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“And Ye Shall Know The Truth...”

December 27, 2023



Empowering Tomorrow at MBAC

Ebony Carter, Toledo Regional Chamber of Commerce Vice President of Minority Business Services

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The Biden-Harris Agenda Delivered Meaningful Progress for Hardworking Americans in 2023

By Ben LaBolt, White House Communications Director

Special To The Truth

When President Biden and Vice President Harris took the oath of office on January 20, 2021, America faced historic challenges including a once-in-a-century pandemic, an economy gripped by the most severe downturn since the Great Depression, and the painful aftermath of the January 6th insurrection. The prior administration was the first since President Hoover to exit office with fewer jobs than when they came in.

From Day One, President Biden and Vice President Harris moved swiftly to tackle these challenges head-on. Over the three years since, he has amassed one of the most impactful legislative records in generations, fought to grow our economy by rebuilding the economy from the bottom up and middle out, and delivered the strongest recovery in the developed world. That's resulted in the creation of over 14 million jobs, the revival of America's infrastructure and a manufacturing renaissance, and meaningful wage gains for workers. Inflation has come down two thirds since last summer and consumer confidence is on the rise. The President also understands there is more work to do to lower costs for hard-working Americans: that's why he passed legislation to lower prescription drug and energy costs, is working to eliminate hidden junk fees that banks, airlines, and other companies charge to rip off consumers, and is taking on corporate price gouging.

Meanwhile, extreme Congressional Republicans show each day that they don't have a plan to lower costs for families. Their only plan is trillions of dollars of tax cuts for the wealthiest Americans and biggest corporations, saddling taxpayers with more debt. They want to repeal the Inflation Reduction Act try to block this Administration from lowering the costs of insulin and prescription drugs and undo the progress we're making on clean energy. They're still trying to cut Social Security, Medicare, and Medicaid. And Congressional Republicans attack freedoms like the right to choose, right to vote, and right to love who you love and be who you are — an ideology out of step with most Americans that treasure their individual liberties.

As the year comes to an end, we look back at the administration's record of working to bring down costs, grow our economy, and fight for freedoms:

Lowering Prescription Drug and Health Care Costs:

- Passed legislation to help 15 million Americans save \$800 per year on health insurance.
- Capped the cost of insulin at \$35 for seniors, made recommended vaccines free, and is requiring drug companies to pay rebates to Medicare if they raise prices faster than inflation.
- Took on Big Pharma to finally allow Medicare to negotiate for lower prescription drug prices — starting with ten of the costliest, most widely used drugs used to treat blood clots, cancers, arthritis, diabetes and more.
- Cracked down on surprise medical bills, preventing 1 million Americans from receiving surprise medical bills every month.
- Led by Vice President Harris, urged states to expand Medicaid postpartum coverage from two months to 12. As of last week, 42 states have done so.

Tackling Inflation and Cracking Down on Junk Fees:

- Inflation spurred by the pandemic has fallen 65% since last summer.
- Gas prices are down more than \$1.90 from their peak, and grocery inflation is at its lowest level in two years.
- Cracked down on hidden junk fees in airline tickets, banking, investment advice, health insurance, and apartment rentals, saving Americans billions of dollars per year.
- Pushed banks to reduce overdraft and bounced check fees, saving consumers more than \$5 billion a year.
- Helped over 22 million households save more than \$500 million per month on internet bills.

Tackling the Climate Crisis, Lowering Energy Costs, and Protecting the Environment:

- Signed the largest investment in climate action ever with the Inflation Reduction Act — which has created 210,000 new clean energy jobs in the last year alone.
- Helped secure a historic, international agreement at COP28 to transition away from fossil fuels, triple renewable energy globally by 2030, and more
- Spurred hundreds of billions of dollars in private sector investment — in wind, solar, electric vehicles, and more — through the Inflation Reduction Act that will create jobs and help families save an average of \$500 per year on energy costs.

... continued on page 3




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Community Calendar

December 26 – January 1

Frederick Douglass Community Association Kwanzaa Celebration: Doors open at 5 pm nightly, celebration starts at 6

December 27 – 30

Toledo Museum of Art Great Art Escape: Art activities, glass blowing demonstrations, flashlight tours and live performances; For all ages;

December 28

Padua Center Annual Kwanzaa Celebration: 4:30 to 7:30 pm

January 15

LoSalem Baptist Church Annual MLK Celebration: 10 am; Guest speaker will be Pastor Marquisa Horton of the Corinth Baptist Church; Following the service, there will be a symbolic march around Savage Park, (weather permitting), and free lunch given at the MLK Kitchen for the Poor.

January 25

Wayman Palmer YMCA Vision Board Workshop: 5:30 to 7 pm; 1) Create a vision; 2) Develop a visual representation of goals; 3) Receive clarity & tools to stay accountable:

Biden-Harris... continued from page 2

- Protected more than 21 million acres of public lands and waters, while making real progress on environmental justice.
- Launched the American Climate Corps to mobilize a new, diverse generation of clean energy, conservation, and resilience workers.
- Took bold executive action to cut emissions across the economy, including strong final standards to reduce methane pollution from oil and gas operations.

