

THE TOLEDO JOURNAL

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WEDNESDAY, February 19, 2020 - March 3, 2020

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But...



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EVERYBODY IS SOMEBODY IN THE TOLEDO JOURNAL

City Council Repeals Controversial Chronic Commercial Nuisance Law



PHOTO CREDIT / TOLEDO JOURNAL

Crystal Orr, Blair Johnson, and Zahra Collins stand together like they did before city council on Feb. 5 to advocate for themselves and other area business owners.

By LEAH WILLIAMS Journal Staff Writer

Toledo City Council voted unanimously to repeal the controversial chronic commercial nuisance law at last Tuesday's council meeting. The 11-0 vote was met with relief from area African-American bar and nightclub owners who felt the 'Chronic Commercial Property Nuisance' ordinance, or Section 1726.09, unfairly targeted their businesses.

The ordinance was initially proposed by former council member Tom Waniewski and passed by city council late last year. Council Member Tyrone Riley said that it was hearing the valid concerns of area business owners at two public forums that prompted council to take a closer look at the ordinance.

"Everybody got a really good opportunity to look at the ordinance closer, and as a result of looking at the ordinance closer, we, as a council, decided to repeal the ordinance," Mr. Riley said. "You have to take into consideration too that no one had been impacted by the ordinance. It had not been implemented. It was just a law that was on the books."

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It just showed that the city council was open to getting information from the public.

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Crystal Orr who along with Blair Johnson and Zahra Collins represented area business owners and the newly established Toledo Metropolitan Tavern and Pub Association at the Feb. 5 hearing in council chambers said that she was just hoping for the best as she sat in council

chambers once again last Tuesday.

"We asked for the repeal in our presentation. They proposed the moratorium, and it was kind of just like where is it going to fall," she said.

Ms. Orr that reaction from business owners who sharply criticized the ordinance has been extremely positive. She said they were very pleased that council members took the time to listen and seriously consider their concerns.



PHOTO CREDIT / TOLEDO JOURNAL

Ken McFadden sharing concerns with the Toledo City Council.

"It just showed that the city council was open to getting information from the public. Maybe they kind of rushed into something and took a look at it, and they weren't just like 'this is what we did and we're sticking to it.' They were open to suggestions, and that was a plus," she said.

Moving forward Mr. Riley said that even though there were legitimate concerns that prompted Tom Waniewski to propose the ordinance, he does not anticipate anyone bringing any similar ordinance before council.

"In the manner in which it was written and the language it contained in terms of the point system, at this particular time, I do not see anyone bringing that type of ordinance back before council," he said. "Maybe at a later date, there may be some language or even some ordinance to address some of the issues that were raised but nothing in the manner in which was presented by Waniewski. I don't see anyone doing that though some of the concerns raised were legitimate."



PHOTO CREDIT / TOLEDO JOURNAL

Bar members discussing their thoughts about the law.

Trump Administration Cuts Food Stamps for at Least 700,000 Americans

By LAUREN VICTORIA BURKE NNPA Newswire Contributor

The Trump Administration has finalized implementation of new work requirement rules that would cut food stamp benefits for 700,000 Americans. The average food stamp payout is \$36 per month. Though the Trump Administration estimates that under 700,000 people will be impacted by their policy changes, the Urban Institute estimates that the new Trump Administration rule changes will cause 3.7 million poor people to lose food stamps.

Agriculture Secretary Sonny Perdue and Brandon Lipps, the deputy undersecretary for the USDA's Food Nutrition and Consumer Services, spoke with reporters for under 20 minutes regarding the changes. The rule changes will take effect on April 1, 2020.

The work requirement rule change will cause hundreds of thousands of people to lose access to the Supplemental Nutrition Assistance Program or SNAP

There are over 40 million people in the U.S. living in poverty — 1 of every 7 Americans and 12 percent of the total population. In the U.S., 27 percent of African Americans live in poverty and 46 percent of African American children (under age 6) live in poverty, compared to 14.5 percent of white children.

"We're taking action to reform our SNAP program in order to restore the dignity of work to a sizable segment of our population and be respectful of the taxpayers who fund the program. Americans are generous people who believe it is their responsibility to help their fellow citizens when they encounter a

difficult stretch. That's the commitment behind SNAP, but, like other welfare programs, it was never intended to be a way of life," Secretary Perdue told reporters.

"Trump has called people liars and maniacs, caged children, and cut food stamps, and tried to take away health insurance and let people die. But Republicans are outraged that a law professor used his son's name in an analogy?," wrote Rev. Dr. William Barber referring to an exchange at a Dec. 4th impeachment hearing and food stamp cuts. Barber has been focused on a new age "poor people's campaign" mirrored on the efforts of Dr. Martin Luther King, Jr. in the 1960s.

"This is cruel and disgraceful. Donald Trump will happily give millions of dollars in tax breaks to his billionaire buddies—but he's making it harder for struggling families to be able to eat. I'll reverse this shameful

policy," wrote 2020 presidential candidate and U.S. Senator Elizabeth Warren (D-MA).

The rule change would limit states and force them to restrict food stamp use to areas that have a 6



PHOTO CREDIT / iStockphoto / NNPA

The work requirement rule change will cause hundreds of thousands of people to lose access to the Supplemental Nutrition Assistance Program or SNAP.

percent unemployment rate or higher. The national unemployment rate in October was 3.6 percent.

Income inequality and cuts to poverty programs are likely to be an issue in the 2020 campaign.

Attorney Ben Crump Talks New Book, 'Open Season: Legalized Genocide of Colored People'

By STACY M. BROWN NNPA Newswire Senior Correspondent

Famed Civil Rights Attorney Ben Crump has written a new book that examines the troubling history of environmental racism in America.

"Open Season: Legalized Genocide of Colored People," the 272-page book that's already the top

seller on Amazon.com in the category of Civil Rights Law, tackles how environmental racism pertains to the water crisis in Flint, Michigan, and Newark, New Jersey

In the book, Crump explores how marginalized communities largely are overlooked by the institutions charged with protecting them.

Crump also summarizes the state of civil and

environmental rights in the U.S.

As he prepared a return to Flint, Crump vowed to avoid distractions, including a recent \$100 million lawsuit filed by George Zimmerman against the attorney and the parents of Trayvon Martin.

"The parents of Trayvon Martin and I don't want

Continued on page 8.



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Coming Events/News

Ongoing Events

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 Facebook page for menu items and any updates.

Feb. 19th, Feb. 23rd, Feb. 28th & Mar. 1st.

Greater St. Mary's Missionary Baptist Church "Pastor Robert W. Lyons' ANNI-BIRTH-SARY Celebration"

Paying Tribute to our Pastor, Robert W. Lyons, Sr. & First Lady Shirley M. Lyons', for their Seventeen Years of Service and Celebrating Pastor Lyons' 75th Birthday @ 416 Belmont Avenue Toledo, Ohio with our special guest on the following days:

- Wednesday, February 19th @ 7:00 pm -Pastor Clayborn Arnett & The Greater Harvest Choir & Congregation.
- Sunday, February 23rd @ 4:00 PM Pastor Bobby Wilborn & The Charity Baptist Church Choir & Congregation.
- Friday, February 28th @ 7:00 pm Pastor John Williams & The Eastern Star Baptist Church Choir & Congregation.
- Sunday, March 1st @ 4:00 pm Pastor Roger Carson & The Southern Missionary Baptist Church Choir & Congregation.

Please come join us as we give honor to a true Servant of God.

Feb. 21st, 25th, & 29th The University of Toledo will pay tribute to this year's theme, "Celebrating Resilience," with several events during Black History Month.

Friday, Feb. 21 — Black Student Union Fashion Show, 7 p.m., Thompson Student Union Auditorium. Ticket prices to be announced. Proceeds from the 51st annual event go to a student scholarship that aids in the retention of black students.

Tuesday, Feb. 25 — "Honing in on Triple Negative Breast Cancer: Improving Health Outcomes for Women of African Ancestry Using Precision Medicine," 5:30 p.m., Health Education Building Room 105 on Health Science Campus. The free, public forum is hosted by the Catharine S. Eberly Center for Women.

Saturday, Feb. 29 — Ujima Day of Service, 10:30 a.m. Volunteers will meet in Thompson Student Union Room 2500 for breakfast and then volunteer at the MLK Kitchen for the Poor, the Ronald McDonald House and the Beach House Family Shelter. Ujima is one of the seven principles of Kwanzaa and stands for collective work and responsibility. "Ujima means to build and maintain our community together and to make our brother's and sister's problems our problems and to solve them together," Young said.

