



INSIDE EDITORIAL BRACE YOURSELF



LIFESTYLES/NEWS
Counting
Children Matters
Most: Frequently
Asked Questions
(FAQ) on Census



LIFESTYLES/NEWS
Ivy Entrepreneur
Institute
Presents The
Real Black Friday



EDUCATION
Congrats to the
Jones Academy
Chess Team



EVERYBODY IS
SOMEBODY IN
THE TOLEDO
JOURNAL



Nine honored at Toledo Urban Federal Credit Union's 23rd Annual Appreciation Banquet

By Michael Daniels
Toledo Journal Staff
Reporter

Today's Toledo Urban Federal Credit Union is an idea that started as a mere dream that eventually became a reality. This dreaming began when Suzette Cowell the current CEO of The Toledo Urban Federal Credit Union was working. Cowell noticed some banking practices she didn't agree with according to certain standards.

One of those practices was not engaging in banking services to anyone who lived in zip code 43607. She thought this was strange since 43607 is one of the city's largest zip code and runs the gamete as far as personal wealth. It consisted of a combination of low to considerably high income households. There were African-American professional, such as teachers, doctors, lawyers, a sitting city judge, the assistant superintendent of Toledo Public Schools, a real estate magnet, prominent local pastors, Toledo firemen, city employees, successful entrepreneurs and scores of financially stable, two income families. The main common thread between them was that they were all African-Americans. Their personal incomes or credit scores didn't seem to matter to this institution. The only thing that mattered was the color of their skin. This was truly redlining revisited in a different form.

Ms. Cowell wanted to make a difference so she used her free time to do research on her dream. While doing this research she read a book that showed her how to open a credit union from square one to completion. After reading that she was off and running.

She formed a committee of community activists, who believed in her dream



PHOTO CREDIT / SUBMITTED

2019 Toledo Urban Federal Credit Union Honorees were (front L-R) Theresa M. Gabriel, Monica Armstrong, Lindsay Webb, and Alexis Means. (Back L-R) Andrew Kinsey, Douglas A. Keetion, Jeffrey White, Jerel E. Harris, and William Ellis, Jr.

including her pastor Bishop Duane C. Tisdale of Friendship Baptist Church. He had previously sought her advice on choosing a financial institution for his church. All of the committee members understood and became dedicated to the mission set before them. Together they forged ahead facing the yes and the no's, the ups and downs, the rejections and approvals until finally on July 21, 1996 The Toledo Urban Federal Credit Union officially opened its doors to the public. Behold the dream was fulfilled and the membership in the credit union took off like a rocket going to the moon.

To celebrate this accomplishment and thank the community for their continued support, they held its 23rd Annual Appreciation Banquet on November 23, 2019 at the Seagate Center in downtown Toledo.

About 400 people attended the event, and nine people, from the commu-



PHOTO CREDIT / SUBMITTED

(L-R) Toledo Urban Federal Credit Union Associates Dionne Furr, Suzette Cowell: Founder CEO/ Treasurer, Bishop Duane C. Tisdale, and Reginald Coley get ready for the big night.

nity were honored, who have helped the credit union or had a positive effect on the community at large.

The program began with Mistress of Ceremony Demetria M. Simpson: President and

CEO of LMHA. Bishop Duane C. Tisdale gave the opening prayer and Pastor Timothy Pettaway Sr. delivered the welcome. Jessica LaValley spoke on the credit union's motto, 'Building Better Futures',

and credit union member Norman Corggens gave a testimony about his personal experience with the credit union.

Next Suzette Cowell: CEO of The Toledo Ur-

continued on page 2



PHOTO CREDIT / SUBMITTED

(L-R) Calvin Brown, Rev. James H. and First Lady Linnie Willis of St. Paul Missionary Baptist Church and Alvin Brown enjoy the evening at the Toledo Urban Federal Credit Union Appreciation Banquet.



PHOTO CREDIT / SUBMITTED

Representing The House of Day Funeral Service at the banquet was (L-R) Greg and Jonett Palmer with Michael and Alison Day.

Nine honored at Toledo Urban Federal Credit Union's 23rd Annual Appreciation Banquet



PHOTO CREDIT / SUBMITTED

Also enjoying the evening at the Toledo Urban Federal Credit Union Appreciation Banquet was (L-R) Donna Harris, James Temple, and his daughter Jamee Temple.



Taren White with his father Honoree Jeffery White.

continued from page 1

ban Federal Credit Union introduced this year's honorees and presented them with a gift bags accolades for their community service. The honorees were, Monica Armstrong, William Ellis Jr., Theresa M. Gabriel, Jerel E. Harris-Tisdale, Douglas A. Keetion, Andrew Kinsey, Alexis Means, Lindsay Webb, and Jeffrey White.

Monica Armstrong is a manger of Distribution Operations at the Toledo Processing of Distribution Center of Toledo. Her innovated concepts, positive motivational practices, and employee engagement techniques have guided her employees to succeed year after year, ranking Toledo Processing Center as among the best in the nation.

William Ellis Jr is a native Toledoan and a graduate of Scott High School. He attended Wright State University and The University of Toledo majoring in Journalism. He was a staff writer for The Toledo Journal for three years before transitioning into acting, script writing and directing. He is a long-time contributor of the Toledo Urban Federal Credit Union and accredits

all his success in life to Jesus Christ.

Jerel E. Harris-Tisdale, a graduate of Rogers High School and the son of Bishop Duane and Lady Thelma Tisdale. He is a member of Friendship Baptist Church where he serves in the ministry of teaching and security and is a member of the social-political organization known as the 'Movement.' He had been a member of the Toledo Urban Federal Credit Union since it's inception.

Douglas A. Keetion is a Master Hair Stylist and the Founder, as well as, co-owner of Studio 32Nine Salon Suites and Spa. He too is a graduate of Scott High School and a is Honorably discharged veteran of the U.S. Army. He has been a licensed cosmetologist for over 25 years. His personal beliefs are God first, family second, and job third.

Andrew Kinsey, an Emmy-Award winning journalist and is a member of the National Association of Black Journalists. He is best known to us as the evening news anchor on WTOL Channel 11 and its Fox affiliate WUPW channel 36. Originally from Atlanta GA. He is a graduate of Clark Atlanta University where he earned his Bachelor of Arts degree in Speech Communications. He also has a Master's Degree from Central Michigan University.

Alexis Means has been here with us here in Toledo as a member of the 13abc Action News Team since 2001. Known for her in-depth reporting, she has received awards and honors from the Associated Press along with several regional Emmy nominations. In 2017, she was awarded the prestigious Edward R. Murrow Award, alongside photojournalist Todd Gaertner, for their story 'Waging War on Heroin.' She is a graduate of Hampton University earning a degree in Mass Media Arts. She is originally from Pittsburgh Pennsylvania,

Theresa M. Gabriel, graduate of Scott High School, has served in the public sector for several years. In 2016, she was given an award for her 50 years of volunteering with the NAACP. In the city, she has also served as Deputy Director for the Lucas County Board of Elections, Toledo City Council member, just to name a few. Ms. Gabriel also has years of business experience working with local labor unions and community service organizations.

Lindsay Webb, Lucas County Treasurer, who



PHOTO CREDIT / SUBMITTED

Attending the banquet to support the Toledo Urban Federal Credit Union was Bishop Chester Trail (back third from the right) and his family.



PHOTO CREDIT / SUBMITTED

Honoree Theresa M. Gabriel (seated center) and her family at this year's Toledo Urban Federal Credit Union Appreciation Banquet.



PHOTO CREDIT / SUBMITTED

The musical guest for this year's banquet was Howard Hewett.

er. He said. "Suzette and credit union showed me another way to live and how to get my finances in orde,r along with other life lessons, and it was the greatest thing that ever happen to me. I learned it at The Toledo Urban Federal Credit Union!"

This was followed by the invocation by Reginald Coley of Friendship, and then dinner was served. After dinner, Edwin Marbre, a credit union founder, NAACP President Ray Woods and Tina Butts introduced the evenings special guest, R&B singer and song writer, Howard Hewett.

Following his R&B soul singer love making session on the dance floor he switched and sang the hit songs the popular group Shalamar, where he was the lead singer. He transported everyone back in time to when Shalamar was king and riding high at the on top of the music charts.

Hewett ended his show with his self-pinned contemporary gospel hit, 'Say Amen,' a beautiful song about faith, inspiration and the glory of God. The powerful lyrics and story in this song touched everyone's heart and soul. This was a appropriate number for him to preformed at the end of his show. He finished this number to a standing ovation from the adoring crowd. This was a fitting ending to his wonderful performance and to a wonderful night for everyone over all. All anyone could say after all that was, Amen!



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United States
Census
2020

Ongoing Events

Lucas County Children Services
2019 Holiday Gift Drive
Gift collection Now and runs
through December 20, 2019
December 7th
Toy-A-Thon Scheduled
On Saturday, in the Food Court of Franklin
Park Mall, 10 a.m. to 2 p.m. the effort will
collect new, unwrapped toys; clothes; and
monetary donations to help LCCS children
and families celebrate the holidays.

