

Volume 67 No. 9

"And Ye Shall Know The Truth..."

July 21, 2021



Former Mayor Carty Finkbeiner Opens Campaign for Fourth Term

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Power Play

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

The Truth Contributor

The measure of a man is what he does with power.

- Plato



Everybody's talking about Carty!

And that was precisely former Mayor Finkbeiner's goal as he kept the community in suspense over his potential candidacy for yet another run in 2022

Convinced that current Mayor Wade Kapszukiewicz is a bureaucrat disconnected from the African-American community, marginally strong to labor, and disengaged from neighborhoods, Finkbeiner recruited Tina Butts and other high profile African-American leaders to obtain petition signatures but held off making a formal announcement.

Would Carty seek a fourth mayoral term and challenge Democrat Wade Kapszukiewicz's incumbency? Or, was he using this artful reluctance as a power play to make a point, gain policy interests or boost attention for Finkbeiner's handpicked slate of at-large council candidates?

A meeting between the two occurred late afternoon on July 12. However, four days later, former Mayor Carty Finkbeiner announced that he indeed was all in, filing paperwork to challenge Kapszukiewicz for what he previously expected to be a cakewalk reelection.

I spoke with Finkbeiner about his power-play campaign strategy and vision for governing should he be elected.

The following is our conversation:

Perryman: Some say Kapszukiewicz coveted an uncontested reelection campaign. Why are you choosing to run against him for mayor?

Finkbeiner: The key reasons are easy to define. I think we presently have two Toledos, one that is doing okay and the highest priority upon the administration's agenda. And then, there are the have nots, which have been forgotten about and are reflected in violence that has been going on for five consecutive years and continues to escalate. That's not acceptable.

Also, too many absentee landlords are allowed to get away with what





they're doing, North Toledo and East Toledo in particular. So, the crime and blight in those challenged neighborhoods where low-income individuals and families live need to be addressed at a much higher profile than they have been.

Perryman: Were these issues a priority when you served as mayor?

Finkbeiner: When I was mayor, about 2/3 of the total city budget was spent in the central part of Toledo, and 1/3 was spent around the rest of Toledo. We took care of alleys, cleaning them up and maintained the highest standards possible in every neighborhood. We were following up conscientiously on complaints that we get from the most challenged neighborhoods. I'm proud that our budget ended up a little on the heavy side for central Toledo as opposed to the rest, but we were putting the money where our mouth was.

Perryman: A few days before you filed to run again for mayor, you met with Mayor Wade Kapszukiewicz. Can you discuss the contents of that conversation?

Finkbeiner: I can. My concern was that there needed to be a higher priority and more attention and collaboration between the various city departments to attack blight and violent crime in the neighborhoods.

Perryman: Some people viewed the meeting as an attempt to gain political leverage against Kapszukiewicz or bring attention to a slate of council candidates that you are supporting.

Finkbeiner: I stressed that it's time for Wade to accept the responsibility for having leadership that will make a difference.

I was encouraged to do that by several people including some clergymen and private sector friends, not because they thought it would necessarily end up with an agreement between the two of us. Still, it was certainly worth the effort to communicate with the man responsible for those areas not being as good as they should.

Perryman: Staying with the topic of crime, if elected, would you replace the police chief?

Finkbeiner: I'll phrase it this way, I would expect a better record on violent crime and gang control than I have seen for the last five years.

Perryman: How would you go about developing a good leadership team?

Finkbeiner: I will sit down and make a list of the things that I believe need attention. I will then consult with people I have consulted with in

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Community Calendar

64th Annual Convention: The True Church of God of the Apostolic Faith; August 12-12; Nightly services at 6:30 pm; Sunday at 10 am

Questions for City Council Contenders

By Lafe Tolliver, Esq

Guest Column

As many of you may know, I own and manage a discreet employment counseling service known as, City Confidential, Inc. I have been doing this for some years and have recently been flooded with inquiries from local officials seeking a more reliable way to properly vet potential city council candidates.

In light of the recent spate of City of Toledo councilmanic scandals, including a recent inquiry from state and county law enforcement, an assistant to the mayor, asking to remain anonymous, inquired about what my company could do to ensure that the city does not face any more negative publicity about the machinations of its council members.

I was honored that my company would be considered for such important vetting work but I was somewhat hesitant to undertake such a grueling process unless and until my demand for significant renumeration would be honored.

My demand was met when I received a hand delivered check in the amount of mid six figures from the City of Toledo Treasury Department. I was hoping against hope that my unusually high fee would dissuade the mayor's office from proceeding forward but when they met my conditions, I agreed to undertake the project.

At the outset, you must understand that such vetting work is exceedingly difficult and requires great sensitivity because you must ask questions that could make an interviewee blanch and really begin to wonder, "Is this worth it?"

The below sample questions and, "what if" scenarios are of my own concoction but over the past 14 years, they have proven to be enormously effective in rooting out pretenders and the fakirs who are simply seeking a soft place to land a cushy city job.

I make no excuses for the questions because when my vetted candidates pass my grueling test, they are eminently qualified for the sometimes thankless and grueling task of being a committed public servant. As background, each candidate to be vetted does a water-only fast for two days before the interview; and they are placed in soundproof room with just my voice being heard over the intercom.

The taxing interview lasts for about five hours with just a water break and restroom privileges.

The candidate is seated in an upright metal chair. The room has no windows and the room temperature is kept at a steady 82 degrees. I have found out that heat will break down the most evasive candidate so that he or she is anxious to tell the truth and get out of the room before heat exhaustion sets in.

So, here are some sample questions. The questions are based upon the highly acclaimed Hessin-Dauphine Combat Scale template which was developed in 1995 by the Navy in order to test potential nuclear submarine captains and their propensity to withstand the rigors of long periods of time underwater in a confined space.

QUESTION ONE: If given the chance that you would not be found out, would you take or use property belonging to someone else knowing that it would be returned in good order.

QUESTION TWO: If given a chance, would you moonlight on another job even though such moonlighting would impact upon your current job time and performance.

QUESTION THREE: If told that you were being monitored or watched as to your daily activities, would you act any differently if you were not being observed.

QUESTION FOUR: Tell me in your own words, why you would want to work for a city or a county or state agency.

QUESTION FIVE: Do you like power simply for the sake of having power over someone or over some project.

QUESTION SIX: If you saw a crime being committed in your presence would you notify the appropriate authorities or would try to remedy the problem yourself.

