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The Agency's Urgent Request to Keep Programming Intact
Everything You Need to Know to Vote and Make Your Voice Heard This Election

Republicans continue to make it harder to vote early before Election Day. Here is how you and your friends are registered to vote, and to vote early:

First, head over to IWillVote.com/OH -- take a few minutes to check your registration.

You must be registered to vote by Tuesday, Oct. 9. To register to vote in Ohio, you must be a citizen of the United States, be at least 18 years old and have been a resident of Ohio for at least 30 days immediately before Election Day, Nov. 6. Also, it's important to note, you can also vote if you've previously been convicted of a felony.

Once you're registered before the Oct. 9 deadline, you can vote early and don't have to worry about getting out of work or lines on Election Day.

Early voting opens on Wednesday, Oct. 10. You can vote early at your early voting center, usually your county board of elections. Early voting is available 8 a.m. to 5 p.m. Monday through Friday from Oct. 10 to Oct. 26, and from 8 a.m. to 4 p.m. Sat., Oct. 27, from 8 a.m. to 7 p.m. Monday, Oct. 29 through Friday, Nov. 2, from 8 a.m. to 4 p.m. on Saturday, Nov. 3, from 1 p.m. to 5 p.m. on Sunday, Nov. 4, and from 8 a.m. to 2 p.m. on Monday, Nov. 5.

You can confirm your early voting location at iwillvote.com.

On Election Day, the polls are open from 6:30 a.m. to 7:30 p.m.

Ohio accepts a wide variety of documents for voter ID purposes: A driver's license or state ID card with your name and photo, issued by the Ohio Bureau of Motor Vehicles, The card must be current, but it can have an old address; a U.S. Military ID; a government ID with your name, current address and photo (Note that student ID usually does not meet ID requirements).

You can also use an original or copy of one of the following current documents that shows your name and current address: utility bill (including cell phone bill), bank statement, pay stub, or a government check or other government document.

Bills, bank statements and other documents must be dated within one year prior to Election Day to be accepted as current. If you do not have any of the above and are voting on Election Day, you may use the last four digits of your Social Security number, but you will have to vote a provisional ballot.

You have the right to vote in person. Any eligible voter can vote in person at your county's early voting site starting on Wednesday, Oct. 10. You only need the last four digits of your Social Security number or your driver's license number. Visit ohio.gov/voter for more information.

You have the right to vote early by mail. You do not need a reason to vote absentee in Ohio; any registered voter can vote by mail. You can request your ballot NOW. Your request must be received by your county board of elections by noon on Saturday, Nov. 3. You...
Pop Quiz About White Male Privileges

By Lafe Tolliver, Esq
Guest Column

If you have been following the debate known as the hearings regarding Brett Kavanaugh being elevated to the United Supreme Court, you could not miss the news commentators referring to the attitude of Kavanaugh being one of entitled white male privilege.

In case you do not know what white male privileges consist of, just think of all of the perks, goodies, rights and expectations that you see and hear white males receiving simply due to their being both white and/or male.

Yes, that includes being given the presumption of innocence in matters attributed to their negative and criminal conduct or behavior.

In essence, white males in America still rule the roost and they close their ranks for Kavanaugh and shrug off a supposed thorough FBI investigation shows that white males protect their own.

They do this notwithstanding the evidence to the contrary that they are guilty or when they exhibit conduct that is shameful, criminal or morally questionable at best.

Here Trump who, for the present time, sits on the top of the heap of white entitlement (no charges against him for all of the accusations of sexual molestation placed against him and other various and sundry charges of moral failings and financial skulduggery), also spouts political blather and lies as cover for males of the same ilk.

According to the recent FBI investigation of charges brought by Dr. Christine Ford, there was found no further credible evidence to show that Kavanaugh was the attempted rapist of Dr. Ford.

Even though the media reports that dozens of persons who claimed to have corroborative evidence to the contrary regarding his moral conduct, they were not even interviewed by the FBI.

So much for an in-depth look at Kavanaugh and the purported charges given during his Senate judicial committee hearings.

The die is cast and Kavanaugh will be sworn in next to Clarence Thomas, and they can, over a few beers, compare the similarities of getting onto the highest court in the land in spite of being accused as being sexual predators or harassers.

Still confused about white male privileges? Well, for the uninitiated, I have for your edification a simple eight-question quiz that you can compare your life experiences with that of privileged whites and you can see where you stand in the pecking order of privileges in America.

**QUESTION ONE:** You and your date walk into a toney restaurant, with a reservation, and you are waiting 30 minutes but Brett Kavanaugh and his wife come in and are immediately seated, with no reservation. White privilege?
Yes
No

**QUESTION TWO:** You just moved to a new neighborhood and decide to check it out by doing a slow jog through the area. You stop a few times to tie your shoes and before you know it, two police cars begin to shadow you until you finally leave the area. Your white friends at work are incredulous at this story and say you must be mistaken. White privilege assumed?
Yes
No

**QUESTION THREE:** You are at the most counter at the local supermarket. Your number is 19. They call out 18 and then go to 20. You say, “Hey, here I am....15!” but the clerk says, too late, he will call you next. Number 20 is an older white lady who calls the clerk by his first name. White privileges at work here?
Yes
No

**QUESTION FOUR:** Your daughter and her crew are at a park, playing music, picnicking and having a good time. A white lady nearby comes over and says that they are causing a scene and would they move on. Yet there are several nearby white college age crowds doing the same thing. White Privileges being exercised?
Yes
No

**QUESTION FIVE:** You and your son are waiting in juvenile court on a minor misdemeanor charge of him jaywalking across a street. The maximum sentence is $200 and court costs. No recordmade. A white kid and his mom appear before you for sentencing on charges of open beer cans in his car while at a softball. The white judge recognizes the kid as a star footballer and gives him a suspended sentence and no fines or costs. As for your son, he is given both court costs and a $200 fine...no prior. White privilege being used?
Yes
No

**QUESTION SIX:** You’ve been with your company for six years and have won three Outstanding Achievement Awards for your sales results. A juicy promotion has opened up for an assistant district manager. You apply but are denied. You are shocked but later learn that the person who won the job is the district manager’s niece who has been on the job for two years, has a two year degree vs. your MBA...and she has no sales awards. White privilege showing up?
Yes
No

**QUESTION SEVEN:** Your child’s white friend, eight year old, Roger, is having a birthday party and he has invited your child and his two friends, Kutus and Lamont.

