



Volume 75 No. 5 *“And Ye Shall Know The Truth...”* November 16, 2022

Bethesda Christian Center Celebrates 25!!



Rev. Otis Moss, Jr and Bishop Marjorie Holt

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Biggest Winners and Losers

By Rev. Donald L. Perryman, D.Min.

The Truth Contributor

Winners know what to fight for and when to compromise. Losers compromise on what they shouldn't and fight for what isn't worthwhile.

— Sydney J. Harris



Yes, the 2022 midterm election is finally a wrap after months of campaigning, a relentless barrage of virulent political advertising, and a controversial redistricting map.

For the first time in forever, two of the state legislators from our area are Republicans. Surprisingly, Republican incumbent Governor Mike DeWine, also easily carried Lucas County in his race versus Democrat Nan Whaley.

Yet, smart strategies produced winners, while blunders caused losses that otherwise could have been easily won.

I have selected Lucas County's biggest winners and losers from the 2022 state and local midterm election results.

Please see them below.

WINNERS

Marcy Kaptur

Kaptur is the nice, sweet mature lady who comes to your bake sales and asks about your family. But don't get it twisted. When it comes down to a competitive campaign, Kaptur can be ruthless.

The national Republican Party cleaned up their exotic candidate, J.R. Majewski, presenting him on TV like a reasonable person. However, Marcy had already defined him as storming the Capitol on January 6 and lying about his military record. Nevertheless, the National Republican Committee was unembarrassed and put tons of money behind Majewski.

Marcy flexed on the Republicans by running one powerful commercial after another, depicting Majewski as an unhinged cuckoo and keeping it up until the night before the election. Her 66-34 margin in Lucas County puts the Republicans on notice that if they decide to run someone against her again, they will get more of the same. The U.S. Congressional 9th will continue to be a key swing district.

Northwest Ohio Building and Construction Trades Council

The Building and Construction Trades Council is brilliant and looks out for its 17,000 members. They are also the core of the Lucas County Democratic Party.

As a result, the Party has to live with the fact that the Building Trades will also back Republican candidates as part of their statewide strategy. In the midterms, the Building Trades supported the Party at the same time that they leashed their powerful machine to defeat Dems Nancy Larson and labor leader Erika White.

More than anything else, the Building Trades' support for Republican Mike DeWine also led to the Governor's shocking nine-point victory over Nan Whaley in a very blue Lucas County.

Josh Williams

Redistricting created two 50-50 districts in Lucas County. The Republicans captured both, including Ohio House District 41, won by Republican Josh Williams. The money behind Williams? Support from the Building Trades, massive contributions from the Republican Caucus, and even a Betsy DeVos-affiliated school choice PAC catapulted Williams over the top.

Williams is also a member of River of Life Church, pastored by well-known local leader Bishop John Williams. Although a Republican, Josh Williams received support from the Black Church, and the Bishop's intervention highly elevated his profile in the Black community.

Elgin Rogers

Elgin Rogers' 60-point margin in Democratic-leaning Ohio District 44 enables him to reach a level with a lot of influence in the community if he chooses to use it.

Local Levies

Despite concerns about inflation, voters overwhelmingly passed all the local levies. The Imagination Station passed at 60 percent. Both the Toledo-Lucas Public Library and Toledo Metro-Park renewals were above 70 percent. The lopsided passages indicate a bipartisan consensus around funding vital public services in Lucas County.

LOSERS

Lucas County Democratic Party

Turnout in the 2022 midterms was low again. Lucas County habitually owns the fifth-lowest turnout in Ohio and the weakest of Ohio's large metro areas.

Here's what concerns me. Voting turnout in Monclova reached 70 percent, and in Swanton and Sylvania reached 65 percent. Yet voting turnout in Toledo's old ward four, our Democratic base, came in the '30s and low 40s.

Vallie Bowman-English, a superb candidate with name recognition, lost to Republican incumbent Linda Knepp in the race for Judge of the Court of Common Pleas Juvenile. But, again, the low turnout in specific wards was a significant factor. Undoubtedly, the low turnout also affected Erika White's race against Republican Derek Merrin. The fact is that LCDP does not have a robust turnout operation and is not getting financial support from the Ohio Dems or the national campaigns.

LCDP needs to prioritize getting an internal group to work on a grassroots turnout program and strategy because they are way behind what other similar counties are doing.

Finally, there needed to be more coordination in messaging the Party's platform and policy. This failure cost candidates dearly. For example, Nancy Larson's ill-informed statements doomed her campaign from the start. Larson publicly opposed project labor agreements championed by the Building Trades and went to the Toledo Federation of Teachers and told them that she supported charter schools. The LCDP has to find better candidates or prepare them to campaign using the same messaging from candidate to candidate.

Mayor Wade Kapszukiewicz

The mayor was the poster boy for his "all or nothing" Toledo Charter Amendment, which would have allowed him to sidestep his term limits and run for another term. The amendment included a long list of other changes, including modifying the rules for funding street projects.

Opposition from The Blade, The Movement, and citizens who didn't understand the complicated amendment caused the Charter Amendment to fail 53 - 47.

Perhaps, Kapszukiewicz mistakenly thought the added (and popular) road provisions would persuade voters to approve the amendment even though it contained an additional term for him.

Even so, the mayor's current popularity may be at its lowest since he was elected. Therefore, I'm not yet convinced he will win again unless his approval ratings goes back up.

Nevertheless, Toledo voters feel that either Kapszukiewicz is strongarming or playing a game of manipulation with them or are just comfortable with having mayoral term limits.

In addition, the mayor's current beef with city council could also have played a role in the Charter Amendment's failure. Several council members feel that the mayor's refusal to meet with them is a petty play. They are also upset with Matt Cherry, council president and mayor's ally. They complain that Cherry is not providing leadership and fails to show up for meetings. Cherry is chairman of the public safety committee, which, in the middle of the largest gun violence period in the city's history, has only had one committee hearing, councilmembers protest.

Contact Rev. Donald Perryman, PhD, at drldperryman@centerofhope-baptist.org

Community Calendar

November 19

Simply D'Vine Thanksgiving Dinner Giveaway: 9 to 11 am or until baskets are gone; 3606 W. Sylvania

November 21

Mt. Nebo Baptist Church Thanksgiving Turkey Giveaway: 2 pm: 419-246-8561; 831 N. Detroit

Massa Knows Best!

By Lafe Tolliver, Esq

Guest Column

Bear with me. I just had a Twilight experience seeing an interview wherein Republican Senator Lindsey Graham from South Carolina, yeah... THAT Graham, was caught practically crying into the camera about how needful and necessary it is for Black people to vote for Herschel Walker.

I kid you not! I saw the film clip and saw the puffy eyes of Graham and his red face as if he was either crying or was about to cry for the good ol' days when Massa could tell the "nigra" how to vote...or else.

