



Volume 69 No. 3

"And Ye Shall Know The Truth..."

October 20, 2021

FrogTown Financial's De'Lisa Moore



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A Candidate for This Moment

By Rev. Donald L. Perryman, PhD

The Truth Contributor

It's not enough to be in the right place at the right time. You have to be the right person in the right place at the right time.

- T. Harv Eker



More than 140,000 U.S. children lost a parent or caregiver due to the COVID-19 pandemic, with 65 percent of COVID - associated orphanhood being minorities. The loss of a parent or grandparent that provided basic needs and care permanently changes a child's life. Most recently, there were 850,000 new COVID cases in September among kids alone.

In addition, before placement in supportive housing, people with severe mental illness use \$40,451 per person in services (1999 dollars), straining the healthcare and criminal justice systems. Meanwhile, social media apps like Instagram have a harmful impact, especially on teenage girls. When young people don't see faces, bodies, or styles that look like them, it worsens body image issues and erodes mental health.

These public health-related issues occur concurrently with record-breaking violent crime in Toledo when social safety nets are being compromised or devalued by legislators.

That is why I am excited about the candidacy of Michele Grim for Toledo City Council at-Large. More than any other candidate, her personal history as a public health professional, public policy expert and background in public service intersects with the community's need at this particular time for this specific place.

If elected on November 2, Grim, who finished fifth in the at-large council primary, will step into the precise moment that her personal history has led her.

I caught up with Grim to discuss her candidacy. Here is our conversation:

Perryman: Please introduce yourself to our readers.

Grim: I was born and raised in Ashland, Ohio, and I moved here to go to the University of Toledo in 2001. I received my bachelor's and master's at the University of Toledo. I have a bachelor's degree in women and gender studies and a master's degree in public health.

I also started my career here in Toledo. I worked for Equitas for a little while and at Bowling Green State University, both of those places doing HIV prevention work. Then I worked at the Toledo Lucas County Health Department. I actually did an H1N1 vaccination clinic. It's all deja vu with getting people vaccinated for COVID. My husband Ben and I left Toledo in 2010, came back last fall, and bought a home here in West Toledo. We're back and very excited to be running for Toledo City Council.

Perryman: Why do you feel like it is your turn to run for office, particularly right now?



Michele Grim

Grim: I believe that my experience meets the moment as a public health professional. I also have a doctorate in public policy, and I believe my background in public service, social justice, public health, and healthcare meets the moment. I also worked for a community health center when we lived in California. These experiences and my background compelled me to run at this time. You don't see a lot of people in public health running for office. So, I do think that my experience in public health and public policy meets the moment. Toledo is home to me, a place I love, and I'm excited to be running.

Perryman: What do you plan to accomplish if you're elected?

Grim: I want to accomplish a couple of things. A lot of my campaign has been about reducing gun violence in Toledo. I put out a 10-point gun violence reduction plan that has a lot of evidence-based approaches. Also, I want to put public health at the forefront of city government. My most meaningful initiatives look at health in every aspect of public policy. That includes affordable housing, making sure that people have roofs over their heads, green space, or just making sure that we take care of the health and well-being of our constituents.

Perryman: What is your opinion on food deserts, and what can be done about them?

Grim: We lived in Chicago for two and a half years, and they took some initiatives with tackling the food deserts there. I know that they got Whole Foods to go to the Englewood neighborhood on Chicago's South Side, and their prices were much lower than you would see in other parts of the city. So, I would like to approach companies and negotiate lower prices and bring a grocery store here. That's a big issue in the central city and other pockets of Toledo. We need to make sure that we do have affordable food choices.

Perryman: There have been several proposed projects in Toledo designed to help empower the vulnerable. Yet opposition has occurred because no one wants them in their district or neighborhood. How do we overcome NIMBY or the "not in my backyard syndrome?"

Grim: That's a good question. I assume that you're talking about Warren Commons. I support the decision that city council made to approve the project. I appreciate the concern that Councilwoman [Vanice] Williams raised concerning concentrated poverty. We want to make sure we get people out of poverty, but this is a much-needed project. I don't think a lot of people understand what supportive housing is. I worked at a community health center where we had 10 supportive housing sites. They really do make a difference for people who are chronically homeless. These projects help homeless persons stay in their apartments, so I think that's something that we critically need here. There's going to be a lot of support at Warren Commons, with plenty of case managers and things like that. So yes, I do support that project, and I think education around what the projects are and what they do will certainly help.

Perryman: Let's shift to the American Rescue Plan Act and Fiscal Recovery Funds. There are \$850 million that has not yet been distributed in the State of Ohio. And, currently, we see inequities throughout the issues that affect minorities, dealing with minority health in particular. What would you do to make sure that there is equity in how Toledo distributes those funds?

Grim: I have seen the mayor's proposal. I'm excited about many of the neighborhood projects that they're going to work on. I'm also excited about the youth investment. I think the summer programs that we did this summer were great, and it looks like they're going to expand on that. I do believe we need to start looking at social determinants of health again. With the pandemic, things shifted because of the crisis response. We need to go back to look at how we respond to the racial and health disparities in the community. There are some areas in the mayor's plan that will address that, and I am excited.

Perryman: Speaking of neighborhoods, what neighborhood do you reside in?

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White America Gave a "Hall Pass" to Jon Gruden

By Lafe Tolliver, Esq

Guest Column

Remember in high school when you had to leave your class and go to another room or leave the building or even go to the principal's office, that you had to get a "hall pass" so that when you ran into the hall monitor kid sitting at a desk in the hallway, you could show the monitor your pass and get on with your business or appointed destination?

And, if you did not have a hall pass, the hall monitor was "authorized" by the school principal to stop you and if you could not show the proper credentials, the principal or a teacher would come out and ask you what the commotion is about.

But you know and I know that some kids were simply "special." They did not need a hall pass to keep on doing what they were doing. They were exempt from the monitor's scrutiny and he or she did not call them out, because they were "special."

They might have been the school's quarterback or the kid everybody feared who, if you crossed him, you would see him in the parking lot waiting for you with a mean look...and you knew what that could mean.

Or, that person might have been the cute girl who winked at you and that wink told you, "If you let me pass, we could be friends." And, in your awkward stage of life, getting a wink from a knockout like Lakesha was worth walking barefoot on hot glass shards!

Well, if you have been following the news lately about the famed NFL football coach, Jon Gruden, he was fired/resigned from the head coach job of the Las Vegas Raiders.

Jon Gruden was a famed and fabled coach whose aura and presence lit up a room and his advice to young wannabee ballers was invaluable.

Jon ruled the roost. His touch was golden. He strutted when others simply walked. He sparkled when others simply smiled. He laughed when others just giggled.

Jon Gruden was the epitome of football ruggedness and mental acuity. He was the total package. He was the kind of guy who if he went out for a meal and forget his wallet, the restaurant owner would gladly wait for payment or gladly give him a mulligan for the meal because, Jon ate at his place!

