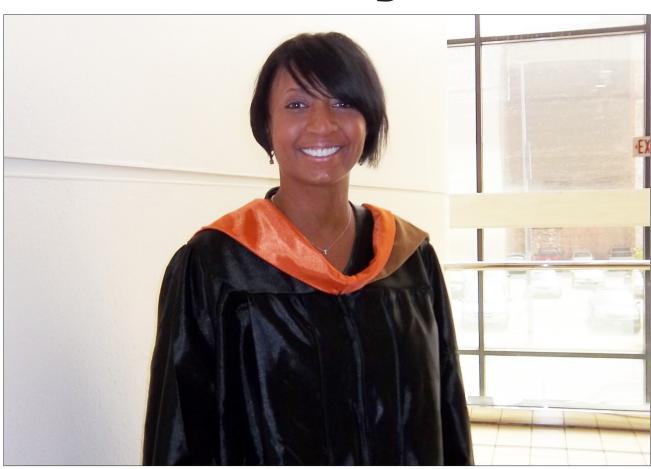


Volume 38, No. 7

"And Ye Shall Know The Truth..."

April 20, 2016



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Blessed Are The Peacemakers II

By Rev. Donald L. Perryman, D.Min.

The Truth Contributor

... True peace is not merely the absence of tension; it is the presence of justice.

- Martin Luther King Jr.



I spoke with Lindsay Navarre, the Democratic Party candidate for Lucas County Court of Common Pleas. Although Navarre presents a familiar name to local voters, the political contest has been relatively low-key given the clamoring voices for criminal justice reform in the current era of aggressive policing, penal growth and Black Lives Matter.

This is the finale of our two-part conversation.

Perryman: What are your thoughts on disparate sentencing of African Americans and disproportionate minority contact with the criminal justice system?

Navarre: There are certainly statistics to prove it. Did you see the editorial that was in The Blade where it was called a War on People?

Perryman: Not as yet.

Navarre: Read it. It's one of the better one's I've seen recently and it goes all the way back to the Nixon era and when he decided to announce this war on drugs it sounds like there have been interviews with aides, assistants and people that worked with him. It says that Richard Nixon viewed everything as about him versus other people. It wasn't at all about working with each other. So he saw Democrats, hippies and minorities, especially, as people who were not on the same team as him and the war on drugs was really intended to target specific groups of African Americans, young people, poor people, people who considered themselves hippies. There's no question that is whom the war on drugs has targeted – lower income people and minorities in particular.

I'm optimistic that the new shift taking place in thinking about criminal jus-

tice reform and policy and drug laws will even the playing field and that it will apply to everyone as we start looking more at reducing demand and looking more at prevention, treatment and lowering incarceration rates across the board. But there is no question that for the last 40 years statistics have been pretty horrifying and this country has spent I think over a trillion dollars locking people up for the war on drugs.

Perryman: The subject has been part of my graduate research, so I can say that the U.S. drug war was decidedly political and built upon white backlash to the gains provided by the Civil Rights Movement. I'm wondering if we're seeing a similar backlash in the current presidential race with the vitriolic rhetoric of Donald Trump and with his campaign rallies looking more like KKK rallies than actual political rallies.

Navarre: Well there's no question in my mind that certainly now that we have had President Obama in office for almost eight years now, two full terms, that that backlash is present, and it's unfortunate and it's sickening. I think that we would all be silly to turn a blind eye to it and not recognize that racism is unfortunately still a big part of what this country is and it's just disgusting.

The fact that Donald Trump has gotten so much traction based on caustic rhetoric that is without question, so sexist and so racist and it's so classist, it's just appalling. Sometimes I feel like I'm watching a Saturday Night Live skit.

... continued on page 14



April 2-May 14

Braden UMC The Ladies Life Café: A Saturday Bible Study series based on the film War Room; 10 am to noon; to register call 419-386-2700

April 9-23

NODA Building Wealth: Every Saturday from 10:30 am to 1 pm; Learn to achieve financial independence: 419-243-3734 ex 44

April 11 – June 20

Mott Mane Mondays: A 5 –week series providing participants with resources to aid in the care, styling and maintenance of African-American hair; Light refreshments provided at no charge; Mott Branch Library; Register at Toled-oLibrary.org; Topics include 04.11 – Films and Forums, 04.25 – DIY Den, 05.23 – Natural Hair Salon, 06.06 – Expressions of Naturalism (poetry), 06.20 – SWAP & Shop: 419-259-5230 or 419-984-0395

April 19-2

Macedonia Baptist Church 2016 Discipleship Development Conference: 6:45 pm nightly; Guest pastors Flip Leotha Ingram III of Tuscumbia, AL; Jonathan Tucker of New Albany, MS and Shane Rainier of Florence, AL; Musical guests Ashtoni Mayes, Chris Byrd and Tiffany Campbell

April 22-24

Calvary MBC Women's Ministry 19th Spring Retreat: Holiday Inn and Suites n Farmington Hills, MI – 248-477-7800; "Be Still And Know That I Am God:" 419-531-9443

April 23

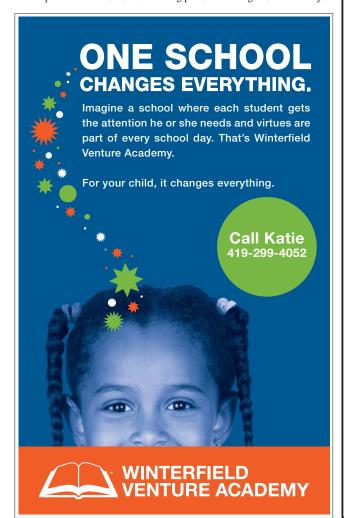
Deliverance House of God "Women in Blue:" Noon; Guest speaker Elder LaToya Williams of the R.O.C.K. Church and Pastor R. Brown

April 24

True Vine Baptist Church Pastor Aid Annual Service: 4 pm; "Forgive and Let Go;" Guest speaker Pastor Cedric Brock of Mt. Nebo: 419-539-9104 Community Health Fair/Feria de Salud: 10 am to 3 pm; St. Peter and Paul Church; BP, DM, cholesterol, HIV testing; Info on maintaining a healthy lifestyle: 419-283-0581

April 25-29

Charity Baptist Church Annual Spring Revival: 7 pm nightly; Guest evangelist. Rev. Fred Alexander, pastor of Bethel Baptist of Albion, MI



How to Steal an Election in Five Easy Steps

By Lafe Tolliver, Esq

Guest Column

The current hot potato topic on the national political scene is Donald Trump blabbering about how corrupt and rotten the political system is and how it is the "elites" who have the connections and power and money that really call the shots.

Remember now, these crying comments come from a billionaire who loves to boast about who he knows and how much he has given to politicos on both side of the aisle but yet when it comes to The Donald taking a hard political hit (as in Wisconsin) he acts like the school yard bully who just lost his prized cat eye marbles in a fixed game.

