

THE TOLEDO JOURNAL

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INSIDE QUESTION 8-Year Old Girl is **Empowering Black Girls With Dolls**

QUESTION

What impact will another shutdown have?

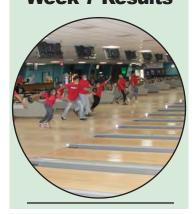


EDITORIAL/NEWS Biden-Harris Tasked with Dismantling Hate



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EVERYBODY IS SOMEBODY IN THE TOLEDO **JOURNAL**

Lady Vice, first female rapper of **Dallas Cowboys has album release**

By:Jurry Taalib-Deen Journal Staff Writer

On the evening of Saturday, November 21, Ken Hatch, husband to LaVetta Hatch, who goes by the rap name, "Lady Vice," hosted an intimate get together for his wife's debut album, in the basement of their north Toledo home.

Mr. Hatch wanted a more impressive showing for his wife's debut album, but due to the Covid-19 pandemic, the release party had to meet the safety protocols of having a small gathering. But those protocols didn't stop him from garnishing the

can't stop, put a 4 in the air for Dak Prescott," from her song "Cowboy Diva," and "...applying all the heat, it's a quarterback sneak in a way you never seen, I'm notorious I crush you with my stiletto cleats," from the song, "Gridiron," and "...Star Status Divas rep them Dallas Cowboys like we s'pose to, like we s'pose to, like we s'pose to..", from her song, "Star Status Divas," which uses the beat from Beyoncé's her lyrics. Diva, all burned up the virtual airwaves.

"I'm so proud of her," Mr. Hatch said. "She ready writing songs.

a 5 star chick that you Lady Vice, was born during that year. She and Mr. Hatch belong to the national organization, Star Status Cowboys, particularly Ohio's chapter.

At the start of the pandemic, Mrs. Hatch felt like the women of the organization, who support their Dallas Cowboys, needed representation, their representations of their team; thus was born Lady Vice, and soon to follow,

By the time the quarantine began, Lady Vice was al-



PHOTO CREDIT / TOLEDO JOURNAL

Lady Vice performing in front of an intimate gathering, as well as a virtual audience.

On two separate occasions, once by the popular Los Angles, California DJ, DJ Bandit, she was asked to perform virtually, and on both occasions, she had over five thousand viewers. On those brief occasions, her songs were requested by other DJs from around the

"It does come natural

to me," Lady Vice said. "After the quarantine is over, I'd love to sign a recording deal, and perform at AT&T Stadium; home of my Dallas Cowboys."

Mr. Hatch plans on starting a YouTube channel for his wife, as well as releasing her songs on SoundCloud.



PHOTO CREDIT / TOLEDO JOURNAL

Just prior to her performance, Mr. Hatch wanted to record those people who were present during the live show.

audience he said his wife deserved, so her performance which featured eight songs went viral on Facebook.

Lady Vice, who, by trade, is a registered nurse, traded in her stethoscope, for the night, for a microphone and performed in front of a virtual audience as if she has been doing it for years.

What makes her songs, performances, as well as overall brand unique is the fact all of the songs are about her favorite team, the Dallas Cowboys.

Lyrics such as, "....I'm

completed her first song within four hours, but the producer was so impressed with her lyrics he thought it took her years to compose."

"She has a gift. My wife wears many hats including being a mom to a new born. I just want the world to hear her talents," Mr." Hatch said.

Lady Vice still hasn't got used to being called a rapper. While laughing, she said, "That still sounds funny to me; but I guess that's what I do."

Despite all the negativity associated with the year 2020, the rapper,



PHOTO CREDIT / TOLEDO JOURNAL

Everyone present wanted to record Lady Vice's performance, so the world could see her talents.

This 8-Year Old Girl is Empowering Black Girls With Her Line of Dolls, Accessories and Books

Submitted

The Beginning

When Zoe was 6, she came home from school one day and asked Evana her mother, one question: "Mommy, why is my hair not pretty and straight like my classmates' hair?"

On a quest to empower her young daughter, Evana encouraged her daughter with words and actions by starting to wear her own natural hair and buying Zoe a Black doll.

This helped greatly, but Zoe was still not satisfied. She asked Mom why her black doll's hair was wavy and did not have curly hair and braids like hers. Evana quickly found that those dolls did not exist in the stores and informed Zoe, who immediately chimed "I want to make them and start a business!"

And so, Beautiful Curly Me was born.

The Brand and Big Ideas

Starting small, with no toy industry experience, the mother-daughter duo worked diligently to bring the brand to life, despite various challenges. They launched 2 dolls - Anika with braids and Leyla with curls, in line with Zoe's idea to provide positive representation for young black girls.

Along the way, Zoe realized that at nighttime, her dolls had no protection for their hair the way she did. She knew the importance of a quality satin sleep

cap to keep her curls moisturized and breakage free and so she had another big idea.

Zoe's idea to create Mini & Me Sleep

ta.

Zoe is also the author of 2 children's books: Beautiful Curly Me and Say It, Show It, a gratitude journal, both re-

support include The Atlanta Mission, Girls Who Brunch Tour, 3D Girls Inc, and Kits of Hope.

The Wins

At 8, Zoe is balancing running a business and life as a 4th grader. She loves reading, math, science, and art. She also enjoys playing tennis and traveling with her family.

Despite her age, Zoe has a strong passion for helping others and giving back. Earlier this year, in response to the Covid-19 pandemic, her company created and donated over \$10,000 worth of cloth face masks to help protect frontline workers in need of PPE.

Zoe has been featured on various media platforms including CBS, Essence, Fox, and Madame Noire for her inspirational story and brand. Beautiful Curly Me was also invited to the Target Headquarters earlier this year to participate in their Black-Owned Business Fair.

In November 2020, her doll Leyla, the "Fro Queen" as she's affectionately called, was featured in the "Oprah's Favorite Things" promotional video. This was a big boost to the company and the confidence of its young CEO, who hopes to meet Oprah someday.

At just 8-years old, Zoe's story is only getting started. She hopes to help girls like her overcome self-esteem challenges, love themselves, dream big and live confidently.



PHOTO CREDIT / SUBMITTED

8-year old Zoe Oli is on a mission to inspire self-love and confidence in young girls of color with her company, Beautiful Curly Me . She has created a line of Black dolls with curls and braids, hair care products, and authored two books, all within the past two years. Her company gives 10% back to girl empowerment organizations and is launching a Gift-A-Doll program this holiday season.

cap (bonnet) sets for girls and their dolls, is an industry first, and empowers young girls to care for their natural curls in a fun way. She picks out all the bold, expressive prints herself, and the sleep caps are proudly made in Atlan-

leased in 2020.

In line with their mission, Beautiful Curly Me prioritizes community service by giving back 10% of proceeds to organizations that educate and empower girls. A few of the organizations they

A Covid Christmas Story

Submitted

The resurgence of the COVID pandemic is, once again, shutting down eateries across the land. The Nighttown Club in Cleveland Heights, OH is no exception. On the day before the restaurant was set to shut down this time around something of a miracle happened that brought smiles to its owner, Brendan Ring, and his employees, according to the Associ-

ation of Mature American Citizens [AMAC]. In walked a customer, ordered a beer at the bar, presented his credit card and signed the receipt, adding a \$3,000 tip to his \$7.00 tab. The unidentified patron, took one sip of his beer, got up

and headed for the door, nodding to Ring and saying "share it with your employees."

"It is easy to perform a good action, but not easy to acquire a settled habit of performing such actions."

Aristotle



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Question of the Week

There are about 200,000 people getting Covid-19 daily. Approximately 1500 people are dying each day, and about 270, 000 have already died. Further, there are 90,000 to 100,000 people in the hospital. If there's another shutdown, what type of economic impact do you think it'll have on the nation?



Derrick Rayford Sr. Entrepreneur

Depending on the sector of society, the impact of another government shutdown will affect each differently. Naturally, the medical field will continue to grow because people are still catching Covid-19; so that field will not be impacted financially. Now small businesses that require people to be physically inside will be devastated by another shutdown.



Krista Palmer Environmental Services

The economy is already hurting, so to have another government shutdown will hurt everyone. Jobs are scarce, and a lot of people aren't working, so a government shutdown would be catastrophic.



Shalah Howze Factory Worker

To shut down the economy again would be a disaster. People are already struggling to provide, while many of them are going into debt. Even with me, knowing a shutdown would devastate the economy, I still think we need to do it, in order to decrease the amount of people being affected by Covid-19. And sadly, with the high number of deaths and hospitalization, many people still wouldn't follow the mandates of that shutdown.



Kenneth Johnson Business Owner

Another shutdown would not be good for the economy. One of the businesses I own is a daycare, and during the first shutdown, many of my employees preferred to collect unemployment, instead of working, which ultimately made them dependent on that money, and lazy. I believe the economy would've recovered much quicker, the first time, if people weren't so lazy, and dependent on unemployment.



