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JOURNAL

Unity Day Celebrates MLK Through the Arts and Community Service

BY LEAH WILLIAMS
Toledo Journal Staff Writer

The annual MLK Unity Day Celebration took place this past Monday at Savage Arena on the campus of the University of Toledo. Local government officials, community leaders, clergy, students, and families attended the gathering honoring the life and legacy of Dr. Martin Luther King Jr. This year's theme was "Dream, Believe, Do."

In addition to video remarks given by Toledo Mayor Wade Kapszukiewicz, UT President Dr. Sharon L. Gaber, and Ninth District U.S. Representative Marcy Kaptur, the arts took center stage as university and local talented artists filled the program.

The band INTUITION featuring Lady K and UT Blue and Gold Pep Band provided pre-event entertainment before emcee and 13ABC news anchor Alexis Means called the celebration to order. After the presentation of



PHOTO CREDIT / TOLEDO JOURNAL

UT MLK scholarship recipients. Back from left to right: Emir Moore, Juwaan McGee, Mariah Hutchins, and Josephine Aduba. Front from left to right: Tayana White and Kourtnee Dallas-Robinson.

a standing ovation.

Dance pieces included selections from the university's Sistahs in Spirit Praise Dancers and TRIBE African Dance Team whose performance included Ghanaian movements and music. Additionally, TSA students Nia Fleming, Dylan Smith, Bailey Waldon, and Charli Waldon performed a commanding modern dance.

In her original spoken word piece "The Dream That Could," UT student Laycee Horn spoke of Dr. King's relentless pursuit of his dream and encouraged the audience to do the same.

"He had one dream, and his dream grew from Christ-giving seed. And in 2020, we are still fighting for his dream," she said. "They tried to make him think his dream was hopeless and that we would never see equality, but like a true Alpha man he didn't give up."

In addition to the arts per-

formances, UT and the City of Toledo handed out MLK scholarships and awards respectively to area high and college students. Dr. Willie McKether, UT Vice President for Diversity and Inclusion awarded scholarships to Emir Moore, Juwaan McGee, Mariah Hutchins, Kourtnee Dallas-Robinson, Tayana White, and Josephine Aduba. Mayor Kapszukiewicz congratulated local high students who won the Mayor's MLK Essay contest. First place went to Maumee Valley student Zane Reeves.

Before the program closed, a video produced and edited by UT Trustee Will Lucas played on the arena jumbotron. Many were visibly moved by the montage of Dr. King's speeches and rose to their feet at its conclusion. In one segment, Dr. King spoke about his definition of real love.

"For I know that love is ultimately the only answer to mankind's problems. And I'm going to talk about it everywhere I go," he said. "I know it isn't popular to talk about it in some circles today. I'm

not talking about emotional bosh when I talk about love. I'm talking about a strong, demanding love."

At the conclusion of the celebration, the audience was invited to join program participants and community leaders in packing winter clothing bags for children in need. The service project was one of many organized in the community to honor MLK Day as



PHOTO CREDIT / TOLEDO JOURNAL

Toledo City Council Member Dr. Cecilia Adams and UT Vice President of Diversity and Inclusion Dr. Willie McKether.

colors by the Lucas County Sheriff's Office, Camille Wilburn of Toledo School for the Arts [TSA] sang the national anthem and Toledo Opera Soprano Alicia Russell sang "Lift Every Voice and Sing." Later in the program TSA student and vocalist Alana Hicks sang "Anything Worth Holding on To," and Ms. Russell took to the stage again to sing a moving rendition of the negro spiritual "Give Me Jesus" for which she received



PHOTO CREDIT / TOLEDO JOURNAL

Toledo Mayor Wade Kapszukiewicz and UT President Dr. Sharon Gaber.

a day of service. Both Dr. Gaber and Mayor Kapszukiewicz in their joint video address encouraged the community to engage in service to one another that empowers individuals, breaks barriers, and unites people together in the spirit of Dr. King's life and lasting legacy.



PHOTO CREDIT / TOLEDO JOURNAL

UT Dancing Rockette M'yan Hudson performs alongside her teammates and the UT Blue and Gold Pep Band.



PHOTO CREDIT / TOLEDO JOURNAL

TSA students perform a commanding modern dance during the celebration.

Dr. Martin Luther King, Jr's Accomplishments Remembered by Savage Family of Kitchen For The Poor

By Michael Daniels
Toledo Journal Staff Reporter

For the 45th year in a row, Toledo's Kitchen for The Poor celebrated the life of Dr. Martin Luther King Jr. at the adjoining LoSalem Missionary Baptist Church, hosted by the Savage family. This tradition was started by the late Rev. Harvey Savage Sr. and has been kept alive by his children. The service is attended by a devoted church crowd, and people from the surrounding neighborhoods, as well as, influential city leaders.

As always, this year's program not only lifted up the name of Dr. King but they also praised the name of the Lord Jesus and God.

The service began with a welcome from Harvey Savage Jr. Executive Director of The MLK Kitchen for the Poor. He was followed by Minister Nadine Hadley, who offered the opening prayer and Minister Bryann Rogers, orchestrated the praise and worship portion of the service.

The Conductor of the Service was Minister John F. Savage, who was followed by the LoSalem praise dancer, Aleah Williams, Liyah Benton, and Janiya Fail. Guest speaker for the day was, Minister Kenneth Campbell.

The theme for Minister Campbell speech was, 'Changing the Generation' he said "What I mean by Changing the Generation is instead of always looking down on the generation below us, we need to reach out as the older generation and guide them. We expect our young people to do better things than they are doing. We the want fathers to father better and mothers to mother better. Yet in all reality we missing it as the dreamers, we haven't taught them what they should be."

He quoted Joel 2:28, "And it shall come to pass afterwards, that I will pour out my spirit on all flesh; your sons and daughters shall prophesy, your old men shall dream dreams, and your young men shall see visions." Minister Campbell further stated, "We the older generation are the dreamers and we owe it to the younger generation to reach back and show them the correct way to go in 2020. We must also show them more love because the Bible says 'love changes all things'."

After the service, everyone lined up outside the church to participate in a symbolic march around Savage Park to honor the many marches and the works of Dr. Martin Luther King. The march ended and everyone was served a lite lunch enjoying the fellowship of those who attended the service.

When asked why they still do this service every year.

Harvey Savage Jr. said, "We do this to essentially keep Dr. Kings Dream alive. If we look at the teaching of Dr. King it is all about humanity and us coming together, and everybody sharing in the wealth of this nation. We want to be a part of that wealth, but if no one is standing up for it we won't go anywhere as a people."

He noted, "In this community, right here, 38% of our children live in poverty and we need to straighten this out. Unfortunately, the mode in this country is pretty polarized and negative. If we want to improve this situation we must come together. This is one of the things that Dr. King taught us and this is what we must do. That's why we continue to do this service every year so we don't forget Dr. King and his teachings," he said.



PHOTO CREDIT / TOLEDO JOURNAL

Toledo City Councilmen (L) Larry Skyes, Gary Johnson and others participate in a symbolic march around City Park to honor the work of Dr. Martin Luther King Jr. following the MLK service at LoSalem Baptist Church



PHOTO CREDIT / TOLEDO JOURNAL

Minister John F. Savage lifted up the name of Martin Luther King Jr. during MLK service at LoSalem Baptist Church.



PHOTO CREDIT / TOLEDO JOURNAL

Speaker, Minister Kenneth Campbell Sr. delivered the message of the day, 'Changing the Generations. A message about the importance of older generations encouraging the younger generations the right way.



PHOTO CREDIT / TOLEDO JOURNAL

Minister Bryann Rogers and his backup singers lift their voices in praise at MLK service at LoSalem Baptist Church.



PHOTO CREDIT / TOLEDO JOURNAL

Harvey Savage Jr. (back R) is joined by volunteers (L-R) Michael, Akisha, Micayla, and Mariah McCarter, and his granddaughter Samatha Savage at the Lunch at The Kitchen for the Poor, following the MLK service.

Ongoing Events

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

Every Saturday
Glass City Church of Christ Free Meal
Soup kitchen now open at 901 Hoag. Hours: 1-2 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.

Now Thru Jan. 31st
City of Toledo Free Tree Recycling
Bring your Christmas tree to one of the locations below to recycle it for free.
The drop off sites are:
• **Jermain Park, 1720 South Cove Blvd.**
• **Ravine II Park at Colorado Street and Dearborn**
Avenue in East Toledo
• **Detwiler Park, 4001 North Summit St.**
• **Bowman Park, 4793 Jackman Rd.**
• **Schneider Park, 2698 Schneider Rd.**

The drop off locations will be clearly marked at each park. Trees should be cleared of all decorations, lights, bags, or other materials. All trees collected will be ground into mulch by forestry crews.

Now Thru Feb. 7th
WGTE Presents Our Annual Share A Story
Join WGTE Public Media as we present our annual Share A Story. Sponsored by the Conda Family. Children ages of 4-12 can enter a story of what courage and heroism means to them in four easy steps. Contest winners will be invited to a celebration event at WGTE studios and win great prizes. Prizes will also be awarded to teachers that have the most classroom entries. Contest rules, details and entry forms are available online at www.wgte.org/share.


Correction:
We apologize for an error in the January 15, 2020 issue of not publishing the correct name for 'All 4 Kids' Annual Christmas Luncheon.

**Jan. 25th
2020 Elections**
The 2020 elections are fast approaching. There will be new faces and issues on the ballot. If you are interested in participating in local politics or political activities and the 2020 elections, please attend an informational community event on Saturday 25th, at Toledo Lucas County Mott Branch Library, in conference room B. Mott Branch Library is located at 1010 Dorr Street, Toledo, Ohio. The meeting starts at 10 a.m. Councilman Tyrone Riley.

Feb 5th.
The Multifaith Clergy
Faith Leader Breakfast
This Free Event, in observance of World Interfaith Harmony Week, will be held Wednesday, 8:30 - 10:30 am, at Christ Presbyterian Church, 4225 W. Sylvania Ave, Toledo, OH 43623. the free event is a good opportunity to mingle and chate with other faith leaders, learn about Multifaith Council activities, and to discuss collaborative solutions to your choice of three critical issues - what faith groups can do to alleviate
1. loneliness/isolation
2. climate change
3. violence against faith communities
The event is free, but registration helps us plan food and name tags. Register Now

Feb. 8th
Thurgood Marshall Law Association
Legal Symposium Announcement
If you are interest in a career as a lawyer, the Thurgood Marshall Law Association and the University of Toledo College of Law is sponsoring an informational workshop for students! Saturday, from 8:30 am - 2:30 pm, University of Toledo College of Law, near the Secor road entrance. FREE lunch is being served. Interested in attending?
(1) Sign up with your Guidance Counselor OR
(2) Email Twila Ferguson at twilaf3@gmail.c with your name, school name, phone numbers, and age. Email - Twila Ferguson at twilaf3@gmail.com

Jan. 25th
Sisters In Power Community Outreach Program Grand Opening/ Open Enrollment
Saturday, at the West Toledo Public Library, in meeting room, @ 3-5pm. Sisters In Power is having a grand opening to let the community know of all of the resources that are offered to all of Toledo. To name a few of the programs: Cancer Support Groups, NA Meetings, Parenting Meetings, SIP-Book Club, Money Management and a Case Management Service. We have a program called Girl Code for young ladies in grades K-12 and they will learn etiquette classes, anti-bullying, self-esteem building and much more. This program is required to be signed up due to limited space and they are filling up fast. Come on out and support Sisters In Power. There will be light refreshment. Donations are greatly appreciated to support our programs RSVP: Channel King (419) 984-2799.