December 12th
Downtown Toy Drop Scheduled
On Thursday, parking lot at 730 North Sum-
mit St. from 6 a.m. until 7 p.m. Everyone is
encouraged to drive through and donate a
new, unwrapped toy to the LCCS drive.

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

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

Auditions for the Toledo Repertoire
Theatre's
Auditions for "A Raisin in the Sun"
By Lorraine Hansberry. Directed by Irina
Zaurov. Looking for strong African American
Actors! December 19 and 21 from 6:30-8:30
pm at the Rep. Show will take place from
February 28-March 8, 2020. 8 Male roles
from ages 20ish-50 years old, and one boy
10-12 years (not tall), 4 female roles from 20
ish-65 years old.

Now Thru Dec. 21st
Every Friday and Saturday
Ritter Planetarium showing holiday
programs on full dome for kids
The University of Toledo Ritter Planetarii-
um is showing "The Alien Who Stole Christ-
mas" and "Santa's Secret Star" in full dome
for children throughout the holiday season.
"The Alien Who Stole Christmas" is featured
7:30 p.m. on Fridays through Dec. 20. "San-
ta's Secret Star" is featured 1 p.m. Saturdays
through Dec. 21. Admission to the programs
is \$7 for adults and \$5 for children, senior cit-
izens and UToledo community members. All
children younger than four are FREE. Doors
will open 30 minutes prior to the show.

Now Thru Dec. 31st
The Toledo Zoo
Lights Before Christmas
Sun - Thurs 3 - 8pm, Fri - Sat 3 - 9 pm. p.m.
in the Gardens. Christmas Eve and Christ-
mas Day, Now open for Lights from 3 - 8pm,
park will close at 9pm. New Yer's Eve, open
all day from 10 am - 8pm. Lights on at 3
p.m., park closing at 9 p.m. With over one
million lights, the award-winning Big Tree and
200 + illuminated animal images spread out
across the electrical spectacle is sure to be
both merry AND bright! Ticket Prices: Mem-
ber: Mon - Thu: Unlimited Visits, Fri - Sun: 1
FREE Weekend Visit. Non-Member: Adults
- \$20, Kids (2-11) & Senirs (60+) - \$17.

Dec. 5th
Toledo Zoo
YPAC Holiday Howler
Young Professionals For Animals And Con-
servation. YPAC is a goup of motivated
and adventurous young professionals ages

21-mid 40s with a passion to think globally
and volunteer locally on behalf of the natu-
ral world. YPAC memberships are \$25 per
person/year in addition to a Zoo membership.
Thurs. 5:30 - 7:30pm. ProMedica Museum of
Natural History. Registration closes Decem-
ber 4th at midnight.

Dec. 5th and Dec. 12th
Alzheimer's Association to Hold
2-Part Educational Series for
Caregivers
Living with Alzheimer's: Late Stage
The Alzheimer's Association Northwest
Ohio Chapter will hold a 2-part educational
series for caregivers titled Living with Alzhei-
mer's: Late Stage for families and community
members impacted by the disease.
The series will be held Thursday December
5 from 3pm - 4:45pm and Thursday Decem-
ber 12 from 3pm - 4:30pm. at Park Terrace
Nursing and Rehab, 2735 Darlington Rd. in
Toledo.In the late stage of Alzheimer's, care-
giving typically involves new ways of con-
necting and engaging with the person with
the disease. Join us for this two-part series
and hear from caregivers and professionals
as they discuss resources and tips for pro-
viding care for and making meaningful con-
nections with a person living with late-stage
Alzheimer's. "Please register online at alz.
org/CRF or call 1-800-272-3900.

Dec. 5th, 12th, 19th, & 26th
Toledo Zoo
Ice Carvings at Lights
Watch ice master pieces take shape right
before your eyes in the Zoo's Main Plaza be-
ginning at 6 p.m., 2 Hippo Way, Toledo, Ohio
43609

Dec. 6th, 7th, 14th, 20th, and 21st
Mystery of the Christmas Star
returns to Lourdes University
The Star of Bethlehem is part of every
telling of the Christmas story. What was this
Star and what was so remarkable that the
wise men undertook the long journey across
the desert from Babylon to Bethlehem? What
sign did they see that made them expect the
birth of a king? Journey back 2000 years to
Bethlehem and discover a scientific expla-
nation for the star the wise men followed to
find the baby Jesus. Admission prices for
The Mystery of the Christmas Star are \$5 for
adults and \$4 for children 12 and under. the
family-friendly shows are offered at 7:30 p.m.
on the above dates. Reservations are strong-
ly recommended. For more information or to
purchase tickets contact Dr. Laura Megeath,
Appold Planetarium Coordinator, at planetar-
ium@lourdes.edu or call 419-517-8897.

Dec. 8th
Owens Community College
FREE Band Concert
Everyone is invited to attend a FREE Christ-
mas Band Concert presented by the Owens
Community College Concert Band at 2:30pm
on Sunday in the Center for Fine & Perform-
ing Arts Theater on the Owens Campus. The
program will feature selectons of popular
Christmas music including medleys of carols,
Leroy Anderson's "Sleigh Ride", and the "Pa-
rade of the Wooden Soldiers". Other selec-
tions include the patriotic "Lest We Forget"
honoring our veterans, a medley of music
from the new movie "Mr. Rogers Neighbor-
hood", a saxophone solo, and much, much
more. Refreshments will be served shortly
after the concert in the theater lobby, and the
Cherry Street Mission Ministries will have a
display and accept donations to support their
work. For more information please call Ow-
ens Community College Department of Fine
& Performing Arts at 567-661-7081.

Dec. 15th
2019 City of Toledo
Holiday Tree Lighting Event

The 2019 City of Toledo Holiday Tree Light-
ing Event will be 3-7 p.m. Sunday, at the Ot-
tawa Park Ice Rink. The event is free and
open to the public. The activities include:
Free Open Skate, 3-7 p.m.
Ice Carving Demonstration, 3-5 p.m.
Food Trucks, 3-7 p.m.
Horse Carriage Rides, 3:30-5:30 p.m.
Tree Lighting, 6:05 p.m.
More information can be found at
this link: [https://www.facebook.com/](https://www.facebook.com/events/501554320444371/)
[events/501554320444371/](https://www.facebook.com/events/501554320444371/)
The city of Toledo supports the provisions
of the Americans with Disabilities Act. If you
would like to request a reasonable accommo-
dation, please conatact Joahn Easler, ADA
coordinator, at 419-245-1059.

Dec. 15th
The Toledo Interfaith MassChoir
Praise Gathering
"Pastors in Praise"
Sunday, @ 6:30 p.m. Greater St. Mary's
Baptist Church, 416 Belmont Avenue, Tole-
do, OH 43604. Rev. Robert W. Lyons, Sr.,
Pastor. You will miss a spiritual treat by The
Choir, Guest and Pastors as soloists. For
more information you may call 419-241-7332,
or 419-241-3330.

Dec. 20th Thru Dec. 21st
SquadGoals Presents:
She is: THE WIZ
Friday, Decemeber 20th 6-8pm, and Sat-
urday, December 21st 6-8pm, at the Colling-
wood Arts Center, 2413 Collingwood Blvd,
Toledo, OH. Tickets available on eventbrite
\$5 for kids, \$10 for adults. Information con-
tact Anique Davis 419-705-9558.

Dec 24th & 25th
Toledo Zoo Holiday Hours
Lights Open 3 - 8p.m. on Christmas Eve.,
Admission gates open 3 - 8 p.m. Park will
close at 9 p.m. Lights Open 3 - 8 p.m. on
Christmas Day, Admission gates open 3 - 8
p.m. Park will close at 9 p.m., 2 Hippo Way,
Toledo, Ohio 43609.

Dec. 31st
Toledo Zoo
Noon Year's Eve
Ring in the new year at the stroke of
...NOON! Kids and families start the New
Year a little early by committing to a reZOO-
lution and gathering for a celebration in the
Main Plaza, complete with an apple juice
toast and singing of "Auld Lang Syne." Event
runs 11 a.m. - 1 p.m., 2 Hippo Way, Toledo,
Ohio 43609.

Dec. 31st.
Toledo Zoo
New Year's Eve Hours
Zoo OPEN 10 a.m. - 8 p.m. on New Year's
Eve. admission gates open 10 a.m. - 8 p.m.
Park will close at 9 p.m., 2 Hippo Way, Tole-
do, Ohio 43609.

Jan. 18th
Warren AME to hold A
'Celebration of The Symphony of
Arts'
Saturday, 4:00 PM to 7:00 PM. Special
Guest DJ Mpress. You say you're working
everything for my good, and I believe every
word, cause even in the madness, there is
peace. Drowning out the voices all around
us, through all of this chaos, you are writing
a symphony. Orchestra, String Ensembles,
Dance, Drill, Step & Mime, Spoken Word, So-
loists, Duets & Choirs. All are Welcomed! To
participate, contact: Mr. Faulkner 419-885-
2889. Questions? Send email to: Mrs. Saw-
yer @darlenesawyer25@yahoo.com. Hosted
by: Christian Education & Young People's Di-
vision Warren AME Church 915 Collingwood
Blvd, Toledo, Ohio. Rev. Oits J. Gordon, Jr.,
Senior Pastor. Limited Vendor tables contact
Mrs. Palmer 419-450-0165.

