



Volume 36, No. 3 *"And Ye Shall Know The Truth..."* November 18, 2015

How Did She Win?

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Mayor Paula Hicks-Hudson - Perryman Tells Us How on Page 2

What Made the Journey Survivable

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



No one does it alone.

- Oprah Winfrey

Fresh off an exhilarating victory in a highly contested 2015 general election, Mayor Paula Hicks-Hudson has, because of the state of the City's finances, begun to focus on phase two of her agenda and leadership strategy.

While the mayor's attention is necessarily turned to the budget process and the selection of a leadership team of her own choosing, it makes sense for Hicks-Hudson and others to also utilize the rear-view mirror for insights on successfully navigating future legs of the journey occurring in 2016, 2017 and beyond.

Here are five things we learned from the November 3, 2015 election that inform our future.

1. The Power of Unity

For the first time in several decades, a broad but unified Lucas County Democratic Party machine coalesced around a single candidate to enable Paula Hicks-Hudson to become the first African-American woman to be elected mayor of Toledo. Although the coalition of building trades unions endorsed former Mayorarty Finkbeiner, they basically stayed on the sidelines and didn't actively campaign for any specific candidate. Meanwhile, Ohio Democratic Party Chairman David Pepper and Vice Chairman Nina Turner spent time with the mayor and contributed critical support.

The Lucas County Democratic Party headquarters was abuzz with phone and volunteer activity from morning to night and months out from the election up through election day. This massive volunteer effort and Party support accrued almost exclusively to the benefit of the mayor.

2. The Power of a Professional Ground Game

Field work wins campaigns and Hicks-Hudson had the best field game in town. The decision to pay for an "adult professional campaign manager to perform sophisticated polling and do the things that matter instead of buying and distributing fingernail files" rescued what many saw up to that point as a "non-functioning" campaign.

Taking a page out of the Obama play book, the new "grown-up" Hicks-Hudson campaign utilized polling and historical voting data to target likely voters and their voting behaviors. The campaign was also able to attract anonymous outside funding which helped to develop and test a message that would move the largest numbers of possible voters and get that message to the target audience. The financial resources also enabled Hicks-Hudson to obtain more TV media time than the other candidates.

The effective ground game combined with the party endorsement, political support, independent financial expenditures and the incumbency proved too much for Mayor Hicks-Hudson's political adversaries to over-

come in what ultimately became a war of attrition.

3. Smart, Not Hard, Work Gets Results

Some candidates who were more visible and appearing to work harder at campaigning failed to obtain results commensurate with their efforts. Old school tactics such as weaving through traffic at busy intersections, blindly knocking on doors, flooding neighborhoods with yard signs and other campaign methods of the past often increase a candidate's visibility but fail to persuade voters to vote for them. However, contemporary methods that "target" the 180,000 local registered or likely voters and those known to actually reside in the City of Toledo are much more efficient and effective.

4. Peace in the Storm

The perfect storm that included the passing of three former Toledo mayors within a matter of months, the ecological and environmental threat to our drinking water posed by the algae bloom, and the potential looming economic storm of Fiat Chrysler's yet-to-be announced production decision reduced voters' appetite for the loud, aggressive, divisive politics of the past.

Instead, voters were hungry for stability and the reasonable, calm po-

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Community Calendar

November 18

Tree Talk: Free community program about trees – selection, planting and mulching, maintenance, pests; Heatherdowns Public Library; Sponsored by the OSU Extension; 7 to 8 pm: 419-213-2029

November 19

Creative Writing Support Meeting – "No Mic Night:" 7 to 9 pm; Way Public Library in Perrysburg; Author Jean Ann Geist: 419-931-8732

November 21

St. Paul MBC Health Fair and Thanksgiving Basket Give-Away: 10 am to noon; Flu shots and other exams: 419-246-2886

November 24

Free Community Workshop: "Road to Recovery;" Navigating the potholes of mortgage default, foreclosure and predatory lending; 6 to 8 pm; NODA office at 432 N. Superior; Repairing credit, creating a savings and spending plan, assistance programs, repayment plans: 419-243-3734
Tree Talk: Free community program about trees – selection, planting and mulching, maintenance, pests; Sanger Public Library; Sponsored by the OSU Extension; 7 to 8 pm: 419-213-2029

November 25

Ebenezer MBC Free Annual Need to Feed Thanksgiving Dinner: Noon to 2 pm: 419-729-1466

November 26

Pilgrim Church 11th Annual Thanksgiving Day Dinner: Free for the community; 11 am to 2 pm: 419-478-6012

December 15

Free Community Workshop: "Protecting and Maintaining Your Home;" Mott Branch Library; Sponsored by the Northwest Ohio Development Agency; 6 to 8 pm' Budgeting and savings, establishing credit, selecting contractors, home repair loans and grants: 419-243-3734

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Paula Hicks-Hudson Elected First African-American Woman Mayor of Toledo

Statement by the Ohio Democratic Party

This month, Paula Hicks-Hudson became the first African-American woman -- and the first Democrat since 2006 -- to be elected mayor of Ohio's fourth-largest city, winning by more than 34.4 percentage points over her opponents in the Toledo mayor's race.

As city council president, Hicks-Hudson stepped into the role of Toledo's mayor in February after the passing of Mayor D. Michael Collins, an independent.

