



Volume 72 No. 2 *"And Ye Shall Know The Truth..."* April 20, 2022



Zia Cooke: State Champion, National Champion, Olympic Champion

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A Vision of Empowerment

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

The Truth Contributor

To do something together without a whole lot of jealousy and envy, we've got to keep our eyes on something bigger than us.

- Cornel West



A recent filing by Dollar General to open a store at the corner of Dorr and Upton has placed Toledo back in the middle of a national conversation over the proliferation of dollar stores in urban areas.

Toledo, we've been here before. We had a moratorium on this type of development, which expired. We have had lengthy discussions with City of Toledo leaders and legislators. Still, we have not been able to pass the urgent legislation necessary to protect our community from the invasive species known as dollar stores in our community.

Dollar General took advantage of our inaction to move on Dorr and Upton. We can't let it happen again.

The proliferation of dollar stores is an issue that is heating up around the country. Approximately three dozen communities have passed dispersal ordinances in the past year, and there is currently a state Senator in Maryland working on state-level legislation to regulate dollar store development.

In the past two months, I have appeared on an NBC National News television broadcast and interviewed by the Guardian Newspaper to share dollar stores' impact on vulnerable communities and our work in Toledo.

The case is clear. Dollar stores are a cancer in urban neighborhoods. They thrive in disadvantaged communities utilizing a business model similar to payday lending, exploiting people of limited means by getting them to "pay more to get less."

The dollar stores prey on people who are struggling economically and then force out locally-owned businesses or deter them from opening. The Institute for Self-Reliance has said, "there's growing evidence that these stores are not merely a byproduct of economic distress. They're a cause of it."

A significant negative impact of the proliferation of dollar stores is that they make the problem of food deserts worse. Dollar stores rarely sell fresh produce or meats, but they can undercut grocery stores on prices of everyday items, often pushing them out of business. Moreover, the lack of healthy food is a public health crisis in communities of color. The impacts can be seen in alarming rates of obesity, heart disease and diabetes.

Our proposed answer is a "Healthy Food Overlay District," based on legislation adopted in cities around the United States and initiated in Birmingham, AL.

Creating a healthy food overlay district incentivizes grocery stores and food systems investment. It restricts convenience and discount stores that primarily sell non-fresh food items. The American Planning Association describes an overlay zone as "a zoning district

which is applied over one or more previously established zoning districts, establishing additional or stricter standards and criteria for covered properties in addition to those of the underlying zoning district." The cities of Hartford, Connecticut; Tulsa, Oklahoma; and Birmingham, Alabama, are three of several cities that have enacted policy approaches to help increase healthy food retail.

This type of legislation is right for our city, as well. Elimination of food deserts would make a profound impact on the quality of life in this city.

To begin with, we would create opportunities for local entrepreneurs to meet the needs of our community, free from unfair, exploitative competition from dollar stores. Our community has been devastated by disinvestment resulting from the "Urban Removal" plan of the 1960s. Ever since this sinister plot drained healthy economic activity, our community has become "dependent" upon artificial substitutes such as drug houses, payday lending and dollar stores.

A Healthy Food Overlay District would address our addiction to artificial economic substitutes by rebuilding our community, providing living-wage jobs that strengthen our local economy and keep money here, allowing resources to turnover in our own community and producing a ripple economic effect.

Just as importantly, our people would live healthier lives. They'd use fewer sick days and require less health care resources. They would also have more birthdays, see their grandchildren grow up, and live to experience a renaissance in their neighborhood.

We have a once-in-a-lifetime opportunity to transform our community. But we can't wait any longer to act. The dollar stores are a machine that does not break down.

The Dorr Street corridor left us a birthright of empowerment and a vision of prosperity, not dollar stores. The legacy of Toledo's black community has been that of shattering others' low expectations of what we can achieve. Historically, neighborhoods like Junction, Englewood, and Dorr defied the conventional logic that blacks are divided, incompetent, and disinterested in wealth accumulation.

So, I urge the NAACP and the Dorr Street, Junction and Englewood coalitions, and the entire community to come together and enact a Healthy Food Overlay District. If we need another moratorium while we work on it, then we should pass that as well.

Our community's health and wealth, and residents are hanging in the balance.

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

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Tricia Hall - Reporter
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The Sojourner's Truth, 1811 Adams Street, Toledo, OH 43604

Phone 419-243-0007

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Community Calendar

April 23 & 30

VOTE HOOD FOR LUCAS COUNTY COMMISSIONER Town Hall meeting: Saturday, April 23 from 3:30-5:00 PM @ the Mott Branch Library, April 30 from 4-5PM @ Kent Branch Library: 419-270-5751.

April 26

Annual Meeting for Warren A.M.E. Church: Tuesday at 1:30 PM; Vision Empowerment Board Will be held; To attend send an email to natejacksonjr1@gmail.com

May 5-6

Rummage Sale, Thursday and Friday from 10-6 PM at the J. Frank Troy Senior Center, 545 Indiana Ave., Toledo, Ohio 43604, 419-255-6206 ext. 7032.

May 5-7

Kahle Senior Center Rummage Sale: Thurs 9-7; Fri 9-5; Sat 9-1

Howard President Cites Records in Fundraising and Building Investments

By Darreonna Davis and Breonna Randall

Howard University News Service

Guest Column

Howard University President Wayne A.I. Frederick cited records in everything from fundraising to construction investments on Thursday during his Spring 2022 State of the University Address.

"The idea here is to make sure that we can have revitalized facilities that would provide a world-class experience for teaching, research and all types of scholarship activities," Frederick said as he detailed the recently announced \$785 million investment in new construction and major renovations. "This is construction that will take four to five years."

The real-estate projects include developing core academic buildings, such as Miner Hall, which will soon house the School of Education and the Howard University Middle School for Math and Science; and the C.B. Powell Building, which will become part of the Health Sciences Complex. Howard University Hospital will be expanded into an academic center for medical students.