Graham sat there and plead and exhorted the listeners to under the importance and gravity of having Herschel Walker become a US Senator from the Peach State.

In the convoluted thinking of Graham, Herschel should be seen as an exemplar of all that is good and wholesome about politics and more than that, Herschel would be a pristine candidate for young Black youths to look up to and role model after him!

For the morally bankrupt GOP and the feckless Lindsey Graham, having Herschel in the US Senate would be a boom for race relations in the country, the South and would showcase that the GOP is color blind.

You could be thinking, why would Graham, who one day was finished with Trump after the January 6 coup attempt but then, days later, was singing his praises and playing golf with the coup leader, now be so anxious to bring Herschel into the Senate?

The answer is simple: The GOP and Graham need everybody rowing in the same direction so that they do not lose control of the Senate; and if it takes a smarmy person like Graham, who never was a champion of voting rights for people of color and never stood up to the race baiters in his party, then so be it.

The gall of Graham to lecture Black people on what is good for us and for him to assume that we do not know 'what is what' about the offensive candidacy of Herschel Walker.

Graham, Trump and others "love" Herschel because Herschel is so malleable in their hands that his presence in the US Senate would be akin to having a talking puppet in their pocket who says whatever the GOP wants to have said.

Let's face it. The GOP only wants to inhabit the body of Herschel Walker. They are not looking to him for any edification on any pressing national issues such as climate control, gun violence, inflation or funding the war in Ukraine.

If there ever was a modern-day movie version of The Body Snatchers, it would star Lindsey Graham and his faithful minion...Herschel Walker.

In this up-to-date revision of that scary movie, you would see Graham kidnapping Herschel and giving him a lobotomy; and the new creature would be a smiling and grinning Herschel Walker, quick, able and happy to do the bidding of his GOP handlers.

Don't let Graham fool you with his fake sincerity about the value of Herschel being a role model for present and future Black conservatives and how Walker's presence would be gloriously uplifting to the nation as a whole.

Graham is simply telling Black folks: You are crazy not to vote in huge numbers for Herschel because he is a shining star for all to follow and applaud. That is how demeaning Graham and others are to Black people, that they believe that any

Black body they place before us should receive our seal of approval, because after all, white folks endorsed him and that endorsement should be good enough for, "you people."

Who can gauge the racial arrogance and haughtiness of a Lindsey Graham as he tries to sell us Herschel Walker as he being a paragon of virtue and political savvy?

Yes, it is sad and embarrassing to see that Herschel is totally clueless as to how he is being played by the GOP, but Trump and others have seen how gullible Herschel is when he is being fussed over and made into a political TV star.

People like Graham and Trump have grave difficulty understanding that the days of Massa telling Black people to jump and our immediate response is, "How high?" are over.

Their culture informs them that Black people, like a Herschel Walker, are meant for brutish farm work and heavy labor, not to be placed

in places of power and influence.

And, if perchance, such a Black person is needed to be brought from the farm and brought into the Big House and freshened up for ulterior political purposes, then Herschel is their guy.

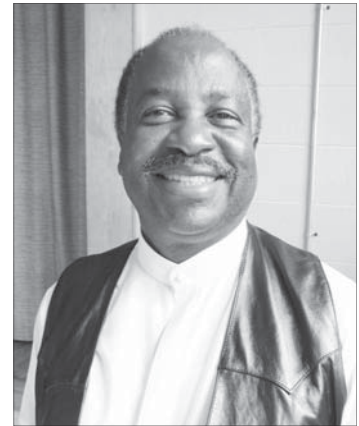
He is big, likes to grin and smile, talks like a fifth grader and makes white folks feel "safe" and at ease around him.

So, of course Lindsey Graham felt the need to cry into the cameras about the need for

Black people to come back to their senses and listen to Massa telling them what is right and what they ought to do about Herschel.

For Lindsey Graham, he thinks that If Herschel is their chosen boy to do their bidding, then surely Black people should also "git on da mule and ride it to victory!"

Contact Lafe Tolliver at tolliver@juno.com



Lafe Tolliver

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CASA Needs More African American Volunteers

By Fletcher Word
The Truth Editor

The Lucas County Court Appointed Special Advocates are seeking to bring more minority volunteers into the system to work with children in the child welfare system.

For the past 42 years, the Lucas County CASA have been “bringing hope to children involved in the child welfare system ... and [enabling] children to have a voice,” says Judy Leb, CASA director since 2016.



Judy Leb

The national CASA organization has researched the impact of its local programs and has collected data that show that children who have been in the CASA programs are more likely to succeed in school and less likely to remain in foster care, says Leb.

Leb, a graduate of Miami University, earned her law degree from The Ohio State University in 1984 and has been with CASA since 2000, first as a recruitment/training coordinator and then as director since 2016.

“The research shows that the courts assign the most serious cases of maltreatment to CASA volunteers; yet, despite the fact that CASA volunteers are getting the cases with the most risk to the children, a child with a CASA volunteer has significantly less placements than a child without a CASA volunteer,” she says.

However, in recent years the Lucas County CASA, much like its sister organizations around the nation has faced a dual set of difficulties maintaining that successful record. The COVID pandemic in particular has resulted in both a loss of CASA volunteers and an increase in the number of child abuse and neglect cases the agency has witnessed – a 37 percent increase, says Leb.

“It’s a difficult time – our lives have been disrupted in so many ways,” she notes. “People have lost jobs, kids have been home from school – for people already under tremendous stress, especially financially, the pandemic added more stress.”

Most particularly, the loss of minority volunteers has been especially acute over the past several years. Such a loss of minority volunteers means that too many children in the system will not have volunteers who look like them to investigate, advocate and monitor their cases.

“Disproportionality is a great concern in a child welfare system,” says Leb

In fact, in August 2022, the American Bar Association Commission on Youth authored and sponsored a resolution which notes that racial disparities occur at every point in the child welfare system – from investigations to family separation to termination of parental rights.

“This disproportionality exists locally as well. Lucas County CASA believes that one effective way to address the disproportionality of African Americans in the child welfare system is to have many more African American volunteers. Currently, only six percent of CASA volunteers are African American; yet, more than half of the children we serve are African American,” says Leb.

The agency is being proactive in its approach to overcoming that disproportionality by reaching out to local media and organizations with an intent to get the word out to potential African-American volunteers. CASA is holding a Volunteer Information Meeting on Sunday December 4 at the Sanger Branch Library on Central Avenue and the next training course begins on January 18, 2023.

Leb stresses that the importance of the volunteer force at the agency makes all the difference to kids – kids are generally greatly impacted by the realization that adult mentors and monitors are not getting paid for the service they are providing. Additionally, when that volunteer looks like the kid being mentored, the chances for the child’s success in navigating the child welfare system are greatly enhanced.

