

Volume 69 No. 1

"And Ye Shall Know The Truth..."

October 6, 2021



Authors left to right - Lena Banks, Tiffany Lewis, Iva Brassfield, Ralph Warren, Charmain Galloway, Fanell Lane Williams



Ray Wood, Tina Butts, former Mayor Carty Finkbeiner

Vanessa Lynn of the Toledo Water Council

Aleatha Easterly of Quality Time

In This Issue... **Ralph Warren Carty Talks about Community** Ask Ryan Classifieds Perryman Page 7 Page 4 Page 12 Page 15 Page 2 **Mental Health The Water Debt Forgiveness** Book **Cover Story: HOPE Toledo** Moment Page 3 **Program Review Authors, Authors!** Page 11 Page 5 Page 13 Page 16

The Devaluation of Black Humanity

By Rev. Donald L. Perryman, PhD The Truth Contributor

The moral authority to define the future lies with those who will live it.

- Rev. Starsky Wilson



Sometimes the truth just hits a person square in the face.

Within a few weeks in Toledo, two events happened.

In one, community leaders gathered together to celebrate the start of a new housing project. In another, community members packed a public hearing to oppose a new housing project.

The difference?

The first project, accompanied by great fanfare and labeled a 'game-changer,' was a housing development venture for dogs. The second was for disproportionately Black, poor, and marginalized people. The latter project was met with backlash. Community members were referred to with disdain as "those people" in the public hearing.

Chronic homelessness is an urgent public health issue that strains our healthcare and criminal justice systems. Approximately one-half million persons nationally are homeless on any given night, and a third of those persons need assistance for various other problems. In Toledo, shelter waitlists are overflowing with eligible individuals and families that have sought emergency placement, according to Michael Hart of the Toledo Lucas County Homelessness Board (TLCHB).

Most critically, nearly 40 percent of homeless individuals are African Americans and 20 percent, are, in fact, children.

Now don't get it twisted. I'm personally in favor of a better facility for canine control. But our community's leaders need to use the moral authority they were vested with when elected to reckon with the systemic racism and inequality embedded in Toledo's policies and legislative practices.

Warren Commons is "permanent supportive housing" (PSH) where homeless persons can affirm their dignity. The project will provide 46 units for people facing or experiencing homelessness and linkages to needed services and resources. This is not temporary housing—the goal is to take the tenants off the streets forever.

The State of Ohio, the U.S. Department of Housing and Urban Development (HUD) and the Ohio Housing Finance Agency (OHFA) are all keeping an intense eye on the project because Warren Commons is badly needed. According to the National Low-Income Housing Coalition, there are only 42 affordable and available rental homes per 100 extremely low-income renter households in Ohio. This crisis is evident to me every day and among the congregants of my church.

The PSH model is also proven to be good for communities. It is a nationally-recognized and research-backed model with several benefits. It empowers people with disabilities to live with stability in the community and reduce their use of costly systems, especially emergency health care and corrections. The PSH model can also help people with disabilities receive more appropriate health care and improve their health. For example, a University of Pennsylvania study showed that those placed in PSH experience reductions of \$40,450 per person per year in shelter use, hospitalizations, time incarcerated and other public

Most importantly, perhaps, PSH provides more than just housing. Residents who have lived in PSH testified in a 2019 study that the experience helped build community, created a sense of belonging and enabled tenants to experience a far more positive standard of life.

Warren Commons will be funded through the OHFA. The last PSH in the Toledo area to receive funding from OHFA was The Commons at Garden Lake, a non-central city site, which has been incredibly successful in serving our community's veterans. So, the project is both needed and will help the community.

Why are people opposing the PSH project? And why are we treating residents like strangers in their own community, accusing them of bringing in crime and drugs to a neighborhood where they already inhabit, and using terms like "those people" and "social services ghetto?"

Let's keep it real.

The demonization of the Warren Commons project, which Treatment Accountability for Safer Communities (TASC) proposes, is an attack on Black and Brown bodies, the poor, and other marginalized groups.

It is not surprising.

Among the NIMBYs ("not in my back yard"), marginalized populations like racial and ethnic minorities, individuals with disabilities and individuals living in poverty are all too often referred to this way.

I urge City Council to approve the Warrens Commons project. It will make our community fairer, healthier, and better and indicate that the inherent human dignity of all people is affirmed.

TASC deserves a great deal of credit for developing this impactful project and bringing state dollars home to our community. They certainly deserve as much credit as the people developing the shelter for the dogs.

Contact Rev. Donald Perryman, PhD, at drdlperryman@centerofhopebaptist.org

The Sojourner's Truth

Toledo's *Truthful* African American Owned and Operated Newspaper

Fletcher Word - Publisher and Editor

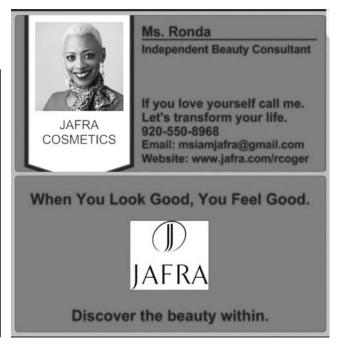
Tricia Hall - Reporter Asia Nail - Reporter Dawn Scotland - Reporter Rev. D.L. Perryman, PhD - Columnist

Jennifer Retholtz – Webmaster Jessica Crans - Layout

A Certified MBE

The Sojourner's Truth, 1811 Adams Street, Toledo, OH 43604

Phone 419-243-0007 thetruth@thetruthtoledo.com



HOPE Toledo Announces Community Investment in Toledo Pre-K Program

Sojourner's Truth Staff

Local government, education and business leaders joined HOPE Toledo President John C. Jones to announce a joint \$20 million investment in a pre-kindergarten education program that the nonprofit organization will spearhead.

The funds will help expand current Pre-K programs to grow the program's enrollment to 1,000 more students over the next three years. Currently the program has funding for 200 four-year-old students, although only 130 are presently enrolled.

During a morning press conference at Quality Time Child Care Center on Dorr Street, Jones, Mayor Wade Kapszukiewicz, Lucas County Commissioner Tina Skeldon Wozniak and Toledo Public Schools Superintendent Romulus Durant, EdD, spoke of the great need to prepare pre-school youth for kindergarten and how such funds would be utilized.

HOPE Toledo, which launched its Pre-K Demonstration project about a month ago with the assistance of ProMedica and TPS, serves those 130 youngsters through 10 community child care centers which follow a set curriculum in small classes and with family engagement.

"This is an innovative example of a public/private partnership," said Jones.

Kapszukiewicz noted that "Toledo lags behind all other big cities in Ohio and is the only city that all youngsters don't have access to pre-K ... 80 percent of four-year olds do not pass state readiness [assessments] for kindergarten."

HOPE Toledo's formation is a result of an investment by Pete Kadens, a former Ottawa Hills resident now living in Chicago, who announced in January 2020 that he was funding the college expenses for the Scott High School graduating class of 2020 and a parent or guardian from each family. There are now more than 100 such Scott Alumni enrolled in college and 25 parents in college or technical schools.

"We know the value to children, to the community and the economy when we have children prepared for kindergarten," said Skeldon Wozniak.



Aleatha Easterly of Quality Time addresses the Pre-K program



John Jones announces the HOPE Toledo pre-K initiative

The bulk of the \$20 million will be provided by the City of Toledo and Lucas County using funds from the American Rescue Plan. Kapszukiewicz will be presenting his spending proposal to city council for the \$180 million ARP monies on October 13. The County will be matching the City's funds for HOPE Toledo.