Darrell Miller Laborer

Another shutdown would negatively impact the society. Congress isn't giving out any more money, so people will be hit much harder. During the first shutdown, I was still working, so I wasn't financially affected. But, during the pandemic, my father, and father-in-law, both died from Covid-19. So I would be in favor of another shut down only if the government helps out financially. But if there won't be any stimulus relief, I rather see

the economy stay open. If there's no financial relief, crime will rise, because there's no money, and no jobs



Tracy Hinton Real Estate Investor

If the government shuts the economy down again, the country will be in a worse situation. Jobs are already hard to find, and the government isn't giving out any more money. Under those circumstances, crime will rise; especially since we're getting close to Christmas. But I also believe the spread of Covid-19 is being manipulated by the government; I believe it's a form of population control in certain communities. If the

government was so concerned about the well-being of its citizens, all major events would've been shut down. This second wave, the government is saying will occur during the winter months, will be devastating on the country, because the government is allowing it to happen.



Monique Cowell Medical Assistant

Another government shutdown would simply mean businesses won't be able to recover. There are a lot of people on welfare right now, so to shut the economy down again, would be a disaster. I believe the government is, somewhat, manipulating the entire situation. With the high numbers of people being affected by Covid-19, many people will be forced to take a vaccine that was rushed, and the long term side-effects haven't

been observed. A lot of people don't like Trump, but he didn't want to shut the economy down again, because he can see the effects it'll have on society, and he wouldn't force people to take the Covid-19 vaccine.

Ongoing Events

Lucas county to host virtual community engageent meetings for projects to reduce racial and ethnic disparities in county jails

Sessions began in November and will continue through December. The ninety-minute sessions will focus on getting input from residents, advocates, community stakeholders, and others who ive, work, or have interests in the Toledo Zip codes of 43604, 43607, 43608, and 43610. The sessions will be held on the following dates and times:

Wednesday, December 2, December 9, and December 16, from 5 p.m. to 6:30 p.m.

Anyone interested in participating in a community engagement session can sign up to join the email list on the Safety + Justice Challenge website at: https://lucascountycjcc.org/SJC

Senior Centers Closed

- Lucas County senior centers
- Sandusky County senior centers
- Williams County senior centers
- Wood County senior centers

Every Tuesday Monroe Street Neighborhood Center's Free Food Pantry

Open from 11am-1pm. Everyone is eligible to benefit from this service regardless of income or circumstance. No identification required, no appointments necessary. Protein, canned goods, fresh produce and baked goods are available. Items may vary weekly.

Every Tuesday and Saturday

Toledo Masjid Al-Isalm Through Tarbiyyatul Haqq Ministries Food Pantry

Located at 722 E. Bancroft St., Toledo, OH 43608. Available Tues. 9-2 and Sat 11-3 every week. Free

Toledo Leaf Collection Program

Sign up for Toledo Text Alerts to be alerted when leaf collection crews will be in your neighborhood, and of any change in plans. Toledo Texts Alerts will notify residents two weeks prior, again one week prior to pick-up, and again when the collection is complete. The link to sign up is: http://entry.inspironlogistics.com/toledo_oh/wens.cfm?ep_id=. Residents can refer to the map on the city website for information on their specific addresses. The map will be posted at this link: toledo.oh.gov/leafpickup.

Call Engage Toledo at 419-936-2020. Check the city Facebook and Twitter accounts on Fridays. Watch for signs to be posted on your street.

Dec. 3rd

Sylvania Area Chamber of Commerce Presents "Light Up Tree City" (Exclusive to project donors & media)

The Sylvania Area Chamber of Commerce proudly announces the unveiling of "Complete the Street," a street-scape project in Downtown Sylvania two years in the making, with a grandlighting display titled "Light Up Tree City!" Phase 1 of the overhead lighting project in Downtown Sylvania was completed by Michelle Sprott and the Sylvania Area Chamber of Commerce in 2017. 3 sets of bubble light strings and 4 rows of grapevine globes were hung between buildings along Main Street creating an overhead canopy of lights. Bubble lights hang year-round and large grapevine globes are added to the festive ambiene during the Christmas season. The lighting project was featured on the cover of Bronner's Na-

tional Christmas catalogue in 2018. The catalogue is distributed to over 5,500 towns across the United States, Canada, Puerto Rico and Guam and Main Sreet in Downtown Sylvania proudly adorned the cover. The Sylvania Area Chamber of Commerce will host a Facebook Live video of the unveiling on Friday evening in place of the in-person event. For more information please contact the Sylvania Area Chamber of Commerce at 419-882-2135 or visit the website www.sylvaniachamber.org.

Dec. 6th Cathedral Concerts

The Perrysburg Symphony will present Sounds of the Season on Sunday, at 4:00 PM at Our Lady, Queen of the Most Holy Rosary Cathedral, 2535 Collingwood Blvd., Toledo. The string orchestra will be under the direction of Travis Jurgens and perform seasonal classics and settings of familiar Christmas carols. The Cathedral Concert Series offers performances in a safe environment that allows for social distancing of the performers and audience. As mandated by the State of Ohio, masks must be worn. There is no admission charge for the concert. The cathedral is handicap accessible and secure parking is provided. For more information contact the cathedral office at (419) 244-9575 or visit www .rosarycathedral.org.

Dec. 12th "The Social Butterfly - Donnetta Carter" 9th Annual Christmas Bazaar

St. Clements Hall 2990 Tremainsville Road, Toledo, OH 43613, Saturday, at 10:00 am, Admission is Free to the Public! Face Masks and Social Distancing Required. Enjoy exclusive shopping from local Midwest vendors, waiting to fulfill all your holiday shopping needs!

Biden-Harris Administration Tasked with Dismantling America's History of Hate



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

A lot of past cruelties can underscore America's history of hate.

Today, one could capture that hate through the lens of at least some of the more than 74 million people casting a vote for President Donald Trump.

Often described as a racist, chauvinist, and one whose policies separated immigrant children from their parents and put them in cages along the Southern U.S. border, Trump supposedly embodies the very qualities that much of America — including many of its major corporations and our next-door neighbors — protested against when they stood with Black Lives Matter demonstrators.

Yet, he received the second-highest vote count of any presidential candidate in history.

Even now, Trump and his campaign have specif-

ically sought to have officials toss out many of the votes that were legitimately cast in heavily African American-populated cities like Atlanta, Detroit, and Milwaukee. Ironically, their actions would include disenfranchising thousands of Republicans whose votes were also submitted by other means than in person at a polling place.

In the specific instance of the effect on the Black vote, seeking ways to deny African American voters our Constitutional right to make our voice known at the ballet box is a tactic used since, during, and after Reconstruction.

African Americans have not been alone on the receiving end of our nation's history of hate-driven actions.

"The history of the United States over the past 200 years has been largely a struggle to define who might enjoy the rights and privileges of full citizenship," offered Sarah Silkey, a professor of History at Lycoming College in William-

sport, Penn.

"Each successive gain made in broadening the definition of American citizenship was quickly followed by a backlash. Jim Crow segregation, the convict lease system, redlining, the war on drugs, and other systems created to maintain white supremacy denied access to full citizenship for generations of Americans," Silkey wrote in an email.

"By defining personal success solely as a product of individual initiative and effort, the popular myth of the American Dream served to reinforce white privilege, perpetuate damaging racial stereotypes, and absolve white politicians from responsibility for dismantling entrenched systems of inequality," she added.

"The crises of 2020 exposed vast inequities of health, wealth, safety, and political access to a broader cross-section of the American public. That growing public awareness of systemic inequalities has created an opportunity for the next administration to enact meaningful change," Silkey concluded.

As American families prepared for another Thanksgiving, many were left to ponder just what they should celebrate.

"The US was built on powerful myths of equal opportunity in the pursuit of happiness and the city on a shining hill. The reality was less uplifting," observed Nora V. Demleitner, a Roy L. Steinheimer Jr. Professor of Law at Washington and Lee University in Lexington City, Va.

"Racism, racial exclusion of immigrants, and the vilification of ethnic and religious groups have long been an integral part of US history," Demleitner posited.

"There has been substantial progress in the creation and enforcement of civil rights for all especially during the civil rights era, yet it has been uneven, and rising economic inequality and the impact of climate change threaten to undermine some of that progress."

The playbooks of racial and ethnic vilification were never entirely discarded.

They are coming back as seen in the demand for "law and order," widespread suppression of minority voters, and unwillingness to invest in infrastructure and education to support all, Demleitner offered further.

Tim Powell, a University of Chicago journalism master's student, discards the myth of an America that welcomes labeling as a melting pot.

"Consider that the colonists left England to rebel against religion, and when they arrived here, we had a colony of rebels to some degree," Powell relayed.

"The administrations can only do so much to counter the inherent unacceptance of races by a white, male American. It will be up to the next generations that will determine the acceptance of differences."

"The best administrations will be those that do not stoke division.

"Look at McCarthyism as an example of the people demanding we rid America of 'communists.' It was not McCarthy himself, but the people demanding it. Without a market, a leader of a campaign — like Trump's immorality — the leader has no followers."

The 14th Amendment was meant to give slaves – only slaves – equal protection of the law, Powell added.

However, in nearly all relevant court cases since 1860 – Plessy, San Mateo v. Southern Pacific, Citizens United, Hobby Lobby – it has rarely given Amendment protections to Blacks but to corporations and other entities deemed as 'persons."

Photographer Michael Freeby expressed that,

"It's not just the kids in cages, as if that weren't bad enough."

"Let us not forget ICE abducts perfectly law-abiding citizens in the middle of the night, performs cruel unethical unasked for surgeries on them, and that a disproportionate number of coronavirus deaths have been taking place in ICE captivity."

"As a Mexican who lives close to ICE's headquarters at the USA/Mexico border, it especially sends chills down my spine," Freeby objected.

