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Negarina Cooper, Christina Rodriguez, Zarinah El-Amin, .AND

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# Ashford Out as Party Chair?

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

The Truth Contributor



*Some circumstances require leaders to take charge, force difficult issues, and make tough decisions, while others require leaders to enable, support, and include people. Similarly, organizations sometimes need leaders to focus on their future strategic direction and other times to focus on day-to-day operations and execution.*

– Rob Kaiser

The signs of a shifting political landscape threatening to change Lucas County from blue to purple make it apparent that Michael Ashford is soon out as chairman of the Lucas County Democratic Party.



Michael Ashford

More intra-party drama surfaced last week when the progressive wing of the local Dems put together a concise letter to Liz Walters, Ohio Democratic Party Chairwoman, asking for a review of Ashford's leadership.

The correspondence outlined perceived failures and other clothesline talk, including the lack of a treasurer, money spent illegally, loss of volunteers, a building unusable because of mold and asbestos, meetings that devolved into shouting matches and physical altercations, and losing races they should have won.

Unsurprisingly, U.S. and Ohio Dems are concerned that control of the House and Senate may change hands in 2024 as U.S. Senator Sherrod Brown (D. Ohio) attempts to hold onto his seat in a state that has recently gone from blue to red.

And, yes, the Dems indeed lost several local races in 2022 that they should have won. For example, the Democratic gubernatorial candidate Nan Whaley, lost Lucas County by a wide margin to Republican Mike DeWine. One can also make the case that Vallie Bowman English should be a County Court of Common Pleas judge. Erika White and Nancy Larson also had a pathway to victory in the Ohio Legislature. Still, Republicans Derrick Merrin and Josh Williams prevailed basically because of the Dems' failure to drive voter turnout.

The truth, however, is that other dark blue strongholds, including states like California and Oregon, "underperformed," as midterms races are typically low-turnout elections that benefit the "out party."

What is also true, though, is that local fundraising is way down, and the Dems appear to be insolvent or bankrupt. Ashford has yet to present a plan to move the Party forward. While he appeared to shepherd the Party through the early stages of COVID, Ashford needs to be more versatile in his thinking to adjust to the resulting Post-Covid economic challenges or trends in the ideas and attitudes of younger party members. The resignation of Ashford's hand-picked vice president and eight county executive team members is additional evidence of the Ashford-led intra-party quagmire.

What happens now?

It is not a good look for the Party when its first Black chairman cannot finish his term. Yet, African Americans, including Paula Hicks Hudson, Willie Perryman, Tony Totty, Kwinlyn Tyler, John Hobbs, and others, signed the letter requesting a full investigation of the Lucas County Democratic Party by the Ohio Dems. Others, like Elgin Rogers, Erika White, and Vallie Bowman-English, felt they could not agree to sign the document.

To Ashford's credit, he has been a great fundraiser for a diverse set of candidates' campaigns over the years, has had a stellar career in the Ohio Legislature, and still has much left to contribute.

As far as the misappropriation of funds?

Some describe the accusations as a pressure tactic to put heat on Ashford until he resigns. Ashford will likely counter, "The Party has no money because we spent it on things like candidate slates and mailings, the things the Party wanted it spent on." Yet, there is a need to bring donors and resources back to the Party and prepare for the 2024 election cycle, where the Dems are currently vulnerable.

Ashford is not diplomatic or a compromiser but a fighter who will not be "bullied, punked, or shamed" but is determined to go out on his own terms.

Nevertheless, the Ohio Democratic Party (ODP) wants to uncomplicate anything affecting national or statewide elections. ODP desires that their dirty laundry be aired even less in the media or streets.

So, look for the Party to install Paula Hicks Hudson as interim Party chair in the next few days while providing Ashford with "a soft landing," enabling him to focus on his elected office and campaign for Lucas County Recorder without worrying about being primaried.

It's a done deal.

Contact Rev. Donald Perryman, PhD, at [drdlperryman@enterofhopebaptist.org](mailto:drdlperryman@enterofhopebaptist.org)

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## Community Calendar

**March 14**  
NAACP General Membership Meeting; 7 pm; Jerusalem Baptist Church

**March 19**  
NAACP Youth Council Meeting; 3 pm; Sanger Branch Library

# Celebrating 196 Years of The Black Press

By John Warren, PhD, Publisher, San Diego Voice & Viewpoint Newspaper  
Guest Column

This month, the African American community of these United States celebrates 196 years of the Black Press, historically referred to as "Negro Newspapers". It was on March 17, 1827, at a meeting of "Freed Negroes" in New York City, that Samuel Cornish, a Presbyterian minister, and John Russwurm, the first Negro college graduate in the United States, established the negro newspaper.



John Warren

The Black Press has been called many things during this 196 years of evolution. Its initial publication declared "there ought to be some channel of communication between us and the public through which a single voice may be heard in defense of five hundred thousand free people of colour."

What these two men started, initially known as "Freedom's Journal and the Rights of All", has spun off to more than 500 Black newspapers as many embraced the need to tell our story and not have someone else tell it for us.

Today, the number of Black newspapers has dwindled to a little more than 200 with at least two, the Philadelphia Tribune at 130 years old, and the Afro American Newspaper in Baltimore at more than 125 years old, still owned by the families that founded it.

At a time when few of us could read, these papers grew to be known nationally, long before the internet, social media and even the telephone itself. It was often the low-waged Black railroad worker, like the porter handling the bags of traveling white people, who threw out copies of the Chicago Defender as the trains passed through "no-stop" small Southern towns. Part of the success

was that we all knew we were Black thanks to "Jim Crow" segregation laws.

Today, thanks to the Black Press, we have histories we can read. The book and movie, "Hidden Figures", about the Black women math experts that made the space program work, were based in large part on articles written in the Norfolk Journal and Guide newspaper and kept in the paper's archives. Graphic pictures and articles about Black soldiers in World War I can be found at the Afro American Newspaper in Baltimore.

Today, with racist Whites seeking to ban all knowledge of the Black experience in America, we must protect and preserve the Black Press as our only "Trusted Messenger". While we must use the internet and social media, let us not lose our souls and our knowledge of who we are in the process.

It is the Black Press that has written about "the stony road we have trod"; helped us feel the pain on our backs and that of our ancestors when we speak of the "Chastening rod". It is the Black Press that has provided the steady beat, so that our "weary feet have brought us to the place for which our fathers sighed".

It is the Black Press that will help some of us return to the place where we met God before so many became drunk with the ways and wine of the world, which James Weldon Johnson spoke of when writing the Negro Natonal Anthem.