The plan will also include a STEM Center; the construction of the Center for Arts and Communications; and an additional 1,200 beds for student housing with increased space for recreation and wellness – issues that were at the forefront of the university's longest-running protest, which occurred last semester. These additions will be part of Sherman Avenue student housing and the Fusion Building at the Wonder Plaza on Georgia Avenue.

"The more on-campus housing availability the better," said Jade Dedrick, a graduating senior majoring in TV/Film who lives off campus. "It will be very beneficial to Howard students that either can't afford to live off campus or would just prefer to be on campus."

Frederick said that Howard received \$255 million in tax abatements from the Washington, D.C., government toward the real estate projects and that the university plans to issue \$300 million in fixed-rate taxable bonds. Other funding comes from fundraising and donations. For fiscal year 2021, the university raised \$177 million, the most in Howard's history.

"That record-breaking growth, I think, in our fundraising is important," Frederick said. "We have to start thinking about comprehensive fundraising campaigns and where we set that bar. It's probably going to be transformative for HBCUs."

The university has set a goal of having a \$1 billion endowment, which would be a first among HBCUs. Frederick proudly proclaimed that Howard will be able to do this despite putting \$80 million into the pension plan.

"I wanted to make sure that our retirees – at the time that the pandemic hit – did not have a concern about the security of their pension," the president said. "So, our pension plan is now funded at about 109%."

Along with the pension funding, salaries for full-time faculty have increased 21 percent. Frederick said he had no issue increasing the salaries of tenured faculty nor the economics of the deal between unionized adjunct faculty and the university.

All of these decisions and investments, combined with donations, have bolstered the financial state of the university, Frederick said, especially at a time of

global economic uncertainty. In addition, the university received \$344 million in its federal appropriation toward operations — \$100 million of which is dedicated to the Howard University Hospital.

Frederick said the development projects will take four to five years, which is beyond the time in which he plans to retire from his role as the university's 17th president, an announcement he made on April 13.

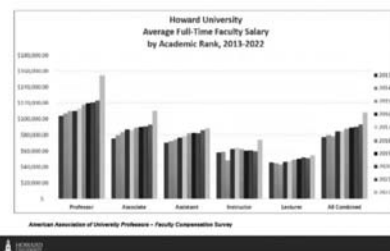
"I'm happy for him, because I feel like he's done a lot of great work," said Allison Bryant, the assistant dean of the School of Business. "I'm sure he has to be tired, and we're really excited to see what the end of his tenure shows."

Due to the rising COVID-19 cases on campus and the university's pivot to remote learning for the last two weeks of the academic year, the State of the University address was delivered in the School of Business auditorium with very few audience members. The live stream can be found on YouTube.

Darreonna Davis and Breonna Randall are reporters for HUNewsService.com.



Frederick address



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America Needs Humanitarian Relief, Too

By John E. Warren, Publisher, The San Diego Voice & Viewpoint

Guest Column

It is a good thing that America has been a lead nation in both providing humanitarian and military assistance to Ukraine. It is good that we as a nation, Democrat and Republican, have been able to unify on this most important issue facing the world. It is also a good thing that America has been able to give hundreds of millions of doses of the COVID-19 Vaccine to struggling third world countries where people are waiting in lines while Americans refuse vaccinations for all kinds of reasons.

But while all of this is a good thing, let us not forget the looming crisis ahead of us. The fact is that the virus, with its ever-increasing mutations, is not over. There are still over 750 people dying daily from this virus even though hospital rates and the daily death rates are down from what they were just months ago. Infection cases are up across the country with some states experiencing higher rates than others and a number of cities like Philadelphia, New York, and Washington, D.C. have had to reinstate their mask mandates.

In the midst of the Ukraine Humanitarian Crisis, the new surge in infections across the country, and continued death rates, the United States Congress refused to pass a 22 billion dollar funding bill to continue testing, vaccinations, and the funding for Covid-19 related supplies before adjourning for the Easter/Spring Recess. Much of the opposition, again, is coming from the (Russian-like) Republican Party not only denying and refusing to support and vote for such funds, but also leaving out much needed continuation dollars for programs to feed the hungry.

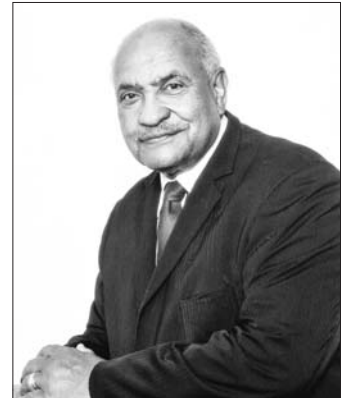
This pull back on funds for testing and vaccinations is also impacting those American companies that geared up to produce Personal Protective Equipment (PPE) at the height of the pandemic when supplies were no longer available from our foreign sources. Now, with this cutback in federal funds, many of these companies are on the verge of going out of business because America is withdrawing the very funds that allowed hospitals and others to purchase the PPE items they were able to buy until this cutoff.

How can we find billions of dollars to support all elements of the Ukraine Humanitarian crisis, but not have money for our own people here at home? Those Americans who are still unvaccinated, and mainly

by choice, still represent a threat to the rest of us. The government's distribution of personal testing kits cannot become a substitute for providing the kind of care and supplies that have allowed us to avoid millions of additional deaths because, at the time, we funded the very things we are now threatening to withhold. Let us not forget the saying "Charity starts at home and then spreads abroad".

Mr. President, Members of Congress, America is "home".

Let's not create another humanitarian crisis here because of party politics.



John E. Warren

The Holding Project at Toledo Library

This past fall, the Toledo Lucas County Public Library (TLCPL) hosted The Holding Project workshops for community members to participate in a community art installation. Now, TLCPL is proud to host an artist talk to get an inside look of the project and hear from the talented artists.

The Holding Project is a large-scale, concertina book structure that consists of multiple panels that hold individual responses from the community to the questions: "What makes you feel safe?" "What makes you feel unsafe?" The structure of the book allows it to expand infinitely as individuals add responses, cumulatively creating a picture of our community's sense of their society.