Investing in America:

- Signed the largest infrastructure bill since the Eisenhower Administration, and already announced \$400 billion for 40,000 infrastructure projects across 4,500 communities.
- Unleashed a manufacturing and clean energy boom — spurring over \$600 billion in private sector investments since taking office, including more than \$160 billion announced investments in battery and EV supply chains.
- Invested over \$250 billion to improve transportation all across the country — from better roads and bridges, to improved airports, to more reliable public transit and rail service.
- Announced \$40 billion in funding to states and territories to build affordable, reliable high-speed Internet infrastructure.
- Signed the CHIPS and Science Act to strengthen U.S. supply chains, drive American competitiveness and create jobs.
 - Investing in rural communities to improve access to clean drinking water, reliable electricity, and high-speed Internet.

Protecting Access to Reproductive Health Care:

- Signed Executive Orders to protect access to abortion, contraception, and the right to travel across state lines to access care in the wake of the Supreme Court decision to overturn Roe v. Wade.
- Vice President Harris mobilized more than 15,000 students in the fight for fundamental freedoms and rights — including reproductive freedom — while on her nationwide “Fight for Our Freedoms College Tour.”
- Helped ensure that women receive the medical care they need in an emergency, including miscarriages, and can access affordable, high-quality contraception.
- Strengthened privacy protections for patients and doctors, and defending in court women’s ability to access medication abortion.
 - Continue to call on Congress to pass legislation restoring the protections of Roe v. Wade.

Creating Jobs and Raising Wages:

- Jumpstarted an economic recovery and created over 14 million jobs, including nearly 800,000 manufacturing jobs — while unemployment has stayed below 4% for 22 straight months.
- Standing up for unions, collective bargaining, and the dignity of work as the most prouning president in history.
- Americans have filed a record 14.6 million applications to start new businesses.
- Wages, wealth, and the share of working-age Americans with jobs are all higher than before the pandemic.

Unifying the Country:

- Signed the bipartisan PACT Act, the most significant expansion of veterans’ benefits in over 30 years, to give better health care and benefits to military service members and veterans exposed to toxic burn pits during service.
- Called to end veterans’ homelessness. This year alone, the Administration housed over 35,000 veterans.
- Made historic investments in mental health care, including over \$450 million to launch 988 — the suicide and crisis hotline.

Making America Safer from Gun Violence:

- Took on the gun lobby and passed the Bipartisan Safer Communities Act, the first significant gun violence legislation in 30 years, which includes enhanced background checks for buyers under 21, expanded mental health programs, and support for red flag laws keeping guns away from dangerous people.
- Created the first-ever White House Office of Gun Violence Prevention in American history, overseen by Vice President Harris.
- Funded an additional 14,000 school based mental health professionals, a 35 percent increase nationwide.
- Announced nearly 40 executive actions to keep guns out of dangerous hands and especially dangerous weapons off our streets.

Making Higher Education More Affordable:

- Approved over a total of \$127 billion in debt cancellation for 3.6 million Americans through a variety of actions — more than any President in history.
- Launched the most affordable repayment plan ever — the SAVE plan — which will cut undergraduate loan payments in half and prevent stu-

dent loan balances from growing from runaway interest.

- Helped over 700,000 people access Public Service Loan Forgiveness.
- Invested over \$7 billion in Historically Black Colleges and Universities.

Strengthening Democracy at Home and Abroad, While Restoring U.S. Leadership:

- Defending freedom and democracy around the world, and standing up for democracies in Israel, Ukraine, and across the globe.
- Strengthening the NATO Alliance and maintaining allied unity in the face of threats, expanding NATO and winning Congressional support to add Finland and Sweden to the Alliance.
- Strengthening and revitalizing alliances and partnerships around the globe including trips to Southeast Asia by both the President and Vice President and the Vice President’s historic trip to Africa.
- Taking action to combat hate which undermines democracy — including by releasing the first-ever national strategy to counter Antisemitism, announcing the development of a national strategy to counter Islamophobia, signing legislation to enhance state and local law enforcement’s ability to respond to hate crimes, and signing legislation to make lynching a federal crime.
- Continuing to use his microphone to speak out against discrimination, racism, antiLGBTQI+ hate, and more — so that all Americans can live freely and without fear of attack or harassment.
- Pushing for stronger voting rights to make sure every American can make their voice heard.

Confirming Highly Qualified Judges:

- Fulfilled his promise to nominate highly qualified judges and ensure the nation’s courts reflects the diversity of America.
- Appointed the first Black woman to serve on the U.S. Supreme Court, Justice Ketanji Brown Jackson.
- Under the President’s leadership, the Senate has confirmed 160 life-tenured federal judges.
- Confirmed a record-breaking number of Black, Hispanic, and AANH-PI judges



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Biden-Harris Administration Announces More Debt Relief for Student Loan Borrowers

By Dawn Scotland
The Truth Reporter

The Biden-Harris Administration announced the approval of an additional \$4.8 billion in student loan debt relief for 80,300 borrowers on December 6. These discharges stem from fixes made by the U.S. Department of Education to income-driven repayment (IDR) forgiveness and Public Service Loan Forgiveness (PSLF).

The announcement brings the total approved debt cancellation by the Biden-Harris Administration to nearly \$132 billion for more than 3.6 million Americans.