Let's keep the Black Press where it belongs, in our heart and lives as our struggle for equality and fairness continues.

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**Sincera Palliative Care**  
Sincera Supportive Care and Symptom Relief was established in 2008 at the request of community physicians who were seeking additional help for their seriously ill patients who were not on hospice. A signature service of Hospice of Northwest Ohio, Sincera has specialized expertise in managing pain and other symptoms associated with serious illness or the side effects of treatment to enhance comfort, wellbeing and quality of life.

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# Greater Toledo Community Foundation Announces Gift to Support Riverwalk

Greater Toledo Community Foundation last week announced a gift of \$400,000 to the Metroparks Toledo Foundation to support Glass City Riverwalk. Specifically, the donation will sponsor a unique public art installation that visitors can enjoy in all seasons.

"We're excited to join Metroparks today to unveil this sculpture and emphasize our continued support of their efforts," stated Keith Burwell, president of Greater Toledo Community Foundation. "In celebration of our 50th Anniversary, we wanted to give back to our community in a meaningful way; thus, this significant gift. Our Metroparks system is tops in the country and contributes greatly to the quality of life in our community. We are excited to see the evolution of this park and how it will be a game changer for Toledo – for all to enjoy."

Greater Toledo Community Foundation in January announced that it would distribute more than \$600,000 in funding, in 2023, to local nonprofit organizations in celebration of its 50th anniversary—in addition to an annual average grant distribution of approximately \$18 million. The Foundation also announced a 12-month campaign, "Fifty Years of Funding Futures," along with a 2023 calendar of community events and programs centered on honoring the past, celebrating the present and equipping future generations for continued community impact.

"This is just one of many times the Community Foundation has played a significant role in Metroparks ability to serve our community," said Joe Napoli, president of the Metroparks Toledo Foundation. "Keith and the Foundation have been with us from the beginning, making a significant contribution that helped pay for the design of this park."

The latest gift will be acknowledged at Rain Towers, a group of five, functional sculptures by Toledo-based Graphite Design + Build. The art will be the centerpiece of Rain Tower Plaza adjacent to Market Hall and The Ribbon ice skating trail in phase two of Glass City Metropark.

The sculptures will spray water to form a splash pad in warm months, while a fire pit in winter will provide a warming station for ice skaters.



"Rain Towers' dark bronze beams echo the building, though their design is culled from the city itself," according to the artists' statement. It includes design elements inspired by the nearby bridge trusses and the iconic cut glass geometric patterns made world famous by Libbey Glass.

"Not only will this financial contribution go a long way toward transforming our riverfront, but Greater Toledo Community Foundation's support will most certainly give weight to the significance of what we are doing here," said Fritz Byers, vice-president of the Board of Park Commissioner.

The first phase of Glass City Metropark opened in 2020, and phase 2 will open in June. The new park on the east side of the Maumee River will be the hub of Glass City Riverwalk, which will consist of 300 acres of greenspace and a five-mile continuous path on both sides of the river from the Veterans Glass City Skyway to the Anthony Wayne Bridge.

Construction is now underway for the first legs of Riverwalk, from the Martin Luther King Jr. Bridge to the The Docks restaurant complex in International Park on the east side, and from the bridge to Fort Industry Square on the downtown side.

"Since 1973, Greater Toledo Community Foundation has made it possible for generous people to donate gifts in any amount to projects that make the Toledo area better," said Dave Zenk, executive director of Metroparks Toledo. "Their involvement in this project will help make a lasting difference in the six neighborhoods that Riverwalk will connect, as well as the region as a whole as we create the finest riverfront park in the country."

Greater Toledo Community Foundation is the largest philanthropic organization serving the Toledo region, including northwest Ohio and southeast Michigan with a particular emphasis on the greater Toledo area. Since 1973, Greater Toledo Community Foundation has worked with individuals, families and businesses, assisting them in making effective choices that match their philanthropic interests and needs while creating a better community for generations to come. For more information, visit [toledocf.org/](http://toledocf.org/).

Metroparks Toledo is northwest Ohio's conservation leader, preserving 13,000 acres of natural areas, some considered globally rare. Nineteen Metroparks provide access to nature within five miles of every resident of Lucas County, while a 200-mile network of trails connects parks to parks, and people to parks. Metroparks Toledo is the 2020 recipient of the National Gold Medal Award / Large Park Systems, from the American Academy for Park and Recreation Administration (AAPRA) in partnership with the National Recreation and Park Association (NRPA).

## Modeling is a career, it is not an activity.

If you are seriously thinking about getting into acting or modeling you are going to

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Alright let's get down to business, Do you have to pay to be a client of a modeling agency? NO

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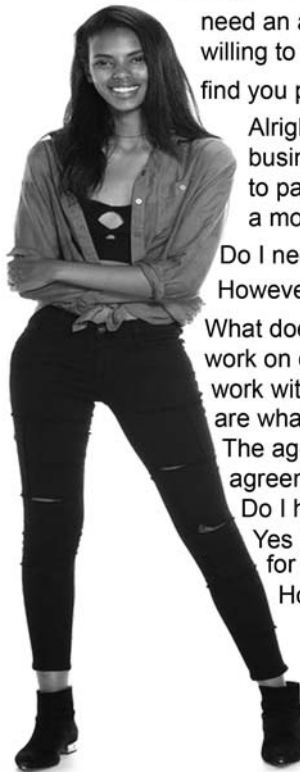
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# Hope Toledo Is Fulfilling the Promise

By Asia Nail

The Truth Reporter

And this is how we change the world: Cradle to Career

In January 2020, the high school gymnasium was filled with a sense of anticipation as students chattered excitedly, waiting for the assembly to start. Suddenly, a man in a suit walked up to the stage. He tapped the microphone and the room fell silent.

"I have some news that will change your lives," he echoed through the gym. "Each and every one of you will receive a full scholarship to attend college or trade school in Ohio...and one of your parents, too!"

The 2020 graduating class at Jesup W. Scott High School had just been told they could continue their education at no cost to them due to a new initiative called H.O.P.E. Toledo Promise.

The students erupted into cheers and applause, their excitement filling the air with happy cries of astonishment. Pete Kadens smiled as he watched the joy and disbelief wash over their faces.

Toledo native and serial entrepreneur Pete Kadens is a philanthropist currently serving as chairman of The Kadens Family Foundation, a charitable organization dedicated to closing the pervasive wealth and education gaps in the U.S.