The Lucas County CASA was founded 42 years ago and was the third such agency in the nation. The local agency was inspired by former Juvenile Court Judge Andy Devine who traveled to Seattle to view the first program established there. Devine had been distressed “by decisions he had to make when he did not have all the information he needed to make such decisions,” recalls Leb. “He said, ‘I’m terminating parental rights for life and I need more help.’”

Devine saw in Seattle a way to bring into the decision-making process as much information as possible to move forward effectively and a way to bring hope to children and families in such dire circumstances.

“Children and youth assigned a CASA volunteer reported significantly higher levels of hope. A child’s hope has been linked to numerous positive outcomes such as academic success, overall wellbeing, increases in self-control, positive social relationships, and optimism,” adds Leb.

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What Happened to the Red Tsunami?

By Fletcher Word

The Truth Editor

"I am incredibly optimistic," said Senator Ted Cruz (R-TX) just before the midterm elections. "I think this is going to be, not just a red wave, but a red tsunami."

If you are a Republican these days, you are in several months of soul searching about the midterm elections and what went so horribly wrong?

Were there a host of bad decisions about where to spend money? Was the messaging that focused on inflation and crime completely off base? Was the overall quality of the candidates less than acceptable? Or was it all of the above and, most of all, too much Trump?

Of course, if you are a Republican living in Ohio or Florida or even New York (New York, really?), you have little to regret on a state level. If, on the other hand, you are a Republican living in Pennsylvania, Michigan, Wisconsin, Nevada or Arizona, the questions are just starting.

Above all else, Republicans are going to be wondering how in an age of that economic uncertainty driven by heart wrenching inflation (whether or not it's the fault of the current administration), a troubling crime rate and a president whose approval ratings have been just terrible for almost his entire tenure, the midterms did not follow the usual path of voters turning on the president and dealing his party a blow at the ballot box.

For the last 70 years the pattern had been consistent. President Harry Truman's Democrats lost 54 seats in 1950; LBJ's Dems lost 47 in 1966; Reagan's Republicans lost 26 in 1982, Clinton's Democrats lost 54 in 1994; Obama's Democrats lost 63 in 2010 and Trump's Republicans lost 41 in 2018.

The only exception to this pattern was in 2002 when Bush's Republicans gained a total of eight seats, but then went on to lose 32 in the 2006 midterms.

This year's elections are one of the four best midterms in the last 100 years for the party in control of the White House – comparable only to 1934, 1962 and 2002. It is the first time since 1934 that there will be a net gain in governors for that party in control.

Republicans did do well in Ohio where all the statewide seats were kept safely in GOP hands and where J.D. Vance arguably scored the only significant win for a Trump-endorsed candidate. They also fared well in Florida where Gov. Ron DeSantis and Senator Marco Rubio won re-election by huge margins over Democratic candidates who would have appeared to be serious competition.

And in New York, Republicans flipped four House seats that may be extremely helpful in their gaining a slim majority in the House.

Elsewhere, the story is entirely different with the major news item being that the Democrats will retain their Senate majority and may well add one to their now 50-50 split.

The startling results began in Pennsylvania on election night as Lieutenant Governor John Fetterman was announced the winner in his contest against celebrity doctor, Mehmet Oz. Fetterman had been ahead early in the campaign but a stroke disabled him for months and when



Senator-elect John Fetterman



Michigan Governor Gretchen Whitmer



Wisconsin Governor Tony Evers



Arizona Senator Mark Kelly



Nevada Senator Catherine Cortez Masto



Georgia Senator Raphael Warnock

he finally stepped on the debate stage against Oz, he was suffering the after effects and his candidacy seemed doomed.

In the Pennsylvania gubernatorial race, Democrat Josh Shapiro scored a very easy win over Trump whack job Doug Mastriano. Mastriano, a QAnon supporter and election denier, was in the crowd that breached the Capitol on January 6, 2021.

In Michigan, another Trumpster, Tudor Dixon, took a bad beating, losing to incumbent Democratic Governor Gretchen. But the Michigan

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Red Tsunami... continued from page 5

good news for Democrats goes well beyond that top-of-the-ticket contest. Statewide candidates Dana Nessel, attorney general, and Jocelyn Benson, secretary of state, also scored huge wins; the Democrats regained control of both legislative houses for the first time since 1984 and ballot measures such as expanding voting access and guaranteeing a right to abortion both succeeded by large margins.

In Wisconsin – rounding out the trio of states (Pennsylvania, Michigan and Wisconsin) which have been the critical factors in the last two presidential elections (Hillary Clinton lost all three in 2016 because she simply did not pay enough attention to these traditionally Democratic strongholds; Trump lost all three in 2020) – Democratic Governor Tony Evers won re-election guaranteeing that the Republican-controlled state legislature will see a lot of vetoes over the next four years.

He has vetoed 126 bills since January 2021 as the GOP legislature attempted, among other things, to limit voting access, expand voucher programs, limit the subjects that teachers may address in public schools and eliminate abortion rights.

Unfortunately for Democrats in Wisconsin, they could not vote Republican Senator Ron Johnson out. He won re-election with a narrow victory over Lieutenant Governor Mandela Barnes.

After the PA/MI/WI announcements, Democrats waited for days for the good news from out west – from Arizona and Nevada in particular.

And Arizona helped the cause by re-electing Democratic Senator Mark Kelly over his MAGA nemesis Black Masters (“We do have a gun violence problem in this country and its gang violence ... Black people frankly,” said Masters). At press time it appeared that Democrat Katie Hobbs would be elected governor over her opponent Republican Kari Lake – another Trump-backed election denier.

But it was Nevada that put the Democrats over the top in the Senate when Catherine Cortez Masto, the first Latina to serve in the U.S. Senate, finally scored enough votes from Clark County (where Las Vegas sits) to overtake former Nevada Attorney General Adam Laxalt who

had led Trump’s effort to overturn the results of the 2020 presidential election in Nevada.

Cortez Masto’s narrow victory, called four days after the election, meant that the Dems will control the Senate with a 50-50 split since Vice President Kamala Harris can vote to break ties. Moreover, it means that the party will not need for Sen. Raphael Warnock to prevail in Georgia on December 6 to have the votes to certify President Biden’s judicial nominations, for example.

However, there is a value to having a clear majority in the Senate, especially when it comes to committee assignments and it remains to be seen how much the two parties value that advantage – the Dems to gain it, the GOP to prevent it – as they send money and campaign surrogates to the Peach State over the next three weeks.

The guess is that the Democrats will be more motivated, the hope is that they will be because nothing can be more ridiculous and absurd than seeing Herschel Walker, who proves that stupidity has its advantages, on the national stage for the next six years.