QUESTION SEVEN: On a scale of one to 10, how concerned are you about your image or

reputation for being of good character.

QUESTION EIGHT: If you could get away with it, would you intentionally change figures to

make you look better to your superiors.

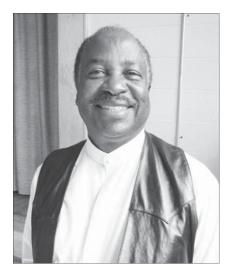
QUESTION NINE: You are in a crowd of six persons. Suddenly, five of them accuse you

of being ill prepared to do the assigned task. Do you disregard them and work on or do you

question their factual basis for such statements.

QUESTION 10: Would you voluntarily take a polygraph test if you were challenged to do so for the sake of your continuing job employment.

QUESTION 11: When you dine out



Lafe Tolliver

with a group, do you disappear at the time that the check is being presented for payment.

QUESTION 12: If you have knowledge that an employee is not qualified for his or her job, do you report it to human relations or do you go to the employee and offer assistance.

QUESTION 13: If you had a chance to re-write your history, what changes would you make and why.

QUESTION 14: When given a chance to attend your child's school play or to catch up on work, which one do you choose. End. As you can discern, the above small sample of questions are formatted in such a way that your thinking processes are not allowed to follow a preset pattern of answers but rather to inject questions that do not build upon the last question and thus, it leaves you wondering, "did I answer the earlier question correctly?"

Once the interviewee has finished, she or he is debriefed and is given a light meal and is informed that the results will be available in three business days. Incredibly, most interviewees call me ahead of time asking to change an answer or pester me with questions about how they did.

Uniformly, I always tell them, "You could have done better, but it is what it is."

When asked if they could repeat the test, the answer is always a, "No!"

Contact Lafe Tolliver at tolliver@juno.com

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Perryman... continued from page 2

the past, including Ms. Theresa M. Gabriel and Mr. Bob Reinbolt. I want their two cents on what needs to be done and isn't being done in the city at present.

After listening to those things, then comes the tough part - we've got to find talent. If all is equal, Toledoans get the jobs. Suppose we happen to find an outstanding candidate, be it a police chief or a neighborhoods leader; In that case, we'll hire that out-of-towner if that person has excellent credentials and can make a difference in our city.

Perryman: You were known in your past administration as being fiery and sometimes volatile. If elected, will you be as explosive or is there another adjective I should use?

Finkbeiner: I would say the answer to that is the volatile part of it was absolutely exaggerated. There are only two times that I can recall that I was really upset. One is when a high-ranking official asked to make appropriate review of department expenses and had a large budget, the second largest in the city. He told me that there was no room for any cuts and began to walk out of my office.

I had a paperweight on my desk and I banged that paperweight down to get his attention, that he wasn't going anywhere except back in front of me to tell me why he could not make cuts. The director just before him had come in and said to me that if absolutely necessary, he could lay off 75 persons for 90 days and still get the work done that that department needed always to get done.

The second time I was upset was where somebody lied and said I threw a cup of coffee at an employee of the city. I did not throw a cup of coffee at an employee of the city. I did say, because I was drinking a cup of coffee at the time, and this person I had nurtured and defended, but most of the administrators wondered why I gave the individual a chance to get the feet beneath him and be a success rather than dismiss him or fire him. That person lied to me, and I said, 'I ought to throw this coffee, not the cup, I ought to throw this coffee at you.' Did I throw it? Absolutely not.

Those were the two things that this very volatile, alleged volatile mayor did that I remember. The first one, I would do that all over again if some director tried to walk out of my office telling me he wasn't going to cooperate to help reduce the budget shortcomings we are experiencing. So, yes, I am a pretty demanding, no BS leader. Don't give me the answer 'we're working on it, or we're thinking about that.' I want to know precisely what we're doing at any given point in time, and I don't want

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anybody to try to BS me. I haven't lost that fire.

Perryman: What demographic will your candidacy most appeal? Conservatives, progressives, Seniors, affluent gentry liberals, labor unions, business community?

Finkbeiner: Well, let's say I have a good relationship in the most challenged neighborhoods. I was an anti-poverty program worker in the 1960s. I learned how the world isn't the same for every family or every individual, that there are so many more challenges for some folks than there are for others.

I'm also a Christian and know that's where Jesus repeatedly asked his disciples and others to spend their time. He wanted them to focus on healing and nurturing those persons who were the most hurt.

That does not mean we turn our backs upon Old Orchard or the Beverly neighborhood residents of South Toledo. They have different challenges that they have to deal with. For example, the Old Orchard people have concerns about spillage of University of Toledo students over into their neighborhood or renting houses and not taking care of them.

But on the other hand, some folks are good citizens and good human beings but are not getting their fair share of Toledo tax dollars to stabilize and help grow their neighborhoods positively.

Perryman: Finally, please compare and contrast your candidacy to that of your opponents, Mr. Scotland and Mr. Kapszukiewicz.

Finkbeiner: I don't want to do anything other than talk about the issues and my way of taking on problems. But, I add, with some degree of what will sound like braggadocio, but isn't meant to.

What if you could have a mayor who had done some of the following things?

I brought a new Jeep plant to Toledo, Ohio.

Then, the very first month on the job, the CEO of Owens Corning Fiberglass told me they were moving to Granville, Ohio where they have a development plant. They bought land in Monclova Township and liked the site where they have permanently built their new world headquarters. I happened to live in that site, but this was January, and they said by May 30th, you have to have acquired that land from those living down there and not easy to deal with.

So, we got a new world headquarters for Owens Corning and a new Jeep plant in my first four years.

Then we built the Docks restaurants. People forget we used to store our salt piles right directly across the river from downtown Toledo. Well, we removed those salt piles and got five restaurants over there, plus volleyball courts. Of course, people made fun of those volleyball courts, but every night of the week I can watch volleyball being played from down there.

And also, during my final term, we laid the foundation of the Marina District. We took down the old smokestacks, towers, and blighted buildings that were on Front Street. I built a road through that district, and many councilmembers made fun, calling it the "road to nowhere." Well, the road to nowhere now has a restaurant and a whole bunch of things, including a Metro Park and a bunch of apartments. Got money for it.

