



THE TOLEDO JOURNAL

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SOMEBODY IN
THE TOLEDO
JOURNAL



Silent Soldiers who help build the society honored at banquet



PHOTO CREDIT / TOLEDO JOURNAL

The 23 honorees of the Silent Soldiers Banquet.

By **JURRY TAALIB-DEEN**
Journal Staff Writer

The 23 Honorees of the 19th Annual Silent Soldiers Banquet are unfamiliar to most people. Their names aren't the usual ones that appear in media outlets, or on social media sites. But their works impact the entire society, and effect people for years, were the words and spirit conveyed by the organizers of the Silent Soldiers Banquet, held on Sunday, March 1, at the Premier Banquet Complex, 4480 Heatherdowns Blvd.

Rev. Dr. Cedric Brock, pastor at Mt. Nebo Baptist Church, and founder of the Silent Soldier Banquet, explained to The Toledo Journal how the honorees were selected.

Honorees are chosen by people in the community; family, friends, co-workers, church members. Those, who are nominated, do things such as mentor students, give new businesses an outlet to sell their goods, or voluntarily keep churches clean, and comfortable for people to worship. Many of the nominees don't know who nominated them.



PHOTO CREDIT / TOLEDO JOURNAL

The Silent Soldiers Banquet attracts a diverse group of people, including Judge Tim Kulman of Municipal Court. He informed the audience of the Re-Entry Program that helps individuals gets recalculated into society.



PHOTO CREDIT / TOLEDO JOURNAL

Debra Brock, First Lady at Mt. Nebo Baptist Church, performs a musical selection, as her husband, and founder of the Silent Soldiers Banquet, Rev. Dr. Cedric Brock, looks on.

"We want to give them, these hard workers, their flowers now, while they're still alive," Dr. Brock said.

Donnetta Carter was one of the 23 nominees. One of the many things she does within the community to better the lives of others are, providing a venue for new businesses to sell their goods, or services.

"When I received a letter in the mail saying I was going to be recognized as a Silent Soldier, I was like, 'Wow; why me,'" she said. This recognition makes me want to push harder, at something I'm already driven to accomplish," Ms. Carter said.

Rev. Sheree Madison-Emary received a phone call saying she'd be honored at the banquet. "I was like, 'Wow; but thank God I can be a blessing to others,'" she said. Rev. Madison-Emary volunteers at her church, serves as the Chaplin for her sorority, Delta Sigma Theta Inc., serves on the school board at Summit Academy, and is a University of Toledo counselor.

The other honorees were Bridgette Byrd, Deacon Alan Crawford, Mother Helen Diggins, Kelly Ewing-Sims, Rev. Avern Ford, Deborah Gardner, Pastor Roscoe Gilmore, Elsie Harbour, Dr. Mary Hawkins-Mitchell, Betty Houston, Gesiele Hunter, Mother Bessie Lockett, Ethel McCollum, Debra Middleton, Apostle Thomas Mitchell, Barbara Rome, Bishop Christopher Rowell, Michelle Tarrant, Phyllis Wallace, Mother Amanda West, and Elder Kenneth Witherspoon.



PHOTO CREDIT / TOLEDO JOURNAL

Over 600 people were in attendance.

Women's History Month and how to prepare for Social Security Benefits

SUBMITTED

In March, our nation celebrates Women's History Month. Today, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history. Social Security has served a vital role in the lives of women for over 80 years. With longer life expectancies than men, women tend to live more years in retirement and have a greater chance of exhausting other sources of income. With the national average life expectancy for women in the United States rising, many women have decades to enjoy retirement. According to the U.S. Census Bureau, a female born today can expect to live more than 80 years. Women need to plan early and wisely for retirement.

Our benefits planner website at www.ssa.gov/planners provides detailed information about how marriage, widowhood, divorce, self-employment,

government service, and other life or career events can affect your Social Security benefit.

We base your benefits on your earnings, so we encourage you to create your personal my Social Security account at www.ssa.gov/myaccount and review your earnings to ensure they are correct. If you find an error, gather proof of your earnings, such as a W-2 form, a tax return, a wage stub or pay slip, or your own wage records, and contact us. Read our publication How to Correct Your Social Security Earnings Record at www.ssa.gov/pubs/EN-05-10081.pdf for more information.

Would you like to learn more about how we support women? Check out our online booklet, Social Security: What Every Woman Should Know. You can find it at www.ssa.gov/pubs/EN-05-10127.pdf. Sharing it with family and friends could change their lives for the better.



PHOTO CREDIT / SUBMITTED

Find out more information about Social Security benefits at www.ssa.gov.

Governor DeWine signs emergency order regarding coronavirus response

SUBMITTED

(COLUMBUS, Ohio)—Ohio Governor Mike DeWine today took a number of actions in response to the coronavirus (COVID-19). He signed Executive Order 2020-01D, declaring a state of emergency in Ohio to

protect the well-being of Ohioans from the dangerous effects of COVID-19. The state of emergency allows state departments and agencies to better coordinate in their response.

In addition, Governor DeWine partially activated the state Emergency Operations Center at 1:00 p.m. today.

Also, Governor DeWine, joined by Ohio Department of Health Amy Acton M.D., MPH today announced that three Ohioans tested positive for COVID-19. These are the first cases in Ohio. The three individuals live in Cuyahoga County and have had known contact with those with confirmed diagnoses of

COVID-19. Each of the individuals is in their 50s.

For the latest information on COVID-19, visit coronavirus.ohio.gov. In addition, those with questions about COVID-19 can call the Ohio Department of Health hotline at 1-833-4-ASK-ODH.

Women Entrepreneurs with a Purpose
Presents

Stepping *into* SUCCESS

Saturday, March 14th
2020

8am-3pm

Hilton Garden Inn
6165 Levis Commons, Perrysburg, OH 43351

Cost: \$65 / Tickets can be purchased at [Eventbrite](https://www.eventbrite.com)

For More Info: Alethea Easterly (419) 531-2990 or Camille Harris (419) 450-3805



Dr. Stacia Pierce

Award Winning Life Coach
Motivational Speaker & Entrepreneur

- Breakfast & Lunch Will Be Provided
- 6 Women Panelist
- Host: 13 ABC Reporter Alexis Means

Design/Print: EverlastingDesigns 419.242.3607

Ongoing Events

Utoledo Informational Coronavirus Website

I wanted to share with you a link to The University of Toledo's website where we are providing our University community with the latest guidance, information and resources about the 2019 novel coronavirus, now known as COVID-19. You can find updates here: www.utoledo.edu/depts/infectioncontrol/coronavirus.html

Toledo and Lucas County 2020 Census

The 2020 Census is nearly here and it is EXTREMELY important to Toledo and Lucas County. Review the dates here and remember to Be Counted Toledo!

WHAT WE WILL SEND IN THE MAIL

- March 12-20 - An invitation to respond online to the 2020 Census. (Some households will also receive paper questionnaires.)
- March 16-24 - A reminder letter. (If you haven't responded yet.)
- March 26-April 3 - A reminder postcard.
- April 8-16 - A reminder letter and paper questionnaire.
- April 20-27 - A final reminder postcard before we follow up in person.

Sisters In Power Fundraiser/Donation Drive

We have several programs and services that serves the community and its all free to the community by ways of donations and fundraisers that we have throughout the year. I'm reaching out to companies, organizations, and the community to see if they would consider having a supply drive or diaper drive within their company or organization to support some of our outreach programs. Donations that Are Needed For Sisters In Power: Children's clothing in any size, Baby diapers in size newborn to size 6 for Diaper Pantry, School Supplies, Printer Ink for Epson-212, and Gift Cards to Michael's. More information: 419-984-2799.