NAACP Member,

**Your local NAACP Unit will host an Election on Tuesday
November 22, 2022, between 12:00 p.m. to 8:00 p.m.**

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Dr. Willie L. Perryman Jr. – President Toledo NAACP

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Maryland Voters Elect 'All-Star Team' During Midterm Election

By Alecia Taylor

Howard University News Service

Maryland voters cast their votes in the historic 2022 midterm election to elect a new attorney general, U.S. senator and comptroller in addition to their first Black governor.

For several decades Democrats have dominated these state official positions. Heading into the new year, the Democratic legacy in Maryland continues with Chris Van Hollen elected as U.S. senator, Anthony G. Brown as attorney general and Brooke Lierman as comptroller.

"We're all in this together; therefore we all want the same thing," said Elizabeth Schueler of Baltimore. "We want to make sure that we all have a future. I know that we're going to have that with this team. Again, every single one of them is like 'I'm here to serve the people,' which is something that has been lost in the past several years."

Schueler was one of 1,500 guests at the Marriott Baltimore Waterfront during the Moore-Miller election night party for the Wes Moore-Aruna Miller gubernatorial team and other top Democratic candidates. The crowd erupted, waving campaign signs as each elected official gave an acceptance speech.

Senator Van Hollen addressed the crowd to thank everyone for their support and to show his own support for the other candidates.

"I am confident that we will elect an all-star team," said Van Hollen regarding Maryland's midterm results for Brown, Lierman and Wes Moore as the new governor.

Van Hollen won his second term as a Maryland U.S. senator, earning nearly 60 percent of the votes, according to the Associated Press. Before his term as senator, he served seven terms in the 8th Congressional District. Van Hollen campaigned on liberal values such as climate change, immigration reform and more support for health care, education, workforce and apprentices.

His Republican opponent, Chris Chaffe, campaigned for more conservative values such as valuing unborn children and opposing gun restrictions for Marylanders.

For over a century, Democrats have occupied Maryland's attorney general position, the last Republican being in 1918. However, Anthony G. Brown makes history as the first Black man to be elected for the position, defeating Republican Michael Anthony Peroutka.



Anthony G. Brown, Attorney General-elect



Wes Moore, Governor-elect

During his campaign, Brown emphasized issues such as reproductive rights, gun violence, police accountability and criminal justice reform. One of Brown's values titled "Justice for All. Lifting Up Black Marylanders" focuses on equity for Black Marylanders.

"With you and our governor, Wes Moore, we will write the next chapter," Attorney General-elect Brown said to the crowd. He continued to say, alongside the other Maryland-elects, he will ensure Maryland becomes a safe-place.

Brooke Lierman was elected the state's first woman as comptroller, defeating Barry Glassman, a former Republican senator. Lierman's victory was nearly 16 percent, according to unofficial election results by the Maryland State Board of Elections. Previously, Glassman served as a representative for District 35 from 2009 to 2015 and Maryland House of Delegates from 1990 to 2008.

"Thank you to my family, team, volunteers, supporters, and everyone who was a part of this campaign," Lierman said on Twitter. "Together we shattered a glass ceiling, and I cannot wait to roll up my sleeves and get to work. Thank you!"

Alecia Taylor is a reporter for HUNewsService.com.

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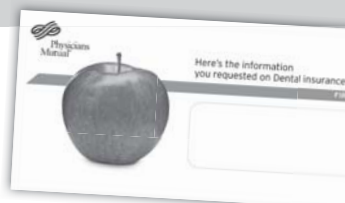
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Bethesda Christian Center Celebrates 25 Years of Service

By Annette Wright
The Truth Contributor

Bishop Marjorie Holt is one very special and amazing human being. Imagine achieving a milestone of 25 years of exemplary humanitarian and civic service. She's actually been at it for well over 25 years. But, again, just imagine that...25 years of your life serving the needs of others. Anyone would be and should be humbled in her presence.

Because Bishop Holt is a natural born humanitarian and selfless servant of God, she decided to celebrate her 25-year anniversary as the Founding Senior Servant of Bethesda Christian Center by recognizing and formally acknowledging others that she deemed worthy of the title "Champion of Change."

It was a perfectly lovely evening for this black-tie affair, held at GESU's Sullivan Center which was lavishly decorated only to be outdone by the glamorous attire of the attendees. When Bishop Holt designated the evening as "Black-Tie" that is precisely what she meant.

Confirming that point was none other than our Mayor, Wade Kapszukiesicz, who shared with everyone his internal musings as he was enroute to the event wearing well...what he always wears. "Surely, everyone won't be in Black-Tie," he thought. Until he walked in and saw what could have easily been dubbed a fashion show. Tuxedos and black ties were all the eyes could see.

Bishop Lawrence Hancock of Detroit, MI was the master of ceremony for the evening. Without missing a beat, Hancock handled the few minor last-minute changes to the program like the professional that he is. The event was nearly over-booked, such was the enthusiasm and excitement of those wanting to be a part of this very special occasion.



Bishop Holt and Honorees



Suzette Cowell, Tina Butts, Deborah Barnett

... continued on page 9

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Bethesda Christian Center.. continued from page 8

One of our country's most prolific civil rights icon and internationally acclaimed Baptist preacher, Otis Moss, Jr., DMin, arrived just prior to Bishop Robert Culp, Pastor Emeritus, First Church of God in Christ, who blessed the food and officially kicked-off the celebration.

Bishop Holt, called each honoree forward, which included The Truth's own Fletcher Word (who I had the great honor of representing) and presented each one with a lovely, engraved plaque. Some specially recognized honorees received a golden medallion and a trophy, which was quite a surprise for many of them, including Mayor Kapszukiewicz.

The room was filled with fellowship and friendship on all sides. The atmosphere felt like a spiritual convention as Bishop Holt graciously mingled with every guest while simultaneously managing the program events. (She really is amazing like that).

Following dinner everyone was treated to an unforgettable musical performance by Nikki D & The Sisters of Thunder! These sisters "brought the house down" with a rendition of Sam Cooke's "A Change is Gonna Come" and "There's been a change in me" which were thoughtfully appropriate for the theme of the evening.

Both our Mayor Kapszukiewicz and Keynote Speaker Moss, Jr. seemed to particularly enjoy the latter song as they clapped their hands and patted their feet to the spiritual and powerful sounds the music.

The highly anticipated time arrived in the program to hear from Moss, Jr. Moss, Jr.'s biography is so amazing and so remarkable there is no way to include it all in this article. I advise everyone to search his name on the Internet and then talk to people who really know him, like Bishop Holt. He and Bishop Marjorie Holt are in a place of reverence that makes one feel special just to be in their presence.

Moss' brief but mighty message was entitled "The Challenge of Answered Prayer." He shared his personal stories of tragedy when he lost both parents at an early age and his struggles during his early years at Morehouse College in Atlanta. He told us to read Chapter 12 of (the) Acts of the Apostles for an even deeper revelation of his message.