"Once people are placed in ICE captivity, they lose all rights. We are the United States of America, a country whose entire premise was based on people fleeing from elsewhere to start fresh and pursue their dreams. Picking and choosing based on skin color is not right. We are not animals – we are people."

Terrell L. Strayhorn, Provost and Senior Vice President for Academic Affairs at Virginia Union University, where he also serves as Professor of Education and Director of the Center for the Study of HBCUs, noted that African Americans are the only group denied access to education by law.

"No matter how uncomfortable or unpopular to admit, it was once legal to punish or kill an African American, but you could not educate them," Strayhorn submitted.

"Teaching Blacks to read and write was prohibited by law. In the year 2020, there are over 4,300 colleges and universities in the United States, collectively enrolling over 20 million college students. Virtually 2 million are African Americans, with the vast majority (two-thirds) being Black women.

"And when African Americans enroll in college, approximately half do not graduate, accrue high amounts of educational debt, or report experienc-

ing hostile, unwelcoming environments at predominantly white institutions."

Strayhorn asked that the incoming Joe Biden/Kamala Harris administration do all it could to reduce, or remove, those challenges.

"A new administration, comprised of individuals who reflect the diversity of their constituents, can champion culturally-relevant initiatives, create equity, and foster racial healing," Strayhorn proposed.

As a Black and Indian American, a plan of Kamala Harris should include equality for Black women in the workplace, opined Dr. Carey Yazeed, the editor of the anthology, "Shut'em Down: Black Women, Racism and Corporate America."

"Malcolm X stated it best, 'The most disrespected person in America is the Black Woman. The most unprotected person in America is the Black Woman.' This country has done little to help uplift Black women, yet we are the ones who continuously come to its rescue," Dr. Yazeed remarked.

"Although Black women are often the lowest paid in Corporate America, we often outwork and outperform our peers in the workplace," she continued.

"When corporations talk about diversity and inclusion, Black women are usually excluded from those conversations, which is reflected in our salaries and how we are treated. Black women often walk away from Corporate America traumatized by the racial injustices that they endure and are left to carry that pain around for years."

Actress and mental health advocate Samantina Zenon concluded that many white people remain disconnected, still seeing African Americans as maids or even slaves.

"History continues to rewrite itself. In every avenue, Black people consistently get mistreated," Zenon said.

"In order for real changes to happen, the new administration needs to give more Black people a platform to be seen and heard, not just Black celebrities or politicians.

"Real people who face daily challenges for being Black in America. Part of the narrative on their campaigns was Donald Trump divided the country and has given white supremacists a platform to be racist, and they want to bring us back together. While that is true, the new administration needs to be held accountable for making those changes because Black people showed up for them at the polls, make racism wrong again."

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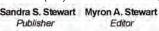
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Biden's First 100-Day Challenge: Transitioning to a More Inclusive Economy



By Charlene Crowell Wire Writer

(TriceEdneyWire.com) - The tumultuous 2020 presidential election triggered a record number of participating voters. Never before had so many people cast their preferences. And similarly, together substantiated how divided the nation is.

For Black America, the financial ravages of the year have brought deeper and more devastating circumstances to bear. Disproportionately affected by the COVID-19 pandemic, our communities have been denied the opportunity to comfort loved ones hospitalized, or even to collectively mourn the loss of family and friends. The continuing pandemic has also depleted the financial resources of those who lack sufficient resources to cover financial emergencies. When these same economically- disadvantaged consumers also suffer job losses, lay-offs and reduced working hours, mounting household debts are inevitable.

"We are in the midst of a pandemic caused by an abject failure of federal leadership that has left tens of millions unemployed, the economy in collapse, nearly half of the nation's Black small businesses decimated, 40 million Americans at risk of foreclosure and eviction, and Black homeownership at levels not seen since the 1960, when racial discrimination in housing was legal," noted the National Urban League's President and CEO, Marc Morial.

In the throes of these challenges, the President-Elect has yet to receive cooperation in our hallmarked peaceful transition of power. He must instead draw upon the expertise and insights of those proficient in key areas of concern to construct a myriad of remedies needed now more than ever.

While pundits focus on the first 100 days of the next Administration, people from all walks of life hope in earnest for an inclusive economic recovery, one that includes communities long-marginalized. And lest anyone purport that communities of color are overly-sensitive, we need only remind naysayers of how the housing recovery from the Great Recession left behind the very people who were harmed the most: Black and Latino commu-

If this recovery is to be different, the calls for action must be heeded. Now is the time to stand up and speak out not just for what we want, but for what we also deserve.

A straightforward first step is for President-Elect Biden to move swiftly to restore fair housing rules that were gutted by President Trump's Administration.

In 2015, President Obama's Administration issued the Affirmatively Furthering Fair Housing (AFFH) regulation, which provided long-overdue guidance for local governments and others to implement a key mandate of the same name in the

Fair Housing Act of 1968. This key development in civil rights law's AFFH mandate required active steps to end segregation, promote integration, and ensure all neighborhoods are well-resourced. It also assured that local residents would have access to housing opportunities.

Under President Trump. The Department of Housing and Urban Development, HUD, repealed the regulation and replaced it with a rule that was described as "weak and toothless" by Lisa Rice, President and CEO of the National Fair Housing Alliance.

Similarly, the outgoing leadership at HUD promulgated an administrative rule that would defang the "disparate impact" standard, a critical legal tool to uncover and stop harmful mortgage discrimination. Nikitra Bailey, Executive Vice President with the Center for Responsible Lending (CRL) argued that "[I]t is unfathomable that HUD would gut one of the primary anti-discrimination instruments as the nation reckons with systemic racism."

Even the collection of data on mortgage discrimination has been cut. These rollbacks and others are described in a report entitled, Turning Back the Clock: How the Trump Administration Has Undermined 50 Years of Fair Housing Progress released by Ohio's Sen. Sherrod Brown, the Ranking Member on the U.S. Banking Committee.

At the same time, we know that real progress must be pursued beyond familiar and often ineffective remedies. Preserving the status quo will never provide help that is desperately needed.

Toward this end, CRL

has proposed a 100-day agenda for the incoming Administration and the new Congress to address financial justice in all of its forms.

To expand fair, inclusive, and sustainable homeownership, CRL calls for several actions including:

•Targeted reparations in a homeownership program that includes direct down payment grants for low-wealth, first-time Black and Brown homebuyers as well as others disadvantaged by exclusionary federal homeownership policies; and

•Eliminating reliance on credit-scoring systems that entrench historic discrimination.

Recognizing that the broken higher education financing system also perpetuates the racial wealth gap, CRL suggests a range of reforms to immediately relieve the crushing burden of student debt, including broad-based cancellation.

"Too often, predatory financial services and products prevent families and small businesses from accessing opportunities, and instead impede our ability to reduce poverty and close the racial wealth gap", states a new CRL policy brief that includes a combination of administrative and legislative actions.

Even before the dual crises of the pandemic and a faltering economy, U.S. household debt was on the rise, reaching \$14 trillion. CRL's policy recommendations include an end to the collection of so-called "zombie debt", bills that are too old to be legally collected.

Another practice of heightened concern is the increased use of bank overdraft fees. These fees harm consumers with low or no cushions in their bank accounts. These are the same consumers who can least afford added fees in already tight budgets. CRL proposes to halt these regressive fees until the economy has recovered. Once achieved, CRL recommends a permanent limit to the number of fees that can be charged monthly and annually.

One action the federal government did take in the COVID-19 crisis was to fund small businesses threatened with closure. However, Black small businesses and entrepreneurs were largely shut out of tis aid. A key remedy for CRL is to launch a focused effort to meaningfully assist them.

The achievements of Black businesses are often overlooked in analyses of America's economy. According to the U.S. Census Bureau, America's estimated 2 million Black businesses are about 10 percent of all U.S. businesses and about 30 percent of all minority-owned businesses. Collectively, Black businesses have an annual payroll of \$23.9 billion and employ 920,000 people.

As impressive as these numbers are, several reports, including a recent one by Citi Global Perspective and Solutions, show that if Black businesses had greater access to affordable credit, this key sector of the economy would grow significantly and boost the nation's economy as well.

Black businesses are more often created with their own personal resources than are white start-ups. Instead of business loans, Black entrepreneurs are more likely to use personal and business credit cards that can carry higher interest rates and

fees. Additionally, Blackowned businesses are the least likely to receive approval for loans from large banks, or from investors.

The financial playing field could better serve Black and other businesses of color with more robust capital support and technical assistance, according to CRL. A direct grant program tailored to the specialized needs off businesses of color, as well as increased lending capacity at minority deposit institutions and community development financial institutions would be key to accessing affordable credit when needed.

Nor is CRL alone in calling for change that brings genuine relief to Black America. Civil rights groups like the National Fair Housing Alliance and the National Urban League have also identified action plans that will deliver a better day.

If some of these proposals seem familiar to readers, it is because our fight for freedom, equality and the American Dream have remained a quest instead of an achievement.

On April 16, 1963 - 57 years ago, Rev. Dr. Martin Luther King, Jr. penned his immortal, Letter from a Birmingham Jail. In part, he wrote, "[W]hen you are harried by day and haunted by night by the fact that you are a Negro, living constantly at tiptoe stance, never quite knowing what to expect next, and are plagued with inner fears and outward resentments; when you are forever fighting a degenerating sense of 'nobodiness' - then you will understand why we find it difficult to wait."