Feb.21st, 28th, 29th & Mar. 20th, & 21st Take a Trip to The Moon in Lourdes University's Appold Planetarium

Calling all astronauts! Take a virtual trip to our closest neighbor in space with Field Trip to the Moon, shown at Lourdes University's Appold Planetarium. Feel the ground shake beneath you as you experience a thrilling NASA rocket launch, and orbit the Earth to get an astronaut's view of a sunrise in space. Showing at 7:30 p.m. Admission is \$5 for adults and \$4 for children under 12 and for Lourdes students presenting their student ID. Shows at the Appold Planetarium are limited to 50 and often sell out. For more information or to purchase tickets contact Dr. Laura Megeath, Appold Planetarium Coordinator, email planetarium@lourdes.edu or call at 419-517-8897.

February 22, 2020 Dramatically Inspired Works Sounds of Black History

Saturday 4:00 P.M., 2340 N. Holland-Sylvania Rd.,

Toledo, OH 43615. In honor of those leaders who fought and died for us to come together in unity as a country; Dramatically Inspired Works and St. Mark Drama invite you to come and celebrate the legacy they paved for us and support the generation that now holds the awesome responsibility of carrying out the dream!! Celebrate with us in Poetry, the "Who Am I" game, Dramatic Skits, Songs from the Dramatically Inspired Works Vocals and more... Together We Stand, Divided We Fall. FREE EVENT. See You There! St. Mark Baptist Church, Rev. C.L. Johnson.

Feb. 23rd. The Indiana Ave. Missionary Baptist Church 74th Church Anniversary

Theme: "My Church, My Rock" Matt 16:18 Sunday, February 23, 2020 4:00 p.m., Reverend Dr. Willie Perryman, Pastor Jerusalem Missionary Baptist Church. All services will be held at 640 Indiana Ave., Toledo, OH. Because of Christ, Chairpersons - Deacon Robert and Deaconess Jackie Jackson, Reverend Dr. John E. Roberts, Pastor

Feb. 23rd Calvary Missionary Baptist Church

31st Pre-Anniversary of Pastor Floyd Smith Jr. With the fellow shipping of Bishop Duane C Tisdale and Friendship Baptist Church on Sunday @ 4:00 pm., 702 Collingwood Blvd., Toledo, OH 43604. Please come out and help us celebrate this wonderful occasion.

Feb. 27th Lourdes University The Annual Black History Month Celebration

The Power Within Us: Acknowledging the Past, Recognizing the Present, Focusing on the Future. Program begins at 4:30 p.m., 6832 Convent Blvd., Sylvania, OH 43560. For more information, contact Tonya Colbert, Coordinator of Multicultural Services and Director of Upward Bound, at (419) 824-3866. FREE and open to the public.

February 27th A Community Meeting Changing Minds: Changing Lives: Combating Racism

Please join The Toledo Community Coalition as they recap 2019 and navigate the challenges of racism in 2020. They will also honor Mr. Dave Murray and the late Rev. Karen Shepler. Thursday, 6 p.m. to 8 p.m. Warren AME Church 915 Collingwood Blvd., Toledo, OH 43604. For more information, visit fcogtoledo. com or call 419-255-0098, ext. 204.

Feb. 28th Black History Month Annual Soul Food Potluck

On Friday at 6PM. The theme is African Americans and the Vote. Dinner is FREE and open to the public. For more information contact (419)386-2700 Braden United Methodist Church 4725 Dorr St. Toledo, OH 43615. Rev. Cecil J. Fitzgerald Thompson, Pastor

Feb. 28th Monroe Street Neighborhood Center Presents: Dancing And Dessert Reception

Friday, 6 PM Dessert served, 7 PM Urban Line Dancing with Waverly "Shakey Shakey" Hawkins and Toni Quinn. Monroe Street Neighborhood Center, 3613 Monroe Street, Toledo, OH 43606. \$10. RSVP with Toni (419) 473-1167 (333).

Feb. 29th Justice: Through a Different Lens

The African American Legacy Project in collaboration with City Councilman/Attorney Tyrone Riley 10:00 am, Saturday, at Jerusalem Baptist Church, 445 Dorr Street, Toledo, OH 43604. Justice: Through a Different Lens seeks experienced voices who come in contact with youth offenders at various points in a juvenile's experience with the justice system. This is the third in a series of ongoing engagements entitled: I Dream... The series is designed to seek real solutions to issues facing this community. For more information about this event contact: Robert Smith, Director, The African American Legacy Project Phone: 419-720-4369, Email: rsmith@africanamericanlegacy.org, or Tyrone Riley, Toledo City Council Phone: 419-250-1050, Email: tyrone.riley@toledo.oh.gov

February 25, 2020 All Saints' Episcopal Church Annual Pancake Supper

The Annual Pancake Supper will be Tuesday, February 25, 2020, from 10am - 7pm, Dinners are \$10.00. Eat in or take out at the church 563 Pinewood. Come and enjoy.

Feb. 29th Calvary Baptist Church

Planning for the Expected and Unexpected Forum On Saturday from 11:00 am - 1:00 pm, 702 Collingwood Blvd, Toledo, OH. FREE event. Topics of Discussion are: Insurance, Hospice Care, Living Wills, Wills, Medical Power of Attorney and Preplanning Funeral Arrangements, etc. Refreshment will be served. Rev. Floyd Smith Jr. Pastor.

Feb. 29th Warren AME Church "Let's Talk About Cancer"

FREE event on Saturday, at 915 Collingwood Blvd. Please join us for a FREE lunch to discuss breast, colon and prostrate cancer's impact on the African-American Community. Specialist in these areas will be available to provide information and to answer questions. The FREE event is from 11:00 to 1:00 p.m. All are invited.

Mar. 21st Books 4 Buddies 3rd Annual Youth Global Perspectives

Saturday, 11:30 a.m. - 2:30 p.m. Toledo Lucas County Public Library 1320 West Sylvania Avenue (Corner of Willys Parkway and Sylvania Avenue). Refreshments & Prizes. Featuring International ACES High School Students, Books 4 Buddies Ambassadors and City Youth coming together to share cultures, ideas and experiences. Limited seating, to reserve a seat please call: 1-866-944-1119. For more info on ACES Call 419-450-0631 or visit exploretheworld.org

3 Ways to Weather the 2020 Tax Season



By SUBMITTED

(StatePoint) - Over half of U.S. adults say financial stress negatively impacted their personal health and work performance in 2018, according to new research from Lincoln Financial Group. When it comes to tax season, preparation is key to easing anxiety, according to experts.

"Tax season can be stressful for many people, but it's also an opportunity to strengthen your financial plan," says Michael Corr, chief estate and business planning strategist, Lincoln Financial Advisors, National Planning Team. "The good news is that there are some simple ways to manage the process."

To *Continued on page 12.*

Clarification:

In our February 12, 2020 issue, we inadvertently left off the words: on the front page and first paragraph. (Toledo City Council will vote to place a temporary). We apologize if there was any misunderstanding regarding this article.

Trump Courts African-Americans in Speech While Harming African-Americans in Policies

By Hazel Trice Edney Wire Writer

(TriceEdneyWire.com) - Impeached and now acquitted President Donald Trump has delivered his final State of the Union Address before the next presidential election set for Nov. 3, 2020.

The speech was replete with misleading information with an apparent aim to impress Black voters. In the 78-minute speech delivered before Congress and televised to millions, Feb. 4, Trump referred to Black civil rights leaders by name and invited African-Americans guests in the audience. But a remarkable number of statements that he made pertaining to African-Americans or people of color was contradicted by policies, previous actions or statements by Trump himself.

Among the examples: He called Harriet Tubman a hero in the State of the Union address while refusing to allow her picture to be posted on the \$20 bill until after he is no longer president. During the 2016 presidential campaign, he'd suggested her photo be posted on the discontinued \$2 bill instead.

He awarded an "opportunity scholarship" African-America fourth-grader Janiya Davis to attend the school of her choice while proposing to strip funding from public schools where the educations of millions of African-Americans are suffering.

He praised the worthy service of Cleveland native Charles McGee as one of the last surviving Tuskegee Airmen during the pains of legalized segregation and promot-

ed him to Brigadier General. Yet, on the same day that he pinned on General McGee's stars, he awarded the Presidential Medal of Freedom - the highest civilian honor to radio talk show host Rush Limbaugh, among the greatest purveyors of racist comments about Black people of all media personalities, including championing the so-called "birther" lie that President Obama was not born in the U.S.

Trump invited Joshua Smith, the brother of a teenaged cyber-bullying victim who committed suicide to sit in the audience at the SOTU just before going on one of his usual cyber-bullying tirades against Republicans and Democrats who opposed him or simply told truths during impeachment hearings.

Among the best descriptions of the speech probably came from Speaker of the House Nancy Pelosi who ripped up her copy on live TV and then called it a "manifesto of mistruths" in a CNN interview.

From funding for HB-CUs to an African-American unemployment rate being the lowest in history - while failing to give proper credit to his predecessor, President Obama, for that downward spiral, the 78-minute State of the Union Address revealed back to back conflicts from the impeached president, who was acquitted by the U.S. Senate the next day.

But, the Center for American Progress, in a pre-SOTU report, had already documented the harms done to African-Americans by the Trump Administration.

