



Volume 64 No. 5

"And Ye Shall Know The Truth..."

November 18, 2020

THE TOLEDO BLACK AGENDA

Addressing Six Critical Pillars Vital
to the Success and Equality of the
Black Community



PREPARED BY THE UNIFICATION COALITION

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Making Our Vote Count

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

The Truth Contributor

If you don't vote, you are irrelevant to the process...Only by engaging, engaging, and engaging, can you make things happen.

- Jesse Jackson



In Lucas County, African Americans showed up in large numbers to have their say in the 2020 general election. Locally, the results represented our demand for policies that address diversity, criminal justice, and economic equity.

Whereas it appears that the Lucas County Board of Elections fulfilled their responsibility to count every vote, the community now must put the heat on institutions and elected officials to deliver a return on our investment.

Black voters have spoken again. What will the response be?

The first response involves an institutional racism review of the City of Toledo's funding practices to identify active and passive discriminatory policies and processes and rectify them. I met with Mayor Wade Kapszukiewicz in April 2019 to request that the City perform a bipartisan Croson study. The Mayor attended a United Pastors for Social Empowerment meeting on February 10, 2020 and promised to complete the systemic review.

The "diversity" study seeks to determine the capacity for black businesses for road work and other construction categories. However, given the past funding inequities in the City's CDBG program, it is imperative that the study also includes the nonprofit and social services sectors and the purchasing of goods and services.

Addressing funding inequities in construction areas could antagonize the Northwest Ohio Building Trades Council, which wields immense power in the local Democratic party. But the Mayor is uniquely situated to resolve any differences between the minority community and the building trades and facilitate project labor or minority inclusion agreements.

So far, Toledo City Council has vetted Griffin & Strong, P.C., an Atlanta-based law and public policy research firm to conduct Toledo's study.

Secondly, the number of homicides in Toledo has skyrocketed and many residents feel that authorities have disregarded their well-being in terms of security. When the Toledo Police Department is called, the response has varied, sometimes police officers respond the next day or not at all, several residents have complained.

Also, while the jail population has decreased, the racial disparities and inequity throughout the criminal justice system remain.

Yet, millions of dollars have flowed into Lucas County from the MacArthur Foundation for criminal justice reform.

Departing Sheriff John Tharpe's DART program was his platform to address addiction and recovery. The election of Tharpe's successor, Mike Navarre, indicates that black voters want someone committed to new processes in the jail and criminal justice. As a former police chief, Navarre is obligated to be a leader on police reform.

Lucas County Commissioners Pete Gerken and Tina Skeldon-Wozniak were reelected by a significant margin or didn't have an opponent. While the commissioners have propelled downtown development and other large-scale projects, including an arena and hotel, most community members would like to see them do other ventures with more direct impact.

The County has addressed poverty with its generic Bridges Out of Poverty program. Still, they have failed to focus on poverty that stems from racism. Wealth and opportunity gaps and other disparities will persist until the nuanced differences between white and racially-generated poverty are truly understood.

Current county efforts have been led by well-meaning but disconnected white bureaucrats who often recoil from the impassioned insight of those who operate at the ground level of social problems. The Commissioners would do well to use their political muscle to include more Blacks to effectuate the policies that the desk jockeys merely love to talk about. These include action agendas in criminal justice, public transportation, and community health.

As we say in the religious community: "Faith without works is dead."

Said another way, "It's time for Black voters to insist that our institutions and elected officials do the work we elected them to do."

Contact Rev. Donald Perryman, PhD, at drdperryman@centerofhope-baptist.org

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The Swami Sez:

By Lafe Tolliver, Esq

Guest Column

As many of you know, in past columns I have taken on the serious task of being a political swami and predicting the possible scenarios of politicians and their shenanigans.

Being a swami is a thankless task because some people will laud you and some will vilify you because what you predict either furthers their pet agendas or it leaves them to open public ridicule.

Not known to the general public is that being a swami is a task of tremendous stress and emotional angst. I do not wear the swami turban on a whim but, when I do, I realize that people expect me to be nigh 100 percent right in my calls.

I cannot tell you the dozens of times that after I have worn the swami when my outpourings of predictions were so psychologically consuming that I have had to retreat to the comfort of my bed in order to maintain my physical strength.

During those draining times, my only sustenance was beef broth, rye bread and weak decaf green tea. But, I soldiered on knowing that my readers were desperately counting on me to provide them with some succor during perilous times; and I will continue to do so even if it means risking my very health!

Considering the recent political slap that the voters gave to Herr Trump and his minions and the furor that he is causing by his infantile refusal to concede the election and allow Joe Biden to proceed to a smooth transition, I now make the following predictions!

ONE: Herr Trump, knowing that he has strangled the very life out of the now feckless GOP party and has turned it into a self-serving cult of cowering sheep and moon-howling Fox News commentators, will plunder his base for millions of dollars so he can pay off mounting legal fees and put some bucks aside to do battle with the New York Attorney General over a myriad of civil and criminal charges.

TWO: Herr Trump will assess a list of people that he plans to pardon including names of political hacks and grifters that will simply outrage the American public but will inure him to his base because, "He stuck it to the man!"

Of course, Herr Trump will pardon himself, his family, loyal in-laws and will throw out pardons, like confetti, at Flynn, Stone, Giuliani, Dennis the Menace, Betty Boop (for breaking so many hearts) and the Wizard of Oz (for faking out the scarecrow, the lion and the Tin Man with his power con).

THREE: Herr Trump will finish gutting so many federal agencies and departments on his way out of the White House, so that when Joe Biden comes into power, he will have a nigh Herculean job of restoring the federal government from such a spiteful blight.

FOUR: Herr Trump will continue to run the mind-bending con that he will run for the White House in 2024 but nothing can be further from the truth other than panicking Mike Pence and other 2024 contenders because they know that if he so declares, his vapid base will flood him with cash to make it happen.

News Flash!!: One cannot run for the presidency from a jail cell, so that threat is dead on arrival. Once Trump leaves office, he will face a slurry of lawsuits, some criminal, that hopefully will eventually land him a prison cell next to a smiling, "Bubba."

FIVE: After Trump comes out of his self-imposed fog that he is now a certified loser and Joe Biden mopped the floor with him, Trump will stage a Revenge Tour where he will sponsor rallies simply for the sake of lashing out at his enemies, real or concocted. He needs a punching bag and whomever he thinks did not throw themselves on his sword, will be fair game.

SIX: When the hundreds of millions of dollars in personal loans become due and payable in 2021, Trump will have to have a fire sale of his assets in the hopes of keeping his beloved Mar-A-Lago mansion safe as his eventual hideaway from public scrutiny.

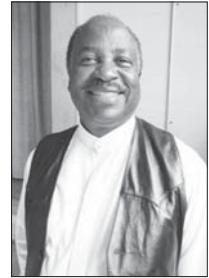
SEVEN: Trump will audition for Dancing With The Stars but will be rejected because he is unable to smile for the cameras but will blame that problem on the ever present, Deep State.