"The citizens of Toledo voted to look toward a promising future to transform our dear Glass City into a safe and livable place," said Hicks-Hudson. "As mayor, I look forward to implementing a sensible and steadfast governing approach to make decisions that best serves the citizens of Toledo. As the first African-American woman elected to lead the city of Toledo, I stand on the shoulders of Toledo greats who accepted the call of public service."

Hicks-Hudson was elected from a field of seven candidates to complete the final two years of Collins' term.

"For the first time since 2006, Toledo has elected a Democratic mayor," said Ohio Democratic Party Chairman David Pepper. "This is a testament to the strong and steady leadership of Mayor Paula Hicks-Hudson, as well as to the strength of the local Democratic Party organization, which rallied around the mayor and provided her with valuable boots-on-the-ground support. The Ohio Democratic Party worked in partnership with local Democrats and the mayor's campaign to ensure Democrats retained control of Ohio's fourth-largest city. In addition, Democrats will retain control of the city council and school board. This is so important to ensuring we keep moving Toledo forward with progressive policies that help middle-class families."

"This is an historic moment for the city of Toledo to elect its first African-American woman mayor," said Chairman of Party Engagement Nina Turner. "I am proud of Mayor Paula Hicks-Hudson, a shining example of a true public servant who will continue to lead the city of Toledo into a future of prosperity."



Mayor Paula Hicks Hudson

Perryman... continued from page 2

litical style of Hicks-Hudson. Many voters, who had been undecided, ultimately were influenced by her personal and political consistency after such a traumatic 13 months and then the eight months after the death of Mayor D. Michael Collins.

5. Pot is not Past

The overwhelming failure of Issue 3 to pass on November 3 does not mean NO. Rather, it means NOT YET. Ohio will eventually legalize the use of marijuana, either for medical purposes, general use or both.

From a social justice standpoint, the problems of the over-incarceration of people of color as a result of racialized, targeted enforcement of drug laws and killings related to turf wars still exist.

In addition, Responsible Ohio, the proponents of marijuana legalization in Ohio, also underestimated the amount of "non-theological" black opposition concerning the impact of legalization upon the underground economy, one which enables much of the underserved community to survive.

"I think it is really foul that so many of our brothers and sisters have been incarcerated for marijuana possession until "somebody" decided that they wanted to turn it into a legitimate industry. So, "we"

are criminalized, off ramped for developing the underground trafficking systems... then "they" come along, take them over with "clean records" and are designated profitable business men and women. Simply FOUL," I have been told.

Perhaps Issue 3 was not the right solution, but a solution to this and other issues will have to be found if our continued journey is to be survivable.

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



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Community Conversation Corner: Education and Organizing

By Lynne Hamer and Willie McKether

The Truth Contributors

We started "Community Conversations" last year in response to national, regional and local conversations about the achievement gap between students of color and white students in both K-12 and postsecondary education. The conversations were guided by concerns from stakeholders in schools: parents, community members, teachers, administrators, and students.

As reported in this column, throughout last year the Community Conversations addressed five issues identified by participants:

1. Cultural competence among all stakeholders (teachers, parents, students, others)
2. Parent involvement in schools
3. Community involvement in schools
4. Suspension rates and disciplinary disparities
5. Government control of education

Last year, we focused on items one through four and have begun to see movement in addressing these concerns—to be continued in further conversations. However, this season, Community Conversations started out by working with the fifth issue: how teachers have organized to resist what they see as political damage to public education, followed by a session on community organizing more generally.

In our first two meetings, then, we have focused on how individuals are coming together as groups to take action and have impact, to build alliances and to commit to learning and acting for the long term.

At our first meeting on October 26, we learned about the Badass Teachers Association from Brianne Kramer, an instructor in education at Ohio Northern University. The Badass Teachers Association (BATs) is a national organization "to give voice to every teacher," and has a strong Ohio chapter.

BAT's goals are to (1) "reduce or eliminate the use of high stakes testing," (2) "increase teacher autonomy in the classroom and work," and (3) "include teacher and family voices in legislative decision-making processes that affect students" (www.badassteacher.org).

Kramer told us about her own journey, beginning with becoming involved in the Ohio BAT chapter through her concern with common core curriculum and high stakes testing, and continuing this past summer with testifying, along with fellow teachers and her own nine-year-old daughter, on Capitol Hill, bringing concerns of parents and teachers to Congressional representatives.

BATs main issue is with school funding and oversight of funding, though it also has investigated pros and cons of the common core.



Willie McKether, Ph. D



Lynne Hamer, Ph. D

Kramer recommended the site www.knowyourcharter.com for those who wanted to understand school funding and for-profit charter schools. She suggested that teachers and parents might check out Northwest Ohio Friends of Public Education, which according to their website is "a citizen-driven, non-partisan movement to inform and engage Northwest Ohioans, at the community level, to support and strengthen public schools" (<http://nwofpe.weebly.com/>).

The Ohio BATs members also attend the Network for Public Education Conference (<http://www.networkforpubliceducation.org/>), which was established by noted historian and former U.S. Assistant Secretary of Education Diane Ravitch, Ph.D, to support public education.

For our second meeting on November 9, we joined with other grassroots community organizing efforts around the city to discuss "The Long Haul: Radical Organizing," led by Chris Dixon, author of *Another Politics: Talking across Today's Transformative Movements* (2014).

