



Volume 51, No. 4 *“And Ye Shall Know The Truth...”* July 11, 2018



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Your Dream Is Owning Your Own Business?

By *Olivia Holden*,

Executive Director, ASSETS Toledo

So ... you have a dream of owning your own business? Of becoming the next Russell Simpson (Baby Phat)? The next Famous Amos? Of making \$10 million within the first year that you open your doors?

Before you run out and order your business cards, you need to answer a few questions.

1. Why do you want to own your own business?

Is it because you:

(a) Want to be free of working 9 to 5? You need to realize that owning your own business means that you might work 23 hours a day and wish for five more – seven days a week and holidays?

(b) Want to improve your standard of living? You can, but don't expect to make a million dollars overnight, in a month or even in three years (There are exceptions, but they are few and far between). You might even have to lower your standard of living, until your business becomes established.

2. Are you a self-starter?

(a) The running of your business is up to you ... and possibly your partners. You make the decision as to who, what, when, where and how much. In essence, the buck stops with you.

(b) It's up to you to develop new ideas, projects and then put them in a form that will be profitable.

3. Do you know how to do the business that you are interested in starting?

(a) Just because you inherited your great aunt's favorite recipe doesn't mean that you can make it taste like hers did.

(b) Do you need a license, or special training, for the business? A person can be great repairing things around the house, but that doesn't qualify you to become an electrician.

4. Who is your target market? Who will buy your product/service?

(a) Who are your customers?

(b) Why will they buy your product/service?

(c) Have you researched if there is a need for your product/service in the community?

5. How much will it cost to start the business?

(a) Is this a realistic number?

(b) How do you plan to obtain the amount needed?

(c) Are you willing to put 20 to 30 percent of the amount you want to borrow from a lender?

(d) How is your credit? Good credit is a very important part of obtaining a loan for your business.

6. How will the business affect your family?

(a) The first years of any business can be difficult for your family – the long hours, the financial hardships, until the business becomes profitable.

(b) It's important that you have the support of your family and friends because they will bear the strain and stress of the business as well as yourself.

7. Do you get along well with others?

It is important that you establish a good relationship with different personalities such as demanding customers, vendors, staff and everyone you come in contact with.

8. If the business fails, what will that mean for you?

It should not mean that you have to give up on a dream, maybe just regroup and start all over again.

Starting a business and becoming successful is not based on luck. It requires planning and organizing. The most important thing to remember is that you are not alone as you start to make your dream a reality. There are resources within the community. There are classes to take that will help you to understand the steps necessary to becoming a successful entrepreneur. There is funding available, even though traditional lending institutions, such as banks, may not be willing to work with you initially. There are mentors who are willing to take you under their wings.

Starting a business is not easy, it will never be easy, but it is possible. You need the drive, the ambition, the desire to work long and hard and a clear idea of what you have to offer.

If you have considered the above questions and still feel that you have the makings of a business owner, stick with us. We are going to provide some advice and suggestions over the next few months and help you on your way.

Ed. Note: Olivia Holden is executive director of ASSETS Toledo which conducts business course taught by volunteers from the local business community in an experience-based approach. She can be contacted directly at ASSETS Toledo – 419-381-2721 or by email at oholden@assets-toledo.com.



Olivia Holden

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Why Do Negroes Celebrate the 4th of July?

By Lafe Tolliver, Esq

Guest Column

The late, great orator and freedom fighter Frederick Douglass spoke on July 5, 1865 about the outright sham and hypocrisy of white people wanting black people to conjoin with them in joyful celebration of the independence of the nascent United States from England.

Mr. Douglass, never a one to have a temperate tongue when it came to the issues of equal justice and freedom for all, blasted the organization that wanted him to dress up the Fourth of July celebration with words of awe and wonder for the greatness of America...but he would not and did not.

As a former slave and freedom fighter who suffered terrible abuse as a young child and saw the agonizing brutality of slavery up front and personal, Frederick Douglass refused to lend his name to any celebration that white washed the high sounding values of the so-called "founding fathers" since black people were held as mere chattel and subject to inhumane living conditions and racist injustice.

No, for Frederick Douglass, who witnessed first hands the brutal and murderous hand of slave masters and the ongoing madness of Jim Crow, to speak in glowing terms of the concepts of freedom and liberty when such precepts were not extended to native Americans and black people would have been a farce of the first degree.

So, from the date of any July 4 celebration to the present date when America lauds and extols the virtues of Washington, Jefferson, Hamilton and Benjamin Franklin as examples of true Americanism, I contend that people of color need to take a step back and recall and remember that the history of this country has never been kind or generous to people of color.

And I still wonder why today, black people, of all people, would dress up in any red, white and blue costumes and sing lustily about, "America", "My Country Tis' Of Thee" and other songs that ring foolish to them.

Songs that deny their humanity. Songs that mock their cries for equal justice. Songs that speak of liberty for all but we know that in reality it was songs of liberty for white people only and for white males in particular.

And still I wonder even more when some black churches encourage their congregations to join in and sing history defying gibberish such as, "land of my fathers", "pilgrim's pride", "brotherhood from sea to shining sea"; and here is the biggest lie: "Sweet land of liberty...of thee I sing!"

Do people really read the verses to these mockeries called songs and hymns that extol the greatness of white America while that same America was lynching black people and separating children from their parents and selling them to other far away plantations?

Why would a choir director or a pastor encourage such songs to be sung with any gusto knowing very well that when those false refrains were being composed, black people were chattel as if they were pigs or corn or cattle?

America was engaged in hostile, terroristic and deplorable behavior against a people made in the image of God but yet some black and white churches at that time and to present date, still sing with lingering amnesia about America's sordid racial history.

The shame is that too many people of color bleach their memories of this sordid American history and sing these "patriotic" songs, when, back in the day, if they accidentally bumped into a white person they could be summarily lynched.