Every Third Wednesday

Lucas County Human Trafficking Coalition and Social Justice Insitute

Anyone interested in joining, meet at Kent Branch Library, 3101 Collingwood Blvd., from 9:15 a.m. until 11 a.m.

Every Saturday

Glass City Church of Christ Free Meal

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

Every 3rd Saturday

River of Life Church Free Food Distribution

Hosts "The Storehouse" free food distribution from 11:00am to 1:00pm, 3611 Upton Ave., Toledo, Ohio 43613. Ephesians 6:7 - NLT - Work with enthusiasm, as though you were working for the Lord rather than for people.

Mar. 14th & Mar. 15th

Calling All Souls To The Polls!

I LOVE VOTING, Saturday, 8AM-4PM, and Sunday 1PM-5PM, 13th & Monroe St. FREE Food & Drinks, Music. Party W /A Purpose, All Churches!, All High School Alum!, All Businesses!, All Frats & Soros!, All Hairstylists!, All Barbers!.

March 15th. and 22nd.

Calvary Missionary Baptist Church Pastor Floyd Smith 31st Anniversary!

Calvary Missionary Baptist Church @ 702 Collingwood Blvd., Toledo, Ohio will be hosting our Pastor Floyd Smith Jr. 31st Pastoral Anniversary on the following dates:

- **March 15, 2020;** Rev. Roger Carson and Southern Missionary Baptist Church @ 4:00 pm.
- **March 22, 2020;** Rev. James Willis Sr. and St. Paul Missionary Baptist Church @ 4:00 pm.

We're asking all those who can come out and help Calvary celebrate our Pastor's 31st Pastoral Anniversary. What you will need for the following weeks will be here for your soul.

March 28, 2020
Dramatically Inspired Works
Presents Teenspiration Workshop
 Learn more about the Theater, with hands on activities. Sessions include: Acting, Stage Design, Voice, Music, and more. Teens that participate in the workshop have the opportunity to participate in Dramatically Inspired Works 2020 Production. Saturday, 9:30 A.M. - 2:30 P.M., 2340 N. Holland Sylvania Rd., Toledo, OH 43615 (St. Mark). Advance Registration at: www.dramaticallyinspiredworks.org, dramaticallyinspiredworks@gmail.com, or call 800-851-9908.

March 6-April 3, 2020
Most Blessed Sacrament Parish,
Toledo Lenten Fish Fries
 Fridays Now - April 3, 2020 4:00 p.m. - 7:30 p.m. or until sold out. Donnelly Neighborhood Center Most Blessed Sacrament Campus, 4255 Bellevue Road, Toledo, OH 43613. Most Blessed Sacrament Parish, Toledo Lenten Fish Fries, March 6, 13, 20, 27 & April 3. ALL-YOU-CAN-EAT. Baked and Deep-Fried Alaskan Pollock Fries or Baked Potatoes, Salad, Homemade Coleslaw, Applesauce, Rolls, Dessert and Beverage. Adults: \$10, Seniors:\$9, Children 6-12: \$8, Age 5 and under: free.

MARCH 20TH, & 21ST
Take a Trip to The Moon in
Lourdes University's Appold Planetarium
 Calling all astronauts! Take a virtual trip to our closest neighbor in space with Field Trip to the Moon, shown at Lourdes University's Appold Planetarium. Feel the ground shake beneath you as you experience a thrilling NASA rocket launch, and orbit the Earth to get an astronaut's view of a sunrise in space. Like NASA's astronauts, you will come face-to-face with the challenges and excitement of traveling through space to land on the Moon. Showing at 7:30 p.m. Admission is \$5 for adults and \$4 for children under 12 and for Lourdes students presenting their student ID. Shows at the Appold Planetarium are limited to 50 and often sell out. For more information or to purchase tickets contact Dr. Laura Megeath, Appold Planetarium Coordinator, email planetarium@lourdes.edu or call at 419-517-8897.

March 21ST
Books 4 Buddies
3rd Annual Youth Global Perspectives
 Saturday, 11:30 a.m. - 2:30 p.m. Toledo Lucas County Public Library 1320 West Sylvania Avenue (Corner of Willys Parkway and Sylvania Avenue). Refreshments & Prizes. Featuring International ACES High School Students, Books 4 Buddies Ambassadors and City Youth coming together to share cultures, ideas and experiences. Limited seating, to reserve a seat please call: 1-866-944-1119. For more info on ACES Call 419-450-0631 or visit explorettheworld.org


March 22nd
Shooting with the Stars unites celebrities & Special Olympics athletes
 Celebrities from the greater Toledo area will be joining athletes from Lucas County Special Olympics in what promises to be one of the most fun basketball games of the year. Tipoff will be Sunday, March 22, 2:00 p.m., at the Russell J. Ebeid Recreation Center on the Lourdes University campus. The game will consist of Special Olympics athletes playing with local celebrities in a unified basketball game. Admission is \$2 or a donation at the door. All proceeds will benefit Lucas County Special Olympics. Special Olympics provides year-round sports training and competition in a variety of sports for all children and adults with intellectual disabilities, giving them continuing opportunities to develop physical fitness, demonstrate courage, experience joy and participate in the sharing of gifts, skills and friendship with their families, other Special

April 4, 2020
Greater St. Mary Missionary Baptist Church "Spring Into Fashions"
 Greater St. Mary Missionary Baptist Church Adult Choir Presents Annual "Spring Into Fashions" - Style Show & Dinner held at the church, lower level Fellowship Hall, 416 Belmont Ave., on Saturday, April 4th, 2020. Time 5:00 pm. Amazing women, men & children models are preparing for the runway, along with an additional scene, offering distinguished Ministers & Pastors of the city to precede our Grand Fanale! Mr. C.J. Manning will accompany the event with his exquisite Gospel Jazz and Ms. Kelly Williams will set the mood with hilarious Gospel Comedy. Vendors, Mime, prizes & more! Adult tickets \$20.00 - \$10 Ages 12 & under. Ticket Delivery Available for 2 or more. Reserve Table of 8 in Advance for stage-side seating. Contact Information, questions & concerns: 419-699-7330/ 419-461-1504. Emeritus Minister of Music, Bro. Johnnie Love. Pastor, Rev. Robert W. Lyons Sr.

Olympics athletes, and the community. For more information contact: Kelley Watson at 419-380-5109, Lon Mitchell at 419-380-4048

March 26th & 27th
Trinity Faith Tabernacle Women's Conference
 Thursday and Friday, 1302 N. Huron St., Toledo, OH 43604, 7 p.m. nightly. Sunday Morning service will be at 11:30 a.m. Services are free and open to the public.

May 8th
Area Office On Aging & Toledo Public Schools Senior Prom for Seniors
 Thanks to the Area Office on Aging and Toledo Public Schools about 500 older adults will get an opportunity to go back to school to attend Senior Prom for a night of dinner and dancing. Join us on **Friday, May 8 from 5:30-8PM** at the **Premier Banquet Complex**. Tickets are \$10 and on sale at the AOoA starting March 9. Toledo Public Schools and the AOoA's Senior Prom provides a positive inter-generational experience. TPS students roll out the red carpet for the older attendees, help put on corsages and boutonnieres, and serve them a meal. Older adults and students share the dance floor teaching one another moves. An attendee, Carol Szurminski said, "We seniors were treated like royalty from the moment we walked in the door. Kudos to them all and to you for making this the most enjoyable evening I've had in about 20 years."