"Peaces of Art"

Celebrate 15 Years at The Padua Center!

"Peaces" of Art" (COVID protocols will be observed) 5 p.m. ~ 7 p.m. Sunday October 10, at the Sullivan Center 2049 Parkside Blvd.

A Toledo Silent Auction is the main event. Don't miss out on these items up for bid. Here are just a few donated items that are available to bid on at the silent auction. Check them out:

- 31 Piece Emergency Road Kit. Be prepared for the unexpected. It contains a tire gauge, jumper cables, screwdrivers, pliers and much more. Donated by Art Iones
- Iron Brentwood. A non-stick iron has dry, steam, and spray settings. It also has temperature control. Donated by Art Jones
- Tablet Mount, This mount is used to hold a tablet firmly to the back of your headrest, dash board or it can be placed in your cup holder. Donated by Art Jones
- Fresh Picked Berries Bath Set. This basket includes: lip gloss body mist shower gel bath soak body cream cream bath shower Pouf Donated by K. La-Verne Redden.
- "First Day of School." This African American doll is number 007392 in the Avon collection. It comes with the original head and leg wrappings

Auto
Leasing
Toledo, OH

5880 N. Detroit

Month to Month Leasing
419-476-8674

WE ARE A FULL
SERVICE
BUSINESS

and is in the original box.

Donated by K. LaVerne
Redden

- Hispanic Basket. This basket contains: \$25 gift card to El Camino \$25 gift card to El Vaquero cross candle apron snacks earrings Donated by The Hispanic Ministry at St. Martin de Porres
- Wonder Bible Basket. This basket contains: Wonder Bible Pomegranate bath set Walk with Faith book wine tumbler 2 - T shirts adult coloring book Donated by Gladys Delgado
- Live Auction Of

Children's Paintings. The children will be auctioning off their art work live at the event! Rainbow Water-color Created by Jamie Johnson Girl In Purple Created by Cristyona Johnson Happy Child Created by Cristyona Johnson Olympics Created by Journey Ingol Kindergarten Abstract Created by Ashton Frush Olympics Created by Jen'niyah Curry

For dinner tickets contact The Padua Center paduacenter.org Office: (419) 241-6465 thepaduacenter@gmail.com





Carty Finkbeiner Meets with Community Members

Sojourner's Truth Staff

In a meeting organized by Tina Butts, founder of The Movement, mayoral candidate Carty Finkbeiner held a question and answer session with about a dozen Toledoans at the D.O.B., on Bancroft and Upton, to discuss community issues such as the recent spike in violence and the ongoing difficulties Black citizens encounter in their dealings with Toledo officials of all stripes.

"I need you to help put the right person in place and change our neighborhoods," said Butts as she introduced Finkbeiner. "Help get this man back in charge. We have less than four weeks to change downtown."

Butts went on to defend Finkbeiner's actions in the past when, as mayor, he took actions to address crime and violence, noting that he spent time reaching out to the Black community for input and to advise them of his plans.

"If you don't have much, you do what you need to do," said Finkbeiner opening his comments. "The person who has nothing, needs something, needs to know he is part of the team, needs to increase his self-worth."

Segueing into his past while working for the Equal Opportunity Planning Association when Wayman Palmer was his boss and mentor, Finkbeiner spoke of the lessons he gleaned from those early days.

"I want everyone to have equal fair opportunities to be successful and color should have nothing to do with that," he said.

Finkbeiner informed his listeners of the way in which he had worked with Black advisors and colleagues as mayor in the past, such as Juanita Greene, Perlean Griffin, Theresa M. Gabriel, Pete Culp, Calvin Lawshe and Mike Bell. He also noted that typically his senior staff was usually 50/50 male female.

"I'm not proud of the Caucasian/White legacy in the United States," he said of the centuries of oppression people of color – Native Americans and African Americans, among others – have faced.

Finkbeiner, who served three terms as Toledo mayor, spoke of his time out of office as well, describing how he alone among Toledo politicians, opposed the area's efforts to sell the water plant for a mere fraction of what it was worth – a sale supported by such entities as the Chamber of Commerce.

As for Toledo's youth, Finkbeiner said: "I would like to see more trading



Ray Wood, Tina Butts, former Mayor Carty Finkbeiner



programs – like at the old Macomber Whitney, instead of sending kids to colleges and coming back full of debt that they can't afford."

In her follow-up remarks, Butts noted of Finkbeiner's candidacy, "he is going to get the job done," as she urged the attendees not only to vote, but also to get out in the community and bring others to the polls.

HBCU Informational Event

Ohio HBCUs (Historically Black College & Universities) Central State and Wilberforce University coming to Mott Branch Library this Saturday, October 9 from 11 a.m.-1 p.m. This informational session is open to all students and families.

There will be a quick presentation followed by a time for people to talk to the representatives from either college.





City of Toledo Announces Water Debt Forgiveness Program

The City of Toledo introduced a debt forgiveness program last week that will help low-income, senior and disabled Toledo residents pay off past due water bill balances.

"The City of Toledo's Debt Forgiveness Program will help residents catch up on past due water bills," said Mayor Wade Kapszukiewicz in his opening remarks at the press conference announcement. "We have been a leader in the state in developing such programs, this is another example of a program that can make a difference in the lives of people who struggle.

In order to qualify for the program, applicants must live in Toledo, have past due balances of \$200 or more, have an income at or below 200 percent of the federal poverty guidelines or 300 percent if disabled and then stay current on all new charges while enrolled in the program.

A citizens' working group was established a year and a half ago to develop programs related to debt forgiveness and lead pipe issues, said Councilman Nick Komives, chairman of the City Council Water Quality & Sustainability Committee. The Toledo Community Water Council, Komives noted, is a community-led organization that has helped devise a program that "is a way of creating a revenue stream for the Water Department" and is continuing to develop programs related to water accessibility and affordability.

Vanessa Lynn, a member of the Water Council and a representative from the Junction Coalition, said that it is "an uphill battle to make water affordable ... we are asking and pleading the community to work with us and to take advantage of the program – this is for you, the community."

The community working group started meeting in January 2020, said Ed Moore, Toledo Public Utilities director. "We had to grow together," he noted of those early efforts. Now the group has helped create a program that will address water charges, storm water charges and sewer charges incurred prior to October 1, 2021 (any outstanding balances after October 1 will be eligible for an installment payment plan, but not for debt

The Debt Forgiveness program is not just an effort to help those behind



Vanessa Lynn addresses debt forgiveness program as Ed Moore and Mayor Kapszukiewicz look on

in their bills, said Kapszukiewicz, it is also a way "to help with collection efforts ... programs like this pay for themselves by bringing citizens back into the system - this is good for citizens who are struggling and it's good for the system because it creates an incentive for citizens to come

Beginning October 1, applicants will be able to pre-screen for eligibility by calling the hotline or creating an account on the online portal, then answer the following questions: are you the homeowner or tenant; how many people live in your household; are you permanently disabled; what is your annual household income; are you 65 years or older?

The city will be hosting a series of community meetings to meet with residents about debt forgiveness and help them get enrolled - starting Monday, October 4 through Tuesday, October 19.

For more information or to apply, call 419-757-8377 or go online to Toledo.oh.gov/debt-forgiveness.