Unknown to you, the pool party starts at 1 p.m. but the invitations for your child and his two friends states to be present at 3 p.m.... which is after the pool party portion is over. Any concern for white privilege here?
Yes
No

**QUESTION EIGHT:** You and your wife have signed an offer to purchase a house. The price agreed upon is $300,000. However the realtor tells you that another bid was entered and the other person got the house. You are crushed. You later learn that the other buyer is a fraternity brother of the seller and he is also getting the house at $20,000 less. Any white privilege here?
Yes
No

Vote like you mean it this November. Remember: Vote early and vote often! Contact Lafe Tolliver at tolliver@juno.com
TARTA Receives Auditor of State Award for second consecutive year

A recent financial audit of Toledo Area Regional Transit Authority by the Auditor of State’s office has returned a clean audit report. TARTA’s excellent record keeping has earned it the Auditor of State Award.

TARTA Controller Stacey Clink, CPA—director of accounting and financial reporting—stated, “The award reflects the continued dedication and ongoing hard work of the finance team.”

The Auditor of State Award is presented to local governments and school districts upon the completion of a financial audit. Entities that receive the award meet the following criteria of a “clean” audit report:

- The entity must file timely financial reports with the Office Auditor of State’s office in accordance with GAAP (Generally Accepted Accounting Principles).
- The audit report does not contain any findings for recovery, material citations, material weaknesses, significant deficiencies, Single Audit findings or questioned costs;
- The entity’s management letter contains no comments related to:
  - Ethics referrals

... continued on page 13

Ohio Legislative Black Caucus endorses a Yes Vote on Issue 1

To Stop Mass Incarceration, Rebuild Communities, Deliver More Treatment

The Ohio Legislative Black Caucus endorsed a Yes vote on Issue 1 today to put an end to the mass incarceration of people suffering from addiction, an issue that disproportionally affects people of color.

“When we look at the history of incarceration, specifically people of color, for poor people, we have not been working collectively,

... continued on page 15

Community Calendar

October 13
Calvary MBC Annual Cancer Awareness Workshop: 11 am; Agencies and vendors with helpful information; Free lunch after workshop
Calling all former Angelic & Jerusalem Mass Choir: It’s that time again
Rehearsals for HOMECOMING CELEBRATION WILL be Saturdays 12:00 noon
Jerusalem Baptist Church
Exodus 31 Art Show: 7 pm; Beacon International: 567-868-9194

October 13-14
Saturday Prayer Breakfast at 10 am to noon; Sunday 11 am service;
Speaker Michel Johnson, Jr: 419-385-5468

October 14
Friendship Baptist Church - The Future Ship is Sailing: Bible-based,
youth ministry dedicated to inspiring, uplifting and leading young people
to Christ. Classes K-12 are forming and offered to all young people every
Sunday morning from 8:30-11:30: 419-475-1264.

October 21
Toledo Chapter of the American Guild of Organists 2018 Scholarship Au-
ditions: 3 pm; Open to students 7th through 12th grades and young adult
organists; Hope Lutheran Church: 419-473-1167 ext 230
New Hope MBC 1st Pastoral Anniversary: Pastor Otis Jones and First
Lady Dara Jones; 11am and 4 pm services: 419-243-4902 or 419-244-
2964
St. Paul AME Zion Church Correctional Lay Sunday: 11 am; Guest
speaker Bonita Adams of Walls Memorial Chapel AME Zion
New Prospect MBC First Home Coming Service: Calling all past, present
and future members and friends; 11 service with guest speaker Rev. Casey
Diggings; 4 pm service with speaker Rev. R. Carson of Southern Baptist

October 28
Calvary MBC 89th Church Anniversary: “A Church Founded on Faith
Inspired by Hope and We Give Thanks;” 4 pm; Guest Church Philippian
MBC of Lima and Pastor B. LaMont Monford

November 7
Effects of Addiction on Our Families and Communities: 6 pm; Question
and answer session with community leaders; Robinson Elementary; Be-
come part of the solution to end addiction in Lucas County
Big Brothers Big Sisters Seeks Additional Funding to Keep Programs Alive

By Fletcher Word
Sojourner’s Truth Editor

The Big Brothers Big Sisters of Northwestern Ohio agency has served the youth of this area for over 30 years – youth who live predominantly in low wealth communities (92 percent received public assistance). Currently, however, the agency is experiencing the “worst of times” says Executive Director Johnny Mickler as he and his board and staff try to cope with recent funding reductions of massive proportions.

“The agency has endured over $250,000 in funding reductions in the past two to three years,” says Mickler. “These reductions have come from many funders including United Way and government entities.”

As the name implies, Big Brothers Big Sisters matches youngsters with adults who provide mentoring services in a variety of programs – long-term and short term. The youngsters the program serves are those whose families are on public assistance (92 percent), are in poverty (90 percent), are headed by single parents (71 percent) and are minority (62.6 percent).

At risk of being terminated is a relatively new program called “I Am Somebody, I Count” which works with youth of high-school age and provides leadership development training – preparing them for college and careers. The program helps them find summer jobs, brings in speakers on a regular basis and provides assistance in finding college scholarships. The drop in funding will soon force the agency to cut two staff positions and drop the program.