I'll wrap it up. The Buckeye Basin Greenbelt Parkway through the north end from downtown Toledo out toward Point Place. Twenty-five years the plan for that had been built. I went down to Columbus, and met with the assistant to the governor, Paul Mifsud, over lunch. He promised me that he would get the Buckeye Basin Greenbelt Parkway money. So

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Toledo Recovery Plan Ready for Community Input

Sojourner's Truth Staff

"Toledo is receiving \$180.9 million from the federal government through the American Rescue Plan Act and all Toledoans will be asked their thoughts on how that money should be spent under our local program – the Toledo Recovery Plan," said Mayor Wade Kapszukiewicz last week. "We have a great opportunity to make infrastructure improvements, including a lead line replacement program and we are eager to hear creative ideas from the public as we go through this process."

In order to plot out the best ways to spend the American Rescue Plan funds – half of which was received in May 2021, the other half will come in May 2022 – the mayor and City Council have organized a task force that includes members of the administration and three city council members – Katie Moline, Vanice Williams and Sam Melden.

The Task force has scheduled six community meetings so that the public can weigh in with their suggestions of allocating the funds.

The money "must be spent," noted the mayor during a press conference last week in front of One Government Center that he held with city council members and the city's Safety Forces leaders. While the federal government has not yet issued complete guidelines about spending the funds, they have told local leaders that there are certain ways in which the funds cannot be used. The money cannot go into a "rainy day" fund or cannot be used to lower taxes, for example.

"We all have ideas on areas where this makes sense," said Kapszukiewicz. "We need to know what the public thinks."

The mayor's thoughts were echoed by the city council members in at-

Moline observed that the task force had three primary responsibilities – to ensure accountability of the funds, to ensure city council has a voice in the process and to obtain community input.

"This is a once in a lifetime deal," said Williams. "Community engagement is important for the process. I urge participation – we can really make an impact. I always say 'don't do anything for me, without me."

"This is another opportunity to use our voices to inform how we come together to forge a path for the common good," added Melden.

So far, without knowing the exact guidelines coming from the federal government, the task force has focused on five areas of investment in the Toledo Recovery Plan: youth, recreation and parks; safe and livable neighborhoods; job creation and economic development; green and healthy housing; avoiding cuts to city services.

The public meetings will be held as follows:

- Thursday, July 22, 6 p.m. at Rogers High School
- Wednesday, August 4, noon, at this link: https://toledo-oh-gov.zoom.us/j/87095154054
- Tuesday, August 10, 6 p.m. at Whitmer High School
- Tuesday, August 17, 6 p.m. at the Toledo Lucas County Public Library
 Main Branch
- Tuesday, August 24, 6 p.m. at Waite High School



Mayor Wade Kapszukiewicz requests community input for Toledo Recovery Plan

• Tuesday, August 31, 6 p.m. at Scott High School

The survey and more information are posted at toledo.oh.gov/recovery and the public may also email ideas to recovery@toledo.oh.gov

Perryman... continued from page 4

he did that and he also got money to bring in the people who have worked at Jeep from Michigan that came in on the interstate highway, so we got to widen and improve I-75.

We were an All-American City in my second term. In my third term, the United Nations Committee voted us the third most livable city in the world.

Finally, I initiated the thought of bringing the Toledo Mudhens from Maumee to downtown Toledo. I put a levy on the ballot that would build a new stadium. It did fail 52-48; however, in the days following, all of a sudden, the politicians woke up and said, we can help get this done and it got done.

Perryman: Please talk about your efforts since leaving office.

Finkbeiner: Please don't anybody forget that I didn't stop as a private citizen. Early in my career, I formed a group called Crackdown. I had lost that race for mayor, but I went to work at the Greenbelt Parkway

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Toledo Urban FCU Celebrates A Quarter Century of Serving the Community

Sojourner's Truth Staff

One morning in 1996, Suzette Cowell received a phone call from the Friendship Baptist Church. "A brown box had been dropped off and was waiting at the church," she recalls. "When I picked it up, inside was a charter with no instructions. And we had 30 days to set up shop."

That charter had been issued by the National Credit Union Administration – the federal government body which oversees and insures credit unions. Cowell had applied for a charter for the Toledo Urban Federal Credit Union with the urging of the Rev. Duane C. Tisdale, pastor of Friendship, and Congresswoman Marcy Kaptur, both of whom wanted to see a strong black-operated credit union in Toledo.

For its part, the NCUA had been less than cooperative. "They said we are people who don't follow through," says Cowell.

She did indeed follow through. Even without the assistance of NCUA.

"Nobody came in from NCUA to set it up, so we did the best we could. No one among us has ever said we had run a credit union. Their giving us a brown box was trying to set us up for failure," says Cowell.

Nevertheless, TUFCU opened its doors for business under the watchful eye of the NCUA. "There were all those audits," says Cowell. "We didn't have a lot of capital and what we did have was going for outside auditors and outside attorneys."

So TUFCU went to the community and managed to raise \$184,000 between November 30, 1999 and June 25, 2000.

"We had these three deadlines to meet. The first was December 30 when we needed \$15,000, and we did it. The next was March 15 and we needed \$30,000. But then someone called The Blade. The story they did gave people the impression that everybody's going to jail. We were damaged and people got scared. But once they understood what was going on, they stood up.

and made deposits. And with the help of an anonymous donor, we made it. We received a clean bill of health."

Entities such as the Navy Federal Credit Union headquartered in Virginia, the largest in the country, stepped up and made a deposit. The Ohio Credit Union League, the former Mid-Am Bank and the former Capital Bank all lent a hand. Eventually Fannie Mae called Cowell to talk about doing business together – and TUFCU was off and running.

However, such running was not without stumbles in the first 16 years or so

The BauerFinancial Inc, a bank research firm that rates credit unions and banks on a scale of zero to five stars based on the institution's financial criteria, consistently rated TUFCU as substandard with "significant challenges" in those first years.

A one-star rating for a financial institution meant "troubled;" two stars meant "problematic;" three stars meant "adequate." For five consecutive quarters, however, in 2010-2011, TUFCU received no stars at all – NONE_

Those ratings were the cost of TUFCU fulfilling its mission – its mission of helping individuals of low-to-moderate incomes, small businesses and nonprofit agencies.

However, by the first quarter of 2012, 16 years into its existence and after years of substandard ratings, TUFCU experienced a breakthrough when the institution received a three-star rating from BauerFinancial – an "adequate" grade. The institution had improved its capital reserves to total assets ratio from 3.92 percent in the first quarter of 2011 to 8.06 percent in the first quarter of 2012.

