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THE TOLEDO  
JOURNAL'The Real Black Friday' aims to help  
Black businesses stay out of the redBY JURRY TAALIB-DEEN  
Journal Staff Writer

Erik Johnson, founder of Ivy Entrepreneur Institute, wanted to make sure Black owned businesses didn't miss out on revues generated on Black Friday, November 23; the biggest shopping day of the year. With the help of Sandria Brown, development coordinator for Ivy Entrepreneur Institute, the two secured a venue, Bethlehem Baptist Church's, New Life Center, 1430 W. Bancroft, and invited 39 Black owned businesses to tap into that wealth generated that day.

From jewelry, to organic foods, to waste removal, all aspects of the business world were represented.

"Not only do we want the businesses here today to generate revues, we want them to be able to keep those revenues flowing throughout the year, and one of the best ways to make that happen is exposing the products, or services to the overall community," Mr. Johnson told The Toledo Journal. "Today, with the Black owned businesses represented, makes it the real Black Friday," he said.

Further, for some of the businesses that weren't able to have a representative at the expo, Ivy Entrepreneur Institute organized a type of, 'flash mob,' in which people would be shuttled to those businesses to spend money with them.

"We want to put, and keep Black dollars within the African American community," said Ms. Brown. "When our dollar circulates throughout our community, our community begins to grow, like other communities. That's our vision; to see our dollars stay within our community, and circulate enough to where growth occurs," she said.

Amongst some of those businesses present was "Peep Game Comix," which is an e-commerce website that showcases African American comic book creators. Imani Lateef, owner, said his business exposes those writers who are grossly underrepresented in the comic book world. Further, he developed an African American superhero, 'June Bug.' The physically



PHOTO CREDIT / TOLEDO JOURNAL

Preparing to do stage a type of, flash mob are Valerie Betts, Gloria McNairy, Sarita McFarland, and Jay Black. The bus took them to black businesses where they had the time to purchase items.



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From left are, Erik Johnson, founder of Ivy Entrepreneur Institute, Drake Bunn, co-owner of Toledope, Sandria Brown, development coordinator for Ivy Entrepreneur Institute, Chris Bunn, co-owner of Toledope, and Deborah Bunn, mom to Drake, and Chris. Toledope is a clothing brand, and garment shop that can transfer pictures directly onto clothing. The 'brick and mortar business is located at 311 Sylvania.



PHOTO CREDIT / TOLEDO JOURNAL

Kailynn Devalt, owner of K & K Smiles, a mobile teeth whitening business, begins the process of whitening the teeth of a client using a laser led whitening lamp.

small, but powerful hero is developed from African folklore is an inspiration, but still entertaining to all readers.

Tanya Kynard is the owner, and founder of Caring Concierge Services LLC. Her business targets those people who are in need of excellent time management, she said. Ms. Kynard said that, in a fast pace world when people have less time to take care of home, or personal errands, her company steps in to help them with those needs. "From light housekeeping, medication pickup, personal shopping, and much more, and her business assists with excellent customer service," she explained.

"I'm very impressed with what I see today," said Cassandra Barnhill. "I think it's a beautiful event, and I hope it's done annually," she said.

To contact any of the businesses present that day, or to get more information about the Ivy Entrepreneur Institute, call 419.989.6771 or visit ivyinsti-tute.org.



# Club 300 hosts Sunday brunch, buffet with musical jam session

By Jurry Taalib-Deen  
Staff Writer

The owners of Club 300, 3304 Collingwood Blvd, extend an invitation to the public to attend their Sunday Brunch and Buffet, with Musical Jam Session.

Since September, patrons have enjoyed the event, and the variety of food selections offered, some of which include all types of meats, including seafood, a variety of vegetables from collard, turnip, and mustard greens, a salad, and popcorn bar, and a host of homemade sweets.

In addition, the owners offer vegetarian, and vegan dishes upon request.

Hosted by Melvin Johnson of the Glass City Disciples, diners can expect live entertainment from Dianne E-Laine Stubblefield-Moore, on keyboards, backed by the group 300 Psalms.

Later in the day, the Katch Band will host a live jam session in which any musician, who plans on participating,

can enter the club for free.

Dr. Helen Cook, owner, told The Toledo Journal she plans on continuing the excellence of the club established by its founders in 1990; James C. Cook, husband, James M. Cook, son, and Dr. Charles Rowan, friend, all of whom are deceased. But from its inception, the club has catered to the U.S. Army Reserves, family reunions, weddings, schools, and a host of other private, and public institutions, as well as, intimate settings. Currently, Dr. Helen Cook, and her son Melvin, continue that quality tradition.

On January 19, Club 300 will have a re-celebration for those original founders.

Doors for Sunday Brunch and Buffet with Musical Jam Session open at noon, and runs until 5 p.m. Brunch is \$16, but for the month of December, order one buffet meal, receive another half off, between the hours of 3-5 p.m.

For more information, call 419.902.0084 or email club\_300inc



DR. HELEN COOK

PHOTO CREDIT / SUBMITTED

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## Ethiopia Elects Its First Female President



Submitted  
By Worldwide

For the first time ever, the President of the Federal Democratic Republic of Ethiopia is a woman. Her name is Sahle-Work Zewde, she is 68-years old, and she was formally an Ambassador of the United Nations and the diplomatic corps. Although there have formerly been female empresses in ancient Ethiopia, Zewde is modern Ethiopia's first female head of state

Born in the capital city of Addis Ababa, Sahle-Work went on to study natural science at the University of

Montpellier, France. She fluent speaks three languages – English, French, and the country's native language Amharic.

She formerly served as the Ethiopian Ambassador to France, and was also the first woman to become the United Nations Secretary-General's Special Representative to the African Union and Head of the United Nations Office to the African Union (UNOAU) at the level of Under-Secretary-General.

Justin Trudeau, the Prime Minister of Canada, congratulated her on Twitter by saying: "Ethiopia has joined a growing list of

countries with gender-balanced cabinets. And this week, the country's Parliament appointed its first female president. Congratulations to @Sahle-WorkZewde on the milestone. We look forward to continuing to work with Ethiopia's government."

Zewde herself also tweeted: "It is an honor and immense privilege to have been appointed as the 4th President of FDR#Ethiopia. I am very much humbled by this unique opportunity to once again serve my beloved country Ethiopia."

## Black Legacy

- December 6, 1865:** 13th Amendment abolishes slavery
- December 6, 1892:** Theodore Lawless, medicine pioneer, born
- December 8, 1925:** Sammy Davis Jr., entertainer, born
- December 9, 1925:** Red Foxx, entertainer, born.

- December 5, 1935:** Mary McLeod Bethune, educator, founds National Council of Negro Women.
- December 7, 1941:** Lester Granger named executive director of the National Urban League.
- December 10, 1950:** Dr. Ralph J. Bunche is the first African American to be awarded the Nobel Peace Prize.



# Ongoing Events

**Phone Scammer Warning**  
We are warning people about a phone scammer we have had several complaints about today. Several Toledoans received a phone call from a person presenting himself as “working for the city of Toledo” and asked for money via credit card. The caller ID showed “Toledo City of” and the person was very convincing that he is a city of Toledo employee. It appears to be “spoofing” where the malicious party grabs the city phone number and inserts it in their system. Several reports stated it was a city number that came through but the caller represented himself as a Toledo Edison employee. A city of Toledo employee will NEVER call a person and ask for personal information like credit card information or a social security number. Anyone receiving such a call should hang up.

**Poetic Reflections Go On Display at Sanger Library**  
A collection of writings at Sanger Library, as “Reflective Reinvention: Just Me” goes on display at the 3030 West Central Ave. branch in Toledo. The exhibition of printed poetry features an eclectic mix of perspectives designed to inspire the community. Comprised of works by Dr. Imelda Hunt, founder of New Works Writers Series, “Reflective Reinvention” is a timely narrative about current community issues. “Words have always been some of the most powerful weapons in addressing social issues and cultural challenges,” says Hunt, whose exhibited poem, “Assimilation,” calls to mind the voices of the Black Lives Matter movement. An Art Tatum scholar, Hunt also included “Does A Genius...” to the exhibit, musing about the late, great Toledo jazz musician. For more information contact New Works Writers Series at (567) 343-2935 or by e-mail at [director@new-workswritersseries.org](mailto:director@new-workswritersseries.org).

**Public Ice Rink Open**  
One SeaSkate is a synthetic ice rink located along the riverfront at the fountain between One SeaGate and the Renaissance Hotel. The rink is run by Other Ice, LLC who will have skates available for rental for \$2.00. Skaters may bring their own skates. Skate sharpening is available for only \$1.00. General Admission for individuals is \$5.00; groups of 20 or more it is \$4.00 per person; student and military pricing is \$3.00 and \$2.00 for seniors. For more information on prices, hours and parking, visit [OneSeaSkate.com](http://OneSeaSkate.com)

**Now Thru December 14th Lucas County Children Services Holiday Gift Drive**  
The holiday season is almost upon us, and Lucas County Children Services (LCCS) is once again asking area residents to “Give the Best Gift Ever” this holiday season!  
The agency is kicking off its annual Holiday Gift Drive, which is co-sponsored by the Friends of Lucas County Children Services (FLCCS) and several com-

munity partners. The community-based campaign is expected to provide gifts to as many as 2,500 children who are victims of abuse and neglect. The gift drive provides toys for children from birth to age 18. While we are seeking gifts for all age groups, the agency is in particular need of gifts for children of all ethnic groups who are newborn to 3 years old, and gift cards for teenagers. Local residents are encouraged to drop a new, unwrapped toy in the collection boxes located around the community.