“We need funds to continue what I consider to be a great program,” says Mickler. Mickler, who has a wide range of experience in directing non-profit groups, has been in charge of the agency for the past three years. He first arrived in Toledo in 1997 to start the area’s Urban League chapter after running the Madison, WI Urban League chapter for the previous five years. He left the Toledo area in 2007 for his native South Carolina and returned seven years later.

Over the past several years, the “I Am Somebody, I Count” program has recruited and enrolled 80 students, brought in 30 guest speakers to counsel the kids on various careers and topics such as bullying, teen pregnancy and school violence and taken them to job fairs around the area.

To date 30 of the kids have already graduated from high school. 40 received summer employment. 15 have already been awarded college scholarships.

The greatest outcome, says Mickler, “is changing behavior in a positive direction.”

The key component of the program, says Mickler, is the leadership development training which includes pre-employment readiness training focusing on setting goals, a code of conduct, etiquette, work readiness, correct behavior, anger management, credit counseling and community issues.

The leadership development component has a year-round aspect including academic enrichment, college tours, community service projects and career readiness.

The agency had been expecting monies from the OCJS/Ohio Department of Public Safety – funds that were expected to start in October/November 2017. The funds were frozen leading to a shortfall of $30,000 for the agency causing the layoff of a caseworker and ending services for 40 youth this month. The agency had already reduced its services in youth matches with mentors from 896 to 425 due to previous funding cuts; another 100 youth will be eliminated from its programs if emergency funding is not found.

The Big Brothers Big Sisters program started in Toledo in 1937 and eventually became part of the national program. The agency is funded by various governmental bodies along with non-profit funding agencies such as United Way. In addition, the agency also holds a number of fundraising events throughout the year to supplement the monies raised from other sources.

It is not enough.

Facing drastic cut backs because of the loss of these funds, Mickler reached out to Councilwoman Yvonne Harper in June seeking help from the City of Toledo in keeping the agency’s programs up and running. Two weeks ago, City Council denied the request of $75,000 by a seven-to-five vote. Voting yes were Council members Harper, Larry Sykes, Tyrone Riley, Cecelia Adams and Pater Uiyagi.

There is a certain irony in the fact that coming soon for City Council is a vote on whether to grant some relief for developer Bruce Douglas and his $500,000 loan for his 52-unit Uptown Arts Apartments on 14th Street. Douglas says he needs the loan forgiveness in order to avoid bankruptcy. In addition to the loan he received in 2002, Douglas also received community reinvestment tax abatements for 15 years enabling him to reduce his annual tax on the property from about $50,000 per year to $5,000 per year.
Education Experts Call for New Charter School Reforms; Warn the Ohio Virtual Academy Is ‘ECOT-Lite’

Although the Electronic Classroom of Tomorrow has closed, education experts said Ohio needs additional charter school reforms and expressed fears that the Maumee-based Ohio Virtual Academy – now Ohio’s largest online school - has many of the problems that plagued ECOT.

“For four years, the NCAA has refused to accept course work from the Ohio Virtual Academy and 23 other schools managed by K12 Inc.,” State Rep Teresa Fedor, a Toledo Democrat, said at a forum today. “Like ECOT, OVA has been accused of attendance padding, has a poor academic record and likes to donate to the Republican Governor’s Association. Some people at the Statehouse call it ‘ECOT-Lite.’”

One change she called for: A ban on for-profit charter school management companies such as K12 Inc.

Joining Fedor were Denis Smith, a former consultant to the Ohio Department of Education’s charter school office; and Mark Hughes, Vice President of the Washington Local School Board.

Smith noted that Ohio’s charter school experiment is now in its 20th year and has failed to deliver the innovation and academic improvements it promised.

“Instead of better results, we’ve seen the Walmartization of education,” Smith explained. “There are national chains like K12 that are listed on the New York Stock Exchange coming in and snaring our tax dollars. The focus is on profits. We’ve lost the focus on the students.”

He endorsed Fedor’s call for a ban on K12 and other for-profit charter school management companies. California recently passed a law banning them.

All three panelists criticized Ohio’s system of paying for public schools – both charters and traditional ones.

Washington Local is asking voters to approve a 4.9 mill tax levy, and Hughes said that steady reductions in state money caused the school board to ask local property owners to pay more. The district lost almost $77 million since 2014 because legislators have capped their amount of state money.

“School funding in Ohio is unfair and unconstitutional and really hurts districts like ours,” Hughes said. “It’s gut-wrenching.” The district has one high school with 2000 students for whom it receives zero state dollars, he said.

The website, KnowYourCharter.com shows OVA siphoned about $229,000 from the Washington Local Schools last year and ECOT siphoned away about $319,000.

Fedor has tangled with OVA in the past.

In 2015, a whistleblower sent documents to the House Education Committee’s Republican chairman and to Fedor, the panel’s top Democrat, that appeared to show OVA illegally received state money for more than 300 students who should have been withdrawn for truancy. They referred the allegations to authorities and to Auditor David Yost who at the time declined to say if he was investigating.

A charter school front group, the Ohio eSchool Friends and Families Coalition, issued a news release that announced the hiring of “former Prosecutor and Franklin County Common Pleas Court Judge Greg Peterson to investigate how State Representative Teresa Fedor came into possession of potentially stolen documents, made false claims against the Ohio Virtual Academy and to hold her to account for her actions.”

It made no mention of the Committee’s Republican chairman.

Peterson’s hiring was announced after an investigation by the Ohio Department of Education calls into question the sponsor’s findings. It ordered OVA to repay $1.6 million – an amount that covers more than 200 students for the state fiscal year ending June 30, 2017.