Better news came by the fourth quarter of 2012 when BauerFinancial awarded TUFCU another star moving it into the excellent category.

Still better news was on the way!

Within two and a half years after the financial ratings turned around, TUFCU had finally achieved the goal of raising enough funds to start construction on its own free-standing building. On May 3, 2015 hundreds of credit union members, neighbors, elected officials and supporters gathered to place shovels in the ground and turn a dream into reality.

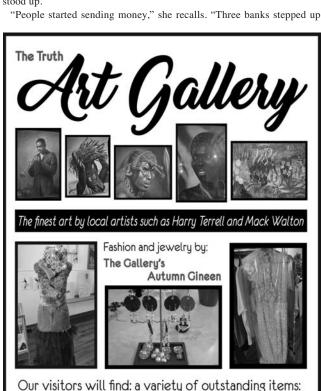
In a ceremony befitting the faith-based credit union, Bishop Brehon Hall opened with a prayer and Board President Frances Smith – who has been with TUFCU since the beginning – took the attendees through a tour of the history of the institution – the shoebox start, the early years of wandering from building to building.

Both Bishop Tisdale and Congresswoman Kaptur were present for the celebration, as was Richard LaValley, president of the Toledo Urban Foundation, who had been so instrumental in raising funds for the new facility.

And on December 20, 2015, the new building at 1441 Dorr Street opened for business. "This is the beginning of a new day," said Bishop Edward Cook, pastor of New Life C.O.G.I.C. and one of the founding fathers of the Credit Union, as he opened the dedication ceremony for the new 4,200 square-foot facility that offers member three times the space of the old building along with drive through service and ATMS.

The first 25 years of the Toledo Urban Federal Credit Union have meant more than simply a 9 to 5 business operation. Annual banquets, neighborhood parades and 16 years of the African American Festival have also

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Toledo Urban FCU... continued from page 6

been part of the shared experience for Toledoans.

Suzette Cowell, Frances Smith and Board Member Edwin Mabrey, along with thousands of members have every reason to celebrate the success of the neighborhood institution and this weekend's Festival is the perfect opportunity for such a celebration.





Suzette Cowell and Dick LaValley



Cutting the Ribbon to open new building in December 2015



Edwin Mabry and Suzette Cowell



The new building under construction in 2015



AA Parade 2018



Democratic Governor Candidate Visits Toledo for a Meet and Greet

Sojourner's Truth Staff

Cincinnati Mayor John Cranley visited Toledo on Thursday, July 15 for a meet and greet at the Onyx and was joined by a number of local elected officials and interested residents.

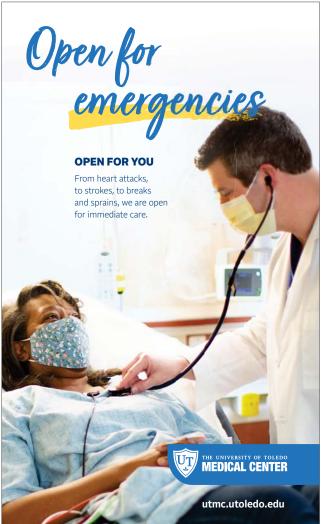
Cranley, who was elected mayor of Cincinnati in 2013, is completing his second term at the helm of the Queen City.

Mayor Cranley's top priorities include jobs, safety, inclusion, reducing poverty, improving neighborhoods and protecting the environment. Since taking office in late 2013, he has helped bring more than 6,100 new jobs to Cincinnati; added officers to the street which has led to lower crime; added firefighters which effectively ended "brownouts" in the Fire Department; resolved the city's pension crisis; approved a multi-year plan to repave and repair deteriorating roads; implemented a major anti-poverty program, the Hand Up Initiative; and is leading an effort to invest in solar energy to reduce the city's carbon footprint.

Mayor Cranley created the City's first Office of Economic Inclusion & Minority Contracting, aimed at increasing the number of minority firms awarded city contracts. In its first year of operation, the department increased spending with minority-owned businesses from \$4 million dollars to \$11 million dollars.

Cranley has been a leader fighting climate change. Citywide emissions are down 18 percent, and the city is close to breaking ground on a 25-megawatt solar array to reduce Cincinnati's carbon footprint. Just recently, the city was awarded an American Cities Climate Challenge grant.

In 2002, Cranley co-founded the Ohio Innocence Project, an organization that has exonerated and freed 28 wrongfully convicted people through the





Rev. Donald L Perryman, PhD; Cincinnati Mayor John Cranley. Toledo Mayor Wade Kapszukiewicz; State Sen. Teresa Fedor, LC Commissioner Pete Gerken

use of DNA technology. He has also worked as a real estate developer and attorney.

Mayor John Cranley grew up in the Price Hill neighborhood and attended St. William Elementary School and St. Xavier High School. He has earned degrees from John Carroll University, Harvard Law School and Harvard Divinity School.

Perryman... continued from page 5

building on Cherry Street, where drug dealers were all over the place. We put a trailer down, employed off duty police officers to walk the alleys and streets of North Toledo, and we cleaned the drug dealers out in only six months.

Then, when they talked about selling Toledo's water system, there wasn't another single politician in Toledo that stood up. I was out of office, but I stood up with a handful of people, and we fought to get through to Toledo leaders that that water system was worth over 1.5 billion dollars. The City of Toledo, the Chamber of Commerce, and even The Blade were encouraging us to sell it for \$250 million when it was worth six times more than that. Well, we hosted meetings around the city. Finally, Wade came to the meetings, listened and agreed with us. So, now we still own our water system and have a regional board in place to help set rates for it.

Finally, we were about ready to lose 2,000 workers at UTMC Hospital,

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Councilwoman Tiffany Preston Whitman Files Petitions to Retain Seat

Councilwoman Tiffany Preston Whitman, EdD, who was appointed to Toledo City Council in 2020, filed petitions on Thursday, July 15 at the Lucas County Board of Elections to retain her seat.

As her campaign for election gets underway, the At-Large councilwoman emphasized her concerns for the area's youth, neighborhoods and businesses

After an unprecedented series of events last year, Councilwoman Preston Whitman was appointed to City Council. With her appointment, Toledo City Council for the first time has four Black women as members. Since being appointed, she has worked to create opportunities for young people and confront the scourge of gun violence in our city.