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Add weights to your workout to improve your mental health and hel fight depression. A recent study found kthat in addition to improving muscle tone and bone health, regular strength training may help fight depression. An analysis of 33 sudies found resistance training closely associated with reduced depressive symptoms--and the result was seen even when there was no increase in physical strength.
Study led by researchers at University of Limerick, Ireland, published in JAMA Psychiatry.


Volunteers and Donations Are Needed for Toledo Lucas County Homelessness Board

Submitted
The U.S. Department of Housing and Urban Development (HUD) requires that communities receiving federal funding from their Continuum of Care and Emergency Solutions Grants programs conduct a Point-in-Time Count (PIT) sometime during the last ten days in January. This count assesses the number of homeless persons in the community. The last PIT count in Lucas County revealed 640 individuals living in shelters and 22 individuals living on the streets.
Toledo Lucas County Homelessness Board (TLCHB), as the lead applicant for the community's Continuum



of Care grant, is the lead organization for this count that will be conducted on January 22 and 23. The Toledo Area Alliance to End Homelessness (TAAEH) and other agencies receiving federal funds—including many shelters— will also participate.
Night Count
On the evening of January 22, from 10:00 p.m. to 3:00 a.m., groups of volunteers will canvas the community to survey individuals who are homeless. They will

Continued on page 20





Basic Business 101
Are You Ready to Start Your Business?
Wait No More!
Now is the Time!

The Ivy Entrepreneur Institute, Inc.

Monday
01/27/2020
6:00pm - 7:30pm

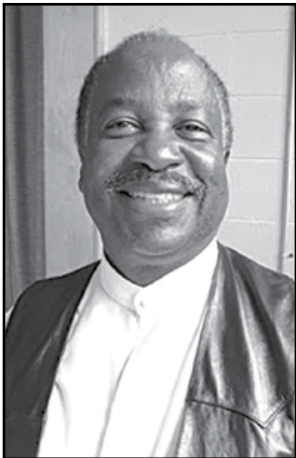
Location:
Kent Branch Library
3101 Collingwood Blvd
Toledo, OH 43610





www.ivinstitute.org
419-989-6771

ROCK'EM...SOCK'EM...!



BY LAFE TOLLIVER,
Attorney

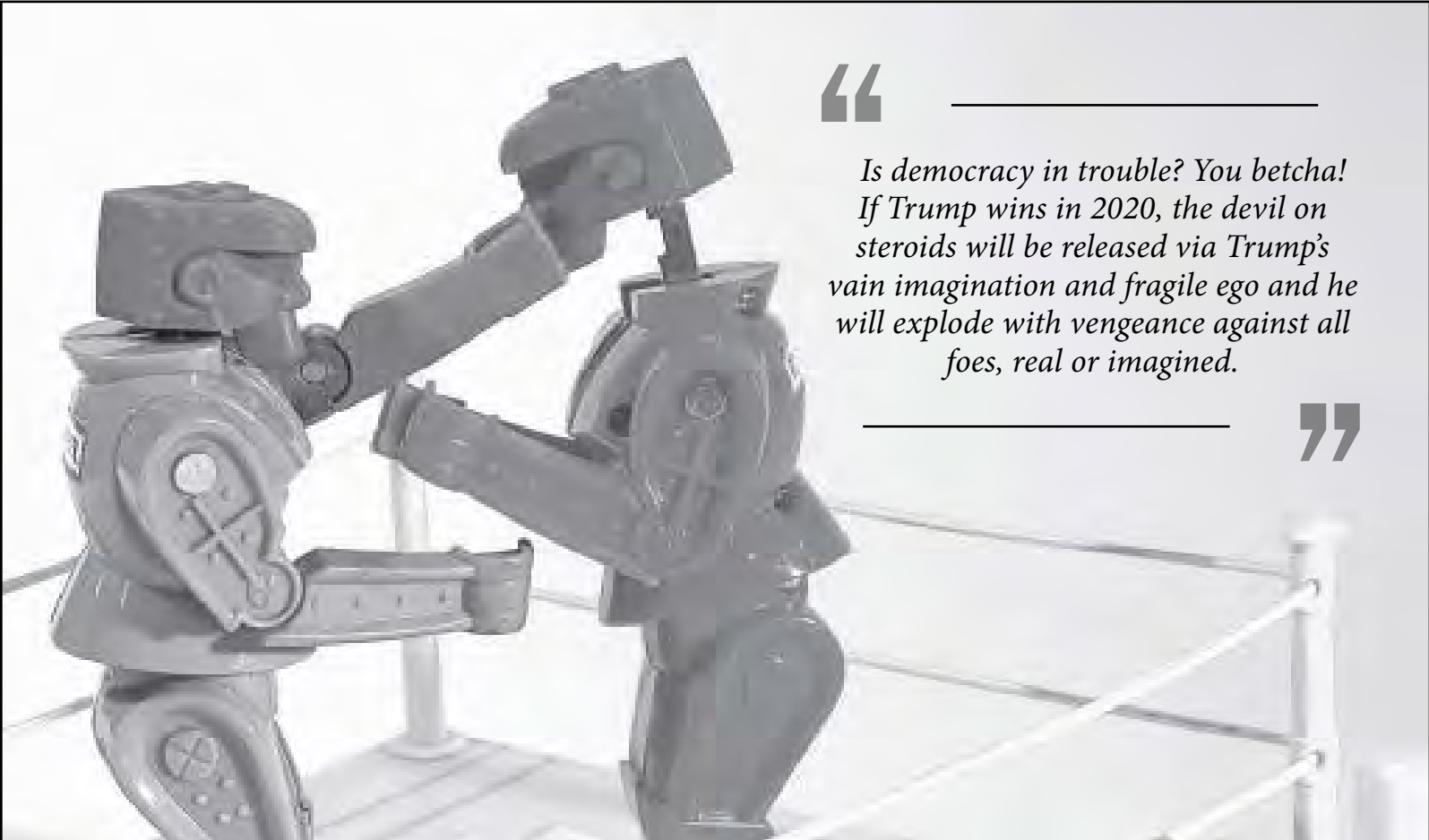
Well, if you are a boxing aficionado, the upcoming teams of lawyers that will duke it out on national television on the Senate floor regarding the impeachment of Herr Trump, plans to be a doozy!

As you may have heard, Herr Trump plans to add to his brawlers the notorious Ken Starr of Clinton impeachment fame and the, "I wanna be with the big boys" Alan Dershowitz, the reputedly famous Harvard law professor who claims to be on the side of the constitution but has a blind eye for all things, Trump.

For Dershowitz, what Trump has been alleged to have done, is no big deal and does not call for removal from office. Even if Trump's intents were to sabotage the 2020 election for personal gain and to keep a death grip on the Oval Office.

One hugely big reason for Herr Trump's feverish desire to keep in power is the fact that if he loses the 2020 election, he knows that subpoenas and warrants for his arrest will be awaiting him at the front gate of the White House.

From where I sit and eat my tuna fish sandwich, Herr Trump is as guilty as



“
Is democracy in trouble? You betcha! If Trump wins in 2020, the devil on steroids will be released via Trump's vain imagination and fragile ego and he will explode with vengeance against all foes, real or imagined.
”

one putting ketchup on a prime rib steak! The man is wacko when it comes to having any semblance of being fit for the presidency, but his hypnotized base and the feckless GOP will gladly crawl across a desert of glass shards and black mamba snakes in their undies in order to kiss his ring finger!

That is how bizarre so-called Republican oath takers have fallen in their duty to the country but now pledging allegiance to their cult leader, Herr Trump.

If you saw the chief justice of the United States Supreme Court swear in the senators and they were told to raise their right hand and affirm an oath of impartiality and to hear and deliberate on all of the evidence, surely, as I did

think, that lightning would have struck the majority of the lying GOP senators who have already made up their minds to acquit Herr Trump.

Even Lindsay Graham and Mitch (Moscow Mitch) McConnell have brazenly confessed on national television that they have made up their minds and will do everything in their power to have Herr Trump walk out a free man.

Considering their oaths of office and those preconceived statements of the innocence of Herr Trump, both Lindsey Graham and Mitch McConnell should be indicted on charges of perjury.

If a common man who was to sit as a juror in a Lucas County felony criminal trial was to tell the judge upfront that he or she was going to acquit

without deliberating on one witness or one document or on one word, the judge would have tossed that miscreant out on his or her tush.

But not in this twilight zone of hyper gibberish and the pummeling of the constitution by those who think that Trump is a mandate from God!

Is democracy in trouble? You betcha! If Trump wins in 2020, the devil on steroids will be released via Trump's vain imagination and fragile ego and he will explode with vengeance against all foes, real or imagined.

Most political pundits have already resigned themselves to a farce of a "trial" and glumly predict that Trump will be acquitted.

Of course, Trump will take that acquittal to also

mean that the stain of the word impeachment is to be no longer associated with his name and his will probably signed an executive order removing the word impeachment from his name and legacy.

That will cause a howl and cry from those who still value the rule of law but unless the Democrats win the Senate in 2020, they will lose the high ground of trying to overturn with vetoes the madness of Herr Trump.

What is all this leading to you say? A continued and accelerated coarsening of the public good and further ill-will to all who oppose Trump.

The polarization of the American society will be sharpened, and the specter of depression and listlessness will overtake many who believe that

their voices are being stifled by a crime syndicate in the White House and a GOP whose only concern is power and more power!

Has America lost its way? Undoubtedly so and as I said before, democracy is a fragile butterfly that unless it is protected from ill winds and cold drafts and is nourished with healthy nectars, it will fall to ground, lifeless and scarred.

So, watch the Senate proceedings and carefully note the voices that should be shouting for the care and safety of the butterfly become drowned out; and those who wish to harm the butterfly, become more bellicose and virulent in their professed love of the flag and all things American.

Lafe Tolliver, Attorney
Comments to: tolliver@juno.com

The Toledo Journal

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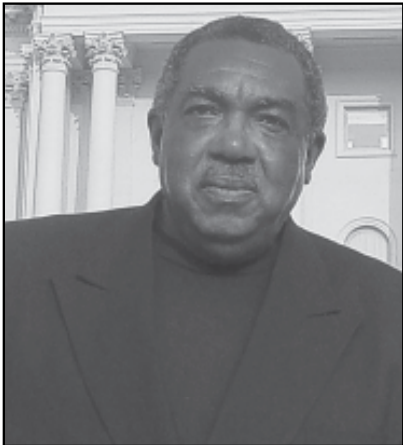
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We Must Celebrate Dr. King As A Warrior, Not A Dreamer



BY A. PETER BAILEY
Wire Columnist

(TriceEdneyWire.com) - At the risk of being considered repetitious, I am once again asking--not begging--Black folks to cease re-

ducing the great historical legacy of Dr. Martin Luther King, Jr. to "I have a Dream." Anyone who is still doing so, which includes most Black folks in this country, should celebrate his birthday this year by reading his last book, Where Do We Go From Here: Chaos or Community. There is no way one can read that book and continue reducing Dr. King to being some kind of other-worldly dreamer. The seriousness and tone of the book is graphically revealed in the following no-nonsense statements by Dr. King:

"But the scope of the struggle is still too narrow and too restricted. We must turn more of our energies and focus on the useful things that translate into power... We in this generation must do the work and in doing it stimulate our

children to learn and acquire higher levels of skill and technique."

"It must become a crusade so vital that civil rights organizations do not repeatedly have to make personal calls to summon support. There must be a climate of social pressure in the Negro community that scorns the Negro who will not pick up his citizenship rights and add his strength enthusiastically and voluntarily to the accumulation of power for his self and his people...."