Jon was used to the glad hand treatment. He called and you answered.

He speculated and you took it to the football bank. He could make careers happen for players and his football advice was greedily gobbled up by starry eyed recruits.

As they would say, "Jon had it goin' on!"

But...something happened. Somebody came across some old emails in which Jon had made crude, ugly and demeaning comments about Black people, women referees and gay people; and they were neither football funny nor of noble character.

Jon must have missed a payment on his account as a goodie two shoes type of guy and the football gods, envious and vindictive as they are wont to be, rose as one and decided to toss Jon out of their favorite club.

Word came out that Jon had a dark side to him. That dark and brooding side was composed of demons that told Jon to mock Black people and to make fun of the football commissioner, Roger Goodall, and to castigate women referees and to cast aspersions on so many "others" that when the record was tallied up, Jon was in hock to the football gods.

He was in hock to a fiendish spirit that he harbored which belied his true intents (or so he now says).

Jon was in acute damage control and with his feverish apologies on national media outlets, Jon was seeing the football gods now mock him as he so easily, readily and repeatedly mocked others.

Jon saw the ominous clouds approaching his fair ship and he could not have the sails catch the wind and thus sail away from the pending storm.

No, my friend Jon Gruden suddenly lost his hall pass. Jon could not get by on the strength of his gregarious personality, wit and charm.

The football gods were fickle and were demanding an accounting from

Jon and Jon could not pay their due and owing tab. His bill, the bill that he ran up for years and years and fooled others into thinking he

was all that and a bag of chips, was past due and owing.

The new Jon, this Jon was the one we saw standing before the unrelenting cameras mercilessly jabbing at his every word when he tried to utter a strange language of contrition and sorrow.

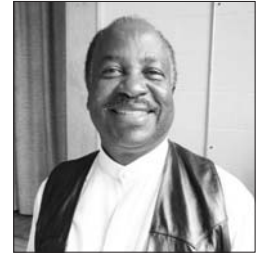
A language that he was not used to speaking and was foreign to his lips but those lips that were not as big as those puffy Michelin tires as he racially ascribed to a Black football executive.

Initially, some of Jon's past Black co-workers, not knowing yet the full venom that Jon released besides the "big lips" issue, stood by him and tried to make lame defenses for him, but, alas, there was no salvation for Jon.

For years, Jon Gruden had a hall pass from America and he used it like a thief using a free ATM. Life was good for Jon. Real good!

But Jon did not know that at some time in your life, the hall pass scheme can lose it luster and power; and then you must turn around and go to the principal's office and face the music.

Oh, how the mighty have fallen!



Lafe Tolliver

Contact Lafe Tolliver at tolliver@juno.com

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A Rose By Any Other Name

By Anthony Bouyer, PhD

Guest Column

A name does not reflect the essential qualities of something or someone; the cliché is a direct quotation from Shakespeare's Romeo and Juliet, in which Juliet says, "What's in a name?"

I previously wrote an op-ed article on the school-to-prison pipeline outlining how this system has contributed to too many educational and social problems for children of color. The educational system has been the main culprit in funneling children of color through this pipeline. Those who genuinely understand institutional racism know that interconnecting systems play a role in supporting and carrying out racist agendas.

Are myths or facts integral to institutions that cause children to move onto the path of incarceration because of their race? From a humane perspective, we would not think so. However, if history has taught us anything, we should be vigilant about the possibilities.

According to Katie Sanders, Politifact Institute (July 16, 2013), St. Petersburg, Fla. mayoral candidate Kathleen Ford said that among the top issues facing her city is the need for improving graduation rates. Ford offered a disturbing statistic to back up her point.

"We know that our private prison systems are calculating how many new beds (they will need) based on the third grade, number of third graders, and that's just wrong."

In this case, Ford mangled an oft-repeated, inaccurate talking point about prisons using third grade reading scores to predict future bed needs. It has been wrongly cited by Hillary Clinton, Colin Powell and opinion columnists for the Post and New York Times and debunked by FactCheck.org and the Washington Post. Ford went one step further by focusing on private prison operators and the number of third graders, not academic performance.

Ford sighted the Nevada Department of Corrections which mentions that children who do not read on grade level are more likely to drop out, use drugs or end up in prison.

So many nonreaders wind up in jail that officials have found they

can use the rate of illiteracy to help calculate future prison needs.

Mike Schmoker, an independent education consultant, made a similar claim in a 1999 Education Week article. He stated he could not verify the claim and did not make it any longer. Mike Tikkanen of Invisible Children said: "no state today admits to it, nor have we been able to find those references."

In making a case for focusing more on education, St. Petersburg mayoral candidate Kathleen Ford said, "We know that our private prison systems are calculating how many new beds (they will need) based on the third grade, number of third graders, and that's just wrong."

This conversation took place several years ago, and many politicians denied the assertions. However, fast-forward to today.

Tennessee Judge Donna Scott Davenport is facing criticism after it was found she illegally handed children jail sentences by creating fake laws that don't exist in Tennessee.

According to WREG and ProPublica, Judge Davenport, a Rutherford County juvenile judge, instituted a policy in 2016 that all children charged with crimes be processed at the local detention center. The approach gained attention when, later that year, 11 Black school-children were detained after witnessing a fight between a five-year-old and a six-year-old.

The children were detained for "criminal responsibility for the conduct of another," a bogus, made-up law.

Now, state politicians are speaking on the situation, expressing anger at what they see as yet another school-to-prison pipeline affecting Black children and demanding answers.

"There has to be something done to everyone who was involved in this," Rep. Gloria Johnson (D) told WREG. "It's my understanding that they created a law that wasn't even on the books to make that happen."

Under Davenport's filter system, police would bring children they arrested straight to jail, where staff decided whether or not to detain them until their detention hearing, which could take days. That means children who did something as minor as skipping school could spend a week in jail.

Davenport's filter system also allowed the detention center to jail children it considered unruly, defined as "a TRUE threat." However, there is no definition of what a TRUE threat means.

Given the new revelations regarding Judge Donna Scott Davenport, perhaps what Kathleen Ford stated several years ago has a ring of the truth?



Anthony Bouyer

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Mayor Kapszukiewicz Introduces Toledo Recovery Plan

Sojourner's Truth Staff

Mayor Wade Kapszukiewicz introduced his administration's Toledo Recovery Plan on Wednesday, October 13, and outlined how he plans to spend the \$180,948,591 that the City of Toledo will receive from the American Recovery Act – half of which was received in May 2021, the remainder in May 2022.

"Every Toledoan, in every neighborhood, will benefit from the Toledo Recovery Plan," said the mayor at the start of his press conference outside the home of residents in the Old West End who will benefit from the replacement of lead water service lines.

The largest portion of the funds, according to the administration's proposal, which has to be approved by City Council, will be allocated to "avoiding cuts to city services," that is: "maintaining Toledo Police Department and Toledo Fire Department forces at needed levels ... ensuring competitive wages for all City employees ... support[ing] essential City services and allow[ing] ... dollars to be invested in capital improvements ..."