EIGHT: Donald Trump, with the help of Sean Hannity, will try to buy space on Mount Rushmore so he can have his likeness chiseled into the mountain side as a lasting idol to his cult followers.

Well, there you have it. The enormity of my predictions has left me totally exhausted and on the verge of my asking for donations so that I can fly to Thailand for rest and recovery.

So, if you can do so, please send to me in a non-traceable money order, the amount of \$43.22 (includes shipping and handling) so I can recover and return to you both refreshed and invigorated!

Contact Lafe Tolliver at tolliver@juno.com



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TARTA Selects Charles Odingbe as Authority's First Chief Operating Officer

The Toledo Area Regional Transit Authority (TARTA) announced the selection of Charles Odingbe as the Authority's first chief operating officer. Odingbe was selected from a national search to fill a new key position as TARTA continues to rebuild its organizational leadership team to better meet the transportation needs of the Northwest Ohio region.



Charles Odingbe

"We welcome Charles Odingbe to Team TARTA as we continue to draw top transit talent to the Toledo metro area from across the nation," said TARTA Chief Executive Officer Kimberly Dunham. "Charles has an incredible amount of energy and enthusiasm, coupled with broad experience in operations, maintenance, safety and security. He is sure to add exponentially to the positive momentum we have been generating over the past year."

In his role as chief operating officer, Odingbe will lead the management of TARTA's transit operations including the fixed route bus system and Toledo Area Regional Paratransit Service (TARPS) which provide their services in the seven communities in Lucas and Wood Counties.

"I am excited to join the transformation taking place at TARTA and work with this committed team to deliver exceptional transit service to the Toledo Metro Area taxpayers," said new TARTA Chief Operating Officer Odingbe. Odingbe, who began his transit career as a bus operator, possesses more than 30 years of public transportation industry experience.

... continued on page 6

Greater Toledo Community Foundation Welcomes New Chief Operations Officer

The Board of Trustees of Greater Toledo Community Foundation is pleased to announce the addition of Ken Elkins to the staff as Chief Operations Officer & Vice President-Special Projects. Elkins will assume this new role on December 7, 2020.



Ken Elkins

Elkins will be relocating to Toledo from Macomb, Michigan. He is leaving his position as Regional Executive Director of Big Green, located in Detroit, Michigan. Prior to his position with Big Green, Elkins held the position of chief operating officer of Winning Futures, a nationally recognized expert in empowering high school students to succeed.

"We are excited to announce this addition to the Foundation staff. Ken is the ideal candidate to serve in this important staff leadership role, and we look forward to the contributions he will make offering his skills, experience and management style to help this organization grow," said Zac Isaac, chairman, Greater Toledo Community Foundation Board of Trustees.

The chief operations officer at Greater Toledo Community Foundation is a newly-created position that reports to the president and supervises the vice president of Philanthropic Services & Advancement, vice president of Community Investments, director of Marketing & Communications and the director of The Center for Nonprofit Resources. This executive is charged with meeting goals and contributing to the overall growth of the Foundation; to oversee the day-to-day operations for the organization; and overseeing special initiatives or projects on behalf of the Foundation.

"After an extensive search, we determined that Ken is the right person for this position" said Keith Burwell president, Greater Toledo Community Foundation. "We are fortunate to have someone with his background and experience who will contribute to the overall growth of the Foundation."

Elkins obtained a Bachelor of Science degree in Digital Media Production and Marketing from Ferris State University; a Certificate in Fundraising from Boston University's Nonprofit Management program; and a Certificate in Nonprofit Leadership from Northern University's Nonprofit Management program. He has significant experience in media production, and served in the U.S. Navy Reserves before being honorably discharged as an E-4 rank.

... continued on page 6

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Virtual Listening Session Focuses on Criminal Justice Reform

By Tricia Hall

Sojourner's Truth Reporter

A dozen community members participated in the November 12, 2020 virtual listening session, organized by the Lucas County Commissioners to collect ideas on how to reduce the local jail population.

The session, entitled Safety and Justice Challenge Community Listening Session, was just one of several engagement opportunities that will continue to gather information until the final session scheduled for December 2020.

"If we weren't in a pandemic, we would engage the community on a personal basis. So we're trying remote engagement, and there are some individuals with a greater comfort with video conferencing than others. We're also partnering with Frederick Douglass Community Association and libraries," explained Lucas County Commissioner Gary Byers.



LC Commissioner Gary Byers

The series of listening sessions is connected to the MacArthur Foundation Safety + Justice Challenge, which Lucas County has remained an active partner since November 2015. The partnership's goal is to reduce the county's jail population.

The partnership reported a 32 percent reduction between November 2015 to April 2016. The next phase of the partnership focuses on the continued reduction of the county's jail population, but with a targeted focus on communities of color and four specific zip codes. Ultimately, the county commissioners plan to analyze the collected data and fund micro projects that will actively address the partnership's focus.

"We want to find ideas to lower pre-trial custody of people of color, the more individuals who participate, the more ideas we'll receive," said Byers.

The listening sessions wanted to gather input on criminal justice reform and racial equity from residents, community members, business owners, organizations and others who live, work or invest in four zip codes that experience the most law enforcement and public interactions, 43604, 43607, 43608 and 43610.

Attendees were asked to break into small groups to discuss specific questions and report back to the larger group. Discussion questions were:

- What are your aspirations for criminal justice reform efforts in your neighborhood/community?

What role does racial equity play?

- What challenges and/or barriers does your neighborhood/community face in reaching these aspirations?

• What opportunities exist in and/or outside of your neighborhood that could be a remedy or solution. (Think about new or existing programs, advocacy networks, grassroots coalitions, faith-based entities, individual neighborhood citizens and/or community members with good ideas that if funded for the first time, or receive additional funding by way of a micro-grant, could be a potential solution to achieving your neighborhood/community aspirations.



LC Commissioner Pete Gerken

"We plan to award the micro-program grants during the first quarter of 2021. It's high time to put investments into the community, as soon as we find projects to fund, we're going to fund them," explained Lucas County Commissioner Pete Gerken.

Meeting attendees shared the following comments during the report back portion of the listening session:

- Neighborhood and community focus.
- Lucas County and Toledo Police Department policy reform.
- Focus on police and community relations and review how law enforcement approach people of color.
- Acknowledge and address trauma (from law enforcement interactions) and generational trauma in minority communities.
- Provide free phone calls to pretrial incarcerated individuals.
- Acknowledge bail is a barrier for families in poverty.
- Provide additional social service and mental health resources.
- Decriminalization of drug convictions.
- Immigration issues impact black and brown people.
- Recruit: younger generation, faith-based institutions especially in the black community.

We want to hear from the community and complete an authentic engagement. We plan to invest \$100,000 in micro-projects in those four zip codes. These projects should serve as the catalyst to cease interactions between the police and invest in community designs," said Gerken.