"...Power is not the white man's birth right; it will not be legislated for us and delivered in neat government packages. It is a social force any group can utilize by accumulating its elements in a planned, deliberate campaign to organize it under its own control."

continued on page 5

Will Proposed CRA Rule Help or Hurt Black America?

Civil rights groups cry foul as OCC urges public comments



BY CHARLENE CROWELL
Wire Columnist

(TriceEdneyWire.com) - Amid the tinsel and garland celebrating the holiday season, two important federal financial regulators are planning how the future financial needs of low-and-moderate income (LMI) communities - including neighborhoods of color - will be met. In an effort to "modernize" the 1977 Community Reinvestment Act (CRA) on December 12 the board of the Federal Deposit Insurance Corporation (FDIC) endorsed a proposed Notice of Public Rulemaking (NPR) offered by the Office of the Comptroller of the Currency (OCC).

The rulemaking move has also triggered forceful and diverging views from a host of organizations, lawmakers, and even a member of FDIC's board. The effects of such a financial regulatory change bring potential impacts on bank branch locations and services, as well as the types and quality of credit and investment that will be conveniently available.

From its enactment, CRA was intended to pro-

vide an enforcement provision that supported earlier civil rights laws. The law also made a federal commitment to underserved communities - both urban and rural. Even so, over the years, CRA has been contentious for deposit institutions rated for compliance, and consumers who continued to claim that access and quality financial services were in short supply.

According to OCC's Joseph Otting, the 2019 proposal is the result of 18 months of work by staff and comments from more than 1,500 stakeholder groups with four improvements:

1. Clarifying what counts as CRA credit, requiring agencies to publish a list of qualifying activities;
2. Preserving some assessment areas and creating others to better reflect significant concentrations of deposits;
3. Assessing what portion of a bank's retail lending is targeted to LMI consumers; and
4. Improved reporting with transparency and timeliness.

In a recent op ed, Comptroller Otting also added a sense of urgency.

"Every month this proposal is delayed prevents billions of dollars more from helping reach communities that could benefit from greater economic opportunity. The proposal is an important step in modernizing CRA, but it is not the final one," wrote Otting for American Banker.

But apparently the large stakeholder groups OCC consulted with has yet to



PHOTO CREDIT / SUBMITTED
Chairwoman of the House Financial Services Committee, Congresswoman Maxine Waters

include the U.S. House Financial Services Committee.

"He thinks that he has the authority to do this without having to interact with us and no matter what he thinks, we think we have a responsibility to make sure that CRA is doing what it was intended to do," said Congresswoman Waters, chair of House Financial Services.

As Chairwoman of the House Financial Services Committee, Congresswoman Waters sought but has yet to schedule OCC's Otting to testify before the committee. Additionally, she is one of several House Members who want the 60-day comment period doubled to 120 days to better allow public input.

According to OCC,



PHOTO CREDIT / SUBMITTED
FDIC board member, Martin Gruenberg

a meeting is still being planned; but no date has yet been finalized.

Additionally, one FDIC board member, Martin Gruenberg issued a statement of opposition to the proposal during its December 12th meeting, criticizing the proposed one-ratio measurement, noting existing "credit deserts", and the lack of consideration of a bank's efforts to provide affordable products and services LMI consumers and those without bank accounts could access.

"[T]his is a deeply misconceived proposal," noted Gruenberg. "It would establish a CRA evaluation framework relying on a single metric approach that would allow a bank to concentrate its CRA activity in as little as 50 percent of its assessment areas, disinvest in the other 50 percent, and still receive a satisfactory or even outstanding CRA rating."

Similar concerns came from a coalition of civil rights, consumer protection and housing industry advocates that included



PHOTO CREDIT / SUBMITTED
Grovetta Gardineer, Senior OCC Deputy Comptroller

the NAACP, NAACP Legal Defense and Educational Fund, Inc., National Fair Housing Alliance, The Leadership Conference on Civil and Human Rights and others.

"The proposed rules are inconsistent with the law, plain and simple," said the leaders. "It invites a return to discrimination against communities of color and low-and-moderate income neighborhoods - a destructive, decades-old process known as redlining that the law was designed to end forever."

"We should be holding banks - especially those rescued during the 2008 housing crash with taxpayers' dollars - more, not less, accountable for their obligations to the law and our country," added the leaders.

Once the proposed rule is published in the Federal Register, interested parties and organizations can file public comments. According to Grovetta Gardineer, Senior OCC Deputy Comptroller, 85 percent of all CRA activity

is supervised by OCC and the FDIC.

"We are not trying to undermine the importance of local branches," said Gardineer. "We're looking to ensure access to financial services but refocus needs of LMI communities. This is really making sure that banks do more...Constructive comments help us."

But for Nikitra Bailey, an EVP with the Center for Responsible Lending, the efforts by OCC and FDIC should be to strengthen-not-weaken CRA through modernization.

"CRA was created to undo the injustices created by the horrific practice of redlining and its modernization effort must center the people, families, and communities most harmed by it. Unfortunately, today far too many underserved LMI communities remain credit starved," said Bailey. "The fundamental goal of any new reform must be to ensure that hardworking families, including families of color, have access to sound and affordably priced credit, safe and responsible mortgages, small dollar consumer credit, and auto loans."

What happens over the coming months will reveal whether access to sound and affordably priced credit remains a wish or becomes a reality.

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

We Must Celebrate Dr. King As A Warrior, Not A Dreamer

continued from page 4

"Our meddlesome task is to discover how to organize our strength into compelling power."

"A second important step that the Negro must take is to work passionately for group identity. This does not mean group isolation or group exclusivity. It means the kind of group consciousness that Negroes need in order to participate more meaningfully at all levels in the life of our nation."

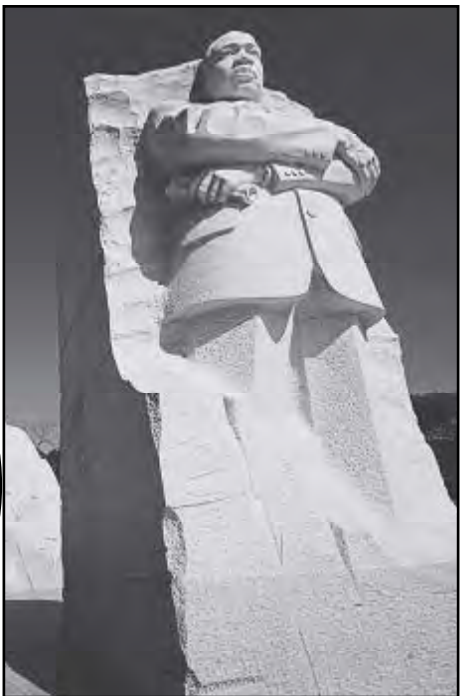
As a Malcomite I agree with 90 percent of what Dr. King is advocating in the above quotes. I never thought I would be able to say that.

Finally, it must be noted that J. Edgar Hoover knew that Dr. King was more than a dreamer. In an August 28, 2013 article on the 50th anniversary of the March on Washington, the Washington Post noted that following Dr. King's speech that day, the FBI

launched one of the biggest operations in its history. Hoover paid attention to the rest of that speech which included the following passage:

"In a sense we have come to our nation's capital to cash a check. When the architects of our republic wrote the magnificent words of the Constitution and the Declaration of Independence, they were signing a promissory note to which every American was to fall heir. This note was a promise that all men, yes, black men as well as white men, would be guaranteed the unalienable rights of life, liberty, and the pursuit of happiness. It is obvious today that America has defaulted on this promissory note insofar as her citizens of color are concerned. Instead of honoring this sacred obligation, America has given the Negro people a bad check, a check which has come back marked 'insufficient funds.' But we re-

fuse to believe that the bank of justice is bankrupt. We refuse to believe that there are insufficient funds in the great vaults of opportunity of this nation. So we have come to cash this check - a check that will give us upon demand the riches of freedom and the security of justice."



***As housing discrimination reaches record highs,
Trump's Department of Housing and Urban Development
announces proposed rule to eliminate tool for
communities to address discrimination and segregation***

Submitted

WASHINGTON – The National Fair Housing Alliance (NFHA) recently warned of an alarming new Department of Housing and Urban Development (HUD) proposal that would permanently weaken enforcement of fair housing laws and allow communities to perpetuate housing discrimination and segregation. This latest move by HUD reflects what has become a sustained campaign by the Trump Administration to dismantle civil rights protections under the Fair Housing Act.

HUD's proposal comes as the number of housing discrimination complaints reached a record high last year, as noted in NFHA's 2019 Fair Housing Trends Report, and a comprehensive undercover Newsday investigation revealed rampant discrimination by local real estate agents. In response, NFHA published solutions to help stop real estate sales discrimination, but this new proposal from HUD would obstruct those and other efforts to advance fair housing.

The proposed rule would gut an important housing discrimination protection – the Affirmatively Furthering Fair Housing (AFFH) mandate – which is designed to correct discriminatory housing practices as well as the lasting impacts of government and privately sponsored residential segregation. Under the AFFH mandate, jurisdictions and Public Housing Authorities (PHAs) that receive federal funding must analyze patterns of segregation and discriminatory housing practices for families with children, people of color, people with disabilities and members of other protected classes. They are also required to take actions to tackle barriers to fair housing.

“What HUD has released is not a rule to affirmatively further fair housing. It significantly weakens fair housing compliance, entrenches segregated housing patterns, and continues the status quo in which some communities are strengthened by taxpayer-supported programs and amenities while other neighborhoods



are starved and deprived of opportunities. At a time when housing discrimination has reached record highs, we need stronger enforcement of the Fair Housing Act instead of these continuous attacks by the Trump administration. Weakening the AFFH mandate gives cities and PHAs a free pass on discrimination,” said Lisa Rice, president and CEO of NFHA. “Segregation did not happen on its own; it was orchestrated by jurisdictions, government, PHAs, and private actors. Our nation has expended an incredible amount of resources creating the disparities that plague our communities. This proposed rule is the antithesis of what we need, which are resources, commitment, resolve, and a strong rule to promote fair housing. HUD should abandon this misguided effort and reinstitute the

AFFH rule it adopted in 2015.”

NFHA cautioned that HUD's newly proposed rule is worse than the previous Analysis of Impediments to Fair Housing (AI) system that the GAO found to be ineffective and not useful at all in reducing housing discrimination. The proposed rule does not correct the deficiencies the GAO found in its analysis nor does it incorporate the recommendations the agency provided.

The obligation to “affirmatively further fair housing” has applied to HUD, the jurisdictions it funds, PHAs, and other recipients of federal funds for housing purposes since the Fair Housing Act was passed in 1968. But it was not until July 2015 — 47 years later — that HUD promulgated the first federal regulation, known as the AFFH Rule, to effectively guide the compliance efforts of jurisdictions and enforce the AFFH mandate. The 2015 AFFH rule provided clear standards as well as assessment and mapping tools to help jurisdictions analyze their unique housing markets and the systemic barriers their constituents faced in finding housing free

from discrimination. Jurisdictions have long asked HUD to develop a more directed process to help them comply with the law and develop meaningful and effective fair housing plans.

This proposed rule would eliminate the suspended 2015 AFFH regulation entirely, replacing it with a new rule that does not address segregation or provide clear standards or a format to help jurisdictions and PHAs identify and cure housing discrimination. The new proposed rule also conflates fair housing and affordable housing. It presumes that 1) eliminating various regulatory controls will expand the supply of affordable housing; and 2) expanding the supply of affordable housing will solve fair housing problems. Neither presumption is true. In fact, one of the nation's largest, taxpayer-supported affordable housing programs, the FHA program, was implemented for decades in a discriminatory fashion that created and perpetuated segregation and helped intensify the racial wealth gap.