News of the repayment order prompted charter school researcher Sandy Theis to telephone Peterson – the “former prosecutor” who was enlisted to investigate Fedor. She wanted to know why his hiring was trumpeted with great fanfare - but his findings were never made public. She learned there were no findings – and no real investigation.

Peterson said he remembered very little about his investigation, but said, “My recollection is they originally approached me and I don’t believe I did anything on that.”

The forum took place at the Heatherdowns Branch Library and was co-sponsored by ProgressOhio, Northwest Ohio Friends of Public Education and the Northwest Ohio Indivisible Coalition.
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Northwest Ohio Scholarship Fund Celebrates 20 Years of Scholarships

This school year the Northwest Ohio Scholarship Fund (NOSF) is celebrating 20 years of providing educational choices through need-based scholarships for K-8 students to use for private schools or for homeschool expenses. NOSF has awarded over 15,400 scholarships totaling $13.2 million to students in Northwest Ohio since the 1999-2000 school year.

In early 1998, a group of local philanthropists started the program under the direction of Sister Janet Doyle, superintendent of Catholic School of the Diocese of Toledo. The purpose of the program was two-fold: make private education accessible to families while strengthening inner city schools through increased stable enrollment.

At the same time, the Children’s Scholarship Fund in New York was implementing a program that would offer 40,000 K-8 scholarships for private schools worth almost $200 million to low-income families across America. NOSF was successful in securing a partnership with CSF and in the fall of 1999, awarded 817 scholarships worth $553,800 to students from Lucas, Wood and Fulton Counties. CSF has provided $4.5 million in matching funds for NOSF scholarships since that time.

This school year NOSF has awarded 750 scholarships for children to attend 72 different private schools in 16 counties. The average scholarship award is $1,088. In order to qualify for these scholarships, students have to reside in Allen, Crawford, Defiance, Erie, Fulton, Hancock, Henry, Huron, Lucas, Ottawa, Paulding, Putnam, Richland, Sandusky, Seneca, Van Wert, Williams, Wood or Wyandot County and meet the income eligibility guidelines set by CSF.

NOSF alumni are grateful for the scholarship and the opportunities that come with it. Alumna Kristine Below, graduated from St. Jerome Catholic School in 2009 and said of her experience, “the school taught me how to study as well as provide the motivation for doing well.” Below has since graduated from The Ohio State University and is working as a neurophysiology technologist at ProMedica Toledo Hospital.

From Chores to Student Loans: Teaching Kids Money Basics

Special to The Truth

For kids, October is a big month because it includes the one night where costumes are encouraged and begging for candy is expected. But it’s also National Financial Awareness Month, and amazingly, many teenagers will graduate high school this year with little knowledge about how finances work, flying blind into a hurricane-sized storm of potential debt, bad loans, bankruptcy, and no savings or retirement.

As a parent, you can head this off. To help, the makers of BusyKid, an app that tracks kids’ chores and allowance, are offering families tips and financial basics for getting started.

- Chores. Introduce chores early and treat them as if it’s your child’s first job. By changing the mindset around chores, kids can develop a good work ethic that can carry over to a real job.
- Modern Money. It’s estimated that less than 10 percent of the world’s currency is actually paper or coins. This means your child needs to know how to manage invisible money, including paying bills and tracking credit and debit card spending.
- Savings. Thirty-nine percent of Americans admit to having no money in a savings account. Teach children to save a portion of the money they receive from birthdays, holidays, babysitting, mowing grass, etc. A good rule of thumb for kids: 50 percent savings, 40 percent spending and 10 percent sharing.
- Sharing. Contributing to non-profits not only feels good but helps others in need. It could also provide a tax benefit when your child is old enough to be filing.

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Public input sought for 2019 route proposals.

Reduced federal investment, higher operating costs due to inflation, and lack of support for adequate local funding are forcing significant changes to TARTA service for 2019.

Therefore, the purpose of these hearings is to obtain public input on proposed service changes of various routes to be effective Sunday, December 30, 2018.

The Toledo Area Regional Transit Authority (TARTA) will hold public hearing meetings:

- **12:30 PM, Thursday, October 11, 2018** and
- **6:00 PM, Thursday, October 11, 2018**
  
  at the TARTA administration offices:
  
  **1127 W Central Ave, Toledo, Ohio 43610**
  
  accessible via TARTA 20F/M

**Proposed Service Changes:**

- Modification of Muddy Shuttle and Walleye Shuttle services;
- Discontinuation of holiday service;
- Modification to Fixed Route services:
  - Discontinuation of **6 King Road/City of Sylvania**;
  - Schedule adjustments to **39 Franklin Park Mall/City of Sylvania/39M Monroe/Centennial-Sylvania**—4:15 PM outbound and 5:00 PM inbound trips discontinuation;
  - Schedule adjustments to **29X Waterville Express**—5:15 PM outbound trip discontinuation;
  - Introduction of experimental **47 Maumee-Arrowhead/Work Express**, to replace **43 Maumee-Arrowhead/Western via UTMC** name, routing, and schedule adjustments;
  - Weekdays—discontinuation of 6:00 AM and 10:30 PM lineups;
  - Saturday—discontinuation of 7:30 AM and 7:30 PM lineups;
  - Sunday—discontinuation of services

Details of proposed routes updates are available at TARTA.com

Comments may also be made by writing to:

James K. Gee, General Manager
Toledo Area Regional Transit Authority
PO Box 792
Toledo OH 43697-0792

All comments must be received by 5:00 PM on Thursday, October 18, 2018, to be included as part of the official record for final route adjustments and implementation purposes.
Parent Invited to October 17 Notre Dame Academy Information Breakfast

From Policy Matters Ohio

Toledo, OH (10/3/18) Parents of girls entering high school next fall are invited to attend an information breakfast on Wednesday, October 17, from 7:30-8:30am at Notre Dame Academy. This is a relaxed breakfast to give parents a chance to chat with NDA faculty, parents, and students and ask their individual questions. Please RSVP at https://tinyurl.com/2025parentbreakfast. Notre Dame Academy develops confidence in girls by challenging them academically and supporting their personal growth. NDA is only International Baccalaureate (IB) Diploma World School in Northwest Ohio, and the only school offering IB, AP, and College Credit Plus college credit eligible studies.