The remaining 90-minute sessions are scheduled for December 2, December 9 and December 16 at 5:00 p.m. For additional information about the Safety + Justice Challenge and to register for a listening session, visit the website <https://lucascountycjcc.org/SJC>.



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United Way Opens Community Grant Application

After six years, United Way of Greater Toledo (UWGT) will be re-opening its community grant application, as the organization seeks to provide funding to local programs working in the areas of education, financial stability, health and housing.

Until January 8, 2021, community-based entities can apply for monetary funding over a three-year period. All information on the application, process and qualifications can be found at www.UnitedWayToledo.org/Grant.

"The human services landscape has certainly changed over the last few years – especially this year, as COVID-19 continues to alter the way in which our sector meets overwhelming needs," said Jill Bunge, director of community impact at UWGT.

She continued, stating, "Our volunteers are very excited to provide long-term financial support to local organizations doing really powerful work."

The application link above is exclusive to establishments in Lucas County, whereas different community grant applications for Ottawa and Wood County will be available on December 1, 2020 closing on January 31, 2021. Details on those will be shared at a later time.

"I am continuously amazed by the efforts of our current partners to serve those in need. With their help, over the last six years, we have accomplished and hit some remarkable milestones," said Wendy Pestrue, president & CEO of UWGT.

From 2015 to 2020, UWGT has invested over \$20 million in key community strategies such as student success, basic needs, school readiness and healthy lifestyles. In that same timeframe, more than 400,000 individuals were served by UWGT supported services. This does not include

those who have been helped through United Way 2-1-1, a free, 24/7, 365-day health and human service resource.

"Seeking out new partnerships is our way of asking 'how can we be better?' We improve by learning about new programs, by analyzing current programs that have worked, or by listening to how programs want to re-tool themselves to meet emerging needs," said Pestrue.

The number of grantees awarded, and types of programs funded, will be determined by a collection of volunteers, known as the Collaborative Impact Cabinet. For this special opportunity, UWGT will be welcoming additional community reviewers, with varying life experiences, who will also help inform all final funding decisions.

The deadline to apply as a community reviewer will be closing soon, on November 13, 2020. Information on that additional opportunity can also be found at www.UnitedWayToledo.org/Grant.

Operations Officer... continued from page 4

"I am honored to accept this new and exciting role with the Greater Toledo Community Foundation," said Elkins. "My goal has been, and will continue to be, to help build communities where all have the opportunity, resources and power needed to thrive. I look forward to joining this dynamic team and to furthering the mission of creating a better community for generations to come."

Greater Toledo Community Foundation is a public charitable organization created by citizens of the Toledo community to enrich the quality of life for individuals and families in this area. In existence since 1973, the Foundation has more than 900 funds with assets of approximately \$330 million.

The Foundation provides philanthropic services for individuals, families, businesses and corporations to meet their charitable giving needs. For more information about Greater Toledo Community Foundation, visit www.toledocf.org or follow on Facebook and LinkedIn.

TARTA... continued from page 4

Most recently, Odimbe was the general manager of the Greensboro Transit Authority (GTA), where a major focus and accomplishment was to upgrade GTA's aging fleet to ensure productive and safe service for the community. His other leadership roles include working with transit systems in Texas, Florida, Georgia, Rhode Island, Ohio and Washington.

Throughout his professional career, Odimbe has focused on developing viable, innovative and cost-effective solutions so that transit systems can better meet the opportunities and objectives of their communities.

Over the years, Odimbe has been active in a variety of professional and community organizations including the American Public Transportation Association, Boy Scouts of America, Conference of Minority Transportation Officials (COMTO), Ohio Public Transit Association, Ohio Transit Risk Pool and United Way.

Odimbe holds a Bachelor of Arts degree in Business Management from Concordia University in Portland, Oregon and a Master of Business Administration from George Fox University, Newberry, Oregon.

The Toledo Area Regional Transit Authority (TARTA) provides a vital link in the Toledo metro area to jobs, education, health care and other destinations. It enables everyone in our community to have access to transportation regardless of their age, race, physical ability or economic background. TARTA is underway with exploring and introducing new initiatives and service options that will enhance convenience and customer experience while moving Toledo into the future of public transit.

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MHRSB Will Enhance Its Services by Bringing in Contractor

By Fletcher Word

Sojourner's Truth Editor

The Mental Health and Recovery Services Board of Lucas County has undertaken a project "to improve the treatment experience for those experiencing a mental health crisis to ensure services are effective, fiscally sustainable, recovery-oriented and person-centered," according to a report recently finalized with the assistance of a contracted group, TBD Solutions.

The result of the MHRSB and TBD Solutions report is a request for proposals (RFP) that is seeking qualified vendors to provide behavioral health services including: a crisis call center; a mobile crisis team/mobile response and stabilization services; an adult and youth crisis stabilization unit and a crisis, access, recovery and emergency (C.A.R.E.) center equipped with 23-hour observational unit and psychiatric urgent care.

The most critical aspect of the RFP is the plan to enhance the cooperation between mental health providers and law enforcement officers so that patients, who at a time of crisis and are now typically placed in city or county custody, will be turned over to mental health providers for care.

It is this aspect of the proposal that MHRSB Executive Director Scott Sylak and Board Chairman Jim Stengle emphasized in a conversation with The Truth last week.

"It will be very easy for law enforcement to drop individuals off," said Sylak. "A smooth process for law enforcement." He noted that the new vendor will be providing just such a facility to accept those in crisis where they can be observed and be offered withdrawal management service.

The RFP was issued this past Monday. The RFP schedule requires vendors to submit a letter of intent to respond by December 7, submission of questions by December 14 and proposal submissions by January 14, 2021. There-

after finalists' interviews will be conducted from February 15 to March 15, 2021 with a final decision on March 29. The RFP anticipates that the contract will start by June 1, 2021.

"This is the largest procurement of any contract we have ever done," said Stengle as he explained that the goal was to ensure Lucas County residents of the best mental health service possible.

Sylak and Stengle emphasized that the new services are intended to establish a health care environment that will replace the criminal justice environment currently in effect for those in crisis with psychiatric urgent care, a recovery help line and greater experience in managing that portion of the population in need of such help while also cutting the costs across the board.

The crisis provider will also be expected to conduct health officer training, transportation for patients, probate court assessments and state hospital pre-screenings.

The conclusion by MHRSB and TBD Solutions to seek such a contractor followed weeks of focus group sessions in which participants outlined the ways in which they would know if health crisis services were working well in Lucas County. Participants said services should be "outcomes-driven, crisis care providers would embrace a 'no wrong door' policy for more accessible care, law enforcement would know where to drop people off and system partners would have a higher level of responsibility and accountability for its services and care coordination."

The report proposes to do just that while also realizing savings by using "alternatives to high-cost services ... and demonstra[ting] significant cost savings to the public behavioral health system."