That total of \$72.3 million represents the lion's share of the allocations.

The funding will allow the city to add over 100 police officers by 2026 and raise the total number of officers to the 700 level that existed 20 years ago. The depletion, noted Kapszukiewicz, began in 2006 when a previous administration (led by then-Mayor Carty Finkbeiner, and Kapszukiewicz's opponent in the upcoming mayoral campaign) laid off police officers for budgetary purposes.

"It was a disastrous decision to lay off police officers in 2006," said the mayor. "They used the police department to balance the budget."

Kapszukiewicz added that he had already added 32 officers for a net gain after 12 years of decline in the numbers.

During the press conference the mayor frequently stated that the plan assembled by his administration was a direct result of the public input received during the community forums held in recent months.

"Toledo, this is your plan. You helped create it," he said.

Citizens' input, gathered from a half dozen community forums, demonstrated that the clear cut, number one priority was for addressing housing issues and, specifically, replacing lead water service lines. To that end, all such public and private lines will be replaced in the city at a anticipated cost of \$10 million. Private lines, noted the mayor, are legally the homeowners' responsibility, so such an investment, for about 3,000 private lines, will save thousands of dollars for such homeowners.

In addition to the beefed-up safety forces and the lead pipe replacement program, Kapszukiewicz touted plans that will: spend \$40.5 million on youth programming and initiatives; construct a new Wayman Palmer YMCA; build 500 new housing units, demolish hundreds of commercial and residential buildings; fight blight, fix sidewalks, plant trees, improve parks and create jobs."

"We built this plan around input, we are listening to our citizens," said the mayor.



Mayor Wade Kapszukiewicz explains Toledo Recovery Plan

The plan next goes to City Council for their input and certainly there will be tweaks to the allocation of funds. The mayor will place the plan before Council during the October 19 agenda review meeting and there could be a vote as early as October 26.

The details will also have to be vetted to ensure the funding suggestions meet federal requirements. Council members have already indicated they will do this. The federal government has laid out allowable uses a: municipal revenue loss, premium pay, infrastructure (water, sewer and broadband) and responding to the public health emergency and its economic impacts.

Carty Finkbeiner Issues Statement on Mayor's American Rescue Plan Act Spending

Special to The Truth

Carty Finkbeiner, three-term Toledo mayor, long-time Toledo city councilmember, and current candidate for Toledo mayor in this year's race, issued a statement last week on proposed spending of the \$180 million of the American Rescue Plan Act spending announced by Mayor Wade Kapszukiewicz on the previous day.

...continued on page 6

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American Rescue Plan... continued from page 5

"Mayor Kapszukiewicz's plan does not breakdown how much American Rescue Plan dollars --- \$180.9 million --- is going to those who lost income, and/or their jobs, and possibly their housing. Those Toledoans should be our first concern as that is the primary purpose of this plan. There was no mention of assistance for those unfortunate individuals and families, and that must be corrected immediately.

The City of Toledo is presently sitting on a rainy-day fund created by a recent Kapszukiewicz tax increase of an estimated \$70 million. That \$70 million is available for the mayor and city council for salary increases and City of Toledo projects. Yet Mayor Kapszukiewicz is not touching that \$70 million, instead using federal money intended to assist Toledoans financially stressed by the pandemic.

The federal act will not be renewed in two years, I'm sure. No program announced by the mayor should be initiated without funding secured beyond the next two years unless that program has just a two-year life. For example, funding Pre-K Education must not be utilized unless the mayor can tell parents and school leaders that he has financing for such a program beyond the two-year life as presented.

Finally, Toledo needs growth and Toledo needs more jobs. Our infrastructure needs to be so strong that potential investors see a city prepared for significant investment which will lead to job creation. Infrastructure is not a glamorous line in anybody's budget, but our nation, our community, bridges, roadways, and waterways very dramatically need investment that keeps us moving forward.

While I think some of the ideas without question can be of help to Toledoans, Christmas has come in this package but the dollars will not in all probably be renewed in our lifetimes. Therefore, anybody who is thinking about future growth and development for Toledo should not be putting a majority of this money into salaries and start up programs where two years there will be zero money available to continue the program.

Thankfully, Toledo City Council will be reviewing the recommendations

Perryman... continued from page 2

Grim: The Lincolnshire neighborhood of West Toledo.

Perryman: What are your favorite places to spend time in Toledo?

Grim: I was able to go to the ball park this summer, that was really great. I love spending some time downtown. I think we've done a fantastic job with downtown and hoping that we can trickle that into the neighborhoods now. In addition to downtown, Adams Street is another favorite place. I love going to the shops like Handmade Toledo, where they have local artisans on display.

Perryman: Many policy experts believe that a bottom-up approach to our city is the best way to go forward and advise us to stop betting our future on large irreversible projects such as downtown. What are your thoughts?

Grim: I don't think the admirable work downtown is complete. However, we need to start looking at strengthening our neighborhoods because there are a lot of sections that need improvement. I think the ARPA funds will be unquestionably helpful to start building up our neighborhoods again.

Perryman: Finally, will you repeat the central message of your campaign for our readers?

Grim: Sure. Again, I think my background and experience meets the moment. I was a public health professional, a gun violence advocate, and a public policy researcher. I am genuinely excited to be running for Toledo City Council. I love Toledo, and I'm looking forward to serving the community and looking forward to being on council.

Perryman: Thank you. I look forward to you being elected.

Grim: Thank you, Reverend.

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

that have political attractiveness but not necessarily sound fiscal funding going forward."

The Truth

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Carty Finkbeiner Calls Out the Kapszukiewicz Administration on Homicide Rate

Sojourner's Truth Staff

Former Mayor Carty Finkbeiner, who is running for a fourth mayoral term, held a press conference on Algonquin Street, in front of the home of a recent shooting, to decry the current administration's handling of the recent surge in violence, particularly a homicide rate that could possibly top last year's record of 61 murders.

"The most important statistic in the city has been and will be ... 55 murders to date," said Finkbeiner as he started to lay out a raft of statistics on shootings that have increased dramatically over the past two years.

"Fifty-five murders, 2,200 shootings, 250 homes shot up," he said enumerating the violence that has plagued Toledo in 2021.

"Every neighborhood in our city is threatened," said Finkbeiner. "Not just Swayne Field, not just Detroit and Monroe. It is every neighborhood in our city. Here, near where the mayor lives, where the law director lives in Old Orchard and the mayor does not want to talk about that."

"This is not the Toledo, Ohio people bargained for and not the Toledo, Ohio they will remain living in if we don't get things under control."

Finkbeiner spoke of the toll that the current level of violence has taken on the economic condition of the city, particularly the decrease in business activity at the Franklin Mall – "not the same level of income because of too many shootings."

The former mayor assailed the current mayor and the chief of police, George Kral, for not having a plan "in terms of quelling the violence in Toledo."