This move from HUD is the latest in a series of attacks from the Trump administration on civil rights protections. In 2019, HUD proposed to eliminate the disparate impact standard under the Fair Housing Act — a tool that has been used to protect civil rights for over 50 years. NFHA and a coalition of civil rights advocacy groups came together then to defend the disparate impact rule. The groups have vowed to beat back this latest effort by the administration to dismantle fair housing.

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Founded in 1988 and headquartered in Washington, D.C., the National Fair Housing Alliance is the only national organization dedicated solely to ending all forms of housing discrimination. NFHA is the voice of fair housing and works to eliminate housing discrimination and to ensure equal housing opportunity for all people through leadership, education, outreach, membership services, public policy initiatives, community development, advocacy, and enforcement. NFHA is a consortium of more than 220 private, non-profit fair housing organizations, state and local civil rights agencies, and individuals from throughout the United States.



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Squad Girls United by Dance Present' The Wiz'

BY MICHAEL DANIELS
Toledo Journal Staff Reporter

During the December holidays, the 'Squad Girls United by Dance' eased on down the yellow brick road, as the group presented the award-winning Broadway Musical 'The Wiz', at the Collingwood Arts Center. An ambitious undertaking for anyone, the group dressed in dazzling costumes, re-enacted the familiar story of Dorothy, a little girl who takes for granted the good life she has at home, until she loses it. It is only after she has a wild dream, she wakes up in a strange land, encounters three new friends with problems

'The Wiz' over and over again. "I was fascinated with the story," she said. "As we approached our first anniversary, I wanted to do something besides having a banquet. While talking it over with my husband he suggested we do a production of 'The Wiz' instead. It was a great idea and it's been a wonderful experience for me and the girls. We practiced six days a week for a month to get ready for the show." 'My daughter Anastie loves to dance and she has a great voice as well," said Mrs. Davis. "She was dancing with another team, but



PHOTO CREDIT / THE TOLEDO JOURNAL

The fantastic Cast of 'The Wiz' presented by the 'Squad Girls United By Dance' team at the Collingwood Arts Center in December of 2019.



PHOTO CREDIT / THE TOLEDO JOURNAL

Audie Belcher: The Good Witch and her granddaughter Anastie Taylor: CEO of the Squad Girls, as Dorothy in the 'Squad Girls United by Dance' production of 'The Wiz'.

of their own, a wicked witch, and a fake wizard that she comes to realizes that all that glitters is not gold. Most of all she comes to realize there's no place like home. The play, 'The Wiz', teaches a true-life lesson that all ages can appreciate and enjoy. Squad Girls United by Dance was started one year ago by twelve years old Anastie Taylor, who portrays the main character Dorothy in the play. She was helped by her mother Anique Davis: The Head Coach and CFO of 'Squad Girls United by Dance'. She played Evillene the Wicked Witch of the West, as well as auntie Em, in the show. The Squad Girls' production of 'The Wiz' had an all-female cast except for the part of uncle Henry, which was played by Mrs, Davis' husband. When asked, why did the group decided to do a production of 'The Wiz', Mrs. Davis started reminiscing about her own childhood and watching the movie version of

she was being bullied by some of the team members. Having enough of that she asked me to help her start her own dance team. I said OK and we

went to work to make it happen. She called up some of her friends and family and invited them to join in with her. I made the arrangements for a rehearsal space and took care of all the business details and from that effort 'Squad Girls United by Dance' emerged." She added, "Currently we have 15 girls in the group and we are a no-profit community organization. The purpose of this group is to provide a safe place where young people can go with their friends, support each other and have fun". "There is so much bullying going around these days, it's becoming a predominant part of our culture. At Squad Girls we have a zero-drama policy. I support the girls and their parents; in return the parents support us and we all support each other. I still



PHOTO CREDIT / SUBMITTED

Don't bring Anique Davis the Head Coach and CFO of Squad Girls United By Dance, who played Evillene, the Wicked Witch pf the West no bad news!

believe in the saying, 'it takes a village to raise a child'. As a group, we are all working together for our children's well-being and we are one big happy family. Our production of 'The Wiz' was a group effort and we are very proud of the results." In 2019 the 'Squad Girls United by Dance'

performed at various community events around town throughout the year and have already been booked for more performances in 2020. For more information on the 'Squad Girls United by Dance' call Mrs. Anique Davis at 419-705-9558.

The original play 'The Wiz' debut on the Broadway stage in 1975 and won seven Tony Awards including Best Musical. In 1978 the play was made into a motion picture starring Diana Ross and Michael Jackson and has become an African-American family favorite over the years.



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Dr. King's Plea For Unity Appears to be the Answer

Upon MLK Holiday Week, Struggle Against Violence, for Economic Justice, and Racial Equality Undermines Black Leadership

BY HAZEL TRICE EDNEY

(TriceEdneyWire.com) – As America prepares to pause on Monday, January 20, to commemorate and reflect on the life and principles of Dr. Martin Luther King Jr., the three most essential aspects of the revered civil rights leader's work – economic justice, racial equality and strategic non-violence – remain among the foremost civil rights issues across America.

Moreover, despite talk by civil rights leaders, organizations and activists, African-Americans have yet to unify enough to significantly impact public policies or attitudes that lead to tangible change.

"It is essential to American survival," said Marc Morial, president/CEO of the National Urban League, a foremost civil rights organization with an economic agenda. "This issue is an issue of morality, an issue of historic positioning. An issue that has to touch each and every person, each and every institution, because ... we have to get it right."

Speaking during a forum at Johns Hopkins University last year, Morial, according to the university's Hub News, said that 400 years after the beginning of slavery and more than 50 years since the civil rights movement, America is barely turning the corner on its historic racism. And




what's more, even civil rights leaders are still trying to figure out how best to make impact. In his final days, Dr.

King not only articulated his vision for economic empowerment, racial parity and peace, but he gave the strategy of unity


as the key to achieving them all. "We've got to stay together and maintain unity. You know,

whenever Pharaoh wanted to prolong the period of slavery in Egypt, he had a favorite, favorite formula for doing it. What was that? He kept the slaves fighting among themselves. But whenever the slaves get together, something happens in Pharaoh's court, and he cannot hold the slaves in slavery. When the slaves get together, that's the beginning of getting out of slavery. Now let us maintain unity," King said in his final speech on April 3, 1968, the evening before he was assassinated. "It's all right to talk about streets flowing with milk and honey, but God has

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Dr. King's Plea

Continued from page 8

commanded us to be concerned about the slums down here and his children who can't eat three square meals a day. It's all right to talk about the new Jerusalem, but one day, God's preacher must talk about the new New York, the new Atlanta, the new Philadelphia, the new Los Angeles, the new Memphis, Tennessee."

•Nearly a half million Black people have been killed in street violence since the FBI began compiling the stats in the early 1970s. This does not count police violence against African-Americans.

•Despite recent Nielsen reports of Black spending power having risen to \$1.2 trillion annually, African-Americans still remain at rock bottom of racial group wealth.

•According to Forbes, White households have 86 times more wealth than Black households and 68 times more than Hispanics.

•Racial disparities in every category - including economics, criminal justice, health, and education - can be laid squarely at the feet of systemic racism, which are racial attitudes, policies and practices intrinsic across organizations, corporations and even government agencies that negatively affect racial equality.

Civil rights leaders and heads of major organizations, such as Morial, admit they have yet to even jointly come close to the goals for which they aim. In a June 2019 column reflecting on the new Poor People's Movement, headed by Dr. William Barber II, the Rev. Jesse Jackson of the Rainbow/PUSH Coalition, says next steps must be broad in order to achieve sweeping change.

"This is not a time for incremental change, but for fundamental transformation of our priorities and our direction," Jackson wrote as he praised the "Moral Budget" of the Poor People's Movement. "The budget details large reforms — from automatic voter registration, a living wage, health care for all, quality education from pre-k through

college, investment in clean energy and modern infrastructure. It details how these and other reforms can be easily afforded by fair taxes on the wealthy and corporations and by ending our effort to police the world."

More specifically, Jackson, a foot soldier who worked alongside King, agrees with King that people unifying for specific action will be the key to progress. "Ending the policy of violence on the poor at home

cannot be achieved without challenging the costly endless wars and constant arms buildup that only make us less secure. It understands that change will come not from the top down, not from our corrupted big money politics, but from the poor, the worker, people of conscience coming together to revive our democracy and to change our course."

Jackson concluded, "Across the country, working and poor people are beginning to move.

If this movement can continue to grow, it will transform our politics. And it is the only force that can."

the historic National Urban League, Rainbow/PUSH, and NAACP. But Dr. King's wisdom went far beyond maintaining

his "Letter from the Birmingham Jail" to other Black leaders who were trying to call him an "outsider" and tell him to stay in his place.

King, as President of the Southern Christian Leadership Conference, wrote the ultimate response: "Injustice anywhere is a threat to justice everywhere. We are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly."

“

This is not a time for incremental change, but for fundamental transformation of our priorities and our direction.

”

Leaders of Black civil rights organizations would tick off a list of achievements since they were founded - especially

one's own civil rights organization from year to year. Perhaps his most relevant saying in this regard was within

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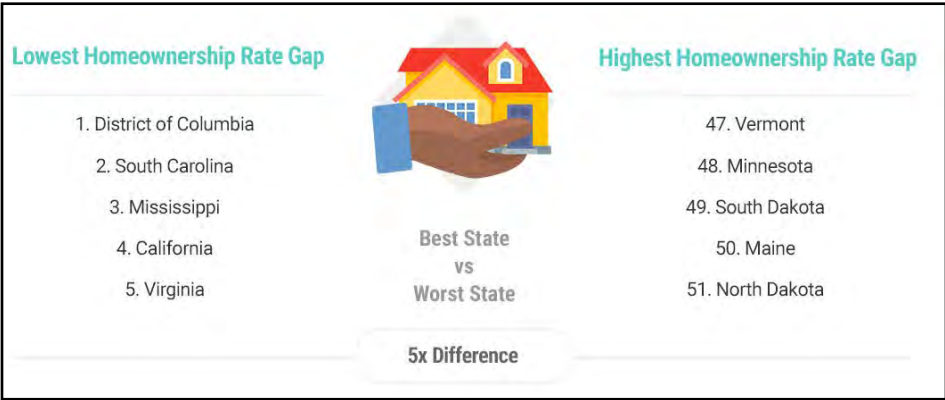
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Is Dr. King’s Dream Being Denied or Deferred?

Disparities in Housing Perpetuate Racial Wealth Gap

BY CHARLENE CROWELL
Center for Responsible Lending’s Deputy Communications Director
charlene.crowell@responsiblelending.org.