The Right to Vote Should Not Fall Victim to Artisan Battles



By Jesse Jackson
Wire Writer

(TriceEdneyWire.com) - The right to vote is fundamental to any democracy. Protecting that right — and making it easier to exercise it — ought to be a priority across partisan lines. Instead, in states across the country — particularly in the five years since the Supreme Court gutted the Voting Rights Act — it has become a pitched battle.

The basic reality is clear: Republicans, increasingly a party of older, white voters, have chosen not to reach out to Hispanics, African Americans or the young, but instead seek ways to make it harder for them to vote — or for their votes to count. Backed by right-wing think tanks, Republican state legislators and governors push a slew of measures to suppress the vote of targeted populations.

These are increasingly challenged in courts and protested on the streets. Alabama, for example, is a state that is over one-fourth African American. Yet it has had all white appellate court justices for a quarter-century. This was locked in by requiring at-large statewide elections for both appellate and Supreme Court judges instead of district elections where African American candidates would have a good chance of



being elected in some areas.

This practice — followed in Texas against Hispanic voters — is now being challenged in a lawsuit filed by the Alabama State Conference of the NAACP. At-large elections are only one of the tactics tried by the Republican power structure in Alabama. Since the Supreme Court's Shelby decision that ended federal pre-approval of voting rights changes, Alabama has passed measures to require a photo ID to vote while seeking to close driver's license offices disproportionately in black areas. They sought to impose a "proof of citizenship" mandate to register to vote in state and local elections.

Dozens of polling places were closed, disproportionately in areas with large African American populations. Get-out-the-vote efforts were made more difficult with the passage of a ban on financial transfers from one PAC to another, an act aimed at the leading organizations working on African American turnout, which got much of their revenue from oth-

er political entities. Alabama has also begun the process of purging the voting rolls. When the state legislature passed a measure giving felons who had served their sentences the right to vote, the state government refused to do anything to inform people that their rights had been restored. Some of these measures have been stalled by judicial decisions, but the effort to constrict the vote continues.

Across the country, instead of making voter registration automatic and adopting same-day registration, Republican-led states are making registration harder. Instead of expanding days to vote, they are limiting them. Instead of encouraging voter registration drives, they are adopting various measures to criminalize the activities of voter registration groups. Partisan gerrymandering gets ever more sophisticated. Hackable voting machines pose a true threat of even getting an honest count. Closing polling stations forces some — again, disproportionately those from minority or poor districts —to travel longer

and wait in long lines to vote.

The only way to counter these measures is massive citizen mobilization — and to elect leaders who will make the right to vote a priority. In 2018, efforts to restrict the right to vote overwhelmed a voter turnout that was the highest since 1914. In 2020, with the fundamental direction of the country at stake, another record turnout is vital. Upon gaining the majority in the House of Representatives in 2018, Democrats immediately passed HR 1, the most extensive election and democracy reform bill since the Voting Rights Act. Among other things, it would adopt same-day voter registration, limit the role of big money in elections, curb political gerrymanders and much more. That bill sits on the desk of Republican Senate Majority Leader Mitch McConnell, who won't even allow it to come to a vote. If voters overcome the tricks and traps designed to make voting difficult and vote in large numbers in 2020, fundamental democratic reform is teed up to move.

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BRACE YOURSELF

By Oscar Blayton
Wire Writer

As the Titanic was sinking after colliding with an iceberg in 1912, the poor among the passengers, trapped below deck, were drowning as the wealthy made their way to lifeboats.

It is always the disadvantaged who suffer first and suffer the most.

Since America has begun to sink after crashing into the Trump presidency, the disadvantaged in this country have begun to drown in the flood of white supremacy, patriarchy and other forms of hate-inspired abuse.

But this is just the tip of the iceberg.

The Trump presidency has polluted the federal courts with conservative judges bent on turning back the clock on women's rights, voting rights

and every other civil right won through the hard-fought legal battles of the past 60 years. And with the federal courts being seeded with bigots of every stripe, it will be very difficult to reverse the momentum of this country's march backward into the moral desert that America is again becoming.

The first waves of the invasion against our humanity have begun. Those Americans deemed "less deserving" are being victimized by bigoted schemes to strip away their voting rights. People of color seeking better lives by immigrating to this country are being denied entry in an obvious plot to keep America as white as possible.

The disgrace of a man who

continued on page 5

Don't Let Predatory Lenders Rob Your Holiday Joy



By Charlene Crowell
Wire Writer

After the nation gives thanks for its many blessings, the annual season of holiday joy begins with its barrage of celebrations both secular and spiritual that mark the season. Colorful decorations and Christmas trees pop up at parades, concerts, parties and more as family and friends gather in good cheer.

For many businesses, the holidays are also the difference between ending the year in profits or in red ink. So there are also an abundance of advertisements, circulars and commercials beckoning each of us to offer loved ones a special token of the season. From Black Friday discounts, to Cyber Monday sales, to the perennial Christmas Eve bargain sales, merchants hope their cash registers will ring non-stop this season.

But the holiday season is also a time when predatory lenders offer enticements to put more debt than money into your pockets. For unsuspecting consumers, it's a temptation trapped in all kinds of packages that seem too good to pass by. In reality though, these deals are often a debt trap leading to a holiday financial hangover that can last well into the New Year.

If you believe pre-paid debit cards are insurance against financial rip-offs, think again.

Some prepaid cards may be a helpful way to avoid overspending. But before



paying cash for this convenient form of plastic, read all of the fine print that explains the terms and fees that come with its usage. Terms and options can and do vary significantly. Many include a range of fees from activation, to learning your current balances, reloading monies and in some cases fees for inactivity. Some prepaid cards even use tricky tactics that allow consumers to inadvertently overspend the value on the card and incur an overdraft fee. By the time all applicable fees are assessed, the amount of money actually available on that prepaid card can shrink and shortchange how far it can help on purchases.

Another debt trap, overdraft fees, are marketed and sold as a 'customer convenience'. Yet in truth, these fees can run up holiday bills that many consumers will not know about until after New Year. Their trick is for the bank to extend credit when transactions exceed monies actually available in accounts – including debit card point-of-sale transactions, and ATM withdrawals which banks could easily decline at no charge when consumers lack sufficient funds. Instead, some banks often accept the transaction, putting the customer in the red and charging a steep \$35 per overdraft fee. Additionally, some banks alter the posting of transactions in an effort to maximize revenues. In 2017, customers of several large banks paid over \$11 billion in overdraft fees in just one year.

Consumers most vulnerable to these high-cost fees are those who have little

“

With abusive overdraft fees, financial institutions take advantage of customers fighting desperately to stay afloat. Ultimately, these fees drive many from the banking system altogether and make reentry very difficult.

”

or no cushion in their checking accounts. Consumers who may have accepted overdraft “coverage” still have a right to cancel the so-called costly service by directing their institutions to remove it.

“With abusive overdraft fees, financial institutions take advantage of customers fighting desperately to stay afloat,” said Rebecca Borné, a senior policy counsel with the Center for Responsible Lending. “Ultimately, these fees drive many from the banking system altogether and make reentry very difficult.”

Data from the Federal Deposit Insurance Corporation (FDIC), back up Borné's claim. Over half a million households who once had bank accounts became unbanked— primarily due to high or unpredictable fees like overdraft.

Other consumers, beckoned by the brightly-colored signs advertising “fast cash” or “bad credit? No problem”, should just keep walking or driving past storefronts of payday and car-title loans. These predatory loans often lead to consumers paying more in interest and fees than for the money borrowed. They ultimately wind up costing consumers \$8 billion in fees in states where they are legal.

Research by the Center for Responsible Lending (CRL) has found that predatory payday loans alone drain \$4.1 billion in fees from consumers annually -- borrowers who typically are unable to fully repay the original loan, usually due in two weeks' time. With average annual interest rates of 391%, three out of every four payday loans go to borrowers with more than 10 loans a year.

Although the typical payday loan averages \$357, a car title loan provides more cash, averaging about \$1,000 but must be secured with an owned car as collateral. Failure to make on-time payments often leads to the loss of the vehicle --even though the loan may only be a fraction of the vehicle's marketable value. While the lender holds on to a car title, the borrower is faced with triple-digit interest and, one of every five cases -- a whopping 20% percent -- end up losing their personal transportation.

In recent years, activist ministers and clergy have emerged as some of the most vocal consumer advocates on payday and car-title loans.

“American consumers are now in the death grip of a government that is not only deaf to the cries of the poor for fundamental economic justice, but this government is also blind to their merciless exploitation by payday lending traffickers,” said Rev. James T. Golden of Florida.

“Consumers don't need payday loans; they need financial stability,” added Rev. Dallas Lenear, Director of Project GREEN in Grand Rapids. “And, payday loans keep them unstable. Scripture says, ‘Do not exploit the poor because they are poor...’ (Prov. 22:22) But, that is precisely what payday loans do.”