Health Order to Limit Mass Gatherings Signed

Ohio Governor Mike DeWine announced that Ohio Department of Health Interim Director Lance Himes signed a revised health order to limit mass gatherings in Ohio.

"Despite the health order that limited mass gatherings to 10 people that was signed in April remaining in effect, we have seen rampant spread of the virus as a result of banquets, wedding receptions, and social gatherings

following funerals," said Governor DeWine. "We have seen great tragedy associated with such events. It's not the ceremonies causing the problem.

... continued on page 8

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The Englewood Community Continues Fireside Chat

By Tricia Hall

Sojourner's Truth Reporter

The Community RE Investment Coalition of Englewood District organized a virtual fireside chat on Friday, November 13, 2020 to discuss housing and neighborhood development improvement ideas. This fireside chat was led by Kathleen Greely and included panelists: David Mann, president and CEO, and Shantae Brownlee, vice president, Community Engagement and treasurer, of Lucas County Land Bank; Sister Virginia Welsh of the Padua Center; Tiffanie McNair, the City of Toledo Housing Commissioner; Michael Sachs the COO of NeighborWorks Toledo Region and Kimberly Cutcher, LISC Toledo Executive Director.

The virtual chat discussion started with the Lucas County Land Bank and resources available to residents and potential community investors.



David Mann



Kathleen Greely

the property owner and improve the value for a new owner. We can facilitate that type of transaction," said Mann.

"Demolition isn't the only priority of the Land Bank, renovation is also an option. Every property has value, no matter the area. If a neighborhood has priorities, we will work with them in developing plans," explained Brownlee.

Firechat facilitator Greely raised financing and funding gap concerns for residents in Englewood. "Our community has long had a lack of wealth and may not have the available cash for a \$25,000 property. The coalition has talked about buying up like five properties and repurposing. Can associations or residents make those types of requests to partner with the Land Bank, because affordable housing a greenspace is a priority. Would investors be a better customer for the landbank?" she asked.

"There is an opportunity for homeownership in Englewood. We can promote homeownership. It takes partnerships with LISC, City of Toledo, NeighborWorks and Land bank to bridge the gap and provide layers of funds available to ownership," explained Brownlee.



Shantae Brownlee

"A way to build opportunities could be creating a Community Development Corporation. Englewood does have one, much like other neighborhoods," said Mann.

Local community housing development partners were intro-

duced to the discussion and encouraged to share resources to the virtual audience.

"NeighborWorks has stepped in to manage units that were offline in communities. Tenants are buying the homes," said Sachs of NeighborWorks Toledo Region.

"LISC supports community partners, whether it is a nonprofit, for-profit or coalition with community visions, renovations or building affordable housing, and developing small businesses in neighborhoods like Englewood. We prioritize helping to implement community priorities," said Cutcher of LISC.

To learn more about Community RE Invest Coalition, visit <https://communityreinvestment-coalition-englewoodsw.org>. To learn more about available properties and finance requirements for listed properties, visit <https://lucascountylan-bank.org>.

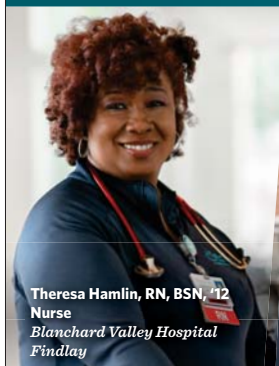


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Health Order... continued from page 7

It's the party afterward."

In order to minimize the spread of COVID-19 through airborne particles passing between people in close contact, wedding receptions, funeral repasts, and other events at banquet facilities are subject to the following restrictions:

- * No socializing or activities in open congregate areas and no dancing.

- * Guests must be seated at all times. Traditional wedding reception events such as first dance, toasts, tossing the bouquet and cutting the cake are permitted.

- * If serving food and beverages, guests must be served at their seats. No self-serve buffets and no self-serve bar areas permitted.

- * Masks must be worn at all times unless actively consuming food or beverages.

- * No more than 10 people should be seated at a table and those individuals must be from the same household.

This order does not apply to religious observances; First Amendment protected speech, including petition or referendum circulators, and any activity by media; and to governmental meetings which include meetings that are required to be open to the public.

This order goes into effect November 17, 2020 at 12:01 a.m.

5 Ways to Strengthen Your Financial Protection Plan

Special to The Truth

Many Americans are feeling things like their health, job and retirement savings are at risk.

U.S. adults are most concerned about protection in times of economic uncertainty, according to a June 2020 Protection Study by Lincoln Financial Group and CivicScience. Specifically, the study found the pandemic has increased Americans' concerns around having enough money saved for emergencies (39%), the impact of market volatility on their investments (30%), as well as having enough money for a comfortable retirement (29%).

"This year's volatile market, along with the pandemic, has reinforced for many consumers just how important it is to have a well-rounded financial plan, one that can help weather these challenging times and set you up for success in the long-term," said Jamie Ohl, executive vice president and president, Retirement Plan Services for Lincoln Financial Group. "Make it a priority to have open conversations about your finances and your retirement goals with your loved ones so you can create a strategy to protect your future."

Now is the perfect time to explore how to best protect against risk. Here are five suggestions from Lincoln Financial on how consumers can create a more robust financial protection plan:

- **Fund the Future.** Life insurance can be more than just a death benefit, with some types of policies offering income replacement for unforeseen events. It can also protect your financial security from the impact of taxes, market

volatility and longevity. It's not just for individuals and families either, but businesses too.

- **Protect Your Paycheck.** Go beyond health insurance and look at disability, accident and critical illness coverages, especially those available through your employer, to prevent income gaps and keep you from paying out of pocket for covered expenses.

- **Add Protection to Your Portfolio.** Consider diversifying your portfolio with an annuity. It can provide protected growth and monthly lifetime income for a portion of your portfolio – to help cover expenses in retirement and ensure you have a stream of income throughout retirement.

- **Reimagine Your Retirement Plan.** As a result of the SECURE Act, in-plan guaranteed income options can serve as a powerful tool to protect savings during periods of market volatility, while still benefitting savers when the market goes up. Savers should also stay focused on the long-term, and remember that saving for retirement is a marathon, not a sprint.

- **Create a Cushion.** The expense of an unexpected long-term healthcare event may not be something you've considered in your plan. Unfortunately, these events can come on suddenly, and be very costly, so don't wait – make sure you have a strategy to cover the cost of care if you or a loved one needed it.

Visit www.lincolffinancial.com for more tips and resources.

To protect your future, it is important to have a robust, multifaceted financial plan in place, particularly during times of economic uncertainty.

Courtesy StatePoint

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Forum Registration at
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TARTA





Taxpayer Advocacy Panel (TAP)

Want to improve the IRS? SPEAK UP

By Andrea Price, TAP member representing Ohio

Guest Column

The Taxpayer Advocacy Panel is comprised of civic-minded citizen volunteers from all walks of life representing each state, D.C., Puerto Rico and an international member (citizens living, working or doing business abroad). TAP is a Federal Advisory Committee whose mission is to listen to taxpayers, identify taxpayers' issues and make suggestions for improving the IRS service and customer satisfaction.



