



Local and National News

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Volume 48, No. 8 "And Ye Shall Know The Truth..." January 24, 2018

# 2018 I Rise Unity March



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# Young, Gifted and BLACK

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

The Truth Contributor

*Who can be born black and not exult!*

- Marie Evans, Poet



Saturday was a night of jubilation. At least two dozen members of Toledo's African-American community partied with the public at the mayor's inauguration ball until nearly midnight. Yet, it was a party with a purpose!

Whether they had publicly backed the mayor from the beginning of his campaign, been undercover supporters or were latecomers or newly-won converts, those African Americans present had the opportunity to "dance the night away" up close and personal with Catherine (Katy) Crosby, who just a day earlier, had been announced as Mayor Wade Kapszukiewicz's new chief of staff.

"She is a very substantial person. A true national leader on issues pertaining to economic justice, she is also a part of the national coalition of community groups dedicated to getting banks to invest more money in neighborhoods," Kapszukiewicz informed me. "A grand slam home run for Toledo and as far from the 'old white guy' status quo as you can possibly get," he emphasized.

Crosby, a Gen Xer will lead a management team that also includes youthful deputy chiefs of staff Abby Arnold and Karen Poore. The young, gifted and black urban professional took time to chat with me during her whirlwind visit to Toledo this past weekend.

**Perryman:** Welcome to Toledo. People here are very excited about you being selected to lead Mayor Kapszukiewicz's administration. Please tell us a bit about your history.

**Crosby:** So I'm originally from Cleveland, Ohio. I went to Wilberforce University and graduated with a BS in accounting. Out of school, I worked for Champion Paper Company in Hamilton, Ohio as an internal auditor. The company was sold and so I went back to Dayton and did volunteer work with the Urban League and also worked as a graduate student and earned my Masters in Public administration degree.

**Perryman:** And, from there?

**Crosby:** As a graduate student I did a lot of work around community organizing and community development by fully engaging and trying to help empower neighborhoods to revitalize or to do some improvement. And when I got ready to graduate I was offered a job as the assistant director for the Center of Public Affairs, in the same department where I was getting my graduate degree.

So I worked there for about three years as the assistant director, managed the budget for various projects that we were doing. We did a lot of work around strategic planning for cities and com-

munity development projects, and then I also was responsible for the internship program and that's where I met Willie Walker who was the president and CEO of the Dayton Urban League. Through that relationship he connected me with the National Urban League Young Professionals and I started the chapter in Dayton and did a lot of work with the local as well as the National Urban League.

I also managed some political campaigns for commissioners and state representatives and then got involved with the city through the Community Reinvestment Institute and Commissioner Lovelace, who is one of the commission-

ers whose campaign I worked on. From there, I spent 12 years at the Human Relations Council (HRC), six years as the assistant director and the last six years as the executive director. I'm also on the national board for the National Community Reinvestment Coalition and so our work is really centered around working with banks around the Community Reinvestment Act and making sure that they're providing mortgage lending, access to capital for small business, philanthropic dollars and community development dollars in low to moderate income communities.

The work that we do at the HRC is around civil rights enforcement. So we do that in the areas of housing, public accommodations, credit and employment. We investigate on behalf of the U.S. Department of Housing and Urban Development (HUD) and also handle the city's fair housing action plan or assessment, and that's a part of the consolidated plan looking at barriers to fair housing and determining what are some of those barriers and then we're responsible for developing a plan of action to remove those barriers.

We also provide business and technical assistance. We're the certifying agency for the Minority, Women, and Disadvantaged Business Program on behalf of the city. We also certify on behalf of the Ohio Department of Transportation's Disadvantaged Business Enterprise Program and manage the city's HUD Section 3 Program. We have a Minority Business Assistant Center that's funded by the State of Ohio, I think the University of Toledo has it here locally. And then we also manage the city's Affirmative Action Program to ensure that our vendors have a diverse workforce.

Then additionally, we also have the Welcome Dayton Program, which is an immigrant integration program in the City of Dayton.

... continued on page 6



Catherine Crosby

## The Sojourner's Truth

Toledo's Truthful African American  
Owned and Operated Newspaper

Fletcher Word - Publisher and Editor

Becky McQueen - Business Manager

Tricia Hall - Reporter  
Rev. D.L. Perryman - Columnist  
Megan Davis - Columnist  
Zahra Aprili - Columnist  
Robin Reeves - Columnist

Jennifer Retholtz - Webmaster  
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**A Certified MBE**

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thetruth@thetruthtoledo.com

## Community Calendar

**January 21-26**

Six Nights of Consecration Service: Greater St. Mary's MBC; Sunday - 5 pm; Monday thru Friday - 7 pm nightly; Sermons by pastors from around Toledo: 419-973-4156

**January 27**

2018 Gospel Extravaganza and Vendor Fair: Warren AME; 2 pm for Vendor Fair; UT Gospel Choir and Positive Force Christian School of Dance: For program participation call 419-967-1414 or 419-377-0115; For free booth call 567-408-8347 or 419-381-1558

# Behold, Your County Treasurer!

By Lafe Tolliver, Esq

Guest Column

What a day I had! I get into the office and there are nine phone messages from the same phone number! Nine!

I am thinking, "Who could be calling me with such desperation that they would call nine times within 13 minutes?"

I put down my bag, sit down and punch in for my voice mails....all nine are from

Lindsay Webb, the recently "re-appointed" county treasurer. The voice mails are frantic asking that I call her right away about a referral she got from a city employee, who for reasons of job safety, I will only use his initials of, "A.B."

I called back to Lindsay. She picked up on the first ring. "Hi", I said. "This is Lafe Tolliver speaking. How can I help you?"

