



Volume 44, No. 5

"And Ye Shall Know The Truth..."

April 26, 2017

A Purple Prince Party



Prince Fans at Our Brothers Place

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The Intoxicated Black Church

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

The Truth Contributor

There is in fact nothing to set the church apart as a leader in attacking the evils of the present social order.

- Gordon Blaine Hancock



Some unforeseen last minute interruptions caused me to arrive late to church services on Sunday. During the drive in to my church, I passed by many high-profile churches and noticed that their parking lots were not as full as they have been in the past.

Is black religious attendance down because of the moral failings of its leaders?

The high-profile arrests and criminal charges of two local black pastors for alleged sex crimes has been used by some to attempt to delegitimize all black religious leadership. Sadly, however, the black church (and comprehensive church for that matter) is not a stranger to the bad judgments, evil or moral and ethical lapses of its leaders.

For certain, millennials, unlike their parents and grandparents, are abandoning the "Old Ship of Zion" in droves. Many attribute this mass exodus to the church's devolution from "a resource to address the relevant day-to-day social and economic problems" to "a space for entertainment or escapism."

Paradoxically, the transformation of the church from an institution of education and empowerment into centers of drama and entertainment has kept some churches full with activity and bustling with excitement.

The truth is that we too often focus on issues of black leadership without also simultaneously shining a spotlight on the problems of black followership. Since leadership does not exist without followers, my assertion is that you cannot talk about leadership ethics without discussing the ethics and responsibility of followers.

The ethics of church followers:

I am all in for the distinctive cultural praise and worship style of the black church. It is essential.

Yet, our sometimes-misplaced need for drama and entertainment can become what scholar Jean Lipman-Blumen calls, an "intoxicating component in the leader-follower connection."

This need is sometimes manifested when church followers are attracted by the charm and magnetism of a charismatic "inviter-in-chief" to the intoxicating aura of the "latest new religious happening."

Or when followers flock to various religious entertainment centers, having been seduced by possibilities of elevated status, increased self-esteem or high profile staff positions, power and even income that has been elusive to them in previous more mundane appointments.

Lipman-Blumen suggests that "intoxicated" followers, including the religious, can often find themselves in the clutches of entertaining leaders with

destructive behaviors and dysfunctional personal qualities that "poison" the individuals, families, communities and churches they lead.

The danger to intoxicated followers, Lipman-Blumen writes, is of "waking up only to find that you have been charmed then manipulated and left in a worse condition than when you started."

Be sober:

Our reverence for the black church and its leaders should not cause us to sleep on the problems inside the church. There are certain requirements for followers in the black church.

- BEWARE when leaders demand followers to do the entire heavy lifting and require immense personal sacrifices to keep the party going.

- STOP rationalizing leaders' toxic behaviors and start listening to the voices inside that instinctively tell us when something is not right. Often leaders don't have to keep us in line because we control ourselves by pretending we didn't see the toxic behavior coming.

- DO YOUR HOMEWORK. Investigate the history of those you follow. Did they leave a trail of toxic waste from place to place in their previous leadership positions?

If we fail, it's not merely on the leader; the consequences also fall on the followers, whose ethical responsibility requires them to remain vigilant and sober.

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

Community Calendar

April 27

YWCA's Stand Against Racism Summit: 9 am to 1 pm – Main Branch Library; 5 to 7:30 pm – Cherry Street Mission's Life Revitalization Center; Keynote speaker Candi Castleberry Singleton; Topics include – social deterrents, education, economics, juvenile justice, employment, health disparities: 419-241-3235 or mgarner@ywcanwo.org

April 29

Hip Hop "Extreme Mission" 2017: Presented by New Leaf Group and Positive Force Dance; Scott High School; 3:30 to 5 pm; Boys only with adult male; Grades 6-12; Guest speaker Maurice Claret --- 5 to 7 pm – boys and girls ; Grades 6-12; Guest speakers James Jackson of Owens and John Hicklin
St. Paul MBC Annual Health Fair: 10 am to 2 pm; Health screenings for all categories: 419-246-2886
Wood County Plant Exchange: Haskins and Poe in Bowling Green; 9 to 10 am – drop off of donated plants; 10 to 11 am distribution: 419-354-9050
7th Annual Health Awareness Symposium: A domestic violence event hosted by NAOMI, Inc; 11 am; Friendship Baptist Church: 419-304-2733 or 419-244-4824

April 30

Ebenezer MBC Musical Service: 4 pm; "Going Back to the Old Land Mark:" 419-242-2581
Warren AME Lay Witness Sunday: 10:30 am; "Doing God's Work in the 21st Century;" Speaker Anthony Brown: 419-243-2237

May 6

13th Annual Toledo Plant Exchange: Drop of at Main Library between 8:30 and 10 am; Distribution between 10 and 11 am: 419-578-6783

May 9

NAACP Election of Delegates to 2017 National Convention: General membership meeting; 7 pm; African American Legacy Project building

May 15

Blemished Butterfly Lupus Foundation's Peer Support Group Ice Breaker: 6 to 8 pm; Celebrating Lupus Awareness Month; Kent Branch Library; Refreshments will be served; Free & open to the public; Minorities are strongly encouraged to attend.

The Sojourner's Truth

Toledo's Truthful African American
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Becky McQueen – Business Manager

Tricia Hall – Reporter

Rev. D.L. Perryman – Columnist

Megan Davis – Columnist

Zahra Aprili – Columnist

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City of Toledo Seeks MBE Firms for 2017 Construction Projects

By Lafe Tolliver, Esq

Guest Column

The arrival of spring and summer means the beginning of construction season, and the City of Toledo encourages Minority Business Enterprise (MBE) firms to learn more about approximately \$175 million in project opportunities available within the City this year.

All MBE contracting firms are encouraged to attend a free informational outreach and networking event on Monday, May 8, at the Main Branch of the Toledo Lucas County Public Library. The event will be held in the McMaster Center and begin at 5 p.m. with refreshments and networking. The presentation will start at 5:30 p.m.

"The City of Toledo is committed to economic inclusion and is intentional in its efforts to partner with MBE companies," said Mayor Paula Hicks-Hudson. "There are many opportunities for firms to be involved with the City this year, and we encourage general contractors, subcontractors and suppliers to attend this informational event."