All forms of predatory lending bring the probability of robbing low-to-moderate income consumers of their holiday joy. This holiday season try adding a full measure of practical sense to help your dollars preserve the spirit and joy of the season – it only comes once a year!

BRACE YOURSELF

continued from page 4

lounges in the White House is the son of a Ku Klux Klan member, so should we expect any different?

America is sinking like the Titanic and what can we do about it? One possible answer is that we become more self-reliant – politically, economically and culturally.

A crude poem found its way into Black culture just after the Titanic sank. It was during the height of the Jim Crow era and African Americans were being severely marginalized in the North and pushed back as close to the condition of slavery as possible in the South. The poem was “Shine.” Shine was the antithetical “Negro” of the early 20th century. In the ghettos of Chicago and the cotton fields of Mississippi, Shine was known as

“

America is sinking like the Titanic and what can we do about it? One possible answer is that we become more self-reliant – politically, economically and culturally.

”

a “Bad N*****” by people who, in an act of defiance, embraced a painfully derogatory word and made it their own as an act of resistance.

There are many versions of the poem, but in all, Shine is a lowly worker on the luxury liner when it begins to sink. Being denied a seat on



a lifeboat, he jumps overboard and begins to swim. The ship's captain pleads for Shine to save him, but Shine swims on. A rich white woman offers him forbidden sex to save her, but Shine swims on. He overcomes numerous dangers along the way, but by the time news of the Titanic reaches America, Shine is in a bar in Harlem enjoying a drink.

This commentary is too short to cite all the metaphors in the poem illustrating the impediments confronting African Americans, but the takeaway is that we must rely on ourselves.

Many African Americans have dubbed the post civil rights era as the “Second Reconstruction” because of the doors that opened to us in education and employment. But that era is coming to a close. False friends and ineffectual allies will leave us to fend for ourselves. But we must persevere and continue to move forward with our true friends and allies and our sense of self-reliance.

Difficult days are ahead, but this is not a time for weeping and self-pity. It is time to brace ourselves and throw everything we have into the struggle.

Counting Children Matters Most: Frequently Asked Questions (FAQ) on Census 2020

By Khalil Abdullah
Wire Writer

Special to the Trice Edney News Wire from Ethnic Media Services (TriceEdneyWire.com) - Within the African American community, the conversation about the upcoming 2020 census ranges from 'why bother' to 'we're all in.' Let's speak to the 'why bother' question.

FAQ: Why should I bother with Census2020? I filled out the census form the last time and I didn't see any improvements in my neighborhood or community.

Answer: Whether or not you saw the improvements you expected, many benefits of the census still touched your life, your community, and the people you love and care about – especially children.

If you have a sense of responsibility for the quality of life of children in your family or beyond, your participation in the census has a direct impact. Over 200 federal programs derive revenue from data gathered by the census. This list includes school lunch programs and the Women, Infants and Children Program (WIC) which provides direct monetary assistance for low income pregnant women and new mothers and their children. Other programs range from Section 8 Housing assistance to LIHEAP, the Low-Income Home Energy Assistance Program. LIHEAP helps families pay heating bills and assists with repairs



to furnaces, insulation and weatherization costs.

Without these programs, the cost of living for everyone in a neighborhood, city, or county would be higher. Take LIHEAP as an example. Without the financial subsidy to those in need, other ratepayers

and customers like yourself, would likely face an increase in monthly utility bills.

Just consider the funding that assists with the cost of schools, teachers, and education. The lives of children are profoundly affected by your decision to participate in the census. This is

one reason why those who represent African American communities, be they clergy, elected officials, or social justice advocates, see engagement with the census as a moral imperative.

FAQ: That still doesn't explain why I don't see the improvements promised during the last census in 2010 or even during the 2000 census.

Answer: You know the saying, "all politics is local." Almost nowhere does this apply more than when money is being allocated. There are layers of responsibility for how money is spent, including federal and state formulas as well as decisions made at the local level, often by elected officials. The census has a direct bearing on our election processes of redistricting and reapportionment which help determine how your vote is counted and who gets elected. We will take these up as separate FAQ topics.

The immediate question is: will you fill out the census form?

FAQ: What happens if I do not fill out the form? Is that a crime? If so, what's the punishment?

Answer: Not answering the census or providing false answers are each punishable by a fine of up to \$5,000, but no one has been fined for failure to respond in recent censuses, according to the Census Bureau's national spokesperson. But, as one census advocate

“
There are many scenarios where family members should be reported, but African Americans were undercounted by 2.1 percent in the 2010 census and many of those missed were children. Why? In part because people were unsure whether they should report a child or whether that was someone else's responsibility to do so.
”

said, it is a crime of sorts not to participate because is the children who suffer most without your full participation.

FAQ: Can someone find out my private census responses?

Answer: Your information is confidential and protected by Title 13 which brings heavy fines and possible imprisonment for anyone who divulges your personal information. The Census Bureau cannot, under penalty, share your information with the IRS, Homeland Security, immigration or law enforcement agencies or anyone else, including housing officials. However, census information is made publicly available after 72 years.

FAQ: What if I participate in the census, but there are more people living in my home than I'm supposed to have according to my lease or rental agreement?

Answer: The Census Bureau is trying to gather data. It is not seeking to determine whether you are violating your lease

or local zoning codes, but you have raised an important point. Families are often fluid -- grandparents taking care of grandchildren while parents are at work or away from home. Should you claim a student away at school in another state as a member of your household? There are many scenarios where family members should be reported, but African Americans were undercounted by 2.1 percent in the 2010 census and many of those missed were children. Why? In part because people were unsure whether they should report a child or whether that was someone else's responsibility to do so. The best thing to do is ask the Census Bureau or one of the many organizations participating in partnership during Census2020.

This article is a monthly column by Ethnic Media Services aimed to educate about the need to respond to the 2020 U. S. Census. Next Topic: If you're all in, what to expect.

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Ivy Entrepreneur Institute Presents The Real Black Friday Business Expo



Entrepreneur Kesha(Kay)Valentine owner of 'NRG Me by Kay' shows off her magnificent jewelry line for sale at 'The Real Black Friday Business Expo.'

PHOTO CREDIT / SUBMITTED

By Michael Daniel
Toledo Journal Staff Reporter

Friday November 29, 2019, the Ivy Entrepreneur Institute presented what they named 'The Real Black Friday Expo' at the New Life Center of Bethlehem Baptist Church in Toledo. A play on words, this event was called 'The Real Black Friday' as opposed to just 'Black Friday' because this expo featured African-American Entrepreneurs only and their small businesses.

Thirty-nine different vendors participated in the expo with products such as clothing, jewelry, food, computers, natural products, crafts, and gift items, Afrocentric dolls, and even personal services such as body messages therapy, and nail and foot care all under one roof. It was a chance for African-American people to support their own and have a good time shopping and socializing.

The idea to have a Toledo Black Expo highlighting black-owned businesses was the brainchild of Erik C. Johnson, the founder of the Ivy Entrepreneur Institute. The Ivy Entrepreneur Institute is a nonprofit organization that helps low to moderate-income individuals, who want to go into entrepreneurship, get started.

"We help people start their own business step by step," said Mr. Johnson. "Our process is first we validate the business concept to see if the idea will work. If it does work, we help people

develop their business plan, and then we present a series of educational workshops and seminars on specific business subject matters that will teach them how to run their business and make it successful. Finally, we host events like this one, here today, to have an economic impact on our urban communities and the new businesses themselves."

He added, "Running a business is a job, but unlike other jobs where you need a certificate or degree, entrepreneurship is the one avenue where you don't need a degree or certificate to flourish. All you have to do is come up with an idea that solves people's problems and put a reasonable price point on it and you can improve the quality of your own life through entrepreneurship. However, you do need some education if you want to succeed and that's where we come in. We teach you how to start, run, and successfully sustain your business. We give people the foundation they need to succeed at being a new entrepreneur."

Mr. Johnson started the institute because he himself was

continued on page 16



There were original hand made Dolls by 'Doll-maker Ella Hall' (standing third from right) for sale at The Real Black Friday Business Expo, helping Mrs. Hall at her table were family members (L-R) granddaughters Shay Hall, Eleah McDonald, Travinea McDonald, (Mrs. Hall), niece Sherri Hill, and daughter Dawn McDonald.

PHOTO CREDIT / SUBMITTED



Entrepreneur Karen Hoskins of Divine Printing examines the merchandise at Roberta Hughes's 'Miracle Crafts and Such' at The Real Black Friday Business Expo

PHOTO CREDIT / SUBMITTED



Staff members working at The Real Black Friday Business Expo were (L-R) Sandria Brown, Erik Johnson Jr., Sonya Johnson, Erik C. Johnson: Founder of the Ivy Entrepreneur Institute, Caleb Johnson. Armel Burns, and Jaylin Smith.

PHOTO CREDIT / SUBMITTED

Great Ways to Make Education More Affordable

(StatePoint) As most parents know, even a free public school education comes with certain expenses that over the course of a school year can really add up. While many of these expenditures feel unavoidable, there are certain ways that families can save money on the hidden costs of schooling.