2021 Arts Commission Merit Awards

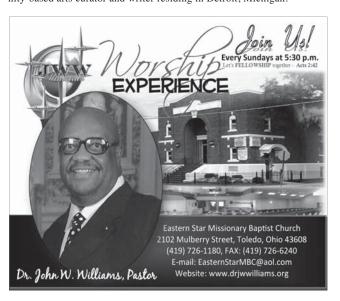
The Arts Commission is pleased to announce the launch of the 2021 disciplines. Applications are being accepted from October 4 - November Merit Awards. This program recognizes outstanding local literary, performing, and visual artists, rewarding the many hours and personal resources each artist dedicates to their artform. Four awards are given: one \$2500 award, two \$1000 awards, and one \$500 award.

Recipients are selected by a panel of renowned artists and cultural leaders from around the Midwest, with a range of expertiseacross artistic

The 2021 review panel includes Tizziana Baldenebro, executive director at SPACES in Cleveland; Ashley Stanton, program manager at The Ohio State

University's Wexner Center for the Arts; and Juana Williams, community-based arts curator and writer residing in Detroit, Michigan.

Loans for every need. Mortgage Loans Auto & Motorcycle Loans Home Equity Loans & Lines of Credit Boat & RV Loans Visa Credit Cards Home Improvement Loans **GLASS CITY** FEDERAL CREDIT UNION Toledo • Maumee • Bowling Green 419-887-1000 • glasscityfcu.com NCUA Loans & credit cards subject to credit approval & membership eligibility, NMLS ID #445858 We're working for you!



TARTA Board Appoints Laura Koprowski as **CEO**; Announces Departure Of Current CEO **Kimberly Dunham**

The Toledo Area Regional Transit Authority (TARTA) Board of Trust- VID pandemic. Under her leadership, the ees announces the appointment of Laura Koprowski as Chief Executive Officer, to be effective November 4, 2021. The announcement comes after the news that current CEO Kimberly Dunham will transition to a new transportation leadership role in another city.

Dunham and Koprowski worked collaboratively for the past 18 months to rebuild TARTA into an effective and financially stable transit system that can provide better connectivity to jobs, education, health care and other destinations for all residents.

"The TARTA Board is proud of the incredible transformation that has been made at the organization over the past two years," said TARTA Board President Kelsie Hoagland. "We are equally excited about our upcoming November ballot initiative, Issue 12, that will finally allow us to expand our service area to all of Lucas County and to secure a more sustainable local funding source to meet the transit needs of this community.

"That is why today the TARTA Trustees celebrate the accomplishments of Kimberly Dunham, and also have the utmost confidence that this vision and impactful work will continue with Laura Koprowski leading the TARTA organization into the future."

A nationally recognized transit professional, Dunham arrived at TARTA in December 2019. During Dunham's tenure at TARTA, she spearheaded several initiatives to stabilize and rebuild the agency, developed Transforming TARTA - the 5-year strategic plan - and overhauled operations in order to safely provide TARTA service during the historic CO-

sales tax levy, Issue 12, has been placed on the November ballot after 11 years and four prior attempts.

Dunham also recruited an executive team of transit professionals from across the country that together have assembled numerous foundational plans and organizational efficiencies that serve as the roadmap for TARTA's future success.

"It has been my pleasure to serve at the helm of this organization and I'm incredibly proud of the significant progress we



Laura Kowprowski

have made together as a team," said Dunham. "Our ability to successfully place the TARTA sales tax on the November ballot moves the agency one step closer to a long-term sustainable funding stream for years to come. I have full confidence that this team of public transit experts will drive the continued success of this agency forward."

Koprowski joined TARTA and returned to her hometown of Toledo in April 2020. She brings more than 25 years of transportation and public transit experience. She previously served as the Executive Director of the Ohio Public Transit Association. During Koprowski's tenure as the Vice President of Government Affairs and Communications at the Central Ohio Regional Transit Authority, the organization was nationally recognized in 2018 as the outstanding mid-size public transit system by the American Public Transportation Association.

As Deputy CEO, Koprowski oversees TARTA's seven divisions and is responsible for new business development and partnerships, including new service to Amazon's fulfillment center in Rossford, the Vaccine Mobile in partnership with the V Project and the Toledo-Lucas County Health Department, and the Jeep Fest Express.

"I am excited to take on this new role as CEO and continue the important work we have started," said Koprowski. "My top priorities are to serve the community and ensure the transportation future for this region through the upcoming initiative on the ballot.

"The Toledo metro area has real momentum as a growing and thriving community, and I believe to keep that going, we must ensure that we have an effective, modern public transit system to help push economic development across the region and uplift the lives of all residents."





Fashion and jewelry by: Autumn Gineen





Our visitors will find: a variety of outstanding items: Art Jewelry • Fashions • Fragrances & Event Space Available

Open Tuesday – Friday 10am to 5 pm Saturdays by appointment 1811 Adams Street - 419-243-0007

A Grant up to \$1,500 towards your Mortgage Closing Costs!

DO YOU QUALIFY?

- Purchase of a primary residence located within State Bank's lending area²
- \bullet Must meet borrower or geography low- to moderate-income eligibility requirements 3
- A signed purchase agreement must be presented to reserve funds

State Bank CARE Grant funds are limited, so APPLY TODAY.



1900 Monroe Street, Suite 108 Toledo, OH 43604 419.508.0806

Lima, OH 45805 419.228.3361



Program subject to change with or without notice. Other restrictions may apply. Please see lender for complete details. Subject to credit approv ¹Actual amount applied at closing.

Property must be located within one of the following counties: Allen Ohio, Allen Indiana,

Defiance, Delaware, Franklin, Hancock, Lucas, Madison, Union, Williams, or Wood.

Borrower income must be below 80% of the area median income, or property must be located in a low- to moderate-income census tract, as updated annually by the FFIEC (Federal Financial Institutions Examination Council).

Ralph Warren: Author, Scholar, Mental Health Professional, Mentor

By Fletcher Word

Ralph Warren has certainly hit his stride. After 27 years behind bars, after being released in 2017, Warren has adapted well to his life of freedom - an author, a mental health professional, a recent college graduate - and has committed himself to "helping individuals reach their full potential as human beings.

Warren began his prison term in October 1989 after being sentenced in federal court to two life sentences without the possibility of parole. Part of a criminal conspiracy, Warren's case included four of his brothers, along with several other conspirators. Eventually one life sentence was overturned and the other reduced, enabling him the possibility of freedom at some 27 years later.

Those 27 years - "27 and a half," he corrects a listener - were not wasted by any means. He used his time to write, to obtain four diplomas as a paralegal, to obtain a GED, to become fluent in Spanish, to start writing novels and screenplays, to work on the legal cases for hundreds of

He has now completed five novels and five screenplays.

Warren, a Toledo native and graduate of Scott High School, continued his education after he gained his freedom. This May, he says, he graduated from the University of Toledo with a bachelor's degree, completing his individual study course work with an emphasis on social work. During his college career, he adds, he received only two "B's" - to mar an otherwise perfect group of "A's."

His main calling is his work in the fields of re-entry assistance, drug and alcohol rehabilitation and mental health counseling, all interrelated,

"I really love the field, mental health is such a big issue and so many are not seeking treatment," he says.

These days, in the shadow of a pandemic and a nation, and Toledo, plagued by a sharp rise in violence and homicides, Warren's work among those with mental health issues is especially critical.

"Isolation does put a strain on your psyche," he says. "We are social creatures. Now, you are forced to stay in, you feel closed in, can't do what you are used to, feel trapped, can't mingle with friends and are not able to socialize. When you take that away, anger becomes a definite characteristic - with depression, anxiety and everything involves mental health when it comes to isolation."



