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WEDNESDAY, April 10, 2019 - April 16, 2019

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RELIGION

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EVERYBODY IS SOMEBODY IN THE TOLEDO JOURNAL



"Spring Into Fashions Style Show and Dinner" presented to over 200



PHOTO CREDIT / TOLEDO JOURNAL

Model Ms. JaNae models one of the beautiful outfits that were on exhibit at the "Spring Into Fashions Style Show and Dinner".



PHOTO CREDIT / TOLEDO JOURNAL

Deacon Marvin A. March of Indiana Baptist prepares to walk the runway as a model.



PHOTO CREDIT / TOLEDO JOURNAL

Models in the Spring into Fashions Style show were from various churches.



PHOTO CREDIT / TOLEDO JOURNAL

(Left to right) Deacon Marvin A. March of Indiana Baptist, Wanda Love of Greater St. Mary's, and Renee Heard-Love, President of Greater St. Mary's adult choir and Chairperson of the Spring into Fashions Style Show and Dinner.

By Journal Staff

Saturday, April 5, the Greater St. Mary's Missionary Baptist Church Adult Choir presented the "Spring Into Fashions Style Show and Dinner", at the church. A popular event for the church going crowd because, the place was packed. About 225 people came to enjoy the entertainment and a three-course dinner.

Renee Heard-Love: President of Greater St. Mary's Adult Choir and Chairperson of the "Spring Into Fashions Style Show and Dinner" said, "This is our annual fundraiser for the

church and we have a lot of Christian fun. The program includes a gospel comedian, live gospel jazz, we give away door prizes, there are vendors, dinner and of course a wonderful fashions style show. All the money we raise here today goes directly to the church to help with expenses."

Even though the program was a project of the Adult Choir, all the members of the church pitched in to make it a success including St. Mary's pastor, the Rev. Robert W. Lyons, who was in the kitchen, cooking and

Continued on page 7


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Coming Events

Ongoing Events

Every Tuesday
The Toledo Interfaith Mass Choir
Will begin its 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 Insitute
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.
(Affectionately known as W.E.S & 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, Website: www.widowsempowered.com.

April 13TH
Martin Luther King Kitchen For The Poor Celebrates 50 Years
Martin Luther King Kitchen for the Poor will celebrate its first 50 years of feeding the poor in central Toledo with a Golden Gala, Saturday at 6 p.m. at Summit Event Center on Summit Street in Toledo. Black tie optional, music by The Overton Project, a lovely dinner and an auction plus the chance to once again support the Kitchen, which serves 150 meals each weekday and provides more than 1,500 food boxes per year to people in need. Purchase tickets, view and bid on auction items and register phone for the auction at <http://mlkkitchen.home.qtego.net>. Martin Luther King Kitchen for the Poor was established in 1969 by the late Rev. Harvey, Sr., and Martha Savage, in response to the tremendous need they saw in their community.

April 13th
Maumee Uptown Business Association Proudly Presents: Easter "Egg" Stravaganza
The Easter Bunny is Coming to Maumee!
Enjoy the Easter season in Uptown Maumee as the Maumee Uptown Business Association hosts the 5th Annual Easter "Egg" Stravaganza on Saturday, from 10: a.m. until noon. The Easter bunny will be on hand at In Bloom Flowers & Gifts, located at 126 W. Wayne St., and art projects will be offered at Sunshine Studios located on the corner of West Wayne and Conant Streets. Children ages 3-12 are also invited to bring an Easter basket to collect candy-filled eggs from participating uptown businesses. The event is FREE and open to the public.

April 16th
Central Catholic 35th Class Reunion
It's time to start thinking about our 35th class reunion. Join us Tuesday,

at 6 o'clock at Nick and Jimmy's. If you are free that night, it would be great to see you! If you can't make it, please forward any suggestions that can be passed on. Also, please send any information updates.
April 19th
Toledo Zoo Animal Egg Hunt
The Zoo will host Animal Egg Hunt on Friday, from 10 a.m. - 3 p.m. Bring the whole family and see what enrichment treats the bunny dropped off for your favorite Zoo animals. Follow the animal egg hunt through the entire Zoo and learn all about animal behaviors, diets and daily activities through keeper talks and demonstrations. Animal Egg Hunt is free with Zoo admission. For more information, including the schedule of activities, please visit toledo zoo.org/egghunt.

Fridays, April 19th, May 3rd & 17th
Saturdays, April 13th, 20th, May 4th & 18th
Appold Planetarium presents Apollo 11
This July, it will be 50 years since the world watched Apollo 11 Commander Neil Armstrong land on the moon and declare it "...one small step for man, one giant leap for mankind." Join the countdown for a virtual trip to the moon and experience the drama of the day we first walked the moon. During the Apollo missions of the 1960s, Charles M. Schulz gave NASA permission to use Snoopy on the Agency's spaceflight safety materials. The "first beagle on the moon" will be featured in this family-friendly show.
Admission prices for Apollo 11 are \$5 for adults and \$4 for children 12 and under. Shows are offered at 7:30 p.m. Reservations are strongly recommended. Please call 419-517-8897 or emailplanetarium@lourdes.edu.

April 26th
Lucas County Child Memorial Friday, 11 a.m., Conference & Learning Center, 711 Adams St.
Annual observance to remember the children who died in Lucas County as a result of physical abuse, neglect, or community violence. This year, six children will be remembered. Five of them died due to gun violence. The Waite HS Honors Choir and the Springfield HS ROTC will take part this year.

April 27th
Family Baptist Church Health Fair
The Women's Ministry of the Family Baptist Church will host a Health Fair on Saturday at 10:00 a.m. to 2:00 p.m. There will be three break-out sessions. Plus plenty of exhibits/vendors. Free blood pressure check and ProMedica will do free Cholesterol and Blood sugar screenings. Door prizes and Refreshments will be provided. Family Baptist Church 1002 W. Bancroft St. Toledo, Ohio, next to KFC.

April 27th
Calling All Libbey High School Alumni/Students
Come to help celebrate this special honor to LHS and the community it served for 87 years and to its namesake - one of our city's finest citizens and philanthropists - Edward Drummond Libbey! The short pro-

gram will be led by LHS graduate Michael Miller as master of ceremonies and kind words will be offered from the Toledo School Board members. A Historical Marker will be dedicated and placed on the grounds of the former Libbey High School. Come and see an old classmate or two or make a new friend at 11:00 a.m. at the Libbey Campus. Libbey! Libbey! Libbey!

April 28th
The Arts Commission
Second Annual Workshop
The Arts Commission is pleased to present the second annual workshop, But What Does It Pay? Music Distribution in the Age of Streaming. On Sunday, the public is invited to join Larry Meyer, Arts Commission board member and local attorney, to discuss basic legal and business issues surrounding music streaming. Featured panelists Joel Trzcinski and Dean Tartaglia will cover ideas for effective music marketing and publicity in the age of streaming. Guests are encouraged to ask questions and to share their respective insights. More information about this opportunity can be found on our website, along with a link to RSVP: www.theartscommission.org/forartists. When: Sunday, April 28th 4:00-6:00 p.m. Where: Black Cloister Brewing Copany, 619 Monroe St, Toledo, OH 43604

April 14, 2019
A Night of Fellowship and Fun!
Gospel Skating Party

Sunday April 14th, 7pm-10pm
Admission \$10.00, Skate Rental \$2.00
Ohio Skate 5735 Opportunity Drive
Sponsored by Victory Christian Center Ministries

April 28th
Toledo Interfaith Mass Choir
"It's A Crown Affair"
On Sunday, at 5:00 p.m. the Toledo Interfaith Mass Choir will host "It's A Crown Affair" Service celebrating area Pastors and Ministers' Wives and Widows. This recognition and praise celebration service will be held at Calvary Baptist Church, 702 Collingwood Blvd., Toledo, Ohio. The public is invited to join us in celebrating the contributions pastors and ministers' wives and widows contribute to the church and community.