The Holding Project: A Community Art Installation Artist Talk –April 20 from 6 - 7:30 p.m.

Main Library – Large Glass Meeting Room

Artists Ashley Pryor Geiger, Barbara WF Miner, and Lee Fearnside created The Holding Project as a response to the rise of anti-AAPI (Asian Americans and Pacific Islanders) violence in the past few years. The Holding Project consists of an ever-expanding concertina book structure that holds community responses to the questions, "what makes you feel safe?" "what makes

... continued on page 7

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Zia Cooke: Leadership. Loyalty and Legacy

By Albert Earl

The Truth Contributor

Leadership

My impression when I saw Zia Cooke the first time was that I knew instantly she was going to be someone special.

Her shiftiness, speed and the ability to finish through contact was simply amazing! What was most remarkable wasn't that she was demonstrating her unique athletic talents while yet still in the fifth grade; it was the fact that she was doing it on the football field against boys in Toledo's Mid-City Football League.

It was equally impressive that she was playing a position that didn't shield her from the real action. Zia was taking snaps at quarterback, playing free safety positions, running options and coming up tackling running backs all while wearing Wonder Woman socks!

For those who may not know, the Mid-City Football League is by far one of the most talent-rich youth football leagues in the state of Ohio. This league has produced some of the greatest football players this city has ever seen, such as two-time Super Bowl Champion and former Pittsburgh

Steeler Nate Washington, former Browns QB Deshone Kizer, current Browns offensive tackle James Hudson and former Cincinnati Bearcats and NFL player Michael Warren II.

Watching her play and competing at a high level against boys was phenomenal and I quickly noticed another trait that was far more outstanding than her athleticism. You see, playing effectively as the quarterback, she must have the skills to motivate, direct and re-direct her teammates as well as be an extension of the coach on the field.

A smart coach only trusts this level of responsibility in the hands of a player who exemplifies his vision. That trait my friends is called leadership. That

...continued on page 7



Cooke, Head Coach Lamar Smith, Daughter Lauren Smith with Championship Trophy



Zia Cooke cuts down nets ... again



Lady Ram Seniors Zia Cooke, Kearrah Peace, Tanaziah Hines



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Reps. Galonski and Hicks-Hudson Introduce Legislation to Create an Eviction Defense Fund

Legislation would provide legal representation for defendants in housing court to help to reduce the financial burden of an eviction

Special To The Truth

Last week, State Reps. Tavia Galonski (D-Akron) and Paula Hicks-Hudson (D-Toledo) introduced legislation to create an eviction defense fund and establish a right to counsel for certain tenants facing eviction.

"An eviction can be very disruptive and traumatic to a family. Here in Ohio, we have the chance to help families by ensuring that they have access to an attorney throughout the legal process," said Rep. Galonski.

"I am grateful that this issue was brought to my attention through my fellow Black Maternal Health Caucus members, and I am thankful that co-chair Rep. Hicks-Hudson agreed to be a joint sponsor for this important legislation."

This legislation would:

- * Create an eviction defense fund to provide funding to legal aid societies or non-profits wishing to provide legal services;

- * Establish a right to counsel for defendants in eviction proceedings who are at or below 250% of the federal poverty level and have at least one child.

"This legislation will be a win-win for families and landlords. By providing representation to defendants as they go through this legal proceeding, we can help landlords regain their property while also helping families during a hard economic time. The success of the Toledo Housing Court program is an example we can follow for Ohioans across the state," said Rep. Hicks-Hudson.



State Rep. Paula Hicks-Hudson



State Rep. Tavia Galonski

Similar bills establishing the right to counsel in housing court have already seen success at the local level. In the last three months alone, the city of Toledo's recently-created tenant right to legal counsel program has assisted 56 households with eviction cases.

The legislation awaits a bill number and assignment to a House committee.

The Truth

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Zia Cooke... continued from page 5

leadership would get tested on one play in the red zone when Zia ran on a run option play and was hit hard losing a few yards.

Instead of lying there Zia bounced right up, went to the huddle, and waited on the coach to call in the next play. She made the choice again to run and gained the yards back. If she got hurt on the last play, those boys would never know it. Zia demonstrated her willingness to do whatever it took to keep the trust of her teammates to lead them to a win. Zia would help lead the Mid-City Colts to the Championship that season, putting the game on ice with a catch for a two-point conversion....and Her Jersey was retired!

Loyalty

A few years later Zia would give up her football gear to focus on her basketball dreams. She had just finished her eighth grade year as a champion with the Junior Lady Rams and was excited about playing the following season for the Rogers Lady Rams, coached by Lamar Smith. The Lady Rams finished their season as runner-up in the Division 2- State Championship Finals and were returning all of their starters.

The eighth-grade class coming in featured not only Zia but multiple future Division I level talented athletes. This projection of talent coming into the program had many supporters who were believing that the Rogers girls' basketball team could go on a four-year run to the State Final Four.

I will never forget, while at the spring open gym, Zia approached Coach Smith while we were talking and said, "Coach I promise you, before I leave Rogers, we're going to hang a State Championship banner up there!" as she pointed at the wall where she envisioned it hanging.

Although the coach and I laughed, I recognized at that very moment she was going to fulfill that promise. Unfortunately like all visions, that promise did not come easy for Zia. The first hurdle she and her teammates had to overcome was that half of the girls from her Junior Rams team decided to go play for Notre Dame Academy, the Lady Rams archrivals, and a team that was also loaded with Division I talent.

Then, despite winning their fifth consecutive City League Title, they lost in a huge upset in the Regional Championship game. That loss brought on a lot of unjust criticism about the program and, to make matters worse, the following year Zia's father was a signature away from sending her to Notre Dame after her grades had slipped.

Zia had a private moment with her dad, (while they were in the attendance office), and she asked him to believe in her and that things would change if he allowed her to continue at Rogers. Her sincerity resonated and Zia would remain a Ram with the opportunity to fulfill her promise.