There are a variety of projects available for firms of all sizes and capabilities opening for

bid at the Collins Park Water Treatment Plant, Toledo Waterways Initiative and the City's Division of Engineering Services, Division of Facility and Fleet Operations and Department of Neighborhoods.

"The goals of the event are to educate contractors about the types of projects available this year and outline the MBE certification, pre-qualification and bidding processes," said Calvin Brown, director of the Office of Diversity and Inclusion. "We want to include all segments of the community, and we encourage MBE/WBE firms to become certified."

The evening also serves as a networking event for MBE firms to develop relationships that could lead to collaborative work.

"It's always a plus when contractors can pool their resources to make the most of available opportunities," said Warren Henry, program manager in the Department of Public Utilities. "Small firms that secure subcontracting work on larger projects and take the lead on smaller jobs like excavation, trucking, mechanical and electrical services and finishing work are able to build capacity and continue to grow."

Brown said there is help available for MBE firms wishing to explore work opportunities with the City.

"We don't want business owners to be intimidated by the certification and bidding," Brown said. "There is help available to walk them step-by-step through the process and navigate the contract requirements."

John Brock, PE, and Sylvester Gould, JD, principal owners of MBE engineering firm Consulting Services Logistics (CSL), said they are working closely with the City and URS/AECOM for the upgrades underway at the Collins Park Water Treatment Plant.

"CSL has had a very positive relationship with the City of Toledo and the Collins Park Water Treatment Program," Gould said. "The opportunity to be a part of the program has been rewarding and is an example of MBE participation by local professional firms."

Attendees are asked to bring their Capability Statement. Contractors seeking more information or who want to RSVP may call 419-290-2583 or email Dawn.Raabe@aecom.com.

Toledo Correctional Institute approved for \$60,000 in facility upgrades

Local business to conduct smoke inspections, clean HVAC system

State Rep. Michael Ashford (D-Toledo) last week announced the release of \$60,000 in state funds to the Toledo Correction Institution (ToCI) to obtain fire damper inspections and exhaust system cleaning from Toledo-based VC Systems, LLC. The state funding was approved today by the state Controlling Board, a panel tasked with oversight of state spending.

"Since its inception, Toledo Correction Institution has been committed to not only recruiting dedicated, hardworking staff, but also preparing its inmates to return to be active members of society and possess the skills needed for today's workforce," said Ashford.

"The state investment approved today will help ensure the continued safety of the institution's staff and volunteers."

Opened in 2000, the Toledo Correctional Institute currently houses approximately 1,200 inmates and is staffed by 409 employees. The funds approved today will help provide fire and smoke dampers inspections and the cleaning of exhaust systems, as required by Ohio safety codes every four years. The dampers and exhaust systems were installed sixteen years ago when the facility first opened and are due for cleaning and inspection.

ToCI offers a wide range of programs and services to inmates to prepare them to successfully transition back into society and reduce recidivism. Programs include: Academic, GED and Adult Basic Education (ABLE) programs; apprenticeship programs for dog handling, maintenance work and more; and community activities like arts and crafts.



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The Truth Examines Despicable Lending Practices – Part 6 – Beware the Quick Fix It Operators

By Zahra Collins

Sojourner's Truth Reporter

"No credit repair organization may charge or receive any money or other valuable consideration for the performance of any service which the credit repair organization has agreed to perform for any consumer before said service is fully performed." Credit Repair Organization Act – Public Law 90-321 Sec 404 (b)

Yesterday the phone rang. It was a local number, not one that you recognized, but since it was local number you answered.

When you picked up the phone the voice you heard on the other line asked you if "They are speaking with [insert your name here]." After confirming your identity, the person proceeded to inform you "That this is a call from a debt collector. This is an attempt to collect a debt. Please note, that this call may be recorded for quality and training purposes."

You took a deep breath and continued with the call. Today the same thing happened, except this time they called the house and your cell phone. Tomorrow will be the same, you know this because it has been going on for the past three months, ever since the account became delinquent.

You know that you do not have the funds to pay this debt, if you did, your payments would be current. You feel hopeless and desperate for a solution, any solution, and are thinking to yourself "I cannot keep going through this."

You have heard the names of companies and programs supposedly able to help you repair your credit and get you out of debt. The advertisements are everywhere!

You hear the credit repair ads on the radio and ever since you searched "Debt Help" on Google you see them all over your social media, in your Facebook, Instagram and Twitter feeds. You do not really want to call some stranger for help but, you have received so many of these calls that you are overwhelmed, something must give.

What are you supposed to do and who should you trust when it involves your money?

Because that is really what we are talking about here. MONEY. How much you owe, and how it is affecting your life. Somewhere along the way Credit Worthiness has equivalized to mean Trustworthiness in our society.

It has therefore become common practice for employers, rental companies and housing complexes to look at your credit report to determine your worthiness, in addition to banks and retailers, when extending credit.

You need a solution. A solution that helps you to rebuild your trustworthiness.

When looking at options for addressing credit and debt concerns there are viable solutions out there, however, consumers must be vigilant when looking at and considering these options.

Of the top solutions available, consumers usually choose between debt consolidation, debt relief or credit repair. How do you sort through the radio, TV and social media advertisements for companies offering these services?

When seeking out a "Fix-It" company, consumers should be mindful of exactly what they are buying. It is important that you clearly understand how the company operates, what their services include and the costs associated with the participation in their program. Keep in mind that not many of these companies actually work for the consumers benefit.

Debt Consolidation

"Fix-It" option 1, offers a debt consolidation. On the corner of Reynolds Road and South, in Toledo, there is a large brick building. Before it became the new State Farm Insurance Building, it had signage that read Apprisen. The corporate name of this company is Consumer Credit Counseling Service of the Midwest, Inc. It also operates as Apprisen and Apprisen Financial Advocates. Based out of Gahanna, Ohio, Apprisen is a 501c3 non-profit organization. Apprisen's website states that "As a non-profit organization, we rely on grants, voluntary contributions from creditors who participate in our debt management plans, donations from financial institutions, and client fees." They offer many services and debt consolidation is one of them.

About three years ago, Robert and Judy (not their real names) made a decent living. However, upon retiring, they found that the amount of their monthly debt payments in addition to their living expenses were beyond the means of their income. The couple sought out help and ended up at Apprisen. They were enrolled in a consolidation program. Instead of making individual payments to their creditors they made one large payment to Apprisen and the company made payments to each creditor on their behalf.