According to Trump,



President Donald Trump, post impeachment and before acquittal, delivers his final State of the Union speech before the November election.

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president, who was acquitted by the

U. S. Senate the next day.

"There's a revolution going on in this country. I mean a positive revolution. So African-American, Hispanic-American, Asian-American. We have the best numbers we've ever had. African-American, the poverty numbers are now reverse and they're the best they've ever had."

But, according to CAP, "Trump has nothing to brag about when it comes to his treatment of people of color. The Black unemployment rate remains two times the rate of White Americans. We also know that most Americans cannot afford an unexpected \$400 expense.

The fact check document on Trump's record on communities of color was entitled "365 Harms: The Trump Administration's Record on People of Color aims to document "the numerous ways in which the Trump Administration has been harming people of color. They are releasing seven instances each week and will document 365 instances of Trump harming people of color between November 5, 2019 and November 5, 2020," according to CAP spokeswoman Julia Cusick.

Among some of the harms listed by CAP:

Immigration President Trump shut down the federal government for five weeks from late 2018 through early 2019 in order to secure funding for a wall along the U.S.-Mexico border.

This action cost the U.S. economy \$11 billion and jeopardized the financial security of more than 228,000 federal employees of color.

Criminal justice - Black teenagers are arrested at higher rates than white teenagers. However, the Trump administration dissolved Latino, and American Indian or Alaska Native male students experienced a disproportionate amount of out-of-school suspensions during the 2015-2016 school year.

K-12 education -Under the Trump administration, the U.S. Office for Civil Rights upheld fewer than 2 in 10 com-

for the free and reduced price lunch program-receive adequate funding. This will disproportionately affect students of color, who were the majority of students in Title I schools for the 2016-17 school year.

Drug laws - Drug laws disproportionately affect Black Americans, who are six times more likely to be incarcerated for drug-related offenses than their white counterparts. Despite these clear racial disparities, the Trump administration is instructing federal prosecutors to pursue the death penalty in both violent and nonviolent drug cases.

Incarceration The Federal Bureau of Prisons is cutting back on its use of halfway houses and other rehaservices, spite evidence of the importance of these services for successful reentry of the formerly incarcerated. Black Americans make up 40 percent of the incarcerated U.S. population, while Hispanics make up 19 percent of the U.S. incarcerated population.

Economic Opportunity - The Trump administration wants to eliminate the U.S. Department of Commerce's Minority Business Development Agency (MBDA), which provides business consulting services to people of color who wish to start or expand their own businesses. The MBDA is the only federal

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The Toledo Journal

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the Office of Juvenile Justice and Delinquency Prevention's research arm—the only federal office that consistently compiled data on racial patterns in juvenile arrests and incarceration. The Trump administration scrapped Obamaera federal guidance designed to ensure that school discipline policies do not discriminate against students of color or students with disabilities, U. S. Department of Education data show

that Black or African

American, Hispanic or

plaints of racial harassment, compared with a rate of 31 percent under the Obama administration.

Addiction Crisis - The Trump administration attempted to withhold funds for combating the opioid crisis from the city of Philadelphia due to its sanctuary city policies, which protect immigrants.

Nutrition - The Trump administration is Obama-era reversing rules ensuring that Title I schools—schools in which more than 30 percent of students qualify

Voters Prefer Payday Lending Protection, **Regulators Seek Less**



By Charlene Crowell Wire Writer

(TriceEdneyWire.com) - Once upon a time in Washington, Congress enacted the Dodd-Frank Wall Street Reform Act that also created the Consumer Financial Protection Bureau (CFPB). For the first time, a federal agency was charged to be the consumers' 'financial cop on the beat'. In its first four years, CFPB received 354,600 consumer complaints that led to \$3.8 billion in restitution.

But now, under a different administration deregulation has swung the public policy pendulum in the other direction. A bold effort to benefit business and commerce focuses on growing customers, while taking the teeth out of consumer protection with the blessings of federal regulators.

Payday lenders are among the biggest beneficiaries of this policy about-face. Instead of a string of state legislative initiatives, favorable federal regulators are stepping up to help these predatory lenders with

the cooperation of banks. On February 5, a panel of public policy experts testified before the U.S. House Financial Committee, Services chaired by California's Congresswoman Maxine Waters. The hearing "Rent-A-Bank entitled, Schemes and New Debt Traps". The Chairwoman's opening remarks set the tone of the forum.

"In a simple agreement

between the bank and the payday lender, the bank is identified as the lender on the borrower's loan document" stated Waters. "However, the payday lender immediately buys the loan from the bank and does every function related to the loan. In these partnerships, the payday lender bears at least 90% of the risk of borrowers'

"The payday lender rowers triple-digit interest rates because the ally-charted bank that is by the National Bank woman.

Several panel members agreed.

"Predatory rent-a-bank lending exists for two simple reasons: there are no federal interest rate limits for most lenders, and most banks are exempt from state rate caps," noted Lauren Saunders, testifying on behalf of the National Consumer Law Center. schemes enable banks to help predatory lenders target communities that the banks are not serving with responsible products, offering loans the banks do not directly offer in their own branches. This is exactly the kind of predatory lending that the CRA is designed to prevent."

For Creola Johnson, a chaired professor at Ohio State University Moritz College of Law testified that, "Through my research, I found that payday lenders want to keep borrowers in the dark. That is what renta-bank partnerships do. The consumer's interactions are only with the payday lender, but the contract identifies some other entity as the lender."

"Communities of color, often largely segregat-

defaulting on their loans.

then claims the right to charge consumer borlender is in partnership with a state- or nationexempt from usury laws Act," added the Chair-

"Rent-a-bank



60-72% OF REGISTERED VOTERS IN EVERY STATE SUPPORT A 36% RATE CAP ON

CONSUMER INSTALLMENT LOANS

Q: As you may know, the annual interest rate with fees for consumer installment loans can range from below 10% to well over 100%. Would you support or oppose a proposal to put a cap on the interest rates of these loans at no more than 36% annual interest?

* Nationally, of the registered voters who said they oppose a rate cap of 36% annual interest for payday loans, 62% said they opposed because 36% interest was too high.

redlining and other federally operated or sanctioned racially exclusionary housing policies, experience higher rates of poverty, lower wages, and higher cost burdens to pay for basic living expenses," noted Graciela Aponte-Diaz, Director of Federal Campaigns with the Center for Responsible Lending (CRL). "Payday lenders peddling unaffordable loans cause particular harm to these communities."

"Indeed, the communities most affected by redlining are the same who are saturated by payday lenders today," continued Aponte-Diaz. "Multiple studies have found that payday lenders are more likely to locate in more affluent communities of color than in less affluent white communities."

CRL's payday polling and research underscores Aponte-Diaz' con-

A consumer poll comed due to the history of missioned by CRL and conducted from January 9-15 by Morning Consult surveyed approximately 10,000 registered voters and found that:

- 70% of voters support a 36% annual interest rate cap on payday and consumer installment loans.
- 62% have an unfavorable view of payday lenders; and
- 61% prefer a payday loan rate cap that is even smaller than

Today, 16 states and the District of Columbia have enacted strong rate caps for short-term loans. For the remaining 32 states, triple-digit interest loans are legal and highly profitable. According to CRL, every vear predatory shortterm loans snatch an estimated \$8 billion in fees from the pockets of America's working poor: \$4.1 billion in payday lending, and \$3.8 billion in car-title loans.

Keep in mind that the typical payday loan of

\$350 comes with an average annual percentage rate of 391%. For lenders, the predictable result is that one loan will often be re-borrowed 10 times or more in a year. Similarly, car-title loans that use a personal vehicle as collateral is re-borrowed an average of eight times, with one of every five borrowers losing their car in repossession.

Fortunately for consumers, a pending bipartisan House bill would end triple-digit lending with a 36% rate cap on all consumer loans. Sponsored by Representatives Jesús "Chuy García from Chicago, and Glenn Grothman, whose district includes parts of Milwaukee, the legislation is known as the Veterans and Consumers Fair Credit Act, H.R. 5050. An identical companion bill in the Senate, S. 2833, is led by Senators Jeff Merkley of Oregon and Ohio's Sherrod Brown.

The measures would sponsiblelendingorg.

grant all consumers and inactive military the same protections now afforded active duty service men and women under the Military Lending Act (MLA). MLA was enacted with bipartisan support and imposes a 36% rate cap.

Endorsed by several organizations including the Leadership Conference on Civil and Human Rights, NAACP, and UnidosUS, at presstime, 11 co-sponsors signed on to the legislation and additionally includes Members of Congress from California, Michigan, New York, and Texas.

Here's wishing that in 2020 consumers can lose the financial bruising wrought by these and other predatory transactions. Stay tuned.

Charlene Crowell is the deputy communications director with the Center for Responsible Lending. charlene.crowell@re-

Trump Courts African-Americans in Speech While Harming African-Americans in Policies

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agency focused on the development and growth of minority-owned businesses.