Would someone please give The Donald a dozen crying towels!

Now you know, if The Donald had won all of the contested Colorado Republican delegates, he would be crowing like loon and how touting strong and tough he is and yadda... yadda...yadda.

But, when a loss pierces his seemingly invincibility and has him looking like a loser, a word that he loves to throw at other candidates, he takes umbrage to it and flies off the handle.

Yet, there is some truth to his statements about a rigged political system that seemingly rewards its fat cat donors and those in power and who want to stay in power.

It is no secret that voting in America is not an easy thing to do and especially so if you are black or brown in certain regions of this country.

The simple fact remains that the moneyed white establishment (normally now described as older white male Republicans) do not want to see the color of those who have access to power go from being white to all other shades other than white.

If things were so easy to vote in this highly touted American democracy, we would not have had bloody civil rights battles about the ballot box and who should have clear and easy access to it.

We would not have had to pass voting rights bill to insure a person's right to cast a ballot in both the South and in the Up South (The North)

Power does not easily let go of its grip unless there is a struggle, sometimes a protracted and contentious struggle.

If voting was easy and free, then why do we still have contested court cases about

voting rights, rigged gerrymandering, voter ID and early voting? It is because those in power want to make it hard as possible for the La'Shaundas and the DeMarcuses and the Miguels to take over the perks and privileges that are inherent in winning political power.

You want change? Good luck with that! Oh, it can be accomplished but it will take the ongoing will of the disenfranchised masses to say, "No More!" to the ancient rules and regulations that are designed to turn away voters, not encourage them to vote.

When you have fights over not allowing Sunday voting or early voting or extended hours voting or even providing for more voting booths and machines to accommodate voters so that they do not have to stand in line for hours to vote, there is problem.

One of the biggest political frauds that the Democratic Party perpetuates is the silly notion of, "super delegates." What a crock! Imagine allowing established politicos because of their political appointment or favors granted them, that they can pledge to a candidate and that lucky candidate can get a head start even before the race is ran.

Is that fair? Of course not. The system is rigged!

Why should any political candidate be favorably handicapped with hundreds of preselected delegates who are ostensibly committed to a politico even before the voter has had a chance to express their preferences?

It is because that allows the politically entrenched to have what amounts to veto power against someone who is not akin to them or simply because they do not like the person.

It is not because of the political acumen of the running candidate or the fact that she or he is able to establish a large bloc of voters. It is because a so-called super delegate can view the process at the end and like a Caesar in a Roman Coliseum, can give a thumbs up or a thumbs down and they can get the gladiator they want to prevail.

American democracy has its ups and downs but when it comes to fair and equal voting, you would think that each vote from

each person is directly related to the candidate that is running for office in a presidential election.

Not so. You have proportional division of a state's delegates. You have winner take all in some states and in some states, you do not even vote directly for the desired presidential candidate but rather for a delegate who may or may not vote for your preferences!

So, if you are thinking about running for the presidency in the near future, here are my five "EZ" tips by which you can rig the election and maybe, just maybe win the ticket to sit in the Big House.

- (1) Continue to fight for voter ID registration cards. That will disenfranchise a lot of minority voters. Make sure that voting never takes place on a Saturday or a Sunday since many more people are likely to come out and vote as opposed to missing a work day in order to vote.
- (2) Have limited voting hours and limit the number of poll workers and voting booths so that you have lines coming out of the door and down the street. When people see those lines, they will be frustrated and turn around and drive back home.
- (3) Have delegates pledge to be non committed so that when voting time comes, they are free to "sell" themselves to the candidate that can give them a goodie basket of "stuff"

... continued on page 5



Community Problems Need Community Voices, Let Yours Be Heard at VOICES Thursday.

By Bernadette Joy Temple-Graham, MA Special to The Truth

Returning to Toledo in April 2011, I found my unique place with the African American Legacy Project (AALP) as its program coordinator. By October of that same year, I experienced my first Legend's Weekend where six Emerging Leaders were honored for their outstanding leadership and professional accomplishments as role models to younger generations as well as six and two posthumous awards given to honorees who have dedicated their lives to community, people and the world for the greater good.

Year after year, I enjoyed each class of Emerging Leaders and Honorees and all of the events in between such as the youth sports camps, the Easter Egg Hunt, holiday gatherings and of course Dorr St. Live.

As life would have it, I was no longer able to carry on a full time role at the AALP. Unfortunately, by this time I was so attached to the people and the programs I could not just walk away completely. I continued to assist in writing the monthly kids' pieces for TPS Schools as well as working with the Emerging Leaders program.

On a winter's afternoon, I found myself sitting and talking with five Emerging Leaders from various past years. Within those hours we realized we had talked about real issues that affect real lives in our community such as education and why there are no minorities on the Board of Education and too few minority teachers in Toledo Public Schools, issues of the justice system and why both the adult and youth population is mostly made up of minorities, health disparities and politics and voting.

We all agreed that while we could spend hours and hours talking about these issues nothing would ever manifest by pure talk. Soon we began

discussing how we could do something instead of just talking about it. While we could be the voice of others, why not assist others in becoming more educated on these issues and how they can be changed and how they can use their own voice.

We talked about staying true to the mission, vision and purpose of the AALP such as being a motivator and promoter of community development, bringing together people who are interested in documenting and preserving the history of northwest Ohio's African-American communities and their impact and influence upon Toledo and the greater world community, and being an avenue for nurturing unity and the creative process.

As a group we created VOICES, Visions Of Integrating Community Empowerment Socially. There are a great number of leaders and in-



Bernadette Joy Temple-Graham

... continued on page 5

African Art Has Arrived!!

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

All at unbelievably low prices!







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



See more art online at www.thetruthtoledo.com

The Truth Gallery 1811 Adams Street 419-242-7650



VOICES... continued from page 4

dividuals in our community who seek social justice and change for the betterment of our community. Individually, it is very difficult to create change but as a group, as a community integrated we can empower each other for the changes we seek and need.

One of those changes is in having a vote, knowing what issues can greatly affect our community and understanding on a systemic level how this can be done. Derrick R. Clay will be speaking at our first VOICES event 5:30 p.m., Thursday April 28, 2015 to begin this empowerment.

Recognized by Ebony Magazine as one of the nation's 30 young leaders of the future, Business First Magazine as one of its 40 under 40 business leaders and Smart Business Magazine as one of its Smart Leaders, Derrick R. Clay has established his niche as a key political operative and emerging business leader.

In January 2004, he joined New Visions Group, as a vice president and partner and became president and CEO in 2014. Derrick has served as Midwest Political Director for the Democratic Congressional Campaign Committee, Ohio State Director for the Gore-Lieberman 2000 presidential campaign and a staff member of the historic Florida Recount Committee. He has also served as the Ohio State Director for the Service Employees International Union (SEIU) Hero Program and Field Director for the Ohio Democratic Party.