As a people, let's call upon a new Administration to end our long-suffering wait.

NO TIME TO REST

By Oscar H. Blayton Wire Writer

Now that the 2020 election is over, people have been celebrating in the streets across America. But as we survey the rubble that is left of an America battered by the last four years under a Trump administration, we see there is a lot of work to be done.

Children are still in cages along our southern borders. Police murders of innocent people of color are still rampant. Conservative politicians refusing to wear masks during the COVID-19 pandemic and yelling "My body, my choice," are prepared to imprison any woman who exercises her reproductive rights over her own body.

America is in a dangerous place. Donald Trump has emboldened and encouraged the inner demons of white supremacists to act out their hatred toward anyone they consider to be an "other." The vast majority of white, self-proclaimed Christian evangelists have abandoned any pretense of human decency and make it clear that brotherly love and Christian charity are not meant for people of color.



White middle-class Americans, coded as "suburban moms," have demonstrated by a majority of their votes that they are willing to accept the brand of raw racism that Trump represents. This, while engaging in "woke performances" to make an outward show of believing in human decency towards all.

Joe Biden's election has not bent the arc of the moral universe toward justice. It has merely flattened it back to its previous course of injustice. Joe has a history of making common cause with racial conservatives, many of whom were segregationists. And we should not wait to see if his

words of equality are turned into dust by his actions. Instead, we must stay on the move and continue to push, and push hard, for our own freedoms.

Yes, communities of color are exhausted. It is understandable why we are tired. We barely eked out a win after a bruising political battle with a hateful and determined segment of this country that pins its rising quality of life on our oppression. Now we want to take a break from this constant struggle, sit back and feel good about what we have accomplished so far. But this is no time to rest.

For us to rest now would be as disastrously careless as an athletic team celebrating its stellar performance during the first period of play and then not showing up for the remainder of the game.

We must be mindful of the history of our continued struggle. In the 1960s, the civil rights agenda was being pushed forward and the sense of accomplishment in the Black community was exhilarating. But although we celebrated the progress we had made at the time, we knew that the goal of universal equality had not been achieved, and we fought on.

The struggle must continue because victory has not yet been won.

We have more people of color in elected

office than ever before. But now that they are in office, we cannot sit back and wait for them to deliver. We must ask them, "What can we do to help you deliver for us?" We must partner with the people we put in office.

One of the persistent complaints voiced by Black elected officials is that when they sit in their city council or school board meetings, seldom do they see the people who put them there. This is a problem on the local, state and federal levels of government. It is difficult to make a convincing argument on behalf of people who do not bother to show up in support of their own demands. And it is particularly difficult when other elected officials, who are not interested in our welfare, must be moved to support our interests.

Winning an election is never anything more than a beginning – a first step on a long journey towards achieving a goal. So, sure, stop and take a deep breath. Stretch your political muscles and loosen them up. Straighten your back and strengthen your resolve. And then take the next steps towards making this country and this world what we want it to be.

Oscar H. Blayton is a former Marine Corps combat pilot and human rights activist who practices law in Virginia.

The DNA of a Black Woman

By Chuck Richardson Wire Writer

(TriceEdneyWire.com)

There is something magical about a fearless, intelligent, incorruptible black woman. A woman willing to sacrifice and face any obstacle she must for a greater cause than herself. Black women have been, and continue to be, the crucible of fortitude. Harriet Tubman, Ida B. Wells, Mary McLeod Bethune, Fannie Lou Hamer and thousands beside them have been the bedrock of African-American progress.

I realized in my late twenties that if you want to get it done – you better have black women involved. That was when I, in 1977, I ran for and won a seat on the first majority Black city council in Richmond, Va. It was the determination of Black women, some more than twice my age, that made the history possible.

When those Black women spoke, weathered by storms of racism, deprivation and personal abuses, it changed the atmosphere. A crowd of timid, doubtful or unfocused lambs became ferocious lions. People today might speak of my legacy of achievements in Richmond, but they don't know the source of my confidence. I can't recall the number of times strong black women lifted me and forged new inspiration.

From the late seventies to the early nineties, I won nine consecutive re-elections. Any success reached by fighting the good fight, including my relentless efforts over two decades to remove the Confederate monuments on Monument Ave, were only possible because of the victories won for me by these women. Black men in my campaigns were



Vice President-elect Kamala Harris; former Atlanta First Lady Valerie Jackson Richardson; democratic activist Stacey Abrams

strong and forceful, the physical image the organization needed, I don't deny that. But diligence was more often worn by the women.

I remember one election when I needed 20 new people registered as voters in each precinct. The young volunteers would bring back three or four and a handful of excuses. But there were elder women, some who did not walk easily, who would return with the full number. One of them said to a young person, "You don't win

elections with good excuses – you need voters!" Women like Bessie Jones, Elaine Dunn or Luetta B. Wooldridge, who were managers and coordinators for my campaigns. And they stood with me in difficult times when very few had the will.

Rev. Sarah Goshen, an older Black woman with a calm but convincing demeanor, stood up in a storm of attacks on my character during a controversial and profound personal battle. She admonished

the men who chose to disregard my history of service to my country, and more directly, to the African-Americans in Richmond. Rev. Goshen stood with the same solidarity and courage that defined her fore mothers, "Don't abandon the

Don't abandon the bridge that brung you cross!

//

bridge that brung you cross!" she demanded. My spirit rose to the ceiling.

"Don't abandon the bridge that brung you cross." It has indeed been a bridge, one more river to cross for Black Americans. Two-hundred fifty years of slavery and Jim Crow seems to have developed a certain 'DNA' in Black women. Because, to watch as your child is torn away, or your man absolutely emasculated and denied any dignity, to have your body raped and to endure a brutalized life of labor, something had to evolve in the 'DNA' of Black women.

A new measure of courage, strength, dignity and faith saved them; the crucible of fortitude. They marched on and we march on today. America is more divided perhaps since slavery itself. But Black women have our backs, still enduring, fighting the good fight.

Women like my own sister, Valerie Richardson Jackson, the former first lady of Atlanta, who persevered with myself as one of the first students integrating our high school. Becoming one of the first black women to attend the Wharton School of Business (now led by a black woman), working

and paying her way through, earning her M.B.A. She went on to market General Foods products and gained a regional role at Trans World Airlines corporate headquarters in New York. Because a strong, smart black woman is not to be passed over, she won the heart of and married a man who was certainly the most consequential politician in the history of Atlanta: Mayor Maynard Jackson. Maynard always said of Valerie, "She enables me."

The nation has recently come to know two more amazing Black women: Democratic activist, Stacey Abrams, and Sen. Kamala Harris; now Vice President-elect. Stacey Abrams showed her ability early, in front of the very Atlanta City Hall that Maynard occupied. She led a large group of university students calling on the mayor to address student issues. Maynard was impressed and invited her to meet with him. Afterward, he gave Ms. Abrams her first job in politics. The rest is history: a heroic race for governor of Georgia, and a voter registration movement that is unprecedented, and driving the numbers to heights heretofore unseen - a democratic movement that has already become a model for the nation.

Valerie has always been a strong supporter of both Stacey Abrams and Kamala Harris. Three friends, three Black women, three lessons we should take from them – and history. With a Black woman becoming vice-president, we should keep in mind what it took, because we will need it going forward: patience with diligence, courage with wisdom, boldness with conviction. In other words, Black women.

Premier Bank Launches Kindness Campaign "Powered By (kind) People. Fueled by You."

Tagline reflects Bank's longstanding commitment to the community.

Submitted

Premier Bank is pleased to announce the launch of their new campaign, "Powered By (kind) People. Fueled By You." The Bank will use this branding for all community outreach efforts going forward. Powered By (kind) People represents the strong sense of passion that the Bank's associates have for supporting local communities and the Bank's commitment to giving back. Fueled By You. represents the inspiratin that the Bank's clients and communities give to them to give back and spread kindness in the

places they call home.

"The Kindness we witness in our communities fuels our passion to support local initiaties, events and projects," explained Vince Liuzzi, EVP Chief Banking Officer, Premier Bank. "Whethrr we are donating time or resources, we know that every act of kindness makes our communities stronger."

The Bank proudly invites associates to participate in their Community Volunteer Program, which is designed to give associates the opportunity to represent Premier Financial Corp. through events and organizations that they are

passionate about. This program provides paid volunteer time for employees annually.

Because one simple act can fuel the cycle of kindness, now through the end of 2020, we're empowering our Premier Bank team and communities to give back by performing acts of kindness. "We will have scratch off tickets in all of our branch locations to inspire our customers and encourage them to spread joy throughout the community," added Liuzzi.

In addition to the scratch off tickets, the Bank is welcoming all to visit YourPremierBank. com/Kindness to use their random act of kindness generator

and share their act on social media using #PoweredByKindness.

The Bank has also invited more than 25 of their valued community partners throughout their markets to join them in a video series as they work together to spread kindness and collectively support important programs to benefit families in the communities they serve.

For more information, please visit YourPremierBank. com/Kindness.



Area Office On Aging observes National Family Caregivers Month in a live Virtual Caregivers Expo

By: Journal Staff Writer

November was National Family Caregivers Month and every year The Area Office On Aging of Northwestern Ohio Inc. (AOoA) recognizes this month with a live in-person Caregivers Expo. It is an event that includes a fine dinner and is probably a program that caregivers in the community look forward to attending. Unfortunately, this live in-person annual event was canceled due to COVID-19 restrictions.