Shootings of unarmed Black men - The growing media coverage of shootings of unarmed Black men since 2012 has brought attention to the importance of data collection in officer-involved shootings. Yet the Trump administration has delayed implementation of a law mandating data collection on arrest-related deaths until 2020.

Juvenile Justice - Despite disproportionately high arrest rates of Black teenagers in the United States, the Trump administration removed training manuals for local juvenile justice officials aimed at eliminating racial disparities.

White supremacy - In response to White nationalists rampaging through Charlottesville. Virginia, and ultimately murdering one counter-protester, President Trump responded by defending the white nationalists and blamed "both sides" for the violence.

Trump administration rhetoric - Pres-

ident Trump attacked African American professional Athletes for protesting systemic racism and bringing attention to police brutality, [calling them SOBs] and calling on team owners to fire them. He further inflamed emotions when he joked that police officers should rough up suspects upon arrest.

Affirmative Ac-

tion - The Trump administration rescinded an Obama-era policy that encouraged universities to consider race in university admissions to promote diversity. Instead, the U.S. Department of Education is advocating for race-neutral methods.

Higher education - While boasting about increasing funding to HBCUs, The Trump

administration tried to cut funding for the Federal Work-Study program and the Pell Grant program. This funding is essential for students of color: In 2015, 55.7 percent of Hispanic students, 54.1 percent of Black students, 48.2 percent of Native American students, and 25 percent of Asian students received Pell Grants.

Black Voters are the Cornerstone of the Democratic Party and the Most Reliable Voting Block



By LAUREN VICTORIA BURKE NNPA Newswire Contributor

During the State of the Union, Trump featured several African Americans from the gallery with long words of praise and detailed introductions. The Republican party has always struggled with Black voters. But Trump's political team believes that even a small percentage of that vote could mean victory.

Trump is increasingly highlighting his pitch to African Americans as Democrats struggle to decide amongst a crowded field. Political observers understand that Trump is unlikely to win more than ten percent of the Black vote. But it is also understood that any percentage higher than average could be the margin of victory in a close race.

Despite Trump's efforts, polls indicate a huge problem with Black voters. A Washington Post-Ipsos poll last month of 1,088 black adults found 83 percent of respondents said they believe Trump is a racist. The same percentage said they believe he has made racism a larger problem in America.

A Harvard CAPS/Harris Poll survey



PHOTO CREDIT / SUBMITTED

Political observers understand that Trump is unlikely to win more than ten percent of the Black vote.

released last week found that 22 percent of African American voters approve of Trump's job performance. The relatively high percentage surprised some observers.

"Wake up, folks. The #lowaCaucus was a debacle, followed by a strong #SOTU speech laying out Trump's strategy to win - which includes going for Black voters. This was a warning shot from the Trump campaign to liberals, and we need to take this very seriously in order to win," wrote CNN commentator Van Jones on February 4, after Trump delivered the State of the Union.

"Hey Black America, you see this crap? Trump has himself on a card with

Fredrick Douglass. He didn't know who that was last year right? Democrats get your shit together. FAST. Trump ain't playin'! If he gets 12% or more of black voters it's over," wrote attorney Sophia Nelson over a photo she posted on twitter of Donald Trump and Frederick Douglass proclaiming plans to "Make Black America Great Again."

Because a few of the leading Democrats who may win the nomination to take on Trump are having difficulty courting Black voters, Trump's efforts are not going unnoticed. Vermont Sen. Bernie Sanders and South Bend Mayor Pete Buttigeig are having issues with Black voters as well.

Changing the Face of Toledo... One Frame at a Time



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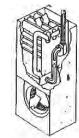
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NIH Awards UToledo \$2.3M to Develop Vaccine Against Hard-to-Treat Infection

By SUBMITTED

A multidisciplinary research group at The University of Toledo has been awarded \$2.3 million from the National Institutes of Health to develop a vaccine against a bacterial infection that, once established, is nearly impossible to eradicate.

Pseudomonas aeruginosa is a common bacterium that is generally harmless to healthy individuals. However, in people with compromised immune systems or specific conditions such as cystic fibrosis, it can be deadly. Chronic lung infections, including those caused by drug resistant Pseudomonas aeruginosa, are the leading cause of death in cystic fibrosis. For example, 60% of individuals with cystic fibrosis experience such an infection, which is often chronic and leads to serious morbidity or mortality. addition, ventilator-associated pneumonia represents a serious, and often deadly, hospital-acquired infection most commonly caused by infections from the bacterium.

"Pseudomonas, and many other bacteria, are becoming increasingly resistant to even the best currently available antibiotics. It's a major source of hospital-acquired infections and has a high mortality rate," said Dr. Katherine Wall, professor and chair of the Department of Medicinal and Biological Chemistry in the College of Pharmacy and Pharmaceutical Sciences, and principal investigator

on the NIH grant. "The infection is very hard to get rid of once it gets established."

The Word Health Organization recently placed the bacterium among the most critical antibiotic-resistant pathogens, particularly because of the threat it poses in healthcare settings. In the United States alone, more than 32,000 infections of multidrug-resistant Pseudomonas aeruginosa occurred in hospitalized patients in 2017, causing an estimated 2,700 deaths. Thousands more deaths occurred worldwide. In addition to lung infections, Pseudomonas aeruginosa can cause serious blood infections.

Researchers have been working on vaccines targeting the bacterial infection for decades, but as development of new antibiotics lags, preventing the infection has taken on a new urgency.

A 2016 report commissioned by the British government, for example, found antimicrobial resistance could cause up to 10 million annual deaths and cost \$100 trillion in economic damages by the year 2050.

The five-year NIH grant, which comes through the National Institute of Allergy and Infectious Diseases, will fund UToledo research aimed at developing new methods for creating synthetic vaccines and a workable vaccine that could protect against Pseudomonas aeruginosa.

"There have been many attempts to make protein and carbohydrate

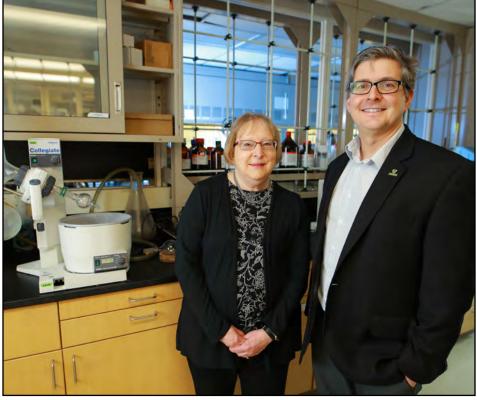


PHOTO CREDIT / SUBMITTED

Dr. Katherine Wall (L) and Dr. Steven Sucheck (R) pictured above.

vaccines. One thing that is unique about this project is that we are combining well-defined organism-specific carbohydrate antigens with organism-specific protein antigens," said Dr. Steven Sucheck, professor in the Department of Chemistry and Biochemistry in the College of Natural Sciences and Mathematics, and lead principal investigator on the grant.

Antigens are the toxins from a bacteria or virus that trigger the body's immune response.

"In this work, we combine a synthetic carbohydrate antigen with organism-specific protein antigens to increase the antigen coverage," Sucheck said. "If the strategy is successful, it greatly expands the potential applications of synthetic carbohydrates in vaccines."

If You're Feeling Down, You're Not Alone. It's That Time of Year



By SUBMITTED

(NAPS) - You may have heard the terms-winter blues, Seasonal Affective Disorder (SAD), Depressive Disorder with a Seasonal Pattern. No matter what you call it, with approximately 17.3 million adults in the U.S. experiencing seasonal depression, according to the National Institute of Mental Health, feeling gloomy this time of year isn't uncommon-but it can be overcome

THE PROBLEM

Depressive Disorder with a Seasonal Pattern (formerly called SAD) can affect anyone of any age. Whether you're a student returning to class, a busy working professional who's always playing catchup, or even newly retired with found time on your hands, the excitement of the holidays is long over and wintry dark days are here. While January and February are the typical peak months for the disorder, symptoms can persist through April,

according to Mental Health America **DOCTOR'S ADVICE**

When that feeling of sadness persists for several weeks, it's time to take action, according to Dr. Desreen Dudley, a licensed Clinical Psychologist and Behavioral Health Provider of Therapeutic Services for Teladoc Health. But, she points out, often the toughest thing for many is how to discern whether what they feel is temporary or something more serious.

"If someone has a few days of feeling low, that's normal and typically nothing to worry about. It's when the feeling lingers for weeks and people lose interest in daily activities and suffer persistent negative thoughts, that lend a stronger basis for Depressive Disorder with a Seasonal Affective Pattern diagnosis," she says.

Continued on page 12.