Her sophomore season had a rocky start with losses to Notre Dame and two losses to City League rival Start High School. However, Zia and her teammates trusted the process and would go on to win the Lady Rams sixth consecutive City League Title avenging the early season losses to Start and, as promised, she remained on the Academic Honor Roll all season.

Although they would lose in the district semifinals that season, Coach Smith, and the fan base, began to see enormous growth in Zia and her teammates. That growth and maturity would be on display during the summer when Zia brought home a Gold Medal representing the USA in 16U FIBA Games.

That growth would also be instrumental in the program when they won their seventh straight City Championship in her junior season and set up the team for an historic state run for the title. However, that goal would be met with adversity when Zia's grandmother Rosa L. White passed away during the season. Zia made another promise that she would win the State for "Granny."

Most people would crumble under that kind of pressure, but Zia and The Lady Rams would blow through the sectional, district and regional championships to help Zia reach her first Final Four appearance. Although the Final Four would be difficult, not even Gilmore Academy, future WBA and Michigan All American Naz Hillman could stop the Lady

Rams from bringing home the State Title. Zia's 33 points and 15 rebound performances in the Championship game capped off her season fulfilling the promises she made to her grandmother and Coach Smith!

She remained dedicated and now hanging from the wall right where she pointed is not only the 2018 championship. Next to it is the 2019 State Title, achieving something no other girls or boys' basketball team has ever done in history of the city, winning back-to-back basketball State Titles. Zia also won her second Gold Medal representing the USA again in the FIBA 17U Games that summer.

Legacy

A few weeks ago, we watched Zia win her first Division I NCAA National Championship Game when her South Carolina Gamecocks defeated UConn 64 to 49. Zia became the third player in City League History to win a championship at that level joining Truman Claytor who won with Kentucky in 1978 and Erika Haney who won with Notre Dame in 2001.

Zia finished the game with 11 points, 5 rebounds and a smothering defensive performance holding Azzi Fudd to just three points in front of a sold-out crowd and one of the highest television ratings in Women's Final Four history. Zia was named to the All-Tournament Team for the second consecutive year and fulfilling yet another promise she made to herself to become a collegiate national champion.

Off the court Zia kept her promise while facing a new challenge. She has retained a standard of excellence academically as promised and with the new NCAA policy of "Name, Image and Likeness" that allows college athletes to receive compensation for the use of their name, image and likeness, Zia is now using her platform to promote equity for women athletes.

She recently signed a partnership deal with H&R Block with their 'A Fair Shot' campaign that promotes equity in women's sports by seeking to level the playing field when it comes to women's sponsorship. Zia is quoted on H&R Block website saying: "H&R Block is standing up for female student athletes by not only supporting us financially but making sure we're set up for long-term success in understanding the tax implications of the money we're earning from our name, image, and likeness."

Her senior year is ahead as Zia Cooke's resume' already reads.....

4x City Champion, 4x Sectional Champion, 3x District Champion, 2x Regional Champion, 2x Back2Back State Champion, 2x FIBA Gold Medalist, 3x All State, Ohio Division II player of the Year, McDonald's All American, USA Today All American, 2000 points in High School, Scored over 1000 in College, First Team All SEC, 2nd Team All SEC, SEC All Freshman Team, two Final Four Appearance, one National Championship, Activist and still an Honor Roll student.

Leadership, Loyalty and Legacy....and she's not done yet. She's just getting started!

The Holding Project.. continued from page 4

you feel unsafe?" Aware that three white artists could not speak for a community to which they did not belong, namely AAPI, they invited community participation to encourage dialogue about feelings of safety and unsafety, and how these feelings about community shape individual's lives more broadly. The community's anonymous responses are the core of the project and reflect directly the concerns of the participants, whether they address the global, headline issues confronting society or the very personal issues of food insecurity.

This past October, The Holding Project distributed kits to the 20 TLCPL locations and gathered over 150 response cards from members of the community. A portion of the concertina book will be on display at Main Library this May and reproductions of the response cards made into 200 small hand-stitched books which include facts and resources in support of education and advocacy, will be exhibited at all 20 Library locations.

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Toledo Museum of Art Welcomes Living Legacy

By Tricia Hall

The Truth Reporter

Toledo Museum of Art's Living Legacies exhibition organized a special event that featured Lonnie Holley on Friday, April 8, 2022 inside the museum's Great Hall. The honoree is one among the 24 featured artists who contributed to the exhibit. Holley performed a one-hour set of improvisational music with guitarist Lee Bains, before concluding the evening with a one-hour public chat with Audrey Johnson, CEO of UnBounded Artists Development Community.

Among his hour-long foot-tapping performance were these lyrics, "he would sit by a big 'ol tree and crying," from a selection about fixing souls and also, "sitting there waiting on the spirit to come," which both received applause from an estimated 100 attendees.

"Thank you for your hand claps. Hopefully you're learning from what I'm singing. I remember telling my mother that I didn't want to be a preacher, but people should learn from each other and the art on the wall that fills this museum," shared Holley.

Holley was born in 1950 in Alabama. Since 1979, according to his website, he has devoted his life to the practice of improvisational creativity in the areas of art and music. Holley's sculptures are constructed from materials found in old traditional African-American sculptures. His work is on display in the Toledo Museum of Art and other major museums across the United States.

The exhibition is a collection of major works by African American artists from the southern portion of the United States of America. The Living Legacies: Art of the African American South features 24 unique works of art from multiple artists.

The pieces include large scale assemblages, mixed media sculptures, paintings, textiles and works on paper. The exhibition artists include: Leroy Almon, Louisiana Bendolph, Thornton Dial, Thornton Dial Jr, Richard Dial, Lonnie Holley, Mary Elizabeth Kennedy, Ronald Luckett, Joe Minter, John Murray, Jessie Pettway, Lola Pettway, Lucy Pettway, Martha Pettway, Rita Mae Pettway, Royal Robertson, Florine Smith, Georgia Speller, Henry Speller, Luster Willis

and Estelle Witherspoon.