Ralph Warren

No more isolation for Ralph Warren. He's not trapped or feeling isolated. He's mingling, he's working, he's writing, he's contributing. And society is the better for it.

Minority Business Networking Event

Toledo Public Schools is hosting a Minority Business Networking Event on Thursday, October 21, 2021 at Thurgood Marshall Auditorium – 1609 N. Summit Street, from 5 – 7 p.m. ~ light refreshments will be provided

This evening will be a great opportunity for local minority business owners to connect with TPS and other local companies. The district is committed to developing stronger partnerships with area minority businesses and we want to ensure you have the most current and accurate vendor information. TPS is also anxious to talk to you about connecting with one or more of our current high school students who have expressed an interest in a career that aligns with your business. Perhaps you or someone from your company would be interested in acting as a mentee to a student or offer the student an internship.

Pursuant to Board Policy DJCA, which defines local ("MBE") as companies that (i) are owned at least 51 percent by African Americans, Hispanics, Native Americans, Asian-Pacific and Subcontinent Asian Americans or Women; and (ii) either maintain their principal place of business within Lucas County, Ohio or at least 51 percent of the employees reside within the District.

If you are interested in participating in the Minority Business Networking Event, please email tspecialist@tps.org or call 419-671-0338.. Space is limited and COVID restrictions will be followed. Deadline for registration is Friday October 15, 2021.

ENTAL Insurance

If you've put off dental care, it's easy to get back on

care you need. Don't wait.

Get your

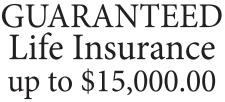
track. Call Physicians Mutual Insurance Company now for inexpensive dental insurance. Get help paying for the dental

Getting back to the dentist couldn't be easier!

CALL TODAY

1-844-334-8627

Dental50Plus.com/truth



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

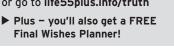
Modified Whole Life Insurance from Physicians Life Insurance Company

- Guaranteed acceptance ages 45 to 85*
- No medical exam, no health questions
- · Lock in your rate for life

Call for your FREE Information Kit

1-855-961-2209

or go to life55plus.info/truth





Information Kit Product not available in all states. Includes the Participating (in GA: Designated) Providers and Preventive Benefits Rider. Acceptance quaranteed for one insurance policy/certificate of this type. Contact us for complete details about this insurance solicitation. This specific offer is not available in CO, NY; call 1-800-969-4781 or respond for similar offer. Certificate C250A (ID: C250E; PA: C2500); Insurance Policy P150 (GA: P150GA; NY: PI50NY; OK: PI50OK; TN: PI50TN). Rider kinds: B438, B439 (GA: B439B). 6208-0721

Authors...Author

Author Charmain Galloway: No Perfect Affair

Charmaine Galloway was born in and currently resides in Toledo, Ohio. Writing has been her passion and a positive emotional outlet since middle school. As a teen, writing in her journal allowed her to escape from the negativity of her world. Around that time, she also began writing her debut poetry book.

Charmaine has a Bachelor of Arts in Family Life Education and an Associate Degree in Early Childhood Education. She is the CEO of Amazing Grace Childcare and Charming Gal Boutique.

Galloway is passionate about writing reality-

based stories about imperfect people. She hopes to enlighten, inspire, and touch the hearts of her readers. Her books can be purchased on Amazon.

In No Perfect Affair, Melody Asia, and Sasha are three successful women with the careers they've always wanted. They excel in life, they excel in their chosen professions, but in their relationships, they fail miserably! One can't keep her marriage, one can't keep her man and one almost can't keep her life. Come and take a roller coaster ride with these women and experience their drama, their deceit and a little bit of their naughtiness as they each



Charmain Galloway

try to handle lust, lies and deception of the most wicked kind.



Tiffany Lewis: Need A Job? Then, Do SUMthing

Tiffany Lewis has been fueling the career success of high-potential managers for 12 years; now, she has taken that experience and captured it in a book, *Need A Job? Then, Do SUMthing!*, and accompanying workshop, Do SUMthing Career Success System. Learn more: https://bit.ly/DoSUMthingConsult.

High performers often feel confused and stuck when they struggle to get job offers! On a mission to deliver a solution, Tiffany trained to become an expert in interview preparation. Both her book and workshop are packed with valuable insider information to help managers and high-potentials master the skill of interviewing and land job offers.

Certified resume writer, career coach, and owner of Careers In Bloom, a premier resume writing and career coaching company for high-earning professionals, Tiffany holds multiple credentials, including Certified Professional Resume Writer, Certified Professional Career Coach, Certified John Max-

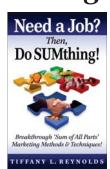
well Empowerment Retreat Speaker, and a Master's in education.

Tiffany's worked with Pro-Medica ICU Nurses, Sinclair Community College, Zepf Conference, Ohio Department of Job & Family Services, and others.



Tiffany Lewis

Tiffany resides in Toledo, is a devoted licensed minister. Recipient of The Harry Alford Outstanding Business Professional (2016), Tiffany works tirelessly to position her clients for career success.









and wellbeing as you journey toward health and wellness. Our Peer Supporters are here to provide you with hope, encouragement, and support.

Stop in and meet us. We're in this together!



208 W Woodruff Avenue | Toledo, Ohio 43604 419.242.3000 | info@wernertcenter.org | WernertCenter.org



Authors...Author

Author Ralph Warren: TARGET

Ralph D. Warren's novel TARGET has received EXODUS. EXODUS is the focus on his 5-star review from book clubs and on Amazon. TARGET addresses issues of marriage values and relationship choices from the backdrop of a racy crime thriller. Warren, an admirer of the underdog character in his stories, pens his stories as he works with agencies which provide services for reentry individuals and individuals with mental health issues.

By night Warren speaks publicly about his past experiences and is preparing his next novel RAIN for release and works arduously on his biography

documentary film which focuses on the impact of mass incarceration on black communities. Ralph is recent graduate from the University of Toledo, graduating with a bachelors' degree in individualized studies with an emphasis on social work. Warren's novels and work strongly reflect his world view that the most gifted people are those which rise up against all odds and do the impossible. www.authorralphdwarren.com.







Author Fanell Elane Williams: Chosen by God

Fanell Elane Williams is family pastor at Toledo First Assembly of God under the leadership of Pastors Darren and Heather Gambrell in Toledo.

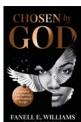
Operating in a false identity for over 20 years because of pervasive sexual trauma; she did not know her true identity, let alone her calling in life. One night in November of 2017, Fanell felt totally lost and confused - not knowing who she was or why she was. Life as she knew it had been pulled out from under her like a rug. She was at rock bottom. Everything she ever knew and believed in was a lie. She had been deceived, hurt,

Fanell was searching for answers. She came to know Jesus for herself that night, he saved her, and she gave her life to him. The question presented to her by an encounter of the Holy Spirit was, "Will you surrender EVERYTHING as you know it and let me transform your life into BEAUTIFUL?" By God's unconditional love, Jesus' saving grace, and the power of the Holy Spirit - Fanell's life is being beautifully transformed.

To find Fanell's work, visit her website at fanellelane.com. Follow her on Facebook, Instagram, and YouTube at FanellElane.