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Aircraft Carrier Named After Doris Miller

By LAUREN VICTORIA BURKE NNPA Newswire Contributor

The U.S. Navy is set to name a new aircraft carrier after World War II hero Doris Miller. Miller was a Mess Attendant 2nd Class from Waco, Texas. The aircraft carrier naming would be the first to be named after an African American.

In June of 2016, the USNS John Lewis (T-AO-205), a U.S. Navy replenishment oiler was named after civil rights legend and Congressman John Lewis. But the USNS John Lewis is not a warship.

On January 19, the Navy announced that CVN-81 would be named after Miller. The CVN-81 is a Gerald R. Ford-class aircraft carrier scheduled to be built in 2023 and launched in 2028.

Miller fought during the attack on Pearl Harbor after the Japanese surprise attack on the islands on December 7, 1941. Miller was the first African American to receive the Navy Cross for valor, the third highest honor in the Navy. Miller shot an anti-aircraft gun during the attack on Pearl Harbor though he had no training on the gun. He also took care of wounded members of the ship he was on, the U.S.S. West Virginia.

The U.S.S. West Virginia He served breakfast that morning and was collecting laundry when



PHOTO CREDIT / SUBMITTED

Doris Miller clutching his medal. He was the first African American to receive the Navy Cross for valor, third highest honor in the Navy.

his ship was hit by the first of seven torpedoes plus two bombs.

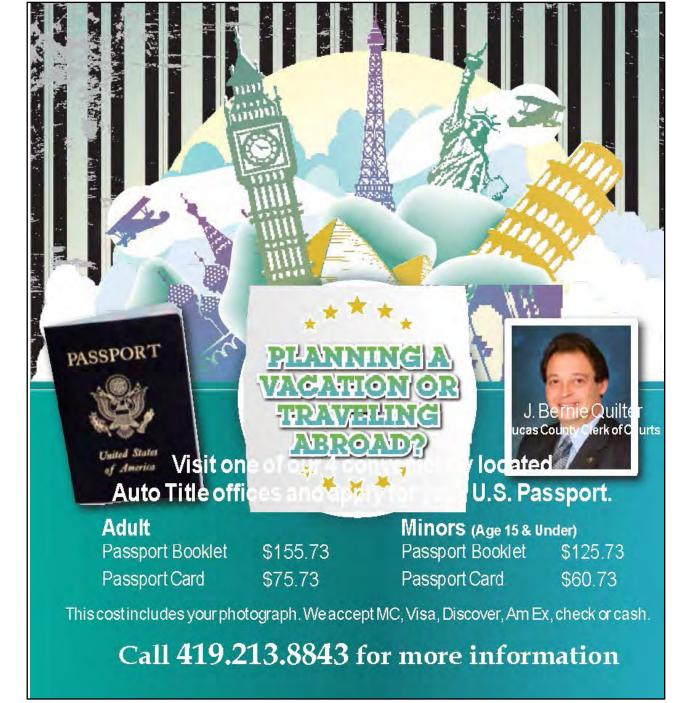
"The sacrifice and patriotism of heroes like Doris Miller inspired me to pursue public service," said Rep. Bernice Johnson (D-TX). "Though he is deserving of even higher official recognition, including the Medal of Honor, the announcement of the naming of this vessel on Martin Luther King Day could not be more fitting," she added.

Until Franklin Roosevelt's administration, African Americans could not serve in the military at all but attendant, steward and

cook positions were open to Blacks. Miller enlisted in the U.S. Navy in 1939 at 19.

Two years after Pearl Harbor, Miller was killed in action when his ship Liscome Bay was attacked by a Japanese submarine during the Battle of Makin. Miller was presumed dead and was declared "missing in action" on December 7, 1943, two years after his heroic actions at Pearl Harbor.

Miller's heroic actions were publicized numerous times in the black press and he became an icon of African Americans.



The Author of "The Count of Monte Cristo" Was Black



PHOTO CREDIT / SUBMITTED

Alexandre Dumas, author of The Count of Monte Cristo and The Three Musketeers.

By SUBMITTED Black News

(Black News) - The Count of Monte Cristo is a popular film that was produced in 1975 and again in 2002, starring actors Jim Caviezel and Luis Guzmán. Many people, however, don't know that the film was based on a popular novel of the same title, and that it was written by a Black French writer named Alexandre Dumas.

Alexandre Dumas was born in France in 1802 to Thomas-Alexandre Dumas and his wife Marie-Louise. His father was born in the French colony of Saint-Domingue in Haiti in 1762 to Marie-Cessette Dumas, an enslaved woman and concubine of African descent owned by the Marquis Antoine Davy de la Pailleterie.

At age 14, Dumas was taken by his father to France, where he was educated in a military academy and entered the military for what became an illustrious career. His father's position helped him to get a job with Louis-Philippe, Duke of Orléans, and during that time, Dumas began writing articles for magazines and plays for the theatre.

In 1829, he produced his first play, Henry III and His Courts, which was well received by the public. The next year, his second play, Christine, did just as well. His early success gave him sufficient income to be able to become a fulltime writer. He authored several children's stories, a culinary dictionary, and other books and novels that often reflected his observations about the world.

In 1843, he wrote a short novel entitled Georges that addressed racial issues and the effects of colonialism. This novel was inspired by his own personal experiences as a biracial person who had to deal with racism and discrimination despite his successful career as a writer.

In 1844, he wrote The Count of Monte Cristo - an all-time favorite by readers and movie fanatics all over the world. That same year, he also wrote The Three Musketeers - another very popular novel that went on to be produced as a film in 1993 by Walt Productions, Disney and again in 2011. The 2011 film starred the likes of actors Matthew Macfadyen, Logan Lerman, and Orlando Bloom.

Dumas' works have been translated into many languages, and are widely available around the world. To date, he is one of the most widely read French authors.

Alexandre Sadly, Dumas died December 5, 1870 after suffering from a heart attack. He was buried in the cemetery of Villers-Cotterêts in France, but in 2002, French President Jacques Chirac ordered him to be re-buried in the Pantheon in Paris along with other illustrious writers from France like Émile Zola and Victor Hugo.

President Chirac acknowledged that racism had been a problem in France, and said that the re-interment of Dumas' body in the Pantheon was a way of correcting that wrong.

Attorney Ben Crump's New Book

Continued from page 2.

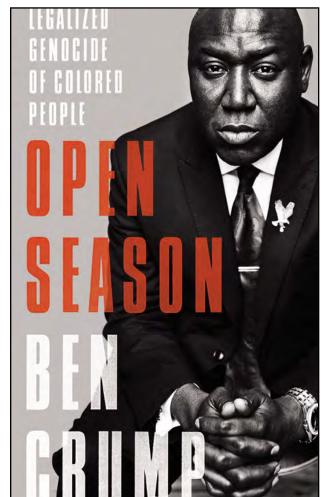


PHOTO CREDIT / SUBMITTE

Attorney Ben Crump Talks New Book, 'Open Season: Legalized Genocide of Colored People'

to give any attention to this frivolous and unfounded lawsuit at all. We believe attention is what he's seeking," Crump stated.

"It's so asinine that the actions of the killer of their teenage son will continue to devastate them over and over again. Every year he comes up with something like the selling of the gun. It's just horrific what this individual does. We rather focus on something more important, like in Flint, and this guy is only a distraction," Crump noted.

Crump's return to Flint, where he planned to hold

rallies over two days to keep attention on the continued water crisis, comes nearly four years after he and hip-hop mogul Russell Simmons went house-to-house delivering water to families throughout the city.

"We found out that not only was there a water crisis, but Flint was a food desert," Crump stated. "So, we have to focus on this because it's important. We have children who have problems with brain development because they were poisoned by the government wantonly."

While Crump's new book digs deeper into the Flint crisis, it also explores racism across the country.

In one section of "Open Season," Crump talks about one of the incidents that inspired him to continue his work as a civil rights attorney.

"When we were in Ferguson, Missouri, in the aftermath of the killing of Michael Brown, who was shot and killed in broad daylight, there

were these young Black Lives Matter activists who refused to let them sweep Michael Brown's life under the rug," Crump stated.

"The government called in the National Guard. And I remember being there with the media and the crowds of people and the National Guard with militarized and an assault rifles," he stated.

Crump continued:

And you have these young people without fear. And this one brother specifically walked right up to the National Guard, who has their rifle trained on him. The man's face was practically touching the tip of the rifle, but he just had enough at that moment.

"He said, with the rifle in his face, 'go ahead and shoot me with all these cameras here, because you're going to shoot us anyway when they go away, so shoot and kill me now so the people can see how you kill us.'

"I thought that was riveting because I said he's right. It is important that people see how they're killing us. But not just with bullets in the police shooting cases, but more poignant, how they kill us every day in every city, in every state, in every courtroom

in America legally with these trumped-up felony convictions."

With the book, Crump stated that he seeks to hold a mirror to the face of all Americans and force them to acknowledge the hypocrisy.

"You have to at least acknowledge the racism and discrimination in the institutions of governance. If you don't ever admit it, we can never solve the problem," he stated.