Finkbeiner and his supporters displayed a chart tracking the number of homicides in Toledo from the start of his third term in office, 2006, through the year 2020. According to the chart, there were 99 homicides during the four years of the Finkbeiner administration, 120 during the Mike Bell administration, 120 during the Michael Collins/Paula Hicks-Hudson four years and 128 during the first three years of the Kapszukiewicz administration. There have been 55 homicides already during the current mayoral term bringing the Kapszukiewicz total, for just under four years, to 183, with two and months to go.

Finkbeiner highlighted his already announced 10-point program for dealing with violence by emphasizing that the city needs, among other issues, to form a collaboration between the Toledo Police Department, the Lucas County Sheriff's Department and the Ohio State Highway Patrol and to rebuild the Block Watch program.

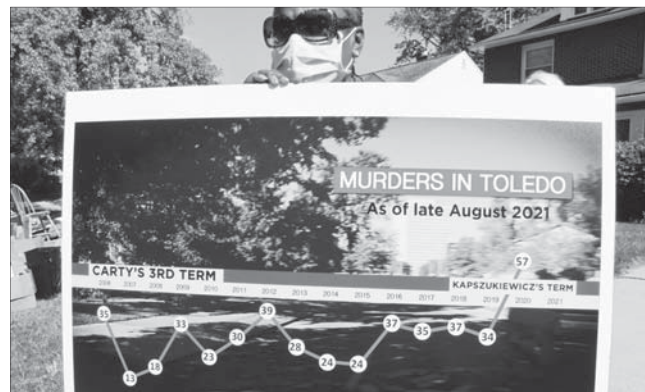
Finkbeiner emphasized that the overwhelming numbers of homicides are happening in the African-American community.

"I have demonstrated where my heart is by being a close friend to the African-American community and the Hispanic/Latino community," he said before noting that the upsurge in murders in the African-American community is a fact "that I cannot tolerate."

To that end, Finkbeiner urged city lead-



Carty Finkbeiner addresses Toledo's violence problem



ers to start "taking care of those with mental health and abuse issues."


His 10-point plan, said the former mayor, "is the only plan on the street today."



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TPS Releases Its Own Report Card Information

Sojourner's Truth Staff

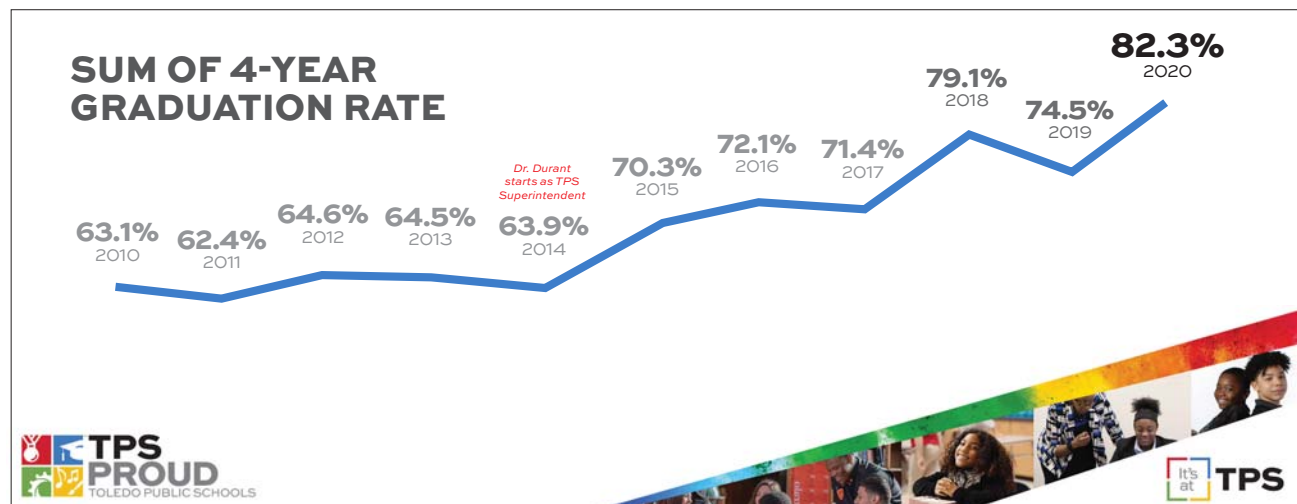
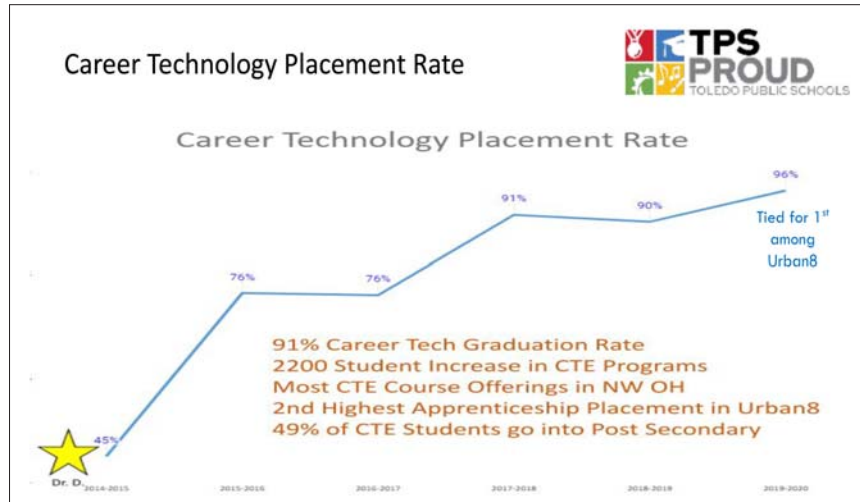
The Ohio Department of Education released the annual State Report Cards last week and the Toledo Board of Education, clearly dissatisfied with the incomplete grades the district received because of the impact of COVID-19, released its own analysis of the progress the district has made in recent years.

"4,000 students did not take the tests," noted TPS Superintendent Romules Durant, EdD. "The data became useless to us."

Indeed, noted the Board, the "Report Card gives a woefully incomplete picture of public education in this and other school districts."

The scores from the State Report Card indicated that TPS was "Not Reported" as a component grade in every category – Achievement, Progress, Graduation Rate, Improving At-Risk K-# Readers, Gap Closing and Prepared for Success. All categories received a "NR."

One area the Report Card does issue a grade on is Performance Index score in which TPS earned



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a score of 43.82 or 36.5 percent – well down from the 2018-2019 score – but given the vast number of students who did not take the tests, such a result was not unexpected.

The district conducted "our own internal diagnosis" said Durant and the district is clearly pleased with various aspects of the progress it has charted over the years.

First and foremost, TPS now has a graduation rate of over 80 percent – 82.3 percent at the end of the 2020 school year. That rate hovered in the percentage rate of the low 60's until 2014 – the year Durant was named superintendent. Since then, the rate has made a remarkable climb into the low 80's.