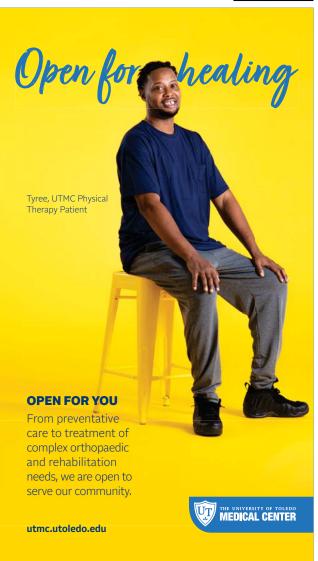


If you live in a home built before 1978, you may be at risk of being exposed to lead paint. OHFA and Huntington National Bank are partnering to offer Toledo homeowners a low-interest home repair loan to help make your home lead safe.

Visit myohiohome.org/leadsafe for more information and for a list of Toledo Huntington branches helping homeowners.

Terms and conditions apply. Limited funding and program availability through Dec. 31, 2021.

The Huntington National Bank is an Equal Housing Lender and Member FDIC. Loans subject to credit application and approval. ®®, Huntington® and ®Huntington® are federally registered service marks of Huntington Bancshares Incorporated. ©2021 Huntington Bancshares Incorporated.





An Apple a Day

By Patrice Powers-Barker, OSU Extension, Lucas County The Truth Contributor

Did you fill in the rest of that sentence with "keeps the doctor away?" There have been research studies on those who eat apples once a day verses those who do not. Although the research will not say that it will eliminate all doctor visits, it has shown that eating apples is a healthy choice.

One study showed that those who eat apples regularly tend to use less prescription medications. In addition, apples are easy to find at the grocery store and farmers market and highly nutritious. They have been associated with several health benefits, including improved heart health and a reduced risk of certain types of cancer.

If someone recommends a single food (like an apple) as a cure for all physical illness, they are not giving good advice. This nutrition article will remind you of the importance of eating a healthy diet, including apples and many fruits and vegetables but the food we eat can only assist with our overall health and wellness.

Healthy food choices must be used in partnership with other healthy habits. This is the time of year for cold and flu season, and we are still living in a

Now Located At
151 N. Michigan St, Suite 316
(Downtown Toledo, OH)

OPEN CALL for MODELS
By Appointent Only!!!

Call: 419.310.3343

Print.Runway.Television

pandemic. As of September 29, Lucas County was at a high level for community transmission of Covid-19. Please continue to follow the recommendations of your health care professionals and the recommendations of our public health experts (including getting vaccinated and wearing a mask in public indoor spaces, regardless of your vaccination status).

Updated information is available from the Toledo Lucas County Health Department. A healthy diet will not solve the challenges of all germs (including viruses), but it can be an important part of overall health.

As important as a healthy eating pattern is for our immune system, experts recommend that we need to eat healthy and make other daily choices to best help our bodies stay healthy. These habits also include getting good sleep, regular moderate exercise, and handling stress in a healthy way. In addition, always wash your hands.

Every day is the right day to wash your hands with soap and water for 20 seconds and we celebrate Global Handwashing Day on October 15. As basic as a daily habit as it is, many germs are diminished when we all wash our hands regularly and properly. The theme for this year's global awareness is: "Our Future is at Hand – Let's Move Forward Together." No matter your role, you can celebrate Global Handwashing Day every day!

The day before Global Handwashing Day is "Let's All Crunch" an apple as part of the annual Great Lake Apple Crunch. This day is a way to celebrate National Farm to School Month by collectively purchasing and crunching into locally and regionally grown apples at noon on Thursday, October 14, 2021. Although this event is geared toward schools from pre-k through university level, it is open to any state and local agencies, non-profit organiza-



Health Section • Health

A Mental Health Moment

Mental Health 90-Day Challenge!

By Bernadette Joy Graham, MA, LPC, NCC, CCHt, Licensed Mental Health Therapist

The Truth Contributor

Happy Fall and hello October! Dear readers we are closing in on the end of 2021 and, before we know it, we will be again celebrating holidays, dressing in warm clothing, sledding and definitely experiencing some emotional ups and downs that seem to creep up and beat us down by the New Year. Why wait until January 1 to make some promises for the new year. Start now with some mental health goals.

So, if you've never had a mental health assessment? Hirst, ask yourself "do I need a mental health assessment?" Most of us will say yes if we are truly being honest with ourselves but the kicker involves to what degree do we need an assessment? Mild, moderate or severe?

I believe the words can speak for themselves depending upon how you are feeling but I will explain further. Mild = some mood swings, feeling unhappy sometimes, maybe some sleepless nights due to some low-level anxiety. Moderate = many mood swings, many sleepless nights or too much sleeping, anxiety levels that rock so hard it interferes with your functioning at work, home and personal relationships. Severe = Daily mood swings, thoughts of harm to self or others, inability to work or keep relationships going. Once you have identified your level, it's time for some decisions.

If you have a counselor/therapist you have seen in the past and comfortable seeing them again, call and make an appointment, express your concerns with the upcoming end of year possible complications and they will be happy to schedule you.

If you have never been to a counselor/therapist and you have insurance, call your insurance company and ask for providers within range of your driving distance (remember to filter out who you want to see – male, female, African American, Hispanic, providers who specialize in LGBTQ, etc.) If you do not have insurance, you always have the option to pay out of pocket as some providers have a sliding fee scale that meet your income needs but you can also be covered by Medicaid as it is open enrollment time – Online at https://medicaid.ohio.gov/wps/portal/gov/medicaid/ or contact Jobs and Family Services at 419-213-8800.

Just in case you are that person who says "nope, I refuse to go talk to a complete stranger, not telling my business".....etc etc, whatever the case may be then here are some steps to take but these are only for the mild maybe some moderate but if you feel you meet the severity described above please seek help immediately from friend, family, any medical provider, emergency room or 911.

Do not allow the holidays to creep up on you and believe "I got this, I'm good." News alert – it worsens each year when we often think all we need is

Upgrade Your Home with a

NEW METAL ROOF
Guaranteed to Last a Lifetime!

LIMITED TIME OFFER

\$500 OFF
Install for Military, Health
Workers and First Responders
From Dimensional Shingles to classic styles reminiscent of Cedar Shake and Spanish Tile, an architectural roofing system by Frie Metal Roofs
Limitally The Labour Limits and State of Cedar Shake and Spanish Tile, an architectural roofing system by Frie Metal Roofs can enhance the beauty of your home while protecting your family and property for a lifetime.

Call today to schedule your FREE ESTIMATE

Made In the USA

Made In the USA

William State of Cedar Shake and Spanish Tile, an architectural roofing system by Frie Metal Roofs can enhance the beauty of your home while protecting your family and property for a lifetime.

This is an advertisement placed on behalf of Eric Construction Mid-West, Inc ("Eric"). Offer terms and conditions may apply and the often may not be available in your area. Offer expires October that the USA

William State of Cedar Shake and Spanish Tile, an architectural roofing system by Frie Metal Roofs

Made In the USA

This is an advertisement placed on behalf of Eric Construction Mid-West, Inc ("Eric"). Offer terms and conditions may apply and the often may not be available in your area. Offer expires October that the USA

William State of Cedar Shake and Spanish Tile, an architectural roofing system by Frie Metal Roofs

Made In the USA

This is an advertisement placed on behalf of Eric Construction Mid-West, Inc ("Eric"). Offer terms and conditions may apply and the ofter may not be available in your area. Offer expires October that the usa.

William State of Cedar Shake and Spanish Tile, and architectural roofing system by Frie of the beauty of Your and Tile of Shake and Spanish Tile, and architectural roofing system by Frie of the beauty of Your and Tile of Shake and Spanish Tile, and architectural roofing system by Frie of the beauty of Your and Tile of Shake and Spanish Tile, and architectural roofing system by Frie of the be

time to heal....no you need some help and not the kind that is rolled in some papers or corked in a bottle from the liquor store.