Area Office Ona Aging did the next best thing by hosting a live Caregivers 'Virtual Expo' on their web page at (areaofficeonaging.com on Zoom, November 12, 2020, from 4:00 pm -7:00 pm.

The Caregivers Expo is an informative event providing many valuable resources available, updated information, and lots of inspiration. This virtual Caregivers Expo enabled the registered guests to interact with members of the panel, ask questions, and have a dialog.

Some of the people who participated in the AOoA Virtual Caregiver Expo event were

Chris Creme zoom

PHOTO CREDIT / TOLEDO JOURNAL

Some of those who participated in the AOOA Virtual Caregiver Expo Event were (top R-L) Malinda Ruble: Ex. Director of the Maumee Senior Center, Tina Gaston: Kinship Navigator Program, Chris Cremean: Caregivers Resources Group, (bottom L-R) Mr. Bill Harris: Chairman of the Board of Directors AOOA, Dr. Rebecca Liebe: VP. of Health and Wellness, and Billie Johnson: President/CEO of AOOA.

Malinda Ruble: Exec. Director Tina Gaston: Kinship Navigaof the Maumee Senior Center, tor Program, Chris Cremean:

...a new AOoA pilot project called The Tablet Initiative Program. This program will loan tablets to qualified AOoA participants and train them on how to use them.

Caregivers Resources Group, Mr. Bill Harris: Chairman of the Board of Directors AOoA, Dr. Rebecca Liebe: VP. of

Health and Wellness, and Billie Johnson: President/CEO of

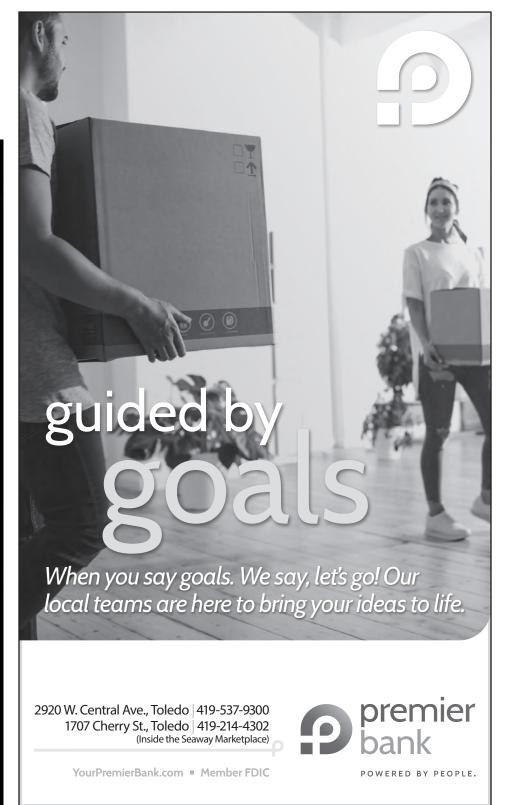
Also taking part in the program was Keynote Speaker Dr. Donnie Batie a nationally-recognized geriatrician, who spoke on the subjects of care-giving, social isolation, and how to stay connected.

One of the most exciting announcement from the Expo was about the launching of a new AOoA pilot project called The Tablet Initiative Program. This program will loan tablets to qualified AOoA participants and train them on how to use them. Every day AOoA has exciting programming and information online on their website. If you're a Caregiver and you don't have internet access, call AOoA at 419-382-0624 to apply for The Tablet Initiative Program.

Get online and discover the world of AOoA online, you won't regret it. There is

Caregiving programming yearround, not to mention all the other exciting programming, you might enjoy. You can also access AOoA on Facebook and Instagram.





The Power of Trust and Truth Getting and sharing the facts about COVID-19, trusting science can help turn tide for pandemic-strapped communities of color

By Gary H. Gibbons, M.D., Director National Heart, Lung, Blood Institute and Eliseo J. Pérez-Stable, M.D., Director National Institute on Minority Health and Health Disparities

COVID-19 has killed more than 270,000 people in the U.S., and the death toll continues to rise at a rate of about 1,000 per day. We know, however, that families and communities don't count their losses in thousands or hundreds; they count them one-by-one – a father, a teacher, a sister, a friend, a nurse, a son, a Tribal elder, a church member. And these losses hurt.

But some communities feel the impact of COVID-19 more than others. Latinos, along with African Americans and American Indians, account for more than half of all COVID-related cases, even though they represent just a third of the population. According to the Centers for Disease Control and Prevention (CDC), these groups require hospitalization at a rate about five times higher than whites, due to the severity of their illnesses or lack of early access to health care. And the mortality outcomes reflect this as well: Latinos and American Indians die at 1.5 times the rate of whites, and African Americans, at 2.4 times the rate.



As scientists and NIH colleagues with more than 60 years of combined research experience in health disparities, we are not surprised by these discouraging statistics. But these awful numbers also feel deeply personal: they represent our friends, our family, our loved ones, too, as our roots are in these very communities—Philadelphia's African American neighborhoods, Miami's Cuban immigrant diaspora.

COVID-19, the disease caused by the novel coronavirus SARS-CoV-2, has simply shone a spotlight on health disparities that have long affected underrepresented communities like ours. We know, for example, that obesity, diabetes, and heart disease are more prevalent among people of color. If you have any of these conditions and contract COVID-19 you run a much higher risk for severe complications and death.

But biology and behavior are just part of the picture. Where we work, whether we have access to quality health care, what we eat, and other socio-economic conditions also drive health disparities.

As we grapple with the effects of these health inequities on our daily lives, we can take simple public health measures to help prevent the immediate spread of this disease, starting with wearing a mask, washing our hands, and maintaining six feet of distance from others. But that won't be enough to end the pandemic in communities of color.

As the leaders of two public health research agencies, we know we can't just devise solutions from Washington, D.C. We must also work with those who are most trusted, respected, and closest to these hard-hit communities. Through joint local efforts, we believe we can ensure that the best, most accurate information reaches these communities,

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This is why it is so important for research studies to include people from all races, genders, ages, socio-economic classes and more. We simply need to learn who is likely to benefit the most from any given treatment. In other words, we can't develop effective drugs and vaccines to conquer COVID-19 in communities of color without the active participation of the people who live there.

77

and that they are informed about, and included in, diverse research studies essential for developing safe, effective treatments, and vaccines for all. That is why the National Institutes of Health (NIH) has issued a \$12 million award to support teams in 11 states to establish

the Community Engagement Alliance (CEAL) Against COVID-19 Disparities.

This Alliance has already brought together community- and faith-based organizations, doctors, patients, researchers, community advocates and minority-serving educational institutions. For weeks, from Sacramento, California to Jackson, Mississippi, we have been listening carefully—to concerns, fears, very practical questions, and ideas. Our sincere hope is that, working together, we will find ways to overcome COVID-19 in a manner that takes into account the history, cultural differences, and unique input and needs of the people it affects most.

How do we do this? We start by offering reliable and easily understood information based on science, by dispelling myths, and by explaining the importance of research. CEAL is

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As the leaders of two public health research agencies, we know we can't just devise solutions from Washington, D.C. We must also work with those who are most trusted, respected, and closest to these hard-hit communities.

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working with trusted members in communities like yours to ensure access to information that can be shared through virtual town halls, infographics, animated videos, and in many other ways – like social media posts.

Importantly, we also will be encouraging participation in research studies designed to stamp out COVID-19 in high-risk communities. That's because clinical trials, the fundamental part of the scientific process, show whether new medicines and vaccines are effective at protecting you against disease. When a drug gets approved and your doctor prescribes it for you, you are not wrong to wonder whether it has been tested and shown to work — and especially shown to work for people like you.

This is why it is so important for research studies to include people from all races, genders, ages, socio-economic classes and more. We simply need to learn who is likely to benefit the most from any given treatment. In other words, we can't develop effective drugs and vaccines to conquer COVID-19 in communities of color without the active participation of the people who live there.

We strongly believe that when done right, inclusive research leads to solutions that get us where we need to be. We already have safeguards in place to ensure historic wrongs are not repeated, and that safe and ethical standards are practiced consistently. The Food and Drug Administration, review boards, and expert panels at the NIH—indeed, each institution and company conducting medical research—rigorously review every phase of a clinical

continued on page 9



African American Woman, Midshipman 1st Class Sydney Barber, Makes US Naval Academy History



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

Midshipman 1st Class Sydney Barber, a mechanical engineering major from Illinois, has been named brigade commander for the spring semester at the U.S. Naval Academy in Annapolis, Maryland.

Barber, a track star with a stated desire to work as a Marine Corps ground officer, becomes the first Black woman to lead the Naval Academy's student body.

The brigade commander heads the Academy's day-to-day activities and trains the class of approximately 4,500 midshipmen. Barber becomes the 16th woman to serve in that role.

"Earning the title of brigade commander speaks volumes, but the title itself is not nearly as significant as the opportunity it brings to lead a team in doing something I believe will be truly special," Barber said in a news release. "I am humbled to play a small role in this momentous season of American history."

As a walk-on sprinter and hurdler of the Navy Women's Varsity Track and Field team, Barber has lettered all three years of competing and is an Academy record holder for the outdoor 4x400m relay, according to her biography.