Skill Share
Is your child struggling in one class and excelling in another? Before coughing up the cost of a tutor to get your child up to speed, consider a skill share as a free and friendly alternative. There is likely a student in your child's class who possesses the opposite strengths and challenges. Encourage your child to team up with that student and become cooperative study buddies.

Online Calculators
All-in-one web-based mathematics resources can eliminate the expense of a calculator and other math supplies. For example, ClassPad.net, free to educators and students, is a tool geared toward K-12 and beyond that exceeds the functionality of a calculator. A user-friendly tool that's also offering educators an innovative way to share lesson plans, among its many features are a virtual protractor and compass, and a math-based text editor that provides a rich assortment of mathematical templates.

This web-based calculator is designed to be equally usable by keyboard and mouse as with touch-based platforms and gives users the ability to create folders, organize and share work. To register, or for more information, visit ClassPad.net.

Organize a Fundraiser
From band uniforms to chess club fees, participation in extracurricular and after school activities frequently comes with a price tag. To reduce or eliminate such expenses for not only your child, but for every club or team member, consider spearheading a fundraiser and getting everyone involved. From car washes to silent auctions, fundraisers do more than the name implies, building team spirit among participants and community awareness of the club's goals and accomplishments.

With a few tricks and some new tech, your family can save significantly on the cost of school.

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Why Communities Nationwide Need More Afterschool Programs

(StatePoint) Research shows that afterschool programs not only help keep kids safe, but also help them succeed in school and life. Unfortunately, there aren't enough such programs in the country today, experts say.

While participation in afterschool programs has increased to 10.2 million students nationwide, for every child in an afterschool program, two more are waiting to get in, according to "America After 3PM," a household survey commissioned by the Afterschool Alliance, a non-profit public awareness and advocacy organization.

"At this time when afterschool programming needs more funding, federal investments are under threat," says Jodi Grant, executive director of the Afterschool Alliance. "And any cuts would mean that more children are unsupervised in the afternoons and more working parents are left without the assurance that their children are safe until they return home from their jobs."

The positive effects of afterschool programs are broad. More than 5,000 sheriffs, police chiefs and prosecutors of the organization Fight Crime: Invest in Kids recently issued a report confirming that the hours between 2 and 5 pm are still prime time for juvenile crime. The report also documented positive outcomes for youth who participate in high-quality afterschool programs.

In many cases, these programs serve as a lifeline, offering nutritious suppers to children from low-income families who might otherwise go hungry.

Organizers of the recent "Lights on Afterschool" rally say the 20th anniversary celebration underscored the need to invest in afterschool programs, which offer students homework help, mentors, college and job readiness, healthy snacks, as well as programming in subjects like robotics, computer programming, arts, music and sports.

The only national rally for afterschool, the celebration, organized by the Afterschool Alliance, included some 10,000 events, including roundtable discussions, open houses, science fairs, fun runs, student showcases, academic contests, community service, sports competitions and more. Events focused on the environment, growing and cooking healthy food, space exploration, technology, arts and literacy, and other issues, providing an opportunity for community members to see the skills and talents students hone at their afterschool programs.

"Financial support is needed to expand access to afterschool programs and help keep their lights on," says Grant. "Every citizen can urge lawmakers at every level, as well as businesses and philanthropies, to invest in these programs, which help children, families and communities."

FIFTEEN APPS
PARENTS SHOULD KNOW ABOUT

Courtesy of the
Sarasota County Sheriff's Office
UPDATED JULY 2019

MEETME

MEETME is a dating social media app that allows users to connect with people based on geographic proximity. As the app's name suggests, users are encouraged to meet each other in person.

GRINDR

GRINDR is a dating app geared towards gay, bi and transgender people. The app gives users options to chat, share photos and meet up based on a smart phone's GPS location.

SKOUT

SKOUT is a location-based dating app and website. While users under 17 years old are unable to share private photos, kids can easily create an account using a different age.

WHATSAPP

WHATSAPP is a popular messaging app that allows users to send texts, photos, voicemails, make calls and video chats worldwide. WHATSAPP uses an internet connection on smart phones and computers.

TIKTOK

TIKTOK is a new mobile device app popular with kids used for creating and sharing short videos. With very limited privacy controls, users are vulnerable to cyber bullying and explicit content.

BADOO

BADOO is a dating and social networking app where users can chat, share photos and videos and connect based on location. While the app is intended for adults only, teens are known to create profiles.

BUMBLE

BUMBLE is similar to the popular dating app "Tinder" however, it requires women to make the first contact. Kids have been known to use BUMBLE to create fake accounts and falsify their age.

SNAPCHAT

SNAPCHAT is one of the most popular apps in recent years. While the app promises users can take a photo/video and it will disappear, new features including "stories" allows users to view content for up to 24 hours. Snapchat also allows users to see your location.

KIK

KIK allows anyone to contact and direct message your child. Kids can bypass traditional text messaging features. KIK gives users unlimited access to anyone, anywhere, anytime.

LIVEME

LIVE.ME is a live-streaming video app that uses geolocation to share videos so users can find out a broadcaster's exact location. Users can earn "coins" as a way to "pay" minors for photos.

HOLLA

HOLLA is a self-proclaimed "addicting" video chat app that allows users to meet people all over the world in just seconds. Reviewers say they have been confronted with racial slurs, explicit content, and more.

WHISPER

WHISPER is an anonymous social network that promotes sharing secrets with strangers. It also reveals a user's location so people can meet up.

ASK.FM

ASK.FM is known for cyber bullying. The app encourages users to allow anonymous people to ask them questions.

CALCULATOR%

CALCULATOR% is only one of SEVERAL secret apps used to hide photos, videos, files, and browser history.

HOT OR NOT

HOT OR NOT encourages users to rate your profile, check out people in their area, and chat with strangers. The goal of this app is to hook up.

For more information, contact Sarasota County Sheriff's Office Community Affairs at 941.861.4005

Are You Ready for College Entrance Exams?

Submitted

(StatePoint) While a student’s long record of academic achievement is generally the most important measure that colleges take under consideration during the admissions process, getting as prepared for one’s college entrance exams as possible is a great idea.

Here are a few things to know going into the process:

- Almost all four-year institutions of higher learning require that candidates submit either SAT or ACT scores with some requiring strictly one or the other. Certain selective schools also require SAT Subject Tests and AP Tests. Check which tests you’ll need to take to apply to your schools of choice. You may also want to check the average scores of last year’s incoming freshmen.

- Find out whether the schools to which you are applying look at the score of every test you take or only your top score. If they look at every score, you may want to avoid taking the test until you’re feeling completely confident. If they look at only the top score, consider taking the test multiple times (if money and time allow) until you get the score with which you’re satisfied.

- Each institution weighs scores a bit differently. Some colleges use entrance exam scores in order to place incoming freshmen in classes. Some schools use the scores to award scholarships. Understanding what the scores are used to determine, can help you get motivated to succeed.

- When it comes to the mathematics portion of the exam, it’s important to know that graphing and scientific calculators are allowed. Calculators for College Boards available from Casio offer an affordable solution to aid in the preparation for college entrance exams. Whatever calculator students choose to use for their exams they should familiarize themselves with completely so that come exam day, they can easily manipu-



“ While the process of preparing for and taking college entrance exams can be nerve-wracking, sufficient preparation and the right tools can give you the confidence you need to be successful on test day. ”

late its features and functions. To that end, students should use the calculator when taking practice tests and consider using it in the classroom and when doing homework.

- Testing rules and format have evolved over time. Be sure any preparation materials you use are current so that they deliver accurate information about what to expect and reflect the kind of questions you’ll actually face on test day.

- Your practice tests should resemble the real test day as much as possible, so have handy only tools which are allowed in the testing facility, putting away any other reference materials or distractions.

While the process of preparing for and taking college entrance exams can be nerve-wracking, sufficient preparation and the right tools can give you the confidence you need to be successful on test day.

Congratulations to the Jones Leadership Academy Chess Team




Making the right moves on the world’s most difficult board game, chess, allowed three members of the Jones Leadership Academy Chess Club to be the recipients of \$1000 dollars each through the efforts of Directors Warren and Yolanda Woodberry of the Woodberry Park Foundation, and chess coaches of the Woodberry Park Chess Program at Jones Leadership Academy of Business. Alveon Gould, 3rd from the left, won 2nd place having 6 victories and a draw against 308 chess players in his category while Russell Chapman III, 2nd from the left, finished in the top 10 among 88 players in his category. Tyrin Pryor, 4th from the left, added his victories as the 3rd winning member of the team. The competition was the United States National High School Championship held in Columbus, Ohio. 1500 high school chess players from 36 states in the US competed for victories. Many Toledo area high schools made the Toledo area proud of their efforts, but two of the Jones Leadership Academy players finished with the highest individual places in their categories in the State of Ohio.