Previously, he served as the executive director of the Ohio Legislative Black Caucus (OLBC) and has served as a legislative aide to the Ohio House of Representative's former Assistant Majority Leader and Finance Committee Chairman Vernon Sykes and former Toledo Mayor Jack Ford.

A proud "zip", Derrick is a 1994 graduate of the University of Akron with a degree in Business and Organizational Communication. In February 2001, Derrick was awarded an honorary certificate in applied politics from the University of Akron's Bliss Institute of Applied politics. In September 2004, he was awarded the Distinguished Alumni Award from the University of Akron's Office of Multicultural Development.

His affiliations include The Ohio Lobbying Association, The University of Akron Bliss Institute of Applied Politics, and Alpha Phi Alpha Fraternity Incorporated. Derrick also serves on the boards of the Columbus Symphony and the Mid-Ohio Regional Planning Commission (MORPC) where he was the past board chair.

Derrick is married to Tanyeh Clay. He and his family reside in the Olde Towne East Neighborhood of Columbus, Ohio.

Meet Derrick and others on Thursday, April 28 2016, from 530pm – 8pm. This will be a time to join in on our community discussions and learn about important topics that affect you and your community and how you can be a voice in those decisions being made. The VOICES group consists of Rashieda F. Timpson (2015 Emerging Leader) RN, BSN, FNP student, licensed minister and entrepreneur has special interested in hoistic health and wellness as well as community empowerment., Larome Myrick (2015 Emerging Leader), MA, criminal justice professional, Dr. Hope Bland (2013 Emerging Leader), director and community activist dedicated in promoting racial equality in education, healthcare and employment opportunities, Willie Ward, M.Ed (2012 Emerging Leader), School Leader -Educator, Joshua S. Peterson (2013 Emerging Leader), a local attorney and active community member, and Bernadette Joy Temple-

Graham, MA, PhD student and advocate for youth substance abuse prevention.

The event will be held at the African American Legacy Project, 1326 Collingwood Blvd. There will be a \$10 donation, individuals must be 21 and over. Enjoy live music, food, wine bar, games and " more, but most importantly utilize this event to have your voice heard and be empowered by others to create that change. If you are unable to attend the April 28 VOICES, we will be having additional dates for May, June and July. For more information, you may contact the AALP directly at 419.720-



Derrick Clay

4369 or email aalpemergingleaders@gmail.com

Tolliver... continued from page 3

so that they vote for them.

- (4) If you are a party fat cat and want to see things continue as is, run negative ads against your opponent and under current election laws, you can remain anonymous and still throw your mud balls and no one is the wiser!
- (5) institute arcane voter requirements so that people will be totally flummoxed when it comes to knowing when to register to vote, where to register and what documents they will need in order to be registered. Make sure the deadlines are in the fine print and make sure the places to register are closed by 4:30 PM on weekdays and no week-end hours for voter registration.

The five above examples will keep the voter population numbers down among black and brown people and poor people and people who can not afford to miss a day's work or can not afford to pay a babysitter so they can go register to vote.

It is hoped that with this blow up regarding the system being rigged or slanted towards certain classes of people that both political parties will reform themselves and allow the true meaning of, "One Man...One Vote."

If the people will not demand change and vote out the gate blockers who are preventing people from voting and knowing who they are voting for, the "system"

will only get worse and political gridlock will be the norm and not the exception.

Contact Lafe Tolliver at Tolliver@Juno.com



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Social Security Column

Spring Into a Stress-Free Retirement

By Erin Thompson, Social Security Office, Toledo

Guest Column

There's nothing like saying "goodbye" to old man winter and "hello" to budding green leaves and fresh flowers. Spring is here! One way we welcome the season is by celebrating Stress Awareness Month. Recognizing the sources of stress is the best way to understand how you can start eliminating factors in your life that put unnecessary strain on your body and mind. Did you know that stress, also called the "silent killer," could cause heart disease and high blood pressure?

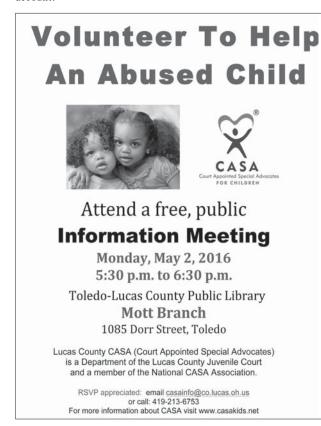
Social Security wants to make your retirement planning as stressfree as possible, which is why we have a number of online tools available for you. You can create your own secure, personal *my Social Security* account from the comfort of your living room and avoid unpleasant traffic and a possible wait in one of our local offices.

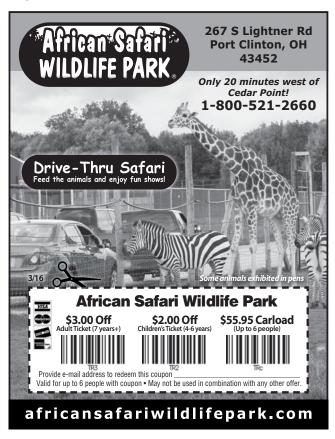
Once you have a my Social Security account, you can view your Social Security Statement, verify your earnings record, and find out what to expect in monthly benefits if you retire at ages 62, full retirement age, or 70. Once you begin receiving Social Security benefits, you can use my Social Security to check your benefit information, change your address and phone number, change your electronic payment method, and obtain an instant benefit verification letter and replacement SSA-1099/1042S. In some areas, you can even request a replacement Social Security card using your my Social Security account

You can easily sign up for my Social Security at www.socialsecurity.gov/myaccount. If you're thinking about retiring at an age not shown on your Statement, reduce the stress of the unknown by using our Retirement Estimator. The Retirement Estimator allows you to calculate your potential future Social Security benefits by changing variables such as retirement dates and future earnings. You may discover that you'd rather wait another year or two before you retire to earn a higher benefit. Or, you might see that this is the season for you to kiss that work stress goodbye and retire right now. To get instant, personalized estimates of your future benefits, go to www.socialsecurity.gov/estimator.

When you decide it's time to start receiving your retirement benefits, the application process is far less stressful now that you're prepared. You can securely apply online without picking up the phone or leaving your house. Simply go to www.socialsecurity.gov/applyonline, and, in as little as 15 minutes, you can breeze through our online retirement application.

You can enjoy Social Security's stress-free retirement planning tools any time of the year, giving you more time to enjoy these warmer months. Now is the time to *spring* into action and start planning for retirement.





Economy Section • Economy Section

Tips to Save Money on Paying Debt

Special to The Truth

Over extending oneself on high-interest rate revolving debt purchases is not uncommon. Indeed, U.S. households who use credit cards have an average of \$15,799 in credit card debt, according to the non-profit Consolidated Credit Counseling.