Toledo Library Program Gives Customers Device Advice

As part of its continued effort to address the digital divide and provide free technology training to customers, the Toledo Lucas County Public Library (TL CPL) is hosting a series of Device Advice programs this fall.

During Device Advice sessions, customers can have questions answered about their smart phones, tablets or laptops, get recommendations on devices and learn about the many apps that can be used with their Toledo Lucas County Public Library card. Device Advice sessions are free and open to the public. No registration is necessary.

Maumee Branch
(Sa) Oct. 6 - 9 a.m. - noon
(Sa) Nov. 3 - 9 a.m. - noon
(Sa) Dec. 1 - 9 a.m. - noon

King Road Branch
(Th) Oct. 1 - 11:30 a.m. - 1 p.m.
(Th) Nov. 8 - 11:30 a.m. - 1 p.m.
(Th) Dec. 8 - 11:30 a.m. - 1 p.m.

Sylvania Branch
(Th) Nov. 14 - 4 p.m.
(Th) Nov. 21 - 4 p.m.
(Th) Nov. 28 - 4 p.m.
(Th) Dec. 1 - 4 p.m.
(Th) Dec. 8 - 4 p.m.
(Th) Dec. 15 - 4 p.m.
(Th) Dec. 22 - 4 p.m.
(Th) Dec. 29 - 4 p.m.

Birmingham and Oregon Branches
During Library Hours

More TL CPL Technology Programs
• Device Advice is part of the Library’s growing list of technology training programs, which also includes:
  • Weekly One-to-One Tutorials at Kent Branch
  • Introduction to eMedia
  • Microsoft Word, Excel and PowerPoint for Beginners
  • Computer and Internet Basics
  • Google Drive and Docs for Beginners

From Clores to Student Loans... continued from page 8
• Compound Interest. Compound interest is when a bank pays interest on both the principal (the original amount of money) and the interest an account has already earned. As an example, if you put $1000 in the bank with compound interest of 10 percent, in 10 years you’ll have more than $2,000. Without compound interest, it would be $3,000. Let your money make money!

• Credit Cards. This is not free money! Have one card for emergencies or travel but make sure the annual percentage rate is low and is paid off monthly. You kids will be flooded with offers as soon as they’re old enough, to teach them to say no, even when promised gifts for signing up.

• Student Loans. The U.S. student loan debt is currently $1.45 trillion (an average of $37,000 per student) and nearly 7 million loans are in default. Follow this simple rule — don’t borrow more than your child will earn in his or her first year out of school.

For more money management knowledge and practice, enroll your family in BusyKid. Visit www.busykid.com for more information.

This National Financial Awareness Month, take steps to prepare your child for a successful future.

Courtesy StatePoint
Cuts to Higher Education Shortchange Ohioans of Color

From Policy Matters Ohio

Ohio’s piddling public investment in higher education over the last decade has made going to college more expensive, leaving many students with little choice but to take on more debt or give up on their dreams. The problem is especially serious for black, Latino, and low-income students.

Ohio is one of 45 states that spent less per student in the 2018 school year than in 2008, even as the economy and state budgets have recovered from pre-recession levels, according to a report from the Center on Budget and Policy Priorities (CBPP). Ohio cut funding by 18 percent, or $1,304 per student—compared to 16 percent, or $1,302 per student, nationally.

Cuts to higher education have helped drive up the cost of attending public colleges and universities. Between 2008 and 2018, the average tuition at public four-year institutions in Ohio grew by 49 percent, or $5,000. Since 2008, Ohio policymakers have also reduced the amount of money students can receive from the Ohio College Opportunity Grant (OCOG), the state’s only need-based aid grant. In 2019, funding for OCOG will be $122 million less than in 2008, not adjusted for inflation. Low-income students and students of color are more likely to attend community colleges, but students at those institutions are not eligible for OCOG.

“Discrimination and other barriers to employment mean people of color earn lower wages than white Ohioans,” said Policy Matters Ohio researcher Victoria Jackson. “Lower wages mean families of color pay higher shares of their household income toward tuition and fees.”

Ohio is ranked the fifth most expensive state for black families and eighth most expensive for Latino families. The typical black and Latino families spend 32 percent and 25 percent, respectively, of their household income on tuition and fees, according to the CBPP report. Typical white Ohio families, on the other hand, spend 17 percent of their household income on tuition and fees.

“The rising cost of college risks locking one of America’s most important paths to economic mobility. And while these costs hinder progress for everyone, black, Latina, and low-income students continue to face the most significant barriers to opportunity,” said Michael Mitchell, senior policy analyst at CBPP and lead author of the report.

Federal and state financial aid has failed to bridge the gap created by rising tuition and relatively stagnant incomes. As a result, the share of students graduating with debt has risen. Between the 2008 and 2015 school years, the share of students graduating with debt from a public four-year institution rose from 35 percent to 82 percent nationally. The average amount of debt also increased during this period. On average, bachelor’s degree recipients at four-year public schools saw their debt grow by 26 percent (from $21,226 to $27,200). By contrast, the average amount of debt rose by only about 1 percent in the six years prior to the recession.