"I am running to keep my seat on City Council because there's more work to do," said Preston Whitman. "Toledo's youth, families, and business owners deserve opportunities to thrive, and we have an obligation to provide it to them as city leaders."

Preston Whitman was born and raised in Toledo and comes from a family of public servants in the fields of education and law enforcement. She earned degrees from The Ohio State University and a doctorate ofeducation from Bowling Green State University. She works locally in higher education administration.



Preston Whitman lives in West Toledo with her husband, son, and twin daughters. Her priorities on City Council include young people, working families, and job creation.

"As a working wife and mother, I know first-hand the struggles of Toledo's working families, especially coming out of the pandemic. My vote will always be a vote for living wage jobs, opportunities for youth, and safe neighborhoods for everyone," she said.

Perryman... continued from page 8

and the President of the University of Toledo prepared to put it on the market. The UT board was considering selling it. A handful of us stood up, and said 'no, that hospital did very well in its early years and needs to be better supported by the state.' So, we still have work to do, but by golly, we've kept that hospital in place.

These last three things – the crackdown in the north end, the water sys-

tem, and saving UTMC, all were done as a private citizen.

So, my style, however people wish to describe it, is to get people involved and keep on knocking on the door until the door gets opened.

The difference? We are doing things; We've gotten things done, and We will get things done!

Contact Rev. Donald Perryman, PhD, at drdlperryman@centerofho-pebaptist.org





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Acquanetta Cornett Gregory

July 27, 1949 - August 12, 2020



Acquanetta Cornett Gregory

Your wings were ready but our hearts were not. You will always be with us. We were truly blessed to have you in our lives. We love you and miss you dearly. Happy Heavenly Birthday.

Love you forever and always your children, Kimberly and Adrian, your sisters, Cassandra and Kathi, your grandchildren, great grandchildren, family and friends.



On The Go? You Might Need "On The Go!"

Sojourner's Truth Staff

Tiffany Alexander, a native Toledoan and a health care professional, just started her nonmedical transportation company during the pandemic in order to fill a need.

"It seemed a lot of people needed a pick up," she noticed. "A lot of people couldn't go out and a lot of different people wanted to go out, but didn't have the means."

So, Alexander decided to do something about that. With her business partner, DeVonne Fagan, she started On The Go and started transporting folks in her up-to-date Town and Country van to the places of their choices.

Having made the decision to start her own business, Alexander wisely decided that she needed some business advice and turned to

Assets Toledo and its executive director Olivia Holden.



Tiffany Alexander



"Assets Toledo has been a very informative class for me," says Alexander, a member of Assets 63rd class. "I've learned the business fundamentals, how to stay in business after becoming an entrepreneur, how to network, how to market, Assets Toledo has definitely been a successful course for me

... continued on page 11



Taxpayer Advocacy Panel (TAP)

Want to improve the IRS? SPEAK UP

Andrea Price, TAP member representing Ohio

The Truth Contributor

The Taxpayer Advocacy Panel comprises 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: tapohioandreaprice@gmail.com

Call Toll-free at:1-888-912-1227 Website: www.improveirs.org

Karen Michaels, Director of Accounts Management in the IRS's Wage and Investment (W&I) Division, wrote an article in the IRS Closer Look on how the IRS is trying to serve taxpayers. CL-21-21, July 7, 2021

Since the pandemic began more than a year ago, the IRS has worked hard to provide quality service to taxpayers while actively responding to the impacts of the pandemic, including focusing on the safety and health of taxpayers and our employees. We continued to strongly encourage people to use existing electronic tools available on IRS.gov as much as possible. We keep building on the wealth of helpful resources to meet their needs, from frequently asked questions to online tools. We've also continued to provide face-to-face tax assistance by appointment, while also serving those who walk-in with hardships situations

Another important way the IRS provides service to taxpayers is through our toll-free telephone lines. Did you know that the IRS has one of the world's largest customer service phone operations? We have over 13,000 Customer Service Representatives (CSRs) – including almost 3,000 seasonal employees who work mainly during the filing season – at 24 locations in all mainland time zones plus Puerto Rico. We provide telephone service from 7 a.m. to 7 p.m. staggered nationally according to time zones. NOTE: The time zone is based on the telephone area code of the phone you use to call the IRS and not from the area code where you may live.

We have always been proud to serve individuals, businesses, tax professionals, and tax-exempt entities. We have specialty lines

We're Not Dairy Queen
But You'll Like Our Sundays!
Wednesday 7:00 PM
Sunday 9:30 AM
Flanders Road
CHURCH OF CHRIST

We're Not Dairy Queen
But You'll Like Our Sundays!

Flanders Road
Sunday 9:30 AM
Flanders Rd Church of Christ
5130 Flanders Rd

for the hearing impaired, identity theft, the taxpayer protection program, and appointment services at our Taxpayer Assistance Centers. And we offer over-the-phone translation services in 350 languages. During disasters, such as February's extreme weather in Texas, our phone staff also proudly assists the Federal Emergency Management Agency (FEMA) in answering urgent calls from disaster victims.

If people want to talk to an IRS employee to get the help they need, we want to answer the phone to provide that assistance. And believe it or not, we've responded to more calls this year than at the same time last year. However, like everyone else, there was no way we could prepare to respond to the dramatic increase in the number of people that would call us for help.

Looking Ahead

We understand that complex tax issues and the pandemic have many taxpayers confused and looking for help. We are committed to pro-

viding the service they need to help them – on the phone or through whatever channel they prefer – and we will utilize all allocated funding to improve taxpayer communications with our agency.



Meanwhile, we will continue trying our best within our current constraints, and we are working through this. We could also use your help. If you're looking for a new career or job opportunity or know someone who is, please consider a CSR position or other positions at the IRS. Check us out on LinkedIn or USA-Jobs.gov.

Statement by President Joe Biden on DACA and Legislation for Dreamers

In 2012, the Obama-Biden Administration created the Deferred Action for Childhood Arrivals (DACA) policy, which has allowed hundreds of thousands of young immigrants to remain in the United States, to live, study, and work in our communities. Nine years later, Congress has not acted to provide a path to citizenship for Dreamers.

Last week's Federal court ruling is deeply disappointing. While the court's order does not now affect current DACA recipients, this decision nonetheless relegates hundreds of thousands of young immigrants to an uncertain future. The Department of Justice intends to appeal this decision in order to preserve and fortify DACA. And, as the court recognized, the Department of Homeland Security plans to issue a proposed rule concerning DACA in the near future.