Early Voting going on NOW for the March 17th Primary



GARY JOHNSON FOR SHERIFF DEMOCRAT

Supported by
 Lucas County Democratic Party, National Association of Latino Peace Officers, Rev. Dr. Otis J. Gordon, Jr., Rev. James H. Willis, Sr., Rev. John D. Walthall III, And working men & women from Northwest Ohio Building Trades Council, AFL-CIO, Carpenters Local 351, Insulators Local 45, IUPAT Local 6, IBEW Local 8, & UA Local 50

Learn more about Gary Johnson at
VoteGaryJohnsonForSheriff.com or follow us on Facebook
 Paid for by Citizens to Elect Gary Johnson

THE POWER BEHIND THE THRONE....



By Lafe Tolliver
Wire Writer

This is a letter to all political historians and those whom in the past have been dismissive of the power and reach of the so called, "Black Vote."

If you have been watching the saga of Joe Biden being pummeled about by the media talking heads and naysayers commenting that Joe is a dead man walking and he is a, "has been" and his time has come and gone, take a breather.

If anything is certain in politics, it is that nothing is certain. The good die young. The old become new. Up is down and down is up. Everyone's collard greens ain't good and all chocolates are not made equal.

With that said, Joe Biden

is the new definition of the Phoenix, the mythical bird that arises out of the ashes of defeat and ignominy and flies once again to touch the sun.

After Joe seemingly being knocked out and on the canvas in both Iowa and New Hampshire and Nevada, Joe staggered to his feet in South Carolina and took a heavy dose of smelling salts and went back into the ring, bloodied but unbowed.

But wait! There is more! Who was Joe's cornerman, his cutman? Who was the statuesque political giant that got up from his ring-side seat and quieted the raucous crowd and told everyone who would listen that Joe, his Joe was his friend and Joe, his Joe was a good man.

What black politico made history for the ages when he took his cape or mantle of authority and stage presence and laid it across the bruised shoulders of this white prize fighter named Joe Biden?

Who went to mat for Joe Biden on principles of who is fair and deserving of the all important "Black Vote" in South Carolina?

That's right! It was Congressman James (Jim) Clyburn who answered the bell for Joe Biden and

by the sheer magnitude of his stature acquired by decades of public service and being a civil rights icon in the South, it was Clyburn who singlehandedly turned the tide for Joe.

Make no mistake about it and do not be fooled by any political gibberish that would diminish the ten thousand volts of political power that Clyburn zapped into Joe Biden's flagging career.

It was James Clyburn that tore off his own shirt and underneath that shirt was the SUPERMAN costume that not many politicians are entitled to or are even able to wear with any clout or deserved right.

James Clyburn is one of those giants in politics that can wear the SUPERMAN costume with agility and grace and Clyburn was willing to share that power and confer on Joe Biden with steely determination, that Joe was the best candidate for the White House.

When future politicians look back on the events of February 2020, the most singular and momentous event that shook the walls of the White House, will be James Clyburn anointing Joe Biden as the titular head of the Democratic Party and the next occupant of the Oval Office.



PHOTO CREDIT / SUBMITTED

Jim Clyburn.

Because of the seismic tremors that Clyburn set in motion,

Joe Biden gobbled up most of the Super Tuesday states in an astonishing fashion, leaving the dumbfounded Bernie Sanders camp groping for answers as to what hit them.

James Clyburn hit them, that's who!

Make no doubt about it. James Clyburn caused Joe Biden to win in North Carolina and in the other Super Tuesday states because Clyburn's voice and affirmation of Joe Biden reso-

nated in those other states.

Without a second thought, it was a black man, James Clyburn, who turned the political tide for Joe Biden and practically, singlehandedly guaranteed that Joe Biden goes on to the Oval Office next year.

My only hope is that Joe Biden, realizing what his friend did for him in his moment of acute crisis, will show his gratitude and praise by implementing policies that directly and positively affect the aspirations of minority communities across the country.

In my humble opinion, James (Jim) Clyburn should be sitting on the shoulders of Joe Biden when he enters the White House and speaking into his ear, names of those persons who should occupy positions of power in the White House and in engineering legislation that will benefit the country as a whole and black people specifically.

Without a Jim, there would be no Joe.

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

No, President Trump, the Never-ending War in Afghanistan is Not Ending



By Jesse Jackson Sr.
Wire Columnist

(TriceEdneyWire.com) - Don't fall for the hype. That is the one lesson that we all should have learned about President Donald Trump. He's a salesman, not a states-

man. He offers up fantasies, not facts. The most recent agreement with the Taliban in Afghanistan is a clear example of this. In the 2016 campaign,

Trump had the good sense to promise to end America's forever wars and bring the troops home. Afghanistan, our longest war now in its 19th year, is a classic example. We invaded Afghanistan to get Osama bin Laden and punish his forces for their attack on America on 9/11. We threw the Taliban out of power. Under Obama's watch, bin Laden was found and killed. Yet we didn't get out. We have squandered trillions of dollars and lost thousands of American lives in an unending war in an impoverished nation on the other side of the world.

We don't care enough to send the troops and invest the trillions needed to occupy the country. Yet no president has had the courage to get the troops out and end the folly. Trump promised that he would do it. Now, he's cut a deal with the Taliban that he will



use to claim that he's fulfilled his promise.

Don't fall for the hype. The deal Trump made with the Taliban will bring U.S. forces down — but only to the approximate level that existed at the end of the Obama administration. He's essentially agreed only to reverse the buildup that he had ordered over the last three years. Further reductions are said to be

dependent on the Taliban making a deal with the existing government. But the Afghan government already objects to the agreement that Trump made. It doesn't want to face the Taliban without U.S. soldiers. After nearly two decades, it has been unable to create a legitimate government and a coherent military that can consolidate its position. If we wait for

the Afghan government to agree for U.S. soldiers to leave, the forever war will continue, well, forever.

Trump wants credit for ending the war — and fulfilling his campaign promise — without ending it. He wants to get out, but he doesn't want to be blamed for losing. What's needed is a clear commitment to get out — not dependent on

continued on page 5

The Toledo Journal
A NATIONAL BLACK CHAMBER OF COMMERCE AWARD WINNING NEWSPAPER
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 Serving metropolitan Toledo, including Swanton, Springfield Township, and Holland, Ohio
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 Deadlines: Obits, Memorials, and Events - FRI by 1:00 pm
 All Classifieds due by FRI by 4:00 pm
 Display Ads: Wednesday-space and Monday Camera-ready copy to:
 toledo411@aol.com All Events, announcements, obits, memorials, displays and classified ads, can be sent to: toledojournal@rocketmail.com
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Fair credit denials limit wealth-building for Black consumers and businesses



By Charlene Crowell
Wire Writer

For much of Black America, access to fair and responsible credit has been an elusive promise. Whether as consumers seeking the pride of homeownership or businesses seeking to begin or expand, securing credit remains an age-old, arduous and often frustrating pursuit – despite a slew of federal and state laws enacted to overcome these long-standing racial disparities.

But on February 26, the Consumer Financial Protection Bureau (CFPB) settled a federal lawsuit brought by small business owners and advocates who together challenged CFPB's lack of enforcement of anti-discrimination laws that protect minority-owned and women-owned businesses from unequal access to financial products and services. The lawsuit charged the CFPB with failure to issue required regulations that mandate financial institutions to collect and maintain important data for these two types of businesses.

The settlement sets out specific, time-lined goals as well as an ongoing review process. Although its terms require federal court approval before it can take effect, plaintiffs were jubilant in their ability to force CFPB into collecting and disclosing data.

"It's safe to say that without this lawsuit, the Trump administration would be content to continue its unlawful refusal to protect women, minority, and

small business owners from discrimination," said Anne Harkavy, Executive Director of Democracy Forward that represented the plaintiffs. Based in the District of Columbia, this nonprofit organization has a two-pronged purpose: publicly speaking about unlawful government acts and empowering those who have been harmed to fight back.