With a voice that sounded as if she was just plunged under water for five minutes, she gasped out, "I gotta see you now...today about my job. It is urgent!"

I thought to myself, "Me...? about your job as treasurer?"

As if she was reading my thoughts, Lindsay indicated that based upon some recent bad media coverage, she needed some good copy about her ability to be the new treasurer of the county and her friend, "A.B." told her that I write a widely disseminated opinion column and, with some good press, she could start to rehab her tarnished image.

Knowing "A.B." as a good guy for many, many years, I agreed to see her right away in my office.

Lindsay arrived in a near panic and wanted to know how fast could I get some good copy out in the public about her qualifications to be a good treasurer.

Not wanting to be bull rushed, I had her sit down in my conference room and explained what I could do...or not do. What I could do, I told her, was that I could give her a simple questions-and-answers exam that, if she performed correctly, I would have it printed and she could begin to see her poll numbers move up and not down in spite of the recent public assertions that she had no qualifications to be county treasurer since she had a spotty credit reporting history.

The recent news story also gave the image that if she could not manage her own household finances, how could she possibly manage hundreds of millions of dollars of county funds.

She quickly agreed to the test and having the results published...but I told her, whatever the results, I would not hesitate to publish them as a column and thus I hope that she was confident that she could show her financial acumen and thus win the day.

We agreed and I went to get the standard test that I have been using for quite some time when people come to me when they are challenged about their abilities to manage monies...especially guardians and people who want a power of attorney over someone else's monies.

This test was devised by The Merrick & Heinpp Associates, a solid and highly-rated financial consulting group out of the Dallas Fort Worth area. Counties and cities across the US use a similar test to gauge the financial depth of applicants for highly placed jobs in the private sector.

The test that I was to use with Lindsay was three years old but still it could detect whether the test taker was apt in the world of complex financial details and problem solving.

I returned with the test to the conference room awaiting an anxious nail biting

Lindsay who was pacing up and down the room.

"Lindsay, would you like some music to calm things down?"

"What do you have?", she said.

"How about, Marvin Gaye's classic, 'What's Going On?'"

"No!" she yelled.

"What about, 'Money, Money, Money!' by the O'Jays?"

"No!" she screamed.

We finally settled on some soothing background music by jazz musicians Bill Evan and

The Modern Jazz Quartet.

I told her that the instructions for testing the test were simple. Read the question and write as much as you want as the answer except for the questions that required a response in math.

She nodded her head repeatedly and I set the buzz timer on the clock for 45 minutes and left the room.

Below are a sample of some of the questions and the answers given by Lindsay. After you read them, you tell me, is she ready to be someone's treasurer and manage hundred of millions of tax payer dollars?

**Question One:** If two trains leave the train station at the same time and one is traveling at 60 miles an hour and the other at 90 miles an hour and but has 50 more people on it than the first train, which train arrives first at a station that is two hours away?

Lindsay: How can two trains leave a station at the same time and at different speeds?

Did those other 50 people have tickets to be on that train? What is the speed limit on that stretch of track? Need more data to answer this question.

**Question Three:** What is the square root of nine times the square root of sixteen?

Lindsay: When are roots square? I have never seen any square roots in my vegetable garden patch! What kind of trick question is this!

**Question Eleven:** The price of Dama Stock is \$2.46 on Tuesday but by Friday, the price has risen to \$4.92. What percentage of an increase has there been on this stock?



Lafe Tolliver

... continued on page 12

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# Lucas County Commissioners reiterate call for Lake Erie Impairment designation in light of US EPA holding state of Ohio accountable for health of Lake Erie

The Lucas County Commissioners applaud the decision of the United States Environmental Protection Agency to reject the Ohio Environmental Agency's 2016 list of impaired waters in Ohio, which failed to include the impairment designation of Ohio's portion of the open waters of Western Lake Erie.

"The health of Lake Erie continues to be a top priority of the Lucas County Commissioners," said Commissioner Tina Skeldon Wozniak. "We have a dynamic program to identify sources and amounts of nutrients flowing into Lake Erie. Our offer to partner with state and federal EPA officials to ensure that these sources are identified and mitigated is still on the table," concluded Commissioner Tina Skeldon Wozniak, referring to the County and City of Toledo Nutrient Source Inventory.

"We're gratified the US EPA is enforcing the Clean Water Act and requiring the State of Ohio to follow the law. This is a significant move to protect drinking water and the health of Lake Erie," said Commissioner Carol Contrada. "This will provide the accountability that 11 million citizens that are affected by the health of Lake Erie expect," concluded Commissioner Carol Contrada.

"The Ohio EPA has received Great Lakes Restoration Initiative funding since 2011 to monitor nutrient levels in the western basin. Director Butler's defense that they don't have the data to make an impairment designation doesn't add up – and now the Trump Administration agrees," said Commissioner Pete Gerken.

# Women in Hijab Panel Forum for Immediate Release

Special to The Truth

In celebration of World Hijab Day, Women of Toledo, WoT, will hold a Panel Forum, Thursday, February 1, 2018, from 5:00 -7:30 p.m. at the West Toledo Public Library, Sylvania Ave., Toledo. Com-

munity Partners for this event include: The Toledo/Lucas Co. Public Library and Welcome TLC (Toledo Lucas County). The event is free and open to the public.