If they complained of being shortchanged at the local store, they could be brutally whipped. If they did not step off of sidewalk and let white people pass along unimpeded, they could be called out and maimed and burned at the stake. If they tried to register to vote, their body would be found floating in a local river.

Time does not permit the stories of mass lynchings, the burning of black neighborhoods, the rape of black women, the castration of black males and the abuse of young girls and boys and women at the hands of whites who felt offended sometimes at just at the mere presence of black people in their midst.

There are stories of pastors blessing lynchings and of people having picnics at sites of lynchings and newspapers broadcasting the time and place of murderous acts against black people.

But yet...somehow and in some way, some black people celebrate the Fourth of July as if it was their personal independence and freedom; and that somehow those patriotic songs have duped them into believing that they were the intended recipients of those rights and privileges that were structurally designed and implemented and enforced only for white citizens.

If you correctly view July 4 in the narrow confines as a rebellion of people against the authority of the English government and on grounds that the colonizers were sick and tired of being sick and tired of oppression, then you will not be so quick to have tears in your eyes when you see their fireworks or hear a drum and bugle corps parade around glorifying their rebellion.

No, my Negro friend and any brainwashed Negro supporters of July 4, that holiday was never meant for the slave or the freeman. It was never designed with the Negro in mind as to he or she enjoying the fruits of colonial independence from their mother England.

The Fourth of July was always and will always be a memorial to white people glorifying their successful warfare against the harsh reign of King George.

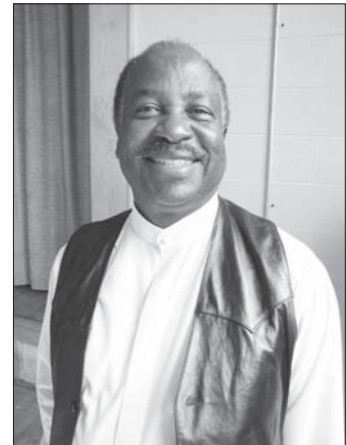
The composers of those patriotic/religious songs never for a nanosecond had the black slave in mind when they wrote of the joys and fruits of liberty and freedom.

The slave and his progeny, as visualized by the songwriter, was seen as less than a human being and was not considered worthy of freedom nor could they benefit from it since they were considered childlike, docile and in need of constant supervision.

So, the next time the Fourth of July rolls around, read the words of those songs and remember, you were on the outside looking in and no amount of singing, however loudly, proudly and lustily you engage in, will or can change those grisly historical facts.

But, if you still choose to sing songs that denigrated you and relegated you to a marginalized life of slavery and servitude, go ahead and sing, but know that you are making a foolish spectacle of yourself and Frederick Douglass looks on you with pity and disbelief.

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YMCA's Fatherhood Initiative Brings Services to Dads in Need

Sojourner's Truth Staff

After four years, the YMCA's Fatherhood Initiative is still going strong, in part, at least, to the leadership of Director J. Lyons, who has been with the program since its inception.

The Fatherhood Initiative is a program geared to deliver a variety of emotional, educational and employment services primarily to fathers who are unemployed or underemployed, who are receiving benefits from the Lucas County Jobs and Family Services department or who have a minor child in the home or have a child support obligation through the Lucas County Child Support Enforcement Agency.

The program takes referrals, says Lyons, from anywhere: Child Support Enforcement Agency, Juvenile Court, Pathways' Brothers United, local attorneys.

Fathers who are attending the program then have the ability to access informational and support services including but not limited to: computer literacy, mental health support, employment readiness, financial education, food assistance, childcare assistance, child support assis-



J. Lyons

tance, legal advocacy, HEAP assistance, among other services.

At any given time as many as 65 fathers could be enrolled in the program and they are not limited in the amount of time they may spend with the Fatherhood Initiative. "We are looking at behavior modification and that takes time," says Lyons.

In order to ensure the success of the program, partnerships have been formed with a wide array of community agencies such as Bank on Toledo, Bridges Out of Poverty, Food for Thought, Kent Branch Library, National Responsible Fatherhood Clearinghouse, The Ohio Commission on Fatherhood, United Way, WCA childcare Referral & Resource.

In addition to Lyons, the program's leadership team includes Kori Jackson, case manager; Edward Summers, recruitment specialist and program facilitator; Rebecca Brown, certified community health worker.

Lyons, a St. Ursula graduate, earned her undergraduate degree and a masters, both in criminal justice, from the University of Toledo

Summers joined the program after a stint in Brothers United. "I really want to help the fathers - it's part-time for me, but it's my passion."

One such father in the program is Jeff Smith, who has been a participant for about three months. Smith, an ex-offender, became a father in 2008 but has not seen his daughter, who lives out of state, for about five years. "I'm here to learn how to be a father."

Smith's goal is first to learn how to be a father and, then, relocate and be an active part of his daughter's life. "That's something I didn't have when I was growing up," he adds.

As Lyons views the future, she sees "lots of growth and development" for the Fatherhood Initiative. "I want to expand our partnerships in the community," she says. After four years, the feedback from dads who have been through the program, "has been very positive." The evaluations of the program by the State of Ohio, she notes, have been positive about the impact the Initiative has had on employment, housing and recidivism. The benchmarks that Lucas County uses to evaluate a program have also been positive, she adds.

"Checks and balances are in place to make sure we are not just spending money."



Edward Summers



Jeff Smith

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New Regional Water Plan Gaining Support

By Fletcher Word

Sojourner's Truth Editor

"By not selling or leasing the Collins Water Plant, the citizens of Toledo will be saving hundreds of millions of dollars," Mayor Wade Kapszukiewicz told the town hall meeting audience at Sanger Branch Library on Thursday night, July 5.

In a turnabout he attributed to that same audience and the other audiences around he encountered earlier in the year, the mayor announced that he had forsaken his belief that the Toledo Area Water Authority (TAWA) concept, cobbled together by a consultant hired by the Toledo Area Chamber of Commerce and representatives of the area's cities, towns and Lucas County, was in the best interests of Toledoans. That plan called for the sale of the water plant to TAWA and a governing board that would only have two Toledo representatives on a board of seven.