May 4th
Search-Lite CBC
5 Year Anniversary of "Women In Purple"
Women in Purple sponsored by Search-Lite. Healing hearts and mending souls. Worship service. Wear purple in honor of faithful Lydia, dealer of purple cloth. Saturday 10:00 a.m. to 12:00 p.m. The Chapel at First Presbyterian Church of Maumee. Search-Lite office: 419-297-6016. All ages welcome. Child care provided in church nursery, 200 East Broadway @ Gibbs, Maumee, OH.

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One Year Out, Efforts to Sabotage 2020 Census Must Be Defeated



By Marc H. Morial
Wire Writer

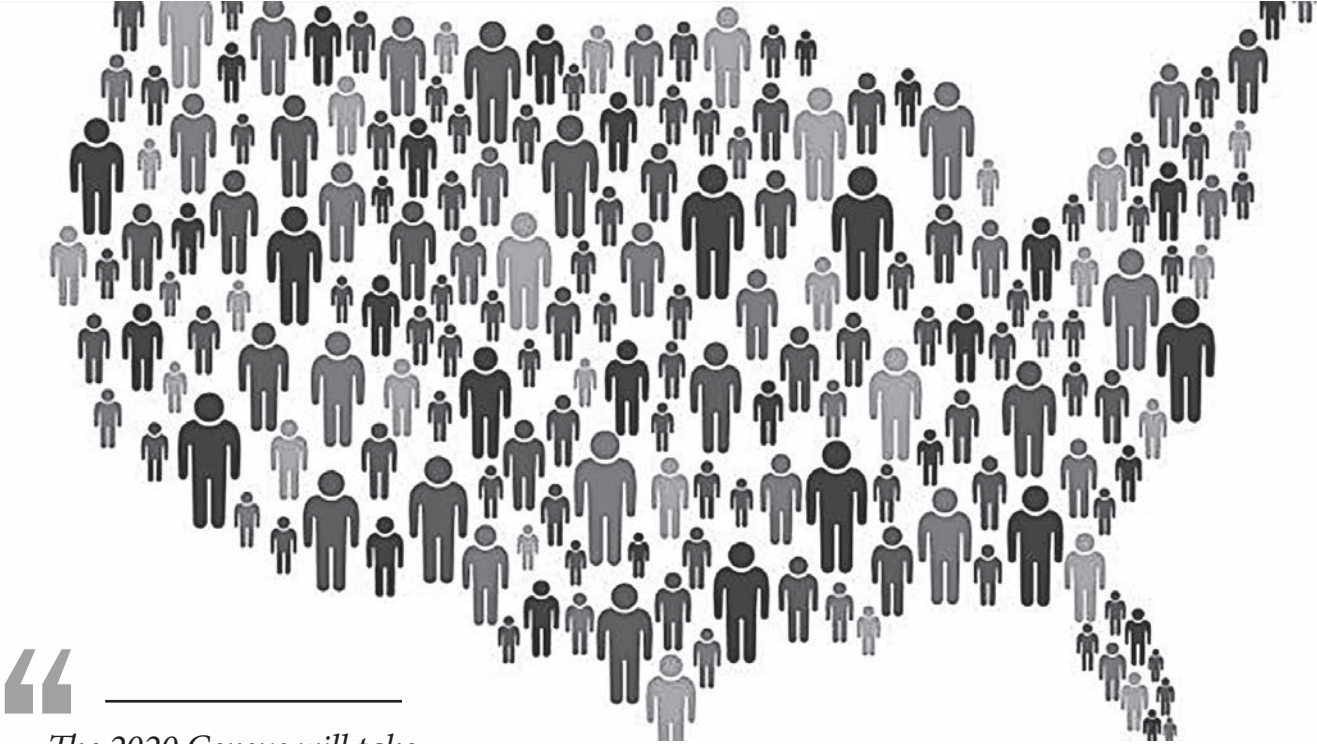
(TriceEdneyWire.com) - “The same folks who don’t want people of color to vote don’t want us to be counted. The Census is about three things: money, power and information. And unless we rise up to save Census 2020, this rigged, intentional undercount will cost us political power at all levels; billions in federal funding; and vital information to help lift up the communities that we fight so hard for.” —U.S. Rep. Lacy Clay

The principle of “one person, one vote” is enshrined in the Equal Protection Clause of the 14th Amendment to the United States Constitution.

It means that one person’s voting power should be equivalent to another person. While the Electoral College and the U.S. Senate give far more voting power to the citizens of sparsely populated states than densely populated ones, the one place where “one person, one vote” comes closest to being true is in the U.S. House of Representatives.

But we can’t achieve equal representation without a fair census.

Monday, April 1, marks the one-year countdown to the 2020 Census. Elected officials and communities across the country are holding special events to mark this important occasion and raise awareness about the 2020 Census.



“
The 2020 Census will take place at the height of the US Presidential Campaign. Dirty politics, racist messaging and campaign theatrics will detract from 2020 Census messaging encouraging the public to Be Counted.
”

African American children and Black men are undercounted in great numbers, disproportionate to their numbers in the overall population. The National Urban League has formed a 2020 Census Black Roundtable to address these concerns.

At the same time organizations like ours are working toward a fair count, sinister forces are trying to sabotage a full and complete count of the total American population -- as required by the Constitution -- by planning to add a controversial “citizenship question” to the 2020 Census questionnaire.

The question is intended to deter immigrants of all races, ethnicities

and legal status from participating in the census, leading to a severe undercount of vulnerable population and diminishing their voice in public life.

Census data also guide the allocation of more than \$800 billion in federal funding to programs that are crucial to families and communities. A skewed census means inequitable distribution of resources.

Federal courts in New York and California struck down the Citizenship Question in February and March of this year. The case has been appealed to the U.S. Supreme Court, which will hear the case next month, April 23, 2019.

The National Urban League joined other civil rights groups in filing a “friend of the court” brief opposing the citizenship question. As stated in the brief, “Given its foundational importance to American government and society, the census must be above partisan politics. The misguided decision to reverse seventy years of consistent census practice and insert an untested citizenship question undermines the integrity of the count, damages our communities, and violates the Census Bureau’s

constitutional and statutory duties to conduct a full enumeration of the U.S. population.”

Furthermore, deterring minority populations from participating in the census would undermine enforcement of the Voting Rights Act because it would undercount the minority populations who rely on that data to bring VRA claims.

The 2020 Census will take place at the height of the US Presidential Campaign. Dirty politics, racist messaging and campaign theatrics will detract from 2020 Census messaging encouraging the public to Be Counted. Similar to what we saw in the 2016 Presidential campaign, “bad actors” on social media platforms will try to deter communities of color from participating in the Census to suppress redistricting efforts and the allocation of seats in Congress.

Conducting a fair count is a Constitutional obligation, that must not be subject to partisan sabotage. We’re committed to spending the next year raising awareness about the importance of a fair census and fighting back against any attempts to deter minority participation.

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Donald Trump's Big Lie About Health Care



By Jesse Jackson
Wire Writer

(TriceEdneyWire.com) - Donald Trump's madcap presidency is now seeking to strip 20 million Americans of their health care coverage. He has instructed the Justice Department to join the lawsuit seeking to declare the Affordable Care Act unconstitutional. He then proclaimed that Republicans would offer a far better alternative, tweeting they'll become the "Party of Great Health Care."

Only there is no plan. Mitch McConnell, the Republican Senate majority leader, wants nothing to do with trying to develop one. Confusion reigns. This grotesque misrule might be funny were it not putting millions of people at risk. Trump has taken his animus against all things Obama to new heights in his obsessive drive to repeal or disembowel the Affordable Care Act.

After the Republican Senate rejected repeal — feeding Trump's disdain for Sen. John McCain, who cast the determining vote — Trump's administration has sought to undermine the act

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Letter To The Editor

Thank You
Your thoughtfulness meant so much
Just wanted to personally
Thank You for the beautiful spread in
The Journal.