**Now Thru December 18th Pathway, Inc. Holidays enjoyable for 50-low-income Lucas County Families**  
Each year Pathway departments identify fifty (50) families to receive holiday meals, toys and small gifts such as hats, gloves, socks, etc. to help keep children warm. Pathway will be collecting new toys, hats, gloves and socks for girls and boys who are members of the 50 families. Ages of the children will vary so, toys and clothing items appropriate for a variety of ages will be appropriate. Please stop by Pathway to make a toy or clothing donation for the families. Those who wish to give but do not have the time to shop may make a cash or check donation to Pathway for the gifts. Pathway is located at 505 Hamilton Street, Toledo, Ohio. You can donate toys and clothing items at the Hamilton Street address above. If you have questions, please feel free to call (419) 242-7304.

**Now Thru December 31st Lights Before Christmas at Toledo Zoo Opens**  
Christmas display that, as always, features over one million lights, the award-winning Big Tree and more than 200 illuminated animal images spread out across the Zoo. Combined with the tunnel re-opening, the 2018 electrical spectacle is sure to be both merry AND bright! And it would not be Lights without the Zoo’s famous hot chocolate, homemade fudge and baked goods!  
Lights Before Christmas opened November 23 and until December 31, 2018. The display will be closed Christmas Eve, Christmas Day and New Year’s Day. Admission gates for Lights Before Christmas are open 3-8 p.m. Sunday through Thursday and 3-9 p.m. Friday and Saturday. The Zoo will close one hour after last admission. Visitors can save \$1 per ticket by ordering online at [toledozoo.org/lights](http://toledozoo.org/lights).

**Now Thru March, 2019 Ohio Development Services Agency and Pathway Help Ohioans Stay Warm this Winter**  
Pathway Inc. and Ohio Development Services Agency will help Ohioans stay warm during the cold winter months. The Home Energy Assistance Winter Crisis Program provides eligible Ohioans heating assistance if they are disconnected from their heating source, threatened with disconnection or if

they have less than 25 percent supply of bulk fuel. More information call: Pathway at 419-242-7304.

**Scott High School Class of 1969**  
We are planning a great event Aug. 9, 10, and 11, 2019 for our 50th class reunion. Please contact Evelyn Wilson and Mary Lockett with your email or home information. Evelyns number is 419-490-6851 and Mary is 419-536-9544. Come on Bulldogs we need your info. Looking forward to hearing from you.

**Third Monday of the Month The Toledo Base Submarine Veterans**  
The Toledo Base Submarine Veterans holds its monthly meeting on the third Monday of the month at 64 Pub & Grub 10335 Waterville, Whitehouse Ohio at 1800 hours (6PM). Our next meeting will be on Dec. 17, 2018. For further information you may contact our base Commander Michael Meehan at [wingsfaninm@gmail.com](mailto:wingsfaninm@gmail.com) or 505-554-8636.

**Every Monday and Saturday Monroe Street Neighborhood Center Cardio Jam Session**  
Pound is the world's first Cardio Jam Session Inspired by The infectious, energizing and sweat-dripping fun of playing the drums. Mondays at 6:30 pm and Saturdays at 11:00 am. \$3 donations accepted to benefit programming at the Monroe Street Neighborhood Center, 3613 Monroe St., Toledo, Ohio 43606. Information: 419-473-1167 Ext: 333.

**Every Tuesday The Toledo Interfaith Mass Choir**  
Will begin its 2018-2019 season @ 7:00 p.m. at Calvary Baptist Church, 702 Collingwood. Brothers and Sisters you are invited to come out and be a part of this music ministry. For more information, please call 419-241-3330, or 419-241-7332. Rehearsals will be held on Tuesdays.

**Every Third Wednesday Lucas County Human Trafficking Coalition and Social Justice Institute**  
Anyone interested in joining meet, at Kent Branch Library, 3101 Collingwood Blvd., from 9:15 a.m. until 11 a.m.

**3rd Saturday of Each Month Widows Empowered Strengthened & I Inc.**  
Are you a Widow? Come share with us. We cordially invite you to join us at our next meeting: 1-3pm. Reynolds Corners Branch Library, 4833 Dorr Street, Toledo, OH 43615. To learn more about WES & I, Inc.: Call 419-359-4001, Email: [w.e.s.andlinc@gmail.com](mailto:w.e.s.andlinc@gmail.com), Website: [www.widowsempowered.com](http://www.widowsempowered.com).

**December 7th Thru December 8th December 21st Thru December 22nd Mystery of the Christmas Star returns to Lourdes University**  
The Mystery of the Christ-

# Coming Events/News

**December 10, 2018**  
**Club Evolution**  
...let's get this party started.  
**HOLIDAY OLD SCHOOL JAM**  
**Monday December 10, 2018 5:00 to 10:00 pm**  
**Old School Jams**  
**DjTmixx**  
**Cover Charge \$5.00**  
**Happy Hour til 7:00 pm 3 Old School Raffles**  
**KITCHEN OPEN**  
**Club Evolution 519 N. Reynolds Rd., Toledo, OH.**  
**When we party...we party hearty!**  
**Reservations TEXT**  
**419-349-7958**  
**LET'S PARTY LIVE! Production**

mas Star, a holiday favorite, is returning to the Appold Planetarium to delight audiences this December. Admission prices for The Mystery of the Christmas Star are \$5 for adults and \$4 for children 12 and under. The family-friendly shows are offered at 7:30 p.m. Individuals are encouraged to come early and enjoy the Toledo Symphony Orchestra performing holiday favorites prior to the show, from 7-7:30 p.m. Learn what the wise men saw in the sky that was so remarkable that they undertook a journey across the desert from Babylon to Bethlehem. What sign did they actually see that made them expect the birth of a king? Journey back 2000 years to Bethlehem and discover a scientific explanation for the star the wise men followed to find the baby Jesus. The Appold Planetarium’s holiday show The Mystery of the Christmas Star investigates possible dates for the birth of Christ and looks at recorded sightings of significant astronomical events during the timeframe. This modern telling of the Christmas story is sure to charm and captivate audiences of all ages. Reservations are strongly recommended. For more information or to purchase tickets contact Dr. Laura Megeath, Appold Planetarium Coordinator, at [planetarium@lourdes.edu](mailto:planetarium@lourdes.edu) or call 419-517-8897.

**December 8th St. Paul A.M.E. Zion Church Presents Pre 101st Anniversary Winter Musical Celebration**  
Saturday at 4:00 p.m. Our special returning guests will be The Michigan Nightingales from Kalamazoo, MI. Our specials guests as well will be The Glass City Disciples, Evangelist Stacey Cranford, and Mistress of Ceremonies Mrs. Natalyn Gathright-Newson. The Pre-101st Anniversary of St. Paul AME Zion Church - Toledo, OH continues with guest Rev. Al Hamilton and the congregation of John Wesley AME Zion Church, Southfield, MI. Spread the word and join us. Presiding Elder Ronald Bailey is the Pastor. For more info, call (419) 206-4092.

**December 9th Owens Community College FREE Christmas Band Concert**  
Everyone is invited to attend on Sunday at 2:30 p.m. in the Center for Fine & Performing Arts Theater on the Owens Campus. The program will feature selections of popular Christmas music, some in a modern style that is sure to please. There will also be a medley of popular classics by American Composer Hoagy Carmichael, marches, an oboe solo of the beautiful melody "Cinema Paradiso" and a vocal

solo of "God Bless the USA" to conclude the program. Refreshments will be served shortly after the concert in the theater lobby. For more information please call Owens Community College Department of Fine & Performing Arts at 567-661-7081.

**December 9th City of Toledo Holiday Tree Lighting**  
FREE Family Fun Activities! Crafts, Cookies, Santa, S'mores, Christmas Carols, Buttery Popcorn, Horse Carriage Ride, Food Trucks, Hot Chocolate, Open Skate with Mayor and Spike, Magician, Live Entertainment, Face Painting, Ice Carver, local Artists, Archery Instruction, Choir, And so much more! Ottawa Park, Located off Bancroft at Parkside Blvd. Sunday, 3:00 PM - 7:00 PM.

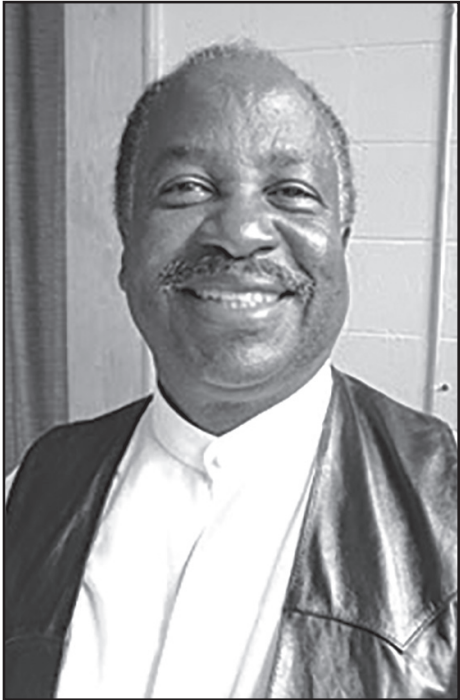
**December 9th The Toledo Singing Quartet Chapter 70-1 A Gospel Fun Night**  
Sunday at 6:00 P.M. at the Solomon Temple MB Church 573 Nebraska Ave. Featuring the Gospel Ensemble, Gospel Allstars, Nikki D. & The Browns, Victorious Voices, Quartet Usher Board and others This is a free will offering service and there is no door charge.. Rev. Benjamin Thomas - Pastor, Bro. Melvin Johnson- Ohio State President, Minister Onevia Allen- Toledo Chapter President.