As part of WoT's Educational Initiatives Success Series, Women in Hijab, offers community based knowledge, stories and information about local leaders overcoming their barriers and challenges in life. This panel discussion and presentation around hijab will promote a greater understanding of Muslims and the Islamic faith. Hijab is a head covering worn by many Muslim women. Wearing hijab in our community means declaring ones religion to people who may or may not understand. The topic of Islam is laden with misunderstanding and stereotyping. Through this engaging panel event, with the help of Muslim scholars and women leaders as panelists, our attendees will hear how far society has come, and needs to go, in offering equal, unbiased education, job, housing, legal or other opportunities when Muslim women live their religion out loud by wearing hijab.

Featured panelist: Zarinah El-Amin Naeem, Founder of: Beautifully Wrapped, a Michigan based anthropologist who blended her love for Head wrapping with her love of culture and the world.

Zobaida Falah is a pioneering social entrepreneur who integrates social needs into market sustainable business practice.

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# Mayor Kapszukiewicz Introduces Chief of Staff

By Fletcher Word

Sojourner's Truth Editor

Noting that his administration would be "a little younger than in the past and a little more female than in the past," newly-elected Mayor Wade Kapszukiewicz introduced his newly-appointed chief of staff on Friday, Jan 19 as an example not only of the youth and distaff element of his new administration but also of the "wonderful talent" he was bringing to the top floor of One Government Center. "I could not be more pleased," he said of Catherine Crosby, the current executive director of the City of Dayton Human Relations Council, who will start her Toledo duties on March 5.

Perhaps in anticipation of the question of why he sought to fill such a high administration position from so far away rather than search within the area, the mayor said: "I deliberately wanted to bring in someone from outside for certain positions such as chief of staff, finance director, director of economic development. Toledo can benefit from the perspective of an outsider."

The search, he noted was extensive. "We talked to a number of talented people," he said of the deliberate pace of the search. He described the incoming chief of staff as a "person of great substance" and "a national leader in areas of neighborhood issues."

Crosby, a Cleveland native, was executive director of the HR Council of Dayton for the past six years and the assistant director for the previous six years. The HR Council, which has no direct equivalent in Toledo, handles fiscal oversight, staff development, fair housing issues, civil rights enforcement, community reinvestment, community-police relations and business and technical assistance, among other tasks, for the City of Dayton.

Crosby earned her undergraduate degree from Wilberforce University in accounting and her master of public administration from Wright State University in Dayton. She noted that her desire to take the Toledo posi-



Mayor Wade Kapszukiewicz introduces Catherine Crosby

tion after so many years in Dayton was driven by a number of professional and personal reasons – among others, the city is similar in size to Dayton with a number of very similar issues and the location is closer to her Cleveland roots.

Crosby will be working with two deputy chiefs of staff, Karen Poore and Abby Arnold, as she oversees the day-to-day operations of the city.

## Hijab Panel... continued from page 4

Asma M. Abdel Halim, PhD, is associate professor at the University of Toledo, Department of Women's and Gender Studies.

Mother and Daughter: Yolanda Melendez and SyneneMaria Abukaram. Yolanda hails from the island of Puerto Rico and was raised in a proud military family. SyneneMaria is a college sophomore.

This event made possible through Fund for Islamic Understanding, Education and Dialog of the Toledo Community Foundation. Contact Nina Corder, 419.377.5457 nina@womenoftoledo.org

## ABOUT WOMEN OF TOLEDO

Women of Toledo was established in 2014 to build a community of diverse women advocating for diversity and economic empowerment. Their mission is to engage, educate and empower local young girls and women to keep moving forward. They offer educational programs, intergenerational leadership development and mentoring and meaningful dialog and coaching sessions – all proven to have a high impact in diversity and positive social change. In addition, WOT provides services to all women interested in increasing their network, connections and professional opportunities.

An advertisement for Eastern Star Missionary Baptist Church. It features a circular portrait of Dr. John W. Williams, Pastor, on the left. The background shows the church building. Text includes: "Join Us! Every Sundays at 5:30 p.m. Let's FELLOWSHIP together - Acts 2:42", "Worship EXPERIENCE", and contact information: "Eastern Star Missionary Baptist Church 2102 Mulberry Street, Toledo, Ohio 43608 (419) 726-1180, FAX: (419) 726-6240 E-mail: EasternStarMBC@aol.com Website: www.drjwilliams.org".

An advertisement for DIXIE CARS DIV. DIXIE AUTO LEASING INC. The text is enclosed in a double-line border. It reads: "DIXIE", "DIXIE CARS DIV. DIXIE AUTO LEASING INC", "5876 N. DETROIT AVE. TOLEDO, OHIO 43612", "419-476-8678", "OFF LEASE - 4 DOOR SEDANS", "\$2,500", and "THIRTY DAY WARRANTY".

*Perryman... continued from page 2*

And then, we also have community police relations and the community initiative to reduce gun violence. And, in addition to that, a lot of our work is really about reducing inter group tension, so when there are issues that arise that would create those tensions, we try to work with other city leaders to help figure out a plan to address that and go into a crisis management process to reduce the likelihood of an occurrence.

But then, we also are moving into this space around creating equity plans, a racial equity plan for the city and making sure that we have equitable development, equitable access to education, equitable access to jobs and things like that and so really looking at that through a racial equity lens and beginning to develop a plan around that, which of course I hope to continue in Toledo.

**Perryman:** We certainly hope so. You seem to be just what the doctor ordered for Toledo. With your extensive civil rights background, what has contributed to your overall worldview?

**Crosby:** You know, that's interesting because growing up I don't know that I even realized that this world existed. I think when I got to Dayton and started working with Commissioner Lovelace and Dr. Jack Dustin at Wright State University, I think that the different projects that I worked on exposed me to the disparities that exist in communities and so every opportunity that I had has built my experience and allowed me to work in spaces where it's about really removing barriers and creating access. I've just been very fortunate. I always tell people its divine intervention, there's like something that's just like 'go here, go there, and then go here' and I just follow.