Everyone was silent as he began to speak. You just knew you were in for a spiritual blessing. And blessed indeed we were. The hostesses, the servers, the police officers and even the children held on to his every word. "Sometimes the answer to your prayer is right in the room with you!" Moss said.

Looking around the room at all the people in attendance, I knew truer words were never spoken. Because Marjorie Holt was in the room. And I know she certainly represents answered prayer.

The 25th anniversary Champion for Change honorees were: Deborah Barnett, Bishop-elect Jerry Boose, Wilma Brown, Tina Butts, Suzette Cowell, Janice Edwards, Olivia Holden, Wendi Huntley, Congresswoman Marcy Kaptur, Judge Nicole Khoury, Bishop Robert Lyons, Doni Miller, Tracee Perryman, PhD, Robin Reese, Montrice Terry, Blandine Walls, DMin, and Fletcher Word.

Wilma Brown also received the Community Legend Award; Otis Moss, the Civil Rights Icon Award, Mayor Kapszukiewicz, the Medal as a Champion for Change and those surprised with awards were Delano Dancy, Bishop Brehon Hall, Pastor Terri Sutton and Doris Greer.



Rev. Tim Pettaway - standing, Bishop Robert Lyons, Judge Nicole Khoury and Suzette Cowell, seated



Ronald Burel and Montrice Terry



Moni Featchurs and Wendi Huntley

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Economy Section • Economy Section • Economy Section • Economy Section • Economy Section • Economy Section • Economy Section

Women Business Owners are Optimistic About the Future

Special to The Truth

Even as they ride out inflationary pressures, supply chain disruptions and economic uncertainty, women owners and executives of small and mid-size majority-women-owned businesses have an optimistic outlook about the near-term future of their businesses, according to a recent survey.

The PNC Bank survey found that women business owner (WBO) expectations for their own companies remain strong, with 41 percent feeling highly optimistic -- up from 29 percent in the fall of 2020 but down from 67 percent in the fall of 2021 -- while the share of those feeling pessimistic has held constant at just one percent.

The survey also indicated that more than eight in 10 women business owners are very confident about their future success and nearly half say it comes from their own hard work and drive. Similarly, 79 percent of WBOs are very satisfied with their role as a business owner or leader compared to 67 percent of men business owners (MBOs).

"We are seeing a new pattern of self-empowerment among women business owners that is very encouraging," said Beth Marcello, director of PNC Women's Business Development. "Their own hard work to survive the pandemic is the source of their confidence and optimism today."

The survey suggests that women have a take charge, can-do attitude. When it was difficult to find employees, 49 percent of WBOs versus one-third of MBOs say that they or their managers stepped in to cover open staff hours

themselves. Additionally, they're focused on growth: 81 percent surveyed are Woman Business Enterprise-certified, 73 percent market their certification, and 88 percent say that certification has been a helpful business development tool.

"For the first time, we have evidence of increased financial confidence among women business owners. They are two times more likely than men to say they're considering a new loan or line of credit to support business growth," said Marcello. "They are monitoring their cash position and have a cash reserve, but they're investing excess cash rather than stockpiling it; they are continuing to leverage the increased efficiency of the digital financial tools they migrated to during the pandemic; and they are confidently increasing pricing as the economy allows for it."

Meeting the Challenges

While WBOs have concerns about inflation, profitability and the supply chain, they believe they're prepared for these challenges. Although similar portions of WBOs and MBOs experienced supply chain issues in the past year, 79 percent of WBOs believe they have the right amount of inventory they need to succeed.

WBOs also intend to maintain or expand on policies they initiated during the pandemic, including allowing flexible work arrangements (48 percent), increasing compensation (38 percent) and implementing employee health or safety enhancements (33 percent). WBOs are more likely than MBOs to adopt Corporate Social Responsibility policies or practices, including gender pay equity (34 percent vs. 9 percent) and diversity and inclusion (29 percent vs. 14 percent). These disparities could be an indication of why fewer WBOs (30 percent) than MBOs (43 percent) are finding it harder to hire new staff compared to six months ago.

Identifying and addressing challenges faced by women financial decision makers is a component of PNC's Project 257: Accelerating Women's Financial Equality, an initiative to help close the 257-year economic gender gap. More information about these efforts as well as helpful resources for women financial decision makers can be found at pnc.com/women. To connect with Project 257, follow PNC on social media: Facebook, Instagram, LinkedIn and Twitter.

While the pandemic created new economic challenges, many with lasting effects, women business owners largely overcame these obstacles, taking away lessons that have inspired their optimism and confidence today.

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NIKKI D AND THE SISTERS OF THUNDER PHOTO BY BEN MORALES

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The Truth About Insurance

By Vince Davis, Vince Davis – State Farm Insurance Agent

Guest Column

The most unselfish gift that you could give to the people you care about is life insurance.

We have a skewed understanding of life insurance. Back in the day, the insurance guys came to our homes. They were door-to-door salespeople. Specifically, they were debit insurance salespeople.

These debit insurance salespeople sold minimum face amount life insurance policies. They had books and took cash debit payments for what amounted to miniscule amounts of insurance. When we paid the bill, they would mark it in the book.

People that looked like us were not part of the insurance landscape. The better policies were not written where we lived. The best salespeople did not come knocking on our doors. We were not encouraged to get significant amounts of insurance. In some cases, we were not allowed to get decent life insurance policies.

Half the time the debit agent changed from month-to-month. Sometimes the accounting for the money was suspect. Often, we did not know what we were paying for. Often our loved ones died and the family was left holding an empty bag. An argument could be made that they were not working in our best interest.

Many of the agents who came to our neighborhoods in those days lacked formal college educations.

I was part of the first blacks contracted by State Farm Insurance in the Toledo metropolitan area. Greg Smith was the very first. He got his business in 1985ish. He did not last very long. He was set up for failure. In 1986 Johnny Horn got a State Farm Insurance Agency. I started my insurance agency in 1987.

Of course, we started scratch agencies. We were not given the keys to an established business. We were given a rate plan and a telephone book. On January 1, 1987, I officially left my six-figure income with Baxter Travenol Laboratories to start my insurance business.

I am not employed by State Farm. I write for State Farm Insurance. It is a business opportunity. I work for my clients.

John Horn retired in 2021. Johnny Horn was the first Black State Farm business owner to retire in the Toledo Metropolitan area. Fortunately, Johnny Horn's staff person of 22 years joined the Vince Davis –State Farm Insurance Agent team. Jerrie Conner joined our team in 2021. Jerrie put her resume out there and I hired Jerrie for our agency. She is a great, loving, caring team member. Our customers love Jerrie Conner. Chris and Alicia round out our team.

We often think of life insurance as a means of paying for our funeral. Maybe we might consider leaving a few bucks to certain important people in our lives. While that is better than not having any

insurance at all, it falls way short in providing for your family's needs. We need to make provisions to provide for our family well after we are gone.