**December 15th Thru December 16th Auditions for Irina Zaurov August Wilson's "Fences"**  
At the Toledo Repertoire Theatre in March 2019. I'm looking for strong African American actors and would really love to feature some fresh faces from our community. Auditions will be this December 15 and 16 from 1-4 pm at the Rep. Roles include:  
Troy Maxson - The protagonist of Fences, a 50-60 years old male  
Cory Maxson - male (senior in high school), aged 16-22  
Rose Maxson - female, 40-50 year-old housewife  
Gabriel Maxson - male 50-70 years old  
Jim Bono - male, 50-65 years old  
Lyons Maxson - male, 25-35 years old  
Raynell Maxson - female, 8-11 years old  
Irina Zaurov Director, MFA

**December 25th The Thomas Temple Church of God In Christ Annual Free Christmas Dinner**  
On Tuesday, dinner will be served at the Temple 2140 Ashland Ave., Toledo, Ohio 43620 from 1:00 - 3:00 pm. All are welcome. For additional information, please call 419 255-3447



# ASYLUM RULES REVISITED 101....



By Lafe Tolliver,  
Attorney

As food for thought and in light of the current dust up regarding the caravan that is now seemingly encamped outside of Tijuana, Mexico and its migrants seeking to apply for asylum, it is time to revisit the issue of who qualifies for admission to these United States.

It goes without question that the very concept of seeking asylum is embedded with the notional concept that a person is seeking permission to enter another country based upon whatever criteria the host country imposes on those seekers.

Some of the qualifications could be: [1] escape from real and imminent threat of political execution [2] living under hostile conditions that directly affect one's ability to peacefully live and earn a livelihood [3] threat of famine, pestilence and overwhelming natural disasters that are likely to continue without abatement [4] religious persecution [5] repression and persecution due to ideological beliefs that are in opposition to the ruling government.

In the current case of Hispanic migrants seeking asylum in the US of A, it appears that they are fleeing dire threats of death or injury due to governments that are unable or unwilling to staunch the power of drug cartels or corrupt governmental leadership.

Herr Trump has raised a false narrative that "these" people are criminals awaiting their chance to pillage the countryside and to rip off the goodies that the social fabric provides to those of lesser means.



PHOTO CREDIT / KIM KYUNG-HOON/REUTERS  
**A woman and her children fleeing from tear gas thrown at the Migrant Caravan camped in Tijuana, Mexico.**

He knows that his base will howl to the moon and back if he feeds them the tried and true red meat of brown skinned people selling tacos on your streets and speaking Spanish as their primary language.

But how quickly American forgets. Remember back decades ago when boatloads of Europeans, both north and south, steamed towards fabled Ellis Island to begin the journey of becoming "Americanized" and thus becoming a part of the American fabric?

Remember the millions of Irish, Italians, Germans, Poles, Eastern Europeans that flooded New York City with their strange foods and heavy accents and foreign customs?

They were welcomed and eventually blended in with the surrounding tapestry of what is now called America.

Their saving grace? They were white. Poor...but white, some ignorant... but white, some unable to speak the language...but white, some with no job skills...but white, not with any American political party...but white, not knowing American history...but white.

Can you imagine when the alleged first trespasser, Christopher Columbus, came to the United States and had the audacity and temerity to claim an occupied country for the Queen of Spain!

Absolutely no regard or respect for its then current owners and occupants the native American Indian tribes.

But a craven Christopher Columbus simply disregarded rules of territorial in-

tegrity and claimed the United States as "his"! What racial arrogance. But for the native American Indian not putting up a spirited defense against this trespasser, history would have had a different outcome than what it now has.

I had the opportunity to sit down with two native American Indian chiefs, Deer Runner and Night Wolf and ask them about how they lost so much land to migrants and trespassers back in the 17th and 18th century.

Me: Tell me, what were the pivotal facts that caused the native American Indian to lose so much of his land and wind up on reservations?

Chief Night Wolf: We were willing to share our land and resources with the foreigner but when he discovered gold on our land and timber land that stretched as far as the eye could see, he wanted it all.

Chief Deer Runner: Every treaty that we signed with the foreign government was violated and our people shuttled off to reservations that had no value to us. We were killed by the hundred of thousands when we resisted and suffered from European diseases from which we had no immunity.

Me: Have you ever been fully compensated for your losses by the any government that sits or sat in Washington, D.C.?

Chief Night Runner: Never! We were promised money and fertile land and water rights but we were always shorted and when we complained we were placed on still more reservations.

Chief Deer Runner: Your Hollywood

movies always shows us as renegades and evil people but that is a false story line used to reinforce the image of us as savages. From the east coast to the west coast, we were hundreds of tribes and we had all of the resources necessary to maintain our way of life but the foreign invaders never honored our people or their ways and corrupted us with lies and theft of our lands.

Me: Looking back, what should have been done to prevent the near genocide of your people and the taking of your lands and resources?

Chief Deer Runner: We should have form a confederacy and met the invaders at our borders and turned them away since they came with evil intents and only allowed in those who were peaceful.

Chief Night Wolf: Could you imagine native American Indians setting up check points along the east coast to regulate those Europeans coming to our lands! They are the trespassers on our land but yet they act as if by their gun power they have full rights to rule and reign over us...in our land!

White Americans love to say that they are a nation of immigrants but when those immigrants are brown or black people, they are then called invaders!

To date, the trillion of dollars that we have lost as indigenous tribes will never be repaid. America owes us but to them, might makes right so we will never be repaid for that land theft and the outright murder of so many of our peoples.

Lafe Tolliver, Attorney

The Toledo Journal

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SCANDAL

By Dr. E. Faye Williams, Esq.  
Wire Columnist

consumed by the night on which the popular television program called Scandal, starring Kerry Washington, came on television. Well, it seems that the program was our preparation for what's going on in our country today. Unfortunately, it didn't prepare us for some of the things that happened.

In Georgia, we've just witnessed one of the worst cases of voter suppression to prevent Stacy Abrams and other Democrats from having a fair chance in their election bids. Brian Kemp both ran for governor against Stacy and made the rules to favor him when he disqualified over one million voters and scandalously decided the rules of the race.

As soon as the key parts of the election are over, #45 decided to fire Attorney General Jeff Sessions after continuously humiliat-

ing him when he actually did the right thing in recusing himself from handling the Mueller Investigation. It's clear that firing Sessions was strictly for the purpose of undermining the work of Robert Mueller and his team. Shortly after firing Mr. Sessions, we learned that #45 had made an attempt to prosecute Comey and Clinton -- two persons he claimed to be his enemies. It's obvious that #45 (Trump) had corrupt intent when he fired James Comey, and he knows that Hilary Clinton was far more favorable to more people than he was when she received more votes than he did, I guess he didn't like that so he has railed against her since he's been in office—second only to his blaming President Barack Obama for everything!

continued on page 5



# Capital Access is the Key to our Economy



By Harry C. Alford & Kay DeBow  
Wire Columnists

You cannot start a business without money. Where does this money come from? You can save or borrow. Those are the two most popular ways. One must be careful in finding the best terms to borrow funding. Our federal government has one of the best programs open to the public. It is the Small Business Administration's lending program.

There has been so much confusion on just what this program is about. Fortunately, we have discovered one of the best explanations on what it is and how to take advantage of it. We want to share this valuable explanation.

By Randy Duermyer  
Updated April 05, 2018

"A variety of SBA loans are available that are guaranteed by the US Small Business Administration - SBA - offers numerous loan programs to assist small businesses. Keep in mind however, that the SBA is typically not a lending institution. Instead, it guarantees loans made by private banks and other lending institutions.

Basic 7(a) Loan Guaranty SBA Loans

The SBA's Basic 7(a) Loan Guaranty program is what immediately comes to mind when someone mentions SBA loans. It's the primary loan program the SBA offers to help qual-

ified small businesses secure loans that they might not otherwise qualify for through normal lending channels without the government's guaranty. It is also the most flexible of the SBA loans offered by the SBA because 7(a) SBA loans can be guaranteed for a variety of general business purposes.

Money secured through Basic 7(a) SBA loans can be used for a variety of business purposes including funding for working capital, machinery and equipment, furniture and fixtures, land and buildings, tenant improvements under lease agreements, and, under special conditions, refinancing prior debt. Basic 7 (a) SBA loans can run for maturity periods of up to 10 years for working capital and generally up to 25 years for fixed asset financing.

SBA loans under the 7(a) program are made to existing small businesses as well as start-up companies through commercial lending companies. The vast majority of small businesses are eligible to qualify for these loans provided they:

- Intend to operate for a profit
- They are engaged or plan to engage in business within the United States or its possessions

- Have some owner equity of their own to invest in the business

- Look to alternative funding methods first - such as personal assets

Of course, not all small business will qualify for 7(a) SBA loans, but the SBA provides multiple variations of the program to accommodate certain targeted needs. For example, the Patriot Express Loans from the SBA are specifically geared for fast approval of 7(a) loans to active-duty and military veterans and their spouses.