**Perryman:** So we've talked extensively about work. What about Katy Crosby away from the job? What types of activities do you enjoy, personally?

**Crosby:** Well first, I have to start off by saying I have an 18-year-old daughter, she's a senior in high school, graduates in May and she'll be going off to college in the fall and I'm very, very proud of her and so I try to spend as much time as I can with her that she will allow.

It's funny because I have a very poor work/life balance so a lot of times my work bleeds into my personal life. I do like to travel when

I can and most of that is through my National Community Reinvestment Coalition work because we always go to great places. I like concerts when I can get to them and I try to work out. I have months where I fall off, but I always tend to go back.

**Perryman:** Favorite foods?

**Crosby:** I'm really flexible. I like sushi. I try to eat healthy as much as possible. When I fall off, I like a burger. You know what? My favorite food is probably fried chicken, some really good fried chicken that I don't get often and that's probably because I can't make it.

**Perryman:** Favorite music artists?

**Crosby:** So my favorite music is probably hip-hop and R & B. I would say Jay-Z is probably one of my favorite hip-hop artists. In terms of R & B, I don't know that I really have a favorite artist. I will tell you that what I listen to most often on Pandora is the Bryson Tiller station.

**Perryman:** Okay, so what particular cut comes up most often on your playlist?

**Crosby:** So there's this one song by Kanye West that I can't think of off the top of my head, but this morning I listened to "Long Lived the Chief" by Jidenna, is that how you pronounce his name?

**Perryman:** Ahh, keep it real now! "(Blanks) fighting over rings; (Blanks) wanna be the king, but Long Live the Chief. For a lil' ol' thang lil' boys bang bang!" That one?

**Crosby:** And that was probably like to get me, to calm me down for today. I'm kind of like whatever puts me in a mood. I will say this, I love music and I love a good beat. I love to dance.

**Perryman:** So what is it about Toledo and Mayor Kapszukiewicz that persuaded you to come here?

**Crosby:** My mayor in Dayton recommended a few people to him and we met late December and I liked his energy, I felt like he was sincere. I feel like we have similar values in that we're going to make mistakes, but we're going to learn from those mistakes and move forward. He's about change and trying new things and I really believe that he wants to make things better.

What I like about Toledo, even though it's bigger, is that it has a lot of similar challenges that Dayton has and I feel like there are probably some things that I've learned in Dayton that I can bring to Toledo and then I probably can learn a lot from Toledo.

What attracted me to the position? A couple of different things. The first is that I was very transparent with HCR that when my daughter graduated I would probably be looking for other opportunities because I wanted to be challenged and I wanted to continue to develop my skillset, but I was looking for the right position because I was very happy at the commission. Toledo gives me the opportunity to take everything that I've done at the Human Relations Council and to apply it across the entire city.

And so to be in a position where you're always promoting equity and trying to figure out how do you stabilize communities from a director level and then being able to apply that at this (mayoral chief of staff) level, not only is a huge opportunity to really effect change and be a leader in that movement, but it's also a way to add to my experience. As I'm working with other communities across the country, that experience ensures that I'm really able to help them navigate how to work with their local government to create change.

**Perryman:** Finally, with an expected start date in March, what questions or initial areas will you look to address as you begin?

**Crosby:** I would probably focus the first few months on finding out who I should be talking to in order to get the real story about Toledo and what it is that people want to see from this administration. I think, not just long-term and strategically, but on a day-to-day basis what are the challenges at the neighborhood level? So my priority is really wanting to connect with the community in order to get as much information as I can in making decisions or in talking with the team about how we want to move the city forward.

Right now, everybody's been so welcoming and supportive, from social media to just my interactions in the city, all I've received is positive feedback. So I'm just kind of an open book and really wanting to learn from the community.

**Perryman:** Alright, Katy, thank you!

Contact Rev. Donald Perryman, DMin, at [drdlperryman@centerofhopebaptist.org](mailto:drdlperryman@centerofhopebaptist.org)

## Autumn Gineen Trunk Show



Date: February 24, 2018

Cost: \$8

Time: 6pm

*This year's debut of Autumn Gineen's collection will feature couture gowns for women of all sizes. As a bonus, the mini fashion show will be held in the beautiful Sojourner's Truth Art Gallery located on 1811 Adams St, Toledo OH @7:15 pm. Join us for an enriching evening of fine custom clothing & refreshments.*

*Book for Prom and receive 25% off the custom order.*

*Tickets on sale now! Purchase them on Eventbrite.*

*Like us on [Facebook.com/bellocose](https://www.facebook.com/bellocose)*

Email: [autumngineenatelier@gmail.com](mailto:autumngineenatelier@gmail.com)

# Youth Recognized at Awards Banquet

Tricia Hall

Sojourner's Truth Reporter

Big Brothers Big Sisters of Northwest Ohio held their second annual banquet on Sunday, January 31, starting at 3:00 p.m. at the University of Toledo Student Union auditorium. The banquet honored youth who have excelled this past year in four different areas: academics, behavior, attendance, and volunteerism.