The TAWA plan immediately faced opposition from Toledoans, much of it organized by former Mayor Carty Finkbeiner and the Protect Our Water Coalition headed by Sean Nestor. The Kapszukiewicz' early attempt to sell the TAWA plan to Toledo City Council members was met with stiff resistance.

On Thursday, Kapszukiewicz explained his reasons for abandoning the TAWA concept: "TAWA did not enjoy support among Toledoans and Toledo [elected] officials; the alternative is something that is possible and is a better plan than TAWA."

The new plan that the mayor is trying to sell to the neighboring cities retains for Toledo the ownership of the plant and assembles a board of technical experts from Toledo and participating communities that will have the authority to set rates. Toledo City Council will have the ability to veto the rate recommendations with a two-thirds super majority.

Over the course of the next month, Kapszukiewicz will be selling his plan to City Council and to the neighboring towns. So far, as he expressed last week to the Sanger Branch audience, he is encouraged by the reception of most of the entities. Only Maumee and Sylvania have expressed deep concerns about the new plan, with Mayor Richard Carr of Maumee leading the opposition.

"If we can continue to create a system in which Toledo residents pay less than our suburban customers, our suburban customers will have a better deal than they would get elsewhere," said the mayor.

The major problem with the TAWA proposal, said Kapszukiewicz, was the fact that the City would have had to raise rates and taxes on both Toledoans and suburban residents "to pay for something we already own ... it just seems foolish."

As he later expanded on that matter under questioning from the audience, he explained that the City, by charter, would not have been able to spend money from proceeds of a TAWA sale on



Ray Wood moderates town hall meeting

City projects until the debt was paid off completely.

The appeal of the new proposal for the governing board, he said, is that it will be comprised of technical experts and therefore, "free of politics."

Finkbeiner and the Protect Our Water coalition have expressed their support for the new plan.

"This is a good honest regional plan that benefits everybody," he added near the close of his remarks. "This plan makes too much sense for it not to be embraced by the entire region."

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UPDATE, UPDATE!!

From Earl Mack

Now you will definitely need a cup of coffee, or a little nip of your favorite adult beverage and smoke-um if you like-um, to read this and I do encourage you to read all.

HEY EVERYBODY, IT IS OFFICIAL!! Last week I received notification from the Law Enforcement Hall Of Fame co-chairman that I was selected for the "Distinguished Service Award," and scheduled to be inducted into the Law Enforcement Hall Of Fame on September 13, 2018. "WOOOOOOW!!"

I am just soooooo excited and honored. I would be honored to have you join me at the induction ceremony to help me celebrate such an awesome award and honor.

I am just a good old Toledoian, born and raised in this community. Now here's a funny short story: In my early boyhood days, I focused on being a police officer. At times I would play the role of police officer by lining kitchen chairs up, with two in the front and two behind to represent a police car. I then retrieved one of my mother's large pot tops, as the steering wheel, then seated myself in the left front chair, representing the driver's seat.

I would imagine driving a police car on an emergency run while making siren noises. I then would make a screeching noise, as though my imaginary police car came to an abrupt stop. I would get out of my seat, grab one of my brothers playing police with me, and make him sit on a chair in the back. Sometimes my brother would start crying, saying he don't want to play anymore. I would tell him to "shut up, you're under arrest!"

Well, until my mother walked into my theater of police operations, throwing her authority around, making me break up my fantasy, as she snatched my steering wheel making a dense dinging sound up side my head! LOL!! My early days of in-house community policing.

After graduating high school, honoring Uncle Sam's draft pick, attending and graduating from the University of Toledo, I became a police officer with UT Police Dept. I am also a graduate of the 21st Police Class, Ohio Police Officers Training Academy. I then was hired by the Ohio Dept. of

Liquor Control, assigned to the enforcement division. During this time, I attended and graduated from the University of Louisville Southern Police Institute.

I attended a host of state and Federal training programs, including the Federal Law Enforcement Training Center located in Glynco, GA. After promotions up the chain over the years to Agent-In-Charge of enforcement operations for NW Ohio, I received an appointment as deputy director of Ohio Homeland Security and later the Investigative Unit, Ohio Dept. Of Public Safety.

I was an Executive Board member of the FBI's Joint Terrorism Taskforce, I was a senior member of the Federal Great Lakes Hazard Coalition and the senior manager and coordinator for the Federal Automated Critical Asset Management System (ACAMS) that oversaw the protection and security of over 900 critical infrastructure sites and systems in Ohio.

Over half of my life has been dedicated to protecting and securing this great state of Ohio. I believe collaborative partnerships between the private and public sectors with genuine sharing of information are the key to achieving success in any protection and security mission. As the president of the Toledo Buffalo Soldiers Motorcycle Club, Inc., I share my experience and knowledge in helping make the communities we touch aware of current potential risks and how to mitigate such risks. This is the short of



Earl Mack

... continued on page 7

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EdChoice Scholarship Program Summer Application Window Opens July 1

Eligible students have until July 31 to apply for scholarships to be used toward private school tuition

Special to The Truth

The summer application window for Ohio's EdChoice Scholarship Program opened on Sunday, July 1, for eligible students interested in applying for a scholarship for the 2018-19 school year. The deadline to apply is July 31, 2018.

EdChoice scholarships are available to students who are attending, entering or assigned to attend the state's underperforming public schools. There are currently more than 250 schools on the Ohio Department of Education's list of EdChoice designated public schools.