Most consumer credit counseling companies are pre-disposed to arrange the highest monthly payments when structuring the repayment plan. Several personal expenses are not included in their calculation therefore the

... continued on page 11



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How to Improve Your Credit Score

By First Federal Bank

Special to The Truth

When was the last time you checked your credit report? Errors on your credit report can lower your credit score – and you may not even be aware of them. The Federal Trade Commission found that one in four people discovered an error on their credit report that could affect their credit score.

If you're looking to apply for a mortgage or make a big purchase, fixing your credit is a smart move. Before you can fix any problem, you need to determine the root cause. The tough part with credit is that there are many factors that make up your credit score and credit bureaus take time to reflect any changes.. Understanding how to fix your credit is the first step and First Federal Bank is here to help you on your journey.

Step 1: Get Your Free Credit Report

By law, every U.S. citizen is entitled to a free copy of their credit report every 12 months, available at annualcreditreport.com. You'll need to pay extra, or use a different service, to get your actual credit score, but your credit report will show you what's being stated.

Step 2: Review Credit Report for Errors

One of the easiest ways to improve your credit score is to fix errors on your credit report. Here are some of the common credit report errors to look for:

- Incorrect street address
- Incorrect name (look out for a similar name or suffix being reported on your report)
- Fraudulent accounts that you didn't open. Beware, as this could be a sign of identity theft.
- Incorrect account information such as:
 - Inaccurate credit limits
 - The wrong origination date on a loan
 - Wrong Social Security Number
 - Wrong birth date
 - Spouse's information is inaccurate
 - Accounts that are mistakenly shown as being open or closed. Look to see if there's a notation on the account saying if you or the creditor closed the account (and if that's accurate).
- Wrong payment status information

Step 3: Dispute Credit Report Errors

Once you've reviewed your credit report for errors, next you'll want to dispute any errors with the credit bureaus. You can do this by mailing a letter or online through each of the three credit bureaus. A sample dispute letter can be found at <https://www.consumer.ftc.gov>. In both scenarios, you'll want to point out the errors, state why the information is inaccurate, then request that the items be fixed and/or removed.

It's a good idea to send a copy of your credit report and, if you are disputing by mail, send it via certified mail. If you prefer to dispute your credit errors online, use the links below for each of the three credit bureau's pages

with information on their process:

- Transunion - <https://www.transunion.com/credit-disputes/dispute-your-credit>
- Experian - <http://www.experian.com/disputes/main.html>
- Equifax - <https://help.equifax.com/s/article/ka137000000DRQxAAO/How-does-the-dispute-process-work>

After you file a dispute, be diligent and follow up to make sure it was resolved.

Step 4: Lower Debt

Your debt-to-credit (DTC) ratio refers to percentage of your income that goes toward paying your debt each month. Keeping a lower debt-to-credit ratio can help improve your credit score. Lenders want to make sure that you're living within your means before they allow you to take on more debt.

Strategies for lowering your DTC are to pay down your current debt and get an increase on your credit limit, without utilizing it. Racking up big balances can hurt your scores, regardless of whether you pay your bills in full each month. You often can increase your scores by limiting your charges to 30 percent or less of a card's limit.

Step 5: Set up Automatic Payments

Credit worthiness makes up 35% of your credit score. It measures your ability to pay bills on time. First Federal Bank's online or mobile banking tools can help you avoid missed payments by setting up recurring or one-time payments with Bill Pay. When using bill pay, we recommend starting with reoccurring bills first to make sure those are always paid on time – especially your credit card payments and loans.

Be Careful with New Credit

Another factor that makes up your credit score is new credit. Be cautious the next time a retailer offers you 10 percent off and double points if you open a store credit card. When opening a new line of credit, don't jump at the first appealing offer; compare rates, fees and options.

Talk to Credit Counselors if You're in Trouble

Using a legitimate, non-profit credit counseling agency can help you manage your debt and won't hurt your credit score. For more information on debt management, contact the National Foundation for Consumer Credit (www.nfcc.org).

Fixing Bad Credit Is Worth the Effort

Improving your credit score takes time, but with some effort and planning, it can help you qualify for a mortgage or get a lower interest rate on a credit card. Want to talk to someone in person about your credit? Visit one of our locations in Ohio, Michigan or Indiana, or contact us online.

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The Soulcial Scene

Fros, Fashions & Finds

Natural HAIRitage First Natural Hair Expo

By Megan Davis

The Truth Contributor

Natural hair is still a "thing." It's a movement that continues to grow throughout generations. Every day more people are ditching their relaxed hair and are going for the au naturel look. Some do it for a major change; some do it for health reasons and some do it because they don't know what else to do, after having tried everything else.

Natural hair is a mystery to some and an ode to the Motherland; for others the natural hair community is home to everyone on each side as well as all those who are in between. No matter the reason people are choosing natural hairstyles, a common goal is to both look and feel beautiful. The journey to beautiful is different for every individual, but when you can be naturally beautiful among friends and peers, it feels even better!

That is the belief among students who are a part of the University of Toledo organization, Natural HAIRitage. They came together to plan and host their first natural hair expo this month in the Student Union.

Since the theme was the same as the organization's name, it was a day to carry out the vision established which states that "The purpose for Natural HAIRitage is to educate, uplift, and promote positivity through a supportive community based environment for ALL natural women and men.

The organization is built upon a natural hair community that embraces and supports those who embark on their natural hair journey and also for those "who are willing to learn, through informative based pro-

grams, bonding, community service, fundraisers and more."

The Student Union was decorated with vendor tables and a stage with a long runway, awaiting the hair and fashion portion which closed out the event. Vendors included small business owners from Detroit, Columbus and Cleveland featuring everything from homemade baked goods, to handmade jewelry, headwraps and handbags.

The vendors represented the home cities for several of the students within the organization. Megan Davis of The Kitchen Salon in Toledo, presented a talk on Black Hairitage, with a powerpoint presentation followed by a Q & A segment.

Models from the University of Toledo as well as from the community walked the runway in African-inspired attire. Dance performances were provided by Toledo's own Touch A Dream Studio. This event was organized by the officers of Natural HAIRitage who were Gabrielle Hall, president; Vice President Ebony Mundy who is also the co-founder.

Additional officers are Public Relations Chairman Alek Teague; Jayla Satterfield, secretary; Lei'Ana Riggs, programming chairman; Dominique Jenkins, president and Jalyn Jones, community service chairman. The Natural HAIRitage student organization's motto is "Uniquely different, and yet still the same. We are Natural HAIRitage."