The auditorium was filled with the smiling faces of youth who are actively mentored, their parents, adult volunteers who spend quality time and energy on these youth, and also the organization's board members and staff. Guests dined on catered food provided by the university with lavish purple and white decorations. Isis Ardrey-Jones served as mistress of cer-

... continued on page 12



Back row: Isis Ardrey-Jones, board member; Daniel Johnson, case manager; David Wood, fiscal consultant; Willie McKether, PhD recognition chair; Johnny Mickler, Sr, president and CEO  
Front row: Carol Hanley, MSS; Liz Witson, grant writer; Jennifer Witt, finance chair; Dorian Revelf, administrative support; Barbara Kyles, administrative support



Isis Ardrey Jones, M.C



Front - Christopher Bullins, Arianna Whitely, Kendra Starks; Back - Dale Cole, DaShawn Neal, James Stark



Front - Akayla Kiefer, Hasia Mack, Holly Walker, Leah Holmes; Back - Cameron Rios, Samuel Gilbert, Thomas Gilbert, Caleb Holmes

LUCAS COUNTY SHERIFF'S OFFICE AND MT. NEBO CHURCH PRESENT:

## "FAMILIES TO FAMILIES, THEIR LIFE... OUR DREAMS".

A four-week **Awareness Program** for adults interested in learning more about current data concerning the relationship between gangs, drugs, and addiction. Explore a re-created teens room for hidden compartments and concealed items which may indicate experimentation with high risk behaviors. Naloxone training is provided to participants. A program to develop a framework for families who have loved ones that have a substance use disorder. Develop coping skills and establish relationships with community resources.



Think about this - what is **YOUR** dream for: Yourself? Your family? Your community? Your country?

**Tuesdays**

**5:30 pm to 7:30 pm**

**January 23, 2018**

**January 30, 2018**

**February 6, 2018**

**February 13, 2018**

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## Five Ways to Improve Your Financial Plan

*Special to The Truth*

Spending too much and saving too little? Getting out of your current financial rut can feel daunting without the right habits and tools. Here are five ways to improve your financial plan now.

1. Set goals. What do your plans include? A car or house? An expensive getaway? Long-term retirement savings or a college fund for your children? Start by identifying your goals clearly. Then, figure out how to get there.

2. Plan smarter, not harder. The right tools on-hand can make the business of financial planning easier. Consider such tools as a multi-functional desktop printing calculator, such as Casio's HR-150TMPlus, which features a 12-digit easy-to-read display and can print 2.4 lines per second. With two-color printing in red and black, exchange calculation and tax calculation, it can help you stay organized and accountable.

3. Follow the money. Take a deep look into your spending habits. While a \$5 cup of coffee or a lunch out with coworkers may not seem like much at the time, indulging in these expenditures five days a week will really add up over time. Think of all the money that can be put towards savings by making

small changes to everyday habits. For example, pick one or two days a week to enjoy a lunch out with friends, but bring your own lunch the other days of the week. Skip the pricey latte and get yourself a thermos, so you can enjoy coffee brewed at home on your commute.

4. Analyze your expenses. New apps and websites that connect to all your finances, including bank accounts, savings, credit cards, student loans and more, can help you track your expenses and create and manage budgets. Graphs and charts help you understand all facets of your finances, so you can be more in tune with where your money is going, helping you navigate a plan to use it more wisely.

5. Make a change. Want to put your money to good, long-term use in a way that won't put a strain on your wallet? A selection of apps automatically round-up the leftover change from purchases made by you with your debit cards, and puts that change towards something else -- like student loans or investments.

*Courtesy StatePoint*

## Social Security Questions and Answers:

### Question:

What is the earliest age I can begin receiving Social Security retirement benefits?

### Answer:

The earliest age you can begin receiving Social Security retirement benefits is age 62. If you decide to receive benefits before your full retirement age, which for most people is age 66 or 67, you will receive a reduced benefit. Keep in mind you will not be able to receive Medicare coverage until age 65, even if you decide to retire at an earlier age. For more information, go to [www.socialsecurity.gov/retire](http://www.socialsecurity.gov/retire).

### Question:

I have two minor children at home and I plan to retire this fall. Will my children be eligible for monthly Social Security benefits after I retire?

### Answer:

Monthly Social Security payments may be made to your children if:

- They are unmarried and under age 18;
- Age 18 or 19 and still in high school; or
- Age 18 or older, became disabled before age 22, and continue to be disabled.

Children who may qualify include a biological child, adopted child, or dependent stepchild. (In some cases, your grandchild also could be eligible for benefits on your record if you are supporting them.) For more information, see our online publication, Benefits For Children, at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

### Question:

I'm retiring early, at age 62, and I receive investment income from a rental property I own. Does investment income count as earnings?

### Answer:

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

### Question:

What is the benefit amount a spouse may be entitled to receive?

### Answer:

If you are eligible for both your own retirement benefit and for benefits as a spouse, we will always pay you benefits based on your record first. If your benefit as a spouse is higher than your retirement benefit, you will receive a combination of benefits equaling the higher spouse's benefits. A spouse generally receives one-half of the retired worker's full benefit unless the spouse begins collecting benefits before full retirement age. If the spouse begins collecting benefits before full retirement age, the amount

of the spouse's benefit is reduced by a percentage based on the number of months before he or she reaches full retirement age. For example, based on the full retirement age of 66, if a spouse begins collecting benefits:

- At age 65, the benefit amount would be about 46 percent of the retired worker's full benefit;
- At age 64, it would be about 42 percent;
- At age 63, 37.5 percent; and
- At age 62, 35 percent.

However, if a spouse is taking care of a child who is either under age 16 or disabled and receives Social Security benefits on the same record, a spouse will get full benefits, regardless of age. Learn more by reading our Retirement publication at [www.socialsecurity.gov/pubs/10035.html](http://www.socialsecurity.gov/pubs/10035.html).