"I saw the collection and realize that there was so much information. We must all bring our friends, family, schools and

... continued on page 9



By Artist Leroy Almon



By Artist Thornton Dial, Jr.



Lonnie Holley with guitarist Lee Bains



Lonnie Holley

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Special to The Truth

If you're ready to buy your first home but are short on the down payment, you're not alone. Affording a down payment is the number one barrier to homeownership, and rising housing costs are presenting even bigger hurdles.

The August 2021 Freddie Mac Housing Price Index showed a 19.67% year-over-year increase in home values. At the same time, more than 35% of non-homeowners say they do not have enough money to put toward a down payment, according to NerdWallet. Among millennials, the figures are even more disheartening, with 63% having set aside no money for a down payment.

But there's good news. Down payment assistance programs, an often-overlooked resource, could be the missing piece of the financial puzzle to make your dream of homeownership a reality, and there are more than 2,500 such programs nationwide. According to Freddie Mac, here's how to take advantage of down payment assistance:

- Understand the different types of help. Down payment assistance can take many forms, including grants from federal agencies, employers, community organizations, state and local housing finance agencies, and state and local governments. There are also a number of down payment assistance loans available with attractive terms. For example, deferred payment second loans. These are secondary loans for which payments are not due until you sell, refinance or pay off the first mortgage loan. And for those looking to live in a rural area, USDA rural home loans are a favorable option, because they have no down payment requirement.

Tax credits are another form of assistance. Certain states and local governments, including housing finance agencies, issue mortgage credit certificates that reduce the amount of federal income tax you pay. This makes more money available upfront for your down payment or closing costs.

Freddie Mac offers consumer financial education, through its free CreditSmart online training course, that can help you learn about and qualify for other down payment assistance and help you purchase a new home.

- Determine your eligibility. Although eligibility requirements vary depending on the pro-

Toledo Museum..

continued from page 8

churches back to review all this information, shared Holley.

The exhibition is supported presenting sponsors by Susan and Tom Palmer, seasonal sponsor ProMedica, and additional support from the Ohio Arts Council and TMA Ambassadors. According to the museum's website, the exhibition opened January 15 and closes May 1.

gram, most down payment assistance programs have income eligibility requirements based on you as an individual borrower or your household. In addition, you usually must use the funds for your primary residence and be a first-time homebuyer.

- Get started. Identify available programs by checking out trusted resources, including HUD's directory of state programs and Down Payment Resource. Your housing counselor or lender can also help you determine which programs you're eligible for and work with the program's administrator to help you secure financial assistance.

- Get help. The homebuying journey is complex, so don't be afraid to seek expert help. Freddie Mac Borrower Help Centers and HUD-certified housing counselors can help you navigate the homebuying journey, make informed decisions along the way and ensure you're financially prepared for long-term, successful homeownership. In addition to being trained to provide budget and credit advice, housing counselors can also provide guidance on the different types of mortgage assistance programs that may be right for you. To learn more, visit myhome.freddie.com.

If a down payment seems out of reach, don't despair. Assistance programs could make your dreams of home ownership a reality, and housing counselors can help you find the right one for you.

Courtesy StatePoint

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- Enhancing Youth Services
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Issue 3 is not a new tax and will help neighbors in need.

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Survey Reveals Optimism Among Business Owners, Despite Challenges

Special to The Truth

Supply chain issues top the list of concerns for small business owners over the last six months, but they see those pressures easing by mid-year, according to new research. In the meantime, inflation is expected to continue impacting business owners, with a majority planning to further raise their own prices.

The latest PNC semi-annual Economic Outlook survey of small and mid-size business owners and executives is a good gauge of the overall economy, however analysts point out that the situation in Eastern Europe that's unfolded since has likely intensified some of the sentiments expressed by respondents.

"The events in Ukraine were not on the minds of business owners when the survey was conducted in January," says PNC chief economist, Gus Faucher, "There was concern at that time about rising prices, and that worry has likely intensified, given the rapid increase in energy prices, among other factors."

In January, 34 percent of owners who rely on a supply chain said timeliness had worsened in the previous six months and 28 percent of businesses that rely on inventory are faced with the challenge of not having enough supply to meet expected demand. However, 57 percent expect these issues to improve in the next six months.

"Supply chain problems have been a big contributor to the highest inflation the U.S. has seen in almost 40 years. But it's encouraging that most small businesses see this easing soon," Faucher said. "The wild card now is how long inflationary factors due to the Ukraine crisis last."

Rising prices also are on the minds of business owners – 51 percent expect

to increase their prices in the next six months and 34 percent say their prices have already gone up in the past six months.

"Six months ago, businesses were raising prices because demand was strong enough that they could. Now it appears higher costs are forcing them to," Faucher said.

Turnover and Hiring Impacts

Forty-three percent of business owners report losing staff since the start of the pandemic, which they agree is bad for business. Top reasons for employee departures are illness or death (50 percent), worker concerns over health or safety (46 percent), and changes in lifestyle or priorities (36 percent).

Among businesses with employees, 26 percent say it's become harder to hire qualified personnel. Businesses are responding to recruiting challenges, most notably through improved work conditions, like health and safety improvements, allowing more flexible work arrangements, and increasing compensation. In the meantime, businesses are coping with worker shortages by increasing existing employees' workloads, having owners or managers cover shifts and by increasingly relying on technology or automation.

Other key survey findings include:

- **Vaccine boosterism:** Fifty-six percent of business owners say a majority of their workforce has a COVID-19 booster vaccination. Sixty-five percent have taken some action to encourage boosters through a requirement (31 percent), assistance and/or education (29 percent), incentives (22 percent) or restrictions for those who choose not to receive the booster (19 percent).