If you do this 90-day mental health challenge alone, you will need some resources just because they can help. Visit Ohio's mental health website at www. rtor.org also mental health & addiction services website at www.ohio.gov last but surely not least, U.S. Department of Health and Human Services Office of Minority Health www.minorityhealth.hhs.gov

Now flip over your vision boards, pull out your whiteboards or just a note-book and begin to list the big issues such as loss of loved ones who have passed away, any type of abuse – mental, emotional, physical and sexual no matter how long ago, and addictions and substance abuse issues.

Next, begin to note what feelings and emotions do not serve you well, such as crying spells at work or school, feeling angry and irritable every day, inability to sleep or feeling lonely and worthless. Next, note what you want to change in the next 90-days such as "I want to stop feeling so angry," "I want to stop drinking alcohol so much when I'm lonely," "I want to feel better somehow after losing someone I loved." Lastly, begin recommendations to yourself on how you can begin to make changes no matter how small such as "I will not isolate every day," "I will report my abuse and/or find a safer place/situation," "I will stop thinking so much about what I don't have or can't do."

If you have arrived at the notion that you feel unable to do this alone, you are probably right – seek help, begin talking to someone. We are only human, we live in the Midwest (cold, dark and icy), and we are still surviving a pandemic....no one should be so happy that they cannot stand themselves right now. Whatever you do, do not feel you are alone or the only one with that issue... hence the resources as they provide statistics and share common information.

By December 31, if your only accomplishment has been to enroll in health-care, throw a parade, pat yourself on the back and smile because by then any accomplishment will be better than none so don't become overwhelmed, do what you can but just be sure to do something different and positive from last year. This is a busy time of year for us all, especially medical and mental health providers but we are never too busy to help you. Things don't change, people do....check in with you all in November now go out there and get your mind right!

Bernadette Graham is a Licensed Professional Mental Health Counselor, ... continued on page 13



Health Section • Health Section

Dear Ryan

By Ryan Rollison

The Truth Contributor

Dear Ryan,

I read your articles in The Truth and I thank you for the simplicity that you use in explaining things. Some of the stuff I read on exercise and nutrition are over my head and your explanations and instructions are very easy for me to understand and follow. I am a female 5 feet 4 inches, I weigh 167 and I have a question about losing weight in my hips and legs. What do you have for me? Thanks in advance.

M.J.

Dear M.J.

I am glad that you find my explanations and advice easy to comprehend. I try to keep things as simple as possible. There is nothing worse than seeking information, finding it then not being able to understand it. A lot of people get discouraged by the process and give up. Or they read too much and become confused because 10 different articles will tell you ten different things.

If you read my articles you know that I say there is no such thing as spot reduction. Your body will burn fat wherever it burns fat the fastest and everyone is different. There are several things you can do to lower your body fat. Intermittent fasting, lowering carbs and carb cycling.

I have found the best method to work with my more "hippy" clients is to do carb cycling. I try to keep it as simple as possible so that it's not too difficult to follow. We follow a schedule where they do not consume more than 25 active carbohydrates per meal a day then the next day they only consume protein and vegetables (visit mydreambodies.com for food list).

The high/low days will fall differently. One day low carbs will be on workout days and the following week they will be off days. Try this eating for a month and see how your body adapts to it.

If you are working out now, I suggest that you do something every day with your legs. If you're doing more than three days a week switch the exercises from quads to hamstring. That is, Monday squats, Tuesday straight

leg deadlifts.

If you're just doing three days you can do both quads and hamstrings just change exercises every MWF workout followed by the rest of your workout. Do your cardio after your workouts. Keep the intensity level high and get in 20 minutes.

This is an extremely basic sample to start with. As you drop weight and lean out you will reevaluate your nutrition, your workout and make changes according to your needs. I hope this helped. Good luck with your progress and keep me posted through email if you would.



Ryan Rollison

Dream Bodies

mydreambodies.com

dreambodies419@gmail.com

419-944-4200



Ryan Rollison

An Apple A Day... continued from page 10

tions, local businesses, groups, and even households. Anyone who wants to show support for local farmers and school food can join!

Eating a fresh apple, after washing it is probably the easiest way to eat an apple. There are so many varieties of apples at the grocery store as well as local varieties from orchards that you could probably eat a different kind of apple a day each day for the month of October. The following recipe is an easy way to enjoy some apples as well as carrots for added vitamins and flavor.

Apple Carrot Salad – this side dish is so easy that you can make it with just a few ingredients. Make it with what you already have on hand or add the extra ingredients to your grocery list this week. The very basic recipe is to shred one large apple and one large carrot. Mix together and drizzle a small amount of honey over it. For a sweet flavor, sprinkle some cinnamon on top. If you like a more detailed recipe, follow this one:

Shredded Carrot and Apple Salad

- One large carrot, washed, trimmed, and shredded
- One large (tart) apple, washed and either shredded or chopped into very small pieces
 - 2 tablespoons fresh parsley, washed and chopped

... continued on page 13





Pump: A Natural History of the Heart by Bill Schutt

By Terri Schlichenmeyer The Truth Contributor

Your heart pounded so hard, you could hear it in your ears.

Blood rushed to the parts of your body that could help carry you away from the danger, adrenaline flowed in your veins, and extra oxygen came to the rescue. All this from a little scare; this, thanks to that organ inside

c.2021 Algonquin Books of Chapel Hill \$26.95 / higher in Canada 288 pages

your chest. Proof, as in the new book *Pump* by Bill Schutt, that you gotta have heart.

Biologist and former American Museum of Natural History research assistant Bill Schutt is fascinated by hearts.

And why not? There's a lot to that piece of exquisite machinery we carry around in our chests from pre-birth until we die. There's plenty to say about it, including that not all living, breathing creatures bleed red, and tickers come in many sizes. This book, in fact, begins with a blue whale heart, a rare specimen that was larger than Schutt himself. There, he explains why a tiny mouse has a higher heart-to-body ratio than you do.

But size isn't everything: many creatures' tickers aren't what we'd expect when we envision a "heart." Some creatures have open circulatory systems, while ours are closed; to get oxygen into the body, some use gills rather than nostrils. Around the animal kingdom, even the shape of that pump can vary widely and some creatures, says Schutt – like insects, for instance – simply lack what we'd call a heart.

But back to you.

Once upon a time, Aristotle thought that the brain was only around to cool the heart, like an HVAC system in your head. The Egyptians had funny notions about the heart, too, and they were careful to embalm them separately from the rest of a body. Until the eighteenth century, physicians thought that blood car-

ried the essence of its owner's personality – a tame belief, as compared to the practice of blood-letting as treatment for pretty much any ailment. And as for you, brush your teeth, no snow shoveling, and watch what you eat.

Your heart - your very life - will thank you for it.

Hard to believe that your entire existence relies on a scrap of muscle the size of your fist, isn't it? And yet, your heart can't do it all by itself; it takes a whole lot more to ensure that you're alive – so much so that Pump isn't only about your heart.

Nope, author Bill Schutt bobs and weaves through biology and science, writing about blood and lungs almost as much as he does about his title topic, with side-trips happily encouraged. That'll please an Armchair M.D. – there's a heavy load of sometimes-near-physician-level information scattered here and there – but it can be daunting for the not-so-science-minded reader. Still, don't fret: science should be fun, and Schutt packs this book tight with holy-cow tid-bits from several -ologies, crammed between time-machine peeks at medicine, funeral practices, giraffes, mummies, and monkeys.