### **MEET AND GREET MAYOR WADE KAPSZUKIEWICZ**

**Wednesday, January 31, 2018  
5:30 p.m. to 7:30 p.m.**

**Our Brothers Place  
233 N. Huron Street  
(in downtown Toledo)**

**This event is free and open to the public**

Mayor Wade Kapszukiewicz will be on hand to discuss his perspectives on issues affecting our community and he will respond to probing questions from the participants. The public is invited to participate in this event that includes, free food and discounted beverages.

Come and hear from Mayor Kapszukiewicz and some of his staff. This is YOUR opportunity to meet and interact with our current elected public servants and appointed staff of the mayor's office. How will the new Mayor address issues of jobs, crime, clean water, street repair, etc?

Come and find out.

For more information about this event and to RSVP contact *The Sojourner's Truth* Newspaper at 419-243-0007 or [thetruth@toledo.com](mailto:thetruth@toledo.com).

This event is co-sponsored by Paul L. Hubbard, Keith L. Mitchell and the *Sojourner's Truth* Newspaper, Fletcher Word. The general public is invited to attend.



Awards Banquet.. continued from page 8

emonies.

"I'm honored to serve as mistress of ceremony for this monumental banquet," said Adrey-Jones.

Willie McKether, PhD, served as recognition banquet chair and special guest speaker. McKether is the current University of Toledo's vice president of Diversity and Inclusions.

"I wasn't always Dr. McKether. I grew up with a single mom, there were four boys and two girls. I didn't have my father in my life until I was 21 years old. See, you never know someone's journey until you get to know them," explained McKether.

The organization connects mentors with community youth – between the ages of five and 17 years of age. Mentors are asked for at least a one-year commitment, because the organization strives to maintain a one mentor-to-youth match. Currently over 245 youth are still waiting to be matched by community volunteer adults. The organization launched in Toledo in 1937, merged in 1980 to serve northwest Ohio.

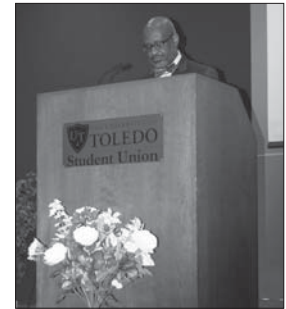
"My mentor made me a priority. I learned the value of giving. Still to this day, I don't make a single move in my life without my mentors. They will always tell me the truth," said McKether.

The banquet was sponsored by: First Energy, KUKA Toledo Production Operations, Houston Johnson, PhD, Lucas County of Ohio Board of County Commissioners, Ohio State United Auto Workers CAP Council, PNC Bank, Toledo Lucas County Port Authority, United Parcel Service, United Auto Workers Region 2B, and The University of Toledo.

For additional information on the organization call 419-243-4600 or visit www.bbsnwo.org.



Front - Autumn Bates, Mikenzie Dayton, Harmoney McCadney; Back - Christian McCord, Tayshaun Smith, Damion Davis



Willie McKether, PhD

YWCA.. continued from page 16

on Adams Street and ended at Trinity Episcopal Church where there was a resource fair for community members and participants to learn more about how to stay involved in their communities and with issues they care about.

Meanwhile the 2018 Women's March on other parts of the nation brought out thousands of people asking for immigration, health care and civil rights reform, as they did last year in protest to the incoming presidential administration. This year an emphasis was also place on increased voter registration

and participation under the new slogan "Power to the Polls."

An estimated 5,000 people marched to the Capitol steps in Lansing, Michigan and the largest marches were in New York City, Washington, D.C., Los Angeles, Dallas, Philadelphia, San Francisco and Atlanta. Sister marches were also held in Canada, the UK, Japan and Italy among other locations.



Tolliver... continued from page 3

Lindsay: I would never buy Dama Stock! What were the prices on Wednesday and Thursday? What caused the price to go up! Need to know more!

Question Fifteen: A grocery store lists a price of celery for .89 cents a bundle. You stock up and buy five bundles. How much is your cost, not including tax?

Lindsay: Ughh! I hate celery. Now if you said carrots, I could help you but not on celery questions. And besides, who buys so much celery...and for what?

Question Seventeen: You receive a detailed and thorough sales pitch to invest in some at-

tractive but pricey robotic stocks out of Japan. They will sell you five million shares and with no commission but only if you buy before the market closes today. What do you do?

Lindsay: I ask them if they have something besides robotic stocks! I also make sure that the stock is coming from Japan and not South Korea or Hong Kong.

Question Twenty: Do you prefer single entry or double entry bookkeeping for day to day accounting entries?

Lindsay: Single, of course! There is something fishy about entering the same thing twice into the books. Everyone knows that you can find things faster if you only have to look for it once...not twice!

After the time was up, I thanked Lindsay for her time and promised that I would publish the sample questions and her unabridged answers. Now that you have seen them, do you think she is qualified to be treasurer over hundreds of millions of taxpayer dollars?

Contact Lafe Tolliver at tolliver@juno.com

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# Play Big: Lessons in Being Limitless from the First Woman to Coach in the NFL by Dr. Jen Welter with Stephanie Krikorian

By Terri Schlichenmeyer

The Truth Contributor

That was the loudest call, ever.

Obviously, the ref wasn't paying attention. He was looking the other way, he dropped the flag by accident, he must be wearing a blindfold. The ref was wrong, but in the new book *Play Big* by Dr. Jen Welter (with Stephanie Krikorian), the game is right.

c. 2018  
Seal Press  
\$26.00 / \$34.00 Canada  
266 pages

At first, it was tennis.

When little Jen Welter's mother suggested that her daughters pick just one after-school activity, Welter chose tennis and became obsessed with it. She practiced non-stop and ultimately beat players much older than she, but a coach's dismissive words caused her to give up the game.