More information on SBA 7(a) loans Certified Development Company (CDC) - 504 SBA Loans

These SBA loans provide long-term, fixed-rate financing to small businesses for the purpose of acquiring real estate or machinery or equipment for expansion or modernization. SBA 504 funding usually includes 10 percent equity from the borrower along with a loan of at least 50% of the total amount from a private-sector

lender and a loan provided by a Certified Development Company (CDC) (a private, non-profit corporation that contributes to the economic development of a community or region) in an amount up to 40%, which is funded by a fully guaranteed SBA note and which holds a second lien on the acquired real estate, machinery or equipment.

“  
*There has been so much confusion on just what this program is about. Fortunately, we have discovered one of the best explanations on what it is and how to take advantage of it. We want to share this valuable explanation.*  
”

504 SBA loans are targeted to small businesses that need financing for "brick and mortar" stores or physical plants.

To be eligible for these SBA loans, the business must be operated for profit and not have a tangible net worth in excess of \$7.5 million and does not have an average net income in excess of \$2.5 million after taxes for the preceding two years. 504 SBA loans may not be used for speculation or investment in rental real estate.

More information on SBA 504 loans 7(m) SBA Micro Loans

7(m) SBA loans are designed to provide short-term loans of up to \$35,000 to small businesses and not-for-profit child-care centers for working capital or for purchasing inventory, supplies, furniture, fixtures, machinery and/or equipment. Proceeds of these SBA loans cannot be used to pay existing debts or for buying real estate. The SBA makes or guarantees a loan to an intermediary (a non-profit community-based lender who also provides management and technical assis-

tance to the borrower), who in turn, makes the loan to the small business.

These loans are not guaranteed by the SBA and are available only in selected locations in most states.

While the Micro Loan SBA loans program provides loans up to a maximum of \$35,000, the SBA reports that the average loan is about \$13,000.

This SBA loan program allows business applicants to have their loan applications for up to \$250,000 analyzed by the SBA before the business owner applies to a lender for a loan. Because loans of this size can be difficult to secure, the benefit of this SBA loan program is that it is designed to help business owners prepare their loan applications - including their business plans - in sufficient detail for serious consideration by their lenders.

SBA loan pre-qualification focuses on the applicant's character, credit, experience and reliability rather than the applicant's assets. The pre-qualification review is based on key financial ratios, credit and business history, and the loan-request terms.

An SBA-designated intermediary works with the business owner to review and strengthen the loan application. An SBA-designated intermediary may be a local Small Business Development center or a for-profit organization. Small Business Development Centers serving as intermediaries don't charge a fee for loan packaging, but for-profit organizations do.

The SBA loans in this program are administered by the SBA's Office of Field Operations and SBA district offices. To find out if there is a pre-qualification intermediary operating in your area, contact your local SBA office."

Need capital access? The above should be your "map" to finding it. Thanks to Mr. Duermyer for this wonderful article.

Mr. Alford is the Co-Founder, President/CEO of the National Black Chamber of Commerce @. Ms. DeBow is the Co-Founder, Executive Vice President of the National Black Chamber of Commerce. Website: [www.nationalbcc.org](http://www.nationalbcc.org) Emails: [halford@nationalbcc.org](mailto:halford@nationalbcc.org)

## SCANDAL

continued from page 4

Once Mr. Sessions was out, #45 quickly brought in Matthew Whitaker to become Acting Attorney General. Many brilliant lawyers have agreed that Mr. Whitaker did not meet constitutional requirements to hold such a position because he had not been Senate confirmed. Add to that all of the biased comments Mr. Whitaker had made about the Mueller Investigation at various times proving that he could not be fair in his judgments. We need to know how and why he became the U.S. Attorney General. One can only assume Whitaker was brought on to undermine the investigation.

Moving on with scandals, #45 dismissed the CIA's report on Saudi Arabia and proclaimed what's obviously his all-out support of Saudi Arabia over our Intelligence community.

It's hard to believe, but he actually picked a fight with retired esteemed

Four-Star Admiral William McRaven who was the architect of the Osama bin Laden successful raid. He attacked the Admiral for not capturing bin Laden earlier, despite the fact it was not his job! This criticism comes from a President who claims to love the military so much, and who claims to have done so much for the military. Now, we learn he is afraid to go to a war zone to visit soldiers who live in those war zones.

There were more scandals from #45. He jumped into a disgraceful criticism of the 9th Circuit Court, charging the circuit was made up of Obama appointees, and therefore unfair to him. So, that led Chief Justice of the Supreme Court, John Roberts, to inform #45 that "We do not have Obama judges or Trump judges, Bush judges or Clinton judges. What we have is an extraordinary group of dedicated judges doing their level best to do equal rights to those appearing before them. That independent judiciary



PHOTO CREDIT / SUBMITTED

Stacy Abrams.

is something we should all be thankful for." That should have been obvious to a sensible president! Unfortunately, we haven't had one of those lately!

#45 is still erasing all the goodwill that his predecessor, President Barack Obama, built around the world. When

will our system allow us to end these daily scandals?

(Dr. E. Faye Williams is National President of the National Congress of Black Women. [www.nationalcongressbw.org](http://www.nationalcongressbw.org). 202/678-6788 and host of WPFW-FM 89.3's Wake Up and Stay Woke.)







# Lee Johnson, Jr. celebrates birthday surrounded by family and friends

Journal Staff Writer

On Friday, November 23, 2018, was a day that turned out to be an exciting evening for Lee Johnson, Jr., as he celebrated his birthday with over 40 family and friends, with some coming from out-of-town. As the youngest and only brother of seven siblings, Lee has five sisters (one is deceased) who celebrated with him and they are Malinda and Yvonne Johnson, Tena Morales, Darlene Booth and Deloris Johnson-Coogler. His cousins, GG and John came from Chicago, Illinois and there were many of his nieces, nephews a great nephew, brother-in-laws, along with a host of other relatives and

friends, in attendance. Although, Mr. Johnson is a Scott High Grad, he celebrated his special day with the Libbey all class grads' annual cabaret in the Garden Lake Banquet Hall. And, as a coincidence, a friend he grew up with, Diane Parker, who attended Libbey, (husband Sylvester) was there and her birthday was on the same day. Lee said, "I would love to thank my Johnson family, who I was impressed with and friends, plus Francine Coogler-Boyd, for helping me to have a very awesome time and we wish you a Happy Holiday" As a native of Toledo, Mr. Johnson is a faithful union member of Laborers Local 500.



PHOTO CREDIT /ALBERT EARL

Friends and family from left to right(back row) Tony Alvía McCarver, Leonard Gregory, Joya Johnson, Ernest Williams, Ronald Forney, John Stewart, Jennifer Madden, Michael, Cynthia Hadley, (middle row) Quita Perry, Yvonne Johnson, and (seated) Lee Johnson Jr.




PHOTO CREDIT /ALBERT EARL

Group shot (left to right) Michael, Sly Johnson,. Diane Parker, Yvonne Johnson, Kareen Johnson, Lee Johnson Jr., Christopher Price, and Tena and Alonzo Morales.



PHOTO CREDIT /ALBERT EARL

The birthday cake featured photos of those being celebrated.



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# United Negro College Fund STEM Scholars Program to Support 500 Talented Students

*Submitted by  
Martice Bishop*

The United Negro College Fund (UNCF) STEM Scholars Program is a 10-year initiative designed to identify and provide scholarship and academic support for a total of 500 talented African American high school students who aspire to earn STEM degrees and to pursue careers in STEM fields. The program enables

highly capable young people to pursue undergraduate STEM majors and prepares them for successful careers in a variety of STEM professions. The application is open for high school seniors who are entering college as first-time freshmen in the Fall.

**To qualify, applicants must:**

- Be African American
- Be a citizen, legal permanent resident, or national of the United

States.

Have a cumulative GPA of 3.0 on an un-weighted 4.0 scale.

Pursued a rigorous course of study in high school in math and science courses, including pre-calculus.

Have demonstrated financial and unmet need as measured by the student's college or university.

Show evidence of readiness for and commitment to pursue STEM

majors, including biological/life sciences, physics, chemistry, computer science/engineering, information sciences, engineering (industrial, mechanical, electrical or chemical), mathematics.

Complete all of the application essays

Arrange for a letter of recommendation to be submitted via the UNCF application portal.

Be enrolled for the first time at a U.S. - located, accredited college

or university (with the exception of students concurrently pursuing a high school diploma while taking college-level courses) in the fall as a full-time, degree-seeking, first-year student.

The application process includes the submission of one letter of recommendation submitted, a high school STEM teacher or a STEM program sponsor/mentor, completion of all essays, and com-

pletion of application form to include demographic information and student record of leadership and community service record.

The deadline for this scholarship is usually in MARCH, and the award amount is up to \$5,000.

For more details and/or to apply, visit: <https://scholarships.uncf.org/Program/Details/1e6735b6-3cb8-44ee-bca7-ee106e1fd6ff>

# Wait, What? Scholarships Are Taxable?

*Submitted*

(StatePoint) Everyone knows about scholarships. They're no-strings-attached money to help students pay for their higher education. Right?