But only Congress can ensure a permanent solution by granting a path to citizen-



ship for Dreamers that will provide the certainty and stability that these young people need and deserve. I have repeatedly called on Congress to pass the American Dream and Promise Act, and I now renew that call with the greatest urgency. It is my fervent hope that through reconciliation or other means, Congress will finally provide security to all Dreamers, who have lived too long in fear.

On The Go... continued from page 10

because this is my first business and I plan to stay in business."

Now, Alexander and Fagan are at the disposal of area travelers who need to get somewhere, to get somewhere quickly and in comfort. On The Go is fully licensed, clean and sanitized, and ready to Go!

Call 419-378-8161 for more information.



Tips for Surviving the First Five Years of Small Business Ownership

Special to The Truth

What motivates entrepreneurs to become self-employed? How do they measure success? What's their cutoff for profitability and self-reflection on status? A new survey examining these very questions provides important insights to small business owners and those looking to start their entrepreneurial journey.

"The Tipping Point: Making the Jump to Self-Made" report from global small business platform Xero surveyed 1,200 small business owners nationwide and, among respondents, 58% gave themselves five years or less to make it or break it - with newer businesses giving themselves an even shorter timespan on average. Here are some of the survey's key findings, along with tips for surviving your first five years of small business ownership:

- 1. Define what success looks like: When they made the move to branch out on their own, 48% of small business owners defined success as achieving profitability, and 34 percent defined it as making more money than they were previously. Fast forward to the present with their businesses up and running and 28% of business owners cite creating a legacy as their success measure. Having tangible and intangible benchmarks of achievement can help you stay focused.
- 2. Know your "why": According to the survey, one of the strongest motivators for starting a small business is the belief that it provides greater flexibility and control when you're your own boss (45 percent). Passion/purpose in work (28 percent) and financial reasons (15 percent) were also strong motivators. Running a business can be tremendously satisfying when you understand what your "tipping point" was for taking a leap of faith and venturing out on your own.
- 3. Be flexible: Twenty-nine percent of small business owners say the pandemic has increased their desire to run a business, particularly among young-

er business owners (43 percent of Gen Z vs. 18 percent of Boomers) and women (34 percent of women vs. 24 percent of men). But what do those businesses that thrived in the COVID-19 era have in common?

"The majority of newer businesses have been set up on technology platforms and digitally enabled since their inception," says Ben Richmond, US country manager for Xero. "They're ready for and in many cases even expecting disruption, so they've established a foundation that's open to pivots."

- 4. Be realistic: While most business owners say they started their business for increased flexibility and control, being the boss doesn't equate to less stress. In fact, that's the biggest misconception about starting a business (47 percent). Another top misconception is that starting a business will be more fun than working for someone else (25 percent). Understanding the realities of entrepreneurship can help you avoid surprises, and ensure comfort in the role as it changes.
- 5. Lean on digital tools: When you're a small business owner, it can often seem like there are never enough hours in the day. Using software that streamlines the nitty-gritty can free your time so it's better spent on the big picture. For example, the cloud-based accounting software platform Xero gives small business owners and their advisors access to real-time financial data on any device. Its 2.45 million subscribers are leveraging its array of tools that simplify tasks like paying bills, payroll, claiming expenses and sending invoices.

To view the full report and for more information, visit xero.com.

"It's certainly been an unusual year for business, but entrepreneurs are generally feeling positive about the economic outlook in the months ahead. For enterprises still in the make-it-or-break-it period, that's especially good news," says Richmond.

New Tools Can Help Small Businesses Thrive While Working Remotely

Special to The Truth

It's been a challenging year for businesses of all sizes, with many companies having to quickly transition from centralized to decentralized work environments. Business leaders say that without the right

tools, the new normal can put a strain on communication, collaboration and teamwork, significantly reducing productivity.

"Leading effectively from afar is a real challenge," says Amir Moussavian, the CEO of Eturi Corp. "The ability to tune into the hum and

... continued on page 12

DENTAL Insurance

Medicare does not cover dental care¹. That means if you need dental work done, it can cost you hundreds or even thousands of dollars out of your own pocket.

Get Dental Insurance from Physicians Mutual Insurance Company. It helps cover over 350 procedures – from cleanings and fillings to crowns and dentures.

- See any dentist you want, but save more with one in our network
- No deductible, no annual maximum
- Immediate coverage for preventive care



1 "Medicare & You," Centers for Medicare & Medicaid Services, 2020 Includes the Participating (in GA: Designated) Providers and Preventive Benefits Rider. Product not available in all states. Acceptance guaranteed for one insurance policy/estificate of this type. Contact us for complete details about this insurance solicitation. This specific offer is not available in CO, LA, NY; call 1-800-969-4781 or respond for similar offer. Certificate C250A (ID: C250E; RA: C250O); Insurance Policy PI50 (GA: PI50GA; NY: PI50NY; OK: PI50NC; TN: PI50TN); Rider kinds B438/B439 (GA: B439B). 6255 GUARANTEED Life Insurance up to \$15,000.00

Cash to help pay your funeral, medical bills or other final expenses.

Modified Whole Life Insurance from Physicians Life Insurance Company

- Guaranteed acceptance ages 45 to 85*
- No medical exam, no health questions
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Call for your FREE Information Kit

1-855-961-2209

or go to life55plus.info/truth

► Plus - you'll also get a FREE Final Wishes Planner!



*Ages may vary by state. Guaranteed for one of these life insurance policies.

Benefits reduced first two years. Insurance Policy L770 (ID: L770ID; OK: L770OK; TN: L770TN)

Memoirs by Women Writers

By Terri Schlichenmeyer

The Truth Contributor

See one, do one, teach one.

They say that that's a good way to gain a new skill: observe, try the action yourself, and then share what you did with someone else. You can learn a lot from another's experiences, as you'll see in these great memoirs by women writers...

c.2021 Various Publishers \$26.00 - \$28.00 various page counts

We all like to think we had a normal growing-up, but what is "normal"? In *Nowhere Girl* by Cheryl Diamond (Algonquin, \$27.95), the author recounts a childhood of seeming adventure, spent in a number of countries and continents. By the time she was a teen, she'd done things that most of us only dream of doing, until the nightmare of her life became clear: Diamond was born into a family of criminals and con artists and things were about to get bad...