"Before President Biden took office, it was virtually impossible for eligible borrowers to access the student debt relief they rightfully earned," said U.S. Secretary of Education Miguel Cardona. "The data released today once again make clear that the Biden-Harris Administration's relentless efforts to fix the broken student loan system are paying off in a big way, with more than 3.6 million borrowers now approved for nearly \$132 billion in loan forgiveness. This level of debt relief is unparalleled and we have no intention of slowing down."

The debt relief approvals are in two categories:

- **\$2.2 billion for nearly 46,000 borrowers through fixes to IDR** that will provide borrowers with an accurate count of progress toward forgiveness and address longstanding concerns with misuse of forbearance. Including today's numbers, the Biden-Harris Administration has now approved almost \$44 billion in IDR relief for nearly 901,000 borrowers.

- **\$2.6 billion for 34,400 borrowers through PSLF.** This includes borrowers who have benefited through the limited PSLF waiver and ongoing regulatory improvements to the programs. This brings total relief through PSLF up to \$53.5 billion for almost 750,000 borrowers since October 2021. By contrast, only about 7,000 borrowers had received forgiveness through these programs at the start of the Biden-Harris Administration.

In Ohio, the number of borrowers identified for Forgiveness under Income Driven Repayment are 41,750 borrowers with \$1,951.3 Million in outstanding debt. The number of Ohioan borrowers with Processed PSLF Discharges (PSLF, TEPSLF, and limited waiver) are 32,820 with \$2,260.8 Million outstanding debt. (Data as provided by the White House early November 2023.)

The Biden-Harris Administration states that they have "taken historic steps to reduce the burden of student debt and ensure that student loans are not a barrier to opportunity for students and families." The Administration earlier this year launched the most affordable student loan repayment plan – SAVE – which makes many borrowers' monthly payments as low as \$0 and prevents balances from growing because of unpaid interest.

The Administration secured the largest increase to Pell Grants in a decade and finalized new rules to protect borrowers from career programs that leave graduates with unaffordable debts or insufficient earnings. And, in the wake of the Supreme Court decision on the Administration's original student debt relief plan, the Administration works to pursue an alternative path to debt relief through negotiated rulemaking under the Higher Education Act.

Beyond the relief under IDR and PSLF, the Biden-Harris Administration has also approved:

- \$11.7 billion for almost 513,000 borrowers with a total and permanent disability.
- \$22.5 billion for more than 1.3 million borrowers who were cheated by their schools, saw their institutions precipitously close, or are covered by related court settlements.

To learn more visit www.ed.gov/

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A Commemoration of the Life of Rev. MLK

Glenwood Lutheran Church will host a commemoration of the life and legacy of Rev. Dr. Martin Luther King Jr. on Sunday, January 15, 2023 at 4:00 p.m. Glenwood is located at 2545 Monroe Street, adjacent to the Toledo Museum of Art.

Together, We Can Be the Dream is the theme of the program that seeks to propel us toward the vision of racial justice and equity that Dr. King so desired.

Gloria Dickerson will be the guest speaker. Gloria was directly involved with the integration of the public school system in Mississippi in the mid-1960s. Local poet, Ophelia Thompson will also be on hand to share her creative insights.

The Musical Coordinator for the service, Dr. Anthony Pattin, has gathered an impressive slate of musicians, including members of The Toledo Symphony Orchestra, guitarist and folksinger M'liisa Prottegeier, the DCSC Ensemble, The Toledo Interfaith Choir, and more.

Glenwood Church is excited to bring this tribute back to the Toledo community.

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Empowering Tomorrow: The Transformative Impact of MBAC on Minority Business Success

By Asia Nail

The Truth Reporter

In the heart of our community, the Minority Business Assistance Center (MBAC) stands as a compass, helping proprietors navigate the turbulent seas of entrepreneurship. Like skilled architects, they construct bridges of opportunity, connecting diverse dreams to the firm ground of success. The MBAC is a sanctuary, where seeds of ambition blossom into towering oaks defying the limitations of the past.

In our current economic landscape, Ebony Carter is a true guiding force, serving as Toledo's Chamber of Commerce Vice President of Minority Business Services, and Director of the Minority Business Assistance Center.

A born and bred Toledoan, Carter says enthusiastically, "Our new team of professionals are rearing and ready to help our local minority businesses navigate their journey successfully!"

Picture the MBAC as a vibrant spectrum, gleaming with rays of cultural diversity, entrepreneurship, and tenacity. Carter and her dedicated staff are like master weavers, intertwining these elements, crafting a narrative of empowerment and economic freedom for local minority owned businesses to thrive. The Center is a professional workshop, transforming the aspirations of our local business community into tangible realities, much like molten metal crafted into formidable tools of success.

As Carter mentors, she's like a sculptor chiseling away self-doubt and barriers, revealing the innate brilliance within each entrepreneur. "So much of a business's success is a product of the proper positive mindset," she shares.

The Minority Business Assistance Center becomes a crucible, where the raw materials of ambition are refined into diamonds, each facet reflecting the unique stories etched by resilience and determination. In the narrative of community progress, Ebony Carter utilizes her mastery in financial literacy helping businesses navigate the financial terrain, creating roadmaps that guide them towards sustainable growth.

"Cost benefit analysis (CBA) is an analytical tool used by businesses for crucial decision making," explains Carter. "We effectively use this tool to measure the costs associated with making beneficial decisions minus the cost of taking action."