"If you're not strategic about the way you make repayments, you could end up spending more paying down your debt, and at rates that may increase over time," says Stephanie Cutler, vice president of Wells Fargo's Personal Lines and Loans.

If your high-interest rate revolving debt seems overwhelming or stressful, Cutler says to consider the following:

Consolidate Debt

Juggling multiple high-interest rate debts can be costly and confusing. With a personal loan, which often comes with a lower interest rate than what credit cards offer, consumers can take funds from the loan and pay off high-interest rate revolving debt, maintaining one monthly payment at a

potentially lower interest rate. Additionally, some personal loans are offered with no origination or prepayment fees, which can help save money in the near- and long-term.

Personal loans from Wells Fargo, for example, require no collateral to qualify and credit decisions can be made quickly. The bank can even pay off creditors directly, giving customers an opportunity to begin paying down debt on better terms right away. With loan amounts from \$3,000 to \$100,000, customers can customize the loan based on the amount needed, and loan terms up to five years.

"Rolling your debt into a single loan won't immediately reduce your debt, but it does offer a single predictable monthly payment," says Cutler. "Plus, having just one bill can make tracking and payments easier."

With what you may potentially save on monthly interest payments over time, you increase your cash flow, savings, or pay down more of the loan's principal balance to see your debt shrink even faster. (Incidentally, personal loans are also a way to finance a major purchase, unexpected expenses like home or automotive repairs, or even medical expenses.)

To calculate how a personal loan may save you money, visit wellsfargo.com to use their free Rate and Payment Calculator. More information about Personal Loans can be found at wellsfargo.com/personal-credit/personal-loan.

Track Spending

While consolidating debt, don't forget to adopt and maintain savvy spending habits. Be sure to keep track of where your money is and how you're spending it. Use budgeting tools online to display deposits and spending by category. This information can help you spend smarter and increase what's left at the end of each month to direct toward payments on your loan principal.

"Even a little extra can go a long way to paying down debt sooner and less expensively," says Cutler. "Consider setting up online automatic payments from your checking account to make the process simple and stressfree."

To pay down credit card debt, consider all your alternatives with your lender and your personal spending habits.

Courtesy StatePoint



Registration is
Now Open
for Kindergarten!

You owe it to yourself to Discover TPS Kindergarten, where children gain a love of learning in a nurturing environment.

Visit the TPS elementary school in your neighborhood to register or ask questions.

Who is Eligible for Kindergarten?

Any child who turns five-years-old on or before September 30, 2016 is eligible to attend Kindergarten at Toledo Public Schools. Children who have a birthday after that cutoff date are encouraged to enroll in a TPS preschool or Head Start program.

How do I register my child for Kindergarten?

- Obtain a TPS enrollment packet from your neighborhood elementary school or download one from tps.org
- Completed registration packets can be returned to your neighborhood elementary school

What do I need to register my child for Kindergarten?

- 1. Birth Certificate
- 2. Social Security Number
- 3. Parent identification
- 4. Custody papers (if applicable)
- 5. Immunization or shot records
- 6. Three (3) proofs of residence, including:
 - Lease agreement or mortgage deed (mandatory)
 - Two from the following list:
 - Source of income, utility bill, telephone bill, US Post Office change of address form, Driver's License

For more information on these options, please call 419.671.9100.





Visit us at tps.org





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Economy Section • Economy Section

KeyBank and Toledo Fair Housing Center Announce Collaboration to Expand Access to Banking Services

More than \$3 million in local investment to benefit underserved neighborhoods Special to The Truth

are pleased to announce a community collaboration that will expand access to homeownership and banking services in Toledo's traditionally underserved communities. The comprehensive plan represents a focused investment in the Toledo area, and is in addition to Key's broader \$16.5 billion 2017 National Community Benefits Plan, which was announced on March 18, 2016.

"At KeyBank, our purpose is to help clients and communities thrive. So, we listened carefully to the needs of this community, as articulated by Toledo Fair Housing Center, and we're proud to have developed a comprehensive and responsive approach. Together with TFHC, we will be bringing more local residents to the banking system, with responsible and accessible products and services that best meet their needs," said Jim Hoffman, KeyBank Market President.

"When more members of our community have access to financial opportunities, it brings prosperity within reach for many hardworking families and creates stable neighborhoods," remarked Michael Marsh, president and CEO of Toledo Fair Housing Center. "We look forward to an ongoing collaboration with Key to help ensure low-to-moderate income neighborhoods and communities

KeyBank (NYSE: KEY) and Toledo Fair Housing Center (TFHC) of color have the chance to pursue the American Dream. Key was receptive to our input, and we hope other financial institutions in our area will follow Key's lead and work with us to develop inclusive practices that serve the entire community.

> The plan, which is effective March 31, 2016, with provisions that last three to five years, entails the following:

> More than \$3 million in investments to support home ownership: Key will provide equity investments to Community Development Financial Institutions (CDFIs) that serve the City of Toledo, with particular emphasis on down payment assistance, as well as specific support for local housing organizations, with the goal of increasing homeownership for local residents.

> A new approach to homeownership: Key's focus on helping Toledo residents achieve the American dream of owning a home will include a unique and tailored approach to mortgage underwriting, with in-house, manual underwriting for Key Community Mortgage loan products. The approach means mortgage applications that might typically be denied will receive a "second look" by KeyBank. This approach in Toledo will be a part of KeyBank's new national mortgage platform.

> Increased consumer awareness, access, and education: With support from TFHC, Key will strive to make its full suite of products and services available to low-to-moderate income neighborhoods and communities of color. The approach includes a comprehensive marketing plan and regular meetings between Key and TFHC, to ensure products and services are reaching underserved communities and effectively responding to their needs. In addition, Key will partner with HUD certified housing counseling

> > ... continued on page 12





Economy Section • Economy Section

How to Create a Cash Stash for Unexpected **Expenses**

Special to The Truth

April is Financial Literacy Month, a time dedicated to teaching Americans how to establish and maintain good financial habits. The month provides a good opportunity to assess whether you have a solid plan in place to support your financial goals -- and that means planning for emergency expenses, too.

The best time to plan for unexpected expenses is well before they happen. One strategy to consider is to open an emergency savings account where you can stash cash specifically for unexpected expenses or short-term savings goals. That way, you can avoid having to pay for these expenses with a credit card and incur interest.

Regardless of your financial circumstances, a rainy day fund offers peace of mind and, if you plan well, it won't derail your other long-term savings goals. To get one started, consider the following tips from Ally Financial Inc., which offers personal finance tips, tools and education through its Wallet Wise financial literacy pro-

• Create an account specifically for emergencies:

Many make the mistake of assuming that a standard savings account can also serve as a rainy day fund. However, dipping into savings when your roof leaks, may not be the best solution.

Start an account that's only purpose is for emergencies. Some banks, such as Ally Bank, will allow you to create "nicknames" for the accounts to reinforce their purpose.