So brush off your Biology 101 knowledge, and settle in. Here's a rabbit-hole of cardio delight for sciency readers and the curious alike, and that means *Pump* can't be beat.

Mental Health... continued from page 11

National Certified Counselor and Certified Grief Recovery Specialist. She is also a Certified Clinical Hypnotherapist. Provide feedback or reach out at graham.bernadette@gmail.com For appointment information please call 419.409.4929 (Appointments available on Tuesdays and Fridays only). Office location is 3454 Oak Alley Ct. Suite 300 Toledo, OH 43606 www.bjgrahamcounseling.org Available for team building, employee empowerment in motivation and better understanding mental health in the work place. Accepting new client ages 13 and older.

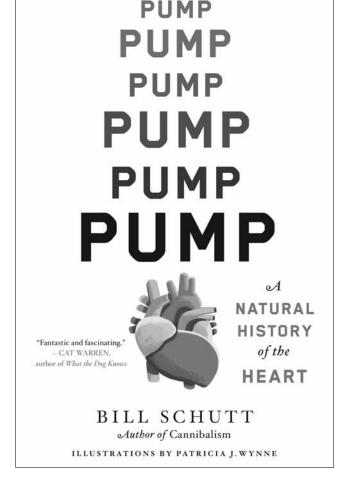
An Apple A Day... continued from page 12

- 2 tablespoons lemon or lime juice
- 1½ teaspoons honey

Instructions: in a medium bowl, combine all the ingredients together, stir well. Can be served right away or made ahead of time and chilled in the refrigerator up to 12 hours.

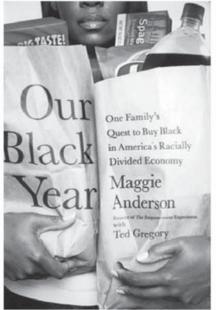
Lastly, it's the time of year to sign up for Ohio State University Extension's six-week email challenge. The theme this year is "Play Your Way Through the Holidays" and it will run from November through December. If you're interested in the six-week email challenge, contact Patrice at powers-barker.1@osu.edu

Reminder to start with an apple but don't end there. Keep up all those good habits to keep healthy this fall.















ADS POSTED ONLINE AT:

www.TheTruthToledo.com and www. ToledoBlackMarketplace.com



THE GATHERING PLACE"

Nothing but PURE FUNI eynolds @ Meadowbrook Plaza, Toledo, OH 43615 419,320.8571 or 419,322,4462 Hours Open Thursday - Sunday @ 7 PM

Wedding Receptions, Book Signings, Birthday Celebrations, Retirement Parties, Board Game Tournaments, Special

Celebrations, and much more!

Annual Membership available and receive priority bookings, church and organizational bookings welcomed

Free Wi-Fi, Light refreshments available, Safe and secured lighted parking, Accommodations for parties up to 45,

Standard booking fee for Profit and Non-profit, Event Planner available upon request

Catering Referral Services Available upon request

Come and enjoy comedy, spoken word, music talent and more

BOOK YOUR EVENTS NOW!

Child Care

Footprints Day Care and Pre-School, 3215 Lagrange Street, Toledo, OH 43608,









House(s) For Rent. Two Bedroom Call (419) 708-2340



re you been feeling the nudge to develop your life more spiritually but aren't te sure how to begin? If so, this theme-enriched and spirit-filled experience is igned just for you. Visit us on Facebook - I have a special video message for



Charleston House of Toledo

A Premiere Consignment Shop for the Economical Conscious Woman

STOP BY AND SEE OUR LARGE SPRING AND SUMMER SELECTION Sizes small to plus - execellant prices

Designer Suites and Dresses Designer suntes and Dresses Elegant Hats - Name Brand Shoes Open 10:00 a.m. - Tuesday thru Saturday 4055 Monroe Street - Toledo, Ohio 419.472.4648

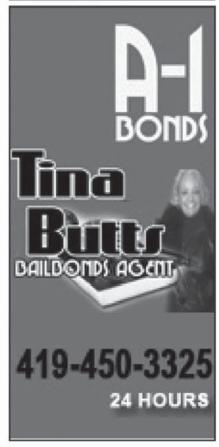




Monique Ward

ь 347.692.8481

Pozativ Promotions, LLC pozativpromo@gmail.com



ADS POSTED ONLINE AT: www.TheTruthToledo.com

"THE GATHERING PLACE"

Nothing but PURE FUNI 5235 Hill & Reynolds @ Meadowbrook Plaza Toledo, OH 43615 419.320.8571 or 419.322.4462 Hours Open Thursday - Sunday @ 7 PM

Wedding Receptions, Book Signings, Birthday Celebrations, Special Celebrations, and much more!

Annual Membership available and receive complimentary Bookings Church and Organizational Bookings welcomed Free Wi-Fi

BOOK YOUR EVENTS NOW!

October 6, 2021

CLASSIFIEDS

Page 15



Preferred Properties, Inc.
ACCEPTING APPLICATIONS FOR OUR AFFORDABLE HOUSING WAITING LIST

You may apply if you have a qualifying disability or mobility impairment -OR-

62 years of age or older

To complete an application, you MUST have the following:

VALID GOVERNMENT ISSUED PHOTO ID FOR EACH PERSON APPLYING
BIRTH CERTIFICATE FOR EACH PERSON
SOCIAL SECURITY CARD FOR EACH PERSON
PROOF OF INCOME IS REQUIRED FOR ALL
MOST RECENT BANK STATEMENT

APPLICATIONS WILL ONLY BE ACCEPTED ON THE FOLLOWING TUESDAYS in October 2021 from 9:30 am - 11:30 am:

Tuesday, October 5, 2021 Tuesday, October 12, 2021 Tuesday, October 19, 2021 Tuesday, October 26, 2021 Tuesday, November 2, 2021

5555 Airport Hwy., Suite 145, Toledo, OH For further information call (419) 244-9609 Monday through Friday, 8:30 AM – 4:30 PM



RFQ ADVERTISEMENT INQUIRY #FY22-17 ARCHITECTURAL/ENGINEERING/DESIGN FIRMS

The University of Toledo, Main Campus and Health Science Campus requests that Architectural/Engineering/Design Firms complete State of Ohio A/E Qualifications Form No. F110-330, PART II ONLY. The submittal of qualifications and performance will be kept on file for two (2) years. Firms interested in providing Architectural/Engineering/Design services for capital improvement projects for November, 2021 through October, 2023 must have completed and submitted an electronic copy of this form by 2:00 P.M., Friday, October 26, 2021 to be eligible for consideration. Copy of Form No. F110-330 is available through the State of Ohio OFFC Website or visit Facilities Website http://www.utoledo.edu/facilities/construc-tion/forms.html. Submit an electronic copy to Lise' Konecny at lise.konecny@utoledo.edu. The RFQ number FY22-17 must be included in the subject line.

SNOW PLOW OPERATORS WITH VEHICLES

The City of Toledo Division of Streets, Bridges & Harbor is interested in contracting with owners/operators of snow plow vehicles for plowing on residential streets during heavy snow conditions. All bids must be received by 1:30 PM October 19th, 2021. For a copy of the bid proposals and specifications visit https://pbsystem.planetbids.com/portal/22576/portal-home or contact:

STREETS, BRIDGES & HARBOR 1189 W. Central Ave. Toledo, Ohio 43610

PHONE: 419-245-1588

MENTAL HEALTH & RECOVERY SERVICES BOARD OF LUCAS COUNTY MANAGER OF TREATMENT SERVICES

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

An Equal Opportunity Employer

MORTGAGE LOAN ORIGINATOR

Toledo Urban Federal Credit Union has an immediate opening for a Full time Mortgage Loan Originator (MLO).