Every business encounters peaks and valleys, yet the presence of success metrics like these is what truly sets a flourishing business apart from the pack.

As minorities, we often embark on a journey where the path is less traveled. In the web of entrepreneurship, first-generation business owners and minorities often find themselves navigating a maze fraught with unique challenges. The weight of legacy and the uphill battle against systemic barriers can sometimes make success feel like an elusive mirage.

For Toledo's entrepreneurial trailblazers, however, the MBAC stands as a guiding light, a compass in the storm.

"We understand that the journey is not solely sustaining business, but also includesscaling profitably," says Carter.



Ebony Carter

Scaling a business is not merely a numerical feat but a triumph over the skepticism that shadows minority entrepreneurs.

In order to transcend the limitations imposed by a system that has historically been stacked against minorities, the City of Toledo is forging a new path of empowerment, where opportunities are accessible, and barriers crumble in the face of equitable progress.

In October of 2022 the City of Toledo did a disparity study, a comprehensive endeavor aimed at examining various aspects crucial for the city's growth and inclusivity.

The study focuses on the availability and utilization of minority business enterprises (MBEs) and non-minority woman business enterprises (WBEs) while examining relevant evidence of race or gender-based disparities in the city's contracting practices.

"The efforts of the city are commendable and truly fostering diversity and inclusion," says Carter.

The disparity study process encompasses various crucial components, such as statistical and econometric analysis, scrutiny of legal and purchasing practices, examination of the private sector, analysis of anecdotal evidence, and formulation of findings and recommendations.

"There are many programs and contracts we help businesses procure at the MBAC," says Carter.

The Economic Development Loan (EDL) Program and other financial assistance, administered by the City's Economic Development Division, is displaying the city's commitment to economic empowerment. The EDL Program provides a crescendo of financial support particularly for those from diverse backgrounds. The program is not just a loan; it's a key signature in the composition of a more inclusive and vibrant Toledo business landscape.

...continued on page 6

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Happy Holidays from Social Security

By Erin Thompson, Social Security Public Affairs Specialist in Toledo, OH
Special to The Truth

The holiday season often brings us feelings of warmth and joy. At Social Security, we want you to know we share the same joy when it comes to serving you, whether it be online, by telephone, or in person. Our online services are available to help you do business with us in an easy, convenient, and secure way. It all starts with a personal my Social Security account. More than 71 million people have signed up for their personal account!

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You can use our services on-the-go or from the comfort of your home. Please visit www.ssa.gov/myaccount to view the services available to you. We want you to have a safe, happy holiday season and know that we are here for you.

Empowering Tomorrow...continued from page 5

Although the city's study unveils statistically significant underutilization for minority owned businesses in certain categories, the plans being put in place to tackle this barrier is a promising bridge to a harmonious future.

"Here at the MBAC we also help women-owned businesses," shares Carter.

MWBE stands for Minority and Women Business Enterprise. It is a designation that recognizes businesses owned and operated by individuals who are minorities or women. This classification is often used in the context of government contracts, procurement, and business development programs to promote diversity and inclusion by providing opportunities for historically underrepresented groups in business.

Toledo's new MWBE Subcontractor Goals Program emerges as a refrain to our disparity study, encouraging the consistent contractual use of minority and women-owned businesses. It's a program intended to change underutilization into an opportunity for growth, weaving a melody of empowerment in the Glass City's economic fabric.

The establishment of Toledo's new policies to investigate possible discrimination in the business marketplace is setting the stage for real equity and justice. Annual and contract-by-contract aspirational goals become the thematic motifs, weaving through the score of the city's commitment to progress.

The city's initiatives, from the small business reserve program to the streamlining of certification processes, are like verses in a song of support.

"We can't wait to help our local minority businesses thrive. Our services are free of charge and our mission is helping to build equitable generational wealth right here in Toledo," says Carter.

The MBAC is creating an ensemble of services and opportunities that amplify the voices of minority and women-owned businesses, and it's truly beginning to harmonize into a chorus of empowerment.

In the grand finale, the allocation of resources and staffing becomes the powerful coda, sustaining this momentum of change. The city's commitment to data reform, bonding waivers, prompt pay, and apprenticeship program thresholds is like a triumphant finale, showcasing inclusivity with a resounding note of progress.

The efforts of Carter and her team at the Minority Business Assistance Center, the Toledo Chamber of Commerce, and the City are not just commendable; they are the sheet music for a melody of progress, where every business, regardless of background, contributes to the flourishing composition of a more inclusive and vibrant Toledo.

The Minority Business Assistance Center (MBAC) stands as a beacon for businesses, offering invaluable support in crafting robust strategies and systems. Through personalized guidance in areas such as marketing, financial planning, and operations, the MBAC will empower your business in navigating the complexities of the market landscape. This assistance is a linchpin for productivity, providing you with tailored frameworks that streamline operations, enhance efficiency, and foster innovation.

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NHA Recognized by Toledo City Council For Award-Winning Care

Special to The Truth

The Toledo City Council recognized Neighborhood Health Association (NHA) for receiving national awards for the quality of their care. In 2023, NHA received awards from two national bodies: The American Heart Association and the Centers for Disease Control. The resolution, R-667-23, was presented by Councilwoman Tiffany Whitman.