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Deadly and dangerous — Healthcare in America

By Ray Curry,
Secretary-Treasurer, UAW

Laughter is the Best Medicine, says the Reader's Digest version of America. But, not when it's the only medicine, responds the America that far too many have known and continue to know. Not when the United States alone is one of the world's top 33 most developed countries that does not have a form of universal health care that covers all of its population. I guess I am just not in on the joke when I see people ei-

ther going without health care — something that ought to be a human right — or struggling to the breaking point to keep on top of huge medical bills when sickness or infirmity hit. Funny how that just isn't funny. Actually, it is a national tragedy. A tragedy when African Americans in disproportionate number lack insurance coverage. For too many folks in this country, you are free to laugh — just not till it hurts. The system is sick. Here are some not-so-fun facts.



how well do you know these girls?

Learn more about your breast health at KnowYourGirls.org



According to the Kaiser Family Foundation (KFF), which focuses on major health care issues facing the nation as well as the U.S. role in global health policies, as of year-end 2016, 27 million Americans in this country were without medical coverage. That number was significantly down from the more than 44 million in 2013 — just before the Affordable Care Act (ACA) kicked in. But in 2017, the current administration took office, and ... VOILA! After much purposeful meddling and dismantling, a year later we saw 700,000 people moving back into the uninsured column. These are the latest stats from the KFF, but the folks there know the score under the current administration. Ongoing efforts to alter historic gains in health insurance coverage via the ACA or to make receipt of Medicare contingent on work (another Republican initiative) they say, "may further erode coverage gains seen under the ACA." That statement carries with it profound life and death implications, that have the potential to affect families from coast to coast, in neighborhoods and communities all over America. The KFF aren't the only ones who know what that will mean for working Americans. I think we all know that assaults on the ACA are an assault on the health and wellbeing of millions of Americans. Scared ... just plain scared. So, what does it mean to be without healthcare in America? It is truly frightening on so many levels. How about facing each day without knowing if medical care is even available for your family? How about having to postpone necessary care and forego preventive care — such as childhood immunizations and routine check-ups? How about no regular doctor, limited or no access to prescriptions, and only seeking medical attention when it's bordering on too late and winding up in the hospital or worse? And, how about the shameful fact that in today's America, when a loved one falls ill or is in need of medical care, too often it's the devastating financial burden that is the focus, rather than being able to concentrate on healing. This is not the America I know and love, and it is certainly not the America I want to know. On a macro level, the fact that we don't insure all of our people adds up this way: The U.S. spends two to three times as much per capita on health care as most industrialized nations. Elsewhere, governments regulate and negotiate the price of drugs and medical services; elsewhere there is no need for a vast private health-insurance bureaucracy. And how do African Americans fair in all this? While Obama and the ACA have opened up some new roads, too often we continue down a dangerous path. Here are some even-less-than-fun facts:

- Non-elderly African Americans are younger, more likely to be poor, and less likely to have a fulltime worker in the family compared to non-elderly whites.
- Non-elderly African Americans face endemic health disparities compared to their white counterparts, such as poorer overall health, and conditions

continued on page 11

BOOK REVIEW: 'The Christians' features a 1960s Louisiana love story

By Cora Lester,
The Drum Newspaper

The Christians, book one, follows the life and love of Mary Jean Woods, a young, Christian woman in 1960 South Louisiana as she maneuvers through self-discovery, unrighteousness, and betrayal in hopes to find a true spiritual identity.

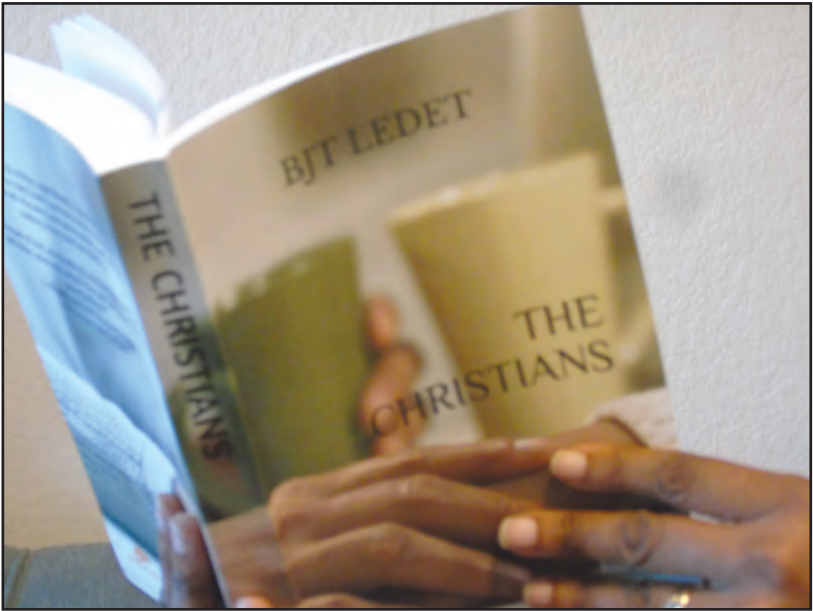
Through this first release, B.J.T Ledet weaves a story that answers "What exemplifies a Christian?" and introduce readers to characters who boldly feel right—even all-knowing—in their beliefs when they are flawed and some are fallen.

The Christians deals with the distinctive differences and interactions between the characters who consider themselves Christians and those who don't. Meet ministers who are in the business of religion instead of uplifting the people and teaching them to love. Meet the 'show and tell' flock alongside the church Mothers who have tunnel vision and live in the past.

Using romance, family scandals, and murder, the novel questions who is and is not a Christian and how the interactions between family and friends impact the spiritual growth of young adults. B.J.T. Ledet is a retired Hurricane



Katrina survivor who worked at Tulane University in New Orleans. She attended Southern University and A&M College and Tulane University. Currently, she gives back to the community by tutoring kids inside her home while working on completing the trilogy. Ledet enjoys writing from her Baton Rouge home where she lives with her spouse, a dog, and a cat. Published by Jozef Syndicate, The Christians (ISBN 978-1944155209) is available on Amazon and at www.jozefsyndicate.com/creators/b-j-t-ledet/



Garth Coleridge Reeves Sr. (RIP), the legendary publisher of The Miami Times.



For 100 years, from February 12, 1919 to November 25, 2019, Garth C. Reeves Sr.'s entire life, commitment, and leadership exemplified the very best of being an effective fighter and forerunner for freedom, justice and equality, as well as being an uncompromising voice of Black America and of the Black Press. The Homegoing Service will be on Saturday, December 7, 2019, 10:30 AM Eastern Time, at St. Agnes Episcopal Church, 1750 NW Third Avenue, Miami, FL. 33136.

Deadly and dangerous — Healthcare in America

continued from page 10
such as obesity, diabetes and asthma.

- Uninsured African Americans are more likely to fall into the coverage gap, earning too much for Medicaid but not enough for tax credits.
- And, African Americans are more concentrated in those southern states that somehow see no need to expand Medicaid.


So, what's to be done?
I am a union man, so I am going to talk from my gut. The state of our health care here is not some Norman Rockwell painting nor is it some kid bravely waiting for the nurse to give him that booster shot during the monthly visit by the county health department's mobile clinic.
We must do better. RIGHT NOW.

I'm sorry to say it's bad news for so many Americans and the ACA made it better, but things are starting to backslide. I belong to the UAW. We first proposed comprehensive health coverage for all Americans back in the 1940s and we haven't stopped as our bargaining and our policies have shown

“
The consumers whose lives will be either helped or hurt most by the eventual judicial ruling will be people of color. There are reasons why civil rights organizations ... vigilantly oppose these small and predatory loans.
”

over the years. Not even slowed down.
Our goal is universal health care — coverage for everyone — and we have spoken loud and clear about the skyrocketing cost of prescription drugs; against those who would deny coverage for those of us with pre-existing conditions; against those who would scuttle provisions like Section 1557 of the ACA which combats discrimination based on race, color, national origin, sex, age or dis-

ability.
All these reforms are under threat. So, we fight on.
We have recently signed on to a grassroots campaign to lower the cost of prescription drugs. "Lower Drug Prices Now!" is a coalition comprised of 53 state and national organizations that are committed to forcing bold prescription drug reforms that will stop Big Pharma price-gouging and put people ahead of profits. No more should working Americans have to make decisions between putting food on the table and filling their insulin prescription.
I truly believe, as my union brothers and sisters do, that with universal health care, working people can turn to employers for higher wages, for job security and retirement security because health care would be off the table.
I will end this way.
How about this? Instead of some folksy panacea like laughter is the best medicine while we turn back the clock, we go with a healing prescription of democracy and access to affordable, quality health care for one and all.