Everyone has something to say about taxes and the IRS. Please take a moment to give us your suggestions for TAP to consider by contacting one of the following:

TAP Ohio member: tapohioandraprice@gmail.com

Call Toll-free at: 1-888-912-1227

Website: www.improveirs.org

Taxpayer Advocate Service Tax Tip: Taxpayers not normally required to file should register for an Economic Impact Payment by November 21, 2020.

Taxpayers who normally are not required to file a federal tax return have more time to claim the Economic Impact Payment (EIP) this year. Taxpayers with incomes below \$24,400 for married couples, and \$12,200 for single individuals who cannot be claimed as a dependent by someone else, do not typically have a filing requirement. For more details about filing requirements in general, see Table 1-1 in IRS Publication 17.

Anyone who is not required to file a federal tax return but is eligible for an EIP, did not already register for an EIP, and did not already receive an EIP, must go to [irs.gov](https://www.irs.gov) and use the Non-Filers: Enter Payment Info Here tool to claim a payment by **3 p.m. (Eastern Time) on November 21**. The IRS cannot issue EIPs after December 31, 2020. Using the tool and requesting direct deposit is recommended, so the IRS has time to process the information and issue EIPs to eligible taxpayers prior to that date.

The extended claim date also applies to:

- *Social Security, Railroad Retirement and Department of Veteran Affairs benefit recipients*, who already received a \$1,200 payment, but who wish to register for a payment for their spouse or qualifying child.
- *Incarcerated individuals* –for the most up to date information about incarcerated individuals and EIP claim options. Anyone using the Non-Filers tool can speed up the arrival of their payment by choosing to receive it by direct deposit. Those not choosing this option will get a check.

If you miss this deadline, you will need to wait until next year and claim the payment as a credit (known as the Recovery Rebate Credit) by filing a 2020 tax return.

Available Help Options: Low Income Taxpayer Clinics

Some Low Income Taxpayer Clinics (LITCs) may be able to help individuals whose household income does not exceed 250 percent of the Federal Poverty Guidelines with completing the IRS Non-Filers tool or filing a 2019 tax return in order to claim the EIP.

These LITCs have stepped forward to provide assistance to eligible taxpayers for claiming the EIP, subject to availability of services. Some LITCs serve only specific geographic areas, so it is recommended that taxpayers contact an LTC near them, when possible.



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The Economy and Financial Health Section • The Economy and Financial Health Section • The Economy and Financial Health Section

Social Security Column

By Erin Thompson, Social Security Public Affairs Specialist in Toledo, OH

Guest Column

Sign Up For Medicare Part B Online

For many people, signing up for Medicare Part B doesn't require you to leave the comfort of home. Please visit our Medicare Part B webpage at secure.ssa.gov/acu/ophandler/loginSuccess if:

- You're **enrolled in Medicare Part A**.
- You would like to enroll in Part B during the Special Enrollment Period.

You can complete form CMS-40B (*Application for Enrollment in Medicare – Part B [Medical Insurance]*) at [www.cms.gov/Medicare/CMS-Forms/CMS-Forms-Items/CMS017339](https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/CMS-Forms-Items/CMS017339) and CMS-L564 at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf (*Request for Employment Information*) online.

You can also fax the CMS-40B and CMS-L564 to 1-833-914-2016; or return forms by mail to your local Social Security office. Please contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778) if you have any questions.

Note: When completing the forms:

- State, "I want Part B coverage to begin (MM/YY)" in the remarks section of the CMS-40B form or online application.
- If your employer is unable to complete Section B, please complete that portion as best you can on behalf of your employer without your employer's signature.
- Submit *one* of the following types of secondary evidence by uploading it from a saved document on your computer:
 - Income tax returns that show health insurance premiums paid.
 - W-2s reflecting pre-tax medical contributions.
 - Pay stubs that reflect health insurance premium deductions.
 - Health insurance cards with a policy effective date.
 - Explanations of benefits paid by the GHP or LGHP.
 - Statements or receipts that reflect payment of health insurance premiums.

Please let your friends and loved ones know about this online, mail or fax option.

Social Security Spouses' Benefits Explained

Understanding how your future retirement might affect your spouse is important. Here are a few things to remember when you're planning for your retirement. Your spouse's benefit amount could be up to 50 percent of your full retirement age benefit amount. If you qualify for

a benefit from your own work history and a spouse's record, we always pay your own benefit first. You cannot receive spouse's benefits unless your spouse is receiving their retirement benefits (except for divorced spouses).

If you took your reduced retirement first while waiting for your spouse to reach retirement age, your own retirement portion remains reduced. When you add spouse's benefits later, the total retirement and spouses benefit together will total less than 50 percent of the worker's amount. You can find out more about this at www.ssa.gov/OACT/quickcalc/spouse.html.

If your spouse's retirement benefit is higher than your retirement benefit, and he or she chooses to take reduced benefits and dies first, your survivor benefit will be reduced, but may be higher than what your spouse received.

If your deceased spouse started receiving reduced retirement benefits before their full retirement age, a special rule called the retirement insurance benefit limit may apply to you. The retirement insurance benefit limit is the maximum survivor benefit you may receive. Generally, the limit is the **higher of**:

- The reduced monthly retirement benefit the deceased spouse would have been entitled to if they had lived, or
- 82.5 percent of the unreduced deceased spouse's monthly benefit if they had started receiving benefits at their full retirement age (rather than choosing to receive a reduced retirement benefit early).

Knowing about these benefits can help you plan your financial future. Access a wealth of useful information and use our benefits planners at www.ssa.gov/benefits/retirement.

How to Replace a Missing Social Security Card Online

If you need to replace your lost or misplaced Social Security card, our online application makes getting a replacement card easier than ever.

... continued on page 12

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** Based on customer experience survey shared online at www.thehartford.com/aarp as of April 2019.
*** The gift offer is good for first time responders who provide a valid email address. Responders will be sent an email to confirm the gift. All responders in IL, IN, MA and MI who do not provide an email address are still eligible to receive the gift. The gift offer is not available in GA, HI, MD or PA. Not available in HI. The gift is available only as a limited time offer. Please allow 4-7 weeks for delivery. Gifts not included.
† If you are age 50 or older, once you've insured through this Program for at least 60 days, you cannot be refused renewal as long as applicable premiums are paid when due. Also, you and other customary drivers of your vehicles must retain valid licenses, remain physically and mentally capable of operating an automobile (not applicable in WA), have no convictions for driving while intoxicated and must not have obtained prior policy through mutual representation. Benefit currently not available in HI, MA, NC, NE and TX.
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† In Texas, the Auto Program is underwritten by Southern County Mutual Insurance Company, through Hartford Fire General Agency, Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Southern County Mutual Insurance Company.
000131

Greater Toledo Community Foundation Fund Awards Grants Totaling \$332,628 to 10 Nonprofit Organizations

The Stranahan Supporting Organization of the Greater Toledo Community Foundation recently awarded grants totaling \$332,628 to 10 organizations and initiatives:

- **Bittersweet Farms** – \$20,000 was awarded to support the agricultural-based vocational program for adults with autism.
- **Boys & Girls Clubs of Toledo** – \$49,628 was awarded to support the Growing Futures Together project.
- **Catholic Charities** – \$25,000 was awarded to support the Opportunity Kitchen.
- **Cherry Street Mission Ministries** – \$12,000 was awarded to support staffing costs of temporary kitchen personnel.
- **Hope Toledo** – \$50,000 was awarded to support the Pre-K Initiative.
- **Lucas Housing Services Corporation** – \$31,000 was awarded to support the Bridge to Independence and Success program.
- **Partners In Education** – \$50,000 was awarded to support provision of the College & Career Ready, Set, Go program at Washington Local

Schools.