Americans’ slow income growth has worsened the situation. While the average tuition bill increased by 26 percent between 2008 and 2018, median incomes grew by just over 2 percent. Nationally, the average tuition at a four-year public college accounted for 16.5 percent of median household income in 2017, up from 14 percent in 2008.

The high cost burden for people of color contributes to lower postsecondary attainment for Latina/o and black Ohioans. Twenty-two percent of black Ohioans aged 25-64 and 27.9 percent of Latina/o Ohioans have attained an associate’s degree or higher, compared to 40.2 percent of white Ohioans.

“Ohio policymakers are underfunding higher education while allowing billions in tax cuts for the wealthy and corporations,” Jackson said. “We need to raise revenue by ensuring those who can afford to pay more are paying their fair share. Policymakers must commit to making college affordable to everyone by robustly investing in public colleges and need-based aid.”

Tax Abatements Cost Ohio Schools at Least $125 Million

New standard requires districts to report the impact for the first time

From Policy Matters Ohio

Property tax abatements caused 180 school districts across Ohio to forgo $125.6 million in revenue, according to district financial reports issued for the 2017 fiscal year.

For the first time, under a new national accounting standard, school districts in Ohio and across the country had to report how much revenue they forgave to tax abatements. Policy Matters Ohio, assisted by the national nonprofit Good Jobs...
can return your absentee ballot by mail; it must be postmarked by Monday, Nov. 5. You can also return your absentee ballot in person to your county board of elections no later than 7:30 p.m. on Tuesday, Nov. 6.

You have the right to vote free from harassment or influence. You are entitled to a polling place free from solicitation, intimidation, harassment, confusion, obstruction and undue influence, use of violence, force or threats or action that impedes your entrance or exit to the polling place. You can wear candidate buttons or t-shirts on your way to the polls, but you should be prepared to cover or remove your gear when entering the polling place.

You have the right to vote privately. If you are a parent, you can bring your child with you into the voting booth. If you have a visual impairment, you have the right to vote privately by audio ballot.

You have the right to vote if you are standing in line when the polls close. If you are in line at the polling place by 7:30 p.m., you have the right to vote.

You have the right to vote if you have moved recently. You can vote in Ohio if you are a resident for at least 30 days before Election Day, Nov. 6. Please visit IWillVote.com/OH to get registered before the deadline on Tuesday, Oct. 9. After the registration deadline if you have not updated your address, you can still vote early in person or on Election Day by provisional ballot and update your address at the same time.

You have the right to vote if your name is missing. If your name is not on the voter list at the location where you go to vote, you have the right to assistance in determining where you should be voting. If you are in the right location for your current address, don't leave without voting a provisional ballot. If you are in the wrong location, you should go to the correct location for your address.

You have the right to vote if you are a returning citizen. If you have been convicted of a felony, but you are not currently incarcerated for a felony you can re-register and vote. You have the right to assistance if you have a physical disability or are illiterate.

If you require assistance because of a physical impairment or illiteracy, you can receive assistance from a person of your choosing, except for a candidate, your employer or an agent of your employer or an agent of your union. You may also request two poll workers of different political parties assist you. You also have the right to vote in an accessible location, and if you have a visual impairment, you have the right to vote privately by audio ballot.

If YOU HAVE AN ISSUE AT THE POLLS, CALL 1-833-DEM-VOTE IF YOU NEED MORE INFORMATION, TEXT OHIO TO 909-75, AND WE'LL SEND YOU IMPORTANT REMINDERS ABOUT VOTING IN THE STATE OF OHIO!

Paid for by the Ohio Democratic Party.

Public Hearings scheduled for proposed 2019 Service Changes

Reduced federal investment, higher operating costs due to inflation, and lack of support for adequate local funding are forcing significant changes to TARTA service for 2019.

Therefore, TARTA will hold two public hearings to obtain public input on proposed service changes of various routes to be effective Sunday, December 30, 2018.

1. 12:30 PM, Thursday, October 11, 2018 at the Authority's administration offices: 1127 W Central Ave, Toledo, Ohio 43610; accessible via TARTA 20F/M

2. 6:00 PM, Thursday, October 11, 2018 at 29X Waverly Express—5:15 PM inbound trip discontinuation; Schedule adjustments to 29X Waverly Express—5:15 PM outbound trip discontinuation; Introduction of experimental 47 Maumee-Arrowhead/Work Express, to replace 43 Maumee-Arrowhead/Western via UTMC name, routing, and schedule adjustments; Weekend—discontinuation of 6:00 AM and 10:30 PM lineups; Saturday—discontinuation of 7:30 AM and 7:30 PM lineups; Sunday—discontinuation of services

Maps and further details of proposed routes updates are available at TARTA.com before and at the public meetings.

Comments may also be made by writing to James K. Gee, General Manager, Toledo Area Regional Transit Authority, PO Box 792, Toledo OH 43697-0792. All comments must be received by 5:00 PM on Thursday, October 18, 2018, to be included as part of the official record for final route adjustments and implementation purposes.

2018 Lucas County Voters’ Guide


The Voters’ Guide was compiled by volunteers from the Toledo-Lucas County League of Women Voters. Candidates for the same office were asked to respond to questions that would be of interest to his/her constituency.

The League does not endorse, oppose, or evaluate any candidate or party and did not alter, edit, or correct any candidate’s reply. Each candidate is solely responsible for the text he/she submits, including the truth of his/her statements.

The League of Women Voters is a nonpartisan organization dedicated to encouraging active and informed participation of citizens in government.

The deadline to register or update voter registration is October 9 for the November 6, 2018 election. Register to vote, find candidate information, and find links to state and local voting resources at http://www.lwvtoledo.org.
Kid Scientists: True Tales of Childhood from Science Superstars by David Stabler, illustrations by Anoosha Syed

By Terri Schlichenmeyer
The Truth Contributor

Your room is a great big mess.
At least that’s what your mother says but you know your room is a work in progress. You have an ongoing experiment here, an almost-finished one there, and look at what’s in the terrarium! Your room is your laboratory, Young Scientist, so read Kid Scientists by David Stabler, Illustrations by Anoosha Syed, and see what your heroes were like when they were younger.