The district's placement rate for Career Tech students is another source of pride. In recent years TPS has added 2,200 students – 10 percent of overall enrollment – into its Career Tech program offering "the most courses of any school system in northwest Ohio," said Durant. Those students are graduating at a 91 percent rate.

The district has been particularly successful in placing such students into employment, military service or post-secondary education opportunities, he added, at a rate of 96 percent.

TPS offered a Virtual Academy during the 2020-2021 academic year in order to cope with the COVID-19 crisis. This academic year, the VA continues with more than 800 students enrolled.

Business Section • Business Section • Business Section • Business Section • Business Section • Business Section • Business Section • Business Section

De'Lisa Moore: Saving You Money; Enabling Your Growth; Alleviating Your Stress

By Asia Nail

Sojourner's Truth Reporter

How good are you with your money?

If you're a good money manager, you're the exception.

For many of us on the surface, dealing with money is complicated. Well we've found a hidden gem of financial management for you!

De'Lisa Moore is Toledo's best kept secret regarding tax preparation and financial education.

Through her company, 'FrogTown Financial,' Moore is creating a financial movement that is helping northwest Ohioians transform the way they think about their finances.

Born and reared in Toledo, Ohio, Moore fell in love with numbers in her Roger's High School business class. Noticing her knack for finance, Moore's instructor, Roger Zimmerman, helped her learn to do taxes the good ole' fashion way... by hand.

"I got my start preparing all my family and friend's taxes in school. To this very day our team still educates our clients by preparing their taxes by hand. We show our clients 'the how' and 'the why' behind their taxes and finances," shares Moore.

Moore went on to earn her undergraduate degree in Criminal Justice from the University of Toledo and is now a multi-faceted tax expert. Moore brings more than 20 years of professional experience including working for The City of Toledo's Division of Taxation and founding her own Black-woman-owned tax firm in 2015, FrogTown Tax, now FrogTown Financial.

Since inception, FrogTown Financial has become Toledo's one-stop shop for tax preparation, insurance and business compliance, among an array of other growing services. "We have a passion for making financial management actionable and accessible for our clients," says Moore.

Toledoans who know the city's history will tell you that they weren't always just known as Glass City, but once upon a time the nickname was Frogtown. The name came from the days of the Great Black Swamp when wetland areas along the banks of the Maumee were known for having large numbers of frogs and toads. "We named FrogTown Financial in recognition of our rich Toledo history," shares Moore.

Located at 4312 Monroe Street, FrogTown Financial has a three-tiered mission: Saving you money, Enabling your growth & Alleviating your stress.

Saving you money

The FrogTown Financial Team has a talent for breaking down complex personal finance challenges and topics into understandable, relatable action steps for each individual client.

"I am passionate about guiding people generationally through the financial literacies of life. If a client brings their young adult child, we will do the child's tax return for free. We want all generations in your family to feel welcome and remember the FrogTown Financial family," explains Moore.

FrogTown Financial also has a giving heart. They routinely donate uniforms and supplies to local schools and food banks, as well as support many non-profit initiatives rooted in helping the underserved.

"Every Holiday Season you can bring 5 holiday gifts to FrogTown Financial to be Gift Wrapped for FREE! Just bring a non-perishable food donation," says Moore.

Enabling Growth

FrogTown Financial monitors the ever-changing rules of the tax world to help their clients manage tax risk and opportunities.

Known for their stellar tax preparation, FrogTown Financial invests in their clients' development and growth while encouraging financial education in areas clients may have not considered.

"Since becoming a realtor in 2018 I've been able to help many clients who were renters design plans for home ownership. I also provide the proper guidance to help owners become investors," explains Moore.

Alleviating Stress

Most of what people know about money is based upon false assumptions. In lieu of this fact, De'Lisa Moore gives her clients simple steps to becoming financially sound by introducing realistic and achievable methods over complicated money management systems.

"Creating and understanding your money management plan isn't about denying yourself," Moore shares, "It's truly as simple as being mindful with your spending and crystal clear about your financial goals."

"We teach our clients how we manage so they understand what is happening with their book keeping and are empowered in our absence. We also get the maximum refunds our tax clients are entitled to," says Moore. "We alleviate stress because our clients are clear on the short-term actions that lead to their long-term dreams."

Moore also shares the acronym for FROG is Fully Rely On God. On

FrogTown Financial's website she encourages viewers in a heartfelt video sharing her personal testimony as a business professional. "Truly this business was built on my faith and belief in God," she says.

Follow FrogTown Financial on its social media channels and subscribe to the newsletter for exclusive front-row access to the financial tools and tax resources you need now.

Follow the Frog!



De'Lisa Moore




Was your home built before 1978?



















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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.

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Social Security Announces 5.9 Percent Benefit Increase for 2022

Special to The Truth

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 5.9 percent in 2022, the Social Security Administration announced today.

The 5.9 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 64 million Social Security beneficiaries in January 2022. Increased payments to approximately eight million SSI beneficiaries will begin on December 30, 2021. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$147,000 from \$142,800.

Social Security and SSI beneficiaries are normally notified by mail starting in early December about their new benefit amount. Most people who receive Social Security payments will be able to view their COLA notice online through their personal _my_ Social Security account. People may create or access their _my_ Social Security account online at www.socialsecurity.gov/myaccount [1].

Information about Medicare changes for 2022, when announced, will be available at www.medicare.gov [2]. For Social Security beneficiaries receiving Medicare, Social Security will not be able to compute their new benefit amount until after the Medicare premium amounts for 2022 are announced. Final 2022 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and _my_ Social Security's Message Center.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola [3].

Toledo Police Recruitment Campaign: Projected June of 2022 Class

The Toledo Police Department continues to recruit for a projected class of 40 set for June of 2022. This is a new class, in addition to the academy set to begin this month on October 22, 2021. All interested candidates should visit TPDHire.com to fill out an application and register for the test. Candidates can also call the Recruitment Unit at (419) 245-1075 or email tpdrecruitment@toledo.oh.gov.

The Toledo Police Department is striving to hire a qualified group of applicants who represent the diverse culture and hardworking nature of the City of Toledo. If you are a person with a desire to serve the community, motivated to keep Toledo citizens safe, and dedicated to upholding the values of the Toledo Police Department, you are encouraged to apply and test.

The National Testing Network (NTN) is accepting tests for TPD applicants. The testing and application process is open until November 30, 2021. Testing is generally in-person, but applicants can test

on-line from home with proper equipment. After passing the NTN test, applicants will be required to pass a stringent background investigation, a psychological examination, and a physical fitness test. The Toledo Police Department is offering a test voucher for those who attend the test on October 30, 2021 at The University of Toledo-Health Science Campus. Contact the TPD Recruitment Unit for details.

The Toledo Police Recruitment Unit is currently hosting recruitment events throughout the city. They are able to connect with hopeful applicants, answer questions, and provide information regarding the process. All events are posted on TPD's social media outlets.