Usually, but not always. In some cases, there are significant strings attached -- including situations in which scholarships are treated as taxable income. While unusual, it's important for students, their families and scholarship providers to understand all the implications.

**Tax Status**

The tax status of scholarships first codified in 1954 was simple: for students pursuing a degree, all scholarships, fellowships and grants were tax-free. But later legislation specified portions of a scholarship could be taxed if it is considered "fees for services," or if it's used for living, travel or research expenses.

What's more, scholarships for non-degree-candidates are also taxable. As professional certifications and certificate programs become vital to certain industries, experts say these laws put non-traditional students at risk of a heavy tax burden.

**The Impact**

Some experts say taxing scholarships comes at a cost for students and scholarship providers and



even the federal government.

"For students, it can harm their ability to pay for their education," says Robert C. Ballard, president and CEO of Scholarship America, the nation's largest nonprofit scholarship and education

support organization. "For providers wanting to make the biggest charitable impact, it can make providing scholarships less attractive than alternative philanthropic efforts."

With most federal financial aid calculations based on the pre-tax value of the scholarship, students risk a shortfall in aid. All of this has a disproportionate impact on low-income students. Those from the bottom income quartile spend the largest percentage of family income on higher education; almost half of that money is spent on the non-tuition costs for which scholarship awards are taxable.

"Taxing scholarship funds may increase government revenue in the short term, but it's short-sighted," says financial aid expert Mark Kantrowitz. "The federal government benefits financially long-term when students graduate and have the potential to earn more taxable income."

**Should They Be Taxed?**

Kantrowitz, along with Scholarship America's Despina Costopoulos Emerson, say restoring scholarships' tax-free status will help certificate- and degree-seeking students, and those who must work out of necessity, pursue their education without undue financial burdens.

To learn more about taxing of scholarships visit [blog.scholarshipamerica.org](http://blog.scholarshipamerica.org).

"Scholarship America and our partners are in ongoing talks with members of Congress, and we hope to see some progress on initiatives that will ensure qualified scholarships are available to students to pay the full cost of education and allow scholarships to be used, tax-free, to pay for room and board, transportation and other college-related expenses," says Ballard. "In the meantime, students and their families should research the specifics of all grants, scholarships, fellowships and tuition waivers they are offered in order to understand the true value of their financial aid package after taxes and plan accordingly."

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# How to Fill Out the FAFSA® Form When You Have More Than One Child in College

Submitted by NNPA

Having one child who is heading to college can be stressful, but having to help multiple children at the same time can feel like too much to manage. While I can't save you from a forgotten application deadline or the "how to do your own laundry" lessons, hopefully, I can help make the financial aid part of the process run more smoothly with these tips:

How many FSA IDs will my children and I need?

An FSA ID is a username and password combination that serves as your legal electronic signature throughout the financial aid process—from the first time your children fill out the Free Application for Federal Student Aid (FAFSA®) form until the time their loans are paid off. You AND each of your children will need your own FSA ID. Parents and students can create their FSA IDs now.

Note: Your FSA ID is associated with your Social Security number and is equivalent to your legal signature; therefore, each person can only have one FSA ID. If you are a parent, you will use the same FSA ID to sign each of your children's FAFSA forms.

How many FAFSA® forms do we have to complete?

Each student and one parent need an FSA ID, and each of your children will need to fill out a FAFSA form. Your children will need to provide your (parent) information on their 2019–20 FAFSA forms unless they are going to graduate school, were born before Jan. 1, 1996, or can answer "yes" to any of these dependency status questions.

Example: You have three children who are going to go to college or who are in college. You'll need four FSA IDs—one for you as the parent (only one parent needs an FSA ID) and



one for each child. You'll need to fill out three FAFSA forms, one for each child.

Can I transfer my information from one child's FAFSA® form to another so I don't have to reenter it?

Yes! Once your first child's FAFSA form is complete, you'll get to a confirmation page. At the bottom of the confirmation page, you'll see an option

that asks, "Does your brother or sister need to complete a FAFSA?" Make sure you have your pop-up blocker turned off and select the arrow at the right.

NOTE: This transfer option is available on fafsa.gov but it is NOT available on the myStudentAid app at the

moment.

TIP: If you want the process to go as smoothly as possible, your second child should have his or her FSA ID handy so you're ready for the next step.

Once you select the arrow, a new window will open, allowing your other child to start his or her FAFSA form. We recommend that your child starts the FAFSA form by entering his or her FSA ID (not your FSA ID) using the option on the left (I am the student) in the image below. However, if you are starting your child's FAFSA form, choose the option on the right (I am a parent, preparer, or student from a Freely Associated State) and enter your child's information.

IMPORTANT: Regardless of who starts the application from this screen, the FAFSA form remains the student's application; so when the FAFSA form says "you," it means the student. If the FAFSA form is asking for parent information, it will specify that. When in doubt, refer to the ribbon at the top-left of the screen. It will indicate whether you're being asked to provide student or parent information.

After you select the FAFSA form you'd like to complete and create a save key, you'll be brought to the introduction page, which will indicate that parental data was copied into your second child's FAFSA form.

Once you reach the parent information page, you will see your information prepopulated. Verify this info, proceed to sign and submit the FAFSA form, and you're done!

NOTE: If you have a third (or fourth, fifth, etc.) child who needs to fill out the FAFSA form and provide your information, repeat this process until you've finished all your children's FAFSA forms.

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# Shiloh Missionary Baptist Church hosts Pastoral Anniversary for Venson Simpson



Pastor Venson Simpson, left, and his brother, Pastor Joseph Simpson attending the pre-anniversary, Pastoral Celebration.

PHOTO CREDIT / TOLEDO JOURNAL



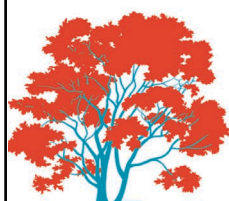
Performing several musical selections during the evening are, from left, Sherry Cunningham, Charita Phillips, Jewel Parker, and Rhonda Brown.

PHOTO CREDIT / TOLEDO JOURNAL

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BY JURRY TAAL-  
IB-DEEN  
Journal Staff Writer

Shiloh Missionary Baptist Church, 1203 Girard, celebrated the First Pastoral Anniversary of Venson Simpson during the weekend of December 1 and 2 at their church.

The pre-anniversary celebration was held Saturday evening and featured out of town guest speaker, Pastor Joseph Simpson of First Missionary Church of St. Paul's North Carolina. Pastor Joseph Simpson is the brother of Pastor Venson Simpson.

The celebration would conclude on Sunday with Pastor Joseph Simpson again, addressing the congregation. Yvonne Harper, Toledo City Councilwoman would also present a proclamation from City Council.

Sherry Cunningham,



PHOTO CREDIT / TOLEDO JOURNAL

A crowd listens to the speaker.

church secretary, told The Toledo Journal what it has been like under the leadership of Pastor Venson Simpson the past year.

"When he took the leadership, he instantly got busy; not just in the church, but outside of the church walls,"

she said. Ms. Cunningham added that Pastor Simpson taught her a better understanding of God, and how, as a Christian woman, to better apply the message of Christ.

"Pastor Simpson's message takes us out into the community

to better help those in need," she emphasized.

"This past year has been dynamic, and energetic," Pastor Simpson said. "The believers here at Shiloh have been some of the best people I've worked with," he said.

From a young age, Pastor Simpson said he always wanted to be a servant, and follow of God. Over those years, that desire to please God has led him to positions of leadership.

The mission of working with the community is still Pastor Simpson's plan for the coming year, but with increased intensity, and greater focus, he expressed.

"We're offering ourselves to the community to help them whatever way we can, by spreading the message of Christ," he said.

## ASK YOUR FUNERAL DIRECTORS



C. Brian Brown

A word from C. BROWN and  
C. BRIAN BROWN DIRECTORS

### Origin Of Casket

From Benjamin Franklin, through Whitney, Edison, Ford, the Wright Brothers, America has been known as a nation of great inventors. That may be the reason so many people assume that we invented the funeral casket. The fact is that these practices had existed before there even were Europeans in America. For thousands of years, man has viewed his dead and buried them with ceremony. This is done whether the body is embalmed or not, whether there is a funeral functionary, and whether the rite is primitively simple or highly organized. Most times there is some sort of container for the body for the funeral ceremony and in which to transport the remains to the place of final disposition. The receptacles range from a wooden box to a highly ornate casket. The first coffin makers in America were craftsmen, most likely cabinet makers who migrated from Europe, where coffin making was, and still is, a skilled craft.

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# Act Quick: 2019 Marketplace Health Insurance Enrollment is Now Open for 45 Days

## Neighborhood Health Association offers free, in-person support

Submitted By  
Lisa Matthews



Toledo, Ohio – Thursday, November 1 marked the first day of the open enrollment period for Ohioans looking to enroll in or change their plan through the Health Insurance Marketplace (Marketplace) for coverage in 2019. Ohioans exploring affordable health insurance options can receive free assistance by making an appointment with a Certified Application Counselor at Neighborhood Health Association.

“Our trained Certified Application Counselors are well equipped to answer any questions our clients may have, offer step-by-step advice through the enrollment process, and identify health insurance discounts they can receive through HealthCare.gov,” says Antoinette Banks, NHA Certified Application Counselor. “Please call Neighborhood Health Association today at (419) 720.7883 and schedule an appointment with one of our application counselors.”