Once again, the only federal holiday honoring a person of color will be celebrated across the nation. The 38-year span of Dr. Martin Luther King, Jr.’s life continues to be remembered and revered. Since his tragic death, time has shown he was also prophetic. “Change does not roll in on the wheels of inevitability but comes through continuous struggle,” said Dr. King. “And so, we must straighten our backs and work for our freedom. A man can’t ride you unless your back is bent.” From voting rights to desegregation in public accommodations, transportation and employment, Dr. King’s Baptist cadence resonated with a generation to champion what was wrong, and to also speak up for what



is right. In that noble pursuit, he came in 1964, the youngest person to become a Nobel Peace Prize Laureate. Yet in 2020, much of the hard-won rights championed by Dr. King championed are under attack by the very governments charged to enforce both laws and regulations. Especially for Black America, roll-backs of much-needed programs jeopardize access to basic life needs such as nutrition, safe water, legal justice, and housing itself. The irony is that the enactment of the historic 1968 Fair Housing Act followed less than a week after Dr. King’s assassination in Memphis. Hence, as we honor Dr. King, we are also called to continue progressive efforts to better include all of the Americans whom historically have been locked out or left out when it comes to housing: people of color, women, families, people with different physical challenges and all who still suffer the insidious nature of housing discrimination. As the number of homeless Americans now number more than 560,000, Congresswoman Maxine Waters, Chair of the U.S. House Financial Services Committee (HFSC) has added homelessness and homeless prevention to her committee’s 2020 priorities. “Homelessness affects the very fabric of our communities,” noted Ms. Waters. “When I speak to families in my district who are dealing with homelessness, I see the toll this housing insecurity is taking on them, including their children, who can’t concentrate in school because they’re sleeping in a car at night... We need to do more if we are going to address the rental housing and homelessness crisis: we need to preserve the affordable housing that we have, and we need to increase investments in programs that develop new housing or provide rental aid. We know what the solutions are to this problem; we just need the political will and resources.” While lawmakers debate the appropriate federal commitment to affordable housing, consumers are increasingly financially challenged to keep a roof over their heads. For the past 30 years, the National Low Income Housing Coalition has annually published Out of Reach, that tracks the cost of rental housing across the nation. According to its 2019, report, the average monthly fair market rent for a two-bedroom or one-bedroom rental home is \$1,194 and \$970 for a one-bedroom unit. “[L]ow wages, wage inequality, racial inequities and a severe shortage of affordable rental homes leave too many vulnerable people unable to afford their housing,” states the report. An average renter must work 52 hours per week to afford a modest two-bedroom apartment. Consumers seeking to transition from renters to homeowners face another daunting challenge. According to the National Association of Realtors in December 2019, the median existing-home price for all housing types in October was \$271,300, up 5.4% from November 2018 (\$257,400), as prices rose in all regions. That means a 10% down payment for a median-priced home would require \$27,130. Moreover, a 20% down payment, which would remove the added cost of private mortgage insurance would be double in cost - \$54,260. According to calculations by the Center for Responsible Lending (CRL), nationwide it would take 14 years for a prospective homebuyer earning the national median income to save a 10% down payment for a median-priced home. But for Black and Latino households earning the median income, the number of saving years expands to 21 and 17 years respectively to



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Dr. King's Dream

Continued from page 10

amass a 10% down payment on that same-priced home.

"When the president asks, what do African-Americans and minorities have to lose? How about affordable, quality housing and a

well as wealth and employment. This research found that DC (District of Columbia), Illinois, Louisiana, Michigan, Ohio, Pennsylvania, and Wisconsin were each among the 10 states with the worst housing segregation. When wealth and employment were

of living in an ethnically diverse city is increased intergroup contact," added co-author Kelln Li, a Ph.D. and assistant professor of sociology at California State University's Dominguez Hills campus. "Such interaction might happen at various layers of the

well.

"We find that families who are thriving tend to be white, college-educated and/or older," said the St. Louis Fed. "We find that families who are struggling tend to have one or more of these characteristics: black or Hispanic; no four-year college degree; and/or younger. We also find that many families across the board are striving for more economic security."

For these reasons and others, it does not make sense for the Trump Administration to suspend rules and data mapping tools that alert communities to potential fair housing violations. Yet on January 6 HUD proposed suspending its Affirmatively Furthering Fair Housing (AFFH) rule that provides HUD program participants with a planning framework and data tools to enable them to take meaningful actions to overcome historic patterns of segregation and foster inclusive communities free from discrimination.

This year, it would be prudent to ask, 'What happened to the Dream Dr. King had to make America's promises of freedom, justice, and equality – true for all peoples?' And its corollary,

'What are we prepared to do about it?'

"Discrimination in housing is not a thing of the past, it is ongoing and real," observed Niki-tra Bailey, an EVP with the Center for Responsible Lending. "Low-income communities and communities of color now more than ever need the government to provide them with critical tools to combat discrimination in housing and the insidious harms that result. Instead we have seen HUD, under the current Administration, do the opposite."

“Change does not roll in on the wheels of inevitability but comes through continuous struggle,” said Dr. King. “And so, we must straighten our backs and work for our freedom. A man can’t ride you unless your back is bent.”

”

shot at the American dream,” queried Congressman Emanuel Cleaver in a January 9 Politico article.

Ample research documents how far the nation has yet to travel when it comes to housing, homeownership, and the still-widening racial wealth gap.

A new report released days before the 2020 King holiday, States with the Most Racial Progress (January 2020) by WalletHub.com names and ranks states with the best and worst disparities in housing segregation, as

ranked by state, these same states along with Minnesota were also among the worst ranks of the nation.

"Volumes of research have shown that when people from diverse backgrounds are together in school, neighborhoods, or workplaces everybody wins," said Meera E. Deo, a law professor with Thomas Jefferson School of Law and one of the report's authors. "Making the unfamiliar more familiar means everybody wins."

"An obvious advantage

city: among students in school, or neighbors living on the same street."

"Thanks to this opportunity to get to know people who are unlike us, research has shown reduced prejudice, stereotypes, or negative attitudes across people of different ethnic or cultural background," concluded Dr. Li.

Comments by the St. Louis Fed Center for Household Financial Stability would appear to have reached similar conclusions through its independent findings as





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Dr. Martin Luther King, Jr.



“True peace is not merely the absence of tension; it is the presence of justice.” *Dr. Martin Luther King Jr.*

20/20 Vision



BY DR. E FAYE WILLIAMS, ESQ

For some reason whenever I go to the eye doctor, I expect to get a good report on my vision. Sometimes I get one. Sometimes I don't, but I am always hopeful. This year, I am truly hopeful that our leaders will have 20/20 vision so they can stop the warring attitudes and practices and the punishing behaviors toward the

most vulnerable they have been chosen lead. My prayer is for them to not just pray for, but work for a better and just world for all no matter where people live, the color of their skin or the culture from which they come. My dream is for world

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New Jersey Officials Insult The Legacy of Dr. Martin Luther King Jr.

BY LINN WASHINGTON JR.

Officials in the city of Birmingham, Alabama recently approved a resolution to preserve the jail cell where Dr. Martin Luther King Jr. spent his last period of incarceration five months prior to his assassination in April 1968.

However, in the state where Dr. King staged his first formal protest against discrimination and filed his first lawsuit challenging racial inequity have refused for four years to extend historic recognition to the site where King plotted that first protest in June 1950.

A frequently overlooked fact about King is the birthplace of his legendary civil rights activism was not the famous Montgomery Bus Boycott in Alabama but Maple Shade, New Jersey – a small town about 13-miles outside of Philadelphia where King staged his first protest.

That protest inside a Maple Shade café where the owner used a gun to drive King and three companions from



PHOTO CREDIT / SUBMITTED

Dr. Martin Luther King, Jr.

the premises also produced the first lawsuit King filed against discrimination. That owner refused to serve King and his companions because they were black.

Today, a baffling facet about the vibrant legacy of the internationally acclaimed King is the fact that some authorities in New Jersey have failed to either approve or reject a request for historic designation of the place where evidence indicates King plotted that Maple Shade protest.

That delay-fraught approval process by New Jersey’s Historic Preservation Office (HPO) has so far lasted over 1,770-days: nearly five times longer than the Montgomery Bus Boycott.

HPO is the entity that places properties and persons on the New Jersey state Historic Registry. HPO reviews for Registry placement usually take 90 days or less.

In March 2015 New Jersey researcher Patrick Duff filed an application with HPO for Registry placement of 753 Walnut Street in Camden, NJ, the house where King plotted the Maple Shade protest while he attended a seminary in a city near Philadelphia.

Duff discovered the significance of that Walnut Street property while researching the 1950 Maple Shade incident. Relatives of King’s seminary colleague and close friend Walter McCall – who was with King during that Maple Shade protest – owned that Walnut Street property. King stayed at the Walnut Street home occasionally when he visited with McCall who lived at 753 with his relatives.

Duff uncovered old newspaper articles where the then owner of 753 and his family members recounted their conversations with King about that protest, including a spirited discussion at that house just hours before the Maple Shade protest.

King listed 753 Walnut Street as his address on police reports that involved that 1950 protest.

In 2016 the HPO rebuffed requests to place 753 on its Registry from Camden’s Mayor, its Congressman and a Resolution calling for placement from the entire NJ State Legislature.

Ignoring these requests, the all-white upper staff of HPO embarked on a



PHOTO CREDIT / SUBMITTED

Patrick Duff

truly unprecedented action when it commissioned a \$20,000 study to



PHOTO CREDIT / SUBMITTED

753 Walnut in Maple Shade, N.J. where Dr. King stayed and plotted a protest against café owner who pulled a gun and ordered King and his friends out of a restaurant because they were black

determine the historic validity of King’s presence at the 753 house. The HPO never required a formal study for any of the other 51,000-plus items then on NJ’s Historic Registry inclusive of nearly 100 Registry listings in the city of Camden.

That study conducted by an all-white research team from Stockton University concluded that King did not officially ‘live’ at 753 Walnut...a point not in dispute by King, the persons who lived in 753 and award-winning biographers of King.

Even worse, critics of that study contend, it also declared that King’s Maple Shade protest and subsequent lawsuit were not pivotal in the development of King’s activism. That conclusion contradicts King’s own statements that cited the Maple Shade incident as an impetus for his activism.

Other authoritative researchers have confirmed the importance of the 1950

protest.

Aspokesman for HPO, in early January 2020, said the office is still “preparing a response to the application and will provide a response once it has been issued.” That spokesman said there is no “timeline”for when Duff’s application will be approved or rejected.

Researcher Patrick Duff, who filed that 2015 application for recognition of 753 Walnut Street, said, “African-American history doesn’t seem important to certain people.”

Officials in Birmingham embrace the value of their slice of Dr. King’s legacy, a recognition thus far dismissed by authorities in New Jersey.



20/20

Continued from page 12

leaders to care about everybody’s children, that no child would be left behind, that every child would have access to a useable education. Years ago when young people graduated from high school, it was understood that all of them would not be going to college, so they were taught useable skills so that they could go to work to make a living right out of high school. Whatever some may think of those days, I want to see that part of our past come back.

Is it possible for all of us to give meaning to this year being 20/20?

Let it be the cue for all of us to think about what we can do to show that we have clearer vision. With wars, poor education systems, injustices especially for women and non-white people, the unemployment rate with a lack of livable wages for so many, the lack of hope for too many people, and the desire for instant gratification—these things lead to desperation and other negative outcomes.

Too many leaders have lost that 20/20 vision of where we should be going such that nobody wants to, or sees the wisdom of following them. We’ve lost confidence in them because few of them seem to care about nothing more than their own well-being.

General Colin Powell said, “Leadership is a position of problem solving which is conflict resolution. The

day people stop bringing you (meaning leaders) their problems is the day you have stopped leading them. They’ve either lost confidence that you can help or concluded you do not care. Either case this is a failure of leadership.”

He also said, “Leadership is all about people. It is not about organizations. It is not about plans. It is not about strategies. It is all about people motivating people to get the job done. You have to be people centered.”