At this event, they truly showed that they embrace their own, as well as others' unique kind of beauty. The organization is looking forward to the next school year, by electing new officers and setting new goals to spread the love for natural hair, beauty and culture throughout UT's campus.

To learn more about Natural HAIRitage at the University of Toledo, please follow the organization on Facebook @naturalhairitage1 or on instagram at natural_hairitage.

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The Soulcial Scene

Fitworld 413 Opens in South Toledo with a Holistic Menu of Services

By Megan Davis

The Truth Contributor

A few years after losing 130 pounds, Khaisha Alexander is still using her testimony to inspire and motivate others as they embark upon their healthful and weight loss journey. Together with a team of trainers, they have opened a new business, Fitworld 413.

On Sunday, April 23rd, the Fitworld team opened its doors to the public for prayer and testimonies followed by a 30-minute workout. Each trainer brings a variety of methods to train her existing and new clients.

Located in the Glenbyrne Center at 1544 Byrne Road, Unit G, Fitworld 413 was a space equipped with exercise units around its perimeter. Gospel music was playing and attendees were singing along, and celebrating the new space as well as showing great enthusiasm for what was to come.

On a decorated table at the rear of the space was a spread of vegan delicacies created by Tonica Camillia, one-third of the training team. She explained how her creations were not only healthy, but low in carbohydrates, which is something many people who are into fitness tend to eat in their diets.

In addition to her healthy plantain, peppers and onions medley, she offered fresh smoothie samples, a loaded green salad and fruit-infused water housed in carved pineapples—each one, a different combination of fruit.

Guests from as far away as Sandusky received the samples and also had the opportunity to talk to Tony Scruggs, who completes the training trio.

The workout session included time on the stationary bike, core training on mats and other exercises that each person can do at home with or without



Megan Davis

equipment. The Fitworld 413 team worked with each person, giving him or her personalized assistance in getting started, cheering each on along the way. Fitworld413 offers classes, personal training and meal prep in the Toledo area. Their holistic approach to diet and exercise includes training the mind with positive thinking.

While this was the first Soulful Sunday, there are more to come. Follow Fitworld413 on Instagram or call 419-370-8506 to learn more or to schedule a fitness consultation.



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The Soulcial Scene

Anita Hill Talks about Speaking Truth to Power

By Donnetta Carter

The Truth Contributor

On March 29, 2017 at the Toledo Lucas County Main Branch Library, McMaster Center, the Authors Authors Spring Series presented Anita Hill, author and attorney, who spoke before a packed audience along with engaging her listeners with a Q & A before her closing remarks. Earlier there was a private reception hosted by the Library and The Blade.

Hill is an advocate for civil rights and equality, as well as the author of *Reimagining Equality and Speaking Truth to Power*. Hill is a professor of social policy, law and women's studies at Brandeis University where she has brought awareness to a national level about the issue of sexual harassment.

Due in large measure to Hill's efforts, the United States Congress passed a law that allows sexual harassment victims to seek out damage awards as well as compensation and reinstatement.

Hill's commentary has been published in Newsweek, the New York Times, the Boston Globe and Time. Also, has made appearance on national television programs such as Meet the Press, The Today Show, Good Morning America and The Tavis Smiley Show.

In April 2016, HBO Film documentary released "Confirmation" which reviewed Washington politics and the famous 1991 Clarence Thomas Supreme Court nomination hearings during which Hill accused then-Judge Thomas of sexual harassment. Those hearings helped change how Americans experience and perceive the issue of workplace sexual harassment.

Hill said that she wrote her current book in order to explore race and gender issues that impact homeownership and employment.

At Brandeis, Hill teaches several classes that deal with equality by examining gender issues, social policy, race and legal history.



Anita Hill and Frances Collins, PhD



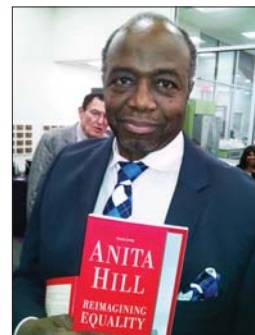
Anita Hill and Mayor Paula Hicks-Hudson



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Projected Change: +25.1%

Average Annual Earnings: \$65,091

Owens Degree: Dental Hygiene, AAS

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- May develop negatives or use computer software to produce finished images and prints

Projected Change: +15%

Average Annual Earnings: \$24,189

Owens Degree: Commercial Photography Technology, AAS; Photography Concentration, AA

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The Soulcial Scene

A Purple Tribute to Prince

"On April 21, 2016, the world lost a true genius, legend, humanitarian and icon," said L.J. Hamilton of Prince when Hamilton sent out the invitations for a celebration of the late musician's life and art.

That celebration at Our Brothers Place on Friday, April 21, 2017 brought together fans of the late, great musical star for a "Prince Purple Party." Music, dancing and live performances marked the occasion as the upper floor of Our Brothers Place was packed with those paying tribute

Photos by Albert Earl



Organizer Lonnie Hamilton and Prince fans



Ernestine Golliday



Lynda Ragland, Sasha Wilson, Jamie Wilson and Mary Elder



John and Charisa Garcia



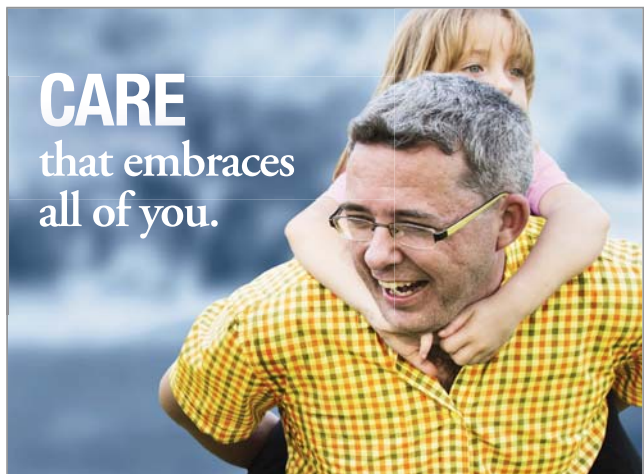
Sophia Williams and Brenda Jones



Lonnie Hamilton and DJ Big Trav



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The Soulcial Scene

Buffalo Soldiers... photos continued from page 16



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Despicable Lending... continued from page 10

monthly payments are much higher than the customer can consistently afford. This results in an 85 percent default rate of all consolidation.