Think about having at a minimum seven years of your income in non-work-related life insurance. Consider your work life insurance as a work perk. It is not very expensive but not free free. Sign up for as much as you can get at work. It will either go away completely, cost significantly more or be reduced significantly when you terminate your employment.

Do not cash in your current life insurance in anticipation of getting another policy. Normally it is not a good idea to cash in your old whole life insurance policy. Whole life stays the same price for life. Term insurance is temporary. Key words Term – temporary; Whole Life – lasts your whole life, if you keep paying

I will be addressing The Truth readers more about insurance in the future. Stay tuned. Reach out to me for an insurance quote.

Vince.davis.bun1@statearm.com; 419-244-2904, 3344 Se-cor Rd. Suite A 102 Toledo, Ohio 4360



Vince Davis

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United for the Holidays to Distribute 563 Meal Kits to Families before Thanksgiving

United Way of Greater Toledo (UWGT) is proud to host United for the Holidays, in partnership with Islamic Food Bank and Grace Community Center. This series of events brings together more than 150 volunteers to pack 563 meal kits for families throughout NW Ohio. Each meal kit contains two-weeks worth of food.

The series kicked off with a press conference at 9:00 a.m. on Friday, November 11, 2022 at Grace Community Center. Meal packing events took place November 11 at Grace and November 18 at Islamic Food Bank (details included below).

“This is about more than ensuring everyone in our region enjoys a Thanksgiving dinner. United Way looks at the whole individual and full picture. Inflation is rising. Utility costs are going up. Forty-four percent of Lucas County residents and more than one-third of Ottawa and Wood County residents live paycheck to paycheck. Making sure there are groceries in the kitchen is one of the most important ways to offset household budgets so people can continue to make rent and mortgage payments. This is about ensuring that the 1 in 4 children in our community who are food insecure have enough to eat but it’s also

about keeping families in their homes through cold winter months,” said Wendy Pestru, president and CEO at United Way of Greater Toledo.

Partnership and collaboration are central to United for the Holidays. Islamic Food Bank and Grace Community Center carefully consider the contents of the meal boxes, ensuring a mix of fresh, healthy, and shelf-stable foods that families want to eat. Working with distribution partners who serve their neighborhoods every day ensures residents most in need get access to help.

“We are proud to partner with organizations working on hunger and related issues every day. These organizations have an intimate knowledge about those they serve, which is important to ensure that the food provided is not only accessible but also in line with their preferences. The food we distribute is culturally relevant and reflects our values. We serve food that we would enjoy with our family at home. When our neighbors visit a pantry or access food through our programs, we think of them as our guests and want them to feel welcomed,” said Dr. M. Razi Rafeeq, president and chair of Islamic Food Bank.

All area residents in need of safe and affordable access to food, shelter, utility and rental assistance, or other services are encouraged to contact United Way’s 211. The 24-7-365 free information and referral service is staffed by trained professionals ready to assist all NW Ohio residents with accessing resources they need. Call 211 or visit [211nwo.org](http://www.211nwo.org) (<http://www.211nwo.org>).

The United for the Holidays series is made possible by Community Sponsors, Nysus Solutions, Signature Bank, and Taylor Automotive, and Supporting Sponsors, Gilmore Jason & Mahler and Trust Company Family Offices.

Additional Volunteers are still needed, interested individuals should register at www.unitedwaytoledo.org/volunteer (<https://www.unitedwaytoledo.org/volunteer/>).

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²Property must be located within one of the following counties: Allen Ohio, Allen Indiana, DeHance, Delaware, Franklin, Hancock, Lucas, Madison, Union, Williams, or Wood.

³Borrower income must be below 80% of the area median income, or property must be located in a low- to moderate-income census tract, as updated annually by the FFIEC (Federal Financial Institutions Examination Council).

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Vigilance: The Life of William Still, Father of the Underground Railroad by Andrew K. Diemer

Diemer

By Terri Schlichenmeyer
The Truth Contributor

You can't just sit around.

You can clearly see that people need help, they need someone, and you are in a position to lend a hand. It's going to take some organizing to do it right, but that's okay. You can't do it alone, and that's okay, too. People need what you have to offer, and so you step in and step up. In the new book *Vigilance* by Andrew K. Diemer, such efforts save lives.

c.2022
Knopf
\$30.00
432 pages

Peter Freedman wasn't sure whom to trust.

His journey was almost over, but he wasn't in the clear: after months of toil, he'd finally purchased his freedom, though he wasn't able to free his wife or children. That would come later; meanwhile, his arrival in Philadelphia was part of the plan.

When he was a small boy, he and his brother, Levin, had been sold away from their parents, probably in spite. For more than 40 years, Peter promised himself that he'd remember his parents' faces but there were so many freed people and fugitive slaves in Philadelphia, so many unfamil-

iar faces, that he scarcely knew where to look.

Imagine his shock when a stranger brought him to the Anti-Slavery Society office, and the clerk there turned out to be William Still, a brother that Peter never knew he had!

Still entered the world in the fall of 1821, the youngest of 18 children born to a former slave and a fugitive slave, neither of which ever turned away anyone who needed help. As a boy, Still received an incomplete education; later, an employer made sure he learned the basics, which were all he needed to land jobs that would help move people along the Underground Railroad, to freedom and safety.

Still's steady trustworthiness placed him in positions to make hundreds of contacts on the Railroad, including Harriet Tubman, John Brown, newspapermen, allies, social activists and others.

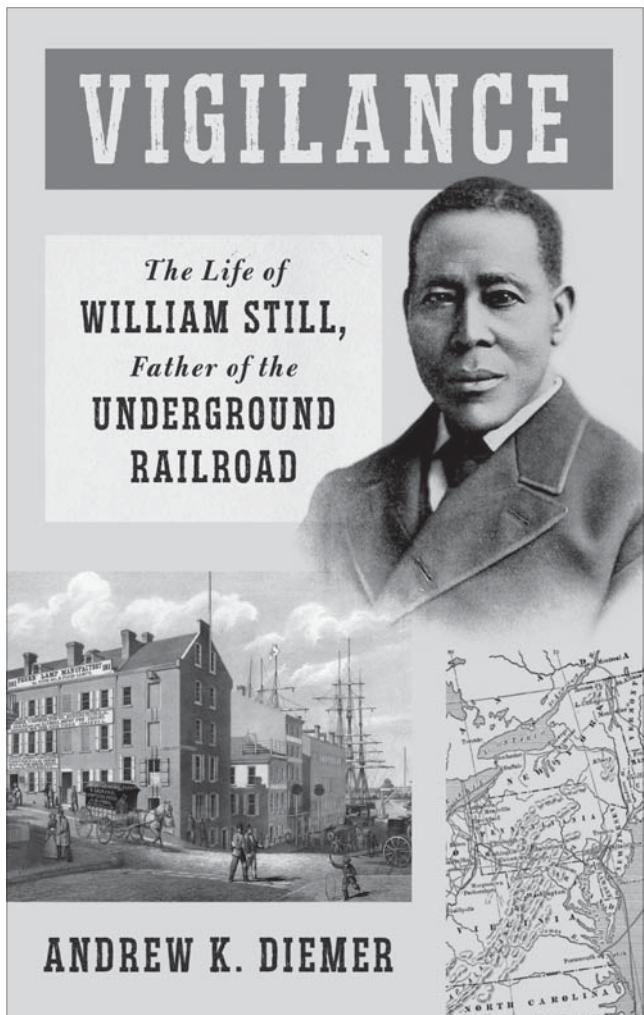
His knowledge allowed him to work for freedom long after the Civil War ended, and some months into the 20th century.