NHA has received three American Heart Association outpatient program achievement awards in recognition for its commitment to reducing the risk of heart disease and stroke by improving high cholesterol, Type 2 diabetes and blood pressure management.

NHA has also received the Centers for Disease Control and Prevention (CDC) Million Hearts Hypertension Control Champions designation. Only 24 physicians and clinical practices in the U.S. received the designation in 2023. Two NHA locations, Holland Health Care and Navarre Park Family Health Center, received the award, among only nine in Ohio.

The Million Hearts Hypertension Control Challenge is a program that recognizes clinicians, practices, and health systems that achieve hypertension control rates of at least 80%. Entrants share both verifiable patient data and insights on their successful strategies and best practices. The Champions' stories are publicly shared to inspire other practices and health systems to improve hypertension control.

"We are proud to be recognized for our focus on Type 2 diabetes, cholesterol, high blood pressure management and care," said Luke Mallory, director of quality improvement. "By participating in these programs, we are able to put the science of the latest clinical guidelines to work improving the lives of our patients."

Million Hearts is a national initiative, co-led by CDC and the Centers for Medicare & Medicaid Services, to prevent 1 million heart attacks and strokes by 2027. Learn more about Million Hearts(r) Hypertension Control



Pastor Talmadge Thomas, City Councilwoman Tiffany Preston Whitman, NHA CEO Doni Miller

Champions.

The American Heart Association's outpatient achievement award programs put the unparalleled expertise of the American Heart Association to work for hospitals nationwide, helping ensure the care provided to patients is aligned with the latest evidence- and research-based guidelines. As a participant in the: BP, Check. Change. Control. Cholesterol., Target: Type 2 Diabetes programs, NHA was recognized after demonstrating how their organization has committed to improving risk factor management for patients.

“It Ain’t Over ‘Til It’s Over” --- New York Yankee Great, Yogi

Great news for Wilberforce University's choir and marching band, as members of the HBCU Symphony. This is a group of 10 historically Black colleges and universities (HBCUs) whose talents are heard on the gospel album, *The Now Testament*.

The university family learned Friday, November 10, that the much anticipated 2024 Grammy nomination in the Best Gospel Album category did not come to fruition for the symphony, specifically for the Wilberforce band and choir which are featured on the album's song, "Kingdom Party." However, the university recently learned that the HBCU Symphony's performance is heard on Grammy winning poet J. Ivy's 2024 Grammy nominated Best Spoken Word Poetry Album, *The Light Inside*. This means the WU band (the Hounds of Sound) and choir are participants in a Grammy nominated production.

"J. Ivy has been an amazing supporter of the HBCU Symphony and we here at Wilberforce are proud to rally behind the people who rally behind us," said Jasmyn Cooper, WU director of vocal music and ensembles. "Certainly we were disappointed that *The Now Testament* wasn't nominated but now all of the HBCU Symphony students, directors and musicians on the J. Ivy spoken word album can claim credits for performing on a Grammy nominated work."

J. Ivy has a special connection to a Wilberforce area native son who has done well in the music industry. Ivy, upon meeting a young John Stephens from Springfield, Ohio many years ago, was so taken by the budding artist's superb talent that he suggested he change his last name from Stephens to Legend, and the rest, as we all know, is history.

Yogi Berra was right. "It ain't over 'til it's over." The Grammy Awards will be televised Sunday, February 4, 2024. The Wilberforce University community will be watching with pride.

The Truth Colours Gallery

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Toledo Urban Provides Christmas Gifts at Robinson

By Dawn Scotland
The Truth Reporter

On Wednesday morning December 20, the Toledo Urban Federal Credit Union provided Christmas gifts to special needs children at Robinson Elementary School. The students had provided their list of Christmas gifts and the credit union delivered the presents to the school before winter break.

"We adopted students at Robinson Elementary School" remarked Suzette Cowell, president and CEO of Toledo Urban Federal Credit Union. The credit union adopted four classrooms and provided everything from headphones, drawing books and basketballs to 34 students. The TUFUCU also provided

another school, Grove Patterson, with pizza. They plan to continue this annually, Cowell stated.
Tiera Reyn-

olds, art teacher at Robinson Elementary, who help orchestrated the event at the school, remarked "It was super nice. I'm super excited, being here with [the special needs children] I learned a lot about them what they go through and it's was really nice [what TUFUCU provided]."

The Toledo Urban Federal Credit Union will soon open up its second branch on 3053 Monroe St. (the former 5/3rd Bank across from the old Swayne Field). The grand opening of the new branch will be January 12, 2024.

To learn more about Toledo Urban Federal Credit Union visit www.toledourban.net.



Marina, 7, student at Robinson, poses with Monique Champman of Toledo Urban Federal Credit Union



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The 56th Debutante Cotillion: NANBPWC, Inc Toledo Chapter Holds Informational Tea

Special to The Truth

The Toledo Club of the National Association of Negro Business & Professional Women's Clubs, Inc. held their 56th Annual Cotillion Informational Tea on Sunday, December 17, 2023 at the Indiana Avenue Baptist Church's Fellowship Hall, 640 Indiana Avenue at 2:00p.m.

"Welcome to the 56th informational session. We're excited to return after three years of missing in action. We're excited to celebrate you young ladies," said Karen Jarrett, Cotillion Co-Chairman.