Plaintiffs in the case include the National Association for Latino Community Asset Builders (NALCAB), and small businesses located in Waterloo, Iowa and in Portland, Oregon.

Paulina Gonzalez-Brito, Executive Director of the California Reinvestment Coalition, also reacted.

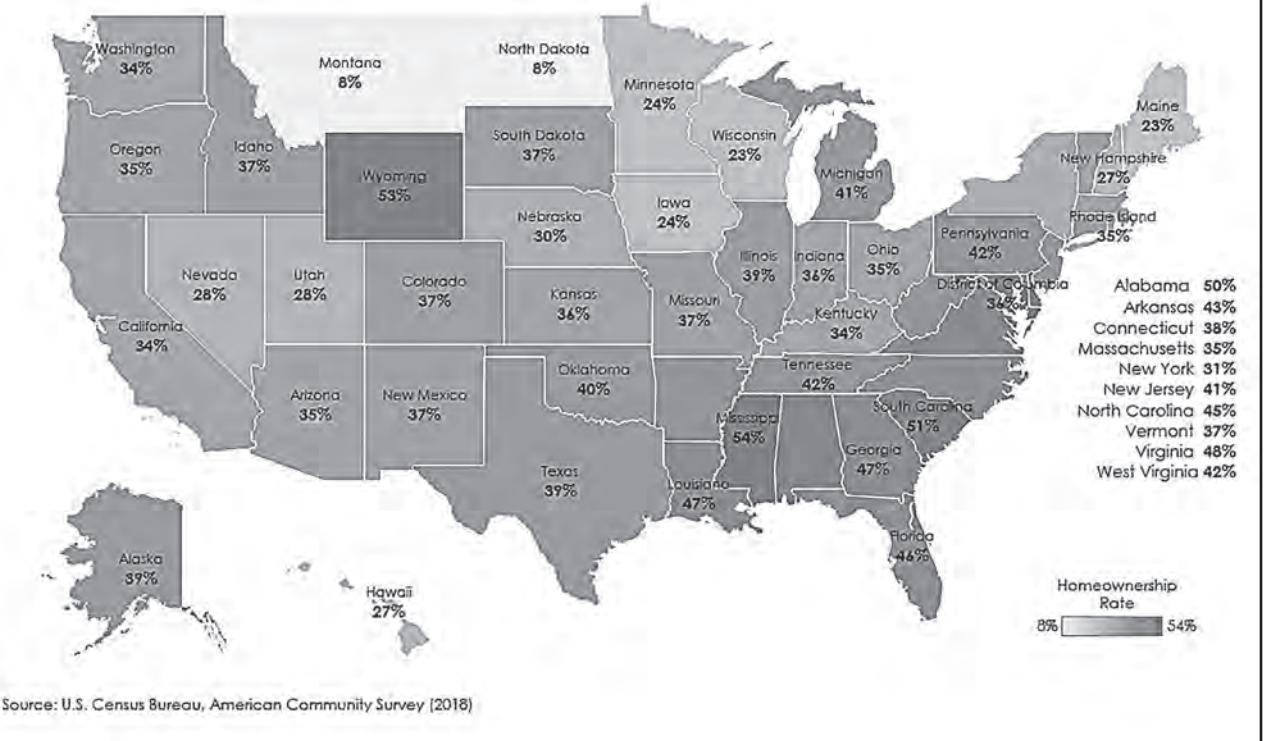
"For nearly a decade since Dodd-Frank became law, our members throughout California have been on the frontlines pushing for this rule to move forward," noted Gonzalez-Brito. "This settlement is a victory for impacted communities and small business owners of color striving to build wealth and a better life."

Key actions that CFPB has agreed to include:

- By September 2020, publicly release a draft proposal for collecting small business data;
- By October 2020, establish a Small Business Advocacy Review panel that will offer direct input on behalf of the small business plaintiff groups;
- In negotiation with plaintiffs establish deadlines for each stage of rulemaking – including a final data collection rule;
- Every 90 days, submit status reports detailing CFPB's progress toward the data collection rule; and
- Accept court-ordered deadlines if parties fail to agree.

Strong and credible data collection can and often does make the difference between anecdotal critiques and eventual court actions. Particularly for Black businesses, the vigilant and long-term struggle for access to credit has

Homeownership Rate for African American alone by state



Source: U.S. Census Bureau, American Community Survey (2018)

CFPB lawsuit settlement forces agency to collect data on credit access

often translated into home equity loans for financing new businesses or expansion. But without access to affordable credit and an absence of home equity, the likelihood of Black businesses being under-capitalized runs high.

At the same time, ample data paints a picture of drastic disparities when it comes to Blacks buying a home.

On February 25, a day before the CFPB settlement, the National Association of Realtors (NAR), that represents over 1.4 million members in every aspect of residential and commercial real estate, released new research on the difficulties consumers of color continue to confront when buying a home. Analyzing data from 2008 to 2018 that was gathered by the U.S. Census' American Community Survey, and its 2019 Profiling of Home Buyers and Sellers, findings are once again stark.

From 2016 to 2019, home-

ownership rates among Whites has consistently exceeded 71%. Homeownership rates for this demographic were highest in the Midwest and Deep South, ranging from a statewide high of 78% in Mississippi, followed by 77% in Michigan and South Carolina, and 76% in both Minnesota and Alabama.

But Black homeownership rates in these same years and states reveal eye-opening comparisons. While Black homeownership is 41% nationwide, it is 50% or more in only three states: Mississippi (54%), South Carolina (51%), and Alabama (50%).

Further, in 17 states, the Black homeownership rate is less than 40%, with some of the lowest rates occurring in Wisconsin (23%), Minnesota (24%), and Nevada (28%).

Even lower levels of homeownership in states with sizeable Black populations were found in California (34%), District of

Columbia (36%), Illinois (39%), Missouri (37%), and Texas (39%).

Rates of rejections on mortgage applications continue these racial disparities. While White applicants were rejected at a rate of 5%, Black applicants were rejected nearly triple that of Whites at 13%. First-time homebuyers, an important indicator of market performance, are frequently Black at 51%. By contrast, 87% of White homebuyers previously owned homes.

Additionally, among Black homebuyers, less than half – 49% - were married couples and the number of single Black women purchasing homes (34%) was double that of single White females (17%). The reasons for purchasing homes also diverged: 46% of Blacks cited a desire to own, while only 26% of Whites shared that same sentiment.

So, what do these and other data points reveal?

Despite lower incomes,

Black consumers have a pronounced desire to own their own piece of America. As many Black females delay marriage, they are becoming homeowners at a rate more than three times that of Black males (9%). It's also a clear indication of a growing trend among Black females who are asserting financial independence. Homeownership for many of these women no longer is tied to marriage as it once was for generations past.

But more importantly, whether as a business owner or a consumer, access to credit remains difficult and daunting for Black America. Our quest for financial justice remains a journey.

"When the CFPB complies with this court order and collects data on small business lending, the marketplace will be more efficient and fairer," said NALCAB's Executive Director Noel Andrés Poyo. "Transparency is the ultimate antidote to discriminatory and predatory lending."

No, President Trump, the Never-ending War in Afghanistan is Not Ending

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what the Afghani government or the Taliban do. Trump has failed to produce that, violating the campaign pledge he made to the American people. The sad reality is that we have no reason to be in Afghanistan. The country is impoverished, not strategic. The Taliban are oppressive and violent.

