to submit your appeal online, at www.socialsecurity.gov/disabilityssi/appeal.html.

DISABILITY

Question:

Does Social Security provide special services or information for people who are blind or visually impaired?

Answer

Yes. Social Security offers a number of services and products specifically designed for people who are blind or visually impaired. If you are blind or visually impaired. If you are blind or visually impaired, you can choose to receive notices and other information from Social Security in ways that may be more convenient for you. To find out more about this service, go to our page, If You Are Blind Or Visually Impaired — Your Choices For Receiving Information from Social Security, at www.socialsecurity.gov/notices. Or call our toll-free number for more information at 1-800-772-1213, from 7 a.m. to 7 p.m., Monday through Friday, or call or visit your local Social Security office and ask us to read it to you.

Many of our publications, such as brochures and fact sheets, are available in Braille, audio cassette tapes, compact discs, or in enlarged print. Our publication, *If You Are Blind Or Have Low Vision — How We Can Help*, and other publications in alternative formats can be obtained by calling, toll-free, 1-800-772-121 (TTY 1-800-325-0778). For more information, see our page *Public Information Materials in Alternative Media* at www.socialsecurity.

gov/pubs/alt-pubs.html.

Question:

How do I know if I've worked long enough to get Social Security disability benefits?

Answer

To get Social Security disability benefits, you must meet the definition of disability under the Social Security Act. And you must have worked long enough—and recently enough—under Social Security to qualify for disability benefits.

The amount of work you need to qualify for disability benefits depends on your age when you become disabled. Generally, you need 10 years of work, and that must include working 5 out of the last 10 years, ending with the year you become disabled. However, younger workers may qualify with as little as one and one half years of work earned in the three-year period ending when the disability starts. See our Disability Planner at www.socialsecurity.gov/dibplan/dqualify3.htm for credit requirements at different ages.

MEDICARE

Ouestion:

I want to apply for Extra Help with Medicare prescription drug costs. Can state agencies also help with my Medicare costs?

Answer:

When you file your application for Extra Help with Medicare prescription drug (Medicare Part D) costs, you also can start your application process for the Medicare Savings Programs—state programs that provide help with other Medicare costs. When you apply for Extra Help, Social Security will send information to your state unless you tell us not to on the application. Your state will contact you to help you apply for a Medicare Savings Program. To apply for Extra Help and learn more, visit www.socialsecurity.gov/extrahelp.

While we're on the subject of open seasons, the open enrollment period for qualified health plans under the Affordable Care Act is November 15 to February 15. Learn more about it at www.healthcare.gov.

Cosby: His Life and Times by Mark Whitaker

By Vickie A. Shurelds
The Truth Contributor

For many years, you spent every Thursday night in the living room of a friend - and you never left your easy chair.

Those Thursday nights were appointments you wouldn't

think of missing, and you always left with a smile. The Huxtable family was just like your family. And in the new book *Cosby: His Life and Times* by Mark Whitaker, you'll learn what that TV show almost was, and more.

William Henry Cosby, Jr. was born into a storytelling family.

Though his father was mostly absent, young Cosby was heavily influenced by his paternal

c. 2014 Simon & Schuster \$29.99 / \$35.95 Canada 544 pages grandfather, a spiritual man who loved telling Bible stories. Cosby sometimes had a hard time understanding his grandfather's Southern accent, but the elder man's methods of holding an au-

dience stuck with him forever.

After dropping out of high school, and once home from a stint in the Navy (where he worked in the Hospital Corps and got his GED), Cosby left Philadelphia and headed to New York City. There, he slept on the storeroom floor of a Greenwich Village club, and performed on a rickety stage beneath a leaky ceiling. Eventually, it paid off: word got around that he was a

funny guy, one who didn't rely on profanity or racial material to get laughs. Cosby soon had a manager, a wife, and a seat next to Johnny Carson on *The Tonight Show*.

For Cosby, personally, it was a golden time: his comedy career was soaring, he was starring in a TV crime-drama, and he'd become a father. Offstage, however, the nation was working its way through the Civil Rights Movement and, for Cosby, that created a stronger urge to help his "people." As much as possible, he insisted on hiring more African Americans backstage, and assisted many in their show-business careers. He was also fierce about education (he had once wanted to be a teacher), and created children's programming with that in mind.