Dixon emphasized several characteristics of community organizing that we see reflected in Community Conversations. He noted that successful change comes from "being responsive rather than

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Reduce Sodium Intake and Reduce Health Risks

By Keon Pearson

The Truth Contributor

African Americans are much more sensitive to sodium than non-African Americans. As a result of this, we have less wiggle room when it comes to eating foods that contain high sodium levels such as processed meats, pizza, bread, canned foods and other highly-processed meals. Let's take our health into our own hands by cutting excess sodium from our diets and reducing our risk for high blood pressure, heart attack, and stroke.

Every five years, the U.S. federal government releases what it calls the "Dietary Guidelines for Americans," a report that attempts to collect data from many fields within dietary science and give recommendations for the average American. In 2010, the DGA focused very heavily on the excessive consumption of sodium in the typical American diet: we average 3,300 mg per day. It recommended that most healthy Americans reduce their consumption of sodium to below 2,300 mg per day in order to reduce cardiovascular disease risk.

The 2010 DGA report went out of its way to make special recommendations for African Americans (and also people who have high blood pressure, diabetes, or kidney disease). African Americans should try to keep sodium consumption at less than 1,500 mg per day.

Why did the federal report single out African Americans? It turns out that a large proportion of African Americans can absorb sodium very effectively from food. This means that if you give the same amount of salt to an African-American person and to a non-African-American person, the African American will end up with more sodium in her blood and less in her urine than the non-African American.

How does sodium sensitivity increase the risk of high blood pressure? The kidneys of a sodium-sensitive person absorb more sodium into the blood than the kidneys of a sodium-resistant person. Wherever sodium goes, water follows. So if there is a lot of



...continued on page 7

Keon Pearson



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A Salute to Robert S. Bowie

By Robert Smith, Executive Director, African American Legacy Project

The Truth Contributor

Robert Sammie Bowie never aspired to lead men... he just led them. Quite frankly, he used athletics to prepare young African Americans for the realities of life. Bowie didn't set out to lead, he set out to teach. He wanted to share his experiences and make subsequent generations better.

Born in Birmingham, Alabama on November 24, 1925 to the late Joseph and Lilly Mae Bowie, Robert Bowie knew idle young souls needed two things – guidance and protection. Sometimes, if you watched him closely, you just might catch him staring off into obscurity. You could sense, there was something in his experiences that begged “Bob Bowie” to guide and direct young men and women.

Deacon Bowie is Navy veteran who was stationed in Guam and Okinawa during World War II. His daughter, Stephanie Bowie-Williams says, “My dad and mom, the late Iona Beverly Bowie, would have been married 72 years this year.” “Together, they parented eight children, but... they touched the lives of so many more.”

While he never defined it, athletics served as Bowie's ministry. His hands, his heart and his spirituality led him to serve youth. He moved young folks through different levels of life. He raised athletes, ministers, musicians, artist, educators – he shepherded men.

On Sunday, November 29, 2015 the community will celebrate Deacon Bowie's 90th birthday with a dinner held in his honor. This long overdue event will be held at the Radisson Hotel Ballroom 3100 Glendale Avenue.

Stephanie, an ordained Deacon like her dad, says, “My dad volunteered to coach the pee-wee and colt baseball teams for Gunckel School. In the early 60's he created the Recreation Department at Calvary Baptist Church. He served as the Director and coached girl's softball teams.”

At almost 90 years of age, Deacon Bowie now serves as the Recreational Director for True Vine Missionary Church.

He used/uses sports to instill values and principals into untold young boys and young men. He taught them even when the playing field is not level, you



Bowie Navy



Bowie, Daughter, Niece



Calvary Baptist Church

could overcome. His own window of life serves as a perfect example.

As a coach, Bowie encountered many unfair circumstances, such as biased calls from game officials. Having experienced prejudice growing up, he countered the negative officiating by studying to become an official.

For the next 33 years Robert Bowie served the community as an umpire. That single ground-breaking act opened doors for others. Quite a few African Americans who began umpiring in the city of Toledo should tip their hat to Robert Bowie and his working umpire partner N. Ray Jones. They both decided to change circumstances, not by complaining but by actively penetrating the system without losing himself.

Bowie who retired from the Lucas County Metropolitan Housing Authority in 1992 is a skilled culinary specialist. He named his catering business after his father. Bowie named his business Daddy Joe's Old Fashion Bar-B-Que. Bowie has long been envied for his homemade bar-b-que sauce and exceptional ribs.

In honoring Robert Bowie we celebrate a man of integrity who taught us that you can accomplish without a lot of money at your disposal. You can achieve without changing who you are.

In honoring Robert Bowie we celebrate a man who didn't look at what couldn't be done. He just rolled up his sleeves and made things happen. Deacon Robert Bowie lived by the motto... “Let your Light Shine.”

Happy Birthday Mr. Bowie!

You may request your tickets to the Robert Bowie birthday celebration on Sunday, November 29, 2015 tickets [\$30.00 ea] by calling or texting 419-377-6663 by November 20.

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Community Conversation... continued from page 4

reactive.” That is, in order to fix a problem, “we need sometimes to pause and talk about what we want to do together.”

In Community Conversations, this happens through information-gathering, as with the session on BATs and with our upcoming session on “What Parents Need to Know about Special Education Law.”

Dixon also noted that “how we treat one another in movements and in activist groups matters.” He observed that often in our larger society we practice “contempt, rivalry, exclusion, and territorialism” instead of listening. In doing so, we often assume we cannot work together across boundaries. Community Conversations is designed to bring people together who too often do not interact: parents, teachers, administrators, students, and community.