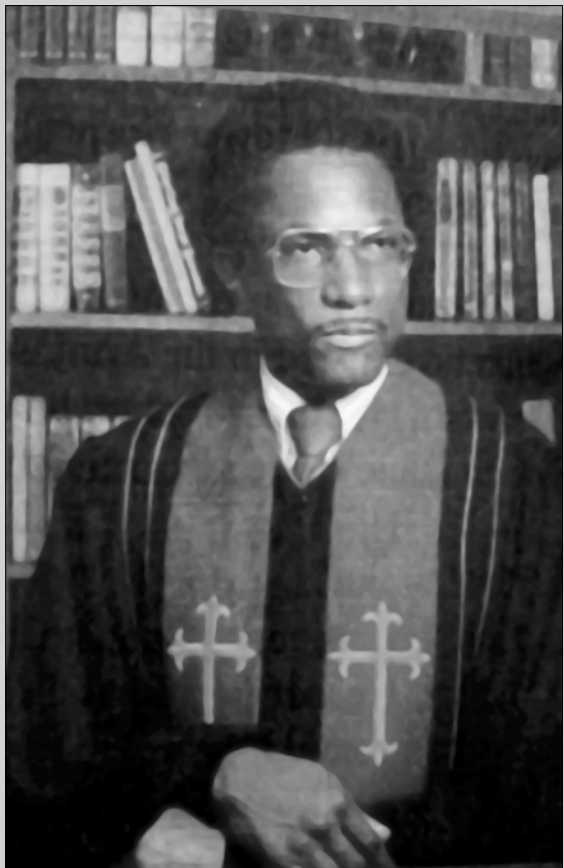
Further, he said, “None of us can change our yesterdays but all of us can change our tomorrows.”

There was a time that leaders convened with positive motives—really willing to compromise in order to accomplish great things for all the people. We, the people have a responsibility in electing and choosing

leaders who make good on their promises once elected or chosen and not ones who just begin to flip flop on their promises depending on the way the wind blows or the money finds its way to their pockets. On that note, we the people must insist upon overturning the destructive Citizens United.

We, the people, must be determined that our leaders are qualified to lead. Just look at the man people elected to our White House has done to undermine certain members of his team. He is the total opposite of what a leader should be. He not only does not offer leadership for all the people, he does not offer leadership for vision to his team whose members might want to do the right thing. We, the people, must demand 20/20 visionary leaders.

THANK
YOU



The family of the late
Rev U. Howard Stewart
would like to thank everyone
for their love and support
during this time.

Please keep us in your
prayers.

God bless you all.

Celebrating The Life Of
Mr. Bruce R. Thomas II

Sunrise: April 01, 1979
Sunset: January 01, 2020

Mr. Bruce Thomas II passed away peacefully, Wednesday, January 1, 2020, at the age of 40 in the presence of his parents in Tacoma, Washington. He was born in Columbus, Ohio to the union of Bruce R. Thomas, Sr. and Gwendolyn Brown-Thomas, April 1, 1979.

He was a 1997 graduate of the Jesup W. Scott High School and went on to attend the University of Cincinnati where he majored in Business Administration. While at college he met and married his "sweetheart" whom he affectionately called "Miss Amina."

Growing up, Bruce was a member of the Youth Department of the Jerusalem Baptist Church, where he accepted Christ and was baptized by the late Dr. H.M. Crenshaw. He was active as a Jr. Deacon, in the Youth Choir, and Vacation Bible School and had a genuine passion for music as a writer, producer.



Known by his nick names from his father, "Andy", from his Mom "Lil Bruce", his Sister called him "Brucefer. Additional family nicknames were Rodman, The Joker, and Hollywood,"

He relocated to Tacoma, Washington in 2018 to pursue his musical aspirations with radio station KLAY.

He leaves to cherish his memories, parents, Bruce R. Thomas Sr. and Gwendolyn Brown; sisters, Tamarra Thomas, Kesha (Jonathan) King and Kierre Thomas; brother, Robert Brown; "his sweetheart", Amina Thomas; grandmothers, Vanilla Brown and Irma Thomas; godmother, Rena Loveless; godbrother, Shane Dailey Jr.; godsisters, Lakeiva Zimmerman and Stacye Cranford and a host of other loving relatives and dear friends.

Funeral arrangements are handled by C. Brown Funeral Home, Inc. 1629 Nebraska Ave. Toledo, OH 43607 419-255-7682

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William R. Milton
California

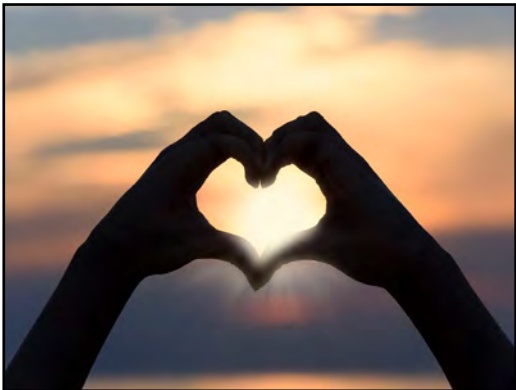
Thank you for the accolades Mr. Milton

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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5. Silence is often misinterpreted but never misquoted.
6. Do the math .. count your blessings.
7. Faith is the ability to not panic.
8. Laugh every day. It ' s like inner jogging.
9. If you worry, you didn' t pray. If you pray, don' t worry.
10. As a child of God , prayer is kind of like calling home every day.
11. Blessed are the flexible for they shall not be bent out of shape.
12. The most important things in your house are the people.
13. When we get tangled up in our problems, be still. God wants us to be still so He can untangle the knot.
14. A grudge is a heavy thing to carry.
15. He who dies with the most toys is still dead.



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Cosby Files Appeal to Pennsylvania Supreme Court



By Stacy M. Brown,
NNPA Newswire Senior Correspondent
@StacyBrownMedia

Bill Cosby's legal team has filed a petition in Pennsylvania Supreme Court seeking a review of his 2018 conviction on charges of aggravated indecent assault.

Lawyers filed the more than 300-page notice just one month after the State Superior Court denied Cosby's appeal.

The Superior Court denied Cosby's claims that his conviction was unfair because the trial court allowed testimony of other women who had previous uncharged and unproven allegations against the actor.

In the new petition, filed on Thursday, January 9, 2020, Cosby's lawyers also want the high court to consider the impact of the #MeToo movement and what they said is "public hysteria," which influenced the prosecution and outcome.

"Mr. Cosby's legal team is asking the high court to review his case to consider the vital questions about the impact of #MeToo hysteria on the bedrock principles of our criminal justice system," Cosby's spokesman Andrew Wyatt said in a statement.

"The lower courts stripped Mr. Cosby of his most sacred constitutional guarantees of due process and the presumption of innocence when they permitted the jury to hear, and base its verdict on, decades-old, unproven allegations of multiple women," Wyatt stated.

He continued:

"The trial court's overriding concern should have been to ensure a fair proceeding on the single charged offense for which Mr. Cosby was standing trial — not to provide a platform to any, and all accusers who belatedly wanted their day in court. We are hopeful that the state Supreme Court will recognize the long-lasting implications of allowing the court of public opinion to override our cherished constitutional principles and act to rectify this injustice."

A jury convicted Cosby of three counts of aggravated indecent assault in 2018, following charges that stemmed from allegations made by Andrea Constand, a Canadian woman who had a longstanding relationship with the actor.

In September of 2018, Montgomery County (Pa.) Judge Steven T. O'Neill sentenced Cosby to serve a 3-to-10-year prison sentence despite the conviction counting as Cosby's first offense and ignoring his age, 80 at the time, and health — Cosby is blind.

In the Supreme Court filing, Cosby's attorneys noted that Constand initially contacted local authorities in Canada in 2005. That led to a joint investigation into Cosby by Canadian police and

Montgomery County officials.

In February 2005, then-District Attorney Bruce Castor stated that "insufficient, credible and admissible evidence exists upon which any charge against [Cosby] could be sustained beyond a reasonable doubt and that a conviction would be unattainable."

During that time, Castor alerted Cosby's attorneys that he would not prosecute the actor. Castor then told Cosby that if he agreed to waive his fifth amendment rights to answer questions for a civil deposition, there would never be a prosecution in the Constand case.

Castor also placed that agreement in a press release and later informed the county's new District Attorney, Kevin Steele, who ignored the deal and prosecuted Cosby.

Defense attorneys also argued in their petition to the Supreme Court that testimony from five women — Heidi Thomas, Chelan Lasha, Lise-Lotte Lublin, Janice Baker-Kinney, and Janice Dickerson, at Cosby's trial in 2018 should not have been allowed.

The petition also noted that O'Neill should have excluded Juror #11, who announced that he had reached his conclusion of Cosby's guilt long before the trial began.

Cosby has maintained that his interactions were consensual.

In an exclusive interview with the Black Press in November of 2019 from the prison SCI-Phoenix in Pennsylvania, he said he's prepared to serve his entire sentence because he refused to admit to something he had not done.

"I have eight years and nine months left," Cosby stated. "When I come up for parole, they're not going to hear me say that I have remorse. I was there. I don't care what group of people come along and talk about this when they weren't there. They don't know."

He also called his trials a sham, unjust and not fair.

"It's all a setup. That whole jury thing. They were imposters," Cosby stated. "Look at the woman who blew the whistle," he said, alluding to the potential juror who overheard a seated juror proclaim before the trial that, "he's guilty, we can all go home now."

"Then she went in and came out smiling, it's something attorneys will tell you is called a payoff," Cosby stated.

"I know what they've done to my people. But my people are going to view me and say, 'that boy looks good. That boy is strong.' I have too many heroes that I've sat with."

"Too many heroes whom I listened to like John Henrik Clarke, Kenneth Clark, and Dorothy Height. Those people are very strong, and they saw the rejection of their people. This is political. I can see the whole thing."



Dangerously in Love' Beyoncé and Jay-Z are Hollywood's Most Powerful Couple

By Stacy M. Brown,
NNPA Newswire Senior Correspondent
@StacyBrownMedia

When Beyoncé married Jay-Z in 2008, the skeptics were as loud as the audience at a sold-out Destiny's Child concert.

At its worst, critics expected that the marriage would be Bobby and Whitney all over again — a hip-hop bad boy meets a sexy songstress with a squeaky-clean, all-American image.

Some of those critics believed the marriage would only last as long as the union between Michael Jackson and Lisa Marie Presley — an odd and uncomfortable 20-month marriage that ended with Elvis' daughter filing for divorce citing irreconcilable differences.

After a dozen years, hundreds of millions of records sold — and one infamous elevator fight at a Met Gala between Jay-Z and Solange Knowles, (Beyoncé's little sister) — Hollywood's preeminent power couple are still "dangerously in love."

"I believe Beyoncé and Jay-Z have been successfully married as a Hollywood power couple for so long because they can see beyond the wealth, fame and materialism that comes with a Hollywood lifestyle," stated hip-hop artist and activist Sean XGL Mitchell.

"The music business can be brutal so artists and couples who are grounded, in touch with reality and are consciously aware of who they are, have the keys to success and longevity," Mitchell noted.

"In particular, when you watched Beyoncé's Super Bowl performance a few years ago, she paid tribute to the Black Panthers while performing her new hit 'Formation. Their costumes and choreographed dance routine, which included a fist in the air, was a true sign of self-knowledge and pride," Mitchell added.

"It was equally apparent in Jay-Z's lyrics in the song the 'Story of O.J.' When you have two people who are more than just artists, who can transcend power, you have the making of a successful partnership and marriage," he said.

According to medium.com, the average divorce rate of Hollywood celebrities is 52 percent, slightly higher than that of the general public. The length of celebrity marriages can be as short as hours, while the average is about six years, the website reported.

That Jay-Z and Beyoncé have doubled that time and are still going strong, doesn't exactly surprise experts who've followed their careers and relationship.

Dr. Fran Walfish, a Beverly Hills family and relationship psychotherapist and regular expert child psychologist on CBS-TV's "The Doctors," said it's no secret the power couple has overcome big problems in their marriage.

At a Met Gala event in 2014, cameras caught Solange hitting and kicking Jay-Z as Beyoncé watched quietly. Later, it

was revealed that Solange confronted her brother-in-law over cheating rumors, and things quickly escalated.