- **Pathway, Inc.** – \$50,000 was awarded to support the Sisters United program.
- **Toledo School for the Arts** – \$25,000 was awarded to support the Overland Solar Sculpture Garden Project.
- **Tutor Smart** – \$20,000 was awarded to support tutoring services.

About Greater Toledo Community Foundation

Greater Toledo Community Foundation is a public charitable organization created by citizens of our community to enrich the quality of life for individuals and families in our area. In existence since 1973, the Foundation has more than 900 funds with assets of approximately \$330 million. The Foundation provides philanthropic services for individuals, families, businesses and corporations to meet their charitable giving needs. For more information about Greater Toledo Community Foundation, visit www.toledocf.org or follow us on Facebook and LinkedIn.

Rep. Sobecki Announces Open Enrollment for Affordable Care Act

Open enrollment runs from now until Dec. 15, with health care coverage beginning Jan. 1, 2021

This week, State Rep. Lisa Sobecki (D-Toledo) announced that open enrollment for the Affordable Care Act (ACA) has started. Ohioans have until Dec. 15, 2020 to apply, and health insurance coverage will begin Jan. 1, 2021.

“Nearly 8 percent of my district does not have health insurance, and affordable healthcare during this pandemic is more important than ever. I encourage everyone who needs

health insurance to apply for it at healthcare.gov today,” said Rep. Sobecki.

This year’s open enrollment period comes as Republicans continue to fight to repeal the ACA and its popular patient protections. The U.S. Supreme Court held oral arguments on the fate of the ACA Nov. 10.

Meanwhile, Ohio House Democrats con-

tinue to call on Republican leaders to protect Ohioans’ healthcare by advancing the bipartisan Pre-Existing Condition Protection Act, which would write into Ohio law several of the ACA’s popular patient protections, including coverage for those with pre-existing conditions.

For more information or to apply for healthcare coverage, visit healthcare.gov.

Social Security... continued from page 11

Requesting a card replacement online is available if you live in the District of Columbia or one of the 45 states that can verify state ID information for us. If you’re only requesting a replacement card and you’re making no changes, you may be able to use our free online service.

All you need to do is create a personal my Social Security account at www.ssa.gov/my

account and meet certain requirements. Opening a personal my Social Security account is easy, convenient, and secure. We protect your information by using strict identity verification and security features. Once you have a personal account, simply follow the instructions to request a replacement Social Security card.

You can apply for a replacement card online, if you meet all of the following requirements:

- Are a U. S. citizen age 18 or older with a U.S. mailing address (this includes APO,

FPO, and DPO addresses).

- Are not requesting any changes to your card (including a name change).
- Have a valid driver’s license or state-issued identification card.

In many cases, you may not need a replacement card; often, simply knowing your Social Security number is enough.

But if you do need a replacement card, please visit our website at www.ssa.gov/ss number to find out if you can take advantage of this convenient online service.



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Glory: Magical Visions of Black Beauty by Kahran and Regis Bethencourt

By Terri Schlichenmeyer

The Truth Contributor

To relax, or not to relax?

Why not? Whatever. Your hair has gone through several stages of change: you've braided, straightened, curled, permed, and loc'd, put it beneath a turban, a durag, scarves, wigs, and kangols. It's been shaved, picked, plucked, pulled back, and done up. There were times when you fought your own hair, and you don't want your children to go through that. So look for **Glory by Kahran and Regis Bethencourt**, and call the kids.

As photographers, Kahran and Regis Bethencourts say that they consider themselves "cultural storytellers" who believe that Black culture has been "under-celebrated." For far too long, for instance, Black children were led to believe that their hair and skin was "not long enough, not straight enough... too dark or too light." As the Bethencourts noticed the somberness in their portraits of children, they recalled personal memories of childhood hair issues and decided that "acceptable black beauty was not our natural beauty..."

They vowed to change the perception.

The children in these pages "are a recognition and celebration of the beauty and versatility of black beauty and its innate glory," they said. The kids were chosen because they were change-makers, because they've stood up to adversity, racism, bullying, illness, poverty, loss or other hardships. Some wear the costumes of Kings and Queens here, while some reflect the dress of their cultures.

Among others, there's Nia from England, who overcame a skin condition that left her scarred. There's Kaylee, a singer from Chicago. Nariah from Maryland is a definite foodie. There's Mbali from South Africa, whose modeling career helped her to overcome shyness. Darryl from Kenya, who

c.2020
St. Martin's Press
\$30.00 / \$39.99 Canada
243 pages

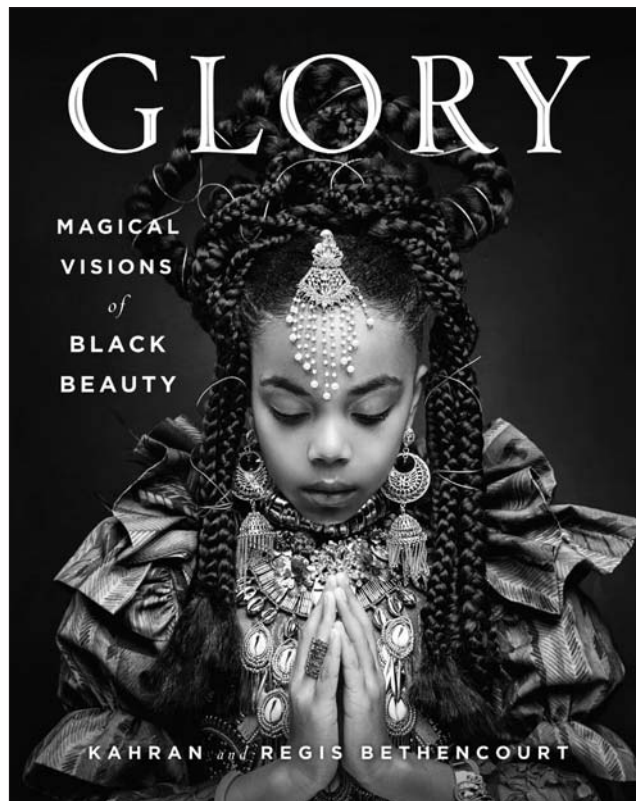
wears his dreadlocks with pride, even though they're frowned upon in his culture. Havana from Germany hopes to be an astronaut someday. Kheris from California founded a clothing company. Bryson in Arkansas is "a kid advocate" for HBCUs. And there's Ava, a fair-skinned, blonde and blind African American eleven-year-old who learned to "appreciate the way God created me."