Marketplace plans must include key benefits like mental health care, maternity care, prescription drug coverage and hospitalization services. Many Marketplace shoppers will qualify for a dis-



count based on their income. Last year, more than 8 in 10 applicants could get a plan for less than \$100/month.

After open enrollment closes on December 15, 2018, accessing health insurance in the Marketplace is limited until the next open enrollment period or to those who experience a qualifying life event like job loss, change in household composition, etc. Please note, Medicaid enrollment is avail-

able year-round; Ohioans with annual incomes at or below 138 percent of the federal poverty level (\$16,753 for an individual) can apply for coverage through Medicaid at any time during the year.

It is the mission of the NHA to put health within reach of all community members, regardless of the ability to pay, through equal access to quality medical care and educational and sup-

port services essential for well-being of body and mind. Through effective delivery of services, the NHA strives to become a national model of care for the under and uninsured in our community, empowering patients through responsiveness to their needs and fostering a workplace invigorated with enthusiasm for our singular purpose. For more information about the NHA, visit [www.nhainc.org](http://www.nhainc.org).

# Loneliness is bad for your health

By Jed Magen, Associate Professor of Psychiatry,  
Michigan State University **THE CONVERSATION**

Imagine a 65-year-old woman who sees her physician frequently for a variety of aches and pains. She might complain of back pain on one visit, headaches another time, and feeling weak on the next. Each time, her physician does a physical exam and runs the appropriate tests, without finding anything to account for her symptoms. Each time, she leaves the office feeling frustrated that “nothing can be done” for what ails her.

However, if we looked more closely, we’d find out that this patient lost her husband five years earlier and has been living alone since. Her three children all live in other states. Although she dotes on her grandchildren, she sees them only about once a year. She has a few friends that she only sees occasionally. If asked, she would probably tell you that, yes, she is lonely.

This is a common picture in a family physician’s office. These ill-defined symptoms without any clear cause might well be the result of social isolation and boredom. Research shows that people who feel lonely have more health problems, feel worse and perhaps die at an earlier age.

Psychiatry, my specialty, has long known that feelings of all kinds can affect our physical health in profound ways. It seems officials are starting to take that seriously – the United Kingdom now even has a minister for loneliness. And for good reason.

Negative effects

In 2015, researchers from Brigham Young University looked at multiple studies on loneliness and isolation. Their results from several hundred



thousand people showed that social isolation resulted in a 50 percent increase in premature death.

Loneliness and social isolation are also associated with increased blood pressure, higher cholesterol levels, depression and, if that weren’t bad enough, decreases in cognitive abilities and Alzheimer’s disease.

Humans evolved to be around others. Long ago, we hunted in small hunter-gather groups, where social cohesion could help protect from predators. Being alone without support in the wild is dangerous – and stressful. You’d have to be constantly vigilant for dangers, ready to go into “fight or flight” mode at any time.

Over the short term, stress can be healthy. But in the long term, uncontrolled stress becomes a problem.

There’s good evidence that chronic stress elevates levels of a hormone called cortisol in the brain. Cortisol can decrease immune system responses to infections. It might even make neurons in the brain less active and even lead to cell death. It contributes to inflammation, which is connected to cardiovascular disease, stroke and hypertension and is probably a cause of depression.

Just like the person long ago in the wild, someone who’s lonely over the long term can experience these cortisol responses. Lonely people are stressed much of the time.

Another hormone named oxytocin seems to play a role in social isolation. In popular media, oxytocin is often referred to as the “love hormone.” This is an overstatement, but oxytocin is involved in relationships and pair bonding. For example, after birth, high oxytocin levels are associated with better mother-infant bonding.

Oxytocin also seems to be linked to reduced stress. For instance, it’s associated with decreases in levels of norepinephrine, the “fight or flight” hormone, as well as decreases in blood pressure and heart rate, much the opposite of chronic cortisol. Oxytocin also seems to decrease activity in the amygdala, a part of the brain that activates whenever there’s a perceived threat.

A little less lonely

So what can we do about all this? There are no real medications to treat loneliness, unless one is also depressed or has high levels of anxiety.

Issues with loneliness seem to be more prevalent in older adults. The AARP found that about 17 percent of older Americans are lonely and or isolated.

CNN reporter and physician Sanjay

Gupta suggests that society should start to view loneliness as another chronic disease. If so, then patients need long-term strategies to manage this problem.

Not surprisingly, the currently recommended treatment revolves around establishing social relationships. For older adults, joining the local senior center is a wonderful way to get involved in activities and meet people. What about volunteering? Senior volunteer programs are always looking for older adults who will deliver meals, do mailings and a variety of other activities. It is surprising how small things can also be helpful.

A simple phone call once a day from an adult child is an opportunity to share things from the day or about grandchildren. Even better, video conferencing via computer is easy and cheap. You can actually talk to and see your children and grandchildren who might be on the other side of the country. Studies in long-term care facilities found that pets can also reduce loneliness.

Because people have to be followed for years in order to determine if these or other interventions actually counteract the effects of loneliness, little work of this kind has been done as of yet. It seems reasonable, though, to think that psychosocial interventions are powerful, since healthy adults have these kinds of coping skills.

From a medical perspective, the wise physician will schedule people who seem to primarily be lonely for periodic visits just to talk. In my opinion, this could prevent more unnecessary testing and costly care.

Finally, even if you have a rich set of social contacts, maybe your neighbor who walks by alone on occasion doesn’t. Say hello.



# Olivia Hooker, One Of The Last Survivors of 1921 Tulsa Race Riot, Dies at 103

Submitted  
By Defender News Service

One of the last survivors of the 1921 Tulsa race riot, one of the worst race riots in U.S. history, has died at age 103. Olivia Hooker was 6 years old when the late-spring riot destroyed much of that had been known as "Black Wall Street." She told National Public Radio in an interview this year that she hid under a table as a mob of torch-carrying people destroyed her family's home. The violence began after a black man allegedly assaulted a white woman in an elevator. The number of deaths was never confirmed and varies from about three dozen to 300. Hooker's goddaughter, Janis Porter, says her godmother died Wednesday at their home in White Plains, New York. Porter didn't provide a cause of death.



## In Memory of President George H.W. Bush



Submitted  
George H.W. Bush, who was 94, was the 41st U.S. president and head of a family political dynasty. Bush, a World War II naval pilot and Texas oil tycoon, had dealt with numerous medical issues in his later years, including a Parkinson's-like disease that forced him to use a wheelchair.

He was preceded in death by his wife of 73 years, Barbara, who died in April. Bush, who served two terms as vice president under President Ronald Reagan before winning a lone term as president in 1989, also served as CIA director in the 1970s. He is survived by his five children, 17 grandchildren and eight great-grandchildren.

## Supreme Court Hears Important Civil Forfeiture Case

Continued from page 6

ment. The drug war has unduly harmed racial minorities, and its civil forfeiture provisions are no different, according to the SPCL. Because of racial profiling, Black and Hispanic motorists are disproportionately searched and put at risk of having their cash assets seized, even though Black and white drivers are equally likely to be found with narcotics. A 1993 investigation by The Orlando Sentinel revealed that nine of every 10 motorists who were stopped and stripped of their cash by police in Volusia County, Florida, were either Black or Hispanic, and three out of four were never charged with a crime.

In Philadelphia, where nearly 300 houses are seized annually, African Americans make up 44 percent of the population but 63 percent of house seizures and 71 percent of cash forfeitures unaccompanied by a conviction, according to the SPLC.

Forfeiture is also most likely to affect economically disadvantaged communities: One study found that areas with high income inequality were targeted for civil forfeiture operations, likely because these police departments have limited funding and are inclined to use forfeiture to secure needed revenue. The profile of suspects who have their assets seized, a researcher observed, "differ greatly from those of the drug lords, for whom asset forfeiture strategies were designed." Now, as the Supreme Court considers the law, many like Temple and Timbs wait with great anticipation.

"For ordinary citizens, the real-world consequences can be devastating," Timbs' attorney argued in a brief to the Supreme Court. "The Excessive Fines Clause secures a single, unitary right: freedom from excessive economic sanctions that are at least partly punitive. "To be sure, that right can be violated in count-

less ways, using countless tools; in this regard, governments are endlessly innovative, 'with more and more civil laws bearing more and more extravagant punishments.'"

Excerpt:  
An analysis by the Southern Poverty Law Center found that while federal forfeitures totaled \$93.7 million in 1986, this revenue grew by more than 4,600 percent – to \$4.5 billion a year – by 2014.

Photo Caption:  
The profile of suspects who have their assets seized, a researcher observed, "differ greatly from those of the drug lords, for whom asset forfeiture strategies were designed." Website Tags and Keywords:  
Southern Poverty Law Center, Stacy M. Brown, asset forfeiture, drug laws, Excessive Fines Clause, freedom from excessive economic sanctions, Supreme Court, Tyson Timbs, Alexander Temple

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A cartoon illustration showing three large, round money bags with dollar signs on them. Each bag is being carried by a small figure wearing a police-style cap. The bags are walking in a line from left to right.



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December 5, 2013:

Anti-apartheid activist and former South African President Nelson Mandela passes away at age 95 (2013)

If there is no struggle, there is no progress.

Frederick Douglass

I have great fear for the moral will of Americans if it takes more than a week to achieve the results.

Michael S. Harper

It is an historical fact that whenever the oppressor is called upon to define an indigenous product of the oppressed that product loses its function value.