Dixon urged something that we must always keep in mind: that we “need to build movements where we can see the best selves of others and we also can be our own best selves.” This is something we foster in Community Conversations, with our vision that “by tapping our own local knowledge we will develop our community’s capacity for positive change.”

To actualize that vision, we need to recognize the best of every person’s knowledge and urge all to contribute the best that we have.

As we have stated before, we wholeheartedly believe that in order for society to thrive, individuals must come together to freely discuss matters of common concern. Community Conversations is intended to create a free and democratic space—a place where people can try out ideas and collectively select the ones most important to act on—as well as to develop smart ways to act.

But our understanding and knowledge, as well as skills to act, develop over time, as a group gets to know each other, and builds common understanding together. Patience and persistence matter. Dixon entitled his talk “the long haul” for a good reason.

The authors of this column are faculty at the University of Toledo and facilitate the group “Community Conversations for School Success.” Lynne Hamer, Ph.D., is professor of Educational Foundations and Leadership and directs UT@TPS. Willie McKether, Ph.D., is associate dean in the College of Language, Literature and Social Science, and associate professor of Sociology/Anthropology.

Everyone is welcome to join in the Community Conversations, alternate Mondays, 6:30-8:00 pm, at the Kent Branch of the Toledo-Lucas County Public Library, 3101 Collingwood Blvd., Toledo. The next conversation will take place on November 23. By popular request from the conversations group, D Adams, Ph.D., of The University of Toledo will discuss “What Parents Need to Know about Special Education Law.”

Reduce Sodium... continued from page 5

sodium in a sodium-sensitive person’s blood, that person will retain more water in her blood.

As the amount of water in the blood increases, the heart has to work harder to pump that blood around the body. This is what leads to higher blood pressure in people who consume high amounts of salt or who are sensitive to sodium.

There are agencies and special interest groups who would like to convince us that salt is not that bad. I recently visited the website of an institute that promotes the increased use of salt in the American Diet. The site laid out in great detail all the purported benefits of consuming sodium.

However on deeper inspection of their sources, I found flagrant examples of misreporting or distortion of scientific data. For example, the site indicated that people who eat less sodium have a much higher risk of death from cardiovascular disease. In reality, the study did not even measure sodium intake: it measured urinary sodium excretion. Urinary sodium excretion has been used as an indicator of dietary sodium intake, but it is an unreliable measure for people who are sodium-sensitive.

What is even more flagrant is that the study actually found that people who excreted BOTH high and low levels of sodium in their urine were found to be at greater risk of cardiovascular death. The website promoting salt never mentioned that people who excrete high levels of salt are at higher risk.

We don’t eat sodium: we eat foods, some of which contain higher amounts



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Entrepreneurship – Who Should You Partner With or Hire? - Part VI

Karl A. Parker, P.E., MBA, Board Chairman, Parker Family of Businesses

The Truth Contributor

In previous articles, I discussed the importance of having a human capital strategy that recruits, develops, rewards and retains talented, capable employees who fit the culture of your company and the associated business model. The fit also applies to people, businesses and organizations as well. If you recall, I grew up in a family that buttered its bread with a hiring strategy that primarily employed family and friends with mixed results.

Part V of this series concluded with Ed Jr. tiring of traveling outside of northwest Ohio to win work in the electrical industry. So he embarked upon a strategy to partner with local construction businesses in northwest Ohio that eventually resulted in the business, Parker Construction, winning work in the Toledo area.

One of those projects included the rewiring of Birmingham Terrace, a LMHA property on the east side of Toledo in 1987. That win attracted the attention of the local unions. (The entity lurking in the shadows.) Particularly, IBEW Local 8 wanted Parker Construction to become signatory to that union. The leadership team advised Ed Jr. not to do it. We preferred to get back on the road and do our thing in localities where IBEW did not control the electrical construction industry.

Additionally, many on the leadership team were not interested in joining because of the chicanery that they employed as our employees prepared to take the journeyman electrician exam in the City of Toledo. What do I mean by that?

Well in 1985/86 IBEW used its influence to delay and block many of our employees from taking the examination to obtain their journeyman electrician licenses, all because we were not signatory to the local union.

It did not matter that Ed had created a Department of Labor-approved electrical training school or that many of the guys had been wiring since the early 1970s. It was unfortunate and very disappointing to me.

I personally worked and studied with many of them and was acutely aware of their capabilities to install electrical, controls and communication systems. I wrote a variety of letters to Gene Borton, the building commissioner/director at that time, imploring him to put political pressure aside and allow members of our team to take the exam.

Eventually, a few members of the team were allowed to take the exam, including me. So in

1986 I became a licensed journeyman electrician after obtaining my initial electrical apprentice card in 1978. Remember in an earlier article I mentioned that Ed Jr. had a school in the 1970s as well. Sandra, my oldest sister earned her journeyman



Karl Parker

license under Ed Jr.'s tutelage and eventually became the first African American female with an electrical contractor's license in Ohio. In 1980, she was recognized during a ceremony attended by Walter Mondale.

Ed Jr.'s desire to return to Toledo to compete in a hostile business environment was considered a controversial move amongst many of the leadership team. We knew that we would have to sell our souls to IBEW if we wanted to be considered for work in the area. I was firmly opposed to the idea.

I and another one of my colleagues were eventually out voted and Ed Jr. decided to take the company signatory to mitigate any issues with growing the business in the Toledo area in 1989. This set the stage for another shift in the cohesion of Parker Construction. I was obviously ticked off!!