It is imperative to enroll in a program that disrupts the cycle of debt and the failure to repay that debt. In this case, although the Robert and Judy were able to make their payments on time and completed their program, they wasted thousands of dollars because of the default on the debt. Unfortunately, not all individuals who seek out debt consolidation from companies like Apprises are able to keep up with the high monthly payment and find themselves in a worse situation than where they started.

Debt Relief

Not all debt relief companies are created equally. When searching for a company to assist you with debt relief you must weigh the pros and cons of each company that you are considering. When seeking out this option, Ohio consumers should choose to work with a business registered in the State of Ohio. Here, in Ohio, legislators have passed several laws that protect you, the consumer, when it comes to dealing with companies that offer services to residents facing financial difficulties.

Below is a summary of Ohio Revised Code 4710.01 referred to as the Debt Adjusters Act (2004) and Ohio Revised Code 4712.01 the Credit Services Organization Act (2004) taken from the Ohio Attorney General's website. The two laws are the cornerstone of protection mandating how Ohio companies can operate.

Debt Adjusters Act (2004)

ORC 4710.01

- Set rules and regulations for nonprofits and other businesses that offer credit repair services, debt counseling, budget management and related services to consumers facing financial difficulties.
- Requires debt adjusters to file annual financial statement with the Attorney General's Office.
- Requires debt adjusters to submit funds to creditors within 30 days of receipt, maintain separate trust accounts for these funds, and maintain \$100,000 insurance coverage.
- Prohibits debt adjusters from accepting more than \$75 for initial consultation, accepting more than \$100 annually for consultation fees or contributions or charging more than 8.5 percent of amount paid by debtor each month or \$30, whichever is greater.

Credit Services Organization Act (2004)

ORC 4712.01

- Mandates registration and bonding for organizations that offer credit repair, debt counseling or related services.
- Gives consumers a three-day right to cancel contracts with credit service organizations.

The most notable thing about debt relief is that it does work, if done correctly. The overall principle is to position yourself to accumulate enough funds that allow a negotiation to take place. Companies are not happy about taking less than the amount owed and certainly are not in favor of continued broken promises of payments. Debt relief offers all parties a structure to understand and work from. It also offers a solution that does not represent bankruptcy.

Traditional debt relief companies are also referred to as debt settlement companies. They usually combine legal services and banking services. The legal coverage offers consumer protection services as well as some negotiation of debts. They deposit a portion of your monthly payment into an escrow account for future settlement leverage while a larger portion goes towards legal administration fees.

The downside of these programs is they are rarely explained accurately or in full. The industry has a black eye because most people believe once they have signed up with the program that the largest portion of their deposits are going to creditors to resolve debts.

The reality is that the first 10 to 14 months of payments are used to pay legal fees and commissions. The ball does not really get rolling towards debt elimination until approximately after the 10th month into the program.

You may have heard of national companies such as Peak Legal Advocates who are a traditional debt settlement company. George (not his real name) has power of attorney for his parents and helped them to enroll seven large debts into Peak's program. After \$21,000 and four years in the program, they found that only three of their four debts had been settled.

After a little investigating, George found out that the majority of the funds that paid into their program had been used to pay fees rather than settle the debt. He made call after call to Peak in order to get an understanding of what was being done for his parents.

Only when there was the threat of cancellation were return calls made

to him and his parents with explanation of their program. "I was frustrated," said George when asked about his experience, "They said that the account was notated with returned calls to me, but that just wasn't true. They didn't call me, not on my cell and that is the number the woman said she called."

You will find that local debt relief companies offer consumers an opportunity to have a full conversation detailing programs and how it will affect their financial lives. In addition, the premiums paid are not allowed to go to fees or commissions until the actual debts are settled. This allows consumers to start moving forward more aggressively.

"The difference between a national internet based debt relief company and a local firm is like night and day. Finances are intimate enough that you should have the option to sit with someone face to face and get a "feel" for your best interest. Local firms are more likely to clearly explain the details of your program which will enhance the experience resulting in a more successful endeavor." Say Derick Gant, owner of Smart Money Management, a Toledo-based financial management firm.

Credit Repair

When it comes to addressing debt elimination, credit repair is not all that it is cracked up to be. While consumers may see immediate changes and increase to credit scores, credit repair is the morphine shot that allows consumers to continue in the game while masking their pain and causing more internal damage.

According to the Federal Credit Repair Organization Act (CROA) it is against the law for credit repair companies to sell you falsehoods about what they can do for you or charge you before services are rendered. Credit repair companies are also required to tell you exactly what they are doing, how much it is going to cost, how long results will take and any guarantees the company makes.

If you keep track of your credit report and find that you have discrepancies on your report, companies that offer credit repair services like Lexington Law may be able to help you. However, keep in mind that these companies charge you for disputing inaccuracies to your credit report, something that you can do yourself. Consumers should attempt to dispute their report before turning to an outside company for help.

In addition, having items removed from your report does not make them go away. Just because a debt is no longer seen on your credit file does not mean that you do not still owe the debt. Typically, credit repair companies are able to have older debts and inaccuracies removed.

However, there are companies that purchase old debt and come after consumers for the debts that they purchased. Having the debt removed that is listed under an old creditor, does not stop the new owner from coming after consumers for payment nor reporting negatively to the credit bureaus for non-payment.

Do you need a quick solution? Virtually guaranteed to repair your credit in as quickly a manner as possible?

One local credit repair company offers its clients the opportunity to repair credit – within six short months in some cases. Just take a look at a company named Witness Riches (which declined to return The Truth's telephone calls). Go online to the website and sign up for help – and provide an up-front fee of \$75 to have the pleasure of merely speaking with someone.

"No credit repair organization may charge or receive any money or other valuable consideration for the performance of any service which the credit repair organization has agreed to perform for any consumer before said service is fully performed." Credit Repair Organization Act – Public Law 90-321 Sec 404 (b)



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Spring's Great Books Have Arrived

By Terri Schlichenmeyer
The Truth Contributor

The pile of holiday cards has finally been dispensed.

They've been sitting in a lump on the counter for months, and you just now got around to sorting them. Some were too beautiful to let go; others had messages you wanted to save, some had addresses you needed, a couple pictures fell on your lap, and you also found at least one gift card for a bookstore.

Uh oh. Is it still good?