Diane Benton,
Chairperson for
Dr. Rev. W.L. Perryman Jr. of
The Jerusalem Baptist Church
God Bless You

Education Department helps loan servicers instead of borrowers



By Charlene Crowell,
NNPA Newswire
Contributor

In an increasingly competitive global economy, highly skilled workers have a sharp advantage in securing and keeping employment. And as technological advances result in life-long learning in many occupations, many worker-students turn to federal student aid, the largest source of funding for higher education, to expand and/or hone their value in the marketplace.

But a newly-released audit report finds fault with how the Department of Education (Department) is managing both its loan funds and its 15 contract student loan servicers. According to an Office of Inspector General (OIG) report released on February 12, “borrowers might not have been protected from poor services, and taxpayers might not have been protected from improper payments.”

That statement covers a range of student loan concerns and include loan payments, loan consolidation, principal and interest payments and repayment options like income-driven repayment

plans and forbearance. But its content takes direct aim at the Federal Student Aid (AID) division of the Department, charged with being a thrifty steward of the billions of dollars dedicated to higher education.

Could it be that the current student loan crisis is facing the same threat today that was rampant a decade ago during the mortgage crisis? Are borrowers’ payments being properly applied? Or are unchecked and unaccountable loan servicers bilking consumers into unwarranted costs and payments?

I’m betting that the 44 million borrowers who together owe more than \$1.4 trillion in student loan debt seriously want to know.

“FSA’s not holding servicers accountable could lead to servicers being paid more than they should be (the contracts with servicers allow FSA to recover amounts paid for loans not serviced in compliance with requirements),” states the report.

“FSA management rarely used available contract accountability provisions to hold servicers accountable for instances of noncompliance,” continued the report. “By not holding servicers accountable for instances of noncompliance with Federal loan servicing requirements, FSA did not provide servicers with an incentive to take actions to mitigate the risk of continued servicer noncompliance that could harm students.”

According to OIG, all student loan servicer contracts are supposed



to be awarded on the basis of performance measures in five weighted areas. Two factors, borrower satisfaction and the percentage of borrowers who were not more than five days delinquent, together account for up to 60 of the contractors overall score. Servicers are also evaluated on the percentage of borrowers whose loans were more than 90 days late but less than 271, and a percentage who were more than 270 days delinquent but less than 361, and an FSA employee satisfaction survey.

Although the Department has 15 student loan servicer contracts, four were the biggest beneficiaries during the OIG’s audit period. As of September 30, 2017, federal student loan debt was \$1.147 trillion with 93 percent of those loans assigned to PHEAA (\$319 billion), Great Lakes (\$236 billion), Navient (\$215 billion), and Nelnet

(\$180 billion).

In February 2017, the Consumer Financial Protection Bureau (CFPB) sued Navient Corporation and two of its subsidiaries for allegedly using shortcuts and deception to illegally cheat 12 million borrowers out of their rights to lower loan repayments. These practices, according to CFPB, led to an additional \$4 billion in borrower costs.

Much of the unnecessary costs were the result of Navient’s widespread use of forbearance that boosted corporate profits by minimizing time spent advising distressed borrowers. For example, three-years of deferment on \$30,000 in student loans would cost a borrower an additional \$6,742.

Navient also had another dubious distinction. In 2017, more consumers filed complaints about Navient than any other student loan servicer. Complainants identified

dealing with the servicer or lender as the key issue, compared to only 34 percent whose problems were based on an inability to pay their loans.

“The Inspector General’s damning revelations that the Department of Education failed to track all instances of non-compliance or to hold servicers accountable for errors demonstrates its lack of commitment to protecting student loan borrowers,” said Persis Yu, director of the National Consumer Law Center’s Student Loan Borrower Assistance Project. “Unfortunately, this revelation is consistent with the Department’s prior actions, which have repeatedly put the interests of big business ahead of the interests of student loan borrowers.”

Many consumer advocates would agree with the Trump Administration’s mounting actions that favor businesses before consumers. The

recently-announced rule reversal on payday loans is another example. In 2018, guidance that protected people of color from discrimination in auto loan financing is yet another.

“Policies and practices must assure student success while minimizing costly debt errors that become unnecessary burdens,” said Whitney Barkley-Denney, a policy counsel with the Center for Responsible Lending.

“In this past year, Department of Education has justified its aggressive steps to shield student loan servicers from liability by claiming that it rigorously oversees its servicers,” added Yu. “This report from the Inspector General demonstrates that claim is false.”

Charlene Crowell is the Center for Responsible Lending’s communications deputy director. She can be reached at Charlene.crowell@responsiblelending.org.

Donald Trump’s Big Lie About Health Care

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administratively. Seven million fewer people now have health care coverage since Trump was elected. Now he hopes to have the courts repeal the act.

That would end the expansion of Medicaid, which covers more than 10 million low-wage workers and their families. It would repeal the requirement that insurance companies cover those with pre-existing conditions — putting anyone who is ill now covered under the act at risk. It would repeal the provision allowing the young to be covered under their parents plan to age 26.

Once more, insurance companies would be free to enforce lifetime limits on coverage, putting the most vulnerable at risk. Trump

adds insult to this injury by proclaiming the big lie: that Republicans have or will have a plan that will cover more and be less expensive. But there is no plan. Trump aides say it will be developed in the Senate. McConnell, who rules Senate Republicans with a tight fist, says, “I look forward to seeing what the president is proposing and what he can work out with the speaker.”

When asked if the two committees tasked with overseeing health care would come up with a plan, Sen. Charles Grassley responded tersely with a “no.” Scrambling to put a cover on his barefaced lie, Trump announced that Sen. Rick Scott, Republican of Florida, would join with a couple of other senators to come up with a “spectacular” plan.

This is like naming Al Capone to design the tax code. In the 1990s, Scott was the CEO of Columbia/HCA. He resigned in 1997, the same year the FBI announced an investigation of the company for massive Medicare fraud. In the end, Columbia/HCA pled guilty to systematic fraud — featuring false billing of Medicare on a breathtaking scale. The company pled guilty to 14 corporate felonies and paid out some \$1.7 billion in criminal fines and penalties in what the Justice Department called the “largest health care fraud case in U.S. history.”

No doubt, if Scott were to come with a plan, it would be “spectacular” for the money guys, and savage for those in need of care. On health care, Trump’s lies are dangerous to life. The U.S. is the

only advanced industrial country that does not provide universal health care as a right. We are paying almost twice per capita as other countries with worse health care results. U.S. life expectancy has declined for three years, in part because of the opioid crisis, in part because of the absence of adequate health care.

Meanwhile, the insurance companies and the drug companies and the private hospital complexes rake in fortunes. What should be done is clear. The U.S. government should negotiate with drug companies to force lower prices for prescription drugs. Medicare should be strengthened and then extended to cover more people in stages.

Cover those up to 30

and those 55 and over in the first stage. And then over years, perfect and extend the program to cover all. Pay for it by requiring the rich and the corporations pay their fair share of taxes. We’d end up paying less and getting better coverage. That rational solution runs into the strongest of entrenched interests — the drug companies and the insurance companies and their legions of lobbyists. They are prepared to spend billions to protect their profits. They buy ads to scare the hell out of people, pay for politicians, and blanket congress with lobbyists. Now they have Trump fronting for them. It will take an aroused public to overcome that resistance.

Trump believes that if you tell a big lie over

and over and over again, pretty soon people will begin to believe. His political debut was the big lie about Obama’s birth certificate. He’s done the same with his racist rants on immigrants and the border wall. Now he plans the same big lie technique on health care: slandering what is, claiming to have a better plan when there is no plan, posturing as a champion of the people when he’s defending big money interests. The real deal is clear: the rich get a tax cut; the poor get a health care cut.