At that point I began to thinking about exiting the family business. Now the union was not truly our friend!!

We understood that our team members would enter the union at the level they were when they worked in our business as determined by our leadership team. However, IBEW informed the team, after we signed, that each of us would have to take an exam to validate our slot.

Now many of us had already passed the City of Toledo's journeyman exam and others had several years of working experience. I, of course, cussed up a storm and reminded Ed Jr. that I told him not to trust those #@%!!!!

Well several of us passed the exam and were admitted into the union as journeyman electricians. Others, unfortunately, were not so lucky because the exam that we were given was difficult! I am positive that 75 percent of the existing IBEW workforce could not have passed that exam.

Ed's plan worked and we began winning jobs in Toledo area. However, some of our colleagues suffered as a result of being placed in an apprenticeship program. Again I was not happy and decided that it was time for me to accelerate my exit plan.

To be continued in Part VII - Entrepreneurship – Who should you partner with or hire?

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TUFCU's Annual Meeting Emphasizes Accomplishments

Sojourner's Truth Staff

On the eve of the Toledo Urban Federal Credit Union's annual banquet and the opening of a new facility, the community financial institution held its annual membership meeting on Monday, November 16 at the Mott Branch Library.

Over the past two decades the main topics of discussion at such meetings have generally revolved around formulating strategic plans for survival. Not this year.

This year at the meeting held four days before the staff receives the keys to the newly-constructed building at the corner of Dorr and Detroit, five days before the annual banquet, the news was all positive. The message from CEO Suzette Cowell to the assembled staff and members was 'we are not just surviving, we are thriving.'

The new building will open for busi-

ness in early December, greatly expanding the working space for staff. Already, since the groundbreaking for the new building, membership has exploded. Since May, reported Cowell, over 400 new members have opened up accounts with TUFCU.

There was lots of good news for members. Coming with the new building is drive through service, an ATM machine, a night deposit box and a credit card program. After nearly 20 years of just getting by, long-time TUFCU associates are giddy about the change in fortunes.

Frances Smith, the board president who has been with Cowell and the credit union since the beginning, spoke at Monday's meeting of the early difficult times in establishing the community-based institution. She especially lamented the skepticism and racism of people – those in the federal governing agency and those in

mainstream financial institutions – who were supposedly providing guidance and assistance.

Long-time TUFCU member Aletha Easterly, owner of Quality Time Day Care, spoke of the invaluable help the Cowell and the credit union have provided over the years in keeping her business afloat.

New board member, Pastor Cordell Jenkins of Abundant Life Ministries, summed up his feelings about his association with the credit union with a succinct remark: "I am more blessed to be on the board than the board is blessed to have me." He expressed his joy at being "part of history" as the institution prepares to move into its new facility.

For information on membership or tickets for this weekend's gala celebration, call 419-255-8876.

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

Social Security – Questions and Answers

GENERAL

Question:

I can't seem to find my Social Security card. Do I need to get a replacement?

Answer:

In most cases, knowing your Social Security number is enough. But, if you do apply for and receive a replacement card, don't carry that card with you. Keep it with your important papers. For more information about your Social Security card and number, and for information about how to apply for a replacement, visit www.socialsecurity.gov/ssnumber. If you believe you're the victim of identity theft, read our publication Identity Theft and Your Social Security Number, at www.socialsecurity.gov/pubs.

Question:

I own a small business. How can I verify employees' Social Security numbers?

Answer:

Employers can use our Social Security Number Verification Service to verify the names and Social Security numbers of current and former employees for wage reporting purposes. For more information, go to www.socialsecurity.gov/employer/ssnv.htm.

RETIREMENT

Question:

What can Social Security do to help me plan for my retirement?

Answer:

Social Security has some great online financial planning tools you can

use to make an informed decision about your retirement. Social Security's online *Retirement Planner* and our online *Retirement Estimator* are both tools you can access at any time. These will let you compute estimates of your future Social Security retirement benefits. They also provide important information on factors affecting retirement benefits, such as military service, household earnings, and federal employment.

You can access our *Retirement Planner* at www.socialsecurity.gov/retire2. And, you can use the *Retirement Estimator* at www.socialsecurity.gov/estimator.

Question:

How do I earn Social Security credits, and how many do I need to qualify for benefits?

Answer:

We use your total yearly earnings to figure your Social Security credits. The amount needed for a credit in 2015 is \$1,220. You can earn a maximum of four credits for any year. The amount needed to earn one credit increases automatically each year when average wages increase.

You must earn a certain number of credits to qualify for Social Security benefits. The number of credits you need depends on your age when you apply and the type of benefit application. No one needs more than 40 credits for any Social Security benefit.

For more information, visit our website at www.socialsecurity.gov.

DISABILITY

Question:

What is substantial gainful activity?

Answer:

We use the term "substantial gainful activity," or "SGA," to describe a level of work activity and earnings. Work is "substantial" if it involves doing significant physical or mental activities or a combination of both.

If you earn more than a certain amount and are doing productive work, we generally consider that you are engaging in substantial gainful activity. For example, the monthly SGA amount for 2015 is \$1,090. For statutorily blind individuals, that amount is \$1,820. You would not be eligible for disability benefits. You can read more about substantial gainful activity and if your earnings qualify as substantial gainful activity at www.socialsecurity.gov/oact/cola/sga.html.

Question:

Will my disability benefits be reduced if I get workers' compensation or other public disability benefits?