Only 33 percent of TPS Jesup W. Scott High School graduates enrolled in college prior to the 2019 school year and the high school used to be considered the most underestimated and disadvantaged in the Toledo Public School district.

Now, with two-generation initiatives like HOPE Toledo, both children and parents are benefiting, proving the HOPE Toledo approach to be a pioneering and imaginative way to combating poverty.

"Our programs foster opportunities across generations within our city's households," said the Rev. John Jones, CEO and executive director of HOPE Toledo.

"March 2023 marks the first time our organization is releasing a detailed report about our progress in providing high-quality preschool engagement and programming while still fulfilling our HOPE Toledo Promise to be the first fully funded, two-generation college scholarship program in the United States," he shared at last week's press conference.

Nearly 70 percent of job openings today require specific postsecondary job skill credentials or a two- or four-year college degree —according to Congress.gov.

So HOPE Toledo's Cradle to Career mission could, over time, put Toledoans in a position to be an equitable middle market community in this country.

While standing with Mayor Wade Kapszukiewicz, TPS Superintendent Romules Durant, EdD, and other community stakeholders, Jones laid out how the HOPE Toledo's pre-school and postsecondary education programs have created generational change for families in Toledo.

"Our Ohio Kindergarten Readiness Assessment (KRA) scores reflect that over 30 percent of our kids in the HOPE Toledo program are testing at the standard levels or above," said Reverend Jones. "This is excellent considering academic levels were around 11 percent prior to our efforts."



HOPE Toledo President John Jones



Dondra Coleman



Romules Durant, EdD



Jahquan Chambers

To date, the number of pre-school providers has grown from 10 to 20. HOPE Toledo's preschool enrollment has also expanded from 170 children last April to almost 300 children this school year. "We hope to reach 500 kids over the next two years," said Jones.

Dondra Coleman, the owner and administrator of Learning Ladder Child-care and Development Center, has been serving Toledo's families for more than 20 years. To her delight, she has expanded her services to accommodate more four year olds into her doors due to the partnership with HOPE Toledo.

"Research shows birth to age 5 is the most significant period for a child's

...continued on page 6

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# Social Security Celebrates Women's History Month

By Erin Thompson

Social Security Public Affairs Specialist in Toledo, OH

March is Women's History Month. It is an opportunity to recognize and celebrate the achievements of women. Social Security provides vital benefits and financial protection for women.

Nearly 55 percent of the people receiving Social Security benefits are women. Today, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history.

Women also have longer average life expectancies than men and tend to live more years in retirement. This means women have a greater chance of exhausting other sources of income. It's important for women to plan early and wisely for retirement.

Our online booklet, *Social Security: What Every Woman Should Know* found at [www.ssa.gov/pubs/EN-05-10127.pdf](http://www.ssa.gov/pubs/EN-05-10127.pdf), provides detailed information about how life events can affect a woman's Social Security retirement benefits. These events may include marriage, death of a spouse, divorce, self-employment, and other life or career changes.

Your earnings history will determine future benefits, so we encourage you to verify that the information in your record is correct. You can create a personal my Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to review your full earnings history. You can also view your *Social Security Statement* using your personal my Social Security account, to get estimates of future benefits and other important planning information.

If you find an error in your earnings record, it is important to get it corrected so you receive the benefits you earned when you retire. Our publication, *How to Correct Your Social Security Earnings Record* at

[www.ssa.gov/pubs/EN-05-10081.pdf](http://www.ssa.gov/pubs/EN-05-10081.pdf), provides you with details on how to make a correction.

Learn about how Social Security benefits women at [www.ssa.gov/people/women](http://www.ssa.gov/people/women). Please share this information with your loved ones.

*Hope Toledo... continued from page 5*

developmental growth," she shared. "Helping providers like myself achieve high quality preschool programming, helps administrators like myself offer professional development and higher wages that attract and retain high quality educators which better supports active family engagement."

Next, the 1st Cohort HOPE Scholar, Jahquan Chambers, shared his experience in a short video saying:

"I graduated in 2022 from Owens Community College. I went through ASEP, which stands for Automotive Service Excel Program. My University of Toledo expected graduation date is set for Spring 2025. I intend to continue working with Ballas Buick GMC putting my two associates degrees from Owens and U.T. to good use in my journey to becoming an automotive entrepreneur."

This accredited program is Certified by National Automotive Technicians Education Foundation (NATEF) and is a part of Owens Community College's curriculum.

"Jahquan was shy at first, but it was great to see him learning technical

*...continued on page 7*

**The Truth Colours Art Gallery**

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*Hope Toledo... continued from page 6*

skills and applying them. He came out of his shell and now we see him growing as a different person," shared General Motors ASAP Instructor, Chris Kinkad.

With economic inclusion being a part of Owens Community College's mission, seeing their PROMISE scholars succeed brings pride to staff and administrators alike.

Eight of HOPE Toledo's Promise Scholars have graduated from either a two-year to four-year college or trade school certification program. In their partnership with Northwestern University they did a study showing that 69 percent of PROMISE students in HOPE Toledo's 2nd Cohort are gaining persistence.

"The new cohort is beating the National average in testing and post-secondary attendance rates at approximately 70 percent," shared Jones.

Education is like a key that can unlock the shackles of systemic and generational poverty, creating a ripple effect that can bring hope and change to families and communities.

Few pre-k initiatives exist and most college promise programs focus solely on youth. HOPE Toledo's college promise programs are dynamic taking a family focused approach while providing scholarships for both youth and adults at the same time.

No one else is doing this — at this level.

As history is being made, HOPE Toledo and its partners know the importance of their Cradle to Career mission and the impact it has on the lives of the children they serve here in the Glass City. They work together tirelessly unified in their hope of every child entering school with the knowledge, skills and resources they need to not only succeed, but to flourish.

Funding for HOPE Toledo Promise comes from the Kadens Family Foundation and ProMedica. The program is directed by President John Jones, Vice President Shawna Woody, and Community and Family Navigator Autumn Parker. For more information or to get involved, go to: hope-toledo.org.



**TOL**  
City of Toledo

**WATER FORUM**  
**Connecting Water With Neighborhoods**

This meeting is for residents to ask questions about upcoming and current projects in the community. Resources will also be available to assist with billing.