The rich are living longer in splendor. The poor are dying earlier in distress. The only thing “spectacular” about the Trump health care lie is his audacity to believe that he can sell it.

April is Fair Housing Month and After 51 years, it is still an unfinished journey



Submitted
By Charlene Crowell

Fifty-one years this month, the Fair Housing Act (the Act) was enacted to ensure that housing discrimination was illegal. Yet just days before the annual observance of Fair Housing Month began, headline news articles reminded the nation that housing discrimination still exists.

For example, on March 19, the Office of the Comptroller of the Currency (OCC) fined Citibank \$25 million for violations related to mortgage lending. At issue was Citibank's "relationship pricing" program that afforded mortgage applicants either a credit on closing costs or a reduced interest rate. These cost breaks were intended to be offered to customers on the basis of their deposits and investment balances. According to OCC examination at Citibank, these "relationships" did

not include all eligible customers – particularly people of color. The regulator's conclusion was that the bank's practices led to racial disparities.

The settlement calls for all 24,000 consumers affected to receive \$24 million in restitution.

Days later on March 28, the federal department of Housing and Urban Development (HUD) charged Facebook with violating the Act by enabling its advertisers to discriminate on its social media platform. According to the lawsuit, Facebook enabled advertisers to exclude people based on their neighborhood – a high tech version of the historical redlining of neighborhoods where people of color lived.

With 210 million Facebook users in the United States and Canada alone, the social media mogul took in \$8.246 billion in advertising in just the last financial quarter of 2018.

As April's annual observance of Fair Housing Month began, the

Chair of the House Financial Services Committee used that leadership post to bring attention to the nagging challenges that deny fair housing for all. In her opening statement at the hearing held April 2, Chairwoman Maxine Waters set the tone and focus of the public forum.

"According to the National Fair Housing Alliance, individuals filed 28,843 housing discrimination complaints

dented attacks on fair housing that must not go unanswered."

Several committee members posed similar concerns and offered comments that echoed those of Waters. Additional issues raised during the hearing spoke to a lack of enforcement, data collection, gentrification, racial redlining, restrictive zoning, and disparate impact.

A panel of housing experts provided sub-

stantive testimony that responded to many of these issues, while also acknowledging how many fair housing goals have not yet been achieved.

Cashauna Hill, the Executive Director of the Greater New Orleans Fair Housing Action Center provided additional information on delays encountered with HUD's Fair Housing investigations. Although HUD set a standard for these complaints to be investigated within 100 days, many complaints go well beyond the agency's own guidelines. Cases older than 100 days are categorized as "aged" in HUD parlance.

"In 2017, HUD had 895 cases that became aged during that same year, and it had 941 cases that were already considered aged at the beginning of the fiscal year," noted Hill. "During that same time period, Fair Housing Assistance Program agencies had 3,994 cases that became aged and 1,393 cases that were already considered aged at the beginning of the fiscal year."

"Practically, what this means for groups like the Fair Housing Action

Center," continued Hill, "is a delay in making victims of discrimination whole, and a delay in correction of housing providers' discriminatory behavior."

Speaking on behalf of the Zillow Group, Dr. Skylar Olsen, its Director of Economic Research cited additional data that underscored racial disparities and problems that continue with access to credit. "Homeownership is a key tool for build-



hoods were created the same," testified Goldberg. "The long history of housing discrimination and segregation in the U.S. has created neighborhoods that are unequal in their access to opportunities. They are not unequal because of the people who live there. They are unequal because of a series of public and private institutionalized practices that orchestrated a system of American apartheid in

our neighborhoods and communities, placing us in separate and unequal spaces."

Goldberg also stated that racial discrimination included consumers of color with varying incomes.

"While many low-income communities, no matter their racial composition, suffer from disinvestment and lack of resources, even wealthier, high-earning communities of color have fewer bank branches, grocery stores, healthy environments, and affordable credit than poorer white areas."

Ms. Goldberg also posed a core question that was as basic as it was direct. "How do we ensure that future generations of all backgrounds live in neighborhoods rich with opportunity?" said Goldberg. "Fair housing. Fair housing can ultimately dismantle the housing discrimination and segregation that caused these inequities in the first place."

Charlene Crowell is the Center for Responsible Lending's Deputy Communications Director. She can be reached at Charlene.crowell@responsiblelending.org.

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Spring Into Fashions Style Show and Dinner

Continued from page 1

preparing that three-course dinner.

Rev. Robert W. Lyons, Sr., who's been the pastor of Greater St. Mary's for 16 years, said, "I enjoy cooking, it's what I like to do. Serving the church and the community is what being a pastor is all about. We were expecting a good turn out today and it seems like it was and for that I'm grateful."

In reality, this program is so much more than just a Greater St. Mary's function, actually it's city-wide church event. The list of churches involved in the style show were, Northwestern Baptist Church, Calvary Baptist Church,

Canaan Manifested Word Church, Charity Baptist Church, Indiana Avenue Baptist Church, Braden United Methodist Church, The Armory -, St. James Church, Jerusalem Baptist Church, Resurrection Baptist Church, Rossford First Baptist Church and The First Church of God.

Others responsible for the program's success were, Master of Ceremonies Bro. Larry A. Jones: Indiana Baptist Church, Style Show Commentator Sis. Terri Johnson: Greater St. Mary's Baptist Church, Style Show Coordinator Sis. Dorothy Gray: Searchlite Community Church and Bro. Johnnie Love, Minister of Music: St. Mary's Baptist Church.



PHOTO CREDIT / TOLEDO JOURNAL

Model, Ms. JaNae flashes a smile at the audience



PHOTO CREDIT / TOLEDO JOURNAL

Gospel comedian Kelly Williams walks the runway.



PHOTO CREDIT / TOLEDO JOURNAL

Greater St. Mary's pastor, Rev. Robert W. Lyons Sr. and First Lady Shirley M. Lyons.



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A popular event for the church-going crowd, the place was packed



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April is Testicular Cancer Awareness Month

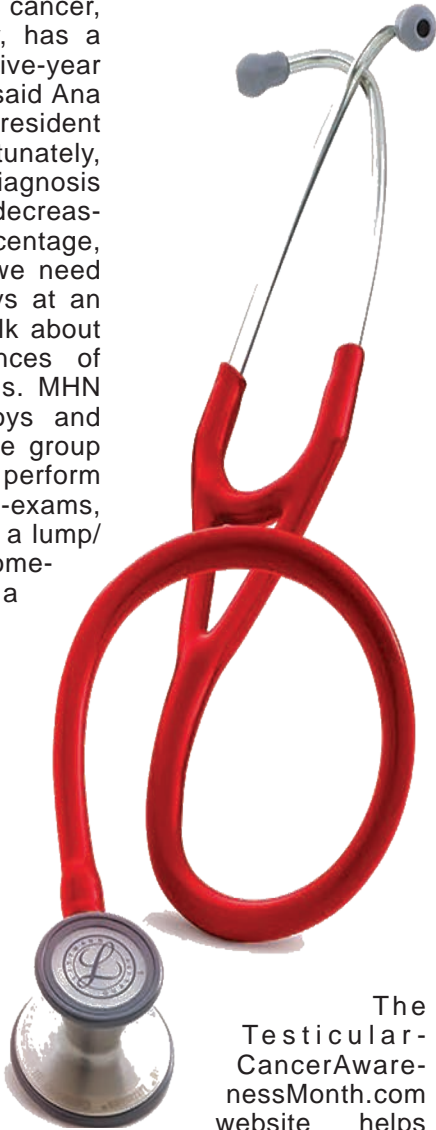
Submitted of health organizations focused on raising awareness during Testicular Cancer Awareness Month this April. Together, the organizations are calling on greater awareness among men, healthcare providers, and communities about this rare form of cancer. Although testicular cancer accounts for about 1 percent of all male cancers, it is the most common form of cancer among men between 15 and 35 years old. It has one of the highest survival rates, if found early. That's what makes prevention techniques and overall awareness critically important. This year alone, in the U.S., more than 9,000 men will be diagnosed with testicular cancer, according to the American Cancer Society. An estimated 400 deaths will occur this year due to the disease. This year, the group—which includes MHN, the Men's Health Initiative, the Testicular Cancer Foundation, the Prevent Cancer Foundation, and the American Oncology Association, among others—will continue its call for awareness and also highlight the impact the disease has on the quality of life of patients, survivors, and their families.