The Afghanis should be uniting to defeat the Taliban and keep them from coming to power. But this is the

responsibility of the Afghanis, not of the United States. The architects of the forever war warn that we will lose credibility if we get out and the government collapses. But what could be a greater loss of credibility than fighting futilely for nearly two decades without victory and without end? They warn that without U.S. forces, Afghanistan could become a launching ground for terrorists. But, as we've seen, terrorists have many places to train in failed states — including those we've

helped create like Libya.

We would be far better off — and far more secure from terrorists — if we stopped destabilizing the Middle East, ended the forever wars, stopped sponsoring regime changes, and addressed the threat of terrorism as a matter for intelligence, international cooperation, and aggressive policing. At the very least, we should stop wasting trillions of dollars and thousands of American lives on wars that we have no plan

or commitment to win. Trump was right in 2016: Great powers do not fight endless wars. He is wrong to pretend that he's bringing the troops home from Afghanistan when all he's agreed to is to bring them back down to the level they were at when he took office. Americans are right to want an end to the endless wars. We need a president who has the courage and common sense to end them. Trump has proven once more that he is not that president

Toledo Community Coalition holds combating racism meeting



PHOTO CREDIT / TOLEDO JOURNAL

Those participating in the Toledo Community Coalition Meeting were (L-R) Bishop Robert A. Culp, Juanita Greene: secretary, Award Winner David Murray, Dr. Otis Gordon: Coalition Chairman, Barbara Coleman (accepting Award for the late Rev. Karen Shepler) and Ray Wood: NAACP (Not Pictures Lenora Barry and Marriah Kornowa).

By MICHAEL DANIELS
Journal Staff Writer

On Thursday, February 27, 2020, the Toledo Community Coalition held a meeting at Warren AME Church. The purpose of the meeting was to summarize what the organization has done for the past year, and introduce new initiatives.

The meeting began with an opening prayer by Bishop Robert A. Culp, a welcome speech from Lenora Barry and Chairman Dr. Otis Gordon of Warren AME Church gave a 2019-2020

Toledo Community Coalition overview.

Then the coalition took this opportunity to recognize and honor two people, the late Rev. Karen Shepler and Mr. Dave Murray, who have been instrumental in practicing and furthering the mission of the Coalition.

Pastor Shepler, who passed away March 10, 2017, was a native of Northwestern Ohio. As an Ordained Elder in the United Methodist Church, she served in Dayton and Columbus before returning to Toledo and serving at the prestigious Monroe St. United Methodist Church. She is credited as

the founder of the successful 'Dialogue to Change', meetings which encourage small groups to meet and talk one on one about race and inequality in the Toledo area.

Dave Murray a the retired managing editor of The Blade newspaper, won the Pulitzer Prize for investigative reporting in 2004. He also spearheaded the newspaper's efforts to uncover racism and poverty in the city through a series of community forums. These forums eventually grew into the 'Dialogue to Change' program started by Pastor Shepler. Mr. Murray participated in the program as both a facilitator and a participant.

Following the recognition and award ceremony there was a 'Call to Action' to get involved with the Census, voter registration, Justice Through a Different Lens, DTC Participation/Call Facilitators, Youth Dialogue to Change, and employment.

The program ended with remarks from NAACP President Ray Wood and the singing of 'We Shall Overcome by the audience led by Mr. Ernie Walker.

"The Toledo Community Coalition was started by four area pastors, Bishop Robert A. Culp, Rev. Karen Shepler, Dr. Otis Gordon, and Rev. Lee William. "We came together to address some concerns we had with the United Way," said Dr. Gordon. They found that after meeting with them they were not the problem, it was with the African-American Community. As a result, it was concluded that non-profit community organizations should work together toward common causes and struggles.

He ended by saying, "That's what we're about, bringing all these organizations together to help better the lives of the African-American people as well as other disenfranchised communities."

To get involved with the Toledo Community Coalition you simply need to attend their meetings at The First Church of God located at 3016 Collingwood Blvd. at Central Ave. Meetings are every second Monday of every month at 3:00 pm. All are welcomed.

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PHOTO CREDIT / TOLEDO JOURNAL

Bishop Robert A. Culp (R) presents an award to David Murray.

Health and diseases of the prostate



By GLENN ELLIS

(TriceEdneyWire.com) - Every man (and every woman in their life), who lives long enough will have to deal with prostate issues.

Prostate cancer is one of the most common cancer types in men. The good news is that there are many treatment and management options, even if the cancer is caught at a later stage.

Beginning this topic with a small introduction of the prostate gland; what it is and what it does might be helpful. The prostate (not prostrate) is a small, squishy gland about the size of a ping-pong ball, located deep inside the groin, between the base of the penis and the rectum. It is important for reproduction, because it supplies the seminal fluid, which mixes with sperm from the testes. Seminal fluid helps the sperm to travel and survive.

The prostate undergoes two main growth spurts. The first is fueled by sex hormones made by the testicles during puberty. For reasons that are unclear,

the second growth spurt of the prostate gland begins when men are in their 30s. It continues to enlarge with age to an average weight of 40 grams in men in their 70s. Many men experience urinary changes as they age, which may be caused by inflammation or enlargement of the prostate gland.

As men age, their prostates enlarge. By the time men are in their 40s or 50s, many are already experiencing symptoms, such as having to get up at night to urinate. As they reach their 60s and 70s, many men may have to get up two or three times during the night to urinate.

The three most common prostate problems are inflammation (prostatitis), enlarged prostate (BPH), and prostate cancer.

Prostatitis is an inflammation of the prostate gland, often resulting in swelling or pain. Prostatitis can result in four significant symptoms: pain, urination problems, sexual dysfunction, and general health problems, such as feeling tired and depressed. Inflammation of the prostate gland is a common cause of men's visits to their doctors for genital and urinary problems. Men of any age can develop prostatitis, but older men are more likely to experience it than younger men. If you (or a man in your life) are over age 50 and have an enlarged prostate, there is an increased risk of developing this condition. Half of all men experience prostatitis at some time in their life. The most common

symptoms have to do with problems with urination. Problems with urination makes sense, given that urine passes through the prostate as it flows out of the body.

BPH stands for benign prostatic hyperplasia. Benign means "not cancer," and hyperplasia means abnormal cell growth. The result is that the prostate becomes enlarged. An infection or a tumor can also make the prostate larger. Some men with BPH eventually find their symptoms to be bothersome enough to need treatment. BPH cannot be cured, but drugs or surgery can often relieve its symptoms. Treatment is started only if symptoms become too much of a problem.

Often, men with mild to moderate BPH symptoms choose prescription drugs over surgery. Three main types of drugs are used. Two types relax muscles near the prostate, and the other type shrinks the prostate gland. There is some evidence shows that taking drugs together may work best to keep BPH symptoms from getting worse. Surgery for BPH are still among the most common procedures for American men.

That being said, there are few, if any, health diagnoses that bring fear, confusion, and misinformation as prostate cancer. There are often no symptoms during the early stages of prostate cancer; only medical screening can detect changes that can indicate cancer.

For more almost 40 years, the PSA

test has been the "gold standard" in prostate cancer screening. This is a simple blood test that measures how much prostate-specific antigen is in your blood. If you have an abnormal PSA score, your doctor may recommend another newer test, prostate health index (PHI), that gives a better sense of your prostate cancer risk. The PHI is a more accurate blood test, and measures your risk for having prostate cancer, as well as resulting in fewer unnecessary biopsies. The FDA approved it for men who have PSA scores between 4 and 10.

As cancers go, even though it is the most common cancer in men, and does kill (30,000 die annually), prostate cancer is slow growing and not generally life threatening. Many more men die with prostate cancer than from prostate cancer.