• toledo.oh.gov/events

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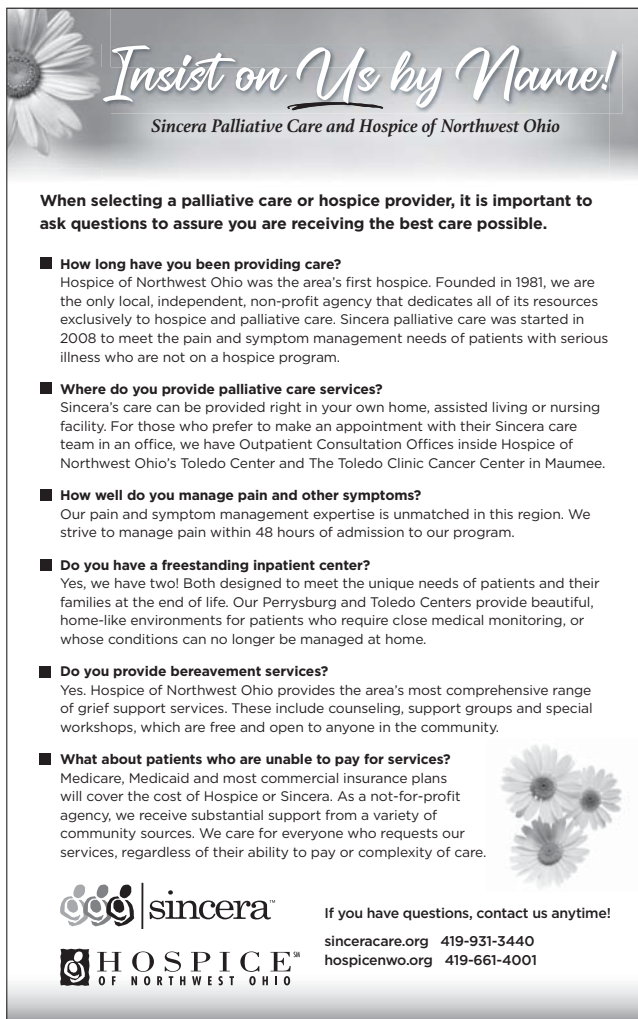
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Hospice of Northwest Ohio was the area's first hospice. Founded in 1981, we are the only local, independent, non-profit agency that dedicates all of its resources exclusively to hospice and palliative care. Sincera palliative care was started in 2008 to meet the pain and symptom management needs of patients with serious illness who are not on a hospice program.
- Where do you provide palliative care services?**  
Sincera's care can be provided right in your own home, assisted living or nursing facility. For those who prefer to make an appointment with their Sincera care team in an office, we have Outpatient Consultation Offices inside Hospice of Northwest Ohio's Toledo Center and The Toledo Clinic Cancer Center in Maumee.
- How well do you manage pain and other symptoms?**  
Our pain and symptom management expertise is unmatched in this region. We strive to manage pain within 48 hours of admission to our program.
- Do you have a freestanding inpatient center?**  
Yes, we have two! Both designed to meet the unique needs of patients and their families at the end of life. Our Perrysburg and Toledo Centers provide beautiful, home-like environments for patients who require close medical monitoring, or whose conditions can no longer be managed at home.
- Do you provide bereavement services?**  
Yes. Hospice of Northwest Ohio provides the area's most comprehensive range of grief support services. These include counseling, support groups and special workshops, which are free and open to anyone in the community.
- What about patients who are unable to pay for services?**  
Medicare, Medicaid and most commercial insurance plans will cover the cost of Hospice or Sincera. As a not-for-profit agency, we receive substantial support from a variety of community sources. We care for everyone who requests our services, regardless of their ability to pay or complexity of care.

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**HOSPICE OF NORTHWEST OHIO**

# Women of Toledo Celebrate 2023 International Women's Day

*The Truth Staff*

The City of Toledo observed International Women's Day on Wednesday, March 8, as hundreds gathered for a luncheon forum presented by the Women of Toledo at the Hiltons at Toledo Downtown. In collaboration with Dana, Inc, Women of Toledo acknowledged the global day – a day for celebrating the social, economic, cultural and political achievements of women. The day also is a call to action for accelerating gender equity.

This was the sixth year that Women of Toledo has organized the International Women's Day.

This year's forum opened with remarks by Ardenia Jones Terry, PhD, updating the CEDAW (Convention on the Elimination of Against All Forms of Discrimination Against Women) Gender Equity Commission that was established when City Council voted for CEDAW, also known as the Bill of Rights for Women on March 8, 2022.

"Our mission is to advocate for cultural heritage and inclusion," said Nina Corder, managing director of Women of Toledo. The organization will also be honoring Arab American Heritage Month in April and Asian American Heritage Month in May, noted Corder.

Woman of Toledo has built "a global network," said Corder as she pointed to the influence of Dana and Owens Corning that "bring in a lot of international talent." In fact, Corder added that representatives from 17 different nations attended last week's celebration of International Women's Day.

The highlight of the luncheon was a speaking program moderated by Christina Rodriguez, executive director of Mom's House, and including guests Negarina Cooper, a singer-influencer of Iranian origin and corporate development officer at the Toledo Museum of Art, and Zarinah El-Amin, an

*Photos Courtesy J. Bak Studio, LLC*

*... continued on page 9*



*Zarinah El-Amin, Negarina Cooper, Christina Rodriguez*



*Sierra Ortiz, WOT Associate Director; Audrey Johnson, Jamil Lewis Multicultural Center for the Arts; Rhonda Sewell, TMA Dir. of Belonging and Community Engagement; Zarinah El-Amin*



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Women of Toledo... continued from page 8

anthropologist, resident of Detroit, who is the founder of Enliven Your Soul.

The trio's discussion centered around the struggles in their countries of origin for women's rights and the comparative advantages in the United States for such rights.

The luncheon was closed by a song by Toledo resident Nailya Weber (birth country - Kazakhstan) in Tatar, a Turkic language.

Established in 2014, Inclusive for Women Inc. - Women of Toledo is a 501c3 nonprofit organization serving the greater Toledo community that advocates for diversity and inclusion with a focus on economic empowerment. The organization offers programs and services that help tackle issues critical to women's economic advancement and interrupt various biases in the workplace, marketplace, community, and family.

Since its inception, WOT has provided education, engagement, and empowerment to all women and youth in Greater Toledo. The organization has a well-developed organizational structure with both an Advisory and Governance Board. At all times cooperation and collaboration are sought in the community, to ensure that duplication is eliminated. Measurement on impact includes: Self-Awareness and Self-Advocacy, Decision Making, Economic Empowerment, Advancing Social and Emotional Learning,

Professional and Personal Development, The program framework helps participants reflect on their role as individuals in creating an innovation community where participants work towards positive living.