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ASK YOUR FUNERAL DIRECTORS
A word from C. BROWN and C. BRIAN BROWN DIRECTORS
Mr. Brown: I've heard the name C. Brown Funeral Home in Toledo, Ohio mentioned so many times by my family from different parts of the country, Georgia to California, that have traveled to Toledo for funerals. Each time it was nothing but praise at the professionalism extended in the manner of putting the families at ease, especially in the preparation of our loved ones (almost unbelievable that you can create such life like appearances, (to the "T") of the deceased family members. I and my families are so impressed by what you do to ease the anxiety at such a low period in our lives. I have never ever seen the Actual Funeral conducted as you do in such a professional manner as to not create a "circus like" atmosphere. Your knowledge in making the arrangements really put families at ease throughout the entire process from the removal from place of death to the final interment at the cemetery and the support thereafter. I could not let this go unrecognized. "A-Plus" with an unlimited number of Stars.
Thank you Mr. Brown and your entire Staff for what you do.
William R. Milton
California
Thank you for the accolades Mr. Milton
Its very difficult for me to express anything other than our Thanks "a million and one times over" for you testimonial and confidence in us and of course, your reading of The Toledo Journal in such far away location
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Black News Submitted

Established in 1906, Black Wall Street (originally known as Greenwood Avenue) was a prominent African American community located in the Greenwood District in the city of Tulsa, Oklahoma. Sadly in 1921, the whole neighborhood was burned down after being attacked by a white lynch mob.

During those days, there were no laws that supported humans rights or defended Blacks from the racial segregation, discrimination, and violence that

was very prevalent in those days.

Because of this, any type of flourishing Black community was automatically perceived as a threat - and Black Wall Street was just that! It was a very strong community of more than 10,000 Black residents who owned their own businesses, schools, restaurants, hotels, a hospital, a bank, and more. Across the community's 40 acres, there was also a equal distribution of wealth among its middle and upper classes.

But this infuriated rac-

ist whites. In fact, because of the oil boom in the state of Oklahoma, many Black residents, although still considered to be second class citizens, received better economic opportunities than their white neighbors. This sparked an outrage of hatred and lies towards Black people, accusing them of crimes that they didn't commit.

It eventually came to down to a false accusation of an attempted sexual assault that motivated a lynch mob to take action. And their idea of justice was to take down Black Wall Street. And so, on May 31, 1921, not only did they burn down all the Black businesses and more than 1,000 homes, but they also murdered hundreds of the residents. Even worse, when the Black residents tried to defend themselves, thousands of them were arrested by police.

It was one of the largest massacres of Black citizens in America, and it all happened in just 16 hours!

Montgomery, Alabama, where it all began, honors Rosa Parks



Anger over Emmett Till's murder led Parks to refuse giving up her seat

By Frederick H. Lowe
BlackmansStreet.Today

The city of Montgomery and Alabama, where the capitol is based, unveiled a life-size bronze statue of Parks who sparked the 381-day Montgomery bus boycott, one of the seminal events in civil rights history. The boycott, started by black women, broke the back of segregation on Montgomery's city buses, which were owned by a Chicago company.

Parks, a seamstress and an early civil rights activist involved the case of the Scottsboro Boys, refused to give up her seat to a white man and move to back of the back of the bus where seats and standing room were set aside for blacks as was the law at the time.

Parks said in a number of interviews she was angry about what happened to Emmett Till, a 14-year-old Chicago teenager, who was spending the summer in Money, Mississippi, when two white men beat him to death on August 24, 1955, for offending a white woman. Decades later, the woman, Carolyn Bryant, admitted she lied about the circumstances that led to Till's brutal murder.

The City of Montgomery dedicated a statue of Parks on Montgomery Plaza near the stop where she caught the bus that would drive her into history and unemployment. She caught the bus on November 26, 1955.

Rosa Parks
"To stand here today as Montgomery's mayor where Mrs. Rosa Park stood defiant against systemic injustice infecting our community speaks to the magnitude of this moment and the



progress achieved in our city," said Steven Reed, Montgomery's first black mayor. Montgomery had been the capital of the Confederacy for about a year during the Civil War. Montgomery County artist Clydetta Fulmer built the statue, which also contains four historic markers honoring the plaintiffs in the landmark Browder v. Gayle case.

A three-judge federal panel ruled on June 5, 1956, that the enforced segregation of black and white passengers on motor buses operating in the City of Montgomery violated the Constitution and laws of the United States.

Aurelia Browder, Susie McDonald, Mary Louise Smith and Jeanette Reese were plaintiffs in the case. Freddie Gray, Alabama's only black attorney at the time, filed the lawsuit.

Jo Anne Robinson-Rosa Parks and E.D. Nixon The statue doesn't honor E.D. Nixon, a Pullman Porter and president of the local chapter of the NAACP.

The statue also doesn't honor Jo Anne Robinson, an English professor at Alabama State College, now Alabama State University, who came up with the idea of the Montgomery Bus Boycott, according to the book "The Thunder of Angels: The Montgomery Bus Boycott and the People Who Broke the Back of Jim Crow," by Donnie Williams and Wayne Greenhaw.

The boycott was supposed to last one day, but it was so successful, it continued for nearly 400 days.

Congressman John Conyers Jr.

The boycott put Parks and a 25-year-old Martin Luther King Jr. into the history books. King later led the boycott.

After the boycott, no one would hire Parks or her husband, Raymond, a barber, who also had been active in the Scottsboro Boys case.

The couple moved to Detroit, and Michigan Congressman John Conyers gave her a job. Parks died October 24, 2005. She was 92.

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The proposed 202A-2021 Pathway, Inc. Community Services Block Grant (CSBG) application is available for review and comment at the Pathway, Inc. office located at 505 Hamilton Street, Toledo, Ohio, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. beginning November 27, 2019.

You may mail your comments to the above address or deliver them in person. Pathway must receive public comments by no later than 5 p.m. on December 11, 2019. They will be on file and open for public Review.

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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.

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LUCAS COUNTY BOARD OF DEVELOPMENTAL DISABILITIES

Lucas County Board of Developmental Disabilities is now hiring, and offers competitive compensation and a comprehensive benefits package. For a listing of our current openings, please visit our website at www.lucasdd.org. All candidates must submit a resume and cover letter along with an employment application via the online application process. If a position has multiple openings please apply to each vacancy in order to be considered. We are an equal opportunity employer. If in need of ADA accommodations, contact us directly at 419-380-4033.



GEM Inc. is seeking an AssistantWeld Quality Inspection Manager.Assist the Quality Control Manager in the development, application and maintenance of quality control systems for mechanical construction and maintenance activities, including but not limited to, welded pipe, boilers, pressure vessels, furnaces, structural steel, and tanks. Develop, initiate, perform, and oversee methods and procedures for welding, inspection, testing and evaluation. Execute the welding quality control requirements per the established Quality Control program and job site requirements. Able to work shift work and potentially travel for out of town assignments. Required to have the physical capability to climb, lift, enter confined spaces, or similar conditions wherever welding takes place.

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BLACK HISTORY

December 6, 1865: 13th Amendment abolishes slavery.

December 6, 1892: Theodore Lawles, medicine pioneer, born.

HELP WANTED/MEDICAL

STROKE/NEUROCRITICAL CARE PHYSICIAN AND MEDICAL DIRECTOR

Mercy Health Physicians North, LLC in Toledo, OH has a Stroke/Neurocritical Care Physician and Medical Director opening to provide treatment & diagnosis of stroke & neurocritical care patients; order & execute tests, analysis & diagnostic images; analyze reports & findings of tests & examinations; administer/prescribe treatments; provide vision for development growth & maintenance of Neurocritical Care Consultative Service; participate in physicians recruitment; support coordination of stroke center certification process & efforts to grow stroke network of Mercy & tele-stroke services; Develop inpatient protocols & care pathways; Attend local, regional, & system functions for local delivery of care & advancement of Neuroscience services w/n Mercy Health; Establish & monitor quality metrics applicable to the population served; assist in addressing staff or provider concerns & service line; participate in educational offerings; seek opportunities for advancement of scholarly activities; support efforts of graduate medical edu w/n organization. Serve as Stroke/Neurocritical Care Director in Lima, OH & neurocritical care physician in Toledo, OH. Split time between Toledo and Lima, thus travel is required between the two. Schedule: 7 days/7 days off. Call schedule runs concurrently w/regular schedule. Must have: 2 yrs clinical exp as a Neurocritical Care Physician AND a Neurologist or Neurohospitalist AND a Stroke Director or Co-Director. MD or DO (or foreign equiv.); ACGME accredited General Neurology Residency & UCNS Neurocritical Care Fellowship; Board certified in Neurology & Neurocritical Care; Unrestricted OH Medical license; DEA registration; Member of ABMS. To apply, e-mail BBanks@mercy.com (no calls).

HELP WANTED

The City of Maumee Is accepting applications and resumes for the Position of Assistant Tax Commissioner/Accountant II

Summary of Duties:Responsible for preparing and analyzing tax records and reports. Processes local tax returns per City Tax Ordinance. Prepares claims for tax refunds. Assists in completing statistical and financial reports as requested. Supervises division personnel.

Qualifications:Bachelor's degree in accounting or finance,supervisory experience and four years related job experience preparing tax filings and tax accounting.

Salary range is \$55,000 - \$71,000 with excellent benefits.

Complete job description and application are available in the Finance Department or online at: www.maumee.org.

Cover letter, resume and notarized application must be sent to: Commissioner of Human Resources, Finance Department, City of Maumee, 400 Conant Street, Maumee, OH 43537-3380 by **Wednesday, December 18, 2019.**

Due to the public records laws of Ohio, application materials cannot be considered confidential. The City of Maumee is an EO/AA Employer.