• Specify amount to be allocated:

Set a goal for your fund that could cover most emergencies with a little extra to spare. (Some plumbing repairs can easily run close to \$1,000.) Determine how much you would realistically need if an emergency were to arise.

Set up a recurring transfer or direct deposit to automate savings. If money is tight, decide where you'll cut corners to make your plan work. For example, directing \$30 a paycheck to a rainy day fund in lieu of going out for dinner one night will help plan for the future.

• Fee free is the way to be:



Camp Metroparks

Don't just send your kids to summer camp, immerse them in nature and let their imaginations soar.

Affordable, themed day camps are available at several Metroparks for ages 3 to 17. Choose the adventure that best

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Maximize your savings potential by finding a bank that won't charge you a monthly maintenance fee, or penalize you for dipping into your emergency fund. Better yet, an account that earns a competitive interest rate or one that is compounded daily will allow your emergency fund to grow faster on its own.

• Ensure you can access funds:

Many Money Market Accounts come with checks or a debit card to ensure quick access to funds, because emergencies usually don't happen at convenient times.

The benefits of such accounts allow you to pay a locksmith, plumber or roofer directly without needing to run to the bank. Why add an additional step to a stressful situation?

For additional tips on what you need to know to be smart with your money, visit allywalletwise.com.

Everyone is going to face a situation where an emergency strains their budget. You don't leave home in the rain without an umbrella, so don't take on life without the same safety net. A rainy day fund is a smart way to guard against financial stress.

Courtesy StatePoint



2016 SUMMER CAMPS

Join the fun of learning about the latest technology in various industries, as well as pursuing possible career choices.

ToledoTechnologyAcademy **SUMMER CAMPS**

Open to all students in 5th-8th grades

Choose LEGO Camp or STEM Camp

Session 1: June 6 - June 9 9:00am - 2:00pm

Session 2: June 13 - June 16 9:00am - 2:00pm

Toledo Technology Academy Summer Camps are designed to focus on robotics and STEM activities. Students should register for one session in either LEGO Camp or STEM Camp. Cost is \$50 per student. Each camp is limited to 20 students, so register today!

Construction Careers Academy SUMMER CAMP

Open to all students in 7th- 11th grades



At Rogers High School

Construction Careers Academy Summer Camp explores the various skills and technologies of the construction industry. Students will experience practical learning with hand-on activities. Don't wait because space is limited!

Digital Marketing SUMMER CAMP

Open to TPS Career Technology students enrolled in Business or Marketing



June 6-10 9:00am - 3:00pm Digital Marketing Camp will take TPS Career Technology students enrolled in Business or

with hands-on activities using the latest technology in marketing, studio production and graphic design. This camp has a maximum enrollment of 25 students, so be sure to register today!

Natural Science Technology

Open to all students in 9th- 10th grades



Technology Center

This camp will offer exciting activities that explore the world of animals, plants, and nature. Supplies, t-shirts, field trips, breakfast and lunch included at no cost. Transportation will be provided to and from your nearest home high school.

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Rep. Waters Unveils Landmark Legislation to **End Homelessness in America**

Bill Would Provide \$13.27 Billion in Emergency Relief over Five Years

Last week, Congresswoman Maxine Waters (D-CA), ranking member safe, decent, and affordable housing as well as long-term, positive life of the Committee on Financial Services, introduced landmark legislation that would provide significant resources to end homelessness in America. The measure is a bold effort to declare what is really needed to address

The legislation provides \$13.27 billion in new funding over five years to several programs and initiatives that will help the nearly 600,000 Americans who are currently homeless -- over 170,000 of whom are unsheltered, over 83,000 of whom are chronically homeless, and nearly 130,000 of whom are under the age of 18. These new resources will provide access to both housing and supportive services to help the homeless achieve

outcomes.

"It is all too common to hear members on both sides of the aisle express their concerns about the homeless, but it takes more than sympathy to address this issue; it takes robust resources," Rep. Waters said. "That is why today I introduced a bill that will finally provide the funds necessary to end homelessness in this country. For far too long, we have lacked the resources to help all of those in need and I urge my colleagues to support this bill if they are serious about achieving this goal."

"It is simply shameful that there are nearly 600,000 homeless people living on the streets in the richest country in the world," Rep. Waters

continued. "But this is not an insurmountable problem. We know how to end homelessness in America; what is lacking is the political will to put the necessary resources behind the solutions we know will work."

The measure, entitled "The Ending Homelessness Act of 2016," is designed as an emergency relief bill that would provide immediate funding to address homelessness in America, targeting those areas where homelessness reached crisis proportions. This approach is similar to other emergency relief and recovery bills that provided critical funding during the height of a crisis, including the Hurricane Katrina emergency relief funding bills of 2005 and the Housing and Economic Recovery Act of 2008.

Rep. Waters' legislation includes the following funding amounts over and above what is already annually provided for these existing U.S. Department of Housing and Urban Development (HUD) programs:

· \$5 billion in McKinney-Vento Homeless Assistance Grants funding, with a significant portion of the funding targeted for chronically homeless individuals and families, which is expected to fund approximately 85,000 new permanent



... continued on page 11

Rep. Waters... continued from page 10

supportive housing units;

· \$2.5 billion for special purpose Section 8 Housing Choice Vouchers (HCV), which is expected to provide affordable housing for homeless families, youth, and individuals on an ongoing basis and create an additional 295,000-300,000 subsidized HCV units;

\$1.05 billion annually in mandatory spending dedicated to the National Housing Trust Fund, which in the first five years of funding is expected to create approximately 25,000 new units affordable to extremely low-income households, ensuring that rents are affordable for tenants;



Rep. Maxine Waters

 \cdot \$500 million in outreach funding to ensure that homeless people are connected to the resources they need; and

 \cdot \$20 million in technical assistance funding to help states and localities align health and housing systems.

Homelessness within major cities, which accounts for 48 percent of all homeless people in the United States, increased by three percent between 2014 and 2015, according to HUD's most recent Annual Homeless Assessment Report (AHAR) to Congress.[1] Homelessness in many major cities has reached crisis proportions, causing some to declare that homelessness has reached a state of emergency.

"In Los Angeles County alone, homelessness increased by a staggering 20 percent between 2014 and 2015," Rep. Waters said. "We all remember how, in the aftermath of Hurricane Katrina, Congress came together in a bipartisan way to provide emergency funding to address the dire needs of New Orleanians. I believe that it is time for Democrats and Republicans to come together in that same bipartisan spirit to also help homeless Americans, many of whom only became homeless as a result of the housing crisis."

According to the HUD report, there were approximately 407,000 homeless households in 2015. This measure would provide an estimated 405,000-410,000 units of deeply affordable housing for homeless individuals, families, and youth.