Singer Nailya Weber



Women of Toledo Managing and Program Director Nina Corder



Sena Mourad



Ardenia Jones Terry, PhD

Photos Courtesy J. Bak Studio, LLC

**First Church of God**  
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**Retirement Banquet**  
**Hiltons at Downtown Toledo**  
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**alzheimer's association**

\*Awareness presentation and a tribute service for our loved ones who has died from Alzheimer's

**\*For more information**  
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**Dementia Talk with Pamela**  
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# Does Your Business Qualify for the ERC Federal Assistance Program?

*Special to The Truth*

The strength of the country relies on its estimated 33.2 million small businesses, which comprise 99.9 percent of all American businesses. COVID threatened, and in some cases forced, the closure of many small enterprises and tens of thousands are still reeling from the aftermath of the full pandemic.

In an effort to offer some relief, the federal government created the Employee Retention Credit (ERC) Program under the IRS that has already helped thousands of qualifying businesses receive up to \$26,000 per employee. Unfortunately, not enough small business owners are aware of the program. Others don't think they will qualify, leaving billions of dollars on the table that could help them recover and continue to move forward.

Companies such as ERC Helpdesk, [www.erchelpdesk.com](http://www.erchelpdesk.com), have been created to help small businesses determine their qualifications and navigate the ERC program. Now is the perfect time for business owners around the country to see if they make the cut.

A small business can receive an ERC even if it received PPP. The pro-

gram is flexible enough that most businesses will likely be eligible. The average claim is \$150,000, but there is no cap on the amount.

"I was the owner of a marketing business that assisted dozens of small business owners so I witnessed firsthand the challenges and sweat equity involved in taking such a big risk," said ERC Helpdesk chief marketing officer, Greg Ross-Smith. "Our founder was and remains a small business owner himself who was initially told his businesses would not qualify for an ERC and there was nobody he could find to make sense of the program. When he finally learned about the program details and what the actual qualifications are, not only did he apply and receive funds, he decided to create a way to assist other small business owners in taking advantage of the funding available for their businesses."

Here are the basics to see if you qualify:

- Your business is based in the United States.
- You retained and paid W2 employees during 2020 and 2021.
- Your business was impacted by COVID restrictions in one or more

*... continued on page 12*



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# Five Tax-Efficient Strategies to Include in a Holistic Financial Plan

Special to The Truth

As consumers focus on filing taxes and spending returns, a new study reveals a need for increased awareness around tax-efficient financial strategies. Lincoln Financial Group's Consumer Sentiment Tracker reports that only two percent of Americans can correctly identify financial solutions with tax advantages, despite one in three saying they prioritize investments that would help them pay less in taxes either now or in the future.

"Lincoln's research shows consumers are under-educated about tax strategy and tax-efficient investments, revealing a disconnect between aspirations and actions," said David Berkowitz, president, Lincoln Financial Network, the wealth management arm of Lincoln Financial Group, which provides advice and guidance through its network of independent financial professionals. "Consulting a financial professional and learning more about products and solutions can grow one's confidence in their financial decisions."

While not intended to be legal or tax advice, Lincoln Financial Group recommends considering the following five tax-efficient strategies as part of a holistic financial plan:

1. Contribute to a workplace retirement account. Pretax contributions to an employer-sponsored retirement savings plan will reduce total taxable income and allow savings to grow tax deferred. A good rule of thumb is to save at least 10 percent to 15 percent of your pay, but if that feels out of reach, start wherever possible and increase contributions a little each year to see big changes in total savings over time. Remember to save up to the employer match, if one is offered.

2. Explore the value of lifetime income. At a time when people are living longer and face greater risks to their savings, an annuity can provide protected guaranteed monthly income that can last a lifetime. Taxes on the gains aren't paid until the money is withdrawn, so interest can be earned on the money that would have otherwise been paid in taxes. Being in a lower

tax bracket during retirement means potentially paying less in taxes overall on the same amount of money. A financial professional can help determine which type of annuity might best fit your specific needs.

3. Prepare for unexpected long-term care costs. The greatest changes to income and lifestyle may result from an unexpected long-term health care event. Different solutions can help provide a cushion, and many of these benefits are income tax-free. Understanding the various policies is the first step in helping ensure you'll receive needed care without passing a financial burden on to family or loved ones.

4. Diversify a portfolio with life insurance. Adding cash value life insurance to a larger financial plan can help protect savings and provide an income tax-free death benefit for your beneficiaries, as well as tax-deferred growth opportunities. It can also offer advantages that help meet goals at every stage of life, including funding a child's education costs; strengthening retirement savings; creating additional cash flow; and protecting wealth for future generations. Keep in mind that if loans or withdrawals are taken from the policy, it will reduce the value of the death benefit and other payouts, as well as have potential tax consequences.

5. Work with a financial professional. According to Lincoln's study, just one in five U.S. adults feels very confident about making financial decisions to minimize exposure to taxes, yet 47 percent say they are more concerned about the impact of taxes on their retirement savings due to the current market. A financial professional can help tailor a holistic plan to your needs, as well as provide education about various insurance and retirement solutions.

"Ongoing challenges like market volatility, inflation and changing tax laws have the potential to hit wallets hard," said Berkowitz. "That's why tax-efficient investing is an important aspect of financial planning that can help you build wealth and achieve your financial goals."

Courtesy StatePoint

# CSU Extension Hosts Free Beginning Farmer Program in Toledo

Special to The Truth

Designed for beginning farmers, Central State University Extension (CSUE) is offering a Fast Track Farming Program in partnership with the Grace Community Center.

Information sessions about the program will be held from 6:30 to 7:30 p.m., on both Monday, March 13, and Monday, March 20, at Grace Community Center, 406 W. Delaware Ave., Toledo. The program is scheduled to begin on Monday, April 3 at 6:30 pm.

According to Michelle Wallace, CESTA agriculture & natural resources educator and presenter, participants will learn how to grow, market, and sell vegetables.

"The series is also designed to help participants develop their own urban farm while learning to grow vegetables with an onsite farm mentor," said Wallace.

The agenda will include:

---Information about the program series and expectations

---Question and Answer Session

Register at. For more information, <https://forms.office.com/r/VXGUgSKZ5S>, contact Michelle Wallace, CESTA agriculture & natural resources educator at [mwallace@CentralState.edu](mailto:mwallace@CentralState.edu).

To learn more about Central State University Extension, visit [www.centralstate.edu/csueextension](http://www.centralstate.edu/csueextension).