PUBLIC NOTICE

The City of Oregon Civil Service Commission will conduct an examination for the position of **Police Officer** through the National Testing Network, Inc. from December 1, 2019 through January 31, 2020. To fill out an application and schedule a test, go to www.nationaltestingnetwork.com, select Law Enforcement and sign up for the City of Oregon. All information on department standards, job requirements, and application details will be provided on this website.

The Six Percent Rule: Powerful Maxims for Empowered Dads

By: W. Eric Croomes

How may we as men become better dads and live up to the expectations of our children? There are so many principles we could tap into to answer this question. In fact, the Bible is full of salutatory and character-building scriptures to help us in our daily walk to become better men and empowered dads.

What makes our job even tougher is when our co-parenting relationships are touched with hostility.

Here's the key: make the most of your time with your child and do the best you can with what you have. Realize that you are well-equipped to succeed.

In the jurisdiction where I live, my co-parent and I split the time with our son fifty-three to forty-seven percent. Although it varies in different municipalities, here it works to about a six percent gap.

The Six Percent Rule is focused on redirecting your energy toward effectively managing the gap between non-custodial time and your time.

The key to remember is when you remain focused and positive, you are not just making great inroads during the time the child is actually in your care, but you are also managing the six-percent gap in between your time and the mother's time.

Following the six percent rule will enhance your parenting experience; it will make your time with your child or children more productive. Most of all, it will give you credence with your offspring as you navigate the choppy waters of co-parenting (read: you will look like



the parent taking the high road).

So, if you are a dad and you are co-parenting a child with a hostile mother, follow these motivators to do what is best for the child or children. Here are ten simple maxims to manage the Six Percent Gap:

Focus on Priorities: always stay focused on the priorities; don't waste time on the superficial stuff; don't get into miniscule arguments that end up wasting your energy and time.

Bend but Don't Break: be ready to compromise; your child can learn a lot from you about school yard and classroom citizenship when you do this.

Influence not Control: it is virtually impossible to 'control' a child who is a product of two households; focus instead on influencing the action you'd like to produce.

Use Panoramic Lessons: use the larger lessons of life to influence your child in the direction you want them to go; don't be afraid to use storytelling, metaphor and art to enhance your point.

Eliminate the Negative: as much as you possibly can, accentuate the positive and stay away from the negative; say something positive about the mother – even

if you don't believe it!

Bridle your Ego: don't let your ego become the main attraction; suppress it and move on; there are bigger fish to fry.

Set the Context: both of the parental relationship and with the child and do it with positive parameters. You are going to have to make up in your mind that you are going to respond positively – no matter what!

Execute Lateral Negotiation. Never negotiate up or down; if you are a co-conservator, act like one! Proceed from your place of power.

Choose Your Battles Wisely: every battle is not a war; choose your conflicts wisely; sometimes it's best to let sleeping dogs lie.

Always give your Best: you may not always have the best to give but you can always give your best; never say 'I can't get him because I don't have any money'; trust in your power; trust that the universal supply.

It is imperative that we as men stay grounded in faith. That is the most important key!

Raising a child is hard in and of itself, but when you manage by the Six Percent Rule, it's a lot easier.

Stay up empowered dads!

From the Desk of Felicia

The Perfect Holiday Gifts for Him

Can you believe that the holidays are upon us? It seems like it was the month of March a couple of months ago. If you are ready to start your holiday shopping either online or navigating your way through those crowded aisles in the malls, I have a few suggestions for the perfect holiday gift for your husband or partner.

1. Travel Laptop Backpack
2. A beard bib (helps prevent those annoying hairs being left on your sink)
3. Gift cards to their favorite electronic stores
4. A new tool belt with a new tool
5. Cooling glasses for game day brews
6. Purchase a masterclass of his choice
7. Beer caddy for tailgating
8. Repair kit for his vehicle, bike, motorcycle, etc.
9. Wireless headphones
10. Personalized wallet, towels, watch, socks, whiskey glass, hats, etc.
11. Travel duffle bag or new suitcase set
12. Gift card to purchase new video games or accessories
13. BBQ grill accessories
14. New cookware or appliances if he's the perfect chef
15. A box of his favorite cigars (Optional: add a bottle of whiskey or his desired cocktail)
16. Purchase a solo trip for him in his favorite city or country
17. Item(s) from his Amazon wishlist
18. Razor set
19. His favorite cologne
20. Exercise equipment or apparel
21. Slippers, pajamas and/or robe
22. Speaker set or Bluetooth speakers
23. Sports equipment
24. A new lounge chair (indoor or outdoor)
25. Make an investment into his new business or latest hobby

Most men are easy to please and don't require much to be entertained or informed. They enjoy the finer things in life at times but then at other times, a simple backyard BBQ with all the tools and accessories, will bring them the greatest joys. Try not to stress so much over the giving of gifts this season. Instead, think about the love and happiness that the man in your life, adds to you and your family. If nothing on this list is a hint of what he would like, you can always do the old fashion thing and just ask him what he would like as a gift. Happy holidays!!!!



Important Black History Dates

December 6, 1865: 13th Amendment abolishes slavery.

December 6, 1892: Theodore Lawles, medicine pioneer, born.

December 4, 1906: First Black Greek Letter Organization Alpha Phi Alpha Fraternity, Inc. was founded on the campus of Cornell University.

December 8, 1925: Sammy Davis Jr., entertainer, born.

December 9, 1925: Red Foxx, entertainer, born.

December 5, 1935: Mary McLeod Bethune, educator, founds National Council of Negro Women.

December 7, 1941: Lester Granger named executive director of the National Urban League.

December 10, 1950: Dr. Ralph J. Bunche is the first African American to be awarded the Nobel Peace Prize.

December 5, 1955: Montgomery bus boycott begins.

December 5, 1955: Dr. King is unanimously elected president of the Montgomery Improvement Association at a meeting of community leaders. The association organized the successful 381-day bus boycott in Montgomery, Ala., following Rosa Parks' arrest on Dec. 1, 1955, for her refusal to give up her bus seat in defiance of Jim Crow (segregation) laws.

December 10, 1964: Dr. King receives Nobel Peace Prize in Oslo, Norway.

December 10, 1964: Dr. King receives the Nobel Peace Prize in Oslo, Norway. At age 35, he is the youngest person in history to receive the honor and the second African American.

December 5, 2013: Anti-apartheid activist and former South African President Nelson Mandela passes away at age 95.

Willis is the First Female Coach in New York Knicks' History



PHOTO CREDIT / SUBMITTED

Lisa Camille Willis is a retired athlete who in September 2019 officially became the first woman ever to become an assistant coach for the Westchester Knicks - a G League team franchise of the NBA's New York Knicks.

Before becoming a retired athlete, Willis reached great levels of success during her playing career. She won a basketball scholarship to UCLA, and went on to become an all-time 3-point shooter and a leader in steals during her college career. During her time at UCLA, from 2002-2006, she accumulated 1,677 points. Afterwards, she went on to win PAC12 Defensive Player of the Year, PAC12 Tournament MVP, and even won a gold medal playing for the USA women's basketball team. In 2006, she was the 5th overall pick in

the WNBA, and went on to become a 3-point leader for the Los Angeles Sparks, New York Liberty and the Sacramento Monarchs. Sadly, her playing career ended in 2010 after she tore 3 or the 4 ligaments in her knee. But her career as an NBA coach has just begun! Willis finds extreme beauty, passion, and significance in the leadership skills she has gained from the game of basketball. She says the biggest leadership skill she's gained from being an elite athlete is resilience; so she always talks about it.

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Ivy Entrepreneur Institute Presents The Real Black Friday Business Expo



PHOTO CREDIT / SUBMITTED

Christmas is right around the corner and so is Kwanzaa, too help us get ready (L-R) Diane Gordon and Donald Lynn from The Kwanzaa House were at ‘The Real Black Friday Business Expo’ promoting our unique African-American holiday celebration with Kwanzaa inspired merchandise for sale.

continued from page 7

once a new entrepreneur. Today he is a successful entrepreneur and he wanted to help others to walk the same path and improve their lives through entrepreneurship. “Being an entrepreneur is not easy, but it is doable. You must take the time to learn your craft and educate yourself on what you’re doing. Entrepreneurship is a career path and if you don’t learn about what you’re doing you will fail,” said Mr. Johnson.

“Today’s Toledo’s ‘Black Friday Business Expo’ is about creating awareness and at the same time infusing cash into those African-American businesses that participated,” he said. “It gives us the ability to become aware of the solutions, resources, and ser-



PHOTO CREDIT / SUBMITTED

Customer Barbara Mars (L) checks out one of many T-shirts available at Samia Dixon’s Faith and Favor custom made T-shirts

vices that exist within the African-American community. Hopefully, this will lead to economic empowerment through the recycling of the dollar that is spent back into our own community.”

For more information on the Ivy Entrepreneur Institute visit the website at ivyinstitute.org or call 419-989-6771.

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A logo for Lucas County 2020 DOGS. It features a green heart with '2020' inside, and 'LC' above and 'DOGS' below the heart.