In almost every way, *Vigilance* is a big bite to eat.

It starts out with an astonishing story that captures a reader's interest fast, a tale that even author Andrew K. Diemer's subject used as a touchstone throughout his life. Alas, your interest may wane, and pretty quickly: there are dozens and dozens of people to keep track of throughout the pages of the main story here, as well as a clutter of too-detailed locations, somewhat random players, and other small items of seemingly little consequence to the tale.

And yet, readers won't get entirely lost. Diemer peppers his book with stories of bravery and heart-stopping escape, slaveowners outwitted and fugitives with the powers of observation and enormous patience. These tales are irresistible, and they give readers reason to stick with a book that can sometimes feel a bit arid.

Should you decide to tackle *Vigilance*, the best advice is to give yourself time. The book fairly demands that you do, lest you be more tempted to just let it sit around.



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Maumee Bay Adult Club of the National Association of Negro Business & Professional Women's Clubs, Inc.

COVID-19 EDUCATIONAL UPDATE EVENT

This event's purpose is to update our community on the status of the COVID-19 virus. It is design to demonstrate how to use COVID Home Test properly and address individual concerns, as well as dispel all myths about the virus by a medical professional.

Maumee Bay Club is excited to host this event. COVID-19 is still an

important health concern in or country even though the flu is rapidly growing. WE NEED TO KNOW THE DIFFERENCE BETWEEN THE TWO!

This event will be held on November 19, 2022 at the Mercy Health Senior Center, located at 545 Indiana Avenue. Time is 10:00 a.m. to 12:00 p.m.

Continental breakfast will be available and free home COVID Tests.


PRESENTER:

Dr. Rochelle Rollins, Pharm.D

SEGMENTS:

- *You Are Not Alone Dementia Talk W/ Pamela
- *LP Flavor Review
- *Gods Word To Be Heard
- *Happy Black Sheep
- *Peace Gems
- *Show question of the week





Now You Know Show
W/ Queen Silvy & Smooth Tim

Thursday
7pm EST.

www.thequeensilvyshow.com

CPR Event... continued from page 16

The event welcomed people of all ages and walks of life from students to community members and children. Over 200 people registered and become CPR certified Saturday.

Tashara B. offered a moment of silence for Tasha, a long time supporter and volunteer of the initiative who passed weeks before the event. The group awarded her an honorary volunteer award to her family. "She was someone who inspired me...", said Tashara, "she was one of the first people to help with the initiative." Tashara spoke highly about the late volunteer's selfless devotion to the cause and to the community.

The partners and sponsors for the event included but are not limited to Toledo Fire & Rescue, Toledo Police, Safety Nest, Mercy Health, CC419, the Media MudTalk, 103.3fm, BCAN, The Truth, Toledo Fire & Rescue, Toledo Police Department, the Department of Water Utilities, Scott High School, Dr. Carmel and Scott and Bowsher Med-Tech Programs.

The group plans to host a third annual next year and expand the program even further.



peace
CONFERENCE 2022

"Finding Common Ground in Uncommon Times"

Saturday, November 19

9 am – 3 pm • University of Toledo College of Law

Registration: 8:30 am • Breakfast and Lunch Provided • Breakout Sessions
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Free to all
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REGISTER NOW!

For more information, please email Jeanine Donaldson at jpd@elyriaywca.org.

KEYNOTE PRESENTATIONS

"Transforming Police Culture and Leadership to Promote Peace"
Daniel E. Reinhardt, Ph. D. Retired Police Lieutenant, Professor of Applied Ministry at Southern Baptist Theological Seminary; Author of Rethinking the Police: An Officer's Confession and a Pathway to Reform to be released by InterVarsity Press in 2023.

"Imagine Sustaining Peace in Uncommon Times"
Thomas L. Brown, Director of Religious and Minority Affairs for Mayor Muriel Bowser, Washington D.C.; Rotary Group Exchange participant; graduate Morehouse University and Associate Minister at Shiloh Baptist Church Washington D.C. A contributing panelist for the Washington Post and the Huffington Post.

"Beneath the Ink"
Billy Jo White, owner White Rose Tattoo. After the 2017 "Unite the Right" rally in Charlottesville, Virginia, where a white nationalist from Ohio drove a car into a crowd of protesters killed a person, Billy Jo decided to dedicate his skills to covering up racist and hateful tattoos for free.

Cost: Conference and parking is free; open to Rotarians and non-Rotarians.
Sponsors: Rotary District 6600, YWCA Elyria/Lorain; YWCA Northwest; University of Toledo

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Facebook: Clarence Smith Community Chorus
<http://www.CSCChorus.com>

"Embracing the Future While Preserving the Past"





CLASSIFIEDS

November 16, 2022

Page 15

CIRCULATION SERVICES; SERVICE CLERKS; LIBRARIANS

Toledo Lucas County Public Library (TLCPL), a public library that inspires lifelong learning and provides universal access to a broad range of information, ideas, and entertainment, is seeking candidates to fill Supervisor Circulation Services, Customer Service Clerk, and Librarian positions. Please visit Employment Opportunities | Toledo Lucas County Public Library ([toledolibrary.org](https://www.toledolibrary.org/jobs)) to review the full details and to apply.

EMPLOYMENT OPPORTUNITIES

The Ohio Turnpike and Infrastructure Commission is seeking candidates for a Roadway Maintenance Worker and a Mechanic at the Swanton Maintenance Building located in Swanton, Ohio. High school diploma or equivalent and a valid Class "A" CDL are required for both positions. Please visit www.ohioturnpike.org to access the full job descriptions and application instructions.