She is the co-president of the Navy Fellowship of Christian Athletes Club, secretary for the National Society of Black Engineers, and a USNA Gospel Choir and Midshipman Black Studies Club member.

Barber served as the 13th company's executive officer and currently serves as the Brigade's 1st regiment executive officer.

She also initiated a STEM outreach program that leverages mentoring, literature, and service lessons to serve middle school-aged girls of color.

Barber led a team to organize the inaugural U.S. Naval Academy Black Female Network Breakfast to bridge the generational gap between current black midshipmen and alumni.

Barber is recently credited with mobilizing a

team of more than 180 midshipmen, faculty, and alumni to develop the Midshipman Diversity Team to promote greater diversity, inclusivity, and equity within the Brigade.

"Sydney stands out amongst her peers, for not only her exemplary record but for her clear vision of how she intends to make the world a better place and her accompanying bias for action," said Lt. Commander Darby Yeager, a member of the U.S. Navy Academy's Truman Scholarship Selection Committee.

"We were incredibly

proud to have Sydney represent the Naval Academy in her Truman Scholarship interview this year," Yeager added.

Janie Mines, who became the first Black woman to graduate from the Naval Academy in 1980, expressed her excitement for Barber on Twitter.

"This bought me to tears. This young woman, Midshipman Sydney Barber, will be the first Black Female Brigade Commander at the U.S. Naval Academy. 40 years later. Thank you, Sydney! Love you!" Mines tweeted.



The Power of Trust and Truth continued from page 8 as members of communities, from before it begins in ities where each one

trial, from before it begins until after it ends. These review boards include not

review boards include not just scientists, doctors, and experts, but also community advocates who keep a watchful eye on the process.

While these factors are critical to ending this public health emergency, we must keep our eyes on an even bigger prize—a nation without the disturbing health inequities that compromise the health of our whole society. As clinicians who have cared for countless patients of color, as mentors who have supported underrepresented groups, and

as members of communities where each one teaches one, we fully understand the power of community to make a difference in the long fight against this conquerable problem.

We firmly believe that by traveling this journey together—by sharing sound information, by squashing misinformation, by being responsible citizens and building trust in science—we can push this deadly pandemic into retreat. Hopefully when that happens, we can embark on a path of inclusion that gives everyone in America a fighting chance for a long and healthy life.



Three Action Steps We Can Take to Positively Impact Black Boy Grade-Level Reading



By Pastor W. Eric Croomes Wire Writer

The abolitionist and educator Frederick Douglass said, It is better to build strong children than to repair broken men.

I return to the theme of black boys and grade-level reading because it is dear to me. Again, while we have known for quite some time of the achievement gap in education for black students and their counterparts, the statistics regarding black boys and grade-level reading are ominously alarming.

Reading proficiency is ground zero in the effort to reduce the achievement gap between Black, White, and Latino students.

Reading is the new wellness for our Black boys.

First, what is grade-level reading? There are many technical definitions, but I like the rule of thumb cited by Scholastic.Com: grade-level reading reflects the grade level at which a student can read a book independently.

In an earlier article, I listed three reasons why our black boys are not reading in general and what we as a community can do about it.

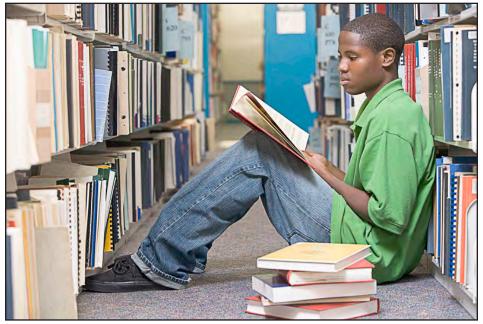
Our black boys are not reading because they are not seeing reading modeled in most cases; they are too easily distracted and the value of reading has not been connected to their future (which falls on us as parents and caregivers).

In this article I want to list three practical steps we can take to ensure, from an academic sense, that we help our boys get off to a good start this school year.

I am aware of the unprecedented challenges forced upon our scholars due to the Covid-19 pandemic – especially as it relates to the nuances imposed upon parents by remote learning. However, we must find a way forward despite the circumstances, remembering that our slave ancestors worked against odds much more debilitating than anything we have encountered in the modern era.

Three steps we can take NOW:

One, determine your scholar's current reading level. Ask you scholar's reading teacher what his or her current reading level is. This is your starting point, regardless of the level.



Two, evaluate your scholar's reading testing scores (proficiency) from the previous academic school year. Proficiency is commonly measured by national or state standardized measures. Teachers evaluate a student's reading proficiency based on state-mandated reading and comprehension testing. Get those numbers!

Three, find your scholar's primary (dominant) learning style. This is something you can determine in consultation with your scholar or by just mere observation. There are generally four learning styles:

Visual (learn through seeing)
Auditory (learn through hearing)
Tactile (learn through touch)
Kinesthetic (learn through doing and moving)

Find out which style (or combination of styles) best fit your scholar. Sometimes the best way to find out something about our kids is to ask them!

As parents and as a community, there is much that we can do to positively impact this crucial barometer of success for our black boys. The longer we wait, the less we do, the more serious the issue becomes, not only for our boys as a demographic, but for our community, as well. Even in this hyper-challenging time, we must act!

Reading is the new wellness for our Black boys.

Contributing Writer: Pastor W. Eric Croomes can be reached info@pastorwericcroomes.com or on Facebook at Pastor W. Eric Croomes.

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David Dinkins, New York's First and OnlyBlack Mayor, Dies at 93



PHOTO CREDIT / SUBMITTED

The late David Dinkins riding the subway in NYC.

By: Lauren Victoria Burke NNPA Newswire Correspondent

David Dinkins was the stuff of political legend in New York's Harlem. From 1990 to 1993, Dinkins served as the 106th Mayor of the largest city in America — New York. Dinkins was a historic figure as the first African American to hold the office. He often referred to the city as "a gorgeous mosaic."

Dinkins was part of Harlem's Dem-

ocratic Party machine that dominated politics from the late 60s and into the 1990s. He was part of a power base that was made up of businessman Percy Sutton, New York State Assemblyman Herman "Denny" Farrell, attorney Basil Paterson, and Congressman Charles Rangel.

Dinkins won an Assembly seat, was appointed City Clerk and served as Manhattan Borough President before being elected Mayor of New York. Dinkins was one of fifty Black investors ed cum laude from Howard University. who helped Percy Sutton found Inner Sutton also invested in The Amsterdam News.

Dinkins was viewed as a compromise candidate during a time of turmoil in New York. Elected a year after the infamous 1989 "Central Park jogger" incident that led to the wrongful convictions of five Black and Hispanic Donna Dinkins

boys, Dinkins proved to be a cautious and stoic figure who was a competent caretaker of the city, including its many fiscal, social and political challenges. Dinkins' administration followed that of one of New York City's most storied politicians, Ed Koch.

Following violence in the Crown Heights section of Brooklyn that many believed was not handled well by Dinkins, he lost his bid for re-election.

Dinkins was a member of the 20,000 strong Montford Point Marines and served in the Marines from 1945-1946. In 1956 he earned a law degree from Brooklyn Law School. He graduat-

On the night of November 23rd, Da-City Broadcasting Corporation in 1971. vid Dinkins succumbed to natural causes at his home on Manhattan's Upper East Side. His death follows the recent passing of his wife Joyce, who died at their home on October 12th. Joyce Dinkins was 89.

> The former Mayor is survived by their two children, David N. Dinkins Jr. and

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Young Voters Showed Up and Showed Out



By Julianne Malyeaux Wire Writer

(TriceEdneyWire. com) - Voters between 18 and 29 made history in the 2020 election. According to the Center for Information and Research on Civic Learning & Engagement, or CIR-CLE (https://circle.tufts. edu/2020-election-center), at least 52 percent of them, and perhaps as many as 55 percent vot-

That turnout is at least ten percentage points higher than in 2016, and the highest voting level among that age group since the 26th Amendment granted those over 18 were granted the right to vote in 1971. Not only did young people vote in unprecedented numbers, but they also voted heavily in swing states like Georgia and Michigan. Arguably, young people are responsible for the Biden victory. Virtually every population subgroup can claim part of the credit for the Biden victory. Black women voted for him by higher margins than any other group. Latinx voters in Arizona put him over the top n that state. Among young people, every group, except white men, voted for former Vice President Joe

The CIRCLE study of young voters offers lessons for upcoming elections. Young voters made up their minds about their electoral choice later than other votes. Three-quarters of those over 29 had their minds made up from the beginning. CIRCLE also suggests that information about early voting, mail-in ballots, and other procedures was not as available as it might have been. Despite a massive attempt to get out the vote by African American activists, fewer African American youth voted in

Continued on page 12.

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

Mr. Brown: I've heard the name C. Brown Funeral Home in Toledo. Ohio mentioned so many times by my family from different parts of the county, GA to CA, that have traveled to Toledo for funerals. Each time it was nothing but praise at the professionalism extended in the manner of putting the families at ease, especially in the preparation of our loved ones (almost unbelievable that you can create such life-like appearances, (to the "T") of the deceased family members. I and my families are so impressed by what you do to ease the anxiety at such a low period in our lives. I have never ever seen a Actual Funeral conducted as you do in such a professional manner as to not create a "circus like" atmosphere. Your knowledge in making the arrangements really put families at ease throughout the entire process from the removal from place of death to the final interment at the cemetery and the support thereafter. I could not let this go unrecognized. "A-Plus" with an unlimited number of Stars.