Central State University, located in Wilberforce, Ohio, is a regionally accredited 1890 Land-Grant University with a 134-year tradition of preparing students from diverse backgrounds and experiences for leadership, research and service. The University, which has been named HBCU of the Year by HBCU Digest, fosters academic excellence within a nurturing environment and provides a strong liberal arts foundation and STEM-Ag curriculum leading to professional careers and advanced studies globally.



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# I Am Debra Lee: A Memoir by Debra Lee

By Terri Schlichenmeyer  
The Truth Contributor

Everybody's looking at you.

They're wondering what you're going to do next, because you often surprise them. They don't know what you're about to say because you're never predictable. So stand up, throw your shoulders back, let them watch and learn a thing or two.

As in the new memoir, *I Am Debra Lee* by Debra Lee, represent.

Back when she was still in grade school, little Debra Lee's father decided that she would be a lawyer someday – and so she was. Though she often pushed the envelope and was her own person, it was hard to even think of disappointing the Major, a man who always admonished Lee to be a "nice girl."

Back then, Lee "lived and breathed Black culture," a feeling she carried through law school and into her first big job at a law firm that "treated its associates well," and where she instinctively found a mentor who helped her in her niche. He passed along to her a few choice clients, which eventually led Lee to a life-changing introduction to Bob Johnson, who was then the CEO of Black Entertainment Television, or BET.

It was a soul-searching time for Lee. Personally, she'd had a pregnancy she didn't want, and an abortion, then a marriage that failed. Professionally, the law firm she worked for was no longer a good fit. Johnson offered her a job and a title but it involved a considerable salary cut, which was tough to take. Still, Lee looked at the long picture and leapt at the opportunity.

The job had its downsides, specifically, eternally long hours and an

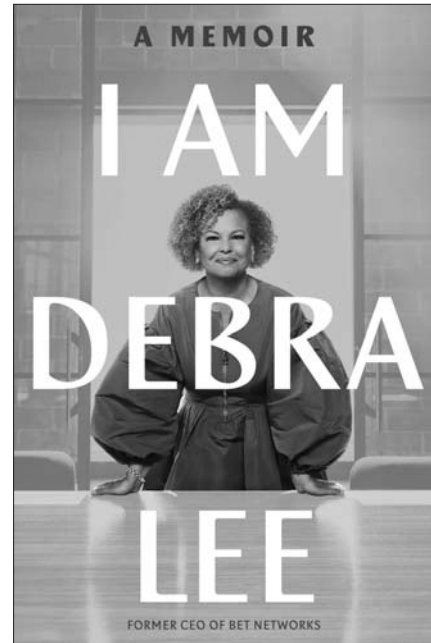
c.2023  
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256 pages

overwhelming work load with no work-life balance whatsoever but Lee was undaunted. She learned about the industry and herself, found her limits and sailed past them, and enjoyed the chance to befriend people whose names pepper the tabloids.

She never seriously considered reaching for the stars until she was named COO, with a public face to maintain, a reputation to uphold, and a list of things she'd never do.

And then she did one of them...

For readers who are unfamiliar with the whole story, let's just say that you'll want to be prepared. *I Am Debra Lee* contains a big ka-boom.



Leading up to that, though, is a treat: the inner mechanics of a media empire are told side-by-side here with the story of a long, exhausting journey and the personal sacrifices it demanded. It isn't presented as a burden, however; instead, author Debra Lee holds her tale with a steely grip and no apologies, making sure that she's clear on the extra work it took being a Black woman in a mostly-man's world. There's not a single ounce of poor-me in that but rather, a series of subtle lessons to accompany the outright advice that Lee scatters about.

And then there's that ka-boom. Read about it from this first-person point of view, and you won't be sorry. If you're ready for an absorbing, fascinating memoir that pulls no punches, *I Am Debra Lee* is absolutely worth a look.

*ERC Federal Assistance... continued from page 10*

of the following ways:

1. Loss of revenue
2. Supply chain disruptions
3. Full or partial shutdown of your business


Now a growing industry, ERC companies are popping up all over so be wary about who you work with. Ideally, try to work with a company you know, or at least one that understands the needs and inner workings of a small business. Often, it helps to work with a smaller sized ERC business that's accessible and that will work with your submission on a one-on-one basis. Bigger isn't always better in this industry. Of course, partnering with a company that maintains a high approval rate for its clients is a critical point of measurement as many companies can waste your time and get your hopes up by simply submitting anything knowing the chances of success are slim. Finally, to the degree you can determine it, try to work with a company that will process your application as quickly as possible while focusing on reducing errors that can delay the process.


"So many small businesses are built organically with the participation, support and hard work of family and friends. As a result, we understand the investment of time, resources and relationships that go into every business we work with," said Ross-Smith. "In the ERC business, integrity, trust and customer service rule and that's what I'd urge all applicants to consider in navigating their eligibility for the program. Our only goal is to help them qualify and then maximize their efforts and amount of compensation they receive."

*Courtesy StatePoint*

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# Books about Black Women's Body Image by Various Authors

By Terri Schlichenmeyer  
The Truth Contributor

The last two apps you downloaded were for diets. Ugh.

Friends say that you're perfect but you'd like to lose your flabby arms, your thick thighs, and a few inches from your belly. You imagine what you'd be like if you were a size 6. You wonder if you could wear skinny boots again. But before you download another app, read these books about Black women's health and body image...

There's not just one, but at least two books out this spring that ask if it isn't time for Black women to reclaim positive self-images about their bodies.

*It's Always Been Ours* by eating disorder specialist **Jessica Wilson** (Go Hachette, \$29.00), looks at the politics of Black women's bodies. You don't need to be told that this isn't a new thing but the true history of Black women and the harm such negativity has done may still surprise you; Wilson also pulls in the works of novelists, friends, influencers, and others to get the best, most interesting look at the subject. If you want a call to action, this is it.

Along those lines, author **Chrissy King** says that body liberation is what Black women should strive for, and in *The Body Liberation Project* (Penguin Random House, \$28.00), she also offers ways to achieve body freedom. What sets her book apart from the Wilson book is less history, more personal tales and thought-provoking question-pages to get readers thinking about how they've been thinking about their bodies. Again, there could be surprises in what you learn about yourself.

With these books, King and Wilson advocate for the individual as well as for all Black women and if it feels difficult to you to pick between these two books, then don't. Read them together or concurrently and you'll be happier.