There's no sure way to prevent prostate cancer, but if you're concerned about your risk of prostate cancer, you may be interested in prostate cancer prevention. The Mayo Clinic suggests that men: choose a healthy diet; maintain a healthy weight; exercise most days of the week; and If you think you have a high risk of prostate cancer, discuss it with your doctor. This is good advice in maintaining good prostate health throughout life.

Hopefully, this information will lead you to learn more about the prostate. Remember, I'm not a doctor. I just sound like one. Take good care of yourself and live the best life possible!

Ohio Governor, Health Director announce COVID-19 testing protocol

SUBMITTED

Ohio Governor Mike DeWine and Ohio Department of Health Director Amy Acton, M.D., MPH today announced the state's protocol for maximizing coronavirus (COVID-19) testing resources now that in-state testing is available.

"As the COVID-19 situation evolves, the Ohio Department of Health, working in conjunction with hospitals, primary care providers, and other health care experts, has a plan to maximize our testing resources. We are prioritizing the patients who are the most vulnerable to be tested in the Department of Health's State Laboratory, while ensuring those that need COVID-19 testing will be able to be tested," said Governor DeWine.

"We want to reassure Ohioans so there is no confusion. Information is critical to managing an outbreak of any infectious disease, and testing at our state lab offers the greatest ability for all of us to make the best decisions to protect the health of the greatest number of people. We will now be able to turn around results in an estimated 24-48 hours," said Dr. Acton.

For those who are hospitalized and meet the following criteria, samples will

be sent to the ODH state lab:

- Have a fever or signs/symptoms of lower respiratory illness, (e.g., cough or shortness of breath) and have had close contact with a laboratory-confirmed COVID-19 patient within 14 days of symptom onset.
- Have a fever and signs/symptoms of lower respiratory illness, and a history of travel from affected geographic areas with widespread or sustained community transmission within 14 days of symptom onset.
- Have a fever with severe acute lower respiratory illness and lack of alternative diagnosis (e.g., negative respiratory viral panel, negative rapid flu).

For individuals who are not hospitalized but meet the above criteria, calling a physician or other healthcare provider is appropriate. If that healthcare provider determines a COVID-19 test is necessary, those samples are sent to private labs who now have the capability to test.

ODH will continue to confirm all positive tests, regardless of

where testing took place. In addition, ODH in partnership with local health departments will continue to monitor the impact of COVID-19 in Ohio.

ODH will now also share updates on confirmed cases and **Persons Under Investigation (PUIs)** for coronavirus disease 2019 (COVID-19) every day on the ODH website by 2 p.m. That now includes weekends.

The ODH call center is open 7 days a week from 9:00 a.m. to 8:00 p.m. to answer questions regarding COVID-19.

The call center can be

reached at 1-833-4-ASK-ODH (1-833-427-5634). For COVID-19 information and resources visit <http://coronavirus.ohio.gov>.

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Moving forward with 20/20 vision

The Cross Church celebrates its 5th anniversary

By LEAH WILLIAMS
Journal Staff Writer

When Pastor Michael Prince and his wife Lady Sabrina Prince moved to Toledo from Mississippi with their three children in 2012, the couple says they only had a word from God and each other. The first service of The Cross Church was held in 2015 at the old Ramada Hotel during a level 3 snow emergency. Now, five years later, the church celebrated its 5th year anniversary on March 8 in the Airport Highway building they own.

“
I really want to partner with local organizations and do more in terms of education and job assistance opportunities.
”

Pastor Prince who will graduate from the University of Toledo in May with a Master of Social Work said the anniversary celebration theme - moving forward with 20/20 vision – was in line with the church’s strategy and mission for ministry. Their past community outreach projects including partnering with a local homeless shelter over the holidays, giving away

hundreds of food bags, and providing local youth with book bags filled with school supplies is just the beginning according to Pastor Prince.

“This year our strategy is impacting the community, and our mission is to learn, love, and lead. But we definitely want to [have] more impact on the community. I really want to partner with local organizations and do more in terms of education and job assistance opportunities,” he said. “I’ve learned about opioids, drug addiction, and criminal justice. I’m from Mississippi, and we always say ‘we’re in a place where they kill the hog and share the meat’ so we really want to do a lot more here in the community.”

The afternoon anniversary celebration service was preceded by a dinner served in the church fellowship hall. The guest speaker for the service was Bishop William C. Brown, senior pastor of Fifth Street and New Vision Baptist Churches in Meridian, Mississippi. The celebration service also included musical selections from The Cross Youth Choir and a dance expression from Latasha Diggs.

When asked to reflect on the past five years of ministry, Lady Sabrina Prince said that God deserved the credit for what they have been able



PHOTO CREDIT / TOLEDO JOURNAL

Lady Sabrina Prince and Pastor Michael Prince with their pastor Bishop William C. Brown who served as the anniversary service guest speaker.

to build in such a short time.

“Give God all the glory - to be from a small town in Mississippi [and] for God to bring us to a place [where] we don’t know anyone to bring

us here at this time starting a ministry from the ground up. [It] has been two things – challenging and amazing all at the same time,” she said. “I thank God for this milestone.

He has connected us with some wonderful, loving people here in Toledo, and that has been a joy.”



PHOTO CREDIT / TOLEDO JOURNAL

From left to right: Trustee Willie Latson, Trustee Benny Austin, Lady Sabrina Prince, Pastor Michael Prince, Deacon Dale Barnhill, and Deacon Tim Campbell.



PHOTO CREDIT / TOLEDO JOURNAL

Pastor Michael Prince, center, with the church deacons and trustees: (l to r) Trustee Willie Latson, Trustee Benny Austin, Deacon Dale Barnhill, and Deacon Tim Campbell.

ASK YOUR FUNERAL DIRECTORS

A word from C. BROWN and C. BRIAN BROWN DIRECTORS

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Professional Service with Dignity

UT's Black Student Union hosts fashion show, reward scholarship funds

By JURRY TAALIB-DEEN
Journal Staff Writer

University of Toledo's, UT, Black Student Union, BSU, hosted their annual fashion show on Friday, February 21, in the auditorium of the Lancelot Thompson Student Union building, on the main campus.

The event raises money for the organization's annual scholarship giveaway, while simultaneously, giving students the opportunity to showcase the latest fashions.

Models, female, and male, showcased apparel for the fall, winter, spring, and summer seasons. Midway through the program, there would be an intermission, featuring a performance by the youth dance group, TNT Bangers, and the announcement of the scholarship recipients, Caitlyn Stuart, vice president of BSU, told The Toledo Journal.

Winners of the scholarship had to write an essay that spoke to the past,

present, and future state of higher education amongst African Americans, as well as, inspire the judges with hope that future leadership would come out of the University of Toledo.

The two winners of \$500.00 each were Christina Sweeney, and Rashara Durden, who was unable to attend.

Ms. Sweeney, a junior majoring in criminal justice, focused her essay on the Black experience, and how it affects genes, and the future.

She said being that she attended a predominantly white school, it motivated her more, to not only help African Americans in need, but be the best role model she could possibly be.

After graduation, Ms. Sweeney wants to work with at risk youth.

Nyah Kidd, president of the BSU said that, the event not only aims to raise funds to help students get through school, but serves as a component to increasing enrollment, retention, and graduation rates of African Americans.



PHOTO CREDIT / TOLEDO JOURNAL

Various styles of dress were highlighted by the models throughout the evening.

"We want the community to know there is hope for the future coming out of the University of Toledo. Collegian success is encouraged in order to help develop a better student," she said.