"The good news is that testicular cancer, if caught early, has a 99 percent five-year survival rate," said Ana Tomsic, Vice President of MHN. "Unfortunately, later stage diagnosis significantly decreases that percentage, which is why we need to educate boys at an early age to talk about the consequences of a late diagnosis. MHN encourages boys and men of this age group to regularly perform testicular self-exams, and if they feel a lump/bump, to tell someone and see a doctor immediately."

"Testicular cancer is the most common cancer in young men ages 15 to 35, which means prevention needs to start early," said Carolyn Aldigé, Founder and CEO of the Prevent Cancer Foundation. "It's important to help young men build healthy habits that will reduce their cancer risk—like eating a nutritious diet, getting regular exercise, never using tobacco and limiting alcohol intake. Regular physical exams with a doctor are also critical because they can help monitor for any changes that could be signs of cancer."

"One of the most powerful things a male can do for himself is to become aware of the issues that may threaten his health over his lifetime," said Michael J. Rovito, PhD, founder and chairman of the Men's Health Initiative. "It is critically important for all males, and specifically those most at risk for developing TCa (males aged 15-45), to learn how to detect the disease early through self-exams."

"It is great to join forces with the Men's Health Network for Testicular Cancer Awareness Month," said Connor O'Leary, chief mission officer of the Testicular Cancer Foundation. "Testicular Cancer is bigger than any one organization, and partnering with like-minded organizations in the testicular cancer is how we will affect change in the TC community. We couldn't be more pleased to a part of this initiative." - Connor O'Leary - Chief Mission Officer, Testicular Cancer Foundation



The Testicular Cancer Awareness Month website helps educate people about risk factors, warning signs, and treatment options for the disease. The site offers videos, a social media toolkit, downloadable brochures, research articles, and examples of awareness activities to turn a difficult-to-discuss problem into an interactive and easier-to-approach learning experience. During the month, MHN and its coalition partners will be offering interviews from patients and health experts. MHN will also hold a #BallChat Twitter Chat on April 24 to further promote testicular cancer awareness to a wider audience. # # # Men's Health Network (MHN) is an international non-profit organization whose mission is to reach men, boys, and their families where they live, work, play, and pray with health awareness messages and tools, screening programs, educational materials, advocacy opportunities, and patient navigation. Men can learn more about their health through MHN's online resource center, www.MensHealthResourceCenter.com Learn more about MHN at www.MensHealthNetwork.org .Follow us on Twitter @ MensHlthNetwork and Facebook at www.facebook.com/menshealth-network.


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Minority Health Month Kickoff

Please Join Us

Saturday, April 13, 2019

9 a.m. to 3 p.m.

Scott High School (gymnasium)

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Kickoff Event includes:

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- E-Cig Youth Presentation (11 am)
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Clarence Smith Jr., new choir director at Monroe Street United Methodist Church

By Michael Daniels Journal Staff Reporter

"As a child music was all around me." Clarence Smith Jr. was born into a world of music, by no choice of his own. His father was a vocalist and sang in

various quartets and his older sister played the piano. As a pastor's kid, he grew up in the Afro-American black church which is known for its music. Throughout American history and even today, al-

most all successful Afro-American singers and musicians had their humble beginnings in the Afro-American black church. At the age of 10, Mr. Smith jumped on the bandwagon and he and his brother began taking

piano lessons. Eventually, when he was good enough, he began to play for the church as well as other programs. Then, when he began studying at Robinson Junior High, he naturally joined the school choir.

There, he meant someone who would become a life-long mentor, Mr. David Carter, the choir director. Mr. Carter, who was somewhat of a perfectionist and demanded excellence from his students, would have a profound influence on Mr. Smith and his musical career.

When he graduated from Robinson and attended Scott High School, Mr. Carter moved as well. Carter then became the music teacher and choir director at Scott.

There, Mr. Smith became a member of the then-famous Scott High School Symphonic Choir and perfected his musical talent even more.

After graduating from Scott and earning his college degree, Smith came back to his alma mater where he taught music and was the choir director for 14 years.

Throughout his professional career from a TPS student to a TPS Educator, and then a TPS administrator, the music always stayed with him.

Somewhere along the



PHOTO CREDIT / TOLEDO JOURNAL

Mr. Smith is now the Director of Music at Toledo's Monroe Street United Methodist Church.

way, Mr. Smith even started his own choir. Composed of local talent from the community, The Clarence Smith Community Chorus has enjoyed success and prominence in the To-

ledo area and beyond, and this year is celebrating its 43rd season. They have an upcoming performance May 11, at the Toledo Museum of Art.

Currently, Mr. Smith is also the Director of Music at Toledo's prestigious Monroe Street United Methodist Church.

"Monroe Street United Methodist has a rich history of music and an appreciation of good music," said Mr. Smith. "At one time they were the premiere church music program in the area, and my goal is to bring it back to the church's music program back to that point."

Smith also said that the church is also on a mission to have a more inclusive and diverse congregation and one way to do that is with music.

"Music can unify all people," he said. "Heaven is not black or white, but is inclusive of all people and this is an environment we must strive for here on earth."

Monroe Street United Methodist will have their Annual Easter Sunday Service Sunday, April 21 and will include special music.

All are welcomed and invited to attend. Service begins at 10:30 am at 3613 Monroe Street.



PHOTO CREDIT / TOLEDO JOURNAL

Clarence Smith Jr. was born into a world of music and began taking piano lessons at 10 years old.

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Easter Sunday

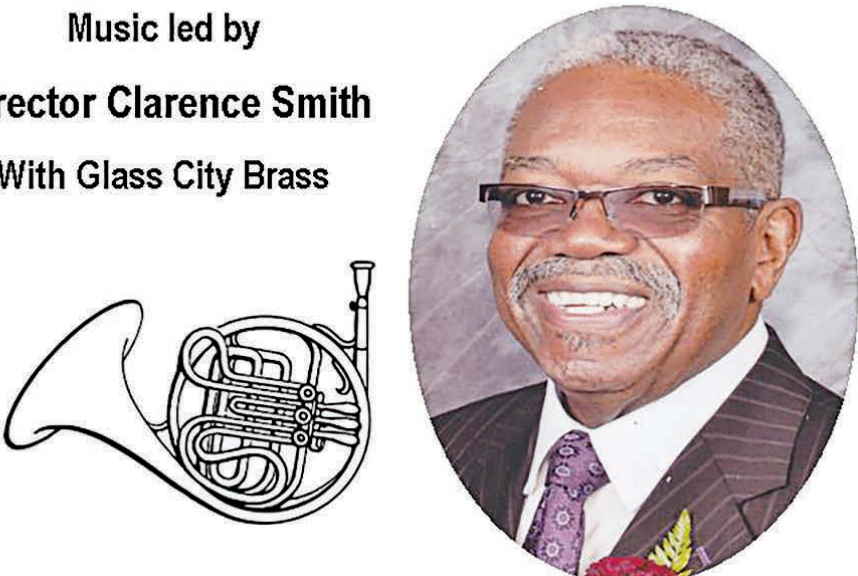
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Emma

Dear Emma: In most cases it is true that assets be reduced to no more than \$1500.00 in order to receive certain federal medical and health care benefits. However, the cashing in of her insurance policy is not necessary. You can establish a pre-need funeral contract, which is a simple task to do, with the funeral home. If there are ample cash funds, you can also reduce the cash funds in the same manner. Thanks for your question.