The purpose of the Tea was to provide Information about the Toledo Cotillion to prospective Debutantes, Debs-In-Waiting and their parents by the Cotillion Committee. The Tea allowed committee members to introduce themselves and provide an opportunity for questions and answers to the Parents. A video presentation of events from previous Cotillions was

also presented at the Tea. The scheduled cotillion programs will begin

...continued on page 10



Tyra Smith and Terry Crosby with prospective debutantes



The Cotillion Committee members



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56th Debutante... continued from page 9

in January and will continue through the Cotillion Ball which will be held on May 25, 2024 at The Premier Banquet Hall.

"Welcome to this new season. We have been working together as a team with the chair and co-chair to ensure this is a once in a lifetime monumental experience," explained Toledo Club of the National Association of Negro Business & Professional Women's Clubs, Inc. President Tyra Smith.

A Talent Contest for the Debutantes is one of the featured events of the Toledo Cotillion. The Debutantes are invited to show-



Dennis Jarrett

case their talents in front of a live audience on one of the evenings during the mid-season of the Toledo Cotillion. Talents on display by Debutantes from previous Cotillions have included singing, dancing including ballet and modern dancing, spoken word, performance on musical instruments and much, much more. Recognition is provided for the Top Three Performances.

For the first time in the history of the organization a group has come forward and accepted the position of Golden Sponsor for the Toledo Cotillion. The Taylor Automotive Family has agreed to become a Golden Sponsor. The Taylor Automotive Family, will present Debutantes for the Top Three Performances of the Talent Contest with cash awards. Terry Crosby, the Taylor Ambassador, was present at the Tea to make the announcement.

Each year, members of the Toledo Club perform a campaign throughout northwest Ohio to provide funds to be awarded as scholarships to participants in the Toledo Cotillion. Contributions and grants from donors are deeply appreciated and are 100% committed to the Debutantes. All donations are welcomed and are included in the List of Corporate Sponsors for the Toledo Club.

The top three finishers for the Miss Debutante competition in the Toledo Cotillion will receive cash awards from The Toledo Club and The Taylor Automotive Family.

"It's an honor to be here at the information tea and an honor to support the cotillion," shared Terry Crosby. "I've had a great life, I played the NBA, played basketball in Europe but I want to be remembered for helping and supporting people. That is my true calling. Thank you to the committee and congrats to each of you."

Young ladies that are participating as a Deb or Deb-In-Waiting must complete the in-person screening set for January 13 from 10:00am-2:00pm.

The University of Toledo will also provide cash awards to be used for tuition for any of the Debutantes.

Area High School Participants attending were, Bowsher High School, Central Catholic High School, Notre Dame Academy, Rogers High School, St. Ursula Academy, Scott High School, Springfield High School, Start High School, Sylvania Northview, and Sylvania Southview.

Cotillion Committee members are Wilma Brown, Chairman; Karen Jarrett, Denise Cardwell, Deborah Carlisle, Beverly Tucker, Denise Black Poon, Dennis Jarrett and Larry Cardwell. The Toledo Club is led by Tyra Smith, President.

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Construction Mogul Lauds His Time at Central State University for Helping Him Achieve Success

Special to The Truth

Originally from Washington, D.C., Bryan "Scottie" Irving has spent his life on the move and credits his

astonishing mobility, resilience, and endurance in large part to his having graduated from Central State University.

A titan of the real estate development and large-scale construction industries, Irving's impressive career as a renaissance man has previously spanned such fields as history teacher, sports agent, and fashion entrepreneur.

As the founder and principal of Blue Sky Development and Construction Company, Irving's work concentrates on myriad contracts for a variety of residential, commercial, and government clients throughout the Washington D.C., metropolitan Area. With an avowed interest in humanitarianism that

drives much of the company's goals, Blue Sky often focuses on affordable housing projects and housing for first-time homebuyers.

Irving received his Bachelor of Science in Sociology after transferring to Central State as a sophomore in 1986.

"The first school I attended on a football scholarship was in the middle of Colorado, and I just never felt at home there, never felt 100 percent comfortable," Irving said. "Going from Washington, D.C., to Colorado, going from a city that was 90 percent African American to a city that's 90 percent white was a bit tough for me. I wanted to be somewhere a little closer to home and where I thought I could accelerate."

Irving learned about Central State while he was in high school due to the large base of alumni and supporters who populate his home region. An older business partner who was attending Central State and with whom Irving had started a T-shirt company with during the summer after graduating high school would tell the budding young mogul about the school, as well, even taking Irving one year to Central's Homecoming.

"I was fascinated because there were a lot of D.C. players on the football team," Irving said. "So, Central State was already on my radar at least as early as that."

Irving recalls he felt "immediately at home" at the Institution that would ultimately become his alma mater.

Although Irving's passion for football quickly waned once he began attending Central State, his craving for community involvement was as potent as ever. He switched his energy to his interest in sociology, starting up the school's Sociology Club and D.C. Pre-Alumni Club.

Irving additionally continued running his earlier D.C.-based T-shirt company, Madness, selling his wares around campus throughout his time in school.

"I started the T-shirt company really just because I needed to find something to do during the summer," Irving explained. "D.C. is a place where you always have to keep moving yourself forward, keep yourself busy —

you migrate to behavior that you may not want to be a part of. So, I decided to stay busy."