A student is eligible to apply for the EdChoice Scholarship Program if he or she is one of the following:

- A student who is currently enrolled and attending one of the schools on the list in their district of residence
- A student who is currently enrolled in a charter school, but would otherwise be assigned to one of the schools on the list
- A student who is currently enrolled and attending a public school in their district or a charter school who is assigned to attend one of the schools on the list for the upcoming school year
- A student who is enrolling in an Ohio school for the first time and is assigned to one of the schools on the list
- A student who is entering kindergarten this fall and will be five years old by Jan. 1, 2019, who is assigned to one of the schools on the list

The state-funded scholarships are worth up to \$4,650 per year for students in grades K-8 and up to \$6,000 each year for high school students. They are to be used toward tuition at the participating private school of the family's choice. Once a student receives a scholarship, he or she can continue to renew the scholarship through high school graduation. Current private school students are not eligible to apply.

Families who have questions about scholarship eligibility or how to apply can contact School Choice Ohio at 1-800-673-5876.

School Choice Ohio is the only statewide organization that educates families on the full range of education options available for their children in grades K-12. For more information about Ohio's scholarship programs or the wide variety of education options available to Ohio students, visit www.schoio.org.

Update... continued from page 6

the long, which spans some 36 years. See you thought all I did was eat and ride my Harley.

Again I am soooooo excited and honored to be selected for the Law Enforcement Hall Of Fame and the "Distinguished Service Award." I truly hope I have been a positive influence in someone's life along the way. Thank you to all those that took part in this awesome achievement. Damn, I thought no one could keep such a secret from me. I guess I need a higher clearance!

Please come out and help me celebrate being inducted into the Law Enforcement Hall Of Fame. Any law enforcement attending, please let me know. Please have your creds to attend at no cost. Upendo na Amani to you all.

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Melody Stewart: Defying the Odds and Battling for a Seat on the Ohio Supreme Court

By Fletcher Word

Sojourner's Truth Editor

Judge Melody Stewart, now in her 12th year on the bench of the Ohio Court of Appeals – Eighth District, is in the middle of an election battle for a seat on the state's highest court – the Ohio Supreme Court. She is forsaking the sure thing for a political long shot. The Cuyahoga County resident wins with a certain amount of regularity in northeast Ohio but now she is attempting to do what no African-American Democrat has ever done in Ohio – win a statewide election.

Why would she want to leave her safe spot in Cleveland for such a risky venture? Why does the Supreme Court have such an appeal?

"I'm very comfortable in my job now," she admits. "I'm challenged every day and I'm good at it. But I want to take that next level of my work and affect a broader base of people."

The Court of Appeals, she explains during a visit to The Truth's offices this week, has to take every single case that comes on appeals – traffic

cases, tax issues, medical matters. The Supreme Court doesn't have to do that and justices are free "to decide cases of great importance to the state."

In addition to the types of issues a justice is able to work on, for Stewart, there are two very important reasons why she feels her presence on the court will make a difference.

First, there is that matter of diversity. In this instance it's a lack of diversity of thinking not necessarily of color. The all-Republican Supreme Court, says Stewart, lacks a voice in the room that might be offered by someone with a more progressive background.

It's a matter, secondly, of good public service, she notes. Even if a vote is six-to-one, rather than seven-zero, the perspective of the other side is heard, even if only in a written dissent for the record. And dissenting opinions matter, especially on the highest court in the state.

What sort of important cases might Stewart expect to see as a justice over the next several years?

"Labor issues," she says, "especially in light of the U.S. Supreme Court's recent Janus decision." That decision now enables publicly-employed workers to opt out of paying union dues, even though that union has represented them in the past on a variety of issues.


Health care matters are going to be in front of the court, says Stewart, given the complexity of federal money issues.

And, of course, Ohio's ever-present bugaboo, public school funding, will always be good for another couple of rounds in the court.



Judge Melody Stewart

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Volunteer Information Meeting

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3030 Central Ave., Toledo
Tuesday, July 17th * 5:30 p.m. - 6:30 p.m.

Heatherdowns Branch Library
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Saturday, August 11th * 9:30 a.m. - 10:30 a.m.

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Also of great concern to the candidate is the matter of criminal justice reform and all the problems of an inequitable system which end up in the courts time after time again. "How can we mesh protecting the public with restoring people convicted of crimes to society?" she asks.

For a nation with the highest incarceration rate in the world, there is no more important issue facing elected political leaders and court officials than criminal justice. Out of the plethora of concerns, Stewart mentions several problems that command her attention such as: "the privatization of prisons; long-term sentences of incarceration for low-level offenders; the collateral consequences presented by the re-integration into society of offenders."

Whatever the length of the sentences, she notes, people will still come back into society and how they are received will determine the success they will have in staying out of prison.

A lifelong Ohioan, Stewart, holds a bachelor's degree in music from the College-Conservatory of Music at the University of Cincinnati, a law degree from Cleveland-Marshall College of Law at Cleveland State University and a doctorate from the Mandel School of Applied Social Sciences at Case Western Reserve University.

Stewart, as noted above, will not have an easy path to the state's highest court. Even in the banner year of 2006 when Ted Strickland led Demo-

...continued on page 10

Blue Gill Fishing Club Gives Scholarship to College-Bound Student

Sojourner's Truth Staff

Bethune-Cookman University in the fall on Saturday, July 7. Ayiana Byrd, a graduate of Start High School, earner of a 3.5 grade point average, a Cotillion Debutante, captain of her cheer-leading squad and an Upward Bound participant, has received a full-ride scholarship to Bethune Cookman, but the \$500 scholarship presented by the Blue Gill Fishing Club will be extremely helpful for books and her other college expenses.

"We are honored to help out. We try to help young kids succeed," said John Chapman, president of the Blue Gill. "And we hope someday you can come back and help us out. It's a revolving door."

To earn the scholarship, Ayiana had to submit an essay about herself and her aspirations.

The Blue Gill Fishing Club, a private sports club and establishment located on North Detroit Avenue, raises funds to assist young scholars and community organizations. Ayiana's great grandfather, L.P. Frost, is a long-time member of the Blue Gill.