"The critical key is that they hung in together with a solemn commitment to each other and the couple ship," Walfish stated. "Today, it seems, they are doing better than ever and are parents to a 7-year-old daughter and two-year-old twins."

In a 2017 interview with The New York Times Style Magazine, Jay-Z opened up about his infidelity and the near demise of his marriage.

"You know, most people walk away, and like the divorce rate is 50 percent or something because most people can't see themselves," Jay-Z told the Times. "The hardest thing is seeing pain on someone's face that you caused, and then have to deal with yourself. So, most people don't want to do that. You don't want to look inside yourself. And so, you walk away."

Walfish stated that Jay-Z's interview with the Times was telling.

"The hardest part for him was seeing the pain on his wife, that he caused," Walfish said.

"That is accountability and owning up to a huge mistake. Beyoncé, on the other hand, had to be open to forgiveness. Her love and non-judgmental character, along with probable therapeutic help, allowed for repair in the relationship. The secondary gain is that this type of relationship deep repair can bond a couple even more strongly together than before," Walfish added.

Born Sean Carter in Brooklyn, NY in 1969, Jay-Z has won 22 Grammy Awards with hits that include "Hard Knock Life," "99 Problems," and "Run this Town."

With a net worth of more than \$1 billion, Jay-Z also has produced several films, and he owns the streaming service, Tidal, and other companies.

Born in 1981 in Houston, Texas, Beyoncé rose to fame with the singing group "Destiny's Child" in the 1990s. Her solo career took off in 2002 with the release of the album, "Dangerously in Love," which included a collaboration with Jay-Z.

Beyoncé has won 23 Grammy Awards and owns and operates Parkwood Entertainment, a company that includes various brands of music, movies, videos, and fashion. Forbes Magazine has placed Beyoncé's net worth at approximately \$500 million.

"These two powerhouse moguls understand the nature of engagement that is vital in a marriage," stated Dr. Allana Da Graca, a psychologist, and self-styled persistence expert.

"I think they both understand the arduous journey to fame that can also blur lifelines of meaning and authenticity amongst themselves. They hold one another accountable and maintain the muse of each other," Da Graca said.

Urine Tests and Antibiotics in the Elderly



By Glenn Ellis
Wire Writer

(TriceEdneyWire.com) - Regardless of how healthy you may be otherwise, the most common infection that affect seniors and the elderly are in the urinary tract. This can range from urinary incontinence; bladder infection; to even increasing the risk of kidney problems. Now, before you get carried away, please keep in mind that we are talking about issues associated with aging...in other words, it only happens if you live



long enough. Sure, people can have urinary issues at any point in life, but, again, we're talking about aging and the elderly. In fact, the urinary tract isn't the only thing that comes along with aging. As you grow older, you will have other changes, including: the bones, muscles, and joints;

the male reproductive system; the female reproductive system; and in most of your organs, tissues, and cells. Specifically, I'd like to address new finding that look at the problem with urine tests that result in elderly patients being prescribed and antibiotic. It seems that we are now finding out, that in most cases, this is not only of little to no benefit, it can actually cause problems. It's no secret that we have a serious problem with the over-prescribing of antibiotics in this country. In some situations, when we goes to the doctor, and before the test results are back, they are already prescribed and taking an antibiotic. The problem has gotten so out of hand that the Center for Disease Control (CDC) says that more than 70% of the bacteria responsible the 2 million infections you can get while in a US hospital are resistant to at least one commonly used antibiotic. It gets worse; 20% to 50% of antibiotics prescribed in hospitals are found (after the fact) to be unnecessary or inappropriate. With the overuse or overprescribing of antibiotics, we can not only increase our resistance to antibiotics when you really need them, but can increase the severity of the condition you first complained about, how long you'll be sick, increasing your risk of complications, and most importantly, prevent a situation that may have resolved itself on its own without an antibiotic.

Which leads me to the original point of this column. The latest research on the topic has found that seniors and the elderly are asked to provide a urine sample are routinely prescribed an antibiotic. In the past, when a urine specimen tested positive - even when no symptoms of infection were present - doctors were taught that treatment with antibiotics was the right approach. We know now that is wrong. As first reported in the New York Times, a task force concluded last month that for virtually everyone except pregnant women, screening for and treating asymptomatic bacteriuria provides no benefit and has potential harms. What we are learning now is that many urine samples will reveal results showing the presence of bacteria, but this does not mean there is an infection. This practice happens all too often in the elderly, especially those in nursing homes. It doesn't help when most of us, like most doctors, expect to use an antibiotic on the slightest hint that there could be an infection of any kind; whether it's a cold, sinus infection, rash, and yes, a urinary tract infection.

Urinary tract infections happen when germs get into the urethra and travel up into the bladder and kidneys. When you have a UTI, the lining of the bladder and urethra become red and irritated just as your throat does when you have a cold. The irritation can cause pain in your lower abdomen pelvic area and even lower back, and will usually make you feel like urinating more often. Burning or pain when urinating is the most common symptom. You may even feel a strong urge or need to urinate but only get a few drops. This is because the bladder is so irritated that it makes you feel like you have to urinate, even when you don't have much urine in your bladder. At times, you may lose control and leak urine. You may also find that your urine smells bad and is cloudy. Further complicating things is the fact that somewhere between 40 percent-60 percent of all women will experience at least one urinary tract infection during their lifetime. Add to that, is the connection between urinary tract infections and dementia. Often, a senior or elderly person may suddenly become confused, hallucinate, or have a drastic change in behavior. Mistakenly, this can be considered to be dementia or Alzheimer's. even though urinary tract infections can make dementia or Alzheimer's worse, it is not necessarily the case. In a younger person, the urinary tract infection would likely reveal itself with painful symptoms. In older people, it shows up as confusion, agitation or withdrawal. So, as you can see, there is a plethora of reasons why the medical profession, as well as patients and families can find themselves on an antibiotic to treat a "urinary tract infection". The takeaway is to know that we have reached a point in routine healthcare where we have to ask questions; even when it comes to being asked by a doctor to "pee in a cup". In addition, you want to make sure that the next antibiotic that you really need will work, and you work experience antibiotic resistance. Taking unnecessary antibiotics is a problem for many reasons. Not the least of them being that it could be harmful to your health. The information included in this column is for educational purposes only. It is not intended nor implied to be a substitute for professional medical advice. Glenn Ellis, is Research Bioethics Fellow at Harvard Medical School and author of Which Doctor?, and Information is the Best Medicine. Ellis is an active media contributor on Health Equity and Medical Ethics. For more good health information visit: www.glennellis.com



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Dr. King.

January 20, 1986: First national celebration of Dr. King's birthday as a holiday.

January 18, 1990: Poet, Sterling Brown, dies.

January 20, 2001: Colin Powell appointed U.S. Secretary of State by President George W. Bush. He becomes the first African American to serve in the post.

January 20, 2009: Barack Obama is sworn in as the 44th president of the United States.

BLACK QUOTES

"Hold on to your dreams of a better life and stay committed to striving to realize it."
Earl G. Graves, Sr.

"You can never know where you are going unless you know where you have been."
Amelia Boynton Robinson

"I don't want a Black History Month. Black history is American history."
Morgan Freeman

"Our mistreatment was just not right, and I was tired of it."
Rosa Parks

"Injustice anywhere is a threat to justice everywhere"
Martin Luther King, Jr.

"If you're walking down the right path and you're willing to keep walking, eventually you'll make progress."
Barack Obama

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George Washington Carver

"Living in the moment means letting go of the past and not waiting for the future. It means living your life consciously, aware that each moment you breathe is a gift."
Oprah Winfrey

BLACK HISTORY

January 15, 1888: A.B. Blackburn, patents Railway signal.

January 20, 1908: Alpha Kappa Alpha Sorority, the first organization of black Greek sisterhood was founded.

January 19, 1916: Author John Oliver Killens is born in Macon, GA

January 15, 1929: Michael King, later known as Martin Luther King, Jr., is born to the Rev. Martin Luther King, Sr. and Mrs. Alberta Christine Williams King in Atlanta, Ga.

January 21. 1938: First African Americans, Teddy Wilson on piano and Lionel Hampton on vibraphone performs at Carnegie Hall.

January 17, 1952: University of Tennessee admitted first Black student.

January 16, 1965: Lorraine Hansberry author and dramatist dies.

January 15, 1975: The King Center dedicates Dr. King's birth home.

January 15, 1977: The King Center dedicates the permanent entombment of Dr. King.

January 18, 1983: Following passage of Public Law 98-144, U.S. President Ronald Reagan signs a proclamation declaring the third Monday in January of each year a public holiday in honor of the birthday of

New Concepts receives \$1 Million Grant to Help Communities of Color



PHOTO CREDIT / THE TOLEDO JOURNAL

Mental Health & Recovery Services Board of Lucas County announced at a press conference the award of a \$1 million grant to New Concepts to improve access to treatment and recovery supports for communities of color. Some of those attending and participating in this press conference were the United Pastors for Social Empowerment including (back L-R) Bishop Duane C. Tisdale, Rev. Michael Carter, Rev. Rodney Jackson Jr., Tava Scott: Cooperate Compliance Officer for New Concepts, Scott Sylak: Executive Director of Mental Health & Recovery Services Board of Lucas County, Rev. Otis Gorden, Janice Edwards: Executive Director of New Concepts, and Bishop Thomas Mitchell. (Front L-R) Rev. Amariah McIntosh, Rev. Dr. Donald L. Perryman, Rev. Robert W. Lyons, Rev. Dr. Cedric Brock, and John Edwards: Executive Director of Lucas County UMADAOP.

By Michael Daniels
Toledo Journal Staff Reporter

There was a cause for great celebration on Thursday, January 16, 2020, at Toledo's Friendship Baptist Church located at 5301 Nebraska Ave. Friendship is the home of 'New Concepts', a social service agency that provides drug treatment, behavioral health care, and mental health

care throughout the community. During a press conference, Scott Sylak, Executive Director of the Mental Health & Recovery Services Board of Lucas County, announced the award of a \$1 million grant. Which is to improve access to treatment and recovery service supports for the cities communities of color, (Blacks and Latinos) who are struggling with opioid addition and dependence.

As he presented the award he said, "What we know is over time is that we've seen a continuing increase of deaths related to opioids use and disorders in minority communities. This is an extremely needed initiative in our community to address those issues. We are thrilled to partner with New Concepts, Adelante, UMADAOP, and the Health Department to initiate this grant."

Janice Edwards: Executive Director of New Concepts, talked more about the purpose of the grant, saying, "We want to get the word out and make certain that people in the African American and Latino American communities know that they don't need to have any fear about coming in for treatment. There is help available and we are all about saving lives. With this grant, we are going to make sure these undeserved communities get the help they need and the help they deserve."

Tava Scott: Cooperate Compliance Officer for New Concepts also said, "The work we will do with this grant is so necessary because a lot of times the minority populations have been under-educated in regards to the assistance and treatments that are available to them. Because of things that happened in the past, a lot of times, there is a stigma



PHOTO CREDIT / TOLEDO JOURNAL

Tava Scott: CoRperate Compliance Officer for New Concepts speaking to the audience at the Press conference.

that says if I admit that I have a substance abuse issue I could be criminalized, arrested, and even lose my job."

Ms. Scott adding, "We want to make sure that we are going into these communities and educating them and letting them know there's help available for them and it's not about criminalized. What we are about is treatment, prevention, and education," she said. "We are here to help."