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Calvary Missionary Baptist Church Celebrates Rev. Floyd Smith Jr, 30th Year

By Michael Daniels
Journal Staff Reporter

In Toledo we are fortunate to have more than several generous choices of fine African American Baptist Churches to attend, all of them unique in their own special way. However, when one thinks of Calvary Missionary Baptist Church you have to digress to the sixty's and use a phrase most commonly used in that day and say, 'at Calvary Baptist they have soul'. If you go there on a Sunday Morning you most likely will add to that and say, 'and truly the Spirit of the Lord resides in this place'.

One of the reasons for this Holy atmosphere is the result of the church's outstanding choir under the direction Minister of Music Brian Thomas. This group never fails to uplift the soul, and the church's pastor of 30 years, the Rev. Floyd Smith Jr, who decisively delivers to you the Word of the Lord.

To show their appreciation for their fine pastor, the church had a 30th Pastoral Anniversary Gala for him Friday April 5, at the Parkway Place Banquet Hall in Maumee. More than 150 church members, friends of the church and five guest pastors were on hand to celebrate Pastor Smith's 30 years of service to the church and to the Lord.

For Rev. Smith the journey to Calvary's pulpit started a long time ago. A native Toledoan from birth, Calvary Baptist has always been his church home and the church he grew up in. While he was still a young boy, he joined



PHOTO CREDIT / TOLEDO JOURNAL

Rev. Floyd Smith Jr, with family.

the junior usher board, next, it was the youth choir. From there, while he was a sophomore at Libbey High School, the Lord called him to the Gospel Ministry. Under the guidance of the late Rev. L. H. Newsome, the second pastor of Calvary he was licensed in 1973 and ordained on 1974.

After high school, he was in the service for four years and then on to the American Baptist Bible College in Nashville, Tennessee where he earned his Bachelor of Arts degree in 1986. Before graduating from college, he was called to become the pastor at Big Walnut Grove Baptist Church in Pembroke, Kentucky.

Rev. Smith returned to Toledo after graduation in 1986 to look after his parents, who were getting older, and needed help. Once back in his home town, he worked for the Ohio Department of youth

services and was a counselor for at-risk-youth. He also became the director of the Youth Department at his home church, Calvary Missionary Baptist.

As if it was planned for him by the Lord, Rev. Smith was in the right place at the right time. When Rev. Newsome decided to retire, he was the next logical choice and became the third pastor of Calvary Missionary Baptist in 1989, 30 years ago.

Since he was first called into the service of the Lord and the task was put upon his shoulders, Pastor Smith has proceeded with joy and dedication as he still does today.

About his calling into the service of the Lord Pastor Smith said, "I love God's people and he's allowed me to be the under-shepherd over his people and I don't take that assignment lightly. The shepherd has to answer

to God about how he leads his sheep so, I really take my ministry seriously, and I thank God for the opportunity for 30 years to be the under-shepherd over

his people. It's really been a blessing and a joy for me to do that and I give him all the praise and glory for it, for he is a mighty good God!"

Calvary Missionary Baptist Church will be ninety years old on the fourth Sunday in October and was founded by Rev. J. A. Dotson in 1929.



PHOTO CREDIT / TOLEDO JOURNAL

Guest Pastors joining Rev. Smith (center) at his 30th Pastoral Anniversary Gala were (L-R) Masters of Ceremony Bishop Duane Tisdale: Friendship Baptist Church, Pastor Alexander Shears: 1st Baptist, Rossford, Ohio, Keynote Speaker Bishop Clifton Jones: Agape Love Ministries, Sandusky, Ohio, Dr. B. Lamont Monford, Sr.: Moderator NOMBA, and Dr. Otha Giffard: Ohio Baptist General Convention.



PHOTO CREDIT / TOLEDO JOURNAL

*Left to right) Kenneth Poston: Friendship Baptist, Calvary's Minister of Music Brian Thomas and Adria Faison Thomas, Deacon Willie Tucker, Patricia McFarland: Assistant to the Pastor and at Rev. Floyd Smith Jr.'s 30th Pastoral Anniversary Gala.



PHOTO CREDIT / TOLEDO JOURNAL

To show their appreciation for their fine pastor, the church had a 30th Pastoral Anniversary Gala for him Friday, April 5th at the Parkway Place Banquet Hall in Maumee

Ask Dr. Sam

Confident Woman Strong Woman

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Commentary:

Confident... Strong...Beautiful... Sophisticated...Loved...Celebrated... Today, I honor you. A confident woman changes the spaces in which she walks and moves people's expectations into revelation. She is like the waves on an ocean deep reflecting the light from the sunset casting her beauty on the open sea.

A strong woman rises to all occasions' morning, noon and night. Basking in the intelligence of an eagle taking to flight. Her strengthen is undeniable God made her a sight to see, men all over the world revel in her glory as they bend to their knee.

From the moment a beautiful woman is born its love at first sight, reflected in her eyes our love history.

A sophisticated woman makes the world stand at attention her presents brings joy to the room. Her thoughts are not your thoughts and her ways are not yours, but since the day she was born greatness seized the stage.

A loved and celebrated woman is all of the above. She cannot be categorized, ordinary, or settle for anything less. This woman is the woman all men love and adore with sparkles in their eyes they even go to war. Ladies, open your eye and see, Dr. Sam is honoring you from here to forever because you are the Confident woman for the world to see.

Question 1)

Dear Dr. Sam, my wife says things to me like she is testing me, but I never respond the way she wants me to plus she gets mad? I don't know what to do am I doing something wrong? (Morris, 38)

Answer)

Morris, it is very simple your wife is communicating with you indirectly. By the way she is testing you. Women do that often. Also, she is trying to get some type of reaction out of you. Remember, women require these three things attention, affection and appreciation. Women tend to talk to men under the surface instead of speaking directly.



Dr. Samuel L. Mallette, III
www.sammallette.com
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That's just the way it is. Unless she is mad at you, most of the time she will talk indirectly to you and your job is to understand.

For example, she will say Morris, are you busy this weekend? What she is really saying is I want to spend quality time with you or she wants you to do some work around the house. Either way, notice she didn't directly ask you the question. Morris, think with logic and ask yourself, why did she ask me that question and what did she mean by that? When you do you will get closer to communicating better with her.

Question 2)

Dear Dr. Sam, I have been single for six months, I would love to be in a relationship but I know I have things I need to work on. How do I get ready to eventually receive a man in my life? (Donna, 43)

Answer)

Dear Donna, first of all, I am very proud of you because it takes a lot for a person to say I have things to work out? Donna, you should never be thinking about receiving a man first? It all about you. The more valuable you are to yourself the more valuable you become to others. Let everything else come after you and be proactive. Let the chips fall where they may. Be the queen you were meant to be and the rest will fall into place.

Question 3)

Dear Dr. Sam, as a single man I find it hard to find a woman who hasn't had a lot of bad relationships. I am not saying they aren't great women out here what I am saying is they are not a lot of great partners? Most single woman bring their pass into their present. How do I overcome this? (Mel, 38)

Answer)

Mel, there are a lot of great women out here, but depending on age and experiences most woman will have some type of pass. The only thing you can do is give them time to get over it, work through it, or just move on. Most woman are in some kind of transition leaving something or going into something. The trick is to find the woman who is there with and for you. Trust me they are out there just have faith, don't settle and keep getting better.

For answers to "Ask Dr. Sam," speaking engagements, or questions and responses go to www.sammallette.com or www.thedrsamshow.us check out my sites for everything from new updates, consulting, relationships, business, sex, manhood, empowering women, and health/wellness just to name a few.

Ask Alma

Dear Alma,

My husband said he no longer believes in God. He did when I met him and when we got married. We have always attended my family church and have been very active in different organizations. I just don't understand or think we can remain married. How can I be with someone who doesn't believe in God. I am so mad! That has always been the first "must have" on my list. My husband even stopped going to church. I am so hurt, I just don't know what to do. Do you think I can convince him to go back to what we had and rededicate his life? How can a marriage stay together if only one person believes in God? Please help us!

Signed,

Praying for My Atheist Husband

Dear Praying,

Holy guacamole, my sister, this is an issue of enormous ramifications. Yes, it could easily end your marriage if not handled with divine intervention. You say you're a Christian and so was your husband when you met and married, but now he wants to change his stance and he no longer believes in God. Will he consider faith-based counseling?

Listen closely as I speak softly, not tilting the taste of judgment — I think you need to be truthful about his change of belief and try to remember what life experience u-turned him towards a different direction. Who, when, where and how was someone else able to grab hold of him when you weren't watching. I'm not blaming you, oh no, that's not my intent. I'm merely trying to show you that one doesn't pick a Savior in one day. We're too savvy for that nowadays. Folks will research

everything on the Internet. Unfortunately, the information no longer needs to be prophetic or true, as long as it's printed. I'm just wondering out loud, where you were when he was searching, unraveling, disconnecting from your faith.

Wrangle your anger and resentment cause you've got to retain control of this with a calm hand and a cool head. The humbleness of your faith is being tested. Like my mama use to say, "the best of sermons are seen, not heard." My advice to you is, live the Bible you read, carefully chose the words that you speak and most definitely display what you pray. Hold off on contacting a divorce lawyer just yet. Pick up a copy of "In Faith and In Doubt: How Religious Believers and Non-believers Can Create Strong Marriages" by Dale McGowan and start reading what has happened with other couples.

What's great about America is the freedom to pick and follow the religion that suits your heart the best. Only heaven knows if your marriage will survive this, but what I can assure you that both of you deserve the proper respect from one another while you work on it. Everyone is going to hell in a hand basket according to someone's religion. Trust me when I say, it's better to sit on a mountaintop meditating on God and all of His glory, than it is to sit in church disengaged, thinking about taking a hike.

Alma Gill's newsroom experience spans more than 25 years, including various roles at USA Today, Newsday and the Washington Post. Email questions to: alwaysaskalma@gmail.com. Follow her on Facebook at "Ask Alma" and Twitter @almaaskalma.

Taraji P. Henson reveals shocking news on Jussie Smollett's 'Empire' role

By A.R. Shaw
Wire Writer

Taraji P. Henson shared her thoughts on Jussie Smollett during an interview with "The View." After being questioned by Joy Behar, Henson told the hosts that she continues to have communication with Smollett.

"[I talk] to him all the time, and he's doing well," Henson said.

When asked if Smollett will be back on "Empire," Henson said, "Yes. I haven't heard anything else."

According to the Chicago Tribune, Smollett struck a deferred deal with prosecutors where he will forfeit the \$10,000 bond in exchange for all 16 counts of disorderly conduct to be dropped.

Smollett initially faced 64 years in prison after prosecutors claimed that he lied about an attack he reported as a hate crime. He had told police he was assaulted at 2 a.m. by two men who shouted homophobic and racist slurs at him and put a noose around his neck. In the more detailed account, he claimed that he fought back and that one of the attackers was White.

Chicago police superintendent Eddie Johnson claimed that Smollett was "dissatisfied with his salary" on "Empire" and attempted to get attention by sending a fake letter that used racist and homophobic language. When that didn't garner enough attention, Smollett planned the attack, according to Johnson.

"Smollett paid \$3,500 to stage this attack and drag Chicago's reputation through the mud in the process," Johnson said. "The stunt was orchestrated by Smollett because he was dissatisfied with his salary. So he concocted a story about being attacked."

Smollett initially told police that he was attacked in Chicago on Jan. 29, 2019, by two masked men who reportedly yelled, "This is MAGA country," and used racial and homophobic slurs. During the attack, Smollett said the men poured a chemical substance



on him and tied a rope around his neck.

However, police questioned two brothers, Abimbola and Olabinjo Osundairo, on Feb. 15. Police learned that the brothers purchased the rope from an Ace Hardware store in the Chicago area. CBS reports that the brothers were paid \$3,500 before leaving for Nigeria and were promised an additional \$500 upon their return.

The indictment read: "Jussie Smollett knew that at the time of this transmission there was no reasonable ground for believing that such an offense had been committed."

Smollett maintained his innocence throughout the process and lost work due to the case. His role was cut from the final three episodes of "Empire's" new season.

In a statement, Cook County state's attorney's office gave their explanation on why all charges were dropped.

"After reviewing all of the facts and circumstances of the case, including Mr. Smollett's volunteer service in the community and agreement to forfeit his bond to the City of Chicago," the statement read, "we believe this outcome is a just disposition and appropriate resolution to this case."

This article originally appeared in Rolling-out.com.

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BLACK FACTS

April 10, 1854: Hallie Quinn Brown, women's rights activist, born.

April 16, 1862: Slavery ended in Washington, D.C.

April 15, 1896: Booker T. Washington, educator, receives honorary degree from Harvard.

April 13, 1907: Harlem Hospital opens in New York City

April 14, 1915: James Hutton Brew, "Pioneer of West African Journalism," dies

April 15, 1960: The Student Nonviolent Coordinating Committee is founded to coordinate

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BLACK HISTORY FACTS

student protests at Shaw University in Raleigh, N.C., on a temporary basis. The committee becomes a permanent organization in October 1960. Dr. King and James Lawson are the keynote speakers at the Shaw University founding ceremony.

April 11, 1966: Emmett Ashford became the first Black major league umpire.

April 12, 1989: Sugar Ray Robinson, five-time winner of the world middleweight boxing championship and unbeaten welterweight champion dies.

BLACK HISTORY

1. Allen Allensworth, in 1908, founded a Black town where African Americans could run their own businesses and government.

2. Philip Emeagwali wrote a computer program that won a prize in the Price/Performance category of the 1989 Gordon Bell competition (for "price-performance ratio as measured in megaflop/s per dollar on a genuine application"). The program performed operations at a rate of 3.1 gigaflops per second.

3. Joseph N. Jackson invented a programmable remote control for television.

4. In a 22-hour operation in 1984, Dr. Benjamin Carson, Sr., an African American surgeon, successfully separated a pair of twins born joined at the head.

5. Lincoln University is the oldest Historically Black University in the U.S. It was founded in 1854.

6. Andrew Brimmer was appointed the first Black person to serve on the Federal Reserve Board in 1966.

7. Nelson Mandela, South African president and political activist, was released from prison after 27 years in February 1990.

On August 20, 1948, a 42-year-old Satchel Paige pitched the Cleveland Indians to a 1-0 victory over

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BLACK HISTORY

the White Sox in front of 78,382 fans, a night game attendance record that still stands. He also holds the record for the oldest "rookie" debut, at 42 years old, and the oldest player to compete at 59 years old.

M.C. Harney, an African American inventor, invented the lantern lamp, which replaced the use of candles as the primary source of lighting when daylight was unavailable. His device was patented on August 19, 1884.

Marie V. Brittan Brown, a female African American inventor, designed a security system which was patented on December 2, 1969.

In 1959, Dr. William C. Davis, invented instant mashed potatoes. Not too surprisingly, he invented them while doing research on potatoes at the University of Idaho.

William Tucker was the first African born in the colony in Jamestown, Virginia. There are reports that he lived to be 108 years old.

Alonzo Pietro, a Black Spaniard explorer, set sail with Christopher Columbus to the "New World."

Alice Parker, in 1918, created a heating furnace that could be used to heat an entire living space.

Student Loan Debt is a Crisis!



Black Press USA
By Harry L. Williams,
Thurgood Marshall
College Fund

There has been a lot of talk about whether or not there is a crisis on the border. I will leave that debate to the politicians. However, there is no debate about whether or not America has a crisis hitting all 50 states and over 40 million people. This crisis is impacting millions of students pursuing their dreams of earning a college degree. The crisis is impacting millions of young people coming out of college, wanting to be fiscally responsible and save, and buy their first home. What is the crisis? It is America's \$1.56 trillion student loan debt.

Today, student loan debt is the second greatest source of individual debt, only behind mortgages, according to the Federal Reserve. Something must be done about the ever-rising student debt, and the Thurgood Marshall College Fund (TMCf) is taking the issue of financial literacy with HBCU students head-on. Exposing the nearly 300,000 students we represent to the host of scholarship offerings is one of our main strategies for decreasing student loan dependence. TMCf understands that student loans disproportionately impact minority students – with the greatest negative impact on African-American students. We have to put just as much early attention on student loan debt by providing student scholarships, grants and wraparound services, so HBCU students can persist in their studies without dropping out because of finances. The more scholarships we can award, the fewer loans students are forced to take, so they graduate without the

strain of insurmountable student loan debt.

As the wealth gap continues to grow we know that by 2053, the Net Worth of African-American families is projected to hit \$0, so there is a clear urgency to educate and support organizations that have direct connections to young African American students that will be entering the workforce. TMCf is committed to empowering students attending HBCUs on how to secure and keep a good paying job and build a career into the C-Suite, or become entrepreneurs, save money and build wealth for the future in the hopes of being great global leaders that give back to future generations.

Additionally, we are teaching HBCU students to be better college consumers, moving career-focused programming to Fresh-

men and Sophomores, so they can choose college course strategically, in order to graduate in four years, while entering the talent pipeline earlier.

More than 80% of all HBCU students attend TMCf member-schools and 97% of those students rely on financial aid in their pursuit of a degree. Through our partnerships with many companies such as Wells Fargo, Boeing, Ally, and Apple we are providing scholarships, internships, corporate immersions, and innovation programs as well as good paying jobs.

For example, over the course of our partnership with Wells Fargo, they have provided more than \$7.2 million in support of TMCf student scholarships and financial literacy curriculum development and announced a \$1.1 million for the 2019-2020

academic year. In 2018, TMCf provided close to \$10 million in direct aid for student scholarships, stipends, awards, wrap-around services, and institutional grants. Those are real dollars and for the majority of the students we serve, the dollars are transformational. This is important because according to a LendEDU study nearly three in 10 college students in America are

home, saving money, starting a family, and having a good credit score. TMCf prides itself on building pipelines into good paying jobs but we also have to work to ensure that those students are able to truly reap the financial benefits of their achievements without having to pay off years of student loan debt.

Yes, the student loan situation is a crisis that

the 2020 presidential one. Roll Call recently reported that there are 66 members of Congress who are currently paying off their own personal student loans or debts for dependents. "Collectively, the 44 Democrats and 24 Republicans have higher education liabilities of \$2.5 million, according to recent financial disclosures. The median student loan debt is \$15,000, while average debt is \$37,000."

This is not a partisan issue and we will continue advocating for bipartisan solutions and effective student financial aid literacy opportunities especially for the Black College Community because we know they work. The student loan debt crisis can be corrected if we all work together to make sure our future innovators, government and corporate leaders can lead without the crippling burden of student loans. The time is now.

Dr. Harry L. Williams is the president & CEO of Thurgood Marshall College Fund (TMCf), the largest organization exclusively representing the Black College Community. Prior to joining TMCf, he spent eight years as president of Delaware State University. Follow him on Twitter at @DrHLWilliams.

“
Finances should never be a barrier to graduation, nor should the financial impact of earning a college degree be a barrier for buying a home, saving money, starting a family, and having a good credit score. TMCf prides itself on building pipelines into good paying jobs but we also have to work to ensure that those students are able to truly reap the financial benefits of their achievements without having to pay off years of student loan debt.

solely responsible for paying for all of their higher education costs.

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Report Reveals How the NCAA Shortchanges Black Men

By Stacy M. Brown,
NNPA Newswire Correspondent
@StacyBrownMedia

With March Madness entering its final stages and the recent college admissions scandal continuing to unfurl, all eyes are on higher education.

Coming into view behind the excitement of the scoreboards and drama of the bribery scandal is a troubling dynamic playing out in real time: Big-time college sports are deepening the inequities faced by black male students seeking higher education.

A new issue brief from the Center for American Progress (CAP), a Washington D.C.-based a nonpartisan research and educational institute, paints a vivid portrait of how college athletics distort the reality of black male experiences on college campuses and raises significant concerns about racial equity in college admissions and the National Collegiate Athletic Association (NCAA).

The report, by Sara Garcia and Connor Maxwell, "The Madness Doesn't End in March: The Surprising Ways College Sports Shortchange Black Men," analyzes the total number of student athletes per athletic conference and the number of student athletes who receive some form of scholarship or athletic aid at a Power Five institution.

The authors said they found that black men are over-represented in major revenue-generating sports such as basketball and football – which have the highest risks of physical injury and academic insecurity – but are underrepresented on their campuses and in all other athletic programs.

Money earned by schools during the famed March Madness tournament and the revenue generated from the College Football Playoff (CFP) series, will likely total \$1 billion for the NCAA, according to the report.

Colleges make a significant amount of money as well. In 2016, the Atlantic Coast Conference (ACC) sent six schools to the tournament's round of 16, bringing in a collective \$39.9 million for the conference.

Simply making it to the March Madness tournament can bring a school more than \$1 million in revenue – even if its team doesn't win a single game.

What receives less attention, say the report's authors, and is less easily observed on a TV screen, athletic court, or ballfield are the ways that college sports play into and obscure the inequities that black male students face in higher education.

And, while black men generate profit for their colleges and the NCAA, they see none of those benefits trickle down. For the first time, the CAP said it's calling for compensating college athletes in revenue-generating sports.

"The NCAA relies on the athletic abilities of black men to generate revenue but places little capital in their ability to complete a college degree," said Sara Garcia, senior research and advocacy manager for Postsecondary Education at CAP and co-author of the issue brief.

"It is time for these backwards, inequitable priorities to change," she said.

"The experiences of black male student athletes compared with those of their white counterparts stand out in sharp relief," Garcia further noted.

The report, which can be viewed here, includes findings like:

- Black men comprise the minority of athletes in NCAA athletic programs.
- The majority of black male athletes generate revenue, but they do not profit.
- White men have more opportunities to earn athletic scholarships.
- A disproportionately large share of black men on college campuses are athletes.

"Colleges and the NCAA must do more to prioritize academics and post-graduation outcomes above athletics, as well as ensure more equitable representation for black men on their campuses," Garcia said.

"Failing to do so would send a clear message to student-athletes, and student-athletes of color in particular, that their academic success is secondary to the benefits they provide in their sports," she said.



PHOTO CREDIT / SUBMITTED

Money earned by schools during the famed March Madness tournament and the revenue generated from the College Football Playoff (CFP) series, will likely total \$1 billion for the NCAA, according to the report.

TABLE 3

A disproportionate number of full-time undergraduate black male college students are NCAA scholarship athletes compared with white male college students
Athletic participation by conference and race

Conference	Athletic aid recipients as percent of degree seekers		Number of full-time undergraduate degree seekers	
	White men	Black men	White men	Black men
ACC	2%	15%	69,551	6,317
Big 12	2%	16%	67,545	4,646
Pac-12	1%	15%	69,640	3,792
Big Ten	2%	9%	130,153	9,069
SEC	1%	11%	110,923	10,659

Source: CAP analysis of data from the National Collegiate Athletic Association, "Graduation Success Rate," available at <https://web3.ncaa.org/aprsearch/gsrsearch> (last accessed January 2019); CAP analysis of data from the National Center for Education Statistics, "Use the Data," available at <https://nces.ed.gov/ipeds/use-the-data> (last accessed January 2019).



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