Back Row (l. to r.): Bill Harmon, Al Chapman, Dale Richardson-Bey, Perry Helms, John Chapman, Thomas Walker, Nathaniel Greene, Front Row: Nathaniel Taylor, Rhonda Coates, Ayiana Byrd, Ambershaun Byrd, Gene Davis

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TARTA route information

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Summer 2018 updates effective June 3.

On Sunday, June 3, 2018, the TARTA summer route schedule will begin. While some routes will be affected by routing and time changes, new timetables and maps are available at TARTA.com/Summer2018

- **3 North/South Crosstown** - schedule adjustments with additional routing and timepoints for Brookview Dr via Airport Hwy; Food Town on Central Ave via UT Transit Center, Palmer Hall, and Douglas Rd; and routing changes at UT Health Science Campus for improved access via Glendale Ave
- **5 Dorr via UT Main Campus/Walmart** - schedule adjustments
- **10 Rossford Call-A-Ride** - schedule adjustments; Meijer bus stop moved to east side of store
- **10L Rossford via Hollywood Casino** - schedule adjustments
- **12 Front/Starr** - Sunday inbound schedule adjustments
- **15A Summit/Suder/Alexis** - Sunday inbound schedule adjustments
- **20F Central Ave/Franklin Park Mall** - schedule adjustments
- **20M Central/Meijer Drive** - schedule adjustments
- **20W Ottawa Hills via Westgate** - schedule adjustments
- **22 Bancroft via UT Campus/Franklin Park** - weekday evening schedule adjustments
- **27H Nebraska/Hill-Reynolds** - schedule adjustments
- **27N Nebraska/Angola-Wenz** - schedule adjustments
- **28A Indiana via UT** - schedule adjustments with additional service to UT Transit Center
- **28B Oakwood via UT** - schedule adjustments with additional service to UT Transit Center
- **28C Art Museum** - schedule adjustments with additional service to Toledo Museum of Art and UT Transit Center

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Toledo Postman Saves Nexus Health Care from Vandalism

Special to The Truth

A neighborhood postman servicing his regular route, saved newly built Nexus Health Care from extensive vandalism.

On Friday May 11, 2018 Harvey Robinson was delivering mail to the newly constructed Nexus Health Care facility, when he discovered the building unlocked and empty. The building closed that Friday at 11:30 am but its electronically operated doors had failed to lock. Upon entering the unlocked facility, Robinson checked the lobby to ensure that everything was okay.

What he found was a bathroom with its sink and toilet extremely damaged and water running from a broken water pipe. Robinson went next door to the Polly Fox Academy where he asked an officer to accompany him back to the building to determine if there was further damage and to contact NHA personnel. Robinson was able to contact Bonita Johnson, NHA Director of Facilities, who returned to the building and shut off the water main to avoid additional damage.

Without the intervention of Robinson, the damage to the building would have been far greater and the running water not discovered until the building reopened on Monday morning. His efforts allowed the building to open according to its regular schedule and to continue to provide services for those Medicaid, Medicare and underserved residents of our community.

The Nexus facility has been in operation for just over a year. It is the newest of NHA's 14 locations.

A warrant has been issued for the arrest of the vandal.

NHA is an award winning Federally Qualified Health Center (FQHC)

system which operates 14 locations throughout Lucas County. FQHC's are found in "underserved" communities and with the support of federal funding, provide primary medical, dental and other services found to be necessary to the populations they serve. No one is refused services, regardless of their ability to pay.

NHA has been in operation for 49 years and was started by a group of central city residents who wanted to ensure access to quality medical care for everyone, regardless of their ability to pay.

If you would like more information about NHA and its locations, please visit www.nhainc.org.

Melody Stewart... continued from page 8

crats to statewide victories, the two black candidates on the ballot were defeated – Ben Espy, a candidate for the Ohio Supreme Court and Barbara Sykes, a candidate for State Auditor. So Stewart is under no illusions about what she has to overcome in order to win in November.

She has to hit the urban areas diligently and ensure that black voters turn out to vote for someone in a race which does generally not get a lot of media attention. She also has to hit the rural areas and avoid the kind of devastation that Hillary Clinton faced in 2016 – the areas in which Clinton lost by as much as 80-20 percent.

Stewart is facing Mary DeGenaro, one of seven Republicans on the seven-justice Supreme Court. DeGenaro was appointed to the seat in January 2018 by Governor John Kasich to complete a term. She had previously served 17 years on the Court of Appeals for the Seventh District (Youngstown). In the primary election DeGenaro garnered more votes for

...continued on page 11

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Four Tips for Paying for College While Saving for Retirement

Special to The Truth

Saving for retirement and college simultaneously is a balancing act that many families face. However, experts say these goals don't have to be in competition with each other. To manage both priorities, consider the following tips.

- **Get started now:** "Your greatest asset is time," says Mark Kantrowitz, bestselling author and financial expert, who points out that every dollar you save is approximately a dollar less you'll have to borrow, and every dollar you borrow will cost about two dollars by the time you repay the debt. "By saving money, you literally save money."

Make saving for both college and retirement a given with automatic monthly transfers from your bank account to your different savings plans.

- **Don't mix apples and oranges:** Don't use your retirement plan as a college savings fund. Distributions from retirement plans, even a tax-free return of contributions from a Roth IRA, count as income on financial aid application forms.

Save for college using a 529 college savings plan, which according to savingforcollege.com, offers tax and financial aid advantages not available for other savings methods. Like a Roth IRA, with a 529 you invest after-tax dollars, earnings accumulate on a tax-deferred basis, and qualified distributions to pay for college costs are entirely tax free. But 529 plans can be treated more favorably by financial aid formulas.

- **Follow formulas:** Maximize the employer match on contributions to your retirement plan. That's free money, so take advantage of it. As a general rule, Kantrowitz recommends saving one-fifth of your income for the last fifth of

your life.

As far as college is concerned, he says to use the one-third rule to split future college costs: one third from savings, one third from current income and one third from loans.