The bill is supported by organizations including the National Alliance

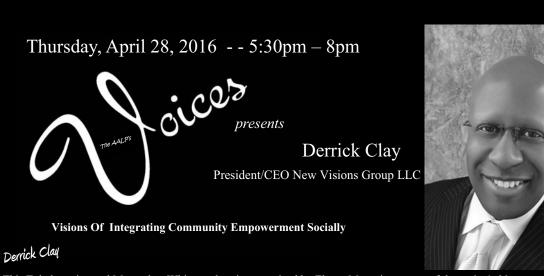
to End Homelessness and the National Low Income Housing Coalition:

"We can solve the problem of homelessness, and save taxpayers money, by investing in Housing First interventions that get homeless people housed quickly and keep them housed. The Ending Homelessness Act of 2016 would do that and more. It would provide communities with the help they need to end chronic homelessness, and bring full circle the work of President Obama, President George W. Bush and members of Congress from both parties. This bill shows that Rep. Waters, like other leaders in Congress and in the White House, understands that having a severe mental illness or other disability should never condemn an American to sleeping on the streets and eating out of trash cans." Steve Berg, Vice President for Programs and Policy, National Alliance to End Homelessness

"The National Low Income Housing Coalition enthusiastically supports Representative Maxine Waters' (D-CA) bold new bill that tackles the unacceptably high levels of homelessness in our country. The 'Ending Homelessness Act of 2016' proposes considerable new resources for the only answer to homelessness – affordable housing. There is ample evidence of the high cost of homelessness to communities and health care and criminal justice services, but most of all to the well-being of people who lose their homes. The toll that homelessness takes on the health, mental health, and education of children is immense. We can afford to end homelessness; we can't afford not to." Sheila Crowley, President and CEO, National Low Income Housing Coalition

The measure will be referred to the House Financial Services Committee, and Rep. Waters has sent a letter urging Chairman Hensarling to support the legislation and reiterating her request for a series of hearing on the state of homeless in America.

Ranking Member Waters has been a leader in combating homelessness, fighting tirelessly to bring more attention to this issue and particularly the need for more funding. Most recently, she called on Congress to increase funding for federal housing programs through the annual appropriations process. Previously, she led Committee Democrats in requesting that Financial Services Chairman Hensarling hold hearings on ending homelessness. The Chairman has yet to respond to or act upon the request. Additionally, she hosted a Capitol Hill briefing with activist, actor and philanthropist Richard Gere as well as housing experts on the crisis of homelessness in America.



This Toledo native and Macomber-Whitney alum is recognized by Ebony Magazine as one of the nation's 30 young leaders of the future, Business First Magazine as one of its 40 under 40 business leaders and Smart Business Magazine as one of its Smart Leaders, Derrick R. Clay has established his niche as a key political operative and emerging business leader.

Voices is a group of young African American professionals dedicated to giving "voice" to a range of community issues. Mr. Clay will help unveil "Voices by sharing his insight about what is at stake for our community during this election cycle.

The African American Legacy Project - -1326 Collingwood Blvd , Toledo, Ohio 43604 Wine Bar, Amerities and more Donation \$10.00

For more information, you may contact the AALP directly at 419.720-4369 or email aalpemergingleaders@gmail.com

Jazz JAM and Renowned Poet Coming to the Library

Spend the end of April with the Toledo Lucas County Public Library! We're celebrating National Poetry Month with award-winning poet Robin Coste Lewis and Jazz Appreciation Month with a Jazz JAM.

Poetry Speaks with Robin Coste Lewis April 28, 6:30 p.m. at Main Library

Robin Coste Lewis is author of Voyage of the Sable Venus, which won the 2015 National Book Award for poetry. Her work has appeared in various journals and anthologies, including The Massachusetts Review, Callaloo, The Harvard Gay & Lesbian Review, Transition, and VIDA. Lewis taught at Wheaton College, Hunter College, Hampshire College, and the NYU Low-Residency MFA in Paris.

Poetry Speaks will also host a Poetry Jam at Kent Branch on April 26 at 6:30 p.m. and an Open Mic Night on May 26 at Main Library at 7 p.m. For more in-

formation call 419.259.5218419.259.5218 or email poetry@toledolibrary.org.

Jazz JAM with Josh Silver & Friends April 30, noon - 5 p.m. at Kent Branch

The Library's 5th annual Jazz JAM (Jazz Appreciation Month) features children's activities, a snack bar, and live music from local jazz musicians including headliner Josh Silver and friends. In 2002, the Smithsonian Museum established Jazz Appreciation Month as a way to encourage people of all ages to participate in jazz - to study the music, attend concerts, listen to it on the radio and on recordings, read books about it, and more! This year's featured musician is Benny

Jazz JAM is presented by the Tatum Center with generous support from the Library Legacy Foundation. For more information call Kent Branch at 419.259.5340419.259.5340.



Robin Coste Lewis



Josh Silver



KeyBank... continued from page 8

agencies to provide financial education to consumers, preparing them for homeownership and improving their personal money man-

Continued branch access for local residents: Key currently has 22 branches in the Greater Toledo area and will proudly continue operating its branches in low-to-moderate income neighborhoods for at least the next three years.

"We're pleased to have a partner as involved as TFHC. This is not a plan that can be built and put on a shelf. It took great care to develop and it will take concerted and active engagement on both parts to execute it. We look forward to regular meetings with TFHC in the months ahead, to keep the plan on track and ensure local needs are being met," said Hoffman.

"This collaboration represents a commitment to Toledo's urban neighborhoods, which have struggled with disinvestment for years," Marsh said. "Toledo Fair Housing Center has a duty to



work with our community partners to remove barriers to opportunity. serve as a resource to local financial institutions and developed the Model Bank initiative, which offers guidelines for providing our entire community with access to reliable, stable banking products and services."

Smarter Faster Better by Charles Duhigg

By Terri Schlichenmeyer

The Truth Contributor

Your co-worker might have super powers.

He does more in a morning than you do in a day-and-a-half. He answers all emails with efficiency, keeps phone calls to a minimum, his clients love him, the competition wants him, and you're pretty sure he's more powerful than a locomotive. So what's his secret? In *Smart-*

c. 2016 Random House \$28.00 / \$35.00 Canada 383 pages

er Faster Better by Charles Duhigg, you'll see that "S" beneath his suit doesn't just stand for "super."

It's a question that's plagued humanity since the Beginning of Time Cards: how is it that some people are more successful and productive than others? Why can they get more done in 24 hours than you can?

After receiving a surprising email from a super-productive fellow author, Charles Duhigg wondered that same thing. The answer, as he came to see, is in seven parts.

Productive people, first of all, know how to **motivate** themselves, which "is triggered by making choices that demonstrate... control." They also can clearly determine the "why" for their actions.

In a **team** setting, productivity zooms when individuals are allowed to speak without fear of fallout. Team members don't have to be close friends, Duhigg says, but they do need to understand that the others got their back

While **focus** may seem to be a productive thing, Duhigg says that it depends on the type of focus. "Cognitive tunneling" can cause projects to crash. Reactive thinking may be too rash. Instead, "cultivate a habit of imagining" the way things can and should be.