It took about three years for Crump to write "Open Season," and he called it one of the most challenging tasks he's undertaken.

"You sit there and remember all those things that have happened to black and brown people in this country, and it just breaks your heart," Crump stated.

"Over and over again, no matter what the situation is, for people of color, we get the most injustice," Crump stated.

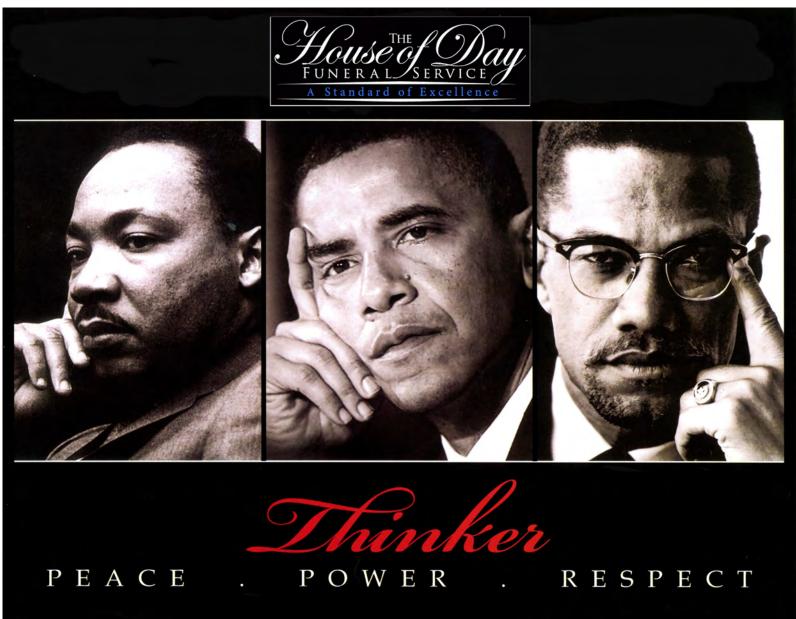
"You can give me any situation, and they will find a way to make sure that marginalized people of color don't get equal justice. "That's what we have to fight against. That's what we're fighting against in Flint, Newark, Baltimore, Washington, and other communities," he said.

Crump continued:

"If this water crisis in Flint would have happened in a white community, it would be a national catastrophe. Lightning would strike and thunder would boom. I mean people would go to jail. "But, because it's a majority-minority community, it's almost as if Americans don't know it happened. They say, 'it doesn't affect me, just those black and brown people, so it doesn't matter."

"Open Season: Legalized Genocide of Colored People" is available at Amazon.com and other outlets.







The cost of liberty is less than the price of repression.

W.E.B. DUBOIS





LIVING BLACK HERSTORY MONTH

Legendary Local Pharmacist is Making History by Being the First to Bring Innovative Program to Ohio.

Even though she became a pharmacist over 50 years ago, Ireatha Hollie is still making history in the field today.

As the Area Office on Aging's Pharmacist, she is leading the way in making the agency the first in the State to bring an evidence-based medication review and intervention program to older Ohioans.

HomeMeds has been proven to decrease adverse drug events such as falls and gastrointestinal bleeding. Medication-related problems endanger the lives of many older adults, leaving them at risk for falls, dizziness, cardiac symptoms and other side effects that often result in unnecessary Emergency Room visits and hospitalizations. HomeMeds has been implemented in other parts of the country with over 11,000 older adults having had their medications screened for potential risks. Of those screened, over 40% had potential problems.

Being the first to implement HomeMeds in Ohio is just the latest in what has been a distinguished career for Mrs. Hollie, with her work in the field of pharmacy earning her the YWCA Milestone Award for Science in 2008.

Today, she continues her work helping people to understand the role that medication plays in their lives. "The way the message is delivered in the community is important," she says, "but it's just as important for the message to be delivered by someone like them."

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Meet the First Black Actor to Win an Oscar



PHOTO CREDIT / SUBMITTE

Sidney Poirtier holding his Oscar.

By SUBMITTED Black News

(Black News) - Sidney
Poitier was an actor,
film director, writer and
American diplomat. Most
notably, he was the first
African American actor
(not actress) in history to
win an Oscar — but he
was nominated twice.

Poitier was born in 1927 in Miami, Florida but was raised in the Bahamas. He mostly grew up on a farm with his father, but at the age of 15, he was sent to back to Miami to live with his brother's large family.

Later in life, he moved to New York City where he worked as a dishwasher. In 1943 at the age of 16, he lied about his age and enlisted in the Army during World War II.

When he returned from the war, he began acting. He was talented enough to perform on Broadway, and eventually made his Hollywood debut in the film No Way Out. After the film's very successful release, he began receiving many offers for very prominent roles - better roles than what

other African-American actors at the time were being offered.

In 1958, he became the first Black male actor to ever be nominated for a competitive Academy Award as Best Actor for his performance in The Defiant Ones. In 1964, he was nominated again and won the Academy Award for Best Actor for his role in Lilies of the Field, becoming the first Black actor to ever win an Oscar.

In 2002, the Academy gave Poitier an Honorary Oscar "for his extraordinary performances and unique presence on the screen and for representing the industry with dignity, style and intelligence."

He has a daughter who is also named Sydney Poitier, but her first name is spelled differently with the letter "y". She too is a successful and awardwinning actress best known for her roles in the UPN sitcom Abby, the first season of Veronica Mars, and the 2000's television series Joan of Arcadia.

44

Whenever I feel bad, I use that feeling to motivate me to work harder. I only allow myself one day to feel sorry for myself. When I'm not feeling my best I ask myself, 'What are you gonna do about it?' I use the negativity to fuel the transformation into a better me.

BEYONCE

Second Baptist Church hosts 'Evening of Excellence' featuring Bishop Neal Roberson

By LEAH WILLIAMS Journal Staff Writer

Second Baptist Church hosted an 'Evening of Excellence' featuring Bishop Neal Roberson on Saturday, February 15. Dinner was served in the church fellowship hall followed by a concert in the sanctuary featuring Bishop Roberson, a long-time friend of Second Baptist Pastor Jerry L. Boose.

During the concert, the packed audience howled in laughter at Bishop Neal's comedic anecdotes but were also visibly moved as he ministered through song, testimony, and the word. Pastor Boose said it was just the kind of evening that he envisioned when God impressed upon him to host an event for all people near Valentine's Day.

"The whole concept came behind we're going through so much in this country now and in people's lives. I just wanted to have an evening where we could get away and enjoy each other [and] have



PHOTO CREDIT / TOLEDO JOURNAL

Pastor Jerry L. Boose and First Lady Debra Boose seated and surrounded by the event planning committee: (I to r) Eugene Williams, Desiree Carr, Golwin Williams, Kay Williams, Shannon Crump, Daphne Waters, Nicholas Harper, Karen Boose, and Mironda Williams (not pictured Shirley Williams).

a nice dinner," he said.
"I just felt this would be something good to offer to the community so we could come together and for a little while forget all about our troubles and

just focus on what God has done."

Pastor Boose said that when he and church administrator Shirley Williams began to discuss the event, he immediately thought of Bishop Roberson.

"He has been a friend of mine for 20-some years. I used to sing with a group called First Creation, and we met Bishop Roberson on the road," he said. "And when I thought about this event, my heart went to him because I knew he could bring so much to it. So, it's been a joy."

Bishop Roberson sang his original songs including selections from his latest album entitled Shout. He also shared stories about his life and family. Many attendees cried out and were in tears when he gave a powerful testimony of being healed from stage 3 lung cancer.

At the end of the evening, it was evident that Pastor Boose and the planning committee extremely happy with how the event turned out. Both Pastor Boose and committee member Kay Williams specifically acknowledged church administrator Shirley Williams who they say made the event possible. "I have to thank Shirley Williams. I gave her the vision and she ran with it and pulled all this together, so we want to thank her," Pastor Boose



PHOTO CREDIT / TOLEDO JOURNAL

Bishop Neal Roberson sings 'Shout' from his new music project.



PHOTO CREDIT / TOLEDO JOURNAL

Bishop Neal Roberson shares his testimony of being healed from stage 3 lung cancer.



PHOTO CREDIT / TOLEDO JOURNAL

Weathering the 2020 Tax Season

Continued from page 3.

weather the 2020 tax season, Corr offers these tips: **Get the 411**

Whether preparing your own tax return or paying a professional, good organization saves time and money. In addition to collecting the common tax documents (e.g., W-2s, 1099s and mortgage interest statements), you should gather receipts, evidence of contributions to charities and 529 plans, and basic information on assets sold during 2019.

Also consider milestones that impact taxes, such as marriage, divorce, birth of a child, adoption and sale of a home. Organizing this information is the first step toward ensuring timely filing.