But okay, you love your body. Your legs, your arms, your shoulders and hair and smile – so how do you keep all that gorgeousness healthy? You can start

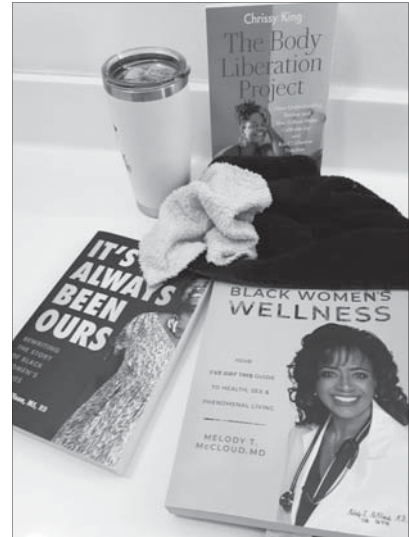
c.2023  
various publishers  
\$26.99 - \$29.00  
various page counts

with *Black Women's Wellness* by **Melody T. McCloud, MD** (Sounds True, \$26.99) and learn. Indeed, even if you're feeling well and looking great, this book explains how to keep yourself that way, starting with what looks like healthy for a Black woman. From there, McCloud touches upon things like cancer, HIV, heart disease, and diabetes before moving on to reproductive health, sex, relationships, and mental health. It's written in real language, and everything is in simple, easy-to-understand, authentic terms created for grown-ups.

Beware that *Black Women's Wellness* isn't a replacement for your doctor or clinic, but it's a nice question-answerer and a good launching point for knowing your body.

If these three books aren't exactly what you're looking for, be sure to ask your favorite librarian or bookseller. Admittedly, there aren't a lot of modern, new books out there about body image for women of color, but a bookish person can help you find what you need. They'll be able to put the book in your beautiful hands, your soft arms, for your gorgeous eyes.

There's no app for that.



## Men's Day Celebration... continued from page 16

The service opened with devotion, musical selections from the St. Paul Men's Day choir, call to worship led by Aaron Cooper, invocation led by Deacon Charles Mathews, welcome and announcements presented by Edward Gordon and responsive reading led by Deacon Darryl Reed. Then followed the congregational hymn, "We've Come This Far by Faith," a recognition of guests by Edward Gordon, selections from the Men's Day choir, a scripture reading led by Thomas Kirby and then Alter Call.

"I am blessed to have been a member and leader at St. Paul under the leadership of Dr. Rev. James Willis Sr. I'm excited about today and congratulations to the men of St. Paul Missionary Baptist Church, as we fellowship and grow in our service today," shared Deacon Bobby McDole, Men's Day Celebration chairman.

Rev. James H. Willis Sr, DMin, the pastor of St. Paul Missionary Baptist Church, officially introduced the guest speaker. Rev. Mark E. Click currently serves as the executive minister of the ABC Ohio. During his 15 years of service at ABC Ohio, he has served as the regional executive staff which provided staff supervision, administration, financial management and representation to the American Baptist Churches USA.

He previously served as the ABC Ohio regional minister, co-executive minister for administration and denominational relations. Prior to his ABC Ohio service, he served as pastor for a combined 20 years at First Baptist Church in Jamestown and First Baptist Church in Greenfield. He earned degrees from Eastern College, and United Theological Seminary. Personally, he accepted Jesus as Lord and Savior at age 18, was called to full-time vocational ministry in 1980, married to his wife Kathy, has two adult children Joshua and Rachael and a grandson Henry Ray.

"This is annual the Men's Day celebration and we're excited to celebrate the men and welcome Rev. Click. We started to feel the excitement while planning the program because we are the men of God allowing the spirit of God to direct our path. We fed over 200 people yesterday and will continue to worship and thank God this morning as I enter my 20th year of pastoring at St. Paul Missionary Baptist Church," said Rev. Willis.

The service concluded with an invitational hymn, financial report, pastoral observations and benediction. The St. Paul conducts service in-person that is also streamed live on the church Facebook page starting at 10:45am.

Men's Day Celebration chairman was Deacon Bobby McDole; co-chairman Jan Scotland. Several individuals, companies and institutions that sent congratulations to the St. Paul Men's Day Celebration included: Warren A.M.E. Church and Pastor Rev. Otis Gordon; Jerusalem Missionary Baptist Church and Pastor Rev. W.L. Perryman, DMin; Third Baptist Church and Pastor Rev. Odell Jr; Mt. Nebo Baptist Church and Pastor Rev. Cedric Brock; Mount Ararat Missionary Baptist Church and Pastor Rev. John Walthall III; Cass Road Baptist Church and Pastor Rev. Ruby Radford; Calvary Missionary Baptist Church and Pastor Rev. Floyd Smith; Jan Scotland a State Farm Insurance Agent; Ohio House Representative District 44 Paula Hicks-Hudson; Lucas County Auditor Anita Lopez; Rev. Stanley E. Clark and family; St. Paul Church Clerk Debbie Mitchell; Johnny Hutton an educational consultant; American Baptist Men; American Baptist Women; St Paul Missionary Baptist Church: Deacon's Ministry, Trustees, Christian Board of Education, Deaconesses and Mass Choir.

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# UPGRADE FOR A DECADE



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# CLASSIFIEDS

March 15, 2023

Page 15

## ADMINISTRATIVE COORDINATOR & FINANCE DIRECTOR

THE ARTS COMMISSION IS NOW HIRING for a full time Administrative Coordinator and a part time Finance Director. Deadline to apply is March 20, 2023. The Arts Commission is committed to diversity and inclusion in the selection process and is an equal opportunity employer. For position details and how to apply, please visit [TheArtsCommission.org/About/Employment](http://TheArtsCommission.org/About/Employment)

## REQUEST FOR PROPOSALS – WEB-BASED APPLICATION PROGRAM

The Mental Health & Recovery Services Board of Lucas County (MHR SB) is seeking written quotations for the development of a web-based application allowing individuals in the community seeking help (community members, agencies, and organizations) to quickly identify behavioral health support services based on their unique needs. The web application would allow individuals to identify mental health, substance use disorder treatment, and other services in the continuum of care in Lucas County. An individual could filter their search by the distinct type of service needed, whether it be treatment, support, or crisis services. Once in the Services menu, an individual would see a list of available services within a broader category (such as crisis intervention, residential inpatient care, assessment, etc.).

The individual could filter their need further based on age and payment type. Once the specific provider offering the needed services and matching the individual's criteria is identified, the individual would have access to all required contact information and resources to engage with the provider.