PHOTO CREDIT / TOLEDO JOURNAL

From left, Nyah Kidd, president of the BSU, Christina Sweeney, scholarship recipient, and Caitlyn Stuart, vice-president of the BSU. Not pictured is Rashara Durden.



PHOTO CREDIT / TOLEDO JOURNAL

TNT Bangers performed during intermission.

Meet the first African American to become a chess Grandmaster

SUBMITTED

At age 12, Maurice and his family moved to the United States. There he became more serious about chess while in high school, and he began playing in local parks and clubs throughout New York City. He started playing professionally, and in 1992, he shared the United States Game/10 chess championship with Maxim Dlugy.

In 1999, after beating Adrian Negulescu to complete the requirements for the title, Maurice became the first Black chess Grandmaster in the United States. In September of that same year, he founded the Harlem Chess Center to teach other African Americans from disadvantaged backgrounds how to become chess champions.

In 2003, Maurice was named 2003 Grandmaster of the Year by the U.S. Chess Federation. That same year, he also wrote an essay entitled The End of the Draw Offer?, and two years later he published a book entitled Chess for Success about his life story.

As a historymaker, he was featured in an interview for the CNN documentary series Black in America with Soledad


O'Brien. Maurice also mentored a young chess player during a scene in the 2012 documentary film Brooklyn Castle.

In 2016, Maurice was inducted into the US Chess Hall of Fame along with fellow Chess Grandmaster Gata Kamsky.



PHOTO CREDIT / TOLEDO JOURNAL

Maurice Ashley is the first African American ever to be awarded the world title of Chess Grandmaster, the highest title a player can attain. Born and raised in St. Andrew, Jamaica, he was introduced to chess by his brother who would often play the game with his friends.



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BLACK HISTORY FACTS

- March 14, 1794:** Eli Whitney patented cotton gin which made cotton king and increased demand for slave labor.
- March 17, 1919:** Nat King Cole. singer, born.
- March 13, 1932:** Publication of the First Black Daily Newspaper, Atlanta Daily World.
- March 15, 1933:** Los Angeles Sentinel founded by Leon H. Washington
- March 16, 1935:** Percy Lavon Julian (1898-1975) synthesized the drug physotigmine which is used today in the treatment of glaucoma.
- March 12, 1955:** Charlie Parker; (34) dies, one of the founders of the modern jazz movement, in New York City.
- March 11, 1956:** Segregation Denounced in public schools.
- African Endentured Servants Brought to Jamestown, VA, 1619** - A Dutch ship brings 20 African indentured servants to the English colony of Jamestown, Virginia.
- Maryland Passes First Law Banning Interracial Marriage, 1664** - On September 20 1664, Maryland passed the first anti-miscegenation law. This was intended to prevent English women from marrying African men. Interracial marriage was a fairly common practice during the colonial era among white indentured servants and black slaves-as well as in more aristocratic circles.

The Stono Rebellion, 1739 - One of the earliest slave revolts takes place in Stono, South Carolina, near Charleston. A score of whites and more than twice as many blacks slaves are killed as the armed slaves try to flee to Florida. For more information, visit Africans in America, Pt. 1, The Terrible Transformation.

SOCIAL SECURITY Q&A

By Erin Thompson, Public Affairs Specialist in Toledo, OH



Question:
Is it true I must now receive my benefits through direct deposit?

Answer:
Anyone applying for benefits on or after May 1, 2011, will be required to receive their payments electronically. Paper checks will no longer be an option for most people. If you don't have a bank account, you can get your benefits through the Direct Express debit MasterCard. Switching from checks to electronic payments is fast, easy, and free at www.godirect.org. You also can call the U.S. Treasury Processing Center's toll-free helpline at 1-800-333-1795, speak with a bank or credit union representative, or contact Social Security for help.

Question:
Recently, I was told I shouldn't be carrying my Social Security card around. Is that true?

Answer:
We encourage you to keep your Social Security card at home in a safe place. Do not carry it with you unless you are taking it to a job interview or to someone who requires it. Identity theft is one of the fastest growing crimes in America and the best way to avoid becoming a victim is to safeguard your Social Security

card and number. To learn more, visit www.gov/ssa/ssnumber

Question:
I just started my first job and my paycheck is less than I expected. Why am I paying for retirement benefits when I have a lifetime to live before retirement?

Answer:
Besides being required by law, you are securing your own financial future through the payment of Social Security and Medicare taxes. The taxes you pay now translate to a lifetime of protection, whether you retire or become disabled. And when you die, your family (or future family) may be able to receive survivors benefits based on your work as well. Aside from all the benefits in your own future, your Social Security and Medicare payments also help today's retirees. To learn more, visit www.socialsecurity.gov.

Question:
I got an email that says it's from Social Security, but I'm not so sure. They want me to reply with my Social Security number, date of birth, and mother's maiden name for "verification." Did it really come from Social Security?

Answer:
No. Social Security will not send you an email asking you to share your personal information, such as your Social Security number, date of birth, or other private information. Beware of such scams—they're after your information so they can use it for their own benefit. When in doubt, or if you have any questions about correspondence you receive from Social Security, contact your local Social Security office or call us at 1-800-772-1213 (TTY 1-800-325-0778) to see whether we really need any information from you.

Question:
I'm creating my budget for next year. How much will my benefit increase at the beginning of the year?

Answer:
The annual cost-of-living adjustment (COLA) is tied to the Consumer Price Index (CPI-W) as determined by the Department of Labor's Bureau of Labor Statistics. For 2020 the Cost of living allowance is 1.6 Percent.

Why hand-washing really is as important as doctors say

By MICHELLE SCONCE MASSAQUOI
Doctoral Candidate in Microbiology,
University of Oregon

(THE CONVERSATION) - As the threat from the coronavirus grows, the Centers for Disease Control and Prevention and other public health officials are stressing the importance of hand-washing.

Prevention becomes essential to stopping the spread of the virus because there is no vaccine to prevent it and no anti-virals to treat it.

How can such a simple, low-tech solution make a difference?

Remember – coronavirus spreads easily by droplets from breathing, coughing and sneezing. As our hands touch many surfaces, they can pick up microbes, including viruses. Then by touching contaminated hands to your eyes, nose or mouth, the pathogens can infect the body.

As a microbiologist, I think a lot about the differences between microbes, such as bacteria and viruses, and how they interact with animal hosts to drive health or disease. I was shocked to read a study that indicated that 93.2% of 2,800 survey respondents did not wash their hands after coughing or sneezing.

Let me explain how washing your hands decreases the number of microbes on your hands and helps prevent the spread of infectious diseases.

TWO-FISTED APPROACH

Bacteria and viruses are different in a number of ways. Bacteria are single-celled organisms that can reproduce on their own, while viruses constitute a core of genetic material encapsulated by a protein coat and can only reproduce by attaching themselves to host cells. Because viruses don't have the organelles to reproduce, they "hijack" the cellular machinery of host cells to make multitudes of new viruses.

These differences are why antibiotics cannot kill viruses, which typically target specific structures in the cellular components of bacteria that are absent in viruses.

Despite their differences, however, the best way to prevent the disease of bacterial and viral pathogens alike is to effectively wash your hands.

There are two strategies to



PHOTO CREDIT /AP Photo/Jessica Hill

Cutline: U.S. Surgeon General Vice Admiral Jerome M. Adams, center, demonstrates hand-washing to U.S. Sen. Richard Blumenthal, left, and Connecticut Gov. Ned Lamont, right, in Rocky Hill, Conn., March 2, 2020.

decreasing the amount of microbes on your hands.

The first is to decrease the overall biomass of microbes – that is, decrease the amount of bacteria, viruses and other types of microorganisms. We do this by lathering with soap and rinsing with water. Soap's chemistry helps remove microorganisms from our hands by accentuating the slippery properties of our own skin.