Set goals, but learn how to make them both SMART and stretchy. Manage wisely by letting the person "closest to a problem" be in charge of fixing the problem. Learn to make decisions by becoming a prognosticator. Look to your own life and experiences to spark innovation, but don't panic if chaos ensues for a short time and don't let a good idea hide a better alternative. And finally, learn how to absorb data by eating the metaphoric elephant, one bite at a time.

So many tasks, so little time? You won't feel that way again, once you've read and applied *Smarter Faster Better* to your work and life.

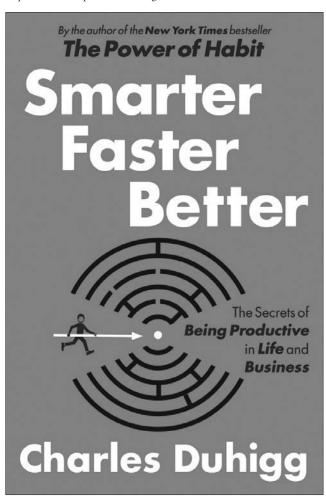
Author Charles Duhigg indicates in several places in his book that humans learn by telling stories and that's exactly what he does here: to illustrate each of his seven main points, Duhigg employs tales from Toyota, Disney, the FBI, technology, medicine, the Marine Corps, and other busi-

Correction

In the March 30th Article "Scott High School's Hall of Fame" the name of the Co-Chairman of the event Ms. Rachelle Dunning was regretfully omitted. The Scott High School Alumni Association thanks Ms. Dunning for her hard work and effort in helping to make the event a success.

nesses and organizations. Those anecdotes clearly show how each braintrick leads to achieving what needs to be done, and how they fit in with the other six methods. What's especially nice is that these are all productivity boosters that you can employ immediately after reading them and that you'll get better at, with practice.

If you're thinking ahead to graduation, this is a great book to give. It's the perfect shape for that empty spot on your bookshelf. If you want success to be your super power, then *Smarter Faster Better* may help you leap over the competition in a single bound.







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Perryman... continued from page 2

I think to myself this can't be real. I think we need to acknowledge it. So many people don't want to talk about it, people want to kind of brush it off, like "oh no, it has nothing to do with racism." Well, how could you look at those rallies and listen to what he's saying and not acknowledge it? But, I think it's really important to acknowledge it, to really look it in the eye and make a promise to each other that we're not going to let it bring us down.

Perryman: Let's talk about what we're seeing nationally with the problems between law enforcement and the African-American community with the numerous African-American men, women and children that have been killed by law enforcement or who die in police custody. Rarely do grand juries come back with indictments in these instances.

Navarre: I'm a proponent of body cameras. I think they protect both sides of that camera. I've worked very closely with law enforcement my whole career and obviously I come from a family of law enforcement. I hate seeing scenarios where unarmed people are losing lives or unarmed children are losing their lives. I also don't like seeing an entire group of law enforcement blamed for the mistakes of those few, because...and I know that you work with law enforcement pretty closely as well, you and I know that there a few bad apples in every group. So, I think body cameras would also protect good officers who do their jobs fairly and the right way. I think it protects people on both sides of it. Camera usage holds people accountable and makes for transparency in law enforcement and that's really what we need.

Being a prosecutor, I'm also a proponent of potentially having a third, neutral party, come in and present cases to the grand jury when it comes to police officer misconduct or police officer shootings. Never have I experienced any kind of unfair partiality for someone on one of those cases. In fact, our office (Lucas County Prosecutor) prosecuted Officer White from Ottawa Hills for shooting that unarmed motorcyclist and paralyzing him, so we have carried out our jobs with dignity. But, I think that at this point the public is really demanding that. They want to ensure that these grand jury proceedings are done without bias. So, I would not have a problem bringing in someone from maybe the attorney general's office or just another prosecutor's office to handle a situation so that the public knows that we are always…everyone is getting treated exactly the same way. I think that's very important.

I also think that, like I told you, my answer always comes back to education. Sometimes these cases where something goes bad or wrong, you can really always tie it back to a lack of training. I think making sure our law enforcement officers are well trained, and not just in the academy, but they continue... and not just training about guns and takedowns and search warrants, but training about being sensitive to people who are suffering from mental illness and being sensitive about being communities with more diversity, especially if we have officers who are unfamiliar with that.

So I think training across the board is good, and TPD Chief Kral, I believe, is doing a good job initiating that, and getting officers out into our community more in a non-confrontational state. Just getting out of their cars and talking to kids and talking to neighbors who are having problems, just getting to know the neighborhoods where they're patrolling and making it more about a team effort and not an offense. So I'll tell you firsthand how much crime is not being solved when people don't trust the police enough to talk to them, so we have to build on that trust and just have to work a little harder.

Perryman: Well, finally I want to talk about the prosecutor's office in which you currently work. There's a group, the Thurgood Marshall Law Association and attorneys Keith Mitchell, Rebecca West-Estell, and Lafayette Tolliver, who have expressed concerns, both with the minority hiring in the prosecutor's office and the fact that I think that there's zero black public defenders. These issues get my attention given the disproportionate numbers of minorities coming through the justice system or accused of a crime, without having the cultural competency in their representation, as well as not having the time for public defenders to really get into the details of the cases of these individuals. I know that, as a pastor, I've had to go out and do investigative research on cases myself to provide information to the public defender just so that a church member or their relatives would have adequate representation before a judge.

Can you please speak to both the lack of black attorneys as public defenders and a lack of minority attorneys in the prosecutor's office?

Navarre: Well, we have to do better, there's no question about that. I think the problem is we don't have many minority applicants quite frankly, and I think something that I'm involved with personally is a good way of increasing our numbers in law school. I am a facilitator and presenter for the Law and Leadership Institute, a statewide program that operates over the summer. The main goal of the program is to create diversity in the legal profession, so underserved high school students from our community are targeted and they participate in a fully paid for summer long program. It introduces them to all the different careers within the legal profession, and their experience is really

The students work with judges and prosecutors and private and public lawyers. We take them into courtrooms and they see trials, and we really try to show them how many opportunities there are for them in the legal profession.

So instead of getting to a point where I'm in the prosecutor's office and we're saying how do we increase the number of minorities who are applying for these positions, we're going even deeper because I think it's important to start increasing the number of minorities who are going to law school because that's really where it starts.

We have to give minorities the opportunities initially to even want to be in this profession and to get involved and I think that's how we increase our numbers. Because you're right, especially when you look at the data of who's being incarcerated and who's going through this criminal justice system, it should be more representative and we do need to do better.