- **Tempered optimism:** Business leaders' expectations about their own companies remain strong with 47 percent feeling highly optimistic and only two percent feeling pessimistic. However, their outlook for the national and local economies has shifted to cautious.

- **Business adaptation:** Small and mid-sized businesses have made dramatic, lasting changes to adapt to the pandemic environment. Ninety-two

...continued on page 12



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Closing the Wealth Gap, One Woman Entrepreneur at a Time

Special to The Truth

Women represent the majority of all entrepreneurs today. In 2020 alone, women started 2,000 small businesses nationwide and of those, 64 percent were founded by women from diverse backgrounds, according to Fundera statistics.

While this trend is encouraging, a recent study conducted by the Nasdaq Entrepreneurial Center, Penn State University and Fair Pay Workplace shows that pay, ownership and valuation disparities are compounding the already large gender wealth gap.

Barriers to profitability and pay equity. According to the study, access to capital is the number one barrier impacting the profitability of women entrepreneurs. The top three reasons women entrepreneurs don't seek additional funding are:

- They don't want to accrue debt.
- They don't think they'd be approved by a lender.
- They decided to wait until their company hit a milestone to be in a stronger position to raise funds.

The second barrier identified by the study is declining sales, followed by the unpredictability of business conditions. Fifty-nine percent of women entrepreneur respondents said their income varies from month to month, and 53 percent said they're spending equal to or more than their income. Additionally, more than half of early-stage women entrepreneurs (55 percent) do not pay themselves for the work they do for their company.

On average, women pay themselves \$53,000 less than men. Men who are entrepreneurs earn an average salary of \$232,659 versus women entrepreneurs, who earn an average of \$179,444. According to the 2018 Inc Women Entrepreneurship Report, the broader workforce pay gap shows that among entrepreneurs, women earn 77 percent of what men earn.

Investment disparity. Additionally, data reveals a significant gender gap in the venture capital (VC) system. According to the Angel Resource Institute, nearly 75 percent of investments in 2019 and 2020 went to white men, and less than two percent went to women of color. Additionally, the Center for Venture Research finds that:

- Only five percent of accredited women investors have access to invest in VC funds, even though women control 50% of wealth today.

• Only 1.8 percent of VC investments go to solely women-led startups. There are no large funds focused solely on women founders.

- Only five percent of general partners in VC firms are women.

The total impact of these pay and investment disparities added up to a \$140 billion gap in 2020, according to Crunchbase. If the current growth trajectory of women entrepreneurs continues, the Global Gender Gap Report 2021 calculates that it will take 135.6 years to close the gender gap worldwide.

Closing the gap and empowering women entrepreneurs. Closing the gender wealth gap starts with education and awareness, empowering women to break the cycle of debt, and equipping them with the tools and financial knowledge to start their own businesses and be successful entrepreneurs, say

...continued on page 12

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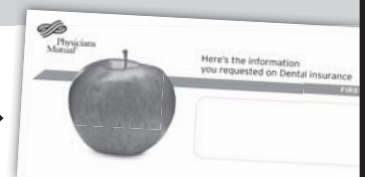
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Books for Science-Minded Readers

By Terri Schlichenmeyer

The Truth Contributor

The world is filled with wonders.

There are so many things to learn, so many things to learn about. So why not grab these great books for science-minded readers...?

First, for the mathematician in you, there's *Making Numbers Count* by Chip Heath & Karla Starr (Avid Reader Press, \$24.00), a book that shows how numbers can change minds and lives.

For instance, you probably already know that statistics can be manipulated to a writer's whims, but how do you make statistical information relevant to your audience? How do you properly "recast" a stat for better rememberability? And how can you use numbers to do nifty tricks, help people see your point of view, and make your commute better?

The answer's in this book.

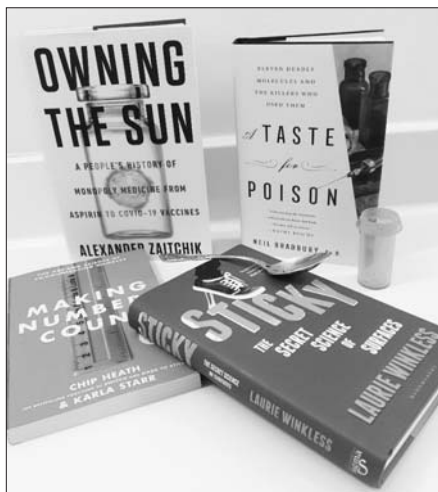
If you happen to spill something on it, well, you're going to want *Sticky: The Secret Science of Surfaces* by Laurie Winkless (Bloomsbury Sigma, \$28.00), then.

This very cool book explains that stickiness is everywhere: not only does it exist in nature, but many arms of science rely on properties of stickiness and its accompanying friction. There's not necessarily an "icky" in *Sticky*, as you'll see; sticky exists in very surprising places that keep us moving,

c.2022
various publishers
\$24.00 - \$28.00
Various Page Counts

working, playing, and alive.

Speaking of alive, you know you want to read *A Taste for Poison* by Neil Bradbury, PhD (St. Martin's Press, \$27.99). Every whodunit fan and armchair detective needs to read this book, in fact; it's full of true mysteries, nefarious behavior, impressive sleuthing, historical plots, and fascinating ways that chemical substances and natural concoctions have been used,



misused, and terribly abused throughout time – including some chillingly modern poisonings that may shock you. Though the approach to this subject is serious, Bradbury makes it very fascinating and easy to enjoy. The interesting thing about poison is this: it's not always what it does, but also what it doesn't do. Read this book to find out more...

And finally, check out *Owning the Sun* by Alexander Zaitchik (Counterpoint, \$26.00), a history of "monopoly medicine," or meds that have been owned by corporations that closely guard their manufacture.

Readers, especially news junkies, won't be surprised to know that there's a lot of background to this, going back to at least World War II, and it includes business and government entities. A lot of legalities are involved, too – for instance, do we protect intellectual properties to allow for corporate profits, or do we insist that life-saving medicines and vaccines be free or extremely low-cost? Why do your taxes pay for medical research, while the companies who benefited from tax-funded grants make big profits? Shouldn't medical substances be cheaper, for the good of humanity? Argument starter, thought-provoker, question-asker, *Owning the Sun* is a book you need to read now.