Equal employment opportunity shall be afforded to all qualified persons without regard to age, race, color, religion, religious creed, gender, military status, ancestry, disability, handicap, sexual orientation, genetic information or national origin

OUTREACH AND COMMUNICATIONS COORDINATOR

The Fair Housing Center seeks an energetic, critical thinker who can manage multiple projects. This position coordinates branding, social media and website content, and media relations, and serves as the agency's liaison to the press. The successful candidate will facilitate the design and development of fair housing materials and brochures. This position is also responsible for conducting presentations and trainings on fair housing laws to community groups, housing providers, real estate professionals and other community stakeholders. The Outreach and Communications Coordinator is also responsible for developing and maintaining relationships with community groups, housing providers, governmental agencies, and fair housing organizations and representing The Fair Housing Center at meetings and other events to affirmatively further fair housing throughout our community. This is a highly visible, public facing position that reports to the Vice President of Operations and Development. The Fair Housing Center offers a competitive salary and benefits package. Please submit cover and resume to: Interested applicants should email their cover letter, résumé, and references in PDF form to HR@toledofhc.org. No phone calls, please. TFHC is an equal opportunity employer.

SKILLS REQUIRED

Qualifications: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below represent the knowledge, skill, and/or ability required.

- Excellent written and oral communication skills
- Exceptional interpersonal skills
- Advanced MS Office skills
- Strong organizational and project management skills
- Ability to work effectively independently and as a highly resourceful team player under pressure and within deadlines
- Represent TFHC in a professional, exceptional manner
- Take direction well
- Creative and innovative thinker, who actively presents new opportunities, proposes solutions, and recommends best practices.
- Ability to work creatively and flexibly in a fast-paced environment while maintaining high work standards
- Ability to develop rapport and trust in the community
- Ability to effectively handle sensitive and confidential matters
- Exhibits a positive attitude and professional demeanor.

Education and Experience Requirements:

- Bachelor's Degree required in communications or a related field
- Equivalent work experience acceptable instead of degrees
- Experience in creating and implementing communication plans
- Experience in social and traditional media planning and content
- Experience with Word Press
- Experience with radio, video, and digital creation

ROADWAY WORKER – OHIO TURNPIKE

We need you to maintain our toll road! Our Roadway Workers start at \$22.95 per hour with substantial opportunities for earning overtime and pay raises with longevity. We offer 12 paid holidays, paid vacation and OPERS retirement.

The Ohio Turnpike is looking for a full-time Roadway Workers to work at our Swanton Maintenance Building. If interested in joining, please go to our website at www.ohioturnpike.org to view the full job description.

BAPTIST PASTOR

"The True Vine M.B.C. Is searching for a Baptist Pastor. Please send resume to:
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739 Russell St.
Toledo, OH. 43608
ATTN: Pulpit Committee

please include contact information

FACILITY OPERATOR

Metroparks Toledo is looking for a Facility Operator for the Treehouse Village at Oak Openings Preserve. The person in this position will perform a variety of housekeeping, janitorial and basic maintenance. HS diploma or equivalent required as well as a valid driver's license. Some experience in janitorial and minor building maintenance is preferred. Full time position with benefits. Go to www.MetroparkToledo.com/careers to view the entire job description and to apply. EOE

TARTA SEEKS FEEDBACK ON UPCOMING SERVICE CHANGES

The Toledo Area Regional Transit Authority (TARTA) has scheduled a series of public events to collect community feedback on upcoming proposed service additions and changes. Proposed adjustments, if approved by TARTA's Board of Trustees, would go into effect in March of 2023, and would include:

- The addition of Route 33, from TARTA's Transit Hub to University of Toledo College of Medical and Life Sciences and Walmart on Glendale Ave. This new route would replace portions of routes 28, 32, and 34
- The extension of Route 32 to Spring Meadows Place shopping center and other route modifications along Airport Highway
- Modifications to Route 34
- Removal of Route 28 A/B

These events will include two in-person forums and one virtual feedback session. These forums will focus on the Title VI equity analyses surrounding the service changes. Public meetings are scheduled for:

- In-person meeting, **Monday, Dec. 5, 2022**, 5-6 p.m., conference room at TARPS, 130 Knapp St., Toledo
 - Virtual meeting, **Tuesday, Dec. 13, 2022**, 10-11 a.m.
 - In-person meeting, **Friday, Dec. 16, 2022**, 2-3 p.m., conference room at TARPS, 130 Knapp St., Toledo
- If you are unable to attend, a recording of the virtual meeting will be posted on tarta.com.

All language assistance services for TARTA programs are provided to the public at no charge. In-person translation services for events can be provided and should be requested at least 5 business days prior to the event.

Registration and additional details will be available in the coming weeks at tarta.com or by calling 419-243-7433. Customers and others from the public interested in submitting questions may do so by sending them to customer-relations@tarta.com.

CPR Event Hosted at Scott High School

By Dawn Scotland
The Truth Reporter

The 2nd Annual Community CPR Event was hosted by CC419 at Scott High School in the Ben E. Williams Field House Saturday, November 5th. Hundreds of attendees earned free CPR, FA, & AED certifications for adults, children and infants and received community resources.

The initiative was led by Tashara B., owner of Safety Nest; Toledo Public Safety Director Brian Byrd and Taylor Automotive Family Ambassador Terry Crosby.

“With all the current negativity in our world,” stated Crosby, “this event was a clear indication that when we come together as the people, our communities are stronger and if we choose to stick together we become so much more unified and better making our residence of stay so much more positive, safer and progressive.” He applauded the joint effort of the partners and supporter. “YOU the Community DID THAT.” he wrote on Facebook.

Tashara B., the visionary behind the initiative, commented on its impact. “We had over 70 people sign up in one day, we saw young kids with diabetes... we had a young lady here who got a wellness check [and her] blood pressure was too high ... There’s not one [registrant] that did not say that their family did not have a history of health issues.”

The aim of the event was to bring awareness and CPR training to an area that is generally overlooked and underserved. The certification will impact the lives of many in emergency situations where every second counts.

Scott High School and its surrounding area was chosen as the site of the inaugural event as well as this year’s.

“There are health disparities [here]...” stated Byrd, “as a result of those health disparities, we have more people in under resourced communities who suffer from cardiac arrests. And we’re less likely to have anybody in these same areas doing bystander CPR prior to the arrival of the EMS.”

“Education is the key,” he emphasized. “There’s not a lot of people in our communities in the central city who are CPR certified.”

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The family of honorary volunteer Tasha receives award from CC419 on her behalf



Terry Crosby, Tashara B and Brian Byrd



The Toledo Fire & Rescue Team and former Fire Chief Brian Byrd



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² Improvements must be rehabilitative in nature or add square footage. Maximum term for improvements, 6 months. Additional requirements/exclusions may apply. Borrowers must occupy the property. For purchase loans, Borrowers cannot own a home at time of loan closing. Homeownership counseling required. Household income must be at or below 80% FFIEC Area Median Income or subject property located in a low/moderate income tract as shown in FFIEC Geocoding. Escrow for property taxes and insurance required. Home seller can contribute up to 6% of the sales price to be applied towards closing costs. Loans over \$200,000 and up to \$547,200 please call for additional required funds needed for down payment.
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