Probably, yes. So why not go look for one of these great books?

FICTION

Are you in the mood for a good novel? Of course you are! So you'll want to look for *Copycat* by Kimberla Lawson Roby. It's a skinny little book about friendship and obsession, and how one can ruin the other.

Historians who crave a novel based in history will love *The Women in the Castle* by Jessica Shattuck. It's a story of three women who pull together at the end of World War II. Be prepared to clear your calendar and read, read, read.

Who doesn't love a bit of suspense? Not you, you love that kind of thing, so you'll want to read *Gone Without a Trace* by Mary Torjussen. It's a tale of a woman whose boyfriend has disappeared completely. But is he really gone? Gotta read this book to find out...

NONFICTION

If you're someone who loves to look at old buildings while you're on vacation, consider reading *Fallen Glory: The Lives and Deaths of History's Greatest Buildings* by James Crawford before this summer's getaway. This book tackles some of the most iconic things mankind has ever built, why they were so well-known, and why you can't visit them this summer. This is a big book, so read it now, before you get on the plane; it might be too big to haul. But here's a book you can easily tuck in your carry-on: *The Not-Quite States of America* by Doug Mack. It's a book about the U.S. territories, how they influence the mainland, and why you should consider visiting them very soon. One more? Look for *The Handy New York City Answer Book* by Chris Barsanti, which will explain (almost) everything you ever wanted to know about The Big Apple but didn't know where to ask.

Reading should be restful, right? So why do you feel so guilty when you're reading? In *Rest: Why You Get More Done When You Work Less* by Alex Soojung-Kim Pang, you'll feel better with a book in your lap because you'll see how you're actually getting things done. There. Doesn't that help? And if you really want to

work hard, then put your imagination to play and read *The Creative Spark* by Agustín Fuentes, to see how creativity and imagination have changed humankind.

So here's the thing: if you love to read, you must know your way around a library, too, right? Which is why you'll want *The Card Catalog* by The Library of Congress. Yes, it's a book about those old card catalogs, what they were for, how they worked, and the art of the word that they may have contained. Along the way, you'll get a gander at some magnificent old books. Readers beware: you'll love this.

No doubt, your child is heading into summer vacation soon, but if you worry about her education in the future, you'll want *Saving Science Class* by Chris McGowan. It's a book about why we need to start science education early, how it can affect the way a child thinks, and why it's good for them for the rest of their lives. While you're using your gift card, also look for *Language at the Speed of Sight* by Mark Seidenberg. It's about reading, literacy, and what can be done to teach both, better.

Politics seems to be on everyone's mind – especially politics and economy – and in *Glass House* by Brian Alexander, you'll get a look at what happens to a town when its largest employer falters. If you liked *Hillbilly Elegy*, this should be next on your list. Another book you might want to check out is *Walking to Listen* by Andrew Forsthoefel, about the author's journey across the nation, to see what we, as a country, have to say.

If you're Mom, Mom, Mom, Mom all day long, then you'll want to find *The Toddler Brain* by Laura A. Jana, MD. It's a book about helping your child hone good skills today for a better tomorrow. Also look for *Being There* by Erica Komisar, LCSW, a book about why your child's first three years may be the most important years of his whole life, and what you can do to enhance them.

Readers with stars in their eyes may want to take a look at *What Love Is* by Carrie Jenkins. It's a book that examines love in all its forms, including some that go against the mainstream grain. And if that isn't where you're at in life, then look for *The Optimist's Guide to Divorce* by Suzanne Riss & Jill Sockwell. Yep, it's a handy book to have, if you need it.

You've seen the story on TV, so now read *Convicting Avery* by Michael D. Cicchini. This book takes a deep look at Netflix's *Making a Murderer* and what it has to do with Wisconsin's criminal justice system, as well as that of America as a whole.

PETS AND ANIMALS

What would a wild animal say to you, if it could? Animal communicator Amelia Kinkade knows, and in *Whispers from the Wild*, you'll see how you can learn to hear animals and perhaps communicate with them. Nature lovers will delight in this book, as will anyone who shares their life with the finned, furred, or winged. And speaking of winged, look for *Good Birders Still Don't Wear White*, edited by Lisa A. White and Jeffrey A. Gordon, illustrated by Robert A. Braunfield. It's a collection of essays written by people who are simply for the birds.

Believe it or not, *Ice Bear* by Michael Engelhard isn't just for lovers of polar bears. No, ecologists will enjoy it, too, as will environmentally-minded readers, animal lovers, culture mavens, and watchers of the Arctic. Bonus: lots of pictures!

Attention cat lovers: you can't miss *Close Encounters of the Furred Kind* by Tom Cox. It's another Cox tale of living with cats (in a house the cats obviously own), life in the countryside, and finding room for one more.

HISTORY

With your gift certificate, I'd invite you to take a trip back a hundred years. You don't have to leave your home, but you will need *The Original Black Elite: Daniel Murray and the Story of a Forgotten Era* by Elizabeth Dowling Taylor. This is the true story of the then-assistant librarian at the Library of Congress, and

...continued on page 13

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Spring's Great Books... continued from page 12

his contemporaries: doctors, lawyers, senators, ministers, business owners, all African American. It's a story of grandeur, culture, fine things, and betrayal. You will be stunned.

As a fan of history, you know there's always a dark side, and ***Plotting to Kill the President by Mel Ayton*** tells a bit of it. This is a book that steps back to the nation's first days but, surprisingly, only goes up to early 20th century assassination attempts. That means you won't find JFK in there, nor Ronald Reagan – but you will find an interesting bit of American history. Also take a look at ***Rivals Unto Death: Alexander Hamilton and Aaron Burr by Rick Beyer***. Written by an author who's delved into quirky history, this book is also a bit of biography.

BIOGRAPHY

Students of history – especially that of World War II – will eat up ***Irena's Children by Tilar J. Mazzeo***. It's the true story of public health expert Irena Sendler and her brave actions: Irena smuggled Jewish children from the ghettos of Warsaw and saved their lives. Yes, you need to read this book.

Though he's been gone many years now, there's always interest in ***The Real James Dean***, and in this new book edited by **Peter L. Winkler**, you'll learn what his friends and contemporaries thought about Hollywood's bad boy.

All those things you think you know about Leonardo Da Vinci? You may want to put them aside after you've read ***Becoming Leonardo by Mike Lankford***. This biography peeks into the life and quirks of the Master as it takes you back several centuries to Renaissance Italy, and a slice of history.