Similarly, look for *Upper Bohemia* by Hayden Herrera (Simon & Schuster, \$26.00), whose free-spirited parents moved Herrara and her sister around from place to place and lifestyle to lifestyle when they were children. The danger inside this story is different than in the Diamond book, but no less heart-wrenching. Both of them are page-turners.

Another memoir of an unconventional upbringing is *The Ugly Cry* by Danielle Henderson (Viking, \$27.00). When she was 10 years old, Henderson was left for her grandparents to raise, though they were rather unprepared for a child at their ages. As a Black girl being reared in a mostly-white neighborhood, Henderson missed her mother but the woman's absence turned out to be a gift: Henderson's feisty, foul-mouthed Grandma never let her forget her capabilities or her strength. Beware the profanity in this tale, and love it anyhow.

When Shawna Kay Rodenberg was just four years old, her father tore his family from their roots in Kentucky and moved them to Minnesota to live in an isolated religious community. In *Kin: A Memoir* (Bloomsbury, \$28.00), Rodenberg writes about being a child in a restricted community, and the abuse she endured while living there. But that's not the end of the tale: after the sexual abuse was revealed, Rodenberg's family moved back to Kentucky, to kin, and a new-old home in coal country This tale's about enduring, and about understanding yourself, your past, your family, and your future.



And finally, there's Sacrifice: A Gold Star Widow's Fight for the Truth by Michelle Black (Putnam, \$28.00), who recounts in her memoir about searching for the truth of how her husband died. He was in Niger in 2017 and was killed in an ambush but Black wasn't given many details, past that. The tragedy that left her with two young boys to raise on her own. She was also left to search for clues and facts of her husband's death, without the Army's help.

If these memoirs don't quite fit what you're in the mood for, then be sure to ask your favorite bookseller or librarian



Danielle Henderson

for more ideas. They're pros at this and with their help, you'll be able to see yourself reading one or all of these books.

New Tool... continued from page 12

buzz of my team collaborating has always been essential."

Recognizing a missing piece of the puzzle, Moussavian and his team at Eturi, which develops cross-platform solutions for mobile devices, introduced a new app called Motiv, a mobile dashboard that delivers important productivity metrics to CEOs, managers and leaders. The tool's reporting focuses on providing conference call activity and email summaries and integrates with Google Workspace and Microsoft 365, with many additional integrations and features slated for future release.

"As all business owners know, it's difficult to support collaboration or make informed decisions for the future of your company without up-to-date insights into what your team is doing," says Moussavian. "That's why we wanted to create a dashboard that essentially functions as a virtual corner office vantage point."

Moussavian stresses that although decentralized office can be challenging, the flexibility it offers employees can boost their morale and ultimately make for a happier workforce. Indeed, research shows many employees hope to continue working from home in the future. He says that tapping into these benefits while leveraging tools that facilitate remote work will be a key to success for companies as they move forward.

Easily adopted by small- and medium-sized businesses, which have been underserved by existing productivity solutions, Motiv is available free for a limited time through the iOS App Store and Google Play Store. To learn more, visit motivapp.com.

While many teams have not met in-person in quite some time, one thing is certain, collaboration is still as important as ever. New tools and the right mindset can help businesses modernize and thrive.



July 21, 2021

CLASSIFIEDS

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MORTGAGE LOAN ORIGINATOR

Toledo Urban Federal Credit Union is seeking an experienced Mortgage Loan Originator. The MLO performs all mortgage loan processing activities including receiving, evaluating, and reviewing loan applications; obtaining and verifying necessary information; preparing documents for underwriting and closing review; and communicating loan status to all involved parties. A successful candidate will be dependable, an approachable team player with a personable and professional demeanor, a desire to learn and driven to achieve outstanding results. Previous experience with a Credit Union is preferred. To apply, please email your resume to ZCollins@ToledoUrban.net<mailto:ZCollins@ToledoUrban.net> with the subject line MLO Applicant.

Request for Proposals RFP21-R012 Tenant Screening Services

Lucas Metropolitan Housing (LMH) will receive proposals for Tenant Screening Services. Received in accordance with law until August 3, 2021, 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.





JOB POSTING

Based in Toledo, Ohio since 1982, GEM Inc. is a singular contracting resource providing mechanical, electrical, structural steel and boiler work for process manufacturing and industrial customers. GEM is part of the Rudolph Libbe Group with offices in Cleveland and Lima, Ohio and Plymouth, Michigan. For additional information, visit RLGBuilds.com.

We are seeking a Truck Driver at GEM Inc. in Walbridge, OH. Responsibilities include: Loading and unloading job site materials from trucks, driving to job site and other locations that may require being on the road for several hours, and assisting warehouse associates as required.

Candidates must have a Class-A CDL, a clean driving record, and hazmat certification is a plus. 5 or more year's driving experience and a high school diploma or GED required.

GEM Inc. is an Equal Employment Opportunity Employer.

Interested candidates should apply at www.rlgbuilds.com/careers.

Legal Notice

Bids will be received by Lucas County Department of Job & Family Services (LCDJFS) until 2:00 p.m. July 23, 2021 for the selection of Vendor(s) to provide Non-Emergency Medicaid and Title XX Transportation Services for eligible LCDJFS clients. Submitted bid packets must be completed according to the specifications and provisions outlined in the Request for Qualifications. The contract period will be from approximately October 1, 2021 through September 30, 2022.

No bids will be accepted after 2:00 p.m., July 23, 2021; bids that are submitted via any method other than that described in the RFQ will not be accepted.

The Request for Qualifications will be available on July 7, 2021 and can be downloaded from the Lucas County Department of Job & Family Services websites Quick Links Tab at https://www.co.lucas.oh.us/858/Job-and/Family-Services

An electronic Question & Answer period (Q&A) will be from July 7, 2021 to July 15, 2021. PARTICIPATION IS OPTIONAL BUT IS HIGHLY ENCOURAGED. Questions for the Q&A must be submitted in writing to LUCAS_FISCAL@jfs.ohio.gov. The posting of the Q&A will be on July 16, 2021. If any changes are made to the RFQ as a result of the Q&A, an addendum to the RFQ will be added to https://www.co.lucas.oh.us/858/Job-and-Family-Services address noted above.

This notice is posted, as of July 7, 2021, at https://www.co.lucas.oh.us/858/Job-and-Family-Services

The right is reserved to reject any and all bids. By order of the Board of County Commissioners, Lucas County, Ohio.