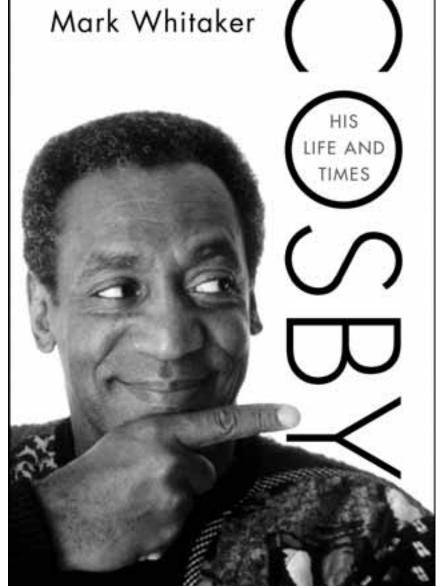
In 1984, having heard that Bill Cosby was open to the possibility of a sitcom, Marcy Carsey and Tom Werner asked for a meeting. They had something in mind for a different kind of comedy.

Cosby had some ideas of his own...

Reading Cosby: His Life and Times is kind of like visiting your childhood on paper. Who among us hasn't felt like we've always known Fat Albert and the Huxtable family? Who didn't want to run away and live with Cliff and Claire?

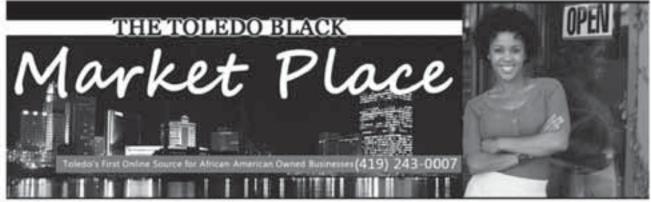
Not many, I'd guess, and that's why readers will be surprised at what author Mark Whitaker uncovered. Not only are we treated to the good in Cosby's life, but Whitaker includes the warts, both onstage and off, as well as the "what-ifs" within Cosby's career – and I just couldn't get enough of it. What if, for instance, Cliff Huxtable had been a limo driver?

Are you shaking your head now? Me, too, as I devoured this comfort-food biography – and if that sounds tasty to you, then here's your next book. Grab *Cosby: His Life and Times* and head for your easy chair.

















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www.TheTruthToledo.com and www. ToledoBlackMarketplace.com



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CLASSIFIEDS

September 17, 2014

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Notice to Bidders: Inquiry # FY15-19, (Project # 5012-15-1806) for Glendale Medical East Renovations - 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, October 7, 2014 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 \$70.00 will be charged per set. Any further information may be obtained from Craig Pickerel of SSOE Group at 419-255-3830. One Pre-Bid Conference will be held on Tuesday, September 30, 2014 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: \$525,000.00; Breakdown: General Const: \$525,000.00.

SNOW PLOW OPERATORS WITH VEHICLES

The City of Toledo, Streets, Bridges & Harbor Division is interested in contracting with owners/operators of snow plow vehicles for plowing on residential streets during heavy snow conditions. All bids must be received by 3:30 PM October 24, 2014. For a copy of the bid proposals and specifications contact:

BRIDGES HARBORS STREETS. 1189 W. Central Ave, Toledo, OH 43610 Phone: 419-245-1575

Job Posting

Position:

Youth Development Interns

Program Hours:

October 1, 2014-May 15, 2015 - Monday-Thursday, 3-6:30 May 31-July 31- Monday-Friday, 8-3pm

> **Program Location:** Old Orchard Elementary School

Qualifications:

- Required High school diploma or general equivalency diploma (GED), some college
 One to three years experience working with
- children and adults (Preferred)
- 3. Initial and periodic physical exams required.4. Must submit to initial and/or periodic state
- and/or federal criminal checks.
- 5. Ability to motivate others and work as part of an intergenerational team
- 6. Strong appreciation and understanding of individual cultural history and the willingness to be open and respectful of all cultures
- 7. Willingness to strive for excellence in all ar-
- 8. Ability to think critically and analytically and exhibit positive attitude; model a mature and professional demeanor
- 9. Participate fully in National Training held May 31st to June 5th, 2015.

Request an application from Centerofhopefamily@gmail.com. Completed Applications must be submitted no later than Friday, September 19th, 2014 for consideration.

For Rent

Two bedroom: Extra clean Great for Seniors 1130 Vance Street Off-street Parking Will be ready second week of October \$400 Month/\$250 deposit 419-902-2168

System Administrator Lucas County

Lucas County Emergency Services 9-1-1 is accepting applications to fill the IT position of System Administrator through September 26, 2014. Additional information regarding the duties is available on the Lucas County web site (www.co.lucas.oh.us). Click on "Apply for a Job" and then select System Administrator from the list to read more or apply.