There's almost always some bio inside the essays written by **Michael Perry**, and in ***Roughneck Grace***, you'll see what Mike's up to on his Back Forty. Told from the point of view of a first-class storyteller, these are tales of farming, kids, family, friends, and neighbors... as well as being a codger, laughing at oneself, and life in general.

HEALTH and MEDICINE

Baby? Maybe this year, so you'll want to read ***The Art of Waiting by Belle Boggs***. It's a compilation of essays on motherhood, infertility, medical intervention for pregnancy, and longing to be someone's mommy. If you enjoyed the articles online, this book is what you want.

Mystery fans should be eager to find ***The Family Gene by Joseph Linder***. It's a true story of a medical whodunit: at a very young age, Linder began suffering from a malady that baffled doctors, only to learn that the same symptoms affected many in her family tree. This book is as thrilling as any novel – maybe more so, because it's true.

If you're looking for something, sadly, that's not exactly pleasure reading, then maybe ***Life After the Diagnosis by Steven Pantilat, MD*** may be what you need. This is a book for patients and caregivers, and may help sort out feelings, treatments, and thoughts beyond the news you've heard. Hint: family members may benefit from reading it, too.

KIDS BOOKS

History is not boring. Nowhere near it, in fact, and ***Colonial Comics New England: 1750-1775, edited by Jason Rodriguez*** proves it. This book pulls together many chapters of the history of making America, all done and illustrated by a variety of authors and artists. In between stories, your 12-to-17-year-old can enjoy sidebar-chapters on oddities and little-known bits of this fascinating history. Another history book – this one for kids who are younger (five-to-nine-year-olds) is ***The Romans by Suzan Boshouwers & Veronica Nahmias***. It's a serious (and seriously fun) look at the life of a kid who lived in the Roman Empire.

Who loves math? If the answer isn't so resoundingly ME, then look for ***The Great Number Rumble by Cora Lee and Gillian O'Reilly, illustrated by Lil Crump***. This chapter book shows kids that numbers can be surprising and even fun, and that there are different ways to figure out how they work. Nine-to-13-year-olds will love it, and you might learn a thing or two.

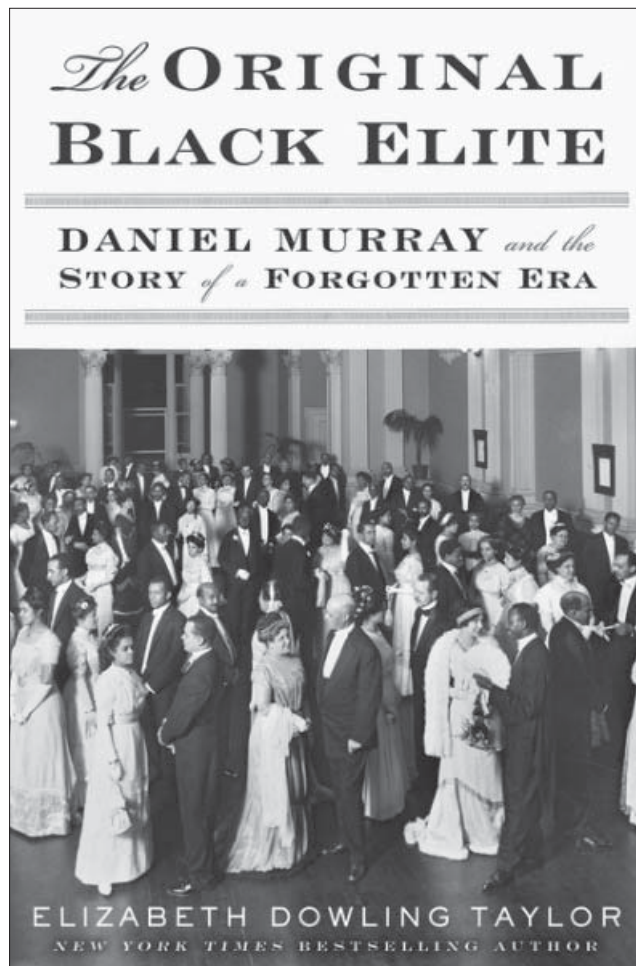
For the young reader who needs a little Girl Power, ***Wonder Wom-***

en by Sam Maggs is what you need. This rather small book packs a lot inside: 25 mini-bios of women who made a difference, made change, or made history. Bonus: interviews, and the occasional sidebar that offers your nine-to-16-year-old a whole lot more inspiration.

And now the housekeeping: These books are available now but so are lots of others. If you're still at a loss as to what to do with that gift card, send it to me (I'm kidding!).

No, seriously, take it to your local bookstore and throw yourself at the mercy of the bookseller. They're experts in making you happy with a book in your hand, and they can even suggest a nice bookmark, too.

Happy Reading!



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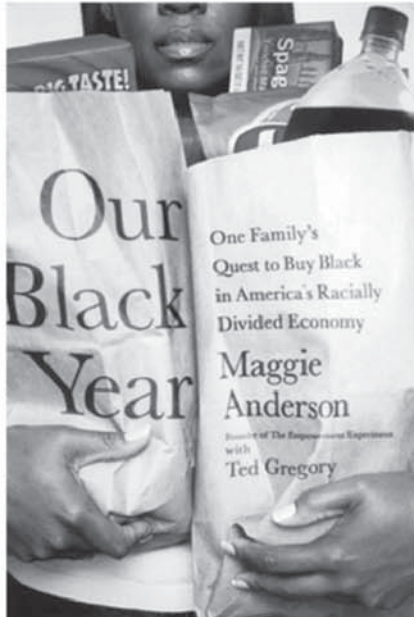
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CLASSIFIEDS

April 26, 2017

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PERSON-CENTER CARE PROJECT OMBUDSMAN

Abundant Life of Perrysburg is accepting Advocates for Basic Legal Equality, Inc. (ABLE), a non-profit regional law firm that provides high-quality legal assistance to low-income persons and groups in western Ohio, seeks a bright, creative, hardworking Ombudsman to fulfill the duties of the Person-Center Care Project.