Tina Skeldon Wozniak - President
Pete Gerken - Commissioner
Gary Byers - Commissioner

Bid. 48-21-RFQ-01- Reissued

PART-TIME TELLERS

Toledo Urban Federal Credit Union is seeking part time Tellers to join our team. The ideal candidate will assist members by performing a variety of teller responsibilities including - cash transactions, withdrawals, deposits, money orders and loan payments, and opening new accounts. A successful candidate will be dependable, an approachable team player with a personable and professional demeanor, a desire to learn and driven to achieve outstanding results. Previous experience with a Credit Union is preferred. To apply, please email your resume to ZCollins@ToledoUrban.net<mailto:ZCollins@ToledoUrban.net> with the subject line PT Teller Applicant.

Public Bid Advertisement (Electronic Bidding)
State of Ohio Standard Forms and Documents

Project #1130-21-236

Elevator Safety Repairs and Replacement The University of Toledo Lucas County

Bids Due: 2:00pm EST August 10, 2021; through the State's electronic bidding system at: https://bidevpress.com

EDGE Participation Goal: 15.0% of contract

Domestic steel use is required per ORC 153.011.

 Contract
 Estimated Cost

 General Trades - Main Campus Contract
 \$544,755.00

 General Trades - Health Science Campus Contract
 \$550,000.00

 Alternate G-1
 \$30,000.00

Pre-bid Meeting: July 27, 2021, 10:00am, Plant Operations Building - Room 1000, The University of Toledo, 2925 East Rocket Drive, Toledo OH 43606

Walk-through: A walk-through of the project sites is scheduled for July 27, 2021 immediately following Pre-bid.

Walk-through Location: Plant Operations Building,

Bid Documents: Available electronically at: https://bidexpress.com

More Info: Project contact: Kent Buehrer, Buehrer Group, Phone: 419-893-9021, E-mail: buehrergroup.com

PARK MAINTENANCE

Metroparks Toledo is looking for a qualified and motivated individual for Park Maintenance at Swan Creek Preserve. High School Diploma or equivalent. Moderate level of specialty maintenance experience. Ability to perform a broad spectrum of maintenance duties, including building equipment, maintenance, grounds maintenance, landscaping and construction. \$18.45/hr. Full-time with benefits. Go to www.MetroparksToledo.com/careers to review job description and apply. Applicants must submit an online application and resume. EOE

NOTICE OF FORTY-FIVE (45) DAY PUBLIC COMMENT PERIOD ON PROPOSED REVISION TO LIMH LEASE

Lucas Metropolitan Housing ("LMH") proposes to revise the lease agreement. The proposed change is replacing "dwelling unit" with "apartment/home" throughout the lease and can be found here: https://bit.ly/3hOSpTY. If you have a comment, contact LMH at 419-259-9459.



Hugh W. Grefe, Chair

Joaquin Cintron Vega, President and Chief Executive Office

Call to place your ad: 419-243-0007 www.TheTruthToledo.com

The Summer Outdoor Expo

The Social Butterfly presented a Summer Outdoor Expo on the grounds of the Stranahan Theater on Saturday, July 10 featuring local vendors, music, food trucks, door prizes and plenty of networking opportunities.



Clara Petty, Vendor with TutorSmart Non- Profit Organization.







Gerald and Crystal Gist from Dayton



Nikki King, Owner of Klutch Queen Collection

Prepare for



generator **REQUEST A FREE QUOTE!** 877-925-0512

7-Year Extended Warranty* A \$695 Value!

Offer valid February 15 - June 6, 2021

Special Financing Available

Subject to Credit Approval

*To qualify, consumers must request a quote, purchase, install and activate the generator with a participating dealer. Call for a full list of terms and conditions.





Tina and Donald Robinson



Wendell Perkins, Kamisha Sansers-Braswell and Cessandra McPherson, City Council Member-at-Large



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Community Mortgage Program*

- Low, fixed-rate mortgage terms available to keep your principle and interest payment from changing
- Available for single family homes and PUD.
- Purchasing? Finance up to \$150,000 or less at 100% of purchase price plus the cost of improvements.
- Refinancing? Refinance your current mortgage, closing cost, and cost of improvements at 100% of your homes value on loan amounts of \$150,000 or less.

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Tammy Moses, NMLS #494249 Community Development Officers TMoses@YourPremierBank.com 419-794-5018

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Subject to credit approval. Improvements must be rehabilitative in nature or add square foot: "Subject to credit approval. Improvements must be rehabilitative in nature or add square footage. Maximum term for improvements, 6 months. Additional requirements/exclusions may apply. Borrowers must occupy the property. Borrowers must contribute \$500 of their own funds. Household income must be at or below 80% HUD Area Median Income or subject properly located in a low/moderate income tract as shown in FFIEC Geocoling. Escrow for property taxes and insurance required. Home seller can contribute up to 6% of the sales price to be applied towards closing costs. Loans over \$150,000 and up to \$510,400 please call for additional required funds needed for down payment. Member FDIC



Local Technology Entrepreneur Hosts Summer Camp

By Tricia Hall

Sojourner's Truth Reporter

Eight local youth learned the basics of coding during a free summer camp, for youth between the ages of eight-17. REH Systems Solutions sponsored the camp in coordination with the City of Toledo to introduce coding and computer design to youth through a series of activities, which include daily topic lecture, demonstrations and allowing the youth to complete hands-on exercises individually and in small groups.

"To whom much is given, much is required. This is my opportunity to give back. People of color are under-represented in this industry," explained Roy Hodge, CEO and president of REH Systems Solutions.

In addition to the hands-on experience, the youth will maintain an active account on a virtual training program. This program, called Roblox, is used during camp instruction. Participants can maintain an account to continue practicing throughout the week. "Roblox, is the industry's most recognized gaming platform. The youth can learn



Volunteers and participants



basics of coding, maintain their account profile and continue working on projects at home," explained Hodge.

The camp program is called 419 Coders Academy and will run beginning the weekend of July 17 and conclude the weekend of August 1. The camp is run by all volunteers.

REH Systems Solutions operates in Montgomery, Atlanta, and San Antonio with headquarters located here in Toledo. Hodge founded the company to provide comprehensive services through strategic partnerships. For more information about services visit www.rehsystems.com



Participants completing hands-on exercises