- **Look at all funding sources:** If scholarships, grants and federal loans in the student's name fall short, consider private student loans or a private parent loan. For simple, personalized loan options, check out specialists in the industry, such as College Ave Student Loans. Using technology and expertise, they offer competitive rates, a wide range of repayment options and a customer-friendly experience from application through repayment.

Financial industry veteran Joe DePaulo, CEO and co-founder of College Ave Student Loans says that keeping your child involved in college cost discussions is critical to avoid becoming the bank of Mom and Dad, and that parents can be very influential in setting up a student for long-term financial success. "As a general rule of thumb, students shouldn't borrow more than what he or she expects to earn their first year out of school," he says.

For more information, tips and resources visit collegeavestudentloans.com.

A college education is invaluable, and with smart strategies, parents won't have to compromise their financial future to fund it.

Courtesy StatePoint

Melody Stewart... continued from page 8

nomination than did Stewart. Another sign of an uphill battle for the Democrat.

She faces an uphill battle to win and another should she prevail against all odds. Undaunted, Stewart is counting on her skills as a candidate and her "power of persuasion" when she is ultimately on the Ohio Supreme Court.



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 **STRIVE** 

The 3 Basketball League Open Run

The 3 Basketball League's mission is to create opportunities for players seeking a recreational outlet in basketball. The 3 Basketball is dedicated to demonstrating leadership in social responsibility, using the popularity and visibility of the teams, players and the league to effect positive change in our community. Striving to offer players a safe and competitive environment. Providing them a platform to showcase their skills and talent through basketball, focusing on team building and leadership.

The 3 Basketball League's Open Run is scheduled for July 29 5 p.m. at The Frederick Douglass Community Association. The League will consist of eight teams holding six spots each. The 3's goal is to find the best basketball players for the inaugural The 3 Basketball League season.

According to The 3 Basketball League organizers, the Open Run should be filled with athletes young and old, male and female who are motivated by the opportunity to fulfill a dream of participating in a growing league after high school and/or college athletics. Looking to have at least 100 participants com-

ing to tryout from Toledo and throughout the surrounding cities.

After the Open Run, The 3 Basketball will hold a Draft from the pool of players. When roster spots are finalized, players are expected to continue on and off-court preparation for league play, which will be schedule following the finalization of the Draft.

The season opener will be held at The Frederick Douglass Community Center. Teams playing have not officially been released, but the complete schedule will be available soon. The schedule will consist of eight teams playing 14 games each. A four-team playoffs will take place following the season.

For season opener tickets and for more information you may visit The 3 Basketball website in the coming weeks following the Open Run located below.

www.The3Basketball.com

Email: Commish@The3Basketball.com

Girl InPowerment... continued from page 16

opportunities in the trades. The Social Butterfly Donnetta Carter spoke about having side hustles and Stephanie Potter-Flint of Bethany House spoke about healthy relationships.

The day also included fun activities such as wall climbing, basketball, a water slide, volleyball, swimming, a Piñata, selfie-station by Picture This, gift bags, tee shirts, raffles and all the food and treats the girls could eat.

Founder of Groomed for Greatness, Michelle McCaster, shared that: "In-

vesting in girls is one of the smartest things we can do to promote a healthier, more prosperous world. More importantly, it's the right thing to do. Every girl has a right to be in charge of her future and her fate, and we have the collective obligation of helping them to reach their goals and become productive members of

society. We tried to put together a summit that would allow girls to be in power of their future as well as provide them with the resources and individuals who could help them to reach their personal goals. We also wanted instill professionalism and respect.

"Michelle Obama is my SHERO and if there were anyone I would have girls model themselves after, it would be her.

"She is intelligent, poised, a phenomenal community advocate and philanthropist and she does show that the negative comments people and the media say about her bother her. It takes a strong village of strong women to insure that girls are equipped and have the foresight to crush barrier. They also need the tools for success and encouragement to know that whatever path they chose to navigate, we are here to guide them."

Groomed for Greatness plans to make this an annual event to include more dynamic speakers, empower

girls and help them reach their highest potentials.

For more information on Groomed for Greatness find them on Facebook, go to groomedforgreatness.org or contact Executive Di-

rector Alisa Gafeny at (419) 360-0015 or founder Michelle McCaster at (313) 623-9313.

For information on Inspire 2 Be Mentoring, contact Brittany Bates at (770) 864-8905.

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Tips to Prevent Summer Brain Drain

Special to The Truth

Studies show that summer brain drain can be a formidable force, setting kids' progress back over the long break from the classroom. But you can help kids avoid losing their academic mojo. Here's how.

• **Take a Hike:** Not all learning has to happen indoors or while sitting still. Take a family nature walk and ask kids to pay special attention to the plant and animal species you encounter on your journey, as well as any special rock formations or other geological features you see, taking notes and photographs as you go. Once back home, do some research about the most interesting things that you saw.

• **Make Music:** Music education is important for budding minds, and learning music at home in summer can be easy and affordable. Stock your household with a portable keyboard designed for students in mind. For example, the CT-X700 boasts

a high-quality sound system, as well as features that are perfect for student musicians, like a six-track recorder, a library of 100 built-in songs, and the Step-Up Lesson system, which allows students to learn the songs with the display showing proper fingering and notation.

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...continued on page 13

Game Changers: The Story of Venus and Serena Williams by Lesa Cline-Ransome, illustrated by James E. Ransome

By Terri Schlichenmeyer

The Truth Contributor

Those are the rules.

Every game has them, and rules are mostly helpful. They make it clear how to play and who can win – although sometimes, they don't make any sense. Sometimes, they're downright dumb and in *Game Changers* by Lesa Cline-Ransome, illustrated by James E. Ransome, those rules are made to be grand-slammed.

Serena and Venus Williams were about a year-and-a-half apart in age but were "as close as two sisters could be." Wherever you'd find Serena, you'd find Venus. Where Venus was, there was Serena – especially on the tennis court.