Answer:

If you get either workers' compensation or public disability benefit payments, we may reduce Social Security benefits for you and your family.

...continued on page 11

The Knotty Truth

Natural Care for Locs
Saturday, November 14, 2015
12:00–2:00 pm.

Ask the Author
Learn how to care for your hair at home
Learn about locs & maintenance

Connect with other naturals
Get signed copies of The Knotty Truth series
Shop for natural haircare products

Presented by Author
M Michele George

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LEGAL SERVICES

- [1] CRIMINAL DEFENSE AND TRAFFIC CASES
- [2] JOB DISCRIMINATION INCLUDING AGE, SEX AND RACE
- [3] PROBATE CASES AND ADOPTIONS
- [4] BANKRUPTCY CASES (CHAPTER 7 FOR A FRESH START)
- [5] WRONGFUL DEATH AND PERSONAL INJURY CASES
- [6] HOUSE CLOSINGS AND LAND CONTRACTS



Free office visit or phone consult. Allow my 37 years of experience to work for you! Atty. Tolliver. 419.249.2703. Out of town, call collect. EMAIL: Tolliver@Juno.com

Social Security Q&A... continued from page 10

Public disability benefit payments paid under a federal, state, or local government law may affect your Social Security benefit. This includes civil service disability benefits, temporary state disability benefits, and state or local government retirement benefits based on disability. Disability payments from private sources, such as a private pension or insurance benefits, don't affect your Social Security disability benefits. However, in some cases, private disability insurers may require you to apply for Social Security disability benefits before they pay you. You may want to check to find out about your private insurer's policy.

We reduce the Social Security disability benefits you and your family get if the combined total amount, plus your workers' compensation payment, plus any public disability payment you get, exceeds 80 percent of your average earnings before you became injured or ill.

See the publication What You Need To Know When You Get Social Security Disability Benefits at www.socialsecurity.gov/pubs for more information.

SUPPLEMENTAL SECURITY INCOME**Question:**

What is the difference between Social Security disability and Supplemental Security Income (SSI) disability?

Answer:

Social Security is responsible for running two major programs that provide benefits based on disability. Social Security Disability Insurance (SSDI) is based on prior earnings. SSDI is financed through the taxes you pay into the Social Security program. To be eligible for an SSDI benefit, the worker must earn sufficient credits based on taxable work to be "insured" for Social Security purposes. SSDI benefits are payable to eligible blind or disabled workers, the widow(er)s of a disabled worker, or adults disabled since childhood.

SSI disability payments are made based on financial need to adults or children who are disabled or blind, have limited income and resources, meet the living arrangement requirements, and are otherwise eligible. SSI is a program financed through general revenues. For more information, visit www.socialsecurity.gov.

Question:

What is a Plan to Achieve Self-Support (PASS)?

Answer:

A PASS helps Supplemental Security Income disability beneficiaries return to work. It is a written plan of action for getting a particular kind of job or starting a business. In it, you identify:

- the job or business (this is your work goal);
- the steps you will take and the things you will need in order to achieve your work goal (for example: education or training, transportation, child care, or assistive technology);
- the money you will use to pay for these things (this may be any income (other than SSI benefits) or assets, such as Social Security ben-

efits, wages from a current job, or savings); and

- a timetable for achieving your goal


For more information, visit our publication on the subject at www.socialsecurity.gov/pubs.

MEDICARE**Question:**

What can I do if my Medicare prescription drug plan says it won't pay for a drug that my doctor prescribed for me?

Answer:

If your Medicare prescription drug plan decides that it won't pay for a prescription drug, it must tell you in writing why the drug isn't covered in a letter called a "Notice of Denial of Medicare Prescription Drug Coverage." Read the notice carefully because it will explain how to ask for an appeal. Your prescribing doctor can ask your Medicare drug plan for an expedited redetermination (first level appeal) for you, if the doctor tells the plan that waiting for a standard appeal decision may seriously harm your health. For more information, visit www.medicare.gov.



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November is National Adoption Month.

Consider adopting a child from foster care.

In Lucas County alone, more than 40 children are waiting for "forever families" to call their own. Many have been waiting two years or more for the happiness and security that only a permanent family can bring.

Call Lucas County Children Services today to learn how you can change a child's life through adoption.

Call 419-213-3336
 or visit www.lucaskids.net



Go Shopping this Small Business Saturday

Special to The Truth

For many holiday shoppers, Black Friday marks the official kickoff to the gift-buying season. But the following day, November 28, is Small Business Saturday, and can be a more satisfying way to shop for gifts for loved ones.

At a time of year where big box retailers offer deep discounts, this annual opportunity to show local businesses your support is also a great way to score unique items while benefitting the local economy.

Here are some retail trends and other things to consider as you shop at your favorite small businesses.

The Local Economy

By supporting small businesses, you are supporting local job creation. In fact, small firms accounted for over three-fifths of the new jobs created between 1993 and mid-2013, according to government statistics. With the National Federation of Independent Business (NFIB) and American Express reporting that \$14.3 billion was spent with independent retailers and res-

taurants on Small Business Saturday in 2014, spending your holiday shopping budget locally strengthens Main Street and can help your community's economy thrive.

New Technologies

A common stereotype of mom and pop stores are that they are antiquated and overpriced, but many small businesses are adopting new technologies to streamline their operations; which can be an important consideration for shoppers in a hurry or on a budget.