I'm really active with our local Bar Association and with our law school, so I go to the law school usually about three or four times a year and address two different groups of students out there about what it is to be a prosecutor, why I think it's a great job and to discuss some of the different professions that are available to them. The purpose is to increase our exposure so that students understand that it's a good place to work and you can really come into this job and seek justice and help protect our community. So they understand that.

It ultimately comes down to doing a better job getting out there, increasing the numbers in our law school and kind of going from there.

Perryman: Thank you and good luck in your campaign for Judge of the Lucas County Court of Common Pleas.

Contact Rev. Donald Perryman, D.Min, at drdlperryman@centerofhope-baptist.org

Tonya Rider... continued from page 16

now resides with her husband Clif just outside Washington, D.C., is part of a special group of friends that cheer Rider on daily via social media, and in every aspect of her life and career.

"If you are blessed to have Tonya Rider as a friend, then you know there is nothing she would not do for you. Our group of friends, affectionately known as The Conversation, know this well," said Porter, who like Rider, also majored in Criminal Justice. "Our lives intersected some four years ago and have been richer because of it. And, I think we would all agree that Tonya continue to be the caring, loving, sensitive heart of our group. Her heartfelt cards, calls, and thoughtful gifts are just a small part of how she expresses her love for those close to her."

Porter added, "The City of Toledo will forever be indebted to this quiet and unsung SHEro."

"I remember when Tonya joined the police department. Initially I thought, 'Tonya is really going to do this.' I am so proud of her numerous accomplishments and her service over the years," said *Rhonda Foster*, a cousin and self-described professional colleague of Rider's. Foster, who is a leader in the healthcare field, is a former Toledoan, who now works and resides in California.

Rider's father, **Robert Wiggins**, a retired stationary engineer for Toledo Edison, where he worked for 32 years, reflects on his daughter's initial plans to join the force some 25 years ago. Wiggins recalled that while growing up, Tonya was always by his side, his little girl with the small frame, so her determination to enter law enforcement understandably caught him a bit off-guard.

"I asked her, 'Is this what you *really* want to do?,' he recalled. "She told me that it was what she wanted to do, and I told her that I'm going to pray for you. She ended up graduating as one of the top in her class."

Wiggins is relieved that much of the stress associated with being a detective will now cease for his daughter, but he is assured that whatever comes next in her life, his daughter will conquer.

"She is very compassionate. I am very happy for her to be able to retire. She is still young and can start a whole new career," said Wiggins, who hopes that the special cards and notes that Rider sends his way, will always continue.

Longtime friend **Harold Mosley**, a law enforcement officer who retired in 2013 as the Sergeant-at-Arms for Toledo City Council, said he met Rider, whom he affectionately nicknamed 'SweetT,' when she joined the force and he and his wife, and the Riders quickly became good friends.

"I am very proud of my friend. She always had compassion for her victims, and has left a long-lasting mark in her department. She always had the education, the drive, and the knowledge," said Mosley. "I think she might be a professor in her next chapter."

Rider's mother, **Sandra Osby**, said she is overjoyed that her daughter will be able to fulfill whatever her heart desires in the next phase of her life post-retirement

"Every day will be like Sunday, no alarm clocks, no more meetings. Now she'll have time to do all the things she wanted to do. She deserves it! She's worked hard—I've seen it firsthand. I know she'll be leaving behind a beautiful legacy for the next generation," said Osby, who added a personal note to her daughter Tonya:

"You loved your job and you did it well."

These are the sentiments of the entire community. Job well done Detective Tonya Rider!

CLASSIFIEDS

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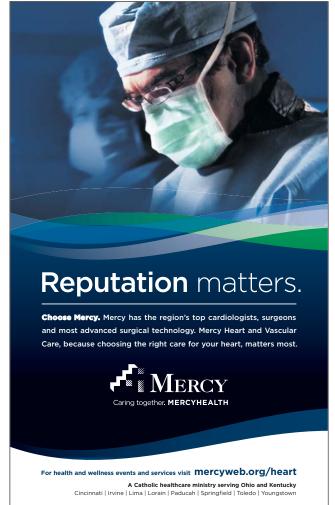
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Detective Tonya Rider Retires from TPD and Begins the Next Chapter

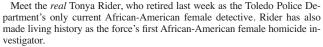
By Rhonda B. Sewell Special to The Truth

From the lens of a complete stranger, at first glance, Tonya Rider's stylish appearance is what is most noticeable. The best bob hairstyle in the city; minimalistic, yet high-end attire on an angular frame coupled with diamond stud earrings. Add a lovely face and smile that always seems to

Little would those unfamiliar know that Rider's outward beauty and appearance is fleeting when compared to her drive, intelligence and compassion for her more than 25-year career as a seasoned law enforcement professional.

That's correct, this lovely woman not only packs heat, but, until recently, her duties included investigating robbery and ho-

micide offenses, interviewing victims and suspects and filing countless crimi-



Since 1990, Rider has worked for the City of Toledo Police Department. She has worked as a Crimes Against Persons Detective. Since last April, in addition to her detective work, she also added the title of employee assistance officer to her now former duties. As an EAO, her duties included responding to and providing assistance in situations related to officer-involved shootings, line of duty deaths, critical incident support, substance abuse concerns and relationship issues support.

Rider also served as a sexual assault investigation consultant for the State of Ohio Attorney General's office, and was a former instructor in Workforce and Community Services at Owens Community College where she trained businesses on work-related issues involving legal updates, domestic violence and report writing.



Her voluntary work includes being a requested speaker for many groups, including speaking to young girls and women; serving as a supervisory committee member since 2013 for the Toledo Police Federal Credit Union, and her most recent appointment by Ohio Governor John Kasich as a member of Owens Community College's Board of Trustees. Rider holds a BA in Criminal Justice/Safety Studies from Lourdes University, where she also obtained her Master of Organizational Leadership in Criminal Justice/Organizational Leadership.

She has been honored over the years with a Meritorious Service Medal



The Detective and the Author

and Professional Service Award from TPD, and a Criminal Justice Student Excellence Award from Lourdes University. Rider is certified as an Ohio Peace Officer Training Commission, Online Faculty Training (Tiffin University), and in Law Enforcement Automated Data System (LEADS).

Still in her 40s, Rider says she is excited to enter the next chapter in her life. Because family and close friends are so important to Rider, we asked a few people closest to her to provide reflections on newly retired Detective Rider and her career. Here's what they shared:

Rider's husband, Toledo Police Lieutenant Waylond Rider, said the two met while serving on the force. He is happy that his wife has retired from the Toledo Police Department as a young and healthy person.

"It's going to be so rewarding for her. She can retire confidently saying, 'I loved my work, I loved my co-workers, I loved what I did even though the cases were demanding.' She can now reflect on her time spent on the force and say, 'Oh my God, I accomplished something that was meaningful.' I am so proud of her," said Lt. Rider.

Close girlfriend Deborah Porter, who recently moved from Maumee, and ... continued on page 14