New Concepts started when Bishop Duane C. Tisdale, pastor of Friendship Baptist Church first became the pastor of the church. He said, "I noticed that we had an increase of drug-addicted members. In order to reach and help these parishioners, we set up a special meeting for them. These meetings kept growing until we ended up becoming an official recovery site."

"Our concern is that people need to have a place where they can work out their soul salvation. This can be done through counseling and the power of God," he said.

If anyone needs help with substance abuse or mental health issues, they are welcome to call New Concepts at 419-531-5544, or come into the office during normal business hours at 5301 Nebraska Ave.



PHOTO CREDIT / TOLEDO JOURNAL

Janice Edwards: Executive Director of New Concepts at the Press Conference.

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Meet the 7-Year Old Smashing Records as the Fastest Boy in the Country

Black News - Tampa Bay, FL — At the age of 7, Rudolph Ingram Jr. also known as “Blaze the Great” has already broken several records and has become the fastest boy in the country, showing early signs of possibly becoming the next Usain Bolt.

Blaze’s father Rudolph Ingram Sr. shared that the little boy started training when he was only 4-years old right after watching the Olympics. Since then, he has shown great athleticism.

“I can give him all the tools to be great, but his drive and work ethic and competitive mentality, it sets the bar so much higher,” Rudolph Sr. told ABC Action News.

His most recent 100-meter dash clocked at 13.48 seconds



smashed the USA Track and Field records for his age group. It was even just 13.48 seconds behind the record for sprinters 17-18 years old.

“It feel great, anyways I trained for it,” said Blaze, who dreams “to get into the NFL” someday.

His father has always been hands-on in his training to prepare for his future, but still lets him be a kid.

“He watched the Usain Bolt documentary, he has seen a lot of those people’s documentaries and he realizes that they were

doing the same thing that [he] was doing at that age. So [he] could see where this would lead to,” he said.

Blaze has caught the attention of many people, including football players O.J. Howard and Mike Evans from Tampa Bay Bucs and basketball star LeBron James. His verified Instagram account @blaze_813 has more than 500,000 followers.

Moreover, his father is very proud of what he has accomplished and will accomplish in the future.

“This is my baby, I’m overly proud of him. He makes me so proud” said Rudolph Sr. “I don’t like saying it, but I feel like he’s a one in a million child. I don’t like saying it because he’s my child but I definitely feel like he does great things.”

Car Care 101



By Car Care Council,

Freezing cold temperatures can stress out a vehicle, as well as its driver. Low temperatures are a harsh reminder to be car care aware. Motorists should invest a little time now to check their vehicles so they have one less worry when arctic temperatures strike.

Very cold temperatures reduce a vehicle's battery power so it's important to keep the connections clean, tight and corrosion-free. Batteries don't always give warning signs before they fail completely, so if the vehicle's battery is more than three years old, it's wise to replace it.

Be diligent about changing the oil and filter at recommended intervals. Dirty oil can spell trouble in winter. Check the fuel, air and transmission filters at the same time.

Have the brakes inspected and check the tire tread depth and tire pressure. If snow and ice are a problem in your area, consider special tires designed to grip slick roads. During winter, tire pressure should be checked weekly.

Winter magnifies existing problems such as pings, hard starts, slug-

gish performance or rough idling, so if you're due for a tune-up, have it done before the temperatures drop again. Also, clean, flush and put new antifreeze in the cooling system and have the exhaust system checked for carbon monoxide leaks, which can be especially dangerous during cold weather driving when windows are closed.

For good visibility, make sure that exterior and interior lights work and headlights are properly aimed.

Also check to see that heaters, defrosters, lights and wipers work properly. Consider winter wiper blades and use cold weather washer fluid. Wiper blades that are cracked or torn, or that chatter, streak and don't properly clean your windshield should be changed.

Keep the gas tank at least half full at all times to decrease the chances of moisture forming in the gas lines and possibly freezing. Lastly, stock an emergency kit with an ice scraper and snowbrush, jumper cables, flashlight, flares, blanket, extra clothes, candles/matches, bottled water, dry food snacks and needed medication.

10 RULES OF SURVIVAL IF STOPPED BY THE POLICE

Remember that your goal is to get home safely. Use the above rules to help do that. If you feel that your rights have been violated, you and your parents have the right to file a formal complaint with your local police jurisdiction.

- 01 Be polite and respectful when stopped by the police. Keep your mouth closed!
- 02 Don't, under any circumstances, get into an argument with the police.
- 03 Always remember that anything you say or do can be used against you in court.
- 04 Avoid physical contact with the police. No sudden movements & keep hands out of your pockets.
- 05 Keep your hands in plain sight and make sure the police can see your hands at all times.
- 06 Do not run even if you are afraid of the police.
- 07 Don't make any statements about the incident until you are able to meet with a lawyer or a public defender.
- 08 Stay calm and remain in control. Watch your words, body language and emotions.
- 09
- 10

Encounters with the police can cost you your life. Think about your actions!

States Sue to Stop Changes to Food Stamps Program



By Michael Daniels
Toledo Journal Staff Reporter

Fourteen states and the District of Columbia have filed a federal lawsuit to prevent the Trump Administration from cutting off nearly 700,000 Americans from participating in the Supplemental Nutrition Assistance Program under new, more restrictive guidelines they have proposed that will take effect later this year.

The lawsuit filed by the state attorneys general seeks a preliminary injunction to prevent the rule from going into effect on April 1, 2020.

The lawsuit challenges a U.S. Department of Agriculture rule that would limit states' ability to extend SNAP or Food Stamp benefits. The changes propose a three-month time limit for SNAP benefits for jobless individuals 18 to 49 who are not disabled or raising children.

In addition, the coalition charges that the rule undermines Congress' intent for SNAP and that the USDA violated the federal rule-making process.

New York, California, Connecticut, Maryland, Massachusetts, Michigan, Minnesota, Nevada, Oregon, New Jersey, Pennsylvania, Rhode Island, Vermont, Virginia and the District of Columbia are coalition members.

The states sued the United States Department of Agriculture and George Perdue III, the department's secretary, in U.S. District Court for the District of Columbia.

On July 24, the Trump Administration proposed changing the way states calculate who is eligible to

receive SNAP benefits. .
The federal government pays the full cost of SNAP benefits but shares the cost of administering it on a 50-50 basis. According to the Department of Agriculture's proposed rule, people with a gross income of \$16,000 or with assets of more than \$2,500, would no longer qualify for SNAP benefits.

SNAP benefits provide the largest nutritional safety net, feeding 37 million Americans. People who are SNAP eligible receive \$127 or about \$1.39 per meal in SNAP benefits.

Nearly 9 million African Americans receive food stamps each month, which is 25 percent of the black population, according the Center on Budget and Policy Priorities, a Washington, D.C., progressive think tank that analyzes federal and state budget policies.

"Denying access to vital SNAP benefits would only push hundreds of thousands of already vulnerable Americans into greater economic uncertainty," said New York State's Attorney General Letitia James.

The states argued that the Trump administration's proposed changes:

- Contradicts statutory language and Congress's intent for the food-stamp program
- Raises health care and homeless costs while lowering economic activity in the states
- Amends the law for arbitrary and capricious reasons
- Violates the federal rule-making process

The SNAP benefits program was established in 1964. Congress amended the program in 1996 to encourage greater workforce participation among recipients.



Q&A

BY ERIN THOMPSON,
Public Affairs Specialist in Toledo, OH

Question:
I received a notice from Social Security recently. It said my name and Social Security number do not match Social Security's records. What should I do?

Answer:
It's critical that your name and Social Security number, as shown on your Social Security card, match your employer's payroll records and your W-2 form. If they don't, here is what you need to do:

- Give your employer the correct information exactly as shown on your Social Security card or your corrected card; or
- Contact your local Social Security office (www.socialsecurity.gov/locator) or call 1-800-772-1213 (TTY 1-800-325-0778) if your Social Security card does not show your correct name or Social Security number.

For more information, visit www.socialsecurity.gov.

Question:
How do I report a lost Social Security card?

Answer:

You do not have to report a lost Social Security card. In fact, reporting a lost or stolen card to Social Security will not prevent misuse of your Social Security number. You should let us know if someone is using your number to work, call us at 1-800-772-1213 (TTY 1-800-325-0778).

If you think someone is using your Social Security number, there are several other actions you should take:

- Contact the Federal Trade Commission (FTC) online at www.ftc.gov/bcdp/edu/microsites/idtheft or call 1-877-ID-THEFT (1-877-438-4338);
- File an online complaint with the Internet Crime Complaint Center at www.ic3.gov;
- Contact the Internal Revenue Service (IRS) Identity Protection Specialized Unit by calling 1-800-908-4490, Monday – Friday, 8 a.m. – 8 p.m.; and
- Monitor your credit report.

Question:
Will my son be eligible to receive benefits on his retired father's record while going to college?

Answer:
No. At one time, Social Security did pay benefits to eligible college students. But the law changed in 1981. We now pay benefits only to students taking courses at grade 12 or below. Normally, benefits stop when children reach age 18 unless they are disabled. However, if children are still full-time students at a secondary (or elementary) school at age 18, benefits generally can continue until they graduate or until two months after they reach age 19, whichever is first.

Homelessness

Continued from page 3

The U.S. Department of Housing and Urban Development (HUD) requires that communities receiving federal funding from their Continuum of Care and Emergency Solutions Grants programs conduct a Point-in-Time Count (PIT) sometime during the last ten days in January. This count assesses the number of homeless persons in the community. The last PIT count in Lucas County revealed 640 individuals living in shelters and 22 individuals living on the streets.

Toledo Lucas County Homelessness Board (TLCHB), as the lead applicant for the community's Continuum of Care grant, is the lead organization for this count that will be conducted on January 22 and 23. The Toledo Area Alliance to End Homelessness (TAAEH) and other agencies receiving federal funds—including many shelters— will also participate.

Night Count

On the evening of January 22, from 10:00 p.m. to 3:00 a.m., groups of volunteers will canvas the community to survey individuals who are homeless. They will cover all high-traffic areas working with local partners, case managers and law enforcement to ensure that all areas are covered.

Day Count

On January 23, from 8:00 a.m. to 3:00 p.m., volunteers will be stationed at Ohio Means Jobs and other agencies, including shelters, to survey those who come to be counted and who are staying at the shelters. As donations permit, those who come to be counted will be offered personal supplies as well as meals.

The survey is very simple and asks questions about age, gender, length of homelessness, etc. Participation in the survey is voluntary. For the first time this year, Toledo will be using a web-based app to count. This approach will help with better tracking and analysis post event. The information gathered is

reported back to HUD later in the spring.
Volunteers and Donations Are Needed
Volunteers are needed, especially for the night count. Donations of toiletries, warm clothing items, snacks, bottled water and breakfast/lunch donations are also needed.

Housing Inventory Count

In addition to the PIT count, HUD also requires an annual completion of a Housing Inventory Count (HIC). This count provides an overview of a community's homeless program inventory. According to HUD, "Collecting data on the numbers and characteristics of homeless individuals and families as well as homeless services capacity can serve additional purposes over and above just meeting HUD requirements."

Some of the benefits include:

- Providing support for local planning efforts by identifying unmet needs and trends in size and characteristics of homeless populations
- Supplying guidance for development of more effective programming and services
- Raising awareness of homelessness
- Enhancing local homeless programs' volunteer base
- Assisting with allocation of resources around local priorities
- Targeting interventions for certain homeless sub-populations
- Providing an opportunity to conduct community outreach, engagement, screening and triage to identify people experiencing homelessness who are in need of services
- Identifying community goals
- Assisting in measuring progress toward homelessness reduction goals

Those interested in donating or volunteering can call the Toledo Lucas County Homelessness Board office at 419-244-9440 ext.10.