And if these great science-minded books don't exactly speak to your burning curiosity, be sure to ask your favorite librarian or bookseller for their ideas or insight. They know books better than almost anybody. They'll help you find these four great books. You'll wonder how you ever missed them.

NANBPWC... continued from page 16

their time and talents to helping the community. The 2022 honorees were: Kristin Moncrief, owner of OptiGo by Twix N Between, Jenai Hicklin, founder of New Leaf Group, Inc and pharmacist Rochelle Rollins.

"Thank you. As I was listening to the presenters, I needed to hear all that was shared today. God knows when you need it. Thank you for this amazing honor and amazing gift. I'm honored to be recognized for doing what I love," shared Moncrief during her acceptance speech.

"I'm blessed and overwhelmed by this honor. I am honored to receive this and it's going on my wall. I live to serve and serve to live, and I love to meet people where they are and grateful for this opportunity to serve and love people," said Hicklin during her acceptance speech.

"We all must remember that we must live and not die, because the enemy cannot take our joy. As a pharmacist, I'm a walking resource to other people, my family and myself," said Rollins during her acceptance speech.

NANBPWC was founded in 1935 and the organization's mission is to promote and protect the interests of African American business and professional women; to serve as a bridge for young people seeking to enter business and the professions; to improve the quality of life in the local and global communities; and to foster good fellowship. For additional information about the national organization, visit www.nanbpwc.org



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“You Sound Like a White Girl: The Case for Rejecting Assimilation” by Julissa Arce

By Terri Schlichenmeyer

The Truth Contributor

The key for the clubhouse door is off-limits to you.

You'll never earn the member jacket or learn the double-secret handshake. No matter how hard you try, membership to the club is totally off-limits and that's irritating, embarrassing, and even dangerous. But read the new book “*You Sound Like a White Girl*” by Julissa Arce, and maybe that's a club not worth joining.

For the first eleven years of her life, Julissa Arce was a Mexican child living in Mexico. She was not ethnically different from any of her neighbors; in fact, “Eating the food, speaking the language, dancing to the music – it was all like breathing air.”

And then everything changed. Her parents moved their family across the border to America, a sacrifice they made to ensure better opportunities for their children but with those opportunities came struggle. Arce constantly worked to fit in, she cut her long hair, and she practiced until she could speak English almost flawlessly but even the smallest mistake set her back in the eyes of her white classmates.

She was never going to be white. So why try?

For centuries, she says, white people have told Hispanic and Black people that if they worked hard, that “everything was possible,” and they said that while they were making it impossible for anyone with darker skin to get ahead. As a result, people of color relinquished their culture and language with hopes of assimilation or, at least, acceptance. They stopped speaking their native tongue, while white schools proudly taught it in “dual-language... programs.” Most bruisingly, the system resulted in a widely-held preference for lighter skin, and not just in the U.S.: a similar preference “infiltrates” Mexican life, too, says Arce.

The solution, she suggests, is to stop trying to assimilate, period.

“There is so much power in the uniqueness of our names, our food, our heritage,” she says. “Only when we refuse to change and instead recognize the beauty that has been passed down to us will we truly find acceptance within ourselves.”

c.2022
Flatiron Books
\$27.99
208 Pages



You Sound Like a White Girl author, photo courtesy Aly Honore

there's ample reason to quit the fight. It comes with a good amount of pride and not just a few surprises.

While this book may seem like it could have a “No Whites Allowed” sign hidden somewhere on the cover, nothing could be further from the truth. To make our society better, letting everyone of any race read “*You Sound Like a White Girl*” is key.

Closing The Wealth Gap... continued from page 11

experts.

“Acknowledging the gender gaps that exist today is one of the first steps toward eradicating inequalities,” said Jenny Flores, head of Wells Fargo Small Business Growth Philanthropy. “By bringing more awareness, additional resources, and key connections and conversations to the table, we can create more avenues to capital, more equality, and help more women reach their full potential.”

According to Flores, these are actions women entrepreneurs can take to support the growth of their businesses:

- Start with a strong foundation to support business decisions and strategic planning, and to help build wealth that can be reinvested into scaling the business over time.
- Connect with mentors and experts to exchange knowledge, share best practices and learn from each other.
- Utilize resources that guide business owners to getting to a place where they're paying themselves a fair wage.
- Gain knowledge and support critical business decisions by turning to trustworthy resources.

For additional tips, visit wellsfargo.com.

While women are founding new enterprises every day, data reveals there's still a long way to go toward ensuring they have equal opportunities to be successful. Fortunately, there are resources to help.

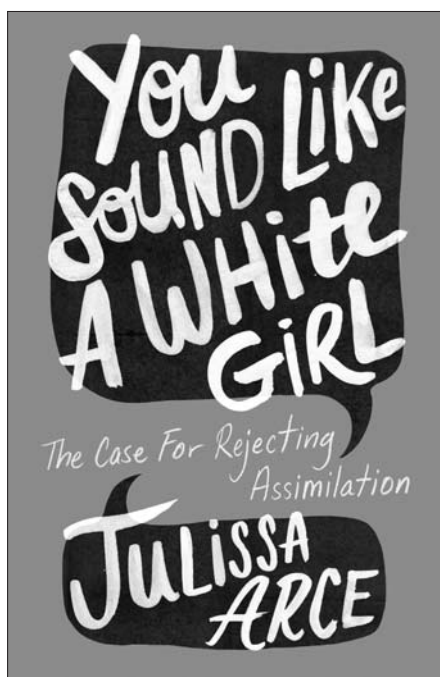
Courtesy StatePoint

Survey Reveals... continued from page 10

percent have made at least one change to policies, processes, operations or use of technology, and almost all of those owners expect one or more of the changes to become permanent.