Tax Abatements... continued from page 11

First, reviewed financial statements for 464 of the state’s 608 school districts to produce the numbers in a report released today.

“With $43.8 million, or a little more than a third of the losses reported, Ohio schools could refill the positions of 662 librarians eliminated between the 2005-2006 school year and 2016-2017,” noted Zach Schiller, Policy Matters research director and lead author of the report. “That shows that while the forgone revenue from tax abatement is relatively small compared to total K-12 spending, it’s still quite meaningful.”

Tax abatement revenue losses were concentrated in major school districts such as Cleveland, which reported more than $34.2 million in forgone revenue, and Cincinnati, which reported almost $18.4 million. School districts in the state’s eight largest metropolitan areas accounted for nearly $120 million, or the overwhelming majority of the total.

The total of $125.6 million reported in forgone revenue does not include significant abatements that are not required to be reported under the new accounting standard. Most losses from tax increment financing, which accounts for more than half of property tax abatement in the state, don’t have to be included.

The GASB standard requires too little—and the state auditor should insist on consistent, uniform reporting to add clarity. “Candidates for auditor in November’s state-wide election should describe specific commitments to strengthen tax abatement disclosure,” Schiller said. Policy Matters’ recommendations for action by the auditor are included in the report.

“Too often, school boards face the unpleasant choice of rubber-stamping new abatements or being perceived as opposed to economic development if they exercise their rights and demand the best possible deal,” Schiller said. “Greater transparency alone won’t end this, but it will improve accountability.”

Gravity, black holes, humane animal control, computers, electricity, advanced math, can you imagine what life would be like if you didn’t know about those things? No worries because you do know, thanks to scientists. But check this out: once upon a time, those same scientists “were just ordinary kids” like you.

Katherine Johnson, for instance, happened to like numbers.
When she was small, she counted things obsessively. As a toddler, she followed her brother to classes and she was so smart that she started high school at age ten! Later, when a teacher at a black college said she’d “make a fine mathematician... that was all she needed to hear.” Johnson ultimately became one of a small handful of black women to help NASA send an astronaut to the moon.

Neil deGrasse Tyson was so determined to become an astrophysicist that he started a dog-walking business to earn money for a telescope. On a walk through a nearby forest, Rachael Carson understood the effects of pollution on the environment; that love of nature led her to become a published “professional nature writer at the age of fifteen.” Jane Goodall loved animals so much that she tried to keep earthworms in her bed (her mother explained why that wasn’t the greatest idea ever). George Washington Carver talked to plants when he was a boy; Marie Curie went to school under Russian control; Nikola Tesla inherited his love of invention from his mother; Salim Ali reportedly tried to petty-train a sparrow; and Temple Grandin discovered that she understood animals’ anxieties because she was a lot like them.

It’s been said that a child can’t be what a child can’t see. Fortunately for your budding astrophysicist, inventor, doctor, environmentalist, or mathematician, Kid Scientists will open her eyes with mini-bios of interesting and accomplished people.
But wouldn’t it be boring if that’s all your child got? It would, which is why there’s more to this book: here, he’ll learn that his heroes were once kids who did goofy, funny, slightly naughty things in addition to normal kid activities. Author David Stabler also lends subtlety to those tales by quietly indicating that if famous scientists could have off-beat interests, then maybe no thread of curiosity is unworthy of exploration. Those are golden words for a child who marches to a heartbeat, a moonbeam, a pulsed laser, or the beat of a bird’s wings.

The perfect reader for Kid Scientists is the eight-to-12-year-old who loves biographical sketches or longs to explore any branch of science. It’s a book made for inquisitive minds, and if your kid’s like that, he’ll have room for it.

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TARTA... continued from page 4

• Questioned costs less than $10,000
• Lack of timely report submission
• Reconciliation
• Failure to obtain a timely Single Audit
• Findings for recovery less than $100
• Public meetings or public records

2018 is the second consecutive year TARTA received this recognition; 2017 was the transit agency’s first-ever Auditor of State Award.

About TARTA
The Toledo Area Regional Transit Authority was formed in 1971 and is a political subdivision under Ohio law, similar to a park district or a school district. TARTA supplies more than 3.1 million passenger trips annually and provides interconnected, regional service to six communities in Lucas County – Toledo, Maumee, Waterville, Ottawa Hills, Sylvania and Sylvania Township – and Rossford in Wood County. Visit TARTA.com for more information.
SNOW PLOW OPERATORS WITH VEHICLES

The City of Toledo, Streets, Bridges, & Harbor Division is interested in contracting with owners/operators of snow plow vehicles for plowing on residential streets during heavy snow conditions. All bids must be received by 1:30 PM October 16th, 2018, for a copy of the bid proposals and specifications visit https://www.planetbids.com/portal/portal.cfm?CompanyID=22576 or contact:

STREETS, BRIDGES, & HARBOR
1189 W. Central Ave. Toledo, Ohio 43610
PHONE: 419-245-1589

MANAGER OF COMMUNICATIONS
LUCAS COUNTY

The Mental Health & Recovery Services Board of Lucas County is accepting applications to fill the position Manager of Communications until position is filled. Additional information regarding the duties is available on the Lucas County web site (www.co.lucas.oh.us). Click on “Apply for a Job” and then select “Manager of Communications” from the list to read more or apply.

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SPECIAL NOTICE

RE: Examinations for Journeyman Wireman

Applications for the Journeyman Inside Wireman test will be accepted October 1-5, 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.