The Ombudsman will advocate for and offer assistance and support to participating nursing facilities to enhance staff retention and engagement for improved resident quality care. The Ombudsman will be responsible for the development and growth of person-centered care practice in ten regional nursing homes through the use of relational tools, enhanced communication, and other foundational practices, such as: recruit ten Medicaid/Medicare certified nursing facilities to participate by June 1, 2017; assist facilities to perform initial self-assessment tool; attend quality assurance program improvement (QAPI) team meetings; assist facilities to create resident interviews and other duties that are detailed in the position job description.

The Person-Centered Care Project Ombudsman must be an Ombudsman Specialist or qualified candidate for specialist certification. The Project Ombudsman must work as a full-time equivalent employee for the regional program. Salary depends on relevant legal experience. Excellent fringe benefits.

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OFFICE SPACE FOR RENT

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Notice to Bidders: Inquiry # FY17-69, (Project # 0033-17-180) for Parks Tower Renovation for the University of Toledo. Sealed bids for this project must be clearly marked with the project number on all inner and outer envelopes and/or shipping containers. Bids must be addressed and delivered to the University of Toledo, Facilities and Construction, Plant Operations, Room 1100, 2925 E. Rocket Drive, MS 216, Toledo, Ohio 43606 before 2:00 p.m., Tuesday, May 9, 2017. Bids will be publicly opened that same day at 2:05 p.m. in the Plant Operations Building, Room 1000. Copies of Plans, Specifications, and Bid Forms may be obtained from Becker Impressions, 4646 Angola Road, Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of \$250.00 will be charged per set. Any further information may be obtained from Sean Bright of Champlin Architecture at 419-464-7697. One Pre-Bid Conference will be held on Tuesday, May 2, 2017 at 10:00 a.m. in the Plant Operations Building, Room 1000, at the University of Toledo, 2925 E. Rocket Drive, Toledo, OH 43606. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 15%. Project Estimate: \$8,300,000.00; Breakdown: General Const: \$5,265,000.00; Plumbing: \$1,350,000.00; Fire Protection: \$110,000.00; HVAC: \$490,000.00; & Electrical: \$1,085,000.00.



REAL ESTATE & FINANCE CLERK

The Lucas County Land Bank is an exciting, and mission-driven organization dedicated to helping our community solve the problems of vacant and abandoned properties. With a highly-motivated and fun-loving staff, we do important work to help strengthen neighborhoods and preserve property values.

The Land Bank is seeking a Real Estate & Finance Clerk to provide service-oriented reception for the Land Bank's visitors, constituents, and purchasers as well as assistance to the Land Bank's finance team with functions related to accounts payable and other general financial duties. An ideal candidate for this position is an experienced clerical professional with the desire to provide high-quality support to the Land Bank team.

For the full job description and to apply, please visit www.LucasCountyLandBank.org Deadline to apply is **Monday, May 1, 2017**. The position will remain open until filled.

AA/EEEO

NORTHGATE APARTMENTS

610 Stickney Avenue
Toledo, Ohio 43604

Now Accepting Applications for 1 and 2 Bedroom Apartment Homes

Senior Community for persons 55 years and older. Rent is based on income. Our Activity and Service Coordinators are on site. Heat included. Chauffeured transportation to nearby shopping and banks available.



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EMPLOYER



ADVERTISEMENT FOR PROPOSALS TOLEDO-LUCAS COUNTY PORT AUTHORITY TOLEDO, OHIO

NOTICE IS HEREBY GIVEN that Sealed Bids will be received by the Toledo-Lucas County Port Authority for all labor, material, insurance, and equipment necessary for the **Rehabilitate Terminal Apron** project located at Toledo Express Airport in Swanton, Ohio 43558, in accordance with the approved plans and specifications. The engineer's estimate for the base bid for the project is approximately \$ \$438,725.00. Bids will be received at the Port Authority's administrative offices at One Maritime Plaza, Toledo, OH 43604 until Tuesday, May 9, 2017 at 11:00 AM, at which time and place all bids will be publicly opened and read aloud.

Plans, Specifications, Instructions to Proposers, and Forms of Proposal and Contract are on file and may be obtained by either (1) obtaining hard copies from Becker Impressions, 4646 Angola Road, Toledo, OH 43615, phone 419.385.5303, during normal business hours, or (2) ordering from Becker Impressions, via their website www.beckerplanroom.com at a non-refundable price of \$65.

Please note that there will be a pre-bid meeting for this project for all prospective bidders on Tuesday, May 2, 2017 at 11:30 AM in the Banquet Room in the Toledo Express Airport terminal building, 11013 Airport Highway, Swanton, Ohio 43558. Attendance is suggested, but not necessary. Please submit all questions to the Port Authority, Gilda Mitchell at gmitchell@toledoport.org by Wednesday, May 3, 2017 at 2:00 PM local time. Attendance is suggested, but not necessary. Additional information can be found at www.toledoport.org

Toledo-Lucas County Port Authority
Paul L. Toth, Jr., P.E., President & CEO

Call to place your ad

419-243-0007

www.TheTruthToledo.com



Toledo Buffalo Soldiers Host Frontier Spring Meeting

Photos by Albert Earl

Toledo Buffalo Soldiers hosted the 2017 NABSTMC Great Lakes Frontier Spring Meeting and Bourbon Street Luau Fundraising event on April 7 and 8, 2017. A great time with a purpose, said the organization in the aftermath of the event.

The meeting and luau sponsors were Tim Sherman, owner of Signature Harley Davidson and Ramy Eidi, owner of EIDI PROPERTIES, in addition to several major contributors and businesses that placed ads in the Charity Ad Program Booklet.

DJ Still Bill for kept everyone's feet happy. JAMM provided two great nights of smooth jazz sounds in the J Patrick Pub; The Good, The Bad, The

Blues band helped everyone feel that loving feeling. Chain, Chain, Chain and comedians Keith Bender and Queen Cookie made funny bones go crazy all up in the house!



**SEEKING MBE
CONTRACTOR
PARTICIPATION
FOR 2017 CITY OF TOLEDO
CONSTRUCTION PROJECTS**

**MONDAY, MAY 8
5-7 P.M.**

Refreshments/Meet & Greet at 5 p.m.
Presentation begins at 5:30 p.m.
Informal networking to follow.

**TOLEDO LUCAS COUNTY PUBLIC LIBRARY
MAIN LIBRARY**

325 Michigan St., Toledo, OH
McMaster Center
Free parking is available in the Library garage.

For more information and to RSVP, please call Dawn Raabe at
419-290-2583 or email Dawn.Raabe@aecom.com.
Please bring your Capability Statement.

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