Pick up *Glory* and flip to any random page. You'll immediately see that the title is apt.

Indeed, much is glorified inside this book, including the no-nonsense strength and do-what-needs-doing attitude of the generation coming up. These kids are pretty incredible, as evidenced by the brief biographies that accompany every portrait. Some will bring you tears, while others are downright empowering.

Speaking of empowering, inspirational quotes are scattered throughout so look for them – that is, if you can take your eyes off the exquisite portraiture from photographers Kahran and Regis Bethencourt. The lighting in each is perfect. The costumes that the children wear are gorgeous. The kids come from everywhere and both boys and girls are elegantly represented in portraits that are nothing but respectful of their essences.

This is the kind of book that anyone of any age can enjoy. Yes, there's a three-year-old here, so show your toddler. There are youngsters, tweens, teens, and an entire school mentioned, so give this book to your kids. Or just grab *Glory* yourself, and relax.



48 Hours of No Gun Violence

Join Toledo City Councilwoman Cerssandra McPherson on Friday, November 20, 6:00 p.m. at Swayne Field as she kicks off 48 Hours to Stop the Gun Violence. Her campaign to decrease the gun violence in our community will start at 6 p.m. on Friday and officially end on Sunday at 6:00 pm. The commitment is ongoing.



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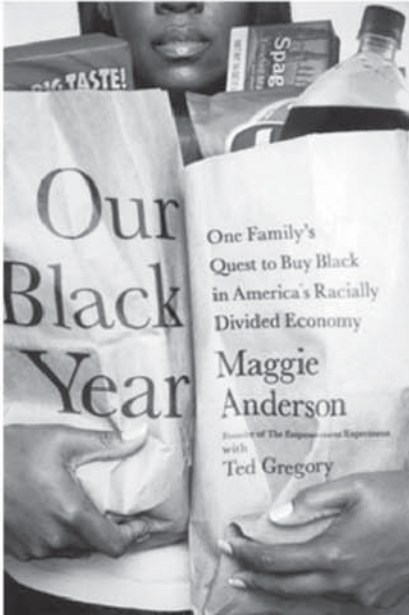
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Maggie Anderson
Founder of The Empowerment Experience with Ted Gregory



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CLASSIFIEDS

November 18, 2020

Page 15

ADMINISTRATIVE SECRETARY

Lucas County Children Services is seeking an Administrative Secretary. If interested review requirements and apply at www.lucaskids.net. EOE Valuing Diversity

LUCAS COUNTY PROBATE COURT, LUCAS COUNTY BOARD OF DEVELOPMENTAL DISABILITIES, AND THE MENTAL HEALTH & RECOVERY SERVICES BOARD OF LUCAS COUNTY SEEK APPLICANTS FOR VACANCIES ON THE NEWLY FORMED LUCAS COUNTY GUARDIANSHIP SERVICES BOARD

The Lucas County Probate Court, Lucas County Board of Developmental Disabilities, and the Mental Health and Recovery Services Board of Lucas County are seeking applicants to fill vacancies on the newly formed Lucas County Guardianship Services Board. Pursuant to Ohio Revised Code 2111.52 (F) (1) the Lucas County Guardianship Services Board was recently formed by Lucas County Probate Court to provide guardianship services to qualified individuals. Applicants with knowledge of guardianship services, developmental disability and/or mental health fields, and individuals with lived experience and/or their family members are encouraged to apply.

Applicants appointed by Lucas County Probate Court, Lucas County Board of Developmental Disabilities and the Mental Health & Recovery Services Board of Lucas County will serve a 4 year term on a voluntary basis. The Guardianship Services Board is expected to meet monthly once operational, but may require more frequent meetings during its start-up phase, expected to be through April 1, 2021.

The Lucas County Probate Court, Lucas County Board of Developmental Disabilities and the Mental Health & Recovery Services Board of Lucas County will each appoint a single representative to the Lucas County Guardianship Services Board. It is the desire of the appointing authorities to appoint volunteers that reflect the diversity of our community. Any person interested in being considered for appointment must fill out the "Application for Guardianship Services Board" form. A detailed resume must be enclosed with the completed application form. Applications will be accepted until 4:30 p.m. on Wednesday, November 25, 2020.

Information on the Lucas County Guardianship Services Board and an application for Volunteer Trustee is available on the Lucas County Probate Court website at www.lucas-co-probate-ct.org/web/guest/guardianships. Completed applications and resumes can be returned via email to info@lucas-co-probate-ct.org. If desired, hard copies can be mailed to the care of Acting Court Administrator Sue Braithwaite Lucas County Probate Court, 700 Adams St. Suite 200, Toledo, Ohio, 43604. 2:00 p.m. (local time). to apply.

PARK MAINTENANCE

Metroparks Toledo is looking for a qualified individual for Park Maintenance at Swan Creek Metropark. HS Diploma or equivalent and valid driver's license required. Moderate level of specialty maintenance experience required. 40 hrs/wk. \$18.45/hr. Go to www.metroparkstoledo.com <<http://www.metroparkstoledo.com>> for complete job requirements and to apply. EOE

REQUEST FOR PROPOSALS ELEVATOR MAINTENANCE & REPAIR SERVICES RFP20 - R007

Lucas Metropolitan Housing (LMH) will receive proposals for **Elevator Maintenance & Repair Services**. Received in accordance with law until **November 19, 2020, 3:00 PM ET**. see documents: www.lucasmha.org; 201 Belmont Ave., Toledo, OH 43604; or 419-259-9446 (TRS: Dial 711). Affirmative Action and Equal Employment Opportunity requirements (Executive Order #11246). This contract opportunity is a Section 3 Covered Contract and any Section 3 Business Concerns are encouraged to apply.



ADMINISTRATIVE ASSISTANT

The Fair Housing Center is seeking an administrative assistant with a strong interest in helping families with housing concerns.

The Fair Housing Center is advancing its new landlord-tenant mediation program and seeks an administrative assistant to work with applicants requesting assistance and our team.

The administrative assistant will help with collecting information from tenants who apply for assistance, completing paperwork, and inputting data. Many applicants seeking assistance face time sensitive issues and challenging life circumstances. The administrative assistant must be motivated to work with these persons and guide them through program processes. The administrative assistant will also answer phones and respond to voicemails. The administrative assistant must be capable of spending some significant time on the phone and typing.