For full survey results, visit pnc.mediaroom.com.

Labor and supply shortages continue to plague small and mid-sized businesses. Despite these challenges, there's prevalent optimism, which experts say is an encouraging sign of what's to come.



When you approach “*You Sound Like a White Girl*” and prepare to dive in, be sure to leave your assumptions at the door. Author Julissa Arce is going to make you examine everything you ever thought about your natal culture, no matter what your origins.

And she does it with an angry eloquence that makes you wonder why anyone would ever want to work so hard to fit in, anyhow. Through her own personal stories, history, and research, she lets readers know that they're not alone in their efforts to assimilate, that their frustration is not unique, and that

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PUBLIC ART COORDINATOR

THE ARTS COMMISSION IS NOW HIRING for a part time Public Art Coordinator and a full time Marketing & Communications Manager. Deadline to apply is April 18, 2022. The Arts Commission is committed to diversity and inclusion in the selection process and is an equal opportunity employer. For position details and how to apply, please visit TheArtsCommission.org/about/Employment.

REQUEST FOR PROPOSALS TECHNICAL ASSISTANCE FOR DEVELOPMENT & MODERNIZATION RFP#22-R005

Lucas Metropolitan Housing (LMH) will receive proposals for **Technical Assistance for Development and Modernization in accordance with RFP#22-R005**. Received in accordance with law until **May 3, 2022 at 3:00 PM ET**. For documents: www.lucasmha.org; 435 Nebraska Ave., Toledo, OH 43604; or 419-259-9446 (TRS: Dial 711). Bidders are required to meet Affirmative Action and Equal Employment Opportunity requirements as described in Executive Order #11246. This contract opportunity is a Section 3 Covered Contract, and any Section 3 Business Concerns are encouraged to apply.



PATHWAY'S SPECIALIST FOR QUEENS VILLAGE

The Hospital Council of Northwest Ohio Pathway's HUB division has a Pathway's Specialist position open that will be focusing on the Queens Village program. The candidate will have a bachelor's degree in health-related field or equivalent, be able to advocate for and possess cultural competency around black families and communities, have a strong sense of connection, compassion, concern for the well-being and success of black women, proficient in Microsoft office and have excellent presentation and writing skills. This is a great opportunity to help connect and build bridges between Queens Village community programs and members. This position is remote with flexible hours, travel within OH and live within Toledo area.

Visit our website for the full job description at www.hcno.org and candidates can email resume, cover letter to Tina Hacker, HR Director at thacker@hcno.org or fax to 419-842-0999.

HCNO is an Equal Opportunity Employer. We encourage minorities and qualified candidates with disabilities to apply. We offer a competitive salary commensurate with experience, along with a comprehensive benefit package.

REQUEST FOR PROPOSAL

LMH Office Renovation

Rudolph Libbe will receive proposals for LMH Office Renovation, a renovation of the previous United Way building in downtown Toledo, into a new corporate headquarters for Lucas Metropolitan Housing. Located at 424 Jackson Street, Toledo OH.

Bids are due April 27, 2022, at 3:00 p.m.

Documents and additional information are available on Builders Connected.com

This project has MBE/WBE requirements and is covered under Section 3 of the HUD Act of 1968.

For more information on this project, please contact Mary Willbur at 419-725-3249.

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

Project #1130-21-243
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The University of Toledo
Lucas County

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EDGE Participation Goal: 15.0% of contract
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Alternate #2 – Demolition in Rooms 0104, 0106, 0106A and 0108B	\$20,000.00

Pre-bid Meeting: April 19, 2022, 10:00am, Plant Operations Building - Room 1000, The University of Toledo, 1135 East Rocket Drive, Toledo OH 43606

Walk-through: A walk-through of the project sites is scheduled for April 19, 2022 immediately following Pre-bid meeting.

Walk-through Location: Plant Operations Building

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

More Info: Project contact: Lance Mushung, SSOE, 419-255-3830,

E-mail: lmushung@ssoe.com

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NANBPWC Maumee Bay Holds Celebration

By Tricia Hall

The Truth Reporter

The National Association of Negro Business and Professional Women's Clubs, Inc. (NANBPWC) Maumee Bay, hosted a virtual celebration to acknowledge women's history and the organization's Founders' Day on April 10 with the theme, 'In Spite of ... Still, I Rise.'

Precious Tate opened the celebration and served as event mistress of ceremony; Janice McWilliams delivered an opening prayer; Natalie Edwards read the organization's history and Trevor Black presented a tribute to the organization's founders.

"As you can see our organization has grown in size and scope over the years," shared Edwards at the conclusion of the reading.

"Our seven founders were destined to make a difference. We, the members of the Negro Business and Professional Women's Club Incorporated, are grateful for their vision and tenacity, which was demonstrated when they reached their goal. Now 87 years later their vision continues," said Black during the tribute.

The program featured three speakers which focused on different topics that aligned with their professional expertise. Mandisa Sherife Kekulah spoke about the mind, Jamila Kekulah Kinney spoke about the body and Petreice Tolbert-Maggott spoke about the soul.

Sherife Kekulah encouraged attendees to focus on self-care and shared relaxation tips. "Burnt out and stress look different for everyone, as humans we tend to push ourselves through but pushing it down, doesn't help it go away."

Kekulah Kinney encouraged attendees to understand that emotions can influence the body. "We are in a society that often separates experiences. Separating the body from emotions and emotions from the mind, wanting

to be productive at any cost."

Tolbert-Maggott reminded attendees that religion is connected to the soul. "I love to talk about my Savior because I have a testimony of deliverance. I understand that people may have different beliefs, but I can only speak on where I am. I have to talk about grace of our God. Our soul is who we are, if our soul is in trouble, then we're in trouble. The soul is the breath of God in us."

The club acknowledge three community women who have dedicated

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Mandisa Sherife Kekulah



Petreice Tolbert-Maggott



Trevor Black



Jamila Kekulah Kinney

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