Before the sun was up most days, the Williams girls were awake and standing on the court in their Compton neighborhood, getting rid of trash and broken glass so they could practice their serves and backhands. People laughed at their father, Richard, because he believed that his youngest daughters could get themselves out of Compton, but he held fast to the dream.

When most kids were outside playing, Venus and Serena would practice. When they weren't practicing with "secondhand" equipment, they ran laps and took ballet lessons. They also had to learn to drop to the ground quickly because of gangs and gun violence in their neighborhood.

But that all paid off when, by age 10, Venus won "every single one of her sixty-three junior tournaments" and Serena was "not far behind." At 14, Venus played professionally. A year later, Serena did the same thing.

Fans were astounded at the girls' talents but some people were upset when they saw two black girls in what had been "a nearly all-white sport." Venus and Serena's father had anticipated that, though: years before, he hired kids from the neighborhood to yell every nasty thing they could think of and his daughters learned to ignore them.

In 1998, the Williams sisters faced one another for the first time, but it wouldn't be the last. It didn't matter then that Venus won – Serena's time would come and when it was her turn to beat her sister, Venus cheered as loud as everyone else, just as she still does today.

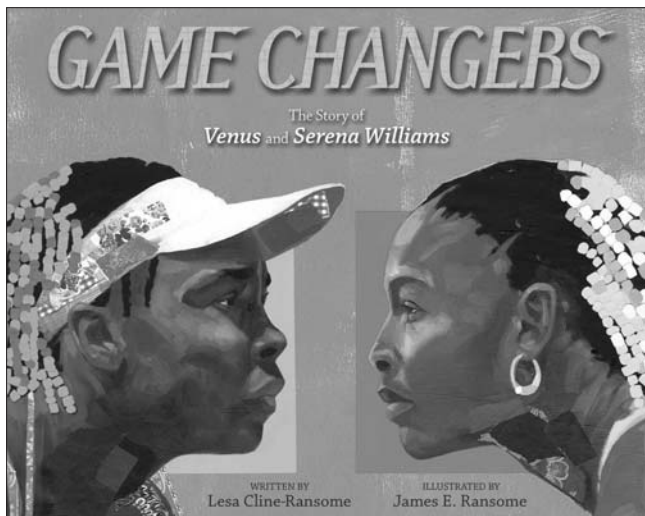
For a child – especially one who's laser-focused on a sport or a dream –

c. 2018
Simon & Schuster
\$17.99 / \$23.99 Canada
48 pages

there are few books out there that are as inspirational as *Game Changers*. Just be aware of the age of said child before you give this book.

Truly, there's no mistaking the message inside here. Author Lesa Cline-Ransome makes it clear that the Williams sisters' determination was how they got where they are, and the afterword fills in a lot of blanks. That's great, if you're an adult or older child so beware: don't let the illustrations – colorful, wonderful artwork by James E. Ransome – fool you. See them, and you might think this is a book for smaller children but really, it's more for bigger kids.

Even so, with the right approach, the message will sink in so let this book grow with your preschooler while your grade-schooler absorbs it now. For kids who love tennis or need a stick-to-it-iveness reminder, *Game Changers* is a great match.



Summer Brain Drain... continued from page 12

Its USB-MIDI port connects to any Mac, PC, Android or iOS device with no drivers or installation needed. The included music rest is designed to support tablets, and the built-in smartphone shelf holds your device as you use the keyboard with favorite music apps.

- **Read Outdoors:** Summer is the perfect opportunity for students to delve deep into what interests them most. Make a day of it. First stop: the library or bookstore, where kids can find reading materials dealing with their favorite topics. Then, pack a picnic lunch and find a shady spot in a local park or your own backyard, to read outdoors. At the end of the day, everyone can discuss what he or she read.

- **Math Fun:** Make math more fun with a free, all-in-one web-based mathematics resource like Classpad.net, that allows users to draw geometry figures freehand and input calculations as they would on real scratch paper. Geared for K-12+ mathematics students, the app is designed to be equally usable by keyboard/mouse and touchscreen-based platforms, so that students can keep up their math skills wherever their summer adventures take them.

- **Take a Vacation:** Going somewhere new and interesting? In advance of your trip, have kids spend some time learning about the history and culture of your destination. If you're going abroad, they can even learn some basics of a foreign language.

To keep minds active all summer long, be sure to combine learning and fun.

Courtesy StatePoint

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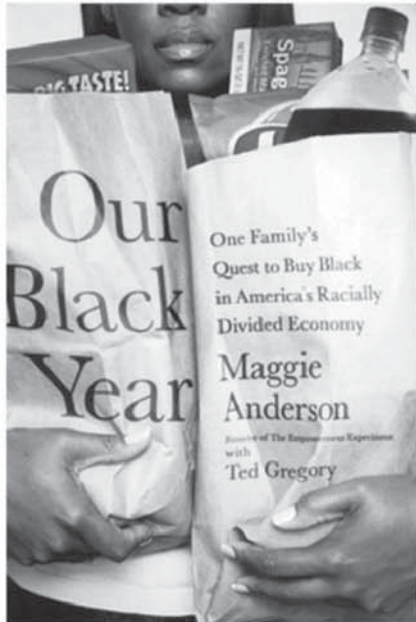
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TO APPLICABLE AGENCIES

Toledo Lucas County Homelessness Board will release and review grant project applications for FY 2018 Department of Housing and Urban Development Continuum of Care Competitive Grant Program for RENEWAL projects at 9 am and for NEW projects at noon, both on Monday, July 16th in the 4th Floor Conference Room B at 1946 N. 13th Street, Toledo, OH (Toledo Business Technology Center). ATTENDANCE IS MANDATORY FOR PROJECT APPLICANTS. More details at www.tlchb.org. Contact Meloney Osby, Communications & Data Specialist, at mosby@tlchb.org to register.