An Equal Opportunity Employer

Dispatcher **Lucas County**

Lucas County Emergency Medical Services is accepting applications to fill the position of Dispatcher through September 29, 2014. Additional information regarding the duties is available on the Lucas County web site (www.co.lucas.oh.us). Click on "Apply for a Job" and then select "Dispatcher" from the list to read more or apply.

An Equal Opportunity Employer

Medicaid Clerk Full-time

Full-time (40 hrs/wk) position available to provide assistance to clients applying for Social Security (SSI), Social Security Disability (SSDI) and Medicaid. Position will gather information, verify eligibility, track redeterminations and assist clients who have lost benefits. May serve as client representative. Position schedule is Monday - Friday.

Qualified candidates must demonstrate knowledge and understanding of SSI, SSDI and Medicaid programs. Proficiency in computer use and software applications such as Excel and MS Word. Must have prior experience using electronic billings systems, experience with electronic health record preferred. Excellent customer service skills required and previous experience in dealing with individuals with mental illness preferred.

Send resume or apply to:

Unison Behavioral Health Group, Inc. Human Resources - MC 1425 Starr Ave. Toledo, OH 43605 Fax: 419-936-7574 Website: unisonbhg.org

FOF

Employment Opportunity

Job Title: Servant Leader Intern

Summary: Assists with the daily activities of the CDF Freedom Schools summer and after school program, operating Monday through Thursday, 3:30-6:30 from October until May, and full day during the months of June and July. Interns will deliver the Children's Defense Fund Freedom Schools program, a nationally recognized cultural enrichment program. Duties include planning academic activities in core areas, providing recreational activities and assisting with field trips.

Education and Experience

Required High school diploma or general equivalency diploma (GED), some college, and one to three years experience working with children and adults.

Essential Duties and Responsibilities:

- 1. Assist in providing daily supervision of
- 2. Assist in enforcing safety rules and procedures including scheduling and assisting with required drills.
- 3. Assist in coordinating classroom and recreational activities for students.
- 4. Assist with record keeping duties.
- 5. Assist in preparing and maintaining program materials.
- 6. Assist students with self-care activities.
- 7. Deliver the Integrated Reading Curriculum to a class of no more than ten students according to the standards developed by the Children's Defense Fund and the local program sponsor
- 8. Set up and break down his/her classroom space, including securing and organizing the appropriate materials.
- 9. Collaborate with staff to establish and maintain a supportive and structured environment for the children entrusted to their care
- 10. Serve as a Harambee! leader each day of program operation.
- 11. Serve as a leader of afternoon activities and other special events; chaperone field trips. 12. Participate fully in National Trainings held in the fall, and summer (May 31st to June 5th,

Additional Requirements:

- 1. Initial and periodic physical exams required.
- 2. Must submit to initial and/or periodic state and/or federal criminal checks.
- 3. Maintain or have graduated with at least a
- 4. Solid commitment to children's advocacy and enthusiasm for the Children's Defense Fund Freedom Schools program
- 5. Ability to motivate others and work as part of an intergenerational team
- 6. Strong appreciation and understanding of individual cultural history and the willingness to be open and respectful of all cultures
- 7. Willingness to strive for excellence in all
- 8. Ability to think critically and analytically and exhibit positive attitude; model a mature and professional demeanor
- 9. Excellent written and verbal skills

To be considered, request and submit applications at centerofhopefamily@ sbcglobal.net. Completed applications must be returned no later than Monday, September 15th, 2014

Truth Art Gallery Presents Terry Burton's

"Art Slang"

The Truth Art gallery is pleased to announce "Art Slang", by artist Terry Burton. Burton captures the colors with a social intent that makes onlookers stop and look at society's state of being.

Please join The Truth Art gallery in celebrating a opening reception to recognize artist, Terry Burton's dynamic show held Sept 25, 2014 (6:00 p.m. - 9:00 p.m.).

The artwork will be on display from Sept 25 through Oct.25



Danika Caldwell

Danika was a sweet, loving child. She loved to draw, color and laugh. She loved balloons and pictures. She was taken from us here on earth on September 5 in an apartment fire. She will be dearly missed and is now our little angel.

A memorial fund has been set up in her honor at 5/3 Bank. Anyone can donate, you just need to mention her name.