Toledo Police offers paid academy training, health insurance, paid vacation, are a ESGR supporter, and more. For more information, please contact the Toledo Police Department Recruitment Unit at (419)245-1075 or tpdrecruitment@toledo.oh.gov

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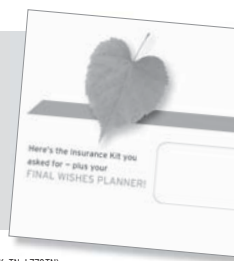
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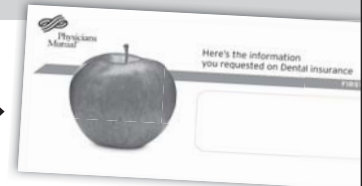
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Taxpayer Advocacy Panel (TAP)

Want to Improve The IRS? SPEAK UP

By 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: taphioandreaprice@gmail.com

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

Website: www.improveirs.org

National Taxpayer Advocate Erin M. Collins Blog-Decoding IRS Transcripts and the New Transcripts Format, October 5-6, 2021

Many individuals may not know they can request, receive, and review their tax records via a tax transcript from the IRS at no charge. Transcripts are often used to validate income and tax filing status for mortgage applications, student loans, social services, and small business loan applications and for responding to an IRS notice, filing an amended return, or obtaining a lien release. Transcripts can also be useful to taxpayers when preparing and filing tax returns by verifying estimated tax payments, Advance Child Tax Credits, Economic Income Payments/stimulus payments, and/or an overpayment from a prior year's return.

The IRS maintains records for all taxpayers – individuals, businesses, and other entities – and provides five types of transcripts. A requested transcript may provide information regarding the date the IRS received a return; payment history including refunds, transfers between tax years and overpayment credits; due balance amounts; interest assessed; refundable credits allowed; basic examination information; and Forms W-2 or 1099 information.

Taxpayers may be able to get answers to their questions quickly and efficiently by requesting and reviewing their transcript – that is if they can decipher them. Taxpayers (and tax professionals with a properly executed Form 2848, Power of Attorney, or Form 8821, Tax Information Authorization) can request a transcript online through the IRS's Get Transcript Online portal or their online account; by mail; or by calling the IRS's auto-

ated phone transcript service at 800-908-9946. With difficulty reaching the IRS by phone or correspondence during the last two filing seasons, using the portal or online account may be more efficient than calling the IRS due to long wait times, the potential inability to speak with an available customer service representative or the



length of time for the IRS to respond to a mailed transcript request. The IRS's Get Transcript page is available in five languages, and the online application is also available in Spanish.

What Transcript Should Taxpayers Ask For?

There are several types of transcripts that can meet a taxpayer's needs.

- **Tax Return Transcript:** This shows most items reflected on a taxpayer's original tax return, including adjusted gross income and accompanying forms and schedules for the current year and three prior years. Lending institutions will often accept this transcript for student loan or mortgage purposes. Note: the secondary spouse on a joint return must use Get Transcript Online or Form 4506-T to request this transcript type. When using Get Transcript by Mail or phone, the primary taxpayer on the return must make the request.

- **Wage and Income Transcript:** This provides data from the third-party information statements the IRS has received for a specific taxpayer, such as Forms W-2, 1099, 1098, or 5498, and can be useful if the taxpayer did not receive or retain a copy of these documents. Wage and Income Transcripts are available for up to ten years. While the Wage and Income transcript provides federal withholding amounts, it does not reflect state tax withholdings, which may limit its use when preparing state income tax returns.

- **Tax Account Transcript:** This provides basic tax return data (marital status, adjusted gross income, taxable income) along with listing the activity on a tax account, such as tax adjustments, payments, etc., for the current year and up to ten prior years using Get Transcript Online. When using Get Transcript by Mail or phone, taxpayers are limited to the current tax year and returns processed during the prior three years.

- **Record of Account Transcript:** This is the most comprehensive tran-

... continued on page 12

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How Women Entrepreneurs Can Plan for Success

Special to The Truth

The nearly 13 million small businesses owned by women nationwide are essential to the U.S. economy. Accounting for 42 percent of U.S. small businesses, they employ nearly 9.4 million people and generate \$1.9 trillion in revenue annually.

Healthy and growing women-owned businesses are vital to an inclusive economic recovery, yet women entrepreneurs face distinct challenges, including fewer resources and less access to professional networks, on top of having a greater share of caregiving duties.

"For many small businesses, having access to trusted experts in areas like marketing, business planning, technology and legal can be a critical turning point for getting back to growth," says Jenny Flores, head of Small Business Growth Philanthropy at Wells Fargo. Right now, the company is deploying over \$55 million from its Open for Business Fund to 93 nonprofits across the country to provide more women and diverse entrepreneurs with resources.

According to Flores, these tips and resources can help entrepreneurs pivot from surviving to thriving as they recover from the pandemic and look to the future:

Mentorship

Connecting with mentors is a powerful way for women business owners to share best practices and learn from each other but it's often hard to know where to find them or initiate those relationships. A new program between Wells Fargo and the Nasdaq Entrepreneurial Center called Connect to More is giving women entrepreneurs complimentary support through its signature Milestone Mapping Coaching Circle. Born from the challenges of COVID-19, participants get hands-on help setting and reaching business goals from a network of peer mentors and industry experts.

"As a non-profit committed to access and equity in entrepreneurship, we are grateful to partner with Wells Fargo to help women business owners accelerate their personal and professional growth as leaders and gain support as they solve big problems that make their families and communities stronger," says Nicola Corzine, executive director, Nasdaq Entrepreneurial Center.

Networking

Networking is more than a buzzword. It can help open doors to growth. Check the local chamber of commerce or consider joining a well-known organization like the National Association of Women Business Owners.

Knowledge

Knowledge is power. Visit Wells Fargo's Women-Owned Business Resources page for free tools to support critical business decisions. Also, female entrepreneurs should check out some of these women-specific podcasts to pick up new strategies from savvy leaders:

- Being Boss digs into the mindsets and tactics that can help women business owners make money doing what they love.
- She Leads features respected female leaders from all industries who let listeners know what it takes to rise to the top.
- The Center offers a playlist of workshops and classes for women-identifying entrepreneurs.
- Women at Work, hosted by Harvard Business Review editorial staff, features conversations about where women are and how they can move forward.

Strategy

Having a concrete business plan is essential to running a successful business. During the pandemic, many small businesses had to create more online offerings, change relationships with supply chains or reduce hiring. Now's the time to review which of these adaptations can be built upon in the future.

Running a business is never easy. But new resources and support can help women entrepreneurs overcome the distinct challenges they face and plan for growth as the economy picks up.

Courtesy StatePoint

TAP... continued from page 11

script. It combines the Tax Return Transcript and the Tax Account Transcript to provide a more complete picture of a taxpayer's tax return and subsequent account activity for the current year and for returns processed in the three prior years.