Rugby stole her heart in college and that led to a try-out for the Massachusetts Mutiny, a women's pro football team. Though Welter was "small," she used it to her advantage; once on the team, she knew football was her destiny.

It wasn't going to make her rich, though: she was paid a dollar a game her first season, though the situation got better after she gained

a championship ring for the "women's football Super Bowl" and she moved to Dallas to play with the Diamonds. Later, she played in the IFAF Women's World Championship. She'd already received her second Team USA gold medal when she made history by joining the Texas Revolution, an Indoor Football League team, for training camp. When the next life-changing phone call came shortly thereafter, Welter again made history with the Arizona Diamondbacks by becoming the NFL's first female coach.

That, her doctorate degree in psychology, and two other college degrees have given Welter a unique viewpoint on leadership...

Always be authentic, she says; "Heart can't be quantified." Don't rush to commit to your dream, if the timing isn't exactly right. Look for a mentor and be one. Don't "confuse money with security, and comfort with progress." Cultivate a feel for when it's risk-taking time. Know the character of the people in your life. And finally, harness "the power of teamwork." Together, your team can do great things.

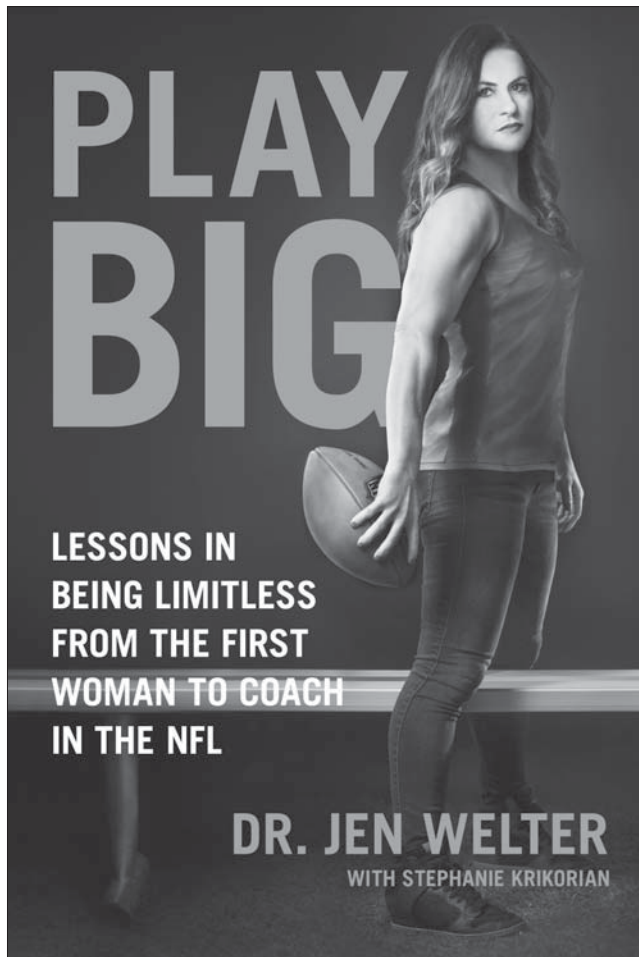
In many ways, *Play Big* is a book looking for its niche.

Is it a biography? Yes, mostly. Is it a sports book? Absolutely, it is. Is it a business book? That, too, and while it may seem like a mish-mash of subjects, it works here. Author and speaker Jen Welter (with Stephanie Krikorian) rolls multiple expertises into a narrative that can tiresomely brag but, moreover, entertains and instructs in a tone that pulls rather than pushes. In her book, Welter wrestles with that style of leadership now and then, but she explains how it works for her. It works for readers, too, as she speaks to businesspeople and their teams, both on and off the field, and to women, with a personal story that's timely and powerfully unforgettable.

Overall, this book is a nice surprise and will appeal to readers of several genres, including those who have no interest whatsoever in football. If you're looking for something that enhances your life and career, *Play Big* is a good call.

\* \* \*

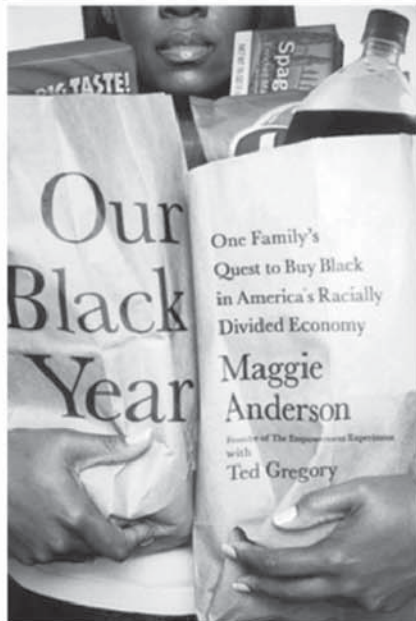
For football fans, there's more: look for *My First Coach* by Gary Myers, a book by NFL quarterbacks, about the inspiration they've gotten from their Dads. Hint: makes a great gift for your Dear Old Pops.



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When: Every 4th Sunday  
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Bishop Joseph Marshall Jr., Pastor  
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# CLASSIFIEDS

January 24, 2018

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## FINANCIAL COACH POSITION

Provide one-on-one coaching services. Bachelor Degree, Minimum 2-yr experience in consumer field or serving low income populations. Non-profit experience preferred. Knowledge/experience in the financial or credit counseling industry. Excellent interpersonal, written and verbal skills a must. Proficient in Microsoft Suite. Must be bondable, valid driver license, reliable transportation and insurable. Full time. Benefits. 35k yearly. Resumes by email to [receptionist@nwtledo.org](mailto:receptionist@nwtledo.org). Deadline 2/9/18.