Thank you Mr. Brown and your entire Staff for what you do.

William R. Milton California

Thank you for the accolades Mr. Milton

It's very difficult for me to express anything other than our Thanks "a million and one times over" for your testimonial and confidence in us and of course, your reading of The Toledo Journal in such a far way location.

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Professional Service with Dignity

GenoaBank Names Millinger New Mortgage Loan Originator



PHOTO CREDIT / SUBMITTED

GenoaBank welcome Gayle Millinger to the Mortgage Lending Team at the Genoa branch.

By: Staci McDaniel Marketing Department

GenoaBank, a locally owned, independent, community bank, today announced Gayle Millinger's appointment as new Mortgage Loan Originator for the Genoa Branch.

Millinger is a relationship-focused and passionate banker bringing almost 30+ years of experiene in the banking industry. She is sure to continue the high quality levels of professionalism and customer service GenoaBank customers have received for years. We welcome Gayle to the GenoaBank Mortgage Lending team to assist in our continued efforts to inspire our community to pursue homeownership.

"Gayle makes a great addition to our mortgage team given her professional experience,

strong ties to the community, and excellent customer satisfaction reputation, "said Martin P. Sutter, GenoaBank's Chairman, President and CEO.

"We are excited to welcome Gayle into her new role and know she will be an amazing resource for our customers," adds Sutter. "She is eager to serve the community with personal attention and mortgage lending needs."

Millinger will based in the bank's Genoa Branch but will he available to provide mortgage lending at any of the bank's other branches. She will be serving the communities in Northwest Ohio and Southeast Michigan.

Millinger is a graduate from Genoa High School.

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Ohio Senior Health Insurance Information Program's (OSHIIP) Medicare Virtual Counseling

Schedule a one-on-one virtual Medicare meeting with our Ohio Senior Health Insurance Information Program's (OS-HIIP) Medicare experts today! We're here to answer questions about Medicare Open Enrollment and to help you review your current Medicare health and drug

plans to determine if you should update or keep your current plan for 2021.

Medicare Virtual Counseling Visit our OHIO MEDICARE COUNSELING REGISTRATION page at https://ohiomedicarecounseling.as.me/schedule.php# to sign up for a one-on-one Medicare counseling session. Choose from "New to Medicare Counseling" (for someone new to Medicare or nearing Medicare eligibility) or "Medicare Open Enrollment Counseling" (for someone who is



already has a Medicare plan and wants to explore their Medicare options for 2021).

Medicare Open Enrollment Webi-

OSHIIP is offering a Medicare Open Enrollment Webinar at 10am and 2pm every Monday through December 7. During this presentation we will review Medicare Parts A, B, D, Medicare Supplement and Medicare Advantage Plans, focusing on the upcoming Medicare Open Enrollment Period and the 2021 changes and updates. We will talk about how to

compare plans and make changes during the Oct 15-Dec 7 Medicare Open enrollment period.

Welcome to Medicare Webinars

Turning 65? New to Medicare? Join OSHIIP for a Welcome to Medicare webinar. Webinars are offered through December 7, 2020 with a variety of dates and times to choose from. Select

the date and time that works best for you. You can register for an upcoming Welcome to Medicare



"In nature, nothing is perfect and everything is perfect." Alice Walker

Young Voters Showed Up and Showed Out

Continued from page 11.

person, partly because many did not get enough information about voting mechanics. Some of this is due to voter suppression, and some may be due to insufficient outreach. Also, many who are students may have faced barriers in voting.

Those of us who are elders have often lamented that young folks don't vote, but the CIRCLE study suggests we need to hold our powder. Young voters did not vote as much as the rest of us (total voter participation hovers at 70 percent), but they voted more than they ever had, and they had more significant barriers than older voters did. And for those of us who lean left, we must acknowledge that this summer's Black Lives Matter protest may have pulled young people to the polls. According to the CIRCLE studies, young people are concerned about COVID, climate change,

racism, and the economy. If federal, state, and local governments manage these issues and offer young people the opportunity for engagement, the 2020 coalition may stick together.

The 2020 youth coalition is, in some ways, our hope for the future. Young people mostly voted lines, but the young white male holdout suggests that some of today's race challenges may persist into the future.

Meanwhile, within the Democratic-leaning 2020 youth coalition, there are apparent tensions and differences around how we prioritize these concerns and how we emphasize the intersectionality of these concerns. It's not either/or with the economy, COVID, climate change, and racism; it's all of the above. The Biden team will have to walk a tightrope to balance everyone's needs and concerns.

I am excited about the 2020

vouth coalition and look forward to how they may continue to come together for better health care, a more inclusive economy, planet-saving policies to slow climate change, and the dismantling of systemic racism. I'd be even more excited if young Trump supporters dared to stand up to the for Biden along race and gender man who lives in his own delusional world to tell him to concede this election. Our nation, and the world, have been treated to the obscene image of a grotesque toddler throwing a tantrum on the international stage. If Republican elders don't step up to stop the madness, perhaps young people, especially those who voted for 45, can talk some sense into him. After all, when we say that young people will inherit this world, we don't divide them by party.

Young people showed up and showed out in 2020. For the sake of our future, they need to keep it up.

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

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December 8, 2000: Dixon, Julian (1934-2000) - Death - Julian Dixon died of a heart attack on December 8, 2000

December 3, 1847: Frederick Doudlass and Martin R. Delaney establish the North Star, an anti slavery peper.

December 6, 1865: 13th Amendment abolishes slavery

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

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

December 2, 1923: Roland Hayes became the first Black to sing in the Symphony Hall in Boston.

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

December 5, 1935:

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Email resume to Sherri Laing, HR slaing1@edenfoods.com

PUBLIC NOTICE

LEGAL NOTICE

In accordance with ORC 117.38, public notice is hereby given that the FY-20 financial reports for the following academies have been completed by the public office of the academy and is available for inspection at the Ohio Office of The Leona Group, 3911 Martha Ave, Toledo, OH, between the hours of 10:00 a.m. and 3:00 pm. Achieve Career Preparatory Academy, Discovery Academy and Wildwood Environmental Academy.

Mary McLeod Bethune, educator, founds National Council of Negro Women.

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

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NOTICE FOR POLICE EXAMS

PUBLIC NOTICE

The City of Oregon Civil Service Commission will conduct an examination for the position of Police Officer through the National Testing Network, Inc. from December 1, 2020 through January 31, 2021. To fill out an application and schedule a test, go to www.nationaltestingnetwork.com, select Law Enforcement and sign up for the City of Oregon. All information on department standards, job requirements, and application details will be provided on this website.

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December 5, 1955: Montgomery bus boycott begins

Groves, 27, died only eight days after directing the Honor Guard at the funeral of President Kennedy. According to a UPI report, Captain Groves "died unexpectedly...while dining with his family" at his home in Fort Myer, Virginia.

BLACK HISTORY FACTS

December 2, 1963: Public schools in Prince Ed-

ward County, Virginia, remained closed for the fourth

year in a row, after the United States Court of Ap-

peals for the Fourth Circuit reversed a District Court

ruling in Griffin v. County School Board of Prince

Edward County that the county had to fund public

education. In 1959, the county board of education

had closed its separate black and white schools

December 3, 1963: U.S. Army Captain Michael D.

rather than comply with an order to desegregate.

December 4, 1963: Malcolm X was suspended from the Nation of Islam (Black Muslim) movement by Elijah Muhammad. The 90-day suspension came after Malcolm's earlier remarks about the Kennedy assassination; at the end of the suspension, Malcolm would announce that he was leaving the Black Muslim movement entirely.

December 5, 1963: Died - Herbert H. Lehman, 85, Governor of New York, 1933-1942 and later Director-General of the United Nations Relief and Rehabilitation Administration 1942-1946.

December 6, 1963: Brian Booth of Australia scored a century in the first test against South Africa at Brisbane.

December 7, 1963: U.S. President Lyndon Johnson, and his wife Lady Bird Johnson, spent their first night in the White House, 15 days after he had been sworn into office.

Ask Alma



alwaysaskalma@gmail.com

Dear Alma,

Over my long Thanksgiving weekend, everywhere I went I encountered my married brothas complaining about the same thing - wives not wanting or initiating sex. It was as much a constant as football and turkey.

These are good men, Alma. They want to do the right thing, but some feel trapped. They can be faithful and celibate or they can creep. And yes, some have already strayed. (One married friend told of an encounter he had with his girlfriend inside a bathroom that made our hair stand on end.) We all agreed that our wives would never do something so...so...so damned sexy and daring. Tell me, Alma. Why do wives avoid sex with their husbands (when the girlfriends can't seem to get enough)? And don't give me that lame excuse about wives having to work on their jobs then come home to do housework and homework. Most of my friends share equally in housekeeping and child-rearing duties. Simply put, if a wife won't "cook" for her man at home, shouldn't she expect him to occasionally eat out? -Signed, A Real Bro

Dear A Real Bro,

You're kidding, right? Aaaahhh, no. You are not allowed to switch to fast food after you've committed to a fine dining establishment. Since this is the holiday season, I think it's high time I address this issue and let you guys in on a "cooking" secret. Hear me when I say this: A thoroughly basted turkey turns out moist and tender every time. Are you feeling me? Let me break it down. In the beginning, you really don't have to do much to get the gravy going. But once you've had your favorite holiday dish year after year, we all know what to expect. You need to spice that sucker up just a little every now and again. Add a little more hot sauce here and a little less mustard there. It just depends on the occasion. Give the turkey in your kitchen all the attention it deserves.