For example, new Android based point of sale terminals, such as the ergonomically designed V-R7000 and V-R7100 from Casio have widescreen LCD touch panels, and an intuitive, high-resolution interface for faster sales and fewer transactional snafus. For instance, these terminals come equipped with a battery to protect memory data in the event of a power failure, and offer efficient store operations by eliminating common hardware problems experienced with PC based hard-

ware.

Such information terminals are helping to transform retail management by offering small businesses a chance to better compete against their big box counterparts.

Exclusive Items

Make a splash with one-of-a-kind and unforgettable gifts this season. From the gift shop with handmade crafts made by neighborhood artisans to the bookshop selling the works of local authors, shopping at small businesses means encountering items on sale that you won't find elsewhere.

If you are shopping for someone who seemingly has everything, going local can help you get inspired.

Consider doing your holiday shopping a bit differently this year, by making a point of supporting small, local businesses on Small Business Saturday and beyond.

Courtesy StatePoint

Give More for Less this Holiday Season

Special to The Truth

The holidays are a great time to shower friends and family with wonderful gifts. As you check off your holiday shopping list, remember that even small gifts can add up quickly to cost a bundle.

With these helpful tips from the discount experts at Dollar General, you may be able to give more for less this holiday season.

Holiday Thank Yous

Little gifts for the kids' teachers, the neighborhood mail carrier, your favorite hairdresser and office co-workers can add up to some big expenses.

Gift cards are a special way to show your year-round appreciation and you don't have to spend much to make an impact. Consider giving gift

cards for a popular restaurant, retail store or coffee spot. Adorn the gift card with a unique ornament or decoration to add some extra holiday flair.

Stocking Stuffers

After the large items are purchased, don't forget the stocking stuffers. With nearly limitless possibilities, consider fun items like lip gloss, hand cream and travel-sized toiletries for those on the go. For kids, think about small toys, mini coloring sets and yummy holiday treats including candy canes and chocolates. Add in little everyday items like gloves or a pair of patterned fuzzy

socks.

The stocking is a fun part of the holiday tradition that doesn't have to drain your budget. A discount retailer like Dollar General has a wide variety of stocking stuffer essentials at great prices for every member of the family, including the family pet. In fact, many items are priced at \$1 or less.

Gifts from the Heart

Sometimes the most meaningful gifts are the one you make. Fill a fun candy jar with holiday sweets like individually-wrapped mints and chocolates, and then finish it with a coordinating ribbon and gift tag. You can also give someone a stress-free supper with a homemade soup in a jar mix. Purchase canning jars and fill with soup ingredients like beans, pasta, spices and other delicious ingredients to make a tasty DIY gift. Decorate the jar with ribbon and use the gift tag to include cooking instructions on the back.

Finally, let the kids help by creating personalized holiday cards using colored paper, glitter and craft essentials for a unique, one-of-a-kind greeting. Use creativity and have fun with it!

Make this holiday memorable by giving meaningful gifts that won't stress your budget.

Courtesy StatePoint



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Wake Up Happy by Michael Strahan with Veronica Chambers

By Terri Schlichenmeyer

The Truth Contributor

Every day, you make countless little choices.

Get outta bed or go back to sleep? What's for breakfast? Blue tie or black shirt? Which project first, what's for lunch, dinner, after dinner, what to watch, read, discuss? All day long, you choose one thing over another; in fact, Michael Strahan says that "the average American will [make] thirty-five thousand decisions" before bedtime. In his book *Wake Up Happy (with Veronica Chambers)*, he explains how one of them can be a life-changer.

If you've ever seen **Michael Strahan** on-screen, you know how easy he makes his job look. He seems comfortable with stars and strangers alike, although he calls himself "a shy guy." He says he gets nervous, but he knows how to handle himself because that's the way he was raised.

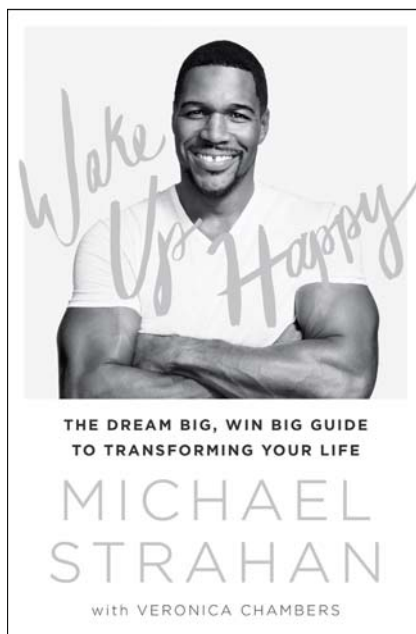
Because Strahan's father was in the military, the family lived overseas when Strahan was still very young. "Mannheim, Germany," he says, "was an awesome place to grow up" because of its small-town feel and because children were truly raised by a village of stay-at-home mothers.

Strahan's father was busy, but Strahan remembers the frequent one-on-one time he spent with his dad, and the advice that poured forth on those events.

"In a perfect world," Strahan says, "I'd have 92 [motivational] rules to match my jersey number. But in real life, I've found that you need only 18 to get and stay motivated."

Rule Number One, he says is to "Be open to everything around you." What you need, and the help to get it, can "come from the most unexpected places..." Pay attention, don't make assum-

c. 2015
Atria
\$26.99 / \$34.99 Canada
197 pages



tions, and never throw away a chance to see what comes.