James G. Spady

I'm sick and tired of being sick and tired.

Fannie Lou Hamer

The Negro pays for what he wants and begs for what he needs.

Kelly Miller

I started with this idea in my head, "There's two things I've got a right to, death or liberty."

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December 5, 1955:

Dr. King is unanimously elected president of the Montgomery Improvement Association at a meeting of community leaders. The association organized the successful 381- day bus boycott in Montgomery, Ala., following Rosa Parks arrest on Dec. 1, 1955, for her refusal to give up her bus seat in defiance of Jim Crow (segregation) laws.

December 10, 1964:

Dr. King receives Nobel Peace Prize in Oslo, Norway. At age 35, he is the youngest person in history to receive the honor and the second African American.

December 11, 1964:

Sam Cooke, one of the founders of soul music, dies.



# Ask Dr. Sam

## Where are the real men?

Tune in to my radio show called “The Dr. Sam Show” where I will be giving prescriptions for your heart, relationships, money, mind, and soul.

Listen on 100.7fm or stream our show live at [www.talkradio1007fm.com](http://www.talkradio1007fm.com) and check out our podcast from previously aired shows [www.audioboom.com](http://www.audioboom.com). The show airs every Sunday morning from 11:00am-1:00pm on talk radio 100.7fm. Call in and join our live conversations at 419-972-1SAM or 1-866-720-1470.

On February 9, 2019, at 4:00 pm., Sambition IV will take place at Lourdes University, 6832 Convent St. We will have our expert speakers in the house on the subjects of fitness and nutrition, beauty and wellness, money, relationships, love and motivation. Go to [www.sambition.org](http://www.sambition.org) to get your tickets. Check out our VIP tickets and our great prices. This will be a great experience.

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Commentary:

This week, I had the pleasure of being part of a round table discussion with three beautiful, intelligent, strong, and compassionate women. They are the kind of women that a real man should want to find. These ladies expressed concerns they had with the men in their lives at one time or another. They talked freely about the things their men were doing, or had done in the past. During our conversation, sometimes I could see the pain and hurt in their eyes. (The eyes never lie.) These ladies were not just pointing fingers, but openly accepting some of the responsibilities for the failure of the relationships. One was divorcing, one was separated and the other single.

As I listened to them, I began to feel their pain and understand their concerns about connecting with “real men” not boys dressed up to look like men disguising a lot of issues from their past. Our discussions brought to my mind a prayer a little boy wrote to Jesus from the book, Sometimes God Has a Kid’s Face:, by Mary McGeady

“I am hurting. To write everything would fill this book, you know my troubles, you know my questions and you know my answers. Please help me. Give me strength and please give me what I need to be happy. Please love and take care of me.”

A lot of grown men are in this place, but a lot of grown women are in this place too. We have to be strong and believe that we will get what we need to be happy and that the answers will come if we don’t rush into a relationship that really doesn’t feel right from the beginning.. Where are all the real men? Well they are out there. Just know that just because genetically he was born a male-child, or just because “he wears the pants” he is a boy by default until he has a model to follow as in a Heavenly Father, a good father-figure, a role model, a coach or a mentors. He must have goals, make good decisions, and having the four C’s: cash, car, crib and clothes will definitely contribute to his self-esteem which will boost his manly appeal.

But let’s not get it twisted, some men are just plain horrible and will never grow up. That’s just the truth. But ladies, I have great news for you. There are real men out there rare as they may seem.

Continue to add value to yourself in the meantime by meditating, educating,



Dr. Samuel L. Mallette, III  
[www.sammallette.com](http://www.sammallette.com) 419.972.1SAM

beautifying, socializing, accumulating and becoming the person you want your mate to be. Treat yourself like someone you love. You are who you are looking for. You are enough. Love yourself.

In honor of three wonderful ladies who shared with me and women all over the world, I am going to share with you 11 things women are looking for in a real man.

Real tip 1: Self-confidence not arrogance or insecurity. Believes he’s a great person that people will love to be around.

Real tip 2: Understands personal freedom and boundaries. Doesn’t experience unnecessary jealous-encourages a woman to exercise her independence.

Real tips 3: Appreciates the qualities in potential mates, but does not over-romanticize them. Takes new relationships day-by-day and lets them grow naturally. Doesn’t invest all his emotions, time, or money into a relationship too soon and remains a challenge.

Real tips 4: Takes responsibility for all his actions and realizes when he’s done something wrong. He’s not afraid to apologize and doesn’t take it out on others. His apologies are meaningful because they’re used sincerely and when necessary.

Real tips 5: Isn’t afraid to lead and take control of a situation. Doesn’t hesitate to move forward, but is willing to let others take charge if needed.

Real tips 6: Understands his boundaries and doesn’t tolerate disrespect to himself, his property, or his time. Doesn’t let women use their sexual power to get anything (whether it be money or self-respect) from him. Not afraid to put someone in their place when they are out of line.

Real tips 7: Mature in every sense of the word. Compromises, respects social etiquette, and is aware of other people.

Real tips 8: Displays strong confident body language. Holds good eye contact, stands tall with his shoulders back and arms open. He moves deliberately with purpose and speaks with a clear, confident voice.

Real tips 9: Is in control of his emotions, doesn’t let meaningless issues bother him; Stays calm under pressure and doesn’t lash out against others.

Real tips 10: Goal-oriented thinker, favors long-term gratification over short, has a purpose in life and proactively works toward it. Challenges statics quote regularly to achieve what he wants out of life. Enjoys it when others shine and is inspired by their accomplishments.

Real tips 11: Compassionate.. Sees women as human beings and wants to genuinely connect with them, even if it’s a casual hookup.

For answers to “Ask Dr. Sam,” speaking engagements, or questions and responses go to [drsammallette@gmail.com](mailto:drsammallette@gmail.com) check out my site for everything from new updates, consulting, relationships, business, sex, manhood, empowering women, and health/wellness just to name a few. Check out my new website [www.thedrsamshow.us](http://www.thedrsamshow.us).

# Ask Alma

Dear Alma,

*I’m getting married in two months and the mother of his children is giving me hell. One day she says the kids (ages 6 and 12) can be in the wedding and the next day she says no. His son who’s six is our ring bearer and his daughter who’s 12 is a junior bride’s maid. Our relationship has become very strained because of her unwilling to get along with me. I have spent the last year planning our dream wedding and now I don’t think it’s a good idea for his children to participate. How do I tell my fiancé I don’t want his children in our wedding?*

Name withheld

You don’t. When you marry him, you’re marrying his children, too. They should be a part of the ceremony. He’s entering this relationship with what some would refer to as baggage. Make up your mind if you’re really ready to take this trip. It ain’t gonna be a vacation, let me just put that right on out there. You’re marrying a man who hasn’t attained respectable closure with the mother of his children. That should be on his to-do list, not yours. And don’t dismiss the children because he hasn’t handled his business. If he doesn’t, it’s easy to see, an abundance of childish challenges to come.

It’s time for the three of you “grown folks” to sit down at the table, rationally discuss and agree to make the children your first priority. It doesn’t matter how you feel or how she feels because this ain’t about feelings. It’s about positive parenting and orchestrating the best example of teaching children they are loved, valued and precious treasures in your life. Blending families isn’t new and it isn’t easy. It takes prayer, hard work and a strong last nerve, LOL. Get ready to suck it up. If you love him, you’ve got to love his kids like you birthed ‘em.

Give in to the battle between you and his ex. You’re wearing the white gown; throw in the white towel. Let her know calmly and respectfully, the kids are welcome to be in the wedding, which will take place with or without her blessing. Tell her you’re willing to go to the wall for your soon-to-be husband and their kids. Your wedding day is important, but the blending of these two families takes precedence. The best wedding gift you can give your fiancé, stepbridemama, is making sure his children are a part of that special day.

Dear Alma,

*My husband was laid off after 16 years on the job. My salary alone wasn’t enough to keep up with the bills, so we decided moving in with my mom was the best thing. She has been having health problems anyway and is in need of care, so this works out for the all of us. My mom was in the hospital a few months back and was talking out of her mind. She told the doctors that I had been mistreating her, which wasn’t true.*

*During that time her best friend and neighbor visited regularly and knew everything that was going on. I’ve known this woman all of my life. While my mom was in the hospital this friend totally turned on me. I think she was even talking about me to the other neighbors. We had a big falling out about my mom’s care and what was really the truth. It was ugly! Anyway, I say all this to give you some background because she recently died and my mom wants me to cook and help her family out with her funeral. I’m thinking she must be crazy. Remember this woman has been awful to me, about all I can do is write a check. My friend told me about your column so I thought I’d ask your opinion?*

T.B. in the Bahamas

Excuse me T.B., while I sip on my blueberry tea. I wanna make sure I’ve got a hold of all that’s happening in your house – oh wait it isn’t, it’s your mama’s home. Now that we’ve established au-



thority, I can understand how difficult it is to find your adult-self and your husband, moving in with your mother. You and I both can agree and recognize, clearly it wasn’t ever a part of the game plan. But let’s not be ungrateful for this blessing, at least ya’ll have somewhere to go, so don’t get it twisted. While I can sympathize with your situation (sip, sip, aaahh) hold up, why are we talking about you and your immature issues when you’re mother just lost her dear friend? Since you asked, I gotta tell you ~ this shouldn’t be about you, it’s all about your mama! Yes, by all means you should help.