APPLICATIONS FOR BOARD AND COMMISSIONS

Toledo Mayor Wade Kapszukiewicz is seeking interested applicants for the following board and commissions:

• Toledo Sister Cities International. There are two vacancies on the board. The city is seeking candidates with a marketing or finance background or interest.
• Joe E. Brown Park Board. The administration is seeking four people to create this board. Residents living near the park should apply.
• Savage Park Board. The administration is seeking one person to sit on this board. Residents living near the park should apply.

Anyone interested should submit a letter of interest and a resume to mayor@toledo.oh.gov.

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TOLEDO LEGAL AID SOCIETY

TLAS Fellowship Program is hiring up to four attorneys in Lucas County, Ohio. Successful candidates must be licensed with the Ohio Supreme Court. In addition, graduates from an accredited college of law who are awaiting Ohio bar results will be considered for the fellowship program. Please see http://www.nlada.org/node/20021 for a more detailed description. Email cover letter and resume by October 12, 2018 to: Toledo-LegalAidSociety@yahoo.com

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Ophelia Powell

Notice to Bidders: Inquiry # FY19-20, (Project # 5012-16-1852) for Glendale Medical East Renovations, Phase 3 for the University of Toledo Health Science Campus. Sealed bids for this project must be clearly marked with the project number on all inner and outer envelopes and/or shipping containers. Bids must be addressed and delivered to the University of Toledo, Main Campus, Facilities and Construction, Plant Operations Room 1100, 2925 E. Rocket Drive, M# 216, Toledo, Ohio 43606 before 2:00 p.m., Tuesday, October 23, 2018. Bids will be publicly opened that same day at 2:05 p.m. in the Plant Operations Building, Room 1000. Copies of Plans, Specifications, and Bid Forms may be obtained from Becker Impressions, 4646 Angola Rd., Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of $300.00 will be charged per set. Any further information may be obtained from Bob Siebenaller of SSOE Group at 419-255-3830. One Pre-Bid Conference will be held on Tuesday, October 16, 2018 at 10:00 a.m. in the Health Education Building, Room 227, at the University of Toledo, Health Science Campus, 3000 Arlington Avenue, Toledo, Ohio 43614. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 15%. Project Estimate: $3,592,000.00; Breakdown: General: $1,495,000.00; Plumbing: $547,000.00; Fire Protection: $56,000.00; HVAC: $804,000.00 and Electrical: $690,000.00.

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Shawn Bell
August 1, 1959 to February 3, 2003

We love and miss you very much --- You are always in our thoughts

Love Mom, Dad, Mike, Keith, Norman Jr. and Norma

Alpha Lambda... continued from page 16

met with Mandexter to discuss the sorority and express their interest in establishing a chapter.

On December 10, 1928, 10 women attending the University of Toledo were initiated in the home of Lelia Harris at 669 Pinewood Avenue by Sorors L. Pearl Mitchell, Dorothea Mandexter and Reba Harris.

Alpha Lambda then became the first black Greek-lettered sorority to be established in Toledo.

Over the 90 years since the chapter was established, a number of projects and programs of service to the community have been implemented such as the Ebony Fashion Fair, initially in association with the Johnson Publishing Company. Other programs include: The Kidney Foundation Lollipop Drive, the Ronald McDonald House, David’s House of Compassion to promote Aids Awareness, March of Dimes Mothers’ March, Sickle-Cell Awareness, Shoeboxes of School Supplies to Africa, Reading Is Fundamental and providing “Holiday Hugs” baskets to local families in need at holiday time.

Alpha Kappa Alpha Sorority Incorporated® is dedicated to implementing programs of service that enhance the social, economic, and educational well-being of the local, national and international communities. Alpha Kappa Alpha Sorority Incorporated® is the oldest Greek letter organization founded for African American women.

Ohio Legislative... continued from page 4

innovatively to really try to help people. We have actually monetized people’s pain. Issue 1 will create a pathway for us to stop treating people like commodities and really look into their hearts and see people for who they really are,” said Rep. Stephanie Howse, D-Cleveland, President of the OLBC.

“The Yes on Issue 1 campaign thanks the Ohio Legislative Black Caucus for their endorsement on Issue 1. A Yes on Issue 1 will bring more treatment and safer communities to Ohio. We want to provide a route towards treatment and recovery, away from the flawed prison system, for those who are suffering from addiction,” said Dennis Willard, spokesperson for the Yes on Issue 1 campaign.

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Alpha Lambda Chapter Holds 90th Anniversary Celebration

The Ladies of Alpha Kappa Alpha Sorority Incorporated®, Alpha Lambda Chapter held their 90th Anniversary Celebration at Heather Downs Country on Sunday October 7, 2018. The keynote address was delivered by the Great Lakes Regional Director, Carrie Clark, who also gave a special tribute to Ann Battles, the 26th Great Lakes Regional Director.

The event was well represented by members who have more than 50 years of service within the organization. Recognition was given to past graduate advisors and presidents of Alpha Lambda Chapter. Other dignitaries in attendance included: Catherine Crosby, chief of staff to Mayor Wade Kapszukiewicz, City Councilman Larry Sykes and Sharon Saber, PhD, president of the University of Toledo. Proclamations were also provided by US Congresswoman Kaptur and the Lucas County Commissioners.

Members of the graduate chapter, Zeta Alpha Omega, were supportive in their attendance, as well as former chapter members who traveled from Los Angeles, Atlanta and Houston.

Over 100 guests attended the event and an enjoyable time was had by all.

The Alpha Lambda chapter began in 1928 in the home of Clarence Smith, the uncle of Dorothy Mandexte who was a member of Alpha Kappa Alpha prior to her arrival in Toledo. Several young women... continued on page 15