Irving and friends would pack up their boxes of shirts emblazoned with their slogan of "Summer Madness" in the trunks of their cars, driving around the city and selling them wherever they could find customers.

"They sold ridiculously," Irving remembers. "They sold really well. But I had always wanted to go to college, so I knew I couldn't stop there. Selling T-shirts was great, but I wanted to go and get my college degree, too."

Believing that he already understood the practical business world well due to his success with Madness and other enterprises he'd been involved with in his youth, Irving chose sociology as his college major to challenge himself. He also hoped he could better understand human behavior through such education, something he hoped would in turn make him a better businessman.

"I was a big fan of Paul Robeson, I was a big fan of W.E.B. Du Bois, and I wanted to understand how and why people act the way they do," Irving added. "It was also because I lived in D.C. in '68. I was 4 years old when Dr. King was killed. I saw the riots. And, so, I was always interested in the people and how to put the pieces back together again."

Irving received his degree in 1991, took a few graduate courses in teaching elsewhere, and began teaching U.S. History, World History, and A.P. (Advanced Placement) History in D.C.

Thanks to his grandfather having left him a four-unit apartment building before he went to college, Irving lived in one of the units and had friends in the building, including a fellow teacher and Centralian.

After moving out of his apartment for a new house of his own, Irving sold the building and began traveling the country with another friend as



Bryan "Scottie" Irving pictured with fellow alumnus Joshua Smith at the 2020 Central State University Hall of Fame celebration.

... continued on page 12

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Peacock Cafe... continued from page 16

tion icons such as Martha Reeves and Branford Marsalis, relocated to Toledo and saw a lack in the jazz scene.

"When I came back to Toledo there was really nothing going on ... Jonathan said man you got to start something..." he remarked.

He reached out to Jonathan Turner, 40+ year radio veteran and current station manager and music director for WXTS Jazz 88.3 (Scott High School Jazz Station). Turner is the host of the Jazz Collective at the Peacock every Thursday which is taped by BCAN (Buckeye Cable Art Network) and broadcasts on Sundays.

"Everybody loves the music... the music is poppin'... but the scene is not there," continued Wright. "So, we want to make a healthy scene so that the young people can really come and really see the music and feel the music because that's what we're after."

"It started in April and it's been rolling ever since and it's not going to stop," said Wright.

Jazz isn't new to The Peacock. "[The Peacock] has been here since 1937 and it's always had music- a wide variety of blues, jazz and R&B acts - they have graced the stage here," stated Turner. "This place has

gone through different renovations... but it's still standing here in 2023." Currently the club is Black-owned and operated by the Gabriel family.

It's the place where Murphy and Claude Black started, before Murphy's opened. As well as the starting place for jazz musician Johnny O'Neal, the two shared.

Thursday's Jazz Collective has created a scene that is attracting audiences from Toledo, Detroit, Columbus, Cleveland and more, ushering in a jazz revival.

Fridays and Saturdays there are national acts and regional acts for a small cost and Jam Sessions on Sundays. In January they plan to expand to provide even bigger acts.

"We want from students to everybody else - let them see the music. We bring in national, local and regional acts. Jon and I are in touch with everyone. We've brought some famous people here," said Wright. "Everybody wants to be apart, BCAN just wants to capture the footage because our artist we bring in you just can't see them everywhere for free."

"It's been going well it has not skipped a week where we haven't had entertainment. We have entertainment here every Thursday. We hope to

...continued on page 13

Construction Mogul... continued from page 11

a sports agent specializing in NFL and NBA athletes living in and hailing from Washington, D.C.

"I just knew all these local guys playing sports, and I knew they had a chance, so I was able to get in touch with them and have conversations that led to their signings," Irving said. "It was just about being around D.C."

Irving worked as a certified agent for six years, during which time he was proud to oversee the career of Sacramento Kings forward Mike Smith. Thereafter, Irving restarted his teaching work and also dove into real estate, acquiring larger and larger buildings.

During his lunch hours at school, he would go observe what the general contractor he had hired was doing with his buildings and soon became "uncomfortable with what he was doing. I became unsure about the guy, and that led me to stop teaching and start concentrating more on my development company."

By 2006, Irving went all in on property development, starting the company he currently runs, Blue Skye, named after his favorite color and the name of his daughter, Skye.

Blue Skye is now developing 2,000 units in D.C., 50 percent of which are affordable units, meaning they are specialized for tenants living at or below 30 percent of the area median income (AMI). Units will also be available for those living at 60 percent and 80 percent AMI. Irving feels very fortunate

to have won the request for proposal from the city itself some years back to move forward with the affordable units.

Irving and his company have contracted and continued to develop other projects for low-income and previously homeless residents throughout the city. Due to the fact that many of these tenants have never been in an apartment before, Blue Skye will also teach them how to use appliances and other life skills essential and useful for apartment living.

Another of Blue Skye's buildings is an area men's shelter spanning 400 units. It has also built a homeless day center and temporary housing units for those in transition. Blue Skye's latest deal is as general contractor of a \$72 million project that will result in a new elementary school. Altogether, with his construction and development deals, Irving's company brings in nearly \$100 million a year.