• **Verification of Non-Filing Letter:** This provides proof that the IRS has no record of a filed Form 1040-series tax return for the year requested. However, it doesn't indicate whether a taxpayer was required to file a return for that year. This letter is available after June 15 for the current tax year or any time for the prior three tax years using Get Transcript Online.

New Tax Transcript Format

In July 2021, IRS updated a webpage on IRS.gov to educate taxpayers regarding the new transcript format and use of the "customer file number," which was designed to better protect taxpayer data. This new format partially masks personally identifiable information. However, financial data will remain visible to allow for tax return preparation, tax representation, or income verification. These changes apply to transcripts for both individual and business taxpayers.

Here's what is visible on the new tax transcript format:

...continued on page 13

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The Redemption of Bobby Love by Bobby and Cheryl Love with Lori L. Tharps

By Terri Schlichenmeyer

The Truth Contributor

Not a whisper.

Don't breathe one word of what you're about to hear, not to anyone living or dead. This is Top Secret information, for your eyes only. Keep it quiet. And in the new book *The Redemption of Bobby Love* by Bobby and Cheryl Love with Lori L. Tharps, hope that everyone else does so, too.

At that time of day, a rap on the door was never good.

It was 6:30 a.m. and Cheryl Love was just finishing up her morning routine, preparing to wake her husband, Bobby, for work, and their son for school.

She looked through the door's peephole and saw several policemen...

Walter Curtis Miller was born in the fall of 1950 in North Carolina, his mother's "lucky number seven" of eight children. The family was poor but young "Buddy" had a good childhood until his father died in 1959 and that changed everything: his mother took any job she could to feed her brood and with little supervision, Buddy started acting out, fighting, stealing.

By 12, his light-fingered habit turned into major theft and taking cars.

At 15, he was sent to a "Training School" from which he walked away

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and headed to Washington DC, where he couldn't stop stealing; caught again, he was sent to a facility for juvenile offenders. Shortly after his release from there at age 17, he robbed a bank and that was it.

Miller went to prison with a 25-year sentence.

But Buddy Miller couldn't do that kind of time and he made plans to run when he could. He jumped off the prison bus, changed his name to Bobby Love because it was the first thing that came to mind, and he sneaked off to New York. As Love,

he kept mum about his past, settled down, got a job, fell in love and married, volunteered in his community, helped folks and raised four good kids. His family never knew about Buddy Miller.

Until 40-some years after Miller's "one big heist," and there was a rap on the door...

Seems like a movie plot, right? Like you'd catch this on your big-screen with some popcorn, but no, *The Redemption of Bobby Love* is a true story and it's incredible.

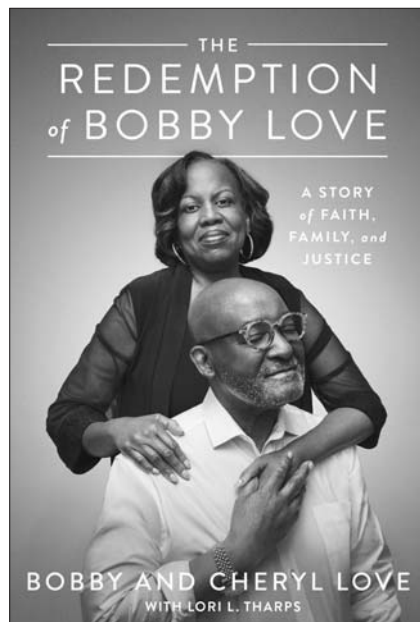
Part of that is because half of this book belongs to author Cheryl Love, whose tale accompanies Bobby Love's in all its tumultuousness. Together, they make a breathless story, told with no apparent desire to keep it all under wraps anymore – and that'll knock the breath out of you, too. It has a *Catch Me If You Can* feel, as you race through this account with an empathetic feeling of doom, the urgency of being one step ahead, and the terror of waiting for that hand on your shoulder. Whew, the grace that eventually comes is sweet relief.

Fans of *Humans of New York* will recognize this tale and be glad it's finally fully told. Anyone who wants a good book needs to read *The Redemption of Bobby Love*. Truly, it'll make you shout.

TAP... continued from page 12

- Last four digits of any Social Security number on the transcript: XXX-XX-1234;
- Last four digits of any Employer Identification Number on the transcript: XX-XXX1234;
- Last four digits of any account or telephone number;
- First four characters of the first name and first four characters of the last name for any individual (first three characters if the name has only four letters);
- First four characters of any name on the business name line (first three characters if the name has only four letters);
- First six characters of the street address, including spaces; and
- All money amounts, including wage and income, balance due, interest, and penalties.

For security reasons, the IRS no longer offers fax service for most transcript types to both taxpayers and third parties and has stopped its third-party mailing service via Forms 4506, 4506-T, and 4506T-EZ.



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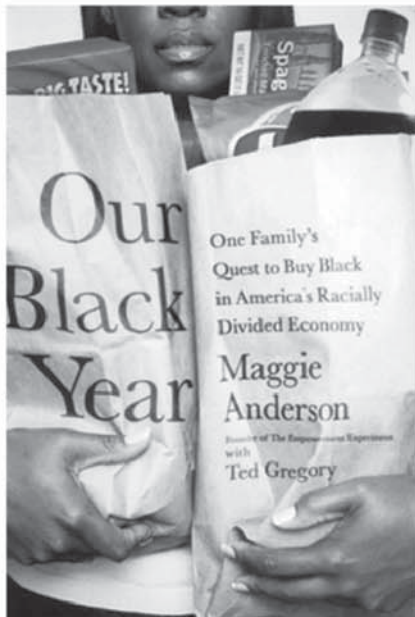
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Youth & Young Adult 4th Sunday

When: Every 4th Sunday
 Time: 11:00 am
 Where: Crusaders for Christ Church
 910 Woodville Rd.
 Toledo, Ohio

Evangelist Tiffany Reynolds

Bishop Joseph Mitchell Jr., Pastor
Evangelist Cakes Mitchell, First Lady

www.crusadersforchristchurch.org

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Annual Membership available and receive complimentary Bookings Church and Organizational Bookings welcomed

Free Wi-Fi

BOOK YOUR EVENTS NOW!

CLASSIFIEDS

October 20, 2021

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PARK SERVICES RANGER - FULL TIME

Metroparks Toledo is looking for a qualified individual for Park Service Ranger. High School diploma and current Ohio Peace Officer Certification required. Moderate level of experience comparable to duties and responsibilities. Full-time with benefits. \$19.92/hr. Go to www.MetroparksToledo.com/careers to review job description and apply. EOE

PROJECT MANAGER/ENGINEER

Metroparks Toledo is looking for a qualified individual for Project Manager/ Engineer. Bachelor's degree in Civil Engineering or construction-related field required; Experience in civil engineering, project management, construction management, with working knowledge of construction, project management, design and engineering. Professional engineer required. 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

EQUIPMENT TECHNICIAN II LUCAS COUNTY

Lucas County Emergency Medical Services Annex is accepting applications to fill the positions 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.