You don't need to take that extra effort outside your home, "cause either way you're putting out effort. Why not display all your extra trimmings where it feeds and nurtures your commitment? Reach into the cabinet and take out everything you got. While you're waiting for the oven to get hot, delicately rub and pat down your turkey. Please tell me you pulled it out of the freezer this morning and you've given it appropriate time and assistance to thaw. Add all the ingredients necessary. Don't be shy; good cooks make sure they get all up in those nooks and crannies. That's the old school way; you've got to put your foot in it. LOL. Once you've seasoned that bad boy to the best of your ability, trust me, it's ready to roast. (And the specials of the week will make you blush!)

Dave Chappelle Asks Fans and

Netflix to Boycott His Show Until He is Paid For Licensing



Black News - Comedian Dave Chappelle is calling for his fans to boycott his own show Chappelle's Show after revealing that ViacomCBS is licensing his show without paying him anything. He posted a video on Instagram asking his fans not to stream the show until he receives due compensation.

In the video he titled 'Unforgiven,' he expressed his disappointment with Viacom. He also asked Netflix to remove Chappelle's Show from its platform, and they did exactly that a few days after. However, the show is still streaming on HBO Max.

"People think I made a lot of money from Chappelle's Show," Chappelle said in the video. "When I left that show I never got paid. They (Via11

When I left that show
I never got paid. They
didn't have to pay me
because I signed the
contract. But is that right?
I found out that these
people were streaming my
work and they never had
to ask me or they never
have to tell me

77

comCBS) didn't have to pay me because I signed the contract. But is that right? I found out that these people were streaming my work and they never had to ask me or they never have to tell me."

He went on saying that due to the contract he signed before he abruptly quit the show, he doesn't get any more profit from his work, even though big media companies still gain from it. He added that his agents had been of no help since then.

"So I'm not going to the agents, I'm coming to my real boss -- I'm coming to you. I'm begging you -- if you ever liked me, if you ever think there was anything worthwhile about me, I'm begging you, please don't watch that show. I'm not asking you to boycott any network -- boycott me. Boycott Chappelle's Show. Do not watch it unless they pay me."

Comedian Sinbad is Recovering From a Recent Stroke



Nationwide — 64-year old stand-up comedian and entertainer Sinbad has reportedly suffered from a stroke. However, his family has confirmed that he is recovering in an official statement they released to the public.

"It is out of sincere love that we share Sinbad, our beloved husband and father, is recovering from a recent stroke," the statement read. "Sinbad is a light source of love and joy for many generations. While he is beginning his road to recovery, we are faithful and optimistic that he will bring laughter into our hearts soon. Our family thanks you in advance for your love and support and ask for continued prayers for his healing. We also ask that you please respect our privacy during this time.' Thank you."

Sinbad is best known for his stand-up comedy but also starred in A Different World from 1987 to 1991. He also went on to star in various movies including First Kid, Jingle All The Way, Good Burger, and Necessary Roughness.

For the First Time in NFL History, an AllBlack Crew Officiated an NFL Game



By:Stacy M. Brown Wire Writer

In 1965, after beginning his officiating career working college games in the San Francisco Bay Area, the NFL hired Burl Toler as a head linesman — making him the first Black official in any major professional sports league.

Toler, who died in 2009 at the age of 81, almost certainly would be proud of what those who followed in his footsteps will accomplish on November 23 during Monday Night Football.

For the first time in NFL history, an all-Black crew will officiate an NFL game. The historic occasion happened when the Los Angeles Rams visit the Tampa Bay Buccaneers in the 8:15 p.m. EST, nationally televised ESPN game.

- Jerome Bogar, 17year veteran referee, will lead the seven-person crew, which includes:
- Barry Anderson Umpire – 14-year NFL official
- Anthony Jeffries Side Judge – 3-year NFL official
- Carl Johnson Line Judge – 17-year NFL official
- Julian Mapp Down Judge – 12-year NFL official
- Dale Shaw Field Judge – 8-year NFL official
- Greg Steed Back Judge – 18-year NFL official

Previously, five Black officials worked Super Bowl LIV in 2019, including Anderson, Johnson, and Steed. At that time, it

marked the most minority officials ever on a Super Bowl officiating crew.

Boger was the referee for Super Bowl XLVII to conclude the 2012 season.

"This historic Week 11 crew is a testament to the countless and immeasurable contributions of Black officials to the game, their exemplary performance, and to the power of inclusion that is the hallmark of this great game," said Troy Vincent, NFL Executive Vice President of Football Operations.

Five of the officials work together regularly, with Anderson, Mapp, Shaw, and Jeffries part of Boger's crew. Johnson and Steed will join the group for Monday's game.

In 2020, the NFL assigned crews based on geography in an effort to limit travel. Crew assignment guidelines have also been relaxed in the current environment to assign officials to games closer to their homes when feasible.

Boger became just the third Black referee in NFL history when he earned a promotion from his position as a line judge in 2006, with Johnny Grier being the first at the start of the 1988 NFL season.

"I am proud of my heritage and excited about my participation in this historic game," Boger said. "The opportunity to work with a great group of Black officials and exhibit our proficiency in executing our assignment is something I am really looking forward to."

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Toledo Bowling Senate Juniors Week 7



PHOTO CREDIT / SUBMITTED

Games are played at Interstate Lanes. Want more info? Contact ghayes@utoledo.edu.

USBC#	NAME	GAMES	TOTAL	AVG.	HIGH GAME	HIGH SERIES
18-47975	Allison, Joz'Lynn	6	314	52	80	167
18-47977	Baucom II, DeAndrae	15	1846	123	156	413
16-131783	Bethany, Dana	15	1604	106	164	394
17-26852	Burks, Ja'Nay	18	1577	87	117	309
17-28659	Burks, Jania	18	1107	61	94	247
7914-40772	Burks, Jayla	18	2171	120	168	427
19-61455	Caffey, Nasir	21	1093	52	88	211
11-574545	Cannon, Roshad	18	2265	125	187	498
17-82077	Hardy, Lukas	12	1120	93	120	328
7914-28382	Mays Jr., Ramon	18	2031	112	159	394
	Middlebrooks, Pearl	21	806	38	62	151
7914-28390	Moore, Michael	6	720	120	155	394
15-99342	Poindexter, Ronnie	21	2991	142	213	464
16-146908	Porter, Jurnee	12	920	76	114	270
17-28665	Sains, Brandon	18	2350	130	170	474
18-47902	Talley, Makhi	18	2111	117	174	412
	Williams, Makenzie	9	228	25	37	94
7914-28404	Williamson III, Robert	21	2946	140	184	479
15-99243	Wilson, Mirakel	12	1359	113	139	362
11-562299	Wilson, TaShawn	6	663	110	129	364



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5 Tips for a Safer Digital Experience This Holiday Shopping Season

Submitted

(StatePoint) Online holiday shopping is booming this year, as more consumers avoid brick-andmortar stores in an effort to socially distance.

According to a national consumer survey by Experian, 62 percent of shoppers will buy from the comfort of their computers. But with many worried about being a victim of identity theft and fraud, it may not be such a jolly experience.

In fact, 57 percent of those surveyed feel there's a greater risk this year of identity theft because of COVID-19, while 18 percent of survey respondents have already been affected by a coronavirus-related scam. However, even though consumers are

concerned about identity theft, only 49 percent of those surveyed shop on protected internet connections and only 47 percent check if the websites are secure.

"With increased online traffic occurring, the holidays are always a ripe period for cybercriminals. However, this year is even more attractive for hackers," says Michael Bruemmer, Experian vice president of Consumer Protection. "Consumers need to make sure



PHOTO CREDIT / PHOTO SOURCE: (c) Melpomenem / iStock via Getty Images Plus SUBMITTED

they're following good security practices to keep their information and financial accounts safe and retailers should be vigilant so that shoppers have a positive customer experience."

For a safer digital experience this holiday shopping season, consumers should consider the following tips:

1. Don't use public Wi-Fi: Public networks make it easier for hackers to intercept data and steal sensitive information. Consumers should only enter credit card information or other sensitive data on their phones or computers from home or on a private network, or use a secure virtual private network (VPN) connection.

2. Consider identity theft monitoring: A product like Experian IdentityWorks helps monitor financial accounts and credit reports to identify possible fraud, such as a credit card account being opened in one's name. Offering fraud resolution support and real-time alerts,

comprehensive identity theft monitoring can save consumers valuable time when it matters most.

3. Change passwords: With a password manager, consumers can create strong passwords for online accounts, and change them regularly.

4. Use secure websites: Consumers should only shop on websites they are familiar with and that have a URL that starts with "https" rather than "http." Https indicates the website has a secured connection, making it much harder to hack.

5. Don't use a debit card: Credit cards offer much more protection for online purchases than debit cards. If fraud occurs, the money is not gone from an associated checking account and a claim can be filed with

their card issuer.

Additional survey data can be found by visiting experian.com/blogs. For more tips to protect against identity theft, visit the Ask Experian blog at experian.com/education.

While scams abound this time of year and this holiday season is presenting additional security threats, being proactive can help put a stop to cybercriminals and hackers.



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