"Once I was working on my condos and buildings, I would bring in some of the kids to help who I was teaching to keep them off the streets and keep them busy," Irving said. "So, I was always integrating what I learned at Central State in Sociology and still do today. It was at Central State that I got to understand myself better and my commitment to the community, because they always stressed that to me."

"It was those individuals at Central State who were my instructors and professors and mentors that taught me a lot about life and a lot about organization. I love Central State. It gave me a place to go and find solitude and myself. I get emotional about it. It's a place near and dear to my heart."

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The Day After Yesterday: Resilience in the Face of Dementia by Joe Wallace

By Terri Schlichenmeyer
The Truth Contributor

Sometimes, Mom talks a lot of nonsense. She talks in random syllables, half-jokes, thoughts that come out of her mouth backwards or mixed up. You try, she laughs, you laugh, pretending that you understand but you don't. Mom has dementia and there's nothing that'll fix it, but you can read *The Day After Yesterday* by Joe Wallace and change the conversation.

c.2023
The MIT Press
\$34.95
157 pages

Talk about your awkward encounters.

Well into his 20s, Joe Wallace was asked to sit with his "Granddaddy Joe" while Wallace's mother and grandmother ran errands. His grandfather was once a vibrant man, and he'd been Wallace's "hero" but Alzheimer's had put a curtain of sorts between them and Wallace was "so frightened to be left alone with him."

It didn't take long for him to realize that day that his grandfather was full of stories and it was "magical." He applied the same kind of patience when his grandmother began to experience dementia, too, and this all spurred Wallace to tell a story of his own with his camera.

The portraits he captured eventually became an exhibit, and this book.

"In the United States," Wallace says, "one in three seniors suffers with Alzheimer's or another dementia at the time of their death." Nearly \$700 billion dollars annually is spent caring for people with dementia. Alzheimer's, as one of Wallace's subjects points out, affects Black seniors more often than it does whites. For that matter, people with dementia need not be seniors: early-onset Alzheimer's can affect someone in their early 20s.

Listen, Wallace's subjects almost always say, and don't hide a diagnosis of dementia. There's no shame in it. Reach out to others who've received the diagnosis. Ask for help. Watch for suicidal thoughts and depression.

Ask for stories, before they're lost, and be honest about what's going on. You can't change the diagnosis, but you can change your attitude toward it.

It's called The Long Goodbye for reason – and yet, your loved one with dementia is still on this side of the sod and you know there's still *some* there there. In *The Day After Yesterday*, you'll get a new point-of-view, for both of you.

In his introduction interview, author Joe Wallace explains how he came to understand that "we could all do so much better" for those with cognitive disabilities including Alzheimer's, and why eliminating fear and awkwardness is essential. Readers will be quite taken by the then-and-now pictures, and by the conversations Wallace captured.

But beware: this isn't a book on caregiving or advice-giving. It's a delightful, heartbreaking, tearful, surprising collection of profiles of everyday people in their own words, people who go with the flow and deal with tomorrow when it comes. Yes, you'll find advice here but it pales in comparison to the presence that Wallace's subjects and their families exhibit.

This powerful book is great for someone with a new dementia diagnosis; it proves that life's not over yet. It's likewise great for a caregiver, gently ushering them toward grace.

Get *The Day After Yesterday*. It's time for a talk.

Peacock Cafe... continued from page 12

keep that up, matter of fact we will," added Turner.

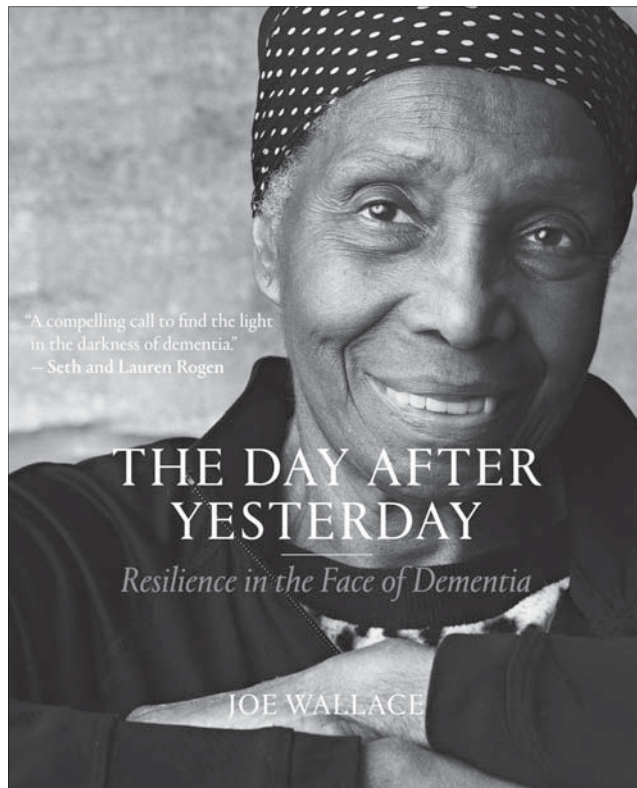
Recently, on December 14, the Jazz Collective featured Charles Greene, a Detroit based jazz keyboardist, and Ralphe Armstrong, Detroit bassist, who has played for Aretha Franklin, Frank Zappa and John Laponte.

Upcoming Acts at the Jazz Collective at Peacock Café:

- Thursday, December 28th** – Jason Quick
- Thursