

THE TOLEDO JOURNAL

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WEDNESDAY, July 31, 2019 - August 6, 2019

VOL: 43 NO: 22

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EVERYBODY IS SOMEBODY IN THE TOLEDO JOURNAL

Toledo's NAACP Act-So Gold Medalists Shine At Competition In Detroit, Michigan



Submitted

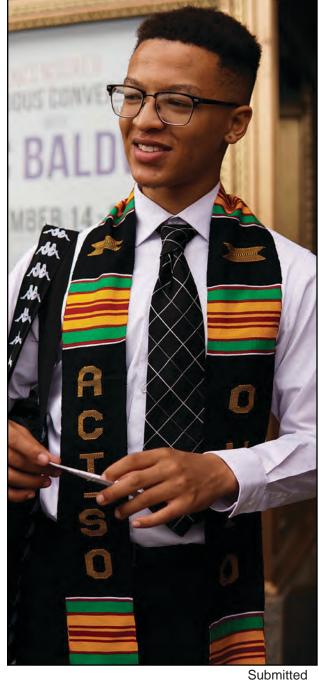
ACT-SO Toledo Chair with Students



ACT-SO Students with Chairperson



ACT-SO Students Meet Young Entrepreneurs



ACT-SO Toledo Branch First Time Competitor Jordan Collins

All Photos Credited to Andre Matthews

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Black Engineer Invents Gloves That Turn Sign Language into Audible Speech

Roy Allela, a 25-year old engineer and inventor from Kenya, has found the ultimate solution to bridging the communication barrier between deaf and hearing people. He has invented the Sign-IO gloves that can translate signed hand movements to audible speech so deaf people can "talk" even to those who don't understand sign language.

The Sign-IO gloves feature sensors mounted on each of the five fingers to determine its movements, including how much a finger is bent. The gloves are connected via Bluetooth to an Android app that Allela also invented which uses a text-to-speech function to convert the gestures to vocal speech.

Allela was inspired to create the gloves because he and his family struggled to communicate with his 6-year-old niece who was born deaf. "My niece wears the gloves, pairs them to her phone or mine, then starts signing and I'm able to understand what she's saying. Like all sign language users, she's very good at lip reading, so she doesn't need me to sign back,"

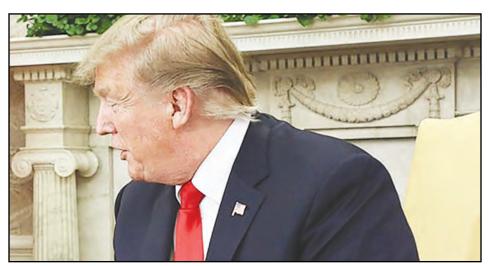
he said in an interview with The Guardian.

The young inventor, who also works for Intel and teaches data science at Oxford University, first launched the gloves at a special needs school in rural Migori county, south-west Kenya. He aims for it to be available in every school for special needs children to assist as many deaf or hearing-impaired children as possible.

The Sign-IO gloves are currently still in the prototype phase of development but it has already received awards and prize money which helped him further improve the invention. It has been the 2018 grand winner of the "Hardware Trailblazer Award" from the American Society of Mechanical Engineers (ASME) global finals in New York and a second runner-up at the Royal Academy of Engineering Leaders in Innovation Fellowship in London.

Once it has been made available in the public market, Sign-IO gloves will be one of the many sensor-based devices that are "expected to generate revenue of around \$30 billion by end of 2024," according to Global NewsWire.

Trump Refused to Attend the NAACP Convention Because He Didn't Want to Do Q&A



Nationwide — President Donald Trump reportedly canceled a supposed appearance at the 110th NAACP National Convention this year in Detroit. Apparently, he backed out when he learned that he would have to do a question and answer instead of a speech.

"I very much wanted to go, but we had a date. The date got changed and unfortunately they wanted to do it in the form of a question and answer," Trump said in a tweet last Thursday.

NAACP, the largest and oldest civil rights organization, has traditionally invited presidents to its annual national convention regardless of the party they belong to, hence, the invitation to Trump. But Trump refused, seemingly because he doesn't want to be questioned.

Trump said he initially agreed to deliver a speech. He would have talked about policies he says are helping African Americans, including low unemployment and

sentencing reform, like what he had often spoken about.

Meanwhile, Rev. Wendell Anthony, the NAACP Detroit Branch President, said that Trump's absence wouldn't affect the convention.

"He blew an opportunity quite frankly, but we will do our best to go on without him," Anthony sarcastically told Fox2. "There is a format; every candidate has said that he or she would be glad to participate in. It's beyond us as to why that would be of some discomfort for the president."

"We are American citizens," Anthony added. "We have a right to question our presidents and ask the leader of the free world what our future will be."

Anyhow, a lot of other presidential candidates and elected officials such as Nancy Pelosi, Joe Biden, Kamala Harris, Bernie Sanders, planned to participate in the NAACP forum held on July 24.

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Ongoing Events

The Arts Commission Announces Call for Artists for 'Keys To The Glass City' Event as part of Momentum

The Arts Commission, in partnership with The City of Toledo, is pleased to announce a call for artists working in glass to apply for consideration to design one of multiple Keys to the City of Toledo. Up to eight artists will be selected to create six limited production "Keys to The City". Of those keys, five will be awarded to individuals by the city, and one will be permanently installed in the Mayor's office. All Momentum events are open to the public. Interested parties should submit a short bio (no more than one page), 3-5 images of work which appropriately demonstrate a technical ability in glass, along with a preliminary drawing of their design to:(https://theartscommission.wufoo.com/ forms/zxyvjil0ngwu1x/). Submissions will be accepted now - August 1st, 2019. Accepted submissions will be notified on August 15th, 2019. Information: 419-254-2787 x 1022, or 419-262-5501.

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.

Scott High School Class of 1974 45th Reunion

Our reunion activities will be during Scott High Alumni weekend. August 9, 10 and 11, 2019. Classmates can contact: Landress Luckey - (419) 902-3982, or Marci Wilson Gardner - (419) 376-1002.

The Toledo Base Submarine Veterans Monthly Meetings

The second Tuesday of the month at The Genesis Village Events Center 2429 South Reynolds Road Toledo Ohio at 18:00 hours (6 PM). Our next meeting will be on Tuesday August 13, 2019. For further information you may contact our Base Commander Michael Meehan at 505-554-8636 or at wingsfaninnm@gmail.com

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.

Every Thursday - September 5th Jazz in the Garden

At the Toledo Botanical Garden. These unique, openair concerts offfer all ages the opportunity to enjoy different jazz genres in the setting of Toledo Metroparks' beautiful botanical garden. The gates open at 5:30 p.m. each week, with the concert running from 6:30 until 8:30.

August 1 Ramona Collins Group August 8 Gene Parker Quintet August 15 Quick Trio

Guests are invited to bring a blanket or folding chair, pack a picnic and groove to the swinging, singing, toe tapping tunes from these area musicians. Admission is just \$10 at the gate-cash only-and children 12 and under are free. Metroparks members receive two admissions half off at the gate, with your member card. Those with a handicpped parking tag should enter the garden off Elmer Drive and park in the lot there. All others should enter off Bancroft Street, where a free shuttle is available to take guests to the concert area.

Every 1st and 3rd Saturdays of the Month

The Redeemed Christian Church of God Food Pantry, 10 AM to 12 PM

2239 Cheyenne Blvd, Toledo OH 43614

Every Saturday Glass City Church of Christ

Soup kitchen now open at 901 Hoag. Hours: 1:00-2:00pm every Saturday. We are reaching out to individuals and families in need of a free meal. Please see our Facebook page for menu items and any updates.

Now-August 9th Toledo Zoo Summer Safari Camps

Go wild this summer vacation at Summer Safari Camps sponsored by Toby & Sue Cardone. The Zoo offers wild opportunities for campers ages four through 15. Separate fee, pre-registration required. Member discounts apply. For more information, including schedule, themes and pricing, visit toledozoo.org/camps.

BACK BY POPULAR DEMAND

Greater St. Mary Missionary Baptist church Adult Choir Presents...

Pastor Green & The Visionaires from NYC An Awesome Quartet Group, full of the Anointing Power of God, His Holy Spirit.

YOU WILL NEVER BE THE SAME AGAIN! HOST GROUP: GSM -The Banks Brothers Toledo's Finest - Twi-light Gospel Singers & The Newsome Family Singers.

Do not miss this event... Saturday September 7th, 2019 @ 5:00 PM, held at Greater St Mary M. Baptist church, 416 Belmont Avenue, Toledo, Oh. 43602. Doors open at 4:30. Adult Tickets \$10.00 / \$12.00 at the door / Children \$6.00. Contact: 419-6997330. "Reserve a Pew for 12". Ticket Delivery Available. President: Renee Heard-Love, Vice President: Kathy Taylor, Minister of Music: Johnnie Love, Pastor: Robert W. Lyons Sr. Come One, Come All!

July 31st Books 4 Buddies 2019 Back To School Block Party

LMHA families are invited to join us for FREE books, school supplies and lunch! Wednesday, July 31st, Weiler Homes, 1 - 2:30 p.m. Highlights Include: Hamburger and hot dog cookout, Vision screening, TPS kindergareten registration, TPS Head Start registration, Art and crafts. Books4Buddies is an organization that collects new and gently used books for disadvantaged children and young adults. books4buddies.com

August 1st - August 3rd A Free Camp - A Journey Through Healing Children Are the Forgotten Victims of Traumatic Events

Batrice Daniels, trauma and grief management specialist, and the staff of A Journey Throyugh Healing, are arranging a two-and-a-half day camp, Free Camp Journey, to be held at the Boys' and Girls' Club on Detroit Avenue, The Free Camp is scheduled for Thursday and Friday with a completion celebration on Saturday. The schedule will include age-appropriate sessions for youth and family groups, games and recreation, creative activities, sessions for parents and caregivers, respite activities for caregivers, especially grandparents when parents are unable to provide adequate care and support. For more details contact Ms. Daniels at 419-531-1336.

August 2nd **YWCA-Pollyball** Community Health Fair

FREE TO ALL MEMBERS OF THE COMMUNITY, Friday, YWCA-NWO 1018 Jefferson Avenue, Toledo, Ohio 43604, Time: 11:00 A.M. - 2:00 P.M. FREE: Hearing tests, HIV Education Information, Blood pressure & glucose testing, bone density testing, vision testing, and clinical breast exams. For questions and more information call: 419-241-3235.

August 3rd Warren Church & Women of Faith Presents: CARE ENOUGH

FREE Comunity Event, 9:00 a.m.-3:00 p.m., come and enjoy a variety of activities including: FREE: Clothes, Comodities, Food Baskets, Food, Praise Dancing, Games, Music, Fun & More @ 915 Collingwood Boulevard, Toledo, OH 43604. www.warren-ame.org, warrenchurch@sbcglobal.net. Reverend Dr. Otis Gordon, Jr., Pastor.

August 3rd - August 4th Art Fair at the Toledo Zoo

Feel the roar, feel the rush at Wild about Art at the Toledo Zoo! Wild about Art is a two-day art fair taking place 10 a.m. - 5 p.m. on Saturday, and Sunday. This unique show, set in the wild beauty of the number one zoo in the nation, will feature 80 local and regional artists with various mediums on display and for sale to thousands of Zoo visitors, along with painting demonstrations from our animal artists in residence! The Zoo is open daily at 10 a.m. and is located on the Anthony Wayne Trail (US 25), four miles south of downtown Toledo. For more information, please visit toledozoo.org or call 419-385-4040. Lucas County residents are admitted free of charge on non-holiday Mondays from 10 a.m. - noon. Valid ID showing proof of residency is required.

August 3rd - August 9th The 86th Session of National Convention of Gospel Choirs and Choruses

Will be held in Detroit, Michigan, Saturday - Friday. On Monday, August 5, 2019, at 7 p.m. at the Detroit Marriott

August 2, 2019 All Saints Episcopal Church Annual Bar B-Q

Friday, at the church, 563 Pinewood, from 10 a.m. to 7 p.m. Rib or Chicken Dinners are \$10.00. Rib and Chicken Combo Dinners are \$15.00. Come and Enjoy! Eat in or take out.

Woodberry Park Playhouse

in association with Turnerman Productions is seeking actors, singers and dancers of all ages for theatrical cinema and stage productions. Serious Inquires Only! If interested call 419-975-5244 or 419-329-0361.

Renaissance Center the City of Toledo has been asked to render a musical selections in memory of Rev. Dr. Derrick E. Roberts former Chairman of the Board of the NCGCC and founder/director of the Toledo Interfaith Mass Choir (formerly the Toledo Mass Choir). We are asking church members of the music ministries and/or groups that were a part of the music legacy of the late Rev. Dr. Derrick E. Roberts to share in this city-wide choir under the direction of Brother Brian K. Thomas. Rehearsals will be held Tuesdays during the month of July at 7 p.m. at the Calvary Baptist Church, 702 Collingwood Blvd., Toledo, Ohio. The Toledo Interfaith Choir would be honored to have your ministry participate in this special tribute. Please contact Brother Larry A. Jones, (419) 241-7332, email: jones425@ aol.com or Geraldine Scrutchins (419) 241-3330.

August 3rd -4th 12 noon – 8 pm The 2019 Warren Sherman Festival Featuring "The Katch Band" on Saturday

Vendors, food fun and entertainment. Also Jazz, blues, rock and hip hop by local groups and surrounding areas on Saturday. On Sunday, gospel, soloist, mimes, praise dancer and step teams. There will be a Special ceremony on Sunday from 5:00 p.m. to 6:30 p.m. Your presence is requested. Trophies and Plaques will be given to one of their Family member honoring their work they have done in our Community! Also those that have supported and offer their participation to the Warren Sherman Festiv al! Will be Honored! We cannot pay for what they have contributed to our Community, but we would like to honor them and say Thank You for all you've done!. Vendors contact Wanda Love (567-249-8788)

August 5th Thru August 9th Warren Church Vacation Bible Study

Children & Adults, Monday-Friday, 5:00 p.m. - 7:00 p.m. Reservations are Needed! (You may register at our Care Enough Community Event or at the Churh Office). 915 Collingwood Boulevard, Toledo, OH 43604. Reverend Dr. Otis Gordon, Jr., Pastor (419) 243-2237.

August 6th New Works Writers Series (New Works)

Presents Art & Soul a performance of classical monologues by playwrights Lorraine Hansberry, August Wilson and other original monologues from the black experience. Art & Soul will be performed on Tuesday, at the Art and Performance Center of West Toledo at 2702 W. Sylvania Avenue from 6 pm until 8 pm. Art & Soul is a concept developed by New Works' artistic director, Dr. Imelda Hunt and collaboration with artists who are performing, Richard Brown III, Darius Hall, Melvin Johnson, Curtis Smith, and Kenneth Taylor. A donation will be accepted at the door. For more information contact the Art and Performance Center of West Toledo at 2702 W. Sylvania Avenue. Call 419-913-9010 or facebook.com/apcwesttoledo

August 10th Project V.O.I.C.E. 5K RUN/WALK

JOIN US!! Saturday, at 8: 00am, Swan Creek Metro Park, 4100 Glendale Ave., Toledo, OH 43615. Our goal is to join together as a community, to raise awareness and to engage in the fight to prevent and end Human & Sex Trafficking. Additionally, we seek to aid sexually exploited children through safe havens and develomental programs. Proceeds will benefit local Human & Sex Trafficking Direct Service Providers: Salvation Army R.I.S.E., My Sister's House for Girls, Project V.O.I.C.E. and others. To register or donate go online: https://www.Project Voice 5K.org

No More Mary Turners



By Julianne Malveaux Wire Writer

(TriceEdneyWire.com) - Mary Turner was lynched on May 19. 1918 because she dared raise her voice. Her husband, Hayes Turner, was among 13 people lynched in two weeks in and around Valdosta, Georgia. The lynchings took place because one brutal white man, who was known to abuse workers so severely that he was only able to attract workers by getting them through the convict labor system, beat the wrong Black man too many times. Sidney Johnson shot and killed the brutal Hampton Smith, and in response the white people of the area started apprehending, beating, and lynching Black men believed to be associated with Sidney Johnson (even though many of those lynched were not). Mary Turner was nineteen years old and eight months pregnant, and her husband was lynched. She openly denounced the lynchings and threatened to have the men who killed her husband arrested.

After Mary Turner's lynching, an investigative reporter stated that Turner was lynched because she made "unwise remarks." The mob, it was reported, "took exception to her remarks as well as her attitude." Her "defiant voice" was the impetus for mob retaliation. The mob action was particularly brutal. Mary Turner was hung by her ankles, lowered face down from a tree. Her clothing was set afire while she was alive. When she was dead, one of the mobsters slit her belly open, and her fetus came out, landing in a pool of blood. Then the sick and brutal white men crushed the infant's skull.

Black women have been, too often, cautioned to be silent, to be demure, not to rock the boat. And Mary Turner's lynching reminds us that mouthy Black women often suffer the consequence of their vocality. The 45th President of the



(L-R): Representatives Ayanna S. Pressley, Ilhan Omar, Alexandria Ocasio-Cortez and Rashida Tlaib referred to as 'the Squad.'

United States stands in the shadow of the men who silenced Mary Turner with his vicious and vile attacks on Black women. From Congresswoman Maxine Waters to Congresswoman Fredricka Whitfield, to journalists April Ryan, Abby Phillips and Yamiche Alcindor, this man neither has the grace or the gravitas to interact with these brilliant and amazing Black women. Now, here he goes again, spewing his filth. He suggested that four fresh women members of Congress, the self-described "Squad" of Congresswomen Ayanna Pressley (D-MA), Ilhan Omar (D-MN), Rashida Tlaib (D-MI) and Alexandria Ocasio-Cortez, "go back to where they came from." He amplified and attacked the women so vociferously (and inaccurately, but that's another story) that one of the mobs, I mean crowds, that attended one of his rallies began to chant "Send her back."

Three of the four members of the Squad were born in the United States. Ilhan Omar is a naturalized citizen and member of Congress. The President is out of line and out of order, but that's nothing new. What is new is that he's stopped dog-whistling his racism and now just shouts it out. And sometimes retreats. Five days after his offensive tweets, he claims he did not incite his crowd and instead tried to shut the racist chants down. Films of the mob at his rally shows otherwise.

Ilhan Omar and the other members of the Squad have had their lives threatened, sometimes by identifiable Trump supporters. We can't expect 45 to repudiate the threats. After all, he thought there were "good people on both sides" in Charlottesville when Heather Heyer was killed. So we aren't surprised that he let the vitriolic chants of "send her back" to go on for more than 13 seconds before they died down naturally (he did nothing to stop them, nor did he comment at the time).

If something happens to Ilhan Omar, our 45th President will be responsible. If something happens to any of the Squad, it will be the result of our putrid President and the silent Republicans who are reluctant to tell this man he is wrong. It took a full day after his offensive "go back" tweet for a handful of Republicans to speak up and say something.

Like the white men who lynched Mary Turner, our President "takes exception to her remarks as well as her attitude." Without accusing Mr. Trump of lynching,

one can accuse Mr. Trump of being a racist and hostile to Black women. Ilhan Omer isn't the first he went after, and she won't be the last.

Ilhan Omar, Ayanna Pressley, Alexandria Ocasio-Cortez, and Rashida Tlaib had better not shut up. They need to continue to raise their loud, discordant, disruptive voices to make our country a better, more inclusive nation. They must raise their voices because Ida B. Wells did, and she paid the price. Because Shirley Chisholm did, and she paid the price. Because Barbara Lee did and got death threats as a result. Because Maxine Waters does, despite attacks and ridicule. Mary Turner chafed at her husband's lynching, and she paid the ultimate price. But the story of her lynching should strengthen us all. We must surround the Squad with support. We need more mouthy women to challenge patriarchal predatory white supremacy. There must not be another Mary Turner.

Julianne Malveaux is an author and economist. Her latest project MAL-VEAUX! On UDCTV is available on youtube.com. For booking, wholesale inquiries or for more info visit www.iuliannemalveaux.com

Don't Take Trump's Bait! The Toledo Journal

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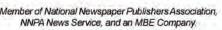
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By Dr. E. Faye Williams Wire Writer

(TriceEdneyWire.com) - If you truly want to make America great. you must turn down Trump's help to divide us. We were working toward being a better America for

all before Trump became Pres- er been. was never her greatest for our Native American brothers and sisters, nor for much of America's diverse population. It's necessary to remember how people like Trump came to be in charge of this country—mostly on the backs of Black people, then misusing brown people and yellow people.

You must think about how America treated Black people by enslaving our ancestors, then constantly telling us to get over it and love America without guestion. It's not that easy when our ancestors have been robbed. killed, beaten, cheated, lied to, and we're still too often pushed back when we try to rise up to enjoy what America professes to be. So many like Trump have made it clear that every time we begin to enjoy a little bit of America the Beautiful, there's somebody like Trump wanting to send us back to some place most of us have nev-

I want to thank Speaker Nancy Pelosi for turning down Trump's help to criticize her Party members while they are having a family dispute about the pace of change for those of us for whom America has a long way to go to give meaning to the words "justice for all." She made a mistake in her response to young women who refused to be silenced. Caught off guard, she took the bait, but these young women reminded all of us what Democrats stand for. It's fair to ask Party members not to publicize Party differences—but Party differences are not Trump's business. So, Democrats, don't take the bait.

Who is Trump to tell Congresswomen Ayanna Pressley, Ilhan Omar, Rashida Tlaib and Alexandria Ocasio-Cortez to go back and help fix the totally broken and crime infested places from which

continued on page 5

CFPB Turns its Back on Fair Lending Enforcement and Reporting



By Charlene Crowell Wire Writer

(TriceEdneyWire.com) - More than 50 years ago, this nation enacted legal guarantees that fair housing would be available to all Americans. Despite this federal assurance, however, a disturbing and ongoing stream of reports and lawsuits remind us that we are still on an aspirational journey. Aggressive enforcement of fair housing and other anti-discriminatory laws are supposed to bring punishments for violators, and restitution for those harmed.

But as with so many justice issues —either financial or criminal, what really happens in life seems a world away from the African - American experience.

Since its inception, the Consumer Financial Protection Bureau's (CFPB) mandate was to protect consumers from discriminatory lending as well as to ensure fair access to credit. In addition to violations of the Fair Housing Act, CFPB also has the authority to refer potential violations of the Equal Credit Opportunity Act (ECOA) to the Justice Department.

Despite these and other enforcement options, CFPB's most recent fair lending report to Congress acknowledged a full year without any fair lending enforcement actions."

The Bureau must refer to the Justice Department (DOJ) a matter when it has reason to believe that a creditor

has engaged in a pattern or practice of lending discrimination in violation of ECOA," acknowledged the report. "In 2018, the Bureau did not refer any ECOA violations to the Justice Department...In 2018, the Bureau opened and continued a number of fair-lending-related investigations, however, it did not bring fair lending-related enforcement actions", the June 2019 report continued.

While CFPB turned away from fair lending, several 2018 lawsuits were filed mostly by private and nonprofit advocates. Their collective actions realized large settlements, fair lending reports and continued documentation of illegal breaches.

For example, nearly a year ago, New York's Suffolk County Federal Credit Union signed a \$1 billion settlement rather than go to trial on discriminatory charges. The settlement resolved a case filed two years earlier, in 2016 that alleged Black and Latino consumers were denied mortgage approvals at a higher rate than that of the credit union's white customers.

Later that same year, in a regulatory examination of Citigroup, the Office of the Comptroller of the Currency (OCC) found that consumers of color were not receiving the same mortgage rate discounts reserved for its large-deposit customers. That case was referred to the Justice Department.

Another 2018 discriminatory case involved lawsuits with several major banks on behalf of consumers in two Maryland counties, Montgomery and Price George. The case alleged that as early as the mid- 2000s, consumers of color were steered into higher-cost, non-prime mortgages — a violation of the Fair Housing Act.

Some might contend that this sample summary might not be fair to CFPB and its mission.

To such questioning minds, I would add that this June a coalition of 158 state and national advocates filed written comments against another recent deregulatory move planned by the CFPB. This effort would exempt hundreds of lenders from providing vital data that tracks the market and consumer access to credit.

Every year, the Home Mortgage Disclosure Act (HMDA) report makes public details of the past year's mortgage



market. It is the only national report that includes the race and ethnicity of mortgage applicants, types of loan approvals as well as denials. Most importantly, the actual behavior of lenders – both banks and nonbanks record the total number of loans involved.

By exempting so many lenders, the highly anticipated report would lose valuable clarity and irrefutable data.

Among the organizations signing these comments were: NAACP, The Leadership Conference for Civil and Human Rights, the National Fair Housing Alliance, and the Center for Responsible Lending.

"A large loss of HMDA reporting will create a distorted view of lending trends in these underserved areas and will make it more difficult for stakeholders to determine if revitalization efforts are succeeding," wrote the housing advocates. "The overall impact of raising the threshold will be to frustrate HMDA's purposes of determining whether credit needs are being met and whether public investment has succeeded in rejuvenating the housing and lending markets in struggling neighborhoods."

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This lack of enforcement demonstrates our journey towards fair lending still has miles to travel. CFPB was created to protect consumers without exception.

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The coalition comments also include a litany of CFPB actions that have occurred since 2017, all with anti-consumer effects:

- Failure to issue any violations of the Equal Credit Opportunity Act:
- Declared its intent to ignore the Disparate Impact standard, a long-standing legal test that holds the effects of discrimination, not the intent are legal violations;
- Publicly praised the repeal of anti-discrimination auto lending guidance;
- Sided with payday lenders in their challenge of the Bureau's payday rule promulgated under the previous director;
- Stripped the Bureau's fair lending office of its supervisory and enforcement powers; and
- Relegated the development of regulation on fair lending for minority and women-owned businesses to a low-level concern.

In many ways, the Consumer Financial Protection Bureau has failed to live up to its name and reneged on its mission.

"This lack of enforcement demonstrates our journey towards fair lending still has miles to travel," said Melissa Stegman, a CRL Senior Policy Counsel. "CFPB was created to protect consumers without exception."

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

Don't Take Trump's Bait!

continued from page 4

they came? Three of the women were born in the country he's trying his best to make a crime infested country! Yes, Congresswoman Omar, came to this country as a refugee when she was just 17, became naturalized, and became a far more productive citizen than Trump has ever been. She has done pretty good through all of her challenges. She's achieved what many who're born here haven't come close to achieving with better opportunities.

Isn't there anyone who can teach him a few facts to use when trying to criticize others? With the resources he claims he has, he should've learned something about American History. Somebody must've told him the Wright Brothers didn't give us airplanes that fly until 1903. Before that we had no need for airports! He should've learned proper English and a little about the laws of our country. I'm tired of hearing, "No one is above the law" when Trump thrives on living high above our laws. He constantly

stirs up the worst behavior in others. God bless those who resist Trump's racism.

Who else could get away with at least 10 charges of obstruction, allegedly raping many women, praising enemies of our nation, having a vulgar mouth, violates basic human rights, telling over 10,000 lies in office, having no respect for anyone who doesn't bow down to and defend his bad behavior?

Speaker Pelosi is right in saying, "When ...Trump tells four American Congresswomen to go back to their countries, he reaffirms his plan to 'Make America Great Again' has always been about making America white again. Our diversity is our strength and our unity is our power."

The four lawmakers who fired back at Trump in a press conference were brilliant. They're obviously the grownups representing American values.

(Dr. E. Faye Williams is President of the National Congress of Black Women and host of "Wake Up and Stay Woke" on WPFW-FM 89.3)



PHOTO CREDIT / SUBMITTED

Donald Trump's tweets about Representatives Ayanna S. Pressley, Ilhan Omar, Alexandria Ocasio-Cortez and Rashida Tlaib that many consider racist.

Major Rashid O. Lamb 23 Years Service USAF



On July 9, 2019, Major Rashid O. Lamb retired from the United States Air Force after 23 years of service. Major Lamb, a Weather Officer, has had several tours of flight command, and staff, NATO, and Army support throughout

his tenure. He also has numerous deployments in support of Operations Southern Watch, Enduring Freedom, and Iraqi Freedom. Rashid hails from Toledo, Ohio. He has been married to his wife, Melanie, for seven years.

First Federal Bank Welcomes Chad Paul As SBA Lending Specialist

DEFIANCE, OHIO – First Federal Bank is pleased to announce the hiring of Chad Paul as Small Business Association (SBA) Lending Specialist serving all markets within the Bank's footprint.

As an SBA Lending Specialist, Paul is responsible for leading community outreach to provide education and consultation on the use and benefits of SBA loan programs and services. He also identifies ideal candidates for SBA loans and guide them through the entire application and closing processes, as well as servicing the loan relationship after closing.

"As an SBA Preferred Lender, we thoroughly understand all components of processing and servicing SBA-guaranteed loans and the unique lending needs of small businesses. We recognize that providing guidance and solutions are critical components of small business success," said Vince Liuzzi, President of First Federal Bank. "The addition of an SBA Specialist to our team is vital in executing our commitment to the growth and development of our communities."

Paul's robust business banking background of nearly a decade includes partnering with local businesses and developing loan solutions that align with individual business needs. He focuses on providing conventional and SBA financing for capital expenditures, acquisitions and working capital. In addition, he has a deep understanding of pricing, regulatory compliance, and the local economic environment.

"It is exciting to join an organization with a shared passion for ensuring small businesses continue to be the life blood of our communities. A strong partnership with the SBA is vital to that success," stated Paul. "I find it just as rewarding to help



business owners transition their business to the next generation as I do helping an entrepreneur realize their life-long dream of owning a business and everything in between."

Paul can be reached via email at cpaul@first-fed.com or by calling (419) 427-4422.

About First Federal Bank and First Defiance Financial Corp.

First Defiance Financial Corp. (NAS-DAQ: FDEF), headquartered in Defiance, Ohio, is the holding company for First Federal Bank of the Midwest and First Insurance Group. First Federal Bank operates 44 full-service branches in northwest and central Ohio, southeast Michigan and northeast Indiana and a loan production office in Ann Arbor, Michigan. First Insurance Group is a full-service insurance agency with nine offices throughout northwest Ohio.

For more information, visit the company's website at www.first-fed.com.





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Housing Costs Burden Many Ohioans, New Report Says

COLUMBUS – Although Ohio has recovered in many ways from the most recent housing crisis, many Ohioans on the lower end of the economic spectrum are increasingly burdened by the high cost of housing, according to the Ohio Housing Needs Assessment (HNA). The HNA is an annual report distributed by the Ohio Housing Finance Agency (OHFA), providing a comprehensive summary of Ohio's most critical housing trends and needs.

According to the report, about half of Ohioans are cost burdened: they spend more than 30% of their income on housing. The challenge is particularly critical for Ohio's most vulnerable: 71% of the lowest earning groups spent more than 50% of their income on housing. There are not enough affordable units to serve Ohio's population. There are only 43 available and affordable rental units per every 100 extremely low income renter household.

The housing affordability crisis is not limited to renters; homeowners in Ohio also face a tight market. Ohio's housing stock is old and has not kept pace with population change. Half of Ohio's housing units were built before 1965. The aging and limited stock has decreased vacancy rates and continued to the rising purchase prices.

Challenges to secure and maintain

COLUMBUS – Although Ohio has affordable housing are particularly difficult for Ohio's children and aging adults. Both children and seniors are which and the lower end of the conomic spectrum are increasingly urdened by the high cost of hous-

As Ohio's population continues to age, a growing number of older adults is also vulnerable to high housing costs. One of every nine households has a single adult aged 65 and over, making regular home

According to the report, about half of Ohioans are cost burdened: they spend more than 30% of their income on housing.

maintenance challenging. Older Ohioans also have higher rates of disabilities: nearly two-thirds of homes in Ohio are inaccessible to someone in a wheelchair.

"The need for affordable housing for these populations is significant," said Holly Holtzen, OHFA's Acting Executive Director. "Our Agency's work to create housing solutions for all Ohioans helps reduce the number of people without a stable and afford-

continued on page 13



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68-year-old Swimmer Competes in National Senior Olympics

By Jannelle Walker, Special to The New Tri-State Defender, photo by George W. Tillman, Jr.

NNPA **NEWSWIRE** Once she became a contestant for the local games, Loretta Griffin was told that she would need to participate in the state level and place in the top four to attend the Nationals, as well as qualify the year before the actual Olympics. Griffin completed all her requirements, including coming in third place last year in a 500 freestyle that consisted of 20 laps and four strokes to qualify her for the Nationals.

Last week, 68-year-Griffin Loretta became the first African-American Memphian to compete in the National Senior Olympics for swimming, coming full circle from her days of doing water aerobics at the Davis YMCA in Whitehaven.

The New Tri-State Defender talked to Griffin before she left for Albuquerque, N.M., where the swimming competitions were being held.

Griffin, a retired teacher, began swimming five years ago. She had been taking water aerobics classes at the YMCA for about three years and when she became comfortable with the water, she decided it was time to learn how to swim.

"I would always see other swimmers doing laps. They looked like they were really enjoying themselves. That made me want to learn how to swim," she said.

That's when she started swimming lessons

ery day. One day Griffin was at home watching television and a feature for men in their 90s participating in the National Senior Olympics appeared, but it wasn't until "the next day I saw a news item about local games and they were about to start. It was time to register, so I went on and signed up for those."

Once she became a contestant for the local games, Griffin was told that she would need to participate in the state level and place in the top four to attend the Nationals, as well as qualify the year before the actual Olympics. Griffin completed all her requirements, including coming in third place last year in a 500 freestyle that consisted of 20 laps and four strokes to qualify her for the Nationals.

In college, Griffin took swimming lessons to complete her degree.

"So, I did take it, but the lady felt sorry for me and gave me a C because you had to make a C in order not to take it again. I was terrible at

Many times, Griffin was the only African participat-American ing in the swimming competitions leading up the Olympics. She encourages more African-American children to swim, specifically girls because she feels "everybody should know how to swim."

Her strategy for being proficient is to focus on the game and doing the best to her ability.

"I want to get there and do my technique. Get my technique cor-



that results in a win, that is even better," Griffin said. "That is like icing on the cake."

Griffin trained at the Bickford Aquatic Center for the National Senior Olympics at least three to four times each week. She would start with 10 minutes of warmups, then 20 laps and then begin on her backstrokes.

Her coach was Cynthia Dickerson, whom she met as a coordinator for the local games.

"She was the one who suggested if I was interested in going into the state or to the Nationals, I needed to get with her," said Griffin, "and that made a world of a difference...

"She is the bravest person I know. I can mess up really bad and she will find something good in it. When I'm swimming, I'm thinking about her, I'd think about her words."

Dickerson, 65, has been a swimming coach A former coach at Central High School, Dickerson said her own son inspired her to be a coach.

What makes a good swimmer? According to Dickerson, it is both attitude and technique.

"Somebody that can

do all four strokes, butterfly, backstroke and breaststroke. Somebody who can do the continuous laps. Somebody who is consistently trying to improve."

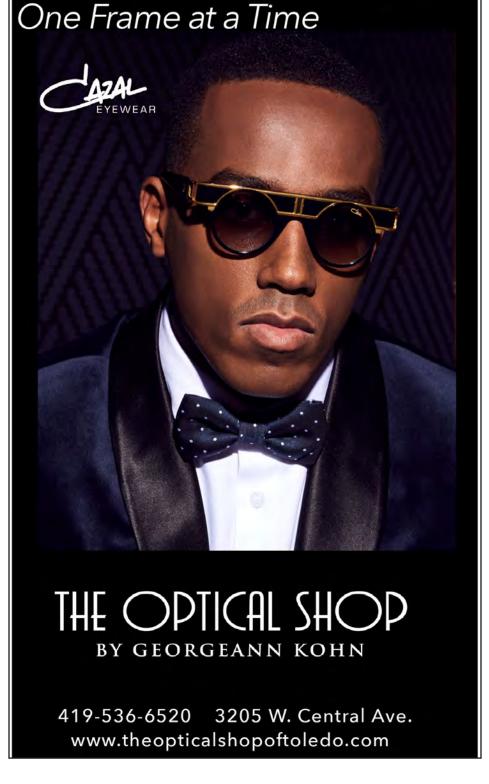
Dickerson sums up Griffin with one word:

Changing the Face of Toledo...

Persistent.

"(She) does whatever I tell her to do, to correct her structure, to improve her stroke, and she is right there doing it to the best of her ability. I just think she is a winner. You don't find that in many people."





Toledo's NAACP Act-So Gold Medalists shine at 41st competition In Detroit, Michigan



Submitted

ACT-SO Students with Signage Detroit 2019

By Tamara C. Young.

For more than forty-years, the National Association for the Advancement of Colored People (NAACP) has showcased the best and brightest African American high school students across the nation with the Afro-Academic, Cultural, Technological and Scientific Olympics, known as ACT-SO.

ACT-SO is an achievement program that promotes academic and artistic excellence with competitions in 32 categories that include STEM, humanities, business, performing, visual, and culinary arts.

This weekend, local students represented the Toledo Branch of the NAACP at this year's National Competition in Detroit, Michigan. Arthur Bishop, Addie Cundiff, Jordan Collins, Alanna Hicks,

Whitney Taylor Hughes, Nickolas Stewart, and Shakayla Waters competed in Music Contemporary: Instrumental; Dramatics; Photography; Drawing; Music Vocal: Contemporary; Dance: Contemporary; and Poetry: Written.

Four of the seven students from the Toledo area were selected to participate in the Closing Ceremony for the 41st ACT-SO Competition. Nickolas and Shakayla for dance; Alanna for singing and Arthur for the band.

Arthur Bishop, an incoming freshman at The University of Toledo, participated in ACT-SO all four-years of his high school career and was personally requested to play drums, as he has each year, for his final ACT-SO closing ceremony.

Nickolas Stewart, also an incoming fresh-

man at The University of Toledo, was selected to travel to Los Angeles, California in March 2019 for a performing arts intensive workshop. Accompanied by ACT-SO Chairperson, Beatrice Daniels, the two also met and interacted with some of Hollywood and music's biggest stars as guests at the NAACP Image Awards.

The local ACT-SO team could not be prouder of this year's participants, and as Whitney graduates, (NYU), Nicholas and Arthur transition to college this fall, they will have the privilege of being recognized as ACT-SO Ambassadors with a list of celebrities that includes, Anthony Anderson, Jada Pinkett-Smith, Kanye West, and filmmaker, John Singleton.



Submitted

ACT-SO Students Meet Disney Star Laya DeLeon Hayes



Submitte



Submitted

Toledo Branch Competitors Nickolas Stewart Shakayla Waters and Alanna Hicks



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Opening Schedule

Friday, August 16

- All high school freshmen report for a full day of classes
- Elementary students grades 1st through8th report for half a day of school

Monday, August 19

- All high school students report for a full day of classes
- Elementary students grades 1st through8th also have a full day of school

Thursday, August 22

First day of school for Kindergarten students

High School Open Houses

Aerospace & Natural Science Academy of Toledo

Tuesday, August 20, from 5 – 6:30 p.m.

Bowsher

Wednesday, September 4, from 6 – 7 p.m.

Jones Leadership Academy of Business

Thursday, August 22, from 5:30 – 7 p.m.

Rogers

Wednesday, August 28, from 6:30 – 8 p.m.

Scott

Friday, August 30, from 4:30 – 6:30 p.m.

Start

Thursday, August 22, from 4:30 – 6:30 p.m.

Toledo Early College

Wednesday, August 21, from 5 – 6 p.m.

Toledo Technology Academy

Thursday, August 22, from 4:30 – 6:30 p.m.

Waite High School Tuesday, August 27, fro

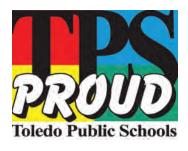
Tuesday, August 27, from 5:30 – 6:30 p.m.

Westfield @ Phoenix

Tuesday, August 27, from 4 – 5 p.m.

Woodward

Wednesday, September 4, from 5:30 – 7:30 p.m.



Make your choice. Find your passion. Enroll today.

Imagine Madison Avenue School of the Arts Named 2019 Ohio School of Character

For over 20 years, Character.org has evaluated and certified character initiatives in schools through National and State Schools of Character. In a rigorous application and review process, schools must demonstrate successful implementation of all 11 Principles for the entire school community.

VIENNA, VA, June 27, 2019 - Imagine Schools, a national non-profit network of public charter schools, announced its campus, Imagine Madison Avenue School of the Arts in Toledo, Ohio, has been named a 2019 Ohio School of Character by Character.org.

Schools that apply for recognition as a State School of Character benefit from self-assessment as well as the expert feedback they receive through the evaluation. The process of applying, receiving feedback, and technical assistance creates a path for excellence for participating schools.

"This designation as a State School of Character reflects a schoolwide commitment to helping students



become excellent learners and leaders," states Principal Lindsey Day. "We are honored by this recognition."

Janevia Washington, a parent at Imagine Madison, states, "The teachers are involved and really care about the students, not just while they are enrolled in their class, but even after they move on to the next grade level."

Imagine Madison is a tuition-free community school located in Toledo, Ohio, serving K-5 students. Visit madisonavenueschoolofarts.org or call (419) 259-4000 to learn more.

Imagine Schools is a national non-profit network of 55 public charter schools educating more 32,000 students in eight states and the District of Columbia. Imagine Schools partners with parents and quardians to educate their children, providing high quality schools that prepare students for lives of leadership, accomplishment, and exemplary character. Learn more at ImagineSchools. org.

Great Reading Ideas to Bring Inspiration to Young Students

(StatePoint) A new school vear means new classes. new teachers and new schedules. At home, you can riff on this theme with new books to be enjoyed outside the classroom, that spark interest in different subjects. To open doors for young minds, consider the following titles:

 Crafty coding: For kids with a potential interest in computers and coding, consider "How to Be a Coder." Breaking down the principles of coding into bite-sized chunks, it will get them thinking like computer scientists in no time. Learn about loops by making a friendship bracelet, find out about programming by planning a scavenger hunt, and discover how functions work with paper fortune tellers. Children can then use their new knowledge to code by following instructions to build programs in Scratch

• Inspiring true stories: In "DK Life Stories: Jane Goodall" kids can discover the inspiring story of Jane Goodall, a pioneer of primatology



whose groundbreaking work changed the way

we understand animals and ourselves. When she embarked on her career. women were discouraged conducting scientific research. especially when that work meant living side by side with wild animals. A self-taught scientist, Goodall bravely ventured into the bush of Tanzania to discover secret world chimpanzees. This new biography series for kids from DK goes beyond basic facts to tell true-life stories of history's most interesting people.

 Edible science: Cooking is chemistry, and all 20 science experiments inside "Science Can Eat," are edible and fun. Young minds can find out why popcorn go "pop," explore how taste is affected by smell, then discover the secret to making the perfect Examining cookie. ingredients interesting and exciting eating, as well as peeking into the

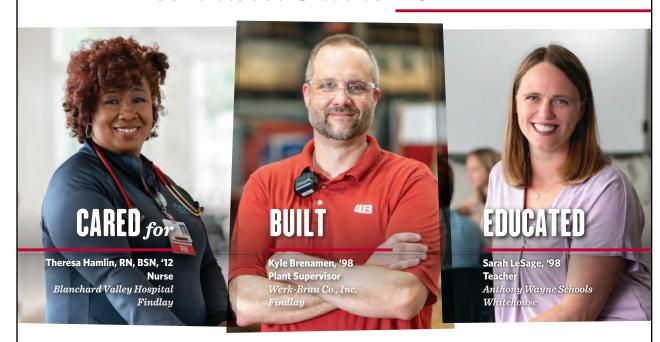
future of food, kids will get a better understanding of what's happening with food and why.

• A global celebration: Young readers "Celebrations Around the World" will embark on an exciting journey through most interesting and important festivals, celebrations and holidays enjoyed by people all over the globe. From why skeletons dance at the Day of the Dead in Mexico to how the world's biggest tomato fight -- La Tomatina in Spain -- gets cleaned up, stunning original illustrations and fascinating facts will inspire and inform children about cultures and religions from all over the world.

 Medieval mania: Spark an interest in history and architecture with "DK findout! Castles," which includes lots to learn about medieval castles, including knights, jousting, sieges, drawbridges and forts. Kids can learn about castle design, from the earliest motte and bailey styles to stone fortresses and beautiful castles in Japan and India, as well as view some of the most impressive castles in the world. Packed with information and color, this book is part of a series introducing children to a range of topics in a fun, engaging way.

After school is the perfect time to explore topics of interest, and a treasure trove of books can make learning new things fun.

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Plot Your Course for Life at the Maritime Academy of Toledo



The Maritime Academy of Toledo (TMAT) offers students in grades 5-12 a place to learn advanced skills through hands-on experience empowering them to create unique and viable opportunities for their post high school journey.

TMAT is widely known for its three career tech programs—Maritime Occupations, Marine Environmental Science and Culinary Arts. Students who choose a career tech pathway will have the opportunity to earn industry credentials that will allow them to work in their field immediately after graduation. This often results in career opportunities for TMAT students that start off with competitive salaries and the opportunity to travel.

TMAT graduates succeed in roles in maritime, culinary, mechan-

ical and technical fields. In fact, 15% of graduates go into military occupations ranging from the Army, Military Intelligence Corp, the Navy, Nuclear Navy and the Coast Guard.

Students can also choose a traditional curriculum that will prepare them for two and four-year college programs. As many as 40% of TMAT students received three college credits during the 2018-2019 school year.

The recent graduating class was the largest in the school's history. These seniors received

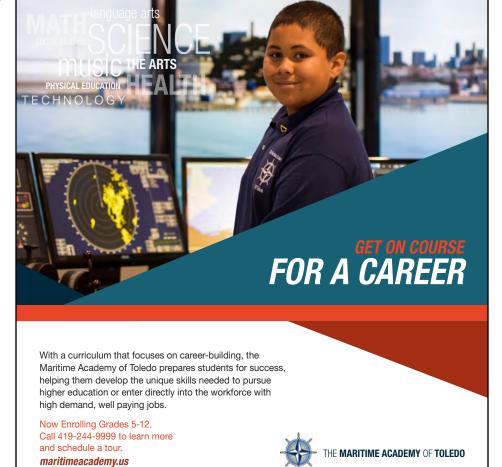
over \$100,000 in college scholarships.

While academic achievement and preparation are very important, they aren't the only measures of success at TMAT. The school is dedicated to educating the whole child by giving students the skills and

support needed to build character, take responsibility, show respect and value hard work. The success of this approach can be evidenced in the school's suspension rates which decreased from 177 in 2013-14, to 20 in the 2018-19 school year. Today, the student

retention rate is over 80%

If you're interested in learning more about the Maritime Academy of Toledo or would like a tour, please contact Principal Aaron Lusk at 419-244-9999 or principal@maritimeacademy.us.



3 Reasons Preschoolers Should Play with Building Blocks (StatePoint) • Building blocks are getting additional responses.

Playtime is important to a child's development. Offering many social and emotional benefits, it helps lay the foundation for children's future success and prepares them for school. One classic toy -- building blocks -- should be incorporated into every

 Building blocks build skills: Playing with building blocks hones hand-eye coordination, while helping to strengthen hands and grip, skills that will be needed in the classroom, when playing sports and

child's playtime. Here are

three reasons why:

smarter: Like so many household items, building blocks are getting smarter and more innovative, and this means more opportunities for both fun and learning. In fact, LeapFrog's first-ever line of smart building blocks -- LeapBuilders -- was just introduced. Combining technology and interactive, curriculum-based content, these playsets feature an electronic Smart Star cube and double-sided learning blocks that respond with fun sounds and educational songs on topics such as colors, animals, numbers,

additional responses. Recommended for ages 2 and up, LeapBuilders is available at major retailers. For more information, visit leapfrog.com/leapbuilders.

• Building blocks grow with a child: Unlike many toys that children outgrow, building blocks will grow with your child through various stages of development, and you will likely notice your children interact with building blocks differently as they acquire new skills and knowledge. For example, at a younger age, kids may use building blocks to test the concept of gravity. Later, they will



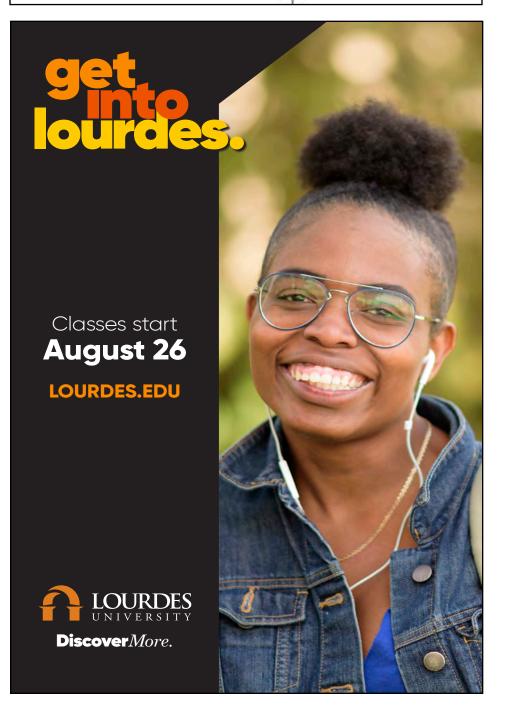
beyond. Additionally, building blocks encourage kids to be creative and to learn how to problem solve. When working together with a friend or caregiver, they also offer opportunities for cooperation, which foster language can development and skills. communication Be sure to talk to your kids about what they are building!

letters and more.

Among those in the new line-up is the ABC Smart House, an interactive 61-piece house-themed block set that enhances building play with learning content for a unique, engaging experience. A fun way to familiarize kids with their ABCs, kids can also use the learning blocks from other sets in the interactive Smart Star to unlock

use building blocks to create larger complicated structures.

Preparing a preschooler for school success can be fun, especially when you put an emphasis on playtime. When seeking out toys that help children reach developmental milestones, be sure to include building blocks, especially those that take learning a step further.



Ask Dr. Sam

How good is temptation?

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.

The show airs every Sunday morning from 11:00am-1:00pm talk radio 100.7fm. Call in and join our live conversations at 419-972-1SAM or 1-866-720-1470.

Also, you can streamline our show live, go to I Heart radio, Simple radio or check out our pod cast at audio boom/channel/the Dr. Sam Show or www. talkradio1007fm.com. Due to the great success of the show we are opening up to advertising partners to be a part of the show. This is your chance to be a part of something great, entertaining, educational and unique.

Call 419-972-1SAM to start your journey with us. If you have any comments or questions for my column, feel free to leave a message or text at 419-972-1SAM.

Commentary:

Temptation brings out the best and the worst in individuals. It is not temptation itself that is good or bad but it is our reaction to it that can cause us to do good or evil. Temptation can bring out God's love, self-love, or no love at all. What we fill our minds with and dwell on will impact our lives by pouring gasoline onto the fire of our temptation or by allowing a cool drink of water to quench our thirst. When temptation presents itself each person's purest or evilest desires can give birth to light or gives birth to darkness. Temptation exposes your character. It exploits the good or evil in you. Example: Every Christmas people are tempted to be good, to be kind, and to buy gifts for people we don't even know. That sounds like good temptation to me. Example: What about when your wife puts on something sexy and the husband is tempted to make love to her? Now if that's not good temptation I don't know what temptation



Dr. Samuel L. Mallette, III www.sammallette.com 419.972.1SAM

Temptation has gotten a bad rap, what it really does is stands up and lets you make the choice. The Bible says, "God cannot be tempted with evil nor does He tempt anyone." Be careful when you give in to temptation. It's not the temptation that we have to fight against. Temptation is good. Deliver us from ourselves.

Question 1)

Dear Dr. Sam, is temptation a choice? (Carla, 36)

Answer:

Dear Carla, Temptation is automatic. Your reaction to it is a choice. Temptation is a presentation of the flesh and of the world with no intent except whatever your reaction to it is. Temptation always reveal who you really are.

Question 2)

Dear Dr. Sam, can temptation be good? (Roberto, 47)

Answer:

Roberto, temptation itself is neither good nor evil the action you do after it presents itself is the good or evil. Temptation itself is good because it allows you to see yourself for who you are good or bad and make a choice. Roberto, temptation is good.

For answers to "Ask Dr. Sam," speaking engagements, or questions and responses go to www.thedrsamshow. us or call 419-972-1SAM check out my site for everything from new updates, consulting, relationships, business, sex, manhood, empowering women, and health/wellness just to name a few.

Ask Felicia

Tips for Meeting a Woman for the First Time

In the world of online dating, meeting a woman finally for the first time can be a bit scary. Both of you have been instant messaging on the dating platform where you met, you've possibly exchanged emails or phone numbers and have been texting each other all day and night and now you've decided to meet up. Hopefully you've been honest at this point and you are ready to finally meet, "The One." Disclaimer: If you haven't been totally honest, make your confessions now and possibly save yourself some money on that expensive date you were planning.

Two people meeting for the first time in person can be magical or a disaster. You definitely want to keep the mood light or if your date prefers, fun and adventurous. Don't talk about your past on the first date. No one is interested in how many sexual partners you've had in your lifespan so far, on the first date. Please,

don't ask your partner that question either! Ask more appropriate questions such as, "Where are you from? What do you do for a living? What are you passionate about?" From those few questions being asked, you both can talk the day or night away.

Don't be rude! Open doors, pull out chairs, allow the woman to place her order first and so forth. Women enjoy being in the presence of gentlemen and chivalry is not dead fellas. Women are more independent now days but most of us still want a man to help us in and out of the car, we appreciate a man who will walk on the curb side of the street in order to keep us safe if a Fast and Furious scene happens in real life while we are walking.

Just be yourself no matter what. It takes too much wasted time and energy trying to be someone that you're You want the woman you're meeting for the first time to be



attracted to you and possibly fall in love with you eventually. You don't want her to meet the imposter or that can be replaced the representative you or loses its value the sent on the first date in your absence. Women can tell when a man is interested in. Don't not being his authentic self, (thanks to our intuition) and that's a huge turn off. Embrace your flaws that be the best you that can be physically seen you can be at all times.

and be comfortable, being you.

Cars, labels and other meaningless things moment you touch it, is not what women are use material things or fancy titles when you first meet a woman that you've met, just

How Idris Elba Saved A Fan's Life



Idris Elba rushed to the aid of a fan who was in distress during a performance of his stage

The "Luther" star leaped off stage to help Amanda Bilington when he saw she was having a seizure in the audience at the Upper Campfield Market in Manchester during the preview the production on Wednesday, July 3, 2019.

The 33-year-old theatre-goer who suffers from regular seizures didn't realize the 46-year-old actor was standing by her side until she regained consciousness a little while later. Elba continued to stay with her until the paramedics arrived to take over her care.

THE TOLEDO JOURNAL

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Ohio Housing

Continued from page 6

affordable place to call home."

While the HNA demonstrates the substantial need for more affordable housing options for Ohio, it also highlights some of the positive trends related to OHFA's work with partners throughout the state. Down payment assistance programs and homeownership programs help low to moderate income Ohioans buy homes, contributing to the state's 67% homeownership rate, which surpasses the national average of 64%. Similarly, funding from the Hardest Hit Fund has played a role in the decline of Ohio's foreclosure and 90-day delinquency rates.

The HNA is compiled by OHFA's Office of Housing Policy. The assessment is updated each year to provide a current, statewide look at housing issues. As the state's leader in affordable housing, OHFA continues to provide opportunities for Ohioans to find safe, affordable housing through our development and homeownership programs.

About the Ohio Housing Finance Agency OHFA is a self-supporting quasi-public agency governed by an 11-member board. The Agency uses federal and state resources to provide housing opportunities for families and individuals through programs designed to develop, preserve and sustain affordable housing throughout the state of Ohio. OHFA is also the administrator of the state's foreclosure prevention program, Save the Dream Ohio.

COMING EVENTS

Continued from page 3

August 17th National African American Male Wellness Walk & Run 5K

Mark Your Calendar! Saturday, at Warren AME Church @ 8AM. Honorary Chair DeAndre Ware, Toledo Fire Fighter & NABA, USBO & WBC Continental, Americas 168lb Bosing Champion. For more info, please contact: Chief Brian Byrd, info@aawalk.org, or 614-754-7511.

HELP WANTED

HELP WANTED





With a commitment to improving the human condition, The University of Toledo and University Medical Center are seeking qualified candidates for multiple positions.

The University of Toledo offers an excellent salary and benefit package, which includes the Ohio Public Employees Retirement System and State Teachers Retirement System for faculty with employer contribution, medical coverage, paid sick and vacation time, tuition waiver is available to UT employees and their eligible spouses and dependents and 10 paid holidays.

For a complete listing of our openings and desired qualifications or to apply, please proceed to our website at

https://www.utoledo.edu/jobs/
We ask that applications and required documents be submitted electronically.

We are an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color religion, sex, national origin, disability status, protected veteran status, or any other characteristic

August 17th

Lincoln School Community Coalition 3rd Annual Lincoln School Neighborhood Picnic

Saturday, from 11:00 a/m to 3:00 p/m on the corner of Lincoln and Detroit Avenue. We invite the Community to come and participate. We will have great food, fun activities for kids and adult, and music. We look Forward to seeing you there. For further information, please contact Michele Williams, President, @ 419-350-0421, Or Rev. James H. Willis, Sr., Pastor of St. Paul Missionary Baptist Church, at 419-246-2886.

August 21st Family House: Kick Off To

35th Year of Service/Homecoming Open House Toledo, Ohio-Family House Board of Directors and Staff will kick off the 35th year of service for Family House by hosting a Homecoming Open House. The Kick Off and Open House will take place at Family House 669 Indiana Avenue, Toledo, Ohio 43604 on Wednesday, from 3:00 p.m. - 6:00 p.m. In 1985, Family House assisted an average of twenty (20) families per night, approximately 70-80 individuals. At present, Family House assists 36 families each night, estimated 98-113 individuals. Along with emergency shelter, Family House assists families with meals, collaborates with the Hospital Council of Northwest Ohio and other community agencies to ensure families are linked with local Community Health workers and provides access to a computer lab that is

August 24th Toledo Urban Federal Credit Union African American Parade

supported by Toledo Public Schools.

Rescheduled for Saturday, August 24, 2019 at 10:00 a.m. Parade Location: Toledo Urban Federal Credit Union, 1441 Dorr St., Toledo, Ohio. For more information call: 419-255-8876.

BLACK HISTORY FACTS

August 4, 1810: Robert Purvis, Abolitionist, born.

August 5, 1892: Harriet Tubman receives a pension from Congress for her work as a nurse, spy, and scout during the Civil War.

August 1, 1895: Renowed eduator and former president of Morehouse College, Benjamin E. Mays was born.

August 6, 1965: **President Lyndon Johnson signs Voting rights Bill.**

August 5, 1966: Dr. King is hit by rocks in Chi-

HELP WANTED

SERVICE & SUPPORT SPECIALIST

Seeking professional with a Bachelor's degree in Social Work, Counseling, or related area; one year of related experience coordinating, assessing, and linking services and supports; and an acceptable driving record. All candidates must submit by August 9, 2019, resume and cover letter along with an employment application, which is available at www.lucasdd.org. If in need of ADA accommodations, contact us directly at 419-380-4033. EOE

PROBATION UNIT SUPERVISOR Toledo Municipal Court

Supervises and coordinates work of probation staff and programming, develops staff, cultivates quality improvement, and collaborates in a team process to analyze and develop policies, procedures and programs. Demonstrated skill in leadership, knowledge of evidence-based practices and the ability to establish and maintain effective working relationships with others in a demanding and fast-paced environment required. Bachelor's degree in psychology, social work, criminal justice or a related field required. Master's degree in psychology, social work, criminal justice, related field or a management related discipline, preferred, but not required. Five (5) years experience in probation case management, counseling, social work, criminal justice or related work required, with 2 of the 5 years experience in supervision/management preferred, but not required. Probation experience preferred, but not required. Must be LEADS certifiable. Salary \$55,141.63 - \$61,268.48.

Submit resume with cover letter describing how you meet the qualifications outlined above by 4:30 p.m., Monday, August 12, 2019 to The Court Administrator's Office, (Attn: HR-Prob Sup), Toledo Municipal Court Judges' Division, 2nd Floor, 555 North Erie, Toledo, OH 43604. Email applications not accepted. Equal Opportunity Employer. For complete job description go to http://tmc.toledomunicipalcourt.org/docs/.

APPLICATIONS FOR FY 2019

NOTICE TO APPLICABLE AGENCIES

Toledo Lucas County Homelessness Board will release and review applications for FY 2019 Department of Housing and Urban Development Continuum of Care Competitive Grant Program.

Training will be held on Thursday, August 8th, 2019 in 4th Floor Conference Room B at 1946 N. 13th Street, Toledo, OH (Toledo Business Technology Center).

RENEWAL project applicants will meet at 9 am. NEW project applicants will meet at noon. ATTENDANCE IS MANDATORY FOR ALL APPLICANTS.

More details at www.tlchb.org. Contact Danni Stinson at dstinson@tlchb.org to register.

cago as he leads a march against discrimination.

July 31, 1969: National Guard mobilized in racial disturbances in Bato Rouge, Louisiana.

August 3, 1970: Two thousand delegates and observers attended Congress of African Peoples

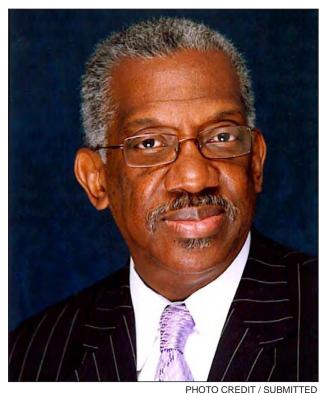
convention in Atlanta.

August 2, 1982: Jackie Robinson is honored by the U.S. Postal Service with a commemorative

the U.S. Postal Service with a commemorative stamp.

August 6, 2015: Americans commemorate the 50th anniversary of the Voting Rights Act of 1965.

African Methodist Episcopal **Church Installs Senior Bishop** Adam Jefferson Richardson Jr.



Senior Bishop Adam Jefferson Richardson Jr.

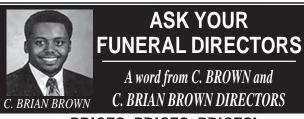
the AME Church's An-

nual Council of Bishvice at the Birming- ardson, Jr. was in-

Last month, during ham-Jefferson County Convention Center in Birmingham, Alabama, ops and General Board the Right Reverend Meeting Worship Ser- Adam Jefferson Rich-

> DEBT RELIEF? **CHAPTER 7** BANKRUPTCY \$650 PLUS COURT COSTS FREE LEGAL ADVICE A debt relief agency per the BKY code.

ATTY. LAFE TOLLIVER CALL 419-249-2703



PRICES, PRICES!

It has been brought to my attention by 90% of the families that are served by us as well as a large number of families being served elsewhere as to funeral costs.

Yes, the cost is very important of any purchase to include a funeral service. The difference in a funeral service purchase and the majority o other purchases is that a funeral service is not a cash and carry away purchase. It has no value or return of merchandise. It is something that is preplanned before a death occurs as well as an need purchase at the time of death that will give an allotted time of 5-10 days on average of ar earthly disposition. Getting back to the original question of costs there is no value or set number that can be expressed. It has been said that a good rule of thumb "is you will get what you pay for". That slogan or conjecture has gone the way of the "baker's dozen" and "a handshake is my word". There are many times you will not get the expectations of "what you pay for". When it comes to shopping for costs in the funeral industry, it is impossible to ascertain a cost by merely placing a phone call. When you obtain things in writing it gives you the consumer the leverage of adhering to a guide line provided to you. Anything other than what was supplied to you in writing would be considered "incomplete" information, which would lead to being non truthful or "fishing". Costs can sometimes get in the way of pride. The final preparation a loved one as expressed to me will far outweigh pricing. With all that has been said, your bottom line costs from funeral provider to funeral provider will not differ by more than one hundred dollars excluding the funeral providers outside the community. We as well as the Editors appreciate your questions and readerships.

> Send your question to: The Toledo Journal P.O. Box 12559, Toledo, Ohio 43606 c/o Ask Your Funeral Directors

C. BROWN FUNERAL HOME AND PRE-NEED CENTER

1629 Nebraska Avenue Tel. 419-255-7682 Fax: 419-255-598 www.cbrownfuneralhome.com **Professional Service with Dignity**

stalled as the Senior Bishop of the AME Church.

The Senior Bishop is the active Bishop with the longest tenure of service in the AME Church and is first in order of precedence among the Council of Bishops. The position occupies a key role in the polity and practice of the AME Church. While a Senior Bishop has existed since the incorporation of the church as a denomination in 1816, the first formal investiture ceremony occurred at the 2004 General Conference. The ceremony includes the passage of the Senior Bishop's regalia-a solid gold medallion with the logo of the denomination donated by the family ical Center in Atlanta, Georgia.

As a Bishop, he has served churches in Sierra Leone, Ghana Liberia, Cote D'Ivoire, Togo and Benin (14th District), the Republic of South Africa (19th District), Virginia, North Carolina, Maryland and Washington, DC (2nd District) and currently Florida and the Bahamas Islands (11thDistrict). Within he has served as chair of the Health Commission, Lay, Commission on Seminaries, Colleges and Schools and as President of the Council of Bishops.

He has represented the AME Church in a number of Ecumenical bodies including the World Methodist Council and the Nation-

"Bishop Richardson will serve as Senior Bishop until his retirement in 2024."

of Claude Stephens.

During his investiture, Senior Bishop Richardson commented, "I am honored for service at this time in the history of our church I seek an interest in your prayers that I may rise to the occasion, that inadequacies may not be too glaring. Whatever successes, whatever achievements, the credit, the glory will belong to God in Christ."

Bishop Richardson succeeds the Right McKinley Reverend Young who died in elected and consecrated the 115th Bishop at the 1996 General Conference.

With service in pulpits throughout Georgia and Florida, the last church he pastored prior to his election was Bethel AME Church in Tallahassee, Florida where he served for 18 years. He obtained the Bachelor of Arts degree from the Florida A&M University (where he was noted as the head drum major of the "Marching 100" Band). He received his Master of Divinity and Doctor of Sacred Theology degrees at the Interdenominational Theolog-

al Congress of Black Churches. He is also a prolific author with articles or chapters in several books including the African-American Devotional Bible and Headlines to Homilies.

Bishop Richardson will serve as Senior Bishop until his retirement in 2024. Reflecting on his time as a FAMU drum major he said, "There are quite a few steps (literally and figuratively) between the Patch (the practice field) and Senior Bishop!"

He and his wife Dr. January 2019. He was Connie Speights Richardson are proud parents of two adult children Monique (a Leon County Judge) and Trey (a certified hospital radiographer and professional saxophone player).

Founded in 1787 by Richard Allen, the African Methodist Episcopal Church is the world's oldest denomination founded by African-Americans. It has over 2 million members in 40 countries on five continents. For more information visit www. ame-church.com. For more information, contact contact Jeff Cooper cio@ame-church. com, 615-254-0911.

In Memory Of Josephine B. Yowpp

Sunset: July 30, 2018



God Saw You Getting Tired

God saw you getting tired And a cure was not to be So he put His arms around And whispered ''Come to

With tearful eyes we watched As you slowly slipped away And though we loved you dearly We couldn't make you stay.

Your golden heart stopped beating Your tired hands put to rest God broke our hearts to prove He only takes the best.

- Author Unknown

Love you, Family and Friends



Join us on from 6 to 9 p.m. Aug. 6 at either the East Toledo Family Center or the Fredrick

Douglass Community Center for an early evening of bouncy houses, food, health screenings, music and educational and fun opportunities to meet and talk with Toledo Police Department and Toledo Fire & Rescue Department members

Genesis, Kia, and Hyundai are J.D. Power's Three Highest-Ranked Brands for the Second Straight Year

By Leah Williams Wire Writer

For the second straight year, J.D. Power's Initial Quality Study ranked Genesis, Kia, and Hyundai as the highest-ranking brands among new cars.

J.D. Power measures initial quality by the number of problems experienced per 100 vehicles in the first 90 days of car ownership, or a PP100 score. Brands with the lowest scores reflect higher quality. In the 2019 study, 13 brands improved while 18 brands worsened.

Top ranked brand Genesis had a score of 63 PP100 (63 problems per 100 vehicles) while second place Kia scored 70, and Hyundai scored 71. The next closest scores were American brands Ford (83), Lincoln (84), and Chevrolet (85). To put these numbers in perspective, the car industry average was 93 problems per 100 vehicles (93 PP100).

Steve Taylor of the Taylor Automotive Group said the J.D. Power rank-



ings were so significant because of how the scores are generated.

"It's not anything that's voted on by J.D. Power, dealers, or the manufacturers. It's all based on customer input and the reliability of the vehicles," Mr. Taylor said. "And what really makes it so incredible for us is that we have three of the top brands recognized."

The Korean-based Hyundai Motor

Group, which owns all three brands also had its Kia line named the highest-ranked mass market brand for the fifth consecutive year.

Mr. Taylor said as owners of three Kia dealerships in Findlay, Lima, and Toledo, they have observed the evolution of the brand.

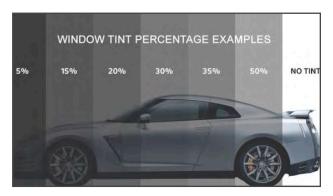
"People always remember me from our crazy radio commercials or TV commercials with Kia, but we don't do as much advertising today because the cars pretty much speak for themselves," Mr. Taylor said. "The quality has come so far. We got the Kia franchise in 1998 so we've witnessed firsthand the quality and how it continues to improve year after year."

Overall, the Hyundai Motor Group received 6 awards in the 2019 J.D. Power Initial Quality Study. Six of their models, Genesis G70, Kia Forte, Kia Rio, Kia Sedona, Kia Sportage, and Hyundai Santa Fe, were ranked the highest in their respective vehicle categories.





Learn About Auto Window Tint



(NAPS)—Automotive window films, or tint, offer a variety of benefits, such as reduced exposure to the sun's harmful UV rays, a cooler interior by rejecting up to 55 percent of the sun's heat, reduced glare and more safety for the occupants.

Window films may hold glass fragments together that can result from a shattered window, reduce premature cracking and fading of the car's interior and prevent 99 percent of the sun's UV rays from damaging your skin and eyes through the normal unprotected glass found in side and rear windows of vehicles.

Throughout North America automotive window film is measured objectively by Visible Light Transmittance standards, or the percentage of light passing through glass, and subjectively whether a driver can be seen from the outside looking in, explains the nonprofit International Window Film Association.

Government authorities regulate how dark window tints can be, so you have to make sure your vehicle complies. If in doubt, you can visit www.iwfa. com and click the 'State Law Chart' tab listed under 'News & Events'. You can find a free automotive tint booklet at https://iwfa.com/consumers/Literature.

It can be a bright idea to have tinted film applied to your car windows.



10 RULES OF SURVIVAL IF STOPPED BY THE POLICE Be polite and respectful when stopped by the police. Keep your mouth closed! Remember that your goal is to get home safely. Use the Don't, under any circumstance, above rules to help do that. get into an argument with the police. If you feel that your rights have been violated, you and your parents have the right to file a formal complaint with your local police jurisdiction. Always remember that anything you say or do can be used against you in court. Keep your Avoid physical contact with hands the police. No sudden in plain sight movements & keep hands and make sure out of your pockets. the police can see your hands at all times. Do not run even if you are afraid Even if you believe that of the police. you are innocent, do not resist arrest. Don't make any statements about the incident until you are able to meet with a lawyer or a public defender. Stay calm and remain in control. Watch your words body language and emotions. Encounters with the police can cost you your life. Think about your actions! Dare To Be King Project LLC © www.dartobeking.net

Area Office on Aging Wins Top Honor for Its Work Addressing Opioid Addiction and Older Adults





(New Orleans, LA) -Building upon its reputation estimated 2,023 older as being locally known northwestern and nationally recognized, abusing or addicted to the Area Office on Aging opioids. In 2017, there

Ohioans

PHOTO CREDIT / SUBMITTED

From the left: Mark Henry from WellCare, Area Office on Aging's Board Chairman Bill Harris, Pharmacist Ireatha Hollie, President/CEO Billie Johnson, DART Officer Jeff Medere and National Association of Area Agencies on Aging (n4a) Board President Deborah Stone-Walls at the award presentation.

(AOoA) received its 13th national Aging Innovations & Achievement Award for its innovative programs and services, which is currently underway.

The AOoA is one of 618 Area Agencies on Aging providing programs and services to older adults. The National Association of Area Agencies on Aging (n4a) presented the AOoA with national Aging Innovations Award, the highest honor presented by n4a to Area Agencies on Aging.

This year's award recognizes the Area Office on Aging's trailblazing partnership with the Lucas County Sheriff, Bowling Green State University and the Wood County Committee on Aging to reduce opioid addiction among older adults. Mark Henry from WellCare, Area Office on Aging's Board Chairman Bill Harris, Pharmacist Ireatha President/CEO Hollie, Billie Johnson, DART Officer Jeff Medere and National Association of Area Agencies on Aging (n4a) Board President Deborah Stone-Walls at the award presentation

developed to address statistics showing that there's a new face to opioid addiction ... and than any other age group.

of Northwestern Oho, Inc. were an estimated 80 drug overdose emergency room visits by northwest Ohioans age 65+, which is more than double the amount in 2012. Opioids are prescribed to older adults more than any other age group. "In developing a local strategy to reduce opioid addition among older adults, these agencies have become the first partnership of its kind in the nation," said Area Office on Aging President/CEO Mrs. Billie Johnson.

Throughout 2018 and continuing on into 2019, with funding from the Area Office on Aging, Bowling Green State University has conducted educational trainings for over 1,000 people on red flags to look out for that may indicate an older adult is struggling with opioid addiction, how to initiate a conversation with the older adult about this and resources that are available to help them. In March 2019, this partnership has also resulted in the Area Office on Aging hiring a Sheriff's Drug Abuse Response Team (DART) Officer. The DART Officer's goal is to inform older adults This partnership was on prescription misuse, addiction, and fatal overdoses. Opioids are prescribed to seniors more