THE ARTS COMMISSION ACCELERATOR GRANT INFORMATION SESSION

Monday, June 25, 5:30-6:30 p.m.
The Arts Commission offices – 1838 Parkwood Ave. Suite 120, Toledo OH 43604

The Arts Commission is proud to present the second year of the Accelerator Grant program, offering financial support with quick turn-around for area artists to advance their creative projects and careers. Upcoming 2018 deadlines are June 25, July 23, August 27, and September 24. The first round of Accelerator Grantees from the May deadline will be announced later this month.

The Arts Commission will present an information session on June 25, 2018 to detail guidelines for eligibility and review the online application process. The session is recommended for artists across all media-literary, performing and visual who live or hold a studio or creative space within 25 miles of downtown Toledo. Attendees should come prepared to ask questions. Artists who applied for an Accelerator Grant in 2017 are also encouraged to attend.

Find more details in the attached media release or on our website. Questions may be directed to Michelle Carlson, Artist and Youth Services Coordinator, 419-254-2787 x1015, mcarlson@theartscommission.org

SPECIAL MEETING TO HELP DETERMINE THE FUTURE OF ST. ANTHONY CHURCH.

What do you think should be placed in St. Anthony Church? What ideas do you have for the planning committee? Come to the next Kwanzaa Park Neighbors' meeting on Thursday, July 12, 2018 at 6:00 p.m. at St. Martin de Porres Parish, 1119 West Bancroft Street to share your ideas. Come meet neighbors and interested friends. After some time to share ideas about the use of St. Anthony Church we will listen to our featured speaker Lori Simmons of Canine Control. The regular meetings are usually at The Padua Center, but because of the unavailability of The Padua Center Building the meeting will be at St. Martin de Porres. Stop by for some complimentary refreshments and some valuable information.

The community is welcome to attend and enjoy conversation, and plan for the development of the neighborhood. The August 2nd meeting will also be held at St. Martin de Porres Parish. All Padua Center activities will return to the Nebraska Ave location in early August. Monthly meetings are held at the Padua Center at 1416 Nebraska Ave., which offers a ramp for easy access for those in need and ample parking off Junction Street.

The Kwanzaa Park Neighborhood is bordered by Dorr, Hawley, Brown and Campbell Streets, but all interested persons are welcome.

SPECIAL NOTICE

RE: Examinations for Journeyman Wireman Applications for the Journeyman Inside Wireman test will be accepted July 2-6, 2018 at the International Brotherhood of Electrical Workers Local 8, 807 Lime City Road, Rossford, Ohio between 9:00 a.m. and 3:00 p.m. The qualifications to be eligible for this examination are:

1. Must be 18 years of age or over,
2. Must live in the jurisdiction of Local 8 for one year prior to application.
3. Must have proof of 4 years employment in the commercial/industrial electrical construction industry.

NOTICE OF JOB VACANCY

TITLE: Billing Specialist – Full Time - Toledo Office

FUNCTION: Responsible for processing provider billing for various internal programs. This includes editing and data entry of provider billing data, reconciliation procedures, invoicing and other clerical tasks. This position also performs consumer liability functions including invoicing, cash receipts, and reconciliations. Responsibilities will also include processing coupons submitted for redemption through the Senior Nutrition Farmers Market Program, including scanning coupons and reconciliation to invoicing.

QUALIFICATIONS: Responsibilities for this position are varied in nature. The successful candidate will possess strong computer skills including experience utilizing Microsoft Office programs along with the accounting package Quickbooks is desirable. Minimum 5 years' experience in Accounts Payable/Receivable required. Accuracy, flexibility, and the ability to maintain deadlines while working within a team environment are essential.

SALARY: Non-Exempt. \$16-\$17/hr

EEO/APP, Bilingual and minority applicants encouraged to apply.

Deadline for Application: Until Filled

Submit resumes to:
Samuel H. Hancock Ed.D.
Human Resources Officer
Area Office on Aging of NW Ohio, Inc.
2155 Arlington Avenue
Toledo, Ohio 43609

Or jobs@areaofficeonaging.com

This description is intended to indicate the kind of tasks and level of work difficulty required of the position. The title of this job shall not be construed as declaring the specific duties and responsibilities of the position. This position description and/or job vacancy notice is not intended to limit or in any way modify the rights of any supervisor to assign, direct, and control the work of employees under supervision. The use of this particular expression or illustration describing duties shall not be held to exclude other duties not mentioned.

TOLEDO OPERA
seeks children for *CARMEN!*

We need boys & girls ages 9 - 14 with unchanged voices to sing in the chorus of *Carmen* (performances February 8 & 10, 2019).

AUDITIONS: Saturday, September 8 from 11-3 pm

Vocal rehearsals will begin October 21
Staging rehearsals will begin January 28

Contact James Norman for more information or to schedule an audition
jnorman@toledoopera.org or 419.255.SING

Call to place your ad

419-243-0007

www.TheTruthToledo.com

Girl InPowerment Summit Inspires and Educates

Special to The Truth

On Saturday, June 30 Groomed for Greatness and Inspire 2 Be Mentoring partnered up for the Girl InPowerment Summit entitled "Being Unstoppable" which was held at the University of Toledo Recreation Center. The event was moderated by fitness guru Erika White and included an array of speakers and age appropriate break out sessions for an audience of young ladies ages 8-17.

State basketball championship Lady Rams Zia Cook and Diamond Ezell started the summit by sharing their life journeys and speaking about what it means to be unstoppable.

The day proceeded with young ladies ages eight-to-11 learning about the importance of having positive self-esteem moderated by Richelle Watkins and the topic of having respect for self and others moderated by Groomed for Greatness Executive Director Alisa Gafaney.

The young ladies ages 12 and over learned about college-preparedness by 2015 Cotillion Debutante winner, Djhream Carter, who was awarded over one million dollars in college scholarships.

Colleen Thornton from Northwest Ohio Construction spoke about career

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Erika White



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