The Tax Cuts and Jobs Act significantly increased the standard deduction for federal tax purposes. For the 2019 tax year, the standard deduction is \$12,200 for individuals and \$24,400 for married couples filing jointly. This higher deduction amount means many taxpayers won't itemize deductions, thereby simplifying tax return preparation.

BE PROACTIVE

Consider what actions you can take prior to the end of tax season to lessen its financial burden.

For example, if you qualify and act prior to April 15, you may deduct contributions to an IRA up to \$6,000 (\$7,000 if you're over 50) on the 2019 income tax return. Maximum Simplified Employee Pension IRA contributions of \$56,000 for 2019 can be made any time prior to the tax filing deadline, including extensions.

Or, if you participate in a high deductible health plan, you may be eligible to contribute to a health savings account with pre-tax dollars through April 15. For the 2019 tax year, the contribution limit is \$3,500 if you're single and \$7,000 for families, with an additional \$1,000 catch-up contribution for those 55 or older.

USE TECHNOLOGY

Embrace these technological advances to reduce tax preparation and filing burdens:

• Whether self-preparing or hiring a professional,

tax information from documents filed with the IRS (W-2s, 1099s. etc.) can be downloaded directly into tax-prep software, so be sure to access electronic versions of these documents.

- Online banking makes it easy to manipulate account information and organize data about relevant expenses paid during the year, like estimated tax payments, medical and tuition payments and business expenses.
- The IRS has offered the opportunity for electronic filing of tax returns for several years. Taxpayers who e-file typically receive acknowledgment that their returns have been filed and get their refunds faster than those who paper file.

More information about financial planning and taxes can be found by visiting lfg.com.

From market volatility to managing debt, there are many causes of financial stress today. However, with some prudent strategies, you can greatly reduce your tax-related anxiety.

"Najaboo"

Naja C. Pickett

September 8, 2005

- February 20, 2010

Learn How to Beat the Winter Blues

Continued from page 7.

WHAT TO WATCH FOR

Other symptoms she warns about are:

- Change in appetite
- Change in sleep pattern
- Decreased energy
- Decreased concentration
- Feelings of worthlessness or guilt
- An inability to think, concentrate, or finish tasks at work or school
- Thinking about suicide, self-harm, or death

Dr. Dudley contends individuals already struggliing with depressive disorders are susceptible to SAD patterns. For older Americans, a Vitamin D deficiency can exacerbate low moods. On the other end of the spectrum, she has worked with newly independent college students who find SAD a heavy burden and say their new responsibilities of classes, exams and jobs can compound their depression. For some, not rising as early for classes as they did in high school means sleeping in more and further limiting their exposure to sunlight.

WHAT TO DO

In addition to considering therapy, such as virtual

care, which is available on your terms and from any location you choose, Dr. Dudley recommends:

- Avoiding or cutting back on alcohol and other addictive substances
- Eating healthfully-more lean proteins, fruits and vegetables, and eliminating sugar
- Daily exercise at least 30 minute a day (walking counts)
- Yoga or meditation
- Learning about and trying light therapy
- Regularly surrounding yourself with those you enjoy being around.

WHEN TO SEEK HELP

According to a recent global study conducted by Ipsos MORI for Teladoc Health, individuals often recognize when they're struggling, but even so, over a third of the respondents who have had one mental health episode admitted to not seeking professional help. The reason? For many, it's often the difficulty in finding mental health care.

"Thankfully, virtual care is becoming increasingly available as a source of convenient mental health care," Dr. Dudley says. "It eliminates the traditional obstacles of in-person visits and has opend up access for anyone with a busy schedule, individuals who may have difficulty getting out of the house and students who may fear the stiigma of walking into the campus mental health clinic."

LEARN MORE

For further information, visit www.Teladoc.com/ therapy.

Sista, I love and miss u soooooo much. Daddy Nashid said, "Don't forget to brush your teeth"

And memba when you would say to our Memom, "Whatever Grandmom"



Nadia (twin)

We thank God for you
We love-n-miss you
You're one of God's angel
of love. Now present with
God above singing your favorite song;
"Jesus, how I love calling your name"

Siblings; Nadia, Nashaela, Brandon, Deanna, Elijah, Ja'Niaha, Naya, Isaiah, Dad Nashid, Mom Christina, Host of aunts, uncles and cousins, and others including step sister and brothers, Family, Children Angelic Choir & Church Family

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What should I do if a death occurs while away from home?

Your funeral director can assist you if a death occurs anywhere on the globe. Contact your home town funeral director of choice immediately. They will assume responsibility and coordinate the arrangements for the return of the deceased person to their community. They may engage the services of a funeral director in the place of death who will act as their agent.

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Assistant Public Defender (multiple positions) in Toledo Municipal Court, Juvenile Court, and Drug Court available in Lucas County, Ohio. Candidates for these positions must be licensed to practice law in Ohio. Please see http://www.nlada.org/node/30811 for more detailed descriptions.

BLACK HISTORY

February 22, 1732: George Washington born in Westmoreland County, Va.

February 24, 1864: Rebecca Lee Crumpler becomes the first black woman to receive an M.D. degree. Graduating from the New England Female Medical College.

February 22, 1911: Activist and social reformer Francis Ellen Watkins Harper dies.

February 21, 1956: Dr. King is indicted with other figures in the Montgomery bus boycott on the charge of being party to a conspiracy to hinder and prevent the operation of business without "just or legal cause."

February 21, 1965: Malcom X, leader of the Organization of Afro-American Unity and former Black Muslim leader, assassinated in New York City.

February 23, 1966: Dr. King meets with Elijah Muhammad, leader of the Black Muslims, in Chicago.

February 25, 1978: Daniel James, first African-American four-star

February 20, 1991: Eight Grammy's were won by African Americans.

February 21, 1992: Eva Jessye choral director for the first Broadway production of Porgy and Bess dies.

February 23, 1995: Bass Singer Melvin Franklin of

HELP WANTED





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HELP WANTED

TOLEDO LEGAL AID SOCIETY

Office Support Staff (two positions): Duties include opening, updating, and closing client files; utilizing an online case management system; data entry; and general clerical duties. 35-40 hours/week plus health & other benefits. Salary range \$26,000-\$38,000. Email cover letter and resume by March 6, 2020 to: ToledoLegalAidSociety@Yahoo.com

BLACK HISTORY

The Temptations dies.

February 19, 1996: Concert singer Dorothy Maynor dies.

April 30, 1992: "The Cosby Show" broadcast the final original episode of its highly successful eight season run.

August 3, 1992: Jackie Joyner-Kersee was the first woman to repeat as Olympic heptathlon champion.

September 12, 1992: Mae C. Jemison was first black Amerian woman in space on board the space shuttle Endeavor.

November 3, 1992: Carol Moseley Braun of Illinois ws the first black woman ever elected to the United Sates Senate.

September 7, 1993: M. Joycelyn Elders became the first black and the first woman United States Surgeon General.

October 7, 1993: Toni Morrison was the first black American to win the Nobel Prize in Literature.

October 21, 1994: Dexter Scott King, the youngest son of Martin Luther King, Jr. and Coretta Scott King, is named chief executive and chairman of the Martin Luther King, Jr. Center for Nonviolent Social Change in Atlanta.

October 16, 1995: The Million Man March, the idea of Nation of Islam leader Louis Farrakhan, called the event, held in Washington, D.C., "A Day of Atonement and Reconciliation." The march was described as a call to black men to take charge in rebuilding their communities and show more respect for themselves and devotion to their families.

November 8, 1995: Former Chairman of the Joint Chiefs of Staff, <u>Colin Powell</u>, ends months of speculation by annnouncing that he will not run for the US. presidency in 1996.

HELP WANTED



GEM INC - JOB POSTING

Based in Toledo, Ohio since 1982, GEM Inc. is a singular contracting resource providing mechanical, electrical, structural steel and boiler work for process manufacturing and industrial customers.

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HELP WANTED

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Legal Aid of Western Ohio, Inc. (LAWO), a non-profit law firm, seeks a dynamic and innovative individual for its Toledo office to lead a three-year project in Lucas County, funded through the Office of Violence Against Women (OVW) Disablity Grant Program. This full-time position will work closely with grant partners facilitating strategic planning, encouraging collaboration, and implementing activities.

Please visit **LAWO's** website at <u>www.lawolaw.org</u> to review the full details and apply for the Project Coordinator position. EOE

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LEGAL NOTICE

Cellco Partnership and its controlled affiliates doing business as Verizon Wireless (Verizon Wireless) proposes to collocate wireless communications antennas at a top height of 252.5 feet on a 231-foot penthouse at the approx. vicinity of 503 Jefferson Avenue, Toledo, Lucas County, OH 43604. Public comments regarding potential effects from this site on historic properties may be submitted within 30 days from the date of this publication to: Trileaf Corp, [Alisia Hassler a.hassler@trileaf.com], [10845 Olive Blvd, Suite 260, St. Louis, MO 63141, 314-997-6111].