Mortgage Loan Originator (MLO)is responsible for servicing the customer and processing of residential loan requests. The MLO handles origination of all types of real estate mortgage loans. Solicits and meets with prospective members, both onsite and offsite to develop consumer lending mortgage business. Takes loan applications and obtains information necessary for the loan underwriting department. Calls on real estate agents, builders and brokers; presents the bank's financial package and builds a working relationship for referrals. Attends mortgage closings onsite and offsite as well as I loan officer meetings. Cross-sells other Credit Union products and services. Identifies and participates in appropriate community and/or business groups to develop and maintain prospective business relationships.

Required Skills: Community lender.

Required Experience: Must have at least 2 years MLO experience.

The MLO must possess stellar oral and written communication skills. A minimum associate's degree (AA) or equivalent from two-year college or technical school; or five years related experience; or the equivalent combination of education and experience is preferred. Continuing education is required to remain current with area of responsibility.

Interested candidates should email resumes to Zcollins@toledourban.net or mail to

Toledo Urban Federal Credit Union

Attn: Z. Collins 1441 Dorr Street Toledo, Ohio 43607 419-255-8876

REQUEST FOR PROPOSALS RFP21-R032 HVAC/R SERVICES

Lucas Metropolitan Housing (LMH) will receive proposals for HVAC/R Services. Received in accordance with law until October 27, 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 opportunity is covered under Section 3 of the HUD Act of 1968.



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

Project #1130-21-247

Wireless Infrastructure Upgrades The University of Toledo Lucas County

Bids Due: 2:00pm, October 26, 2021; through the State's electronic bidding system at: https://bidexpress.com

EDGE Participation Goal: 15.0% of contract

Domestic steel use is required per ORC 153.011.

Contract

Estimated Cost

Contract \$145,000.00

Pre-bid Meeting: October 12, 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 October 12, 2021 immediately following Pre-bid.

Walk-through Location: Plant Operations Building

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

More Info: Project contact: Steve Wheeler, JDRM Engineering, Phone: 419-824-2400, E-mail: swheeler@jdrm.com

EQUIPMENT TECHNICIAN II LUCAS COUNTY

Lucas County Emergency Medical Services (Annex) is accepting applications to fill the position of Equipment Technician II until filled. Additional information regarding the duties is available on the Lucas County web site (www.co.lucas.oh.us). Click on "Apply for a Job" and then select "Equipment Technician II" from the list to read more or apply.

An Equal Opportunity Employer

Authors, Authors: The Authors Among Us

Carla Thomas

The Truth Contributor

I love reading. One day while perusing the tightly packed shelves of my bookcases, poring over my extensive collection, and admiring my eclectic taste, as I excitedly rediscovered books I had totally forgotten about, I noticed something simply amazing \dots I had quite a collection of books by local authors \dots local African-American authors.

Of course, this realization was way too amazing to keep to myself, so I did what we all do when we assume what is remarkable to us will be remarkable to others . . . I arranged all the books on a flat service, making sure each title was visible, snapped a picture, and posted it on Facebook.

In this case my assumption was right. The response in support of the authors was incredible. People expressed interest in purchasing their books, congratulated them on their accomplishments and even tagged other authors to the post. Someone also suggested I do an article/photo spread featuring African-American authors for the Truth and so . . . here it is.

The six authors featured here are but a small representation of the literary excellence residing in our city however, these six answered the "call for authors" and agreed to be a part of this feature.

There truly is greatness amongst us. If you've ever aspired to write a book, may these authors inspire you to move continually toward that goal.

Beyond the book covers, you will find sorrow, redemption, shame, healing, the will to overcome and the motivation to thrive. All these authors have found the ability to tap into the depth of their being-ness and the courage to share their pain and gain, trauma and triumph, motivational excellence and expertise, and fictitious imaginings with their readers.

Whatever path they've taken on the road to authorship, the commonality is their creative expression, and desire to tell a story . . . their story.

This article is in no way an extensive look into the lives or background of each individual author however, let it serve as an introduction for you to explore and

Open for wellness

OPEN FOR YOU

Whether you need preventive and wellness care or help managing a

leaders you want on your team.

complex health condition, The University of Toledo Medical Center's internal medicine providers are the healthcare

support each of them further.

I present to you . . . best selling, fact-based fiction, author and poet, Lena Banks; author and licensed, ordained Elder, Iva Brassfield; author and CEO of Amazing Grace Childcare and Charming Gal Boutique, Charmain Galloway; family pastor at Toledo First Assembly of God and author, Fanell Elane Williams; certified resume writer, career coach, and owner of Careers In Bloom, author Tiffany Lewis; public speaker and author, Ralph Warren.



Carla Thomas

Author Lena Banks: Blinded Love

Best selling, fact-based fiction, author and poet, Lena Banks, is a south side native of Toledo, Ohio. "Straight out the womb with a pen and a pad," is how she describes, when her writing began.

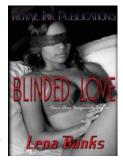
An ambitious student of life, she started her own publishing company, Royal Ink Publications, to inspire and motivate, hearts and minds, through literature. Using her first-person voice, she created: Blinded Love: Kim's Story-Dangerously In Love: Best friends, Kim and Trina get a big reality check when the love for: money, the streets, sex, revenge and denial, sneaks into the forefront, of their lives, causing them to become, blinded.

Unexpectedly, physical abuse, mental abuse, death and the penitentiary awaits. Will the truth of their reality, smack them in their faces or will they realize what's going on before it's too late?

Blinded Love reveals the true circumstances of bad choices.



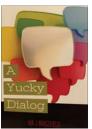
Lena Banks



Also: Enough Is Enough Pt. 1: Trina's Story, Enough Is Enough Pt. 2, Hold On and Queen Lena Presents: HerStory of Ghetto Hymns-Volume 1. Available at: Amazon.com, Toledo Urban Federal Credit Union, Up Market, Barnesnandnoble.com, Kobobooks.com and the author. Coming soon, My Life, HerStory Volume 2 & 3 and The Art Of Krushin'.

Author Iva Brassfield: A Yucky Dialog

Living your best life after a shameful past is the heart of *A Yucky Dialog*, written by Iva Brassfield. She found herself in the hands of a 34-year-old neighbor at 14 years of age. It started with emotional manipulation, rape, and sexual exploitation during her freshman year of high school. Thirtyeight years later, she faced her





Iva Brasstield

demons. It was time to be healed, and she was ready to do the work. A Yucky Dialog written with raw truth represents hope and how to overcome the challenges of a distasteful (yucky) background, from a survivor to a thriver.

Iva is a licensed and ordained Elder. She holds a Master's of Theology from North Carolina Theological Seminary and is currently pursuing a Doctorate of Ministry from Colorado Theological Seminary. She serves on the Pastoral Care Team at The Refreshing Place. She retired from Powertrain GM in 2016, where she also served as the Chaplain of the Local 14 UAW for six years. Iva also co-authored Crystal Clear with other women throughout the United States.

A signed copy of her books can be ordered through the author or on Amazon. Iva may be contacted at theyuckyd@gmail.com