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NOTICE TO BIDDERS

SEALED PROPOSALS for bidding on **Metroparks Toledo Miscellaneous Trail Paving, Lucas County Ohio** will be received; opened; and read aloud at the Metropolitan Park District of the Toledo Area, Fallen Timbers Field Office, 6101 Fallen Timbers Lane, Maumee, Ohio 43537 **Friday, November 12, 2021 at 12:00 p.m.** local time.

THE SCOPE OF WORK consists of asphalt resurfacing of select trails and maintenance drives within four Metropark Toledo locations in Lucas County. General construction includes pavement repairs, pavement planing, asphalt paving, curb ramp, catch basin adjustment, and topsoil, seed & mulch. Bidders may obtain copies of plans, specifications, contract documents and plan-holder's list through Newfax Corporation, 333 West Woodruff, Toledo, Ohio 43604 between 8:30 a.m. and 4:30 p.m., Monday through Friday (check made payable to Newfax Corporation) or via the Newfax Digital Plan Room at www.newfaxcorp.com. Newfax can be contacted at 419-241-5157 or 800-877-5157. A non-refundable fee of \$15 is required for each set of full-size documents obtained. For additional information, please contact Jon Zvanovec @ 419-360-9184, jon.zvanovec@metroparkstoledo.com.

EACH BIDDER MUST FURNISH either (1) a bond for the full amount of the bid or (2) a certified check, cashier's check or irrevocable letter of credit in an amount equal to ten percent (10%) of the bid with its bid. The successful bidder must furnish a 100 percent (100%) Performance Bond and a 100 percent (100%) Labor and Materials Bond.

No bidder may withdraw its bid within thirty (30) days after the actual date of the opening thereof.

THE BOARD OF PARK COMMISSIONERS OF THE METROPOLITAN PARK DISTRICT OF THE TOLEDO AREA reserves the right to reject any or all bids, and to waive any informality in bidding.

By order of the Board of Park Commissioners
METROPOLITAN PARK DISTRICT OF THE TOLEDO AREA

David D. Zenk, Director



COORDINATOR, STUDENT ENGAGEMENT AND OUTREACH TRIO PROGRAMS

Bowling Green State University is a tier-one, public university serving 19,000 students on two campuses in northwest Ohio. The University has nationally recognized programs and research in the natural and social sciences, education, arts, business, health and wellness, humanities and applied technologies. BGSU seeks talented individuals to join our community in Bowling Green, Ohio, recognized as one of the "Best College Towns of America."

The Student Engagement Coordinator is an entry level administrative staff position within the TRIO Programs Department that has primary responsibility for Student Engagement Services, maintaining a participant caseload, and supporting recruitment and programming within the Student Support Services program. Deadline to apply: October 28, 2021.

Full-time Administrative Staff position available. For a complete job description & to apply for this position visit <https://bgsu.hiretouch.com/> or contact the Office of Human Resources. BGSU. AA/EEO/Disabilities/Veterans. In compliance with the ADA Amendments Act (ADAAA), if you have a disability and would like to request an accommodation in order to apply for a position with Bowling Green State University, please call 419-372-8421.



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- Required equipment will accommodate a maximum of 275lbs
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Application deadline is 31 October 2021.

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Colin Powell, Former Secretary of State, Dies on Monday

Sojourner's Truth Staff

Colin L. Powell, the first Black person to serve as national security advisor, chairman of the Joint Chiefs of Staff and Secretary of State, died on Monday, October 18 of COVID-19 related complications.

"We have lost a remarkable and loving husband, father, grandfather and a great American," Powell's family said in its statement.

Powell's career was marked by his involvement in some of the most significant international events of the last 60 years – the Vietnam War, the American invasion of Panama, then Iraq and the decision to invade Iraq a second time.

For all his achievements and success, Powell's career is notable for one glaring misstep and, perhaps, one missed opportunity.

Colin Powell, 84, was born in New York City of Jamaican parents. He grew up in the South Bronx and graduated from City College of New York with decidedly unremarkable grades but found his calling when he joined the Army through the Reserve Officer Training Corps program.



Four Star General Colin Powell

He was commissioned a second lieutenant and, in 1962, was one of 16,000 "advisers" sent to South Vietnam by President John F. Kennedy. He would serve two tours of duty in Vietnam earning numerous decorations along the way.

Promotions followed. He served as a military assistant to Secretary of Defense Caspar Weinberger during the 1980s, became commander of the Army's 5th Corps in Germany and was a national security assistant to President Ronald Reagan, helping to negotiate arms treaties and an era of "entente" with the changing Soviet/Russian leadership.



Secretary of State Colin Powell

As chairman of the Joint Chiefs, Powell crafted the invasion of Panama in 1989 and led the Persian Gulf war in 1991, which ousted Saddam Hussein from Kuwait but left him in power in Iraq.

During his tenure as chief, Powell reshaped the American Cold War military machine and created what would be called the Powell Doctrine on military operations – the nation in the face of danger should outline clear political objectives, gain public support, use decisive and overwhelming force to defeat enemy forces and have a strategy for ending the conflict.

At the start of the gulf war, Powell stated of the military strategy: "Our strategy in going after this army is very simple; first, we're going to cut it off, and then we're going to kill it."

Powell retired from the military in 1993 during the change of administrations but remained in the public eye during the President Bill Clinton years.

Then near the end of that administration came Powell's missed opportunity. If Texas Governor George Bush might have feared one potential candidate for his party's nomination, it would have been retired General Colin Powell. He had been approached by Republicans to run in 1996 but had demurred. He had written a best-selling memoir, *My American Journey* and was an extremely popular figure with numerous Americans of every political stripe. He apparently contemplated such a political move once more but, as was reported at the time, his family's objections probably dissuaded him from entering the race.

After the Bush 2020 victory, he joined the new administration as the first Black Secretary of State, and then came the misstep. In the run-up to the U.S. invasion of Iraq, Powell went before the United Nations and, using faulty intelligence information, presented a case that Saddam Hussein and Iraq possessed weapons of mass destruction.

In 2008, Powell, who had served primarily Republican presidents, broke with that personal history and endorsed Barack Obama for president.

President Joe Biden released the following statement on Monday:

"General Colin Powell was a patriot of unmatched honor and dignity. The son of immigrants, born in New York City, raised in Harlem and the South Bronx, a graduate of the City College of New York, he rose to the highest ranks of the United States military and to advise four Presidents. He believed in the promise of America because he lived it. And he devoted much of his life to making that promise a reality for so many others. He embodied the highest ideals of both warrior and diplomat. He led with his personal commitment to the democratic values that make our country strong. He repeatedly broke racial barriers, blazing a trail for others to follow, and was committed throughout his life to investing in the next generation of leadership. Colin Powell was a good man who I was proud to call my friend, and he will be remembered in history as one of our great Americans."

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