The application would allow the Board to control content and update provider information quickly. The application would also provide real-time access to analytics on engagement to further inform the Board's ability to understand who is using the application and where to target education and outreach about this new tool.

The anticipated application build and implementation timeline would be around eight (8) weeks. The vendor would work collaboratively with the Board throughout the application buildout process and train Board Staff on front-end and backend functionality. Additionally, it is ideal that the vendor would provide marketing assets to allow the Board to launch the application quickly. Finally, once the application is launched, the vendor will provide ongoing maintenance and technical support to the Board as needed.

Previous experience working with Alcohol, Drug Addiction, and Mental Health Services (ADAMHS) Boards in Ohio is preferred.

To be considered, quotes must be submitted via email to [sspinelli@lcmhrsb.oh.gov](mailto:sspinelli@lcmhrsb.oh.gov) by No Later Than (NLT) 5:00 p.m. Eastern Standard Time (EST) March 20, 2023.

## LEGAL NOTICE

Proposals will be received by Pathway, Inc. until **4:00 p.m., April 7, 2023** for the selection of Provider(s) to implement IT Managed Services. Submitted proposals must be completed according to the specifications and provisions outlined in the Request for Proposals (RFP). The contract period will be from approximately **May 1, 2023** through **May 31, 2024**.

No proposals will be accepted after **4:00 p.m., April 7, 2023**; proposals that are submitted via any method other than that described in the RFP will not be accepted.

The Request for Proposals will be available on **February 17, 2023**.

It will be available for potential bidders to download by going to the site: [www.pathwaytoledo.org](http://www.pathwaytoledo.org)

The right is reserved to reject any and all proposals.

## POSITION AVAILABLE ATTORNEY

**Legal Aid of Western Ohio, Inc. (LAWO)**, a non-profit law firm that provides high-quality legal assistance to eligible low-income individuals and groups in western Ohio, seeks a resourceful, culturally competent, hardworking attorney. This position will be located in LAWO's Toledo office, with outreach work at the Lucas County Department of Job and Family Services.

This position will focus on representing individuals and households living in poverty in Lucas County. Advocacy will primarily focus on family law and government benefits cases and issues. The position will also involve advocacy efforts with community-based partners.

Please visit LAWO's website at [www.lawolaw.org](http://www.lawolaw.org) to review the full details and apply for the supervising attorney position.

*LAWO is an Equal Opportunity Employer and places a high value on diversity in our workplace, including diversity in race, ethnicity, gender, sexual orientation, age, and physical ability. We strive to create an environment welcoming to all individuals and we encourage applications from individuals traditionally under-represented in the legal profession. Applicants requiring accommodation for the interview/application process should contact the recruitment coordinator at [lawjobs@freelawyers.org](mailto:lawjobs@freelawyers.org).*

## PADUA CENTER OPEN POSITIONS

The Padua Center is seeking a Director of the NIA After School Tutoring Program. The position is Monday to Thursday from 3:15-5:30 beginning immediately until May 25, 2023. The Director is responsible for conducting a tutoring program for approximately ten elementary school children. EOE Please submit resume immediately to [thepaduacenter@gmail.com](mailto:thepaduacenter@gmail.com) or Human Resources 1416 Nebraska Ave., Toledo Ohio 43607

The Padua Center is seeking a Director for the Summer Camps (7 weeks, 8:30-3:00 Monday-Friday). Ideal position for a teacher who wants to continue to help children over the summer while making some extra money. Camps run from June 5 through the end of July. Good pay, great staff and lots of fun activities already planned. EOE. Please submit resume by April 30th to [thepaduacenter@gmail.com](mailto:thepaduacenter@gmail.com) or Human Resources, 1416 Nebraska Ave., Toledo Ohio 43607.

## PUBLIC BID ADVERTISEMENT (ELECTRONIC BIDDING)

State of Ohio Standard Forms and Documents

**Project # 1130-21-245**

Reverse Osmosis Auto Watering System  
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Lucas County

**Bids Due:** 2:00pm EDT/EST Tuesday, April 4, 2023; through the State's electronic bidding system at: <https://bidexpress.com>

**EDGE Participation Goal/Diverse Supplier Goal:** 15.0% of contract Domestic steel use is required per ORC 153.011.

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**Pre-bid Meeting:** March 21, 2023, 10:00am – Facilities Support Building – Room 1300, The University of Toledo, 1135 East Medical Drive, Toledo, OH 43606

**Walkthrough:** A walkthrough of the project site is scheduled for March 21, 2023, immediately following Pre-bid.

**Walkthrough Location:** Facilities Support Building

**Bid Documents:** Available electronically at: <https://bidexpress.com>

**More Info:** Project contact: Dave Desjardins, JDRM Engineering, Phone: 419-824-2400, E-mail: [d-desjardins@jdrm.com](mailto:d-desjardins@jdrm.com)

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# A Men's Day Celebration at Historic St. Paul MBC

By Tricia Hall

The Truth Reporter

The annual Men's Day Weekend Celebration was held at the historic St. Paul Missionary Baptist Church this past Saturday and Sunday. The celebration kicked off with a fellowship on Saturday, March 11 where over 200 people were served breakfast using a drive-thru method, and continued with worship on Sunday where Rev. Mark E. Click, the executive minister of the American Baptist Churches (ABC) Ohio, was the guest speaker.

"I bring greetings on behalf of American Baptist Churches of Ohio to the blessed congregation of St. Paul Missionary Baptist Church on this Men's Day, under the spiritual and powerful leadership of Dr. James H. Willis Sr, the pastor of St. Paul. I want to express my appreciation for St. Paul's work and Dr. Willis' work in the community and as the ABC Ohio Regional Minister," said Rev. Click.



Deacon Bobby McDole, chairman; Rev. James H. Willis Sr, DMin, pastor of St. Paul; Kathy Click, the wife of Rev. Click, Rev. Mark E. Click and Jan Scotland, co-chairman

The theme was, "Men of God Allowing the Spirit of God to Direct Their Path," taken from Biblical scripture II Corinthians 12:9.

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Deacons



Pastor Willis Sr and Rev. Click



Men's Day Choir



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## ADVOCATE FOR AN ABUSED CHILD



### CASA Volunteer Information Meeting

Sunday, April 2  
2:00 p.m. - 3:00 p.m.  
Oregon Branch Library  
3340 Dustin Rd, Oregon, OH 43616



Lucas County CASA trains community volunteers to advocate in court for the best interests of abused and neglected children.

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