This woman and your mom have had a long, loving and valuable friendship over the years. I’m sure, similar to Lucy & Ethel, Florida & Willona, Maary & Rose, you hear what I’m sayin? These women, although on television, lived as neighbors who took great care of each other. When you saw one, you saw the other. They knew each other’s business and everybody else’s business, too, for that matter, LOL. I too grew up with these friendships beautifully displayed in my old neighborhood. I watched grown women weathering the various storms of life, supporting each other through marriage and children, sometimes divorce, the loss of a child and even widowhood. Can’t you see, your mother is asking this of you because it’s just as if an aunt has died? It’s all the same to her – her best friend was just like family. She loved her and her love for her friend (your play aunt) outweighs anything you can argue, cuss or fuss about. So simmer down, reach for a cup of compassion, your mother is in a very fragile place, bless her heart.

I know I hear you, ya’ll had a fallen out, WHATEVER! Even if your mother was speaking out of her mind, as you say, her friend would only show solidarity towards your mom. That’s just the way it is between friends. Fall off your high horse before I push you off, forgive that woman for the misunderstanding between the two of you, and let it go. Pick up the phone right now and offer your services to her family. You hear me! Put on your mother’s shoes and pearls, and get to stepping. Don’t you sit down and take your shoes off until the memorial, funeral, wake or whatever is over.

Your mom has lived long enough to know you can’t truly love without giving, and the giving doesn’t have anything to do with money. It’s about giving of your time, offering up support that comes from your heart and unconditional care that isn’t measured. When death takes a loved one, there’s no room for discontent or the holding of a grudge. Your mother is looking to see the best rise out of her daughter, stop acting like a child. Mind your manners girl, we both know while she was in her right mind, she taught you better.

Alma

Email questions to: [alwaysaskalma@gmail.com](mailto:alwaysaskalma@gmail.com), follow her on Facebook at “Ask Alma” and Twitter @almaaskalma.



# A handy guide to help black people avoid doing so they won't be killed by the police

*By Michale Harriot*  
*The Root – Portside*

On Sunday, March 18, police in Sacramento, Calif., fired 20 shots at Stephon Clark, killing him. Clark was unarmed and in his own backyard, leading many to ask what black people must do to escape the indiscriminate killing of black people.

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INCLUDEPICTURE "https://portside.org/sites/
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A 2015 study by researchers at the University of California at Davis showed that there is no relationship between criminality and race in police killings. A study by the Center for Policing equity concluded (pdf) that police use more force against black suspects even when the data was adjusted for whether the person was a violent criminal.

To combat this deadly epidemic, we put together a handy guide to help black people end this trend that disproportionately affects black people. Here are the things you should avoid doing when police are around.

Running: Stephon Clark was unarmed, but he ran. We learned from the deaths of Walter Scott and Freddie Gray that running away from police is both a criminal offense and an act of aggression.

Walking: Amadou Diallo was simply walking to his apartment. When Dante Servin shot Rekia Boyd, she was not involved in any crime or altercation. She just happened to be walking by. Terence Crutcher was shot in the back when he was killed by Tulsa, Okla., Police Officer Betty Shelby.

All three victims were unarmed.

Driving: Officer Ray Tensing was recently awarded nearly \$350,000 in the aftermath of Tensing fatally shooting Sam DuBose during a 2015 traffic stop. Sandra Bland was stopped for changing lanes without a signal and ended up dead. The Washington Post reports that federal statistics show that black drivers are more likely to be stopped by police than white drivers.

Turning Your Back to Police: Stephon Clark, Walter Scott, Dominique White and Aaron Bailey were all shot in the back, facing away from police officers.

Facing Police: When Darren Wilson shot and killed Michael Brown Jr., Wilson testified that Brown turned toward him after Brown had already been shot at least once. Philando Castile was facing Jeronimo Yanez when Yanez shot him. Apparently, police “fear for their lives” no matter in which direction you turn.

**Not Complying With Police Orders:** One of the biggest things you must learn is how to “stop resisting.” Do not try to breathe, like Eric Garner. Do not smoke a cigarette like Sandra Bland. Open the door when cops have their guns out, unlike Korryn Gaines. Do not try to plead your case like Oscar Grant.

Complying With Police Orders: Christopher DiPasquale and Kirk Dodd pulled over 17-year-old Dontae Dawson and told him to put his hands up. When he did, they shot him for “sudden movements.” South Carolina State Trooper Sean Groubert asked Levar Jones for his driver’s license. When Jones reached for it, Groubert shot him.

Carrying an Illegal Firearm: Alton Sterling shouldn't have had a gun, even though it was tucked in his waistband. No witnesses even saw Anthony Lamar Smith's weapon. Forensic scientists only found the DNA of St. Louis Police Officer Jason Shockley on the .38 revolver they said belonged to Smith. Before shooting Smith, Shockley was even recorded saying: "I'm going to kill this motherfucker, don't you know it!"

Shockley was found not guilty in Smith's death.

Carrying a Legal Firearm: Philando Castile was carrying a legally registered firearm when Jeronimo Yanez shot him. He never pointed it at Yanez. He informed Yanez that he was carrying a gun. But still ...

I'm just giving you the rules.

Carrying a Fake Firearm: Like Tamir Rice, John Crawford was carrying a BB gun when Crawford was shot and killed in an Ohio Walmart. John Crawford's killer said he felt an "imminent threat." Timothy Loehmann, who shot and killed Tamir Rice said: "The threat to my partner and myself was real and active."

Toy guns are strictly forbidden if you want to live.

**Carrying No Firearm at All:** The aforementioned rules also apply to perceived guns. Police say they mistook Stephon Clark's iPhone for a gun, a common mistake. Romain Brisbon was carrying a prescription bottle that police assumed was a firearm. Cops allegedly thought Amadou Diallo's wallet was a gun.

Walking around empty-handed doesn't matter. Baltimore police officers admitted that they kept toy guns to plant in case they shot a suspect.

Despite only making up 13 percent of the popula-



tion, 35 percent of the unarmed people killed by police in 2017 were black.

Standing Up: Brendon Glenn was on the ground trying to stand up when he was shot in the back by Los Angeles Police Officer Clifford Proctor. Even the police chief said the shooting was unwarranted.

**Lying Down:** Natasha McKenna was handcuffed and immobilized when she was Tasered to death. When you are asleep, like 7-year-old Aiyana Jones was when Officer Joseph Weekley shot her dead, you are still a threat.

Being Too Big: Mike Brown Jr. was described as a “hulk,” even though he was the same height as Darren Wilson. Eric Garner was so big that Officer Daniel Pantaleo had to use an outlawed choke hold.

Being Too Small: Charleena Lyles was barely 100 pounds, which is why her body couldn't ward off the bullets from Seattle cops when they killed her in her apartment. Natasha McKenna was 5 feet 3 inches tall and so thin that a restraint belt couldn't hold her. So, even though she was handcuffed with her hands behind her back, shackled around the legs, a hobble strap connect-

ed to both restraints, and a spit mask placed over her face, Fairfax County police still had to use a Taser on her with 50,000 volts of electricity until she died.

Looking: Tommy Sanders, a Baltimore police officer, approached Lamont Hunt because Hunt was “staring at him.” Sanders said Hunt attacked him, but every witness in the trial said that Hunt did not assault him, but walked away. Sanders shot Hunt in the back of the head.

He was found not guilty.

Breathing: Eric Garner said, "I can't breathe," which Daniel Pantaleo translated as resisting arrest. Tashii Brown was already on the ground after Las Vegas cop Kenneth Lopera used a Taser on him and punched him repeatedly.

Not satisfied, Lopera put Brown in a choke hold until Brown stopped breathing.

Being Black: If all else fails, simply stop being black. I've never seen anyone do it, but it's worth a try.

After all, it's what they want anyway.

Michael Harriot is a world-renowned wypipologist. Getter and doer of "it." Never renegeed.

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# Singer Marvin Gaye and Gregory Hines performer honored with U.S. Postal Stamps



Submitted  
By WI Web Staff

Two new stamps planned in 2019 for the U.S. Postal Service's Black Heritage and Mu-

sic Icons series honor R&B singer Marvin Gaye and tap dancer Gregory Hines, two of the most influential performers of their generations.

The commemorative stamp design for Gaye, who died at age 45 in 1984, was inspired by historic photographs, the stamp pane resembling a vintage 45 rpm

record sleeve. One side of the pane includes the stamps, brief text about Gaye's legacy and the image of a sliver of a record peeking out the top of the sleeve.

Another portrait of Gaye, also inspired by historic photographs, appears on the reverse along with the Music Icons series logo.

Art director Derry Noyes designed the Gaye stamp pane with original art by Kadir Nelson.

Hines' stamp, designed by Derry Noyes, is the 42nd in the postal system Black Heritage Series.

Hines, a versatile performer who danced, acted and sang on Broadway, TV and in movies, died in 2003 at age 57.

Courtesy of USPS  
"The miniature works of art illustrated in the 2019 stamp program offer something for everyone's interest about American history and culture," said U.S. Postal Service Stamp Services Executive Director Mary-Anne Pennert. "From legendary poet

Walt Whitman to the entertainment genius of Gregory Hines to the majestic beauty of our Wild and Scenic Rivers, this program is diverse

and wide ranging and tells America's story on stamps."

This article originally appeared in the Washington Informer.



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