The second strategy is to kill the microbes. We do this by using products with an antibacterial agent such as alcohols, chlorine, peroxides, chlorhexidine or triclosan. However, the efficacy on these agents can be variable depending on a given microbe.

IS SOAP AND WATER ENOUGH?

Some academic work has shown that antibacterial soaps are more effective at reducing certain bacteria on soiled hands than soaps without them.

However, there's a problem. Some bacterial cells on our hands may have genes that enable them to be resistant to a given antibacterial agent. This means that after the antibacterial agent kills some bacteria, the resistant strains remaining on the hands can flourish.

Further, the genes that allowed the bacteria to be resistant could pass along to other bacteria, causing more resistant strains. Even more important with respect to coronavirus,

antibacterial agents, such as oral antibiotics, don't kill viruses.

With this in mind, you may want to stick with plain old soap and water.

Cutline: Students washing hands at Sakura Montessori International School in Hanoi, Vietnam, July 3, 2015. Chau Doan/LightRocket via Getty Images

Going back to grade school

To clean our hands, the CDC recommends that we:

- Wet hands with clean water
- Apply soap and lather/scrub every nook and cranny of your hands for 20-30 seconds (about the time to sing "Happy Birthday" twice)
- Rinse well with clean running water
- Dry hands with a clean paper towel or air-dry.
- During the 20-30 seconds of lathering the World Health Organization recommends incorporating six maneuvers to cover all parts of your hands.

If soap and water are not unavailable, the CDC recommends using an alcohol-based hand sanitizer that contains at least 60% ethanol. Alcohols have a broad-spectrum of antimicrobial activity and are less selective for resistance compared to other antibacterial chemicals. Although alcohol-based hand sanitizers may not

work on all classes of germs, the WHO recommends the use of an alcohol-based hand rub to kill viruses that may be on your hands.

NOT ALL MICROBES ARE GERMS

The presence of some microbes isn't necessarily a bad thing. In fact many of the microbes that live on or within us are essential for our health.

We live in a microbial world: Trillions of different microbes colonize our skin, gut and orifices. Collectively, this consortium of bacteria, archaea, fungi and viruses are called our microbiota. A plethora of exciting research suggests that the associations of animal hosts with their microbiota are fundamentally important for the host's biology.

Our microbiota can protect us from germs by training our immune system and by colonization resistance – the characteristic of the intestinal microbiota to block colonization of pathogens. There is ample evidence suggesting that commensal bacteria regulate invading viruses, and in some cases have a suppressive role in their infections. For example, bacteria can prevent influenza virus infection by binding or trapping them directly or by producing metabolites that decrease the stability of influenza virions.

Although more research needs to be done to understand the intricate interactions between microbial communities with host cells, consistent work illustrates that a diverse population of microbes and a balance of this community is important for our health.

BEYOND HAND-WASHING

So what is the take-home message?

There is no doubt that washing our hands with liquid soap and water is effective in reducing the spread of infectious microorganisms, including those that are resistant to antimicrobial agents.

When you don't have the opportunity to wash your hands after touching questionable surfaces, use an alcohol-based hand sanitizer. Limit the touching of your hands to your mouth, nose and eyes.

Furthermore, maintain a healthy microbiota by limiting stress, getting enough sleep and "fertilizing" your gut microbes with a diversity of plant-based foods. It's not only a small world, but a dirty one as well.

Consumer Alert: older Ohioans warned of telephone scams

SUBMITTED

COLUMBUS – Ohio Governor Mike DeWine and Ohio Department of Insurance Director Jillian Froment issued a consumer alert to warn older Ohioans of two telephone scams targeting them in an attempt to steal their personal information.

"Unfortunately, older adults are one of the most targeted groups for scammers," Governor DeWine said. "We want to make sure older Ohioans are armed with the information they need to protect themselves in case they receive a suspicious call."

"We have been informed by several of our stakeholder partners of scams seeking to take advantage of our older Ohioan population," Froment said. "I urge people to be extremely cautious when deciding to share their personal information and to consider contacting organizations directly to initiate conversation and information sharing."

Social Security Account Number Suspended Scam

Medicare beneficiaries are receiving recorded phone calls that appear on caller ID as if they are from the Social Security Administration (SSA). The

message states that the person's SSA account has been suspended and to press 1 for more information. Pressing 1 does connect the person with the SSA but a scammer is on the line ready to steal personal information the person may share with the SSA. The SSA will not call a beneficiary unless the person requested a call from the SSA. A beneficiary can always call the SSA at 1-800-269-0271 to verify the legitimacy of a situation they encounter. Additional information is available at <https://faq.ssa.gov/en-us/Topic/article/KA-10018>.

Retirement Organization Prepaid Funeral Account Scam

Ohio Public Employee Retirement System (OPERS) members are receiving phone calls from a scammer saying they are with VIA Benefits and are in need of personal information to establish the member's prepaid funeral account. VIA Benefits, which does provide certain insurance services, is not making such calls. Members who receive these calls can call VIA Benefits at 1-844-287-9945 or OPERS at 1-800-222-7377.

NFL announces first HBCU scouting combine set for this month

By BRIANNA NARGISO

(TriceEdneyWire.com)

The National Football League (NFL) has announced they would be hosting their first Historically Black Colleges and Universities (HBCU) scouting combine in March offering exposure to NFL prospects who are eligible for the draft but were not formally invited to the annual Scouting Combine.

The HBCU combine, announced Feb. 13, is the NFL's "intentional" initiative to bring professional opportunities to students of color. These opportunities are not exclusive to NFL draft pick slots but are available to students seeking off the field career opportunities, according to reports.

The combine this year will be a part of the two new NFL combine series introduced this year, the Regional Combine Invitational and the HBCU Combine. Both combines will be held from March 27-29 at the Miami Dolphins' Baptist Health Training Facility.

Per the NFL website, The NFL's partnership with HBCUs works to celebrate history, increase opportunities

and "provide access to the business of sport and equips HBCU students with the skills needed to work in professional football administration."

On Friday, March 27 the HBCU Combine will host measurements and interviews with players while work on-field workouts will be held on Saturday, March 28.

According to Troy Vincent, former player and vice president of football operations for the NFL, "We're working together to honor the rich history and provide opportunities to students and administrators from these great institutions."

Vincent also said during the combine, "HBCU athletes will experience a world-class on-field evaluation of their talent by NFL scouts. In addition, NFL Legends and club personnel will network with 2020 Draft prospects and drive awareness of opportunities to be involved in professional football beyond the playing field."

There is no minimum or maximum number of athletes that will be invited per university. Invitations will be consistent with normal

combine invite strategies, including compiling recommendations through NFL club scouts, coaches and league personnel.

Invitations to the combine are expected to go out to athletes next week.

The 2020 HBCU combine is the newest initiative made by the NFL to connect HBCU students with professional opportunities.

In 2016, The NFL partnered with two HBCU football conferences, Mid-Eastern Athletic Conference (MEAC) and Southwestern Athletic Conference (SWAC) and has now extended partnership to two more conferences. They are the Southern Intercollegiate Athletic Conference (SIAC) and the Central Intercollegiate Athletic Association (CIAA).

"NFL Legends and club personnel will network with 2020 Draft prospects and drive awareness of opportunities to be involved in professional football beyond the playing field," said Vincent.

Previously, in partnership with several HBCUs across the

country, the NFL has hosted a national HBCU Careers in Football forum, an HBCU campus connection program, the NFL Rhoden Fellows

program for student sports reporters, the HBCU battle of the brains competition and an Advocacy in Sports workshop.



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