## PACKAGE HANDLER UPS DELIVERS GREAT JOBS. PART-TIME PACKAGE HANDLERS

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## ABUNDANT LIFE OF PERRYSBURG ACCEPTING APPLICATIONS

Abundant Life of Perrysburg is accepting applications for its subsidized apartment facilities. Abundant Life #1 offers independent living for senior citizens 62 years of age or older and individuals 55 or older with a physical impairment. Abundant Life #2 is a supportive living complex for people 62 and older. To apply individuals must meet the age requirement and an annual income requirement of no more than \$21,550.00 for one person or \$24,600.00 for two people.

We are located in the Three Meadows subdivision near the Manor of Perrysburg. Our garden apartments offer one bedroom, private patios, with individually controlled thermostats for heat and air conditioning.

Abundant Life #1 offers bathtubs, while Abundant Life #2 offers walk-in showers and pull cords for emergencies.

We have a bus that transports all residents to area grocery stores and monthly outings. We offer exercise, worship services and a variety of opportunities for our active and not so active seniors. Please call (419)874-4371 to find out more about our fabulous facilities and our availability for apartments. You may also visit us on the web at [abundantlifeperrysburg.org](http://abundantlifeperrysburg.org).



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## REQUEST FOR QUALIFICATIONS

The Lucas County Land Bank has issued separate Requests for Qualifications for two core service needs: (1) Field Maintenance and (2) Tree & Landscaping Services.

Field Maintenance work will be performed on vacant and abandoned properties owned or controlled by the Land Bank and includes clean-out services (removal of garbage and debris, tires, standing water, and mold) and board-up services to keep properties secure. Tree & Landscaping Services will be performed on properties owned by the Land Bank or part of community projects and includes tree and stump removal, brush clearing, tree planting, and general landscaping services.

Interested local and regional contractors must have a demonstrated track record of high-quality work. Contractors are eligible to apply for one or both of these RFQs. WBE/MBE contractors are encouraged to apply. Applications can be found at [www.LucasCountyLandBank.org](http://www.LucasCountyLandBank.org) and are due on February 24, 2018. A mandatory meeting will be held on February 6, 2018. Full details can be found in each Request for Qualifications posted.

The Lucas County Land Bank is a non-profit organization with an \$8 million annual budget and a mission to help strengthen neighborhoods and preserve property values by returning vacant, abandoned, and tax-delinquent properties to productive use.

## INTAKE/INCOME SUPPORT SERVICE SPECIALIST

Provide one-on-one income support coaching services to participants including Ohio Benefits Bank Counseling, tax preparation and resource referral. High School Diploma/GED. Undergraduate degree in political science social services or related field of study preferred. Minimum 2-yr experience in consumer or field serving low income populations. Strong communication, written, and electronic skills. Excellent social/interpersonal, writing and reporting skills required. Proficient in Microsoft Suite. Team player. Must be bondable, valid driver license, reliable transportation and insurable. Full time Benefits. \$28k - \$30k yearly. Resumes by email to [receptionist@nwtledo.org](mailto:receptionist@nwtledo.org). Deadline 2/9/18.

## TV ASSOCIATE PRODUCER

WGTE Public Media seeks a full-time Associate Producer that coordinates, acquires and edits short form video productions and assists with long form, live and in studio television productions. Previous experience in videography and digital editing required. Experience with Adobe Premiere and After Effects, Final Cut Pro, and Video Switching preferred. Candidate must be willing to work a flexible work schedule, including evenings and weekend. Bachelor's degree from a four-year college of university in a field such as liberal arts, radio & television broadcasting or journalism preferred; or a minimum of an Associate's degree in liberal arts, radio & television broadcasting or journalism, or two years related experience and/or training required. A valid driver's license is required. Send your letter and resume to: Human Resources, P.O. Box 30, Toledo, OH 43614, or [employment@wgte.org](mailto:employment@wgte.org). EOE/AA/ADA

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## JOB POSTING PROJECTS COORDINATOR

The Lucas County Land Bank is a dynamic and mission-driven organization 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 Projects Coordinator to provide a high-level of detail-oriented project support to the Land Bank related to its many transformative programs. Interested candidates must have a commitment to the Land Bank's mission. Direct experience in the public, real estate, or legal sectors is preferred.

Candidates must have a Bachelor's degree or at least four years' experience in a clerical, legal secretary, or bookkeeping position. Competitive salary and attractive benefits package, paid time off, and opportunities for growth. EEO/AA.

Interested in joining our team? Visit [www.LucasCountyLandBank.org](http://www.LucasCountyLandBank.org) to review the full position description and submit your resume. Resumes will be sought until position is filled.

# YWCA of Northwest Ohio Hosts 2nd Annual I Rise Unity March

*More Than 30 Area Community Groups and Organizations Participate in Event to Promote Unity, Social Justice and Equality*

On Sunday, January 21, the YWCA of Northwest Ohio, together with more than 30 local community groups and organizations, will hosted its 2nd annual I Rise Unity March. More than 600 marchers heeded the call to join in the local version of the Women's March which had its origin the day following the presidential inauguration one year ago. Organizers of the march asked citizens to join together and promote a clear message that Toledo-Lucas County stands for peace, justice, freedom, and dignity for all.

The I Rise Unity March began at the "Toledo Loves Love" wall downtown  
... continued on page 12



Lisa McDuffie, YWCA CEO



Patricia Hernandez



Penny Tillis, YWCA Youth Development Director



Penny Tillis, YWCA Youth Development Director



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