BLACK HISTORY

December 9, 1995: Kweisi Mfume is unanimously elected as president and chief executive officer of the NAACP.

April 3, 1996: Commerce Secretary Ron Brown and distingished business leaders are killed in a plane crash in Dubrovnik, Croatia.

June 23, 1997: Betty Shabazz, widow of Malcolm X and a champion of civil rights, died in New York of burns suffered in a June 1 fire in her apartment, allegedly set by her 12-year-old grandson, Malcolm.

October 25, 1997: Black American women participated in the Million Woman March in Philadelphia, focusing on health care, education, and self-help.

Black men should counter Gayle King

by BlackmansStreet.Today

Black men have every right to criticize Gayle King for her questions about Kobe Bryant because of this country's egregious treatment of black men.

My only question is what took black men so long to begin openly fighting back? Was their silence part of a belief system that the meek shall inherit the Earth?

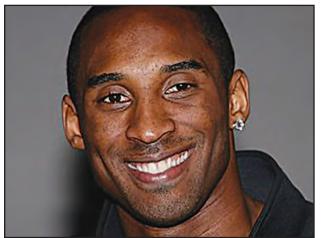
King, like a number of black women, have used their access to national television programs to attack black men. Yet, the networks don't provide black men equal time to respond to these verbal assaults.

Black men have been angry for a long time about being demeaned and viciously attacked. They have held inside their anger, only discussing how they felt with close friends so they would not be perceived as misogynistic.

As the "Color Purple" black-male bashing campaign of the midto-late 80s slowly subsided, a friend told me he hoped it was finally was over. "It's been very difficult," he said.

Another friend said "angry black women hung their husbands" every night.

I don't buy King's excuse that she was undermined by her co-workers at CBS to



Kobe Bryant.

play a negative film clip about Bryant.

King, an anchor on "CBS This Morning," took to Instagram in response to a social media backlash over her interview with Lisa Leslie, a former star of the WNBA and a longtime friend of Kobe's. King interviewed Leslie shortly after Bryant's

To promote the fiveand-a-half-minute interview, CBS aired a 94-second video in which King asked Leslie about a woman's 2003 sexual assault accusation against Bryant, who was killed last month in a helicopter crash. "I know if I had only seen the clip, I'd be extremely angry with me," King posted on Instagram.

Kobe Bryant and eight others were killed in a helicopter crash

Bryant was never convicted of sexual assault because the woman refused to testify against him and the matter was resolved privately, but in the minds of most people, including many black women, black men are always guilty of something.

Bryant said the sex was consensual (The New York Post posted a story yesterday with the headline the woman was not raped. The story was written by a reporter who covered the trial.))

The country's history is rife with white women claiming they were raped by a black man.

One of the worse cases, and there are many terrible cases, is written about in the book "The Lynchings in Duluth" by Michael Fedo. Irene Tusken, a 19-year-old white woman, charged that three black carnival workers raped her. The police chief of Duluth, Minnesota had a physician



Gayle King.

Let's not forget the local television news, where black men being arrested, shot or killed are the lead story. These stories confirm views many, including black women, unfairly hold about black men. I am sure members of King's staff are uncomfortable around black men.



examine Tusken.

The doctor found that she had not been raped. That finding did not stop a white mob from dragging the men from their jail cells and lynching Elias Clayton, Elmer Jackson and Isaac McGhie. In 2003, Duluth erected a monument honoring the men who were murdered.

It's pretty clear how society sees and hates black men, and King knows it and takes advantage of it. She would have to be blind not to know this.

When black men walk down the street, women clutch their purses out of fear. Black men are followed in stores because employees are convinced they are there to steal.

Let's not forget the local television news, where black men being arrested, shot or killed are the lead story. These stories confirm views many, including black women, unfairly hold about black men. I am sure members of King's staff are uncomfortable around black men.

Why didn't King or CBS attempt to contact the woman Bryant had sex with to hear her side of the story?

I am sure when King asked Leslie the question about Bryant, she didn't expect any blowback. Afterall she went after R. Kelly and heard nothing.

Malcolm X Murder Case Reopened By DA's Office After Netflix Documentary Reveals New Evidence

Submitted

Thanks to the findings of a powerful Netflix documentary, the Manhattan District Attorney's office is reexamining the circumstances surrounding the 1965 murder of civil rights icon Malcolm X. In the sixpart documentary called Who Killed Malcolm X?, activist Abdur-Rahman Muhammad argues that two of the men convicted for his murder couldn't have been at the scene of the crime.

In part one of the documentary series, Muhammad begins his own investigation into the perplexing details surrounding Malcolm X's assassination. In part five, he pursues a controversial figure in Newark and examines the dangerous conditions involving police that ultimately led

to Malcolm X's death. In part six, he uncovers more shocking details and evidence that caught the attention of the Manhattan DA's office.

The DA's office released a statement to the media saying: "District Attorney Vance has met with representatives from the Innocence Project and associated counsel regarding this matter. He has determined that the district attorney's office will begin a preliminary review of the matter, which will inform the office regarding what further investigative steps may be undertaken. District Attorney Vance has assigned Senior Trial Counsel Peter Casolaro and Conviction Integrity Deputy Chief Charles King to lead this preliminary review."

Malcolm X, who was

born Malcolm Little, was shot and killed on February 21, 1965 while addressing an audience at the Audubon Ballroom in Washington Heights,

New York City.

According to the Innocence Project, three members of the Nation of Islam were quickly arrested, and the three of them were convicted in 1966 and sentenced to life in prison. However, two of them — Muhammad Abdul Aziz and Khalil Islam — have always maintained their innocence. Sadly, Islam died back in 2009, but Aziz, now 81-years old, is still fighting to clear his

44

In recognizing the humanity of our fellow beings, we pay ouselves the highest tribute.

THURGOOD MARSHALL, FIRST AFRICAN AMERICAN U.S. SUPREME COURT MEMBER

77



My humanity is bound up in yours, for we can only be human together.

7

77

DESMOND TUTU

44

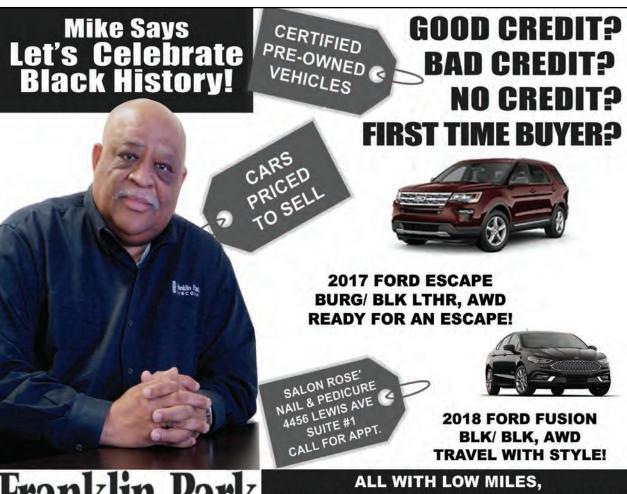
You can't just sit there and wait for people to give you that golden dream. You've got to get out there and make it happen for yourself.

DIANA ROSS

44

Never be limited by other people's limited imagination.

DR. MAE JEMISON, FIRST AFRICAN-AMERICAN FEMALE ASTRONAUT



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From the desk of MIKE BLOOMBERG

Dear Reader,

Thank you for taking the time to learn about The Greenwood Initiative.

As someone who has been very lucky in life, I often say my story would only have been possible in America – and that's true. But I also know that because of the artificial barriers of discrimination, my story likely would have turned out very differently if I had been Black, and that more Black Americans of my generation would have ended up with far more wealth, had they been white.

Building Generational Wealth for Black Families is Critical. That's why I launched The Greenwood Initiative in Tulsa last month. I visited the site of the Black Wall Street Massacre, where a white mob decimated the prosperous community of Greenwood. It is to the memory of the lost lives and promise of Greenwood that we've dedicated The Greenwood Initiative: a plan to address the systematic bias that has kept Black Americans from building wealth.

THE GREENWOOD PLAN WILL:

- Create 1 million new Black homeowners
- Double the number of new Black-owned businesses
 - Invest \$70 billion in the country's 100 most disadvantaged neighborhoods

Fixing the System for Black Families. When I was mayor of New York, I was proud to take on the systematic inequality that held back too many New Yorkers. We increased education funding, built 650 new schools and raised Black graduation rates to record highs. We led an ambitious effort to reduce poverty and managed the largest amount of affordable housing in the nation. And as President, I will work even more aggressively to combat inequality nationwide.

I understand that undoing generations of systematic discrimination won't happen overnight, but we can make progress with a clear vision and a comprehensive plan. I've included a pamphlet along with this letter that lays out my plan. When I'm President, implementing The Greenwood Initiative will be a top priority.

Join me in ending the systemic inequality that has held Black Americans back for too long!

Sincerely,

Mike Bloomberg





For more information visit

MikeForBlackAmerica.com