The administrative assistant will be part of a dynamic team working to improve our community and help individuals. This position is part time with the potential for full time. Strong preference for persons with experience handling intake for nonprofit services, persons with bilingual skills, and persons with a social work background. Applicants should send a cover letter and resume before 11/30/2020 to hr@toledofhc.org.

CONTROLLER POSITION AVAILABLE

The Fair Housing Center, 432 N. Superior St., Toledo, Ohio, seeks an experienced Controller to oversee accounting and financial operations. Reporting directly to the CEO, the successful candidate must demonstrate proficiency in generally accepted accounting principles for non-profit organizations to ensure that the highest accounting standards are met, maintain financial records to ensure accuracy and ease of reporting on fiscal activities to Board and funders, be well-versed in basic Microsoft Office software applications (Word, Excel, etc.) and Sage accounting software, with the ability to track activities in our proprietary case management system, and possess the knowledge and ability to interpret, Federal, State, and Local laws regarding non-profit financial management, including 2 CFR Part 200 and other federal guidance documents. The Controller is also responsible for managing the annual audit process, forecasting, budget preparation, 990 submission, preparation of the agency indirect cost proposal, and other duties as assigned, including the fiscal components of the grant writing process.

Qualifications: Bachelor's degree in accounting, finance or related field; 3 to 5 years of non-profit financial management experience; and Certified Public Accountant or advanced degree preferred.

This is a full-time exempt position, with some evenings or weekends as needed.

How to Apply: Please submit cover letter and resume to HR@toledofhc.org.

ABUNDANT LIFE OF PERRYSBURG ACCEPTING APPLICATIONS

Abundant Life of Perrysburg is accepting applications for its subsidized apartment communities. Abundant Life #1 offers independent living for senior citizens 62 years of age or older and individuals 55 or older with a physical impairment. Abundant Life #2 is a supportive living complex for people 62 and older. To apply individuals must meet the age and annual income requirement of no more than \$25,200.00 for one person or \$28,800.00 for two people.

We are located in the Three Meadows subdivision near the Manor of Perrysburg. Our garden style apartments offer an open floor plan, one bedroom, secured buildings with private patios and individually controlled heat and air conditioning.

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



The Toledo Black Agenda

A wide range of leaders in Toledo's Black community have joined forces to put together a report on the challenges facing that community in six critical areas.

The report, The Toledo Black Agenda, a months-long project in the making, examines historic obstacles and current challenges in the areas of criminal justice, economic development, education, housing, health, workforce development.

The community leaders and experts were assembled by Lisa McDuffie, CEO of YWCA of Northwest Ohio and Robin Reese, CEO of Lucas County Children Services.

Now Toledo's Black Agenda will be made available to local government agencies, along with a host of private and public companies and entities in order to gather community-wide support for the demands and suggestions proposed in the report.

The conveners issued the following statement regarding the purpose for the report:

In response to local and national unrest surrounding the murder of George Floyd, and an ongoing system of unrestrained and relenting racism toward black citizens, several community leaders from the black community convened to develop the Toledo Black Agenda.

The agenda is the organized and aggressive collective voice and call to action to ensure that there is a greater understanding and ultimate

realization that "Black Lives Matter."

The racial inequity that exists today is the direct result of "Structural racism," a term that asserts that the United States is steeped in policies, practices and culture that either by purpose or by indifference, exclude and oppress people of color. While the task force convened by both Lisa McDuffie of the YWCA of Northwest Ohio, and Robin Reese, of Lucas County Children's Services- recognizes that racism affects all people of color, this document was created by representatives of the Black community for the Toledo Black community.

Across the United States, racism has been declared a public health crisis in multiple metropolitan areas. Toledo City Council and the Lucas County Commissioners each, unanimously, passed the same declaration. This declaration is truly represent a step in the right direction. However, a declaration alone will not institute change. Concrete actions must be planned and executed to give credibility and effect to these well-intentioned government decrees.

Collective support from all sectors of the community have contributed to the recommendations presented in the agenda. The coalition has zero tolerance for inequity and believe that will drive momentum towards true, lasting and effective change for the Black community in Greater Toledo.

The entire report is available on the Sojourner's Truth website – thetruthtoledo.com.



Open for healing

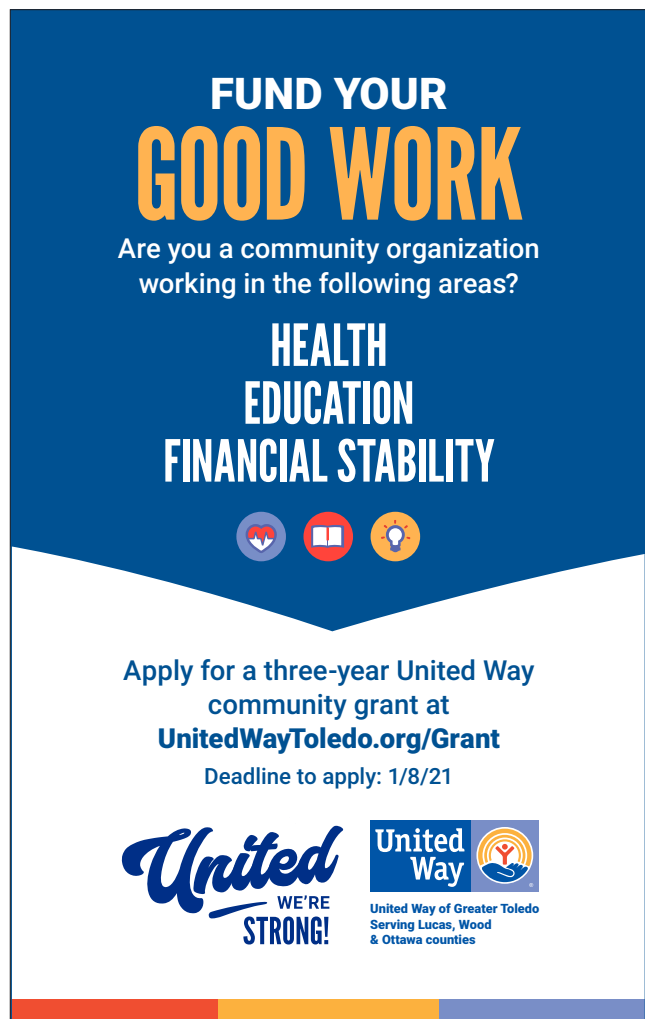
Tyree, UTMC Physical Therapy patient

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utmc.utoledo.edu


 THE UNIVERSITY OF TOLEDO MEDICAL CENTER




FUND YOUR GOOD WORK


Are you a community organization working in the following areas?

**HEALTH
EDUCATION
FINANCIAL STABILITY**



Apply for a three-year United Way community grant at
UnitedWayToledo.org/Grant
Deadline to apply: 1/8/21

 **WE'RE STRONG!**

 **United Way**
United Way of Greater Toledo
Serving Lucas, Wood & Ottawa counties