Remember that the journey is joyful, too, so take pleasure in it. If you want something, let your determination power your actions and keep in mind that when you've given your all, there's still more to give. Know when to bow out gracefully but don't quit a tough road; instead, know when to "hit pause."

Take the word "if" from your vocabulary. Listen to music that motivates you. Remember that "bad experiences... often teach you the most." Keep your sense of humor. "Be excellent."

So you're in need of some motivation, but you don't want something that sounds like a million bees in a hive. Instead, you'd like something fresh, and *Wake Up Happy* is what you want.

Readers who have come to love author Michael Strahan on the field or on TV will be glad to know that his writing is genuine: what you see on the small screen is what you get in this book. This personable style of motivation carries through Strahan's life story, his careers, and his love life, which has been rocky and he's forthcoming on it all. That no-holds-barred attitude in storytelling lends trustworthiness to the lessons.

This is one *friendly* book and it's short enough to read twice. You'll probably want to do that anyhow because, when you need a book to boost your confidence, *Wake Up Happy* is a good choice.

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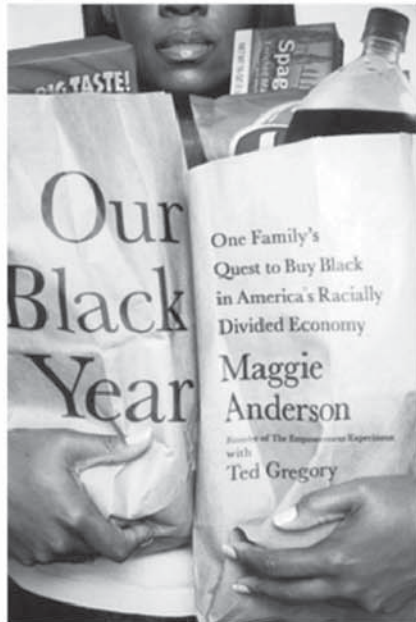
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Youth & Young Adult 4th Sunday

When: Every 4th Sunday
Time: 11:00 am
Where: Crusaders for Christ Church
930 Woodville Rd.
Toledo, Ohio

For more info: www.crusadersforchristchurch.org



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CLASSIFIEDS

November 18, 2015

Page 15

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Application and information available online at
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MENTAL HEALTH & RECOVERY SERVICES BOARD OF LUCAS COUNTY

MANAGER OF SUPPORT SERVICES

Mental Health and Recovery Services Board
of Lucas County is accepting applications to fill
the positions of Manager of Support Services
through November 27, 2015. Additional infor-
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Click on "Apply for a Job" and then select Man-
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the web at abundantlifeperrysburg.org.



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Board of Lucas County in partnership with
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the Mental Health Services Board and the
Hancock County Board of Alcohol, Drug Ad-
diction and Mental Health Services is seek-
ing a marketing consultant to develop and
implement a one-year community aware-
ness campaign for their Recovery Helpline.
Please visit www.lcmhrsb.oh.gov to re-
view the RFP for the Professional Ad-
vertising and Marketing Campaign.
Interested parties should submit writ-
ten proposals via US Mail, along with
vendor qualifications and references to:

Recovery Helpline Steering Committee
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701 Adams Street, Suite 800
Toledo, OH 43604

Submit electronic proposals to: kbarham@lcmhrsb@oh.gov

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EOE

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or mail to: United North, Mainte-
nance, 3106 Lagrange St, Toledo, OH
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filled.

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The Land Bank is seeking a Projects
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candidates must have a commitment
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Candidates must have a minimum of
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EEO/AA.

Interested in joining our team? Visit
www.LucasCountyLandBank.org to
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Deadline is December 2, 2015 or until
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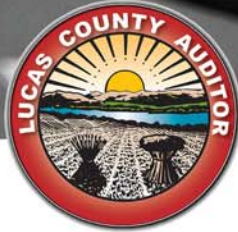
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Library Training Sessions

November 2, 2015 Mott Branch Library 1085 Dorr St. 12-1pm & 6-7pm	November 5, 2015 Reynolds Corner 4833 Dorr St. 12-1pm & 4-5:15pm	November 9, 2015 Point Place Branch 2727 117th St. 12-1pm & 6-7pm	November 10, 2015 Oregon Branch Library 3340 Dustin Rd. 12-1pm & 6-7pm	November 13, 2015 Kent Branch Library 3101 Collingwood Blvd. 12-1pm & 4-5:15pm
November 16, 2015 South Branch Library 1736 Broadway St. 10-11am & 6-7pm	November 17, 2015 Maumee Branch Library 501 River Rd. 12-1pm & 4:30-5:30pm	November 19, 2015 Sanger Branch Library 3030 West Central Ave. 12-1pm & 6-7pm	November 23, 2015 Waterville Branch Library 800 Michigan Ave. 12-1pm & 6-7pm	November 24, 2015 Toledo-Lucas Library 325 Michigan St. 12-1pm & 6-7pm
November 30, 2015 Sylvania Branch Library 6749 Monroe St. 12-1pm & 6-7pm	December 1, 2015 Holland Branch Library 1032 S. McCord Rd 12-1pm & 6-7pm	December 8, 2015 Lagrange Branch Library 3422 Lagrange St. 12-1pm & 6-7pm	If a business or community organization would like training with AREIS, please contact Ryan Reiter @ (419) 213-4335.	
One Government Center, Suite 600 Toledo, OH 43604		ANITA LOPEZ Lucas County Auditor		(419) 213-4406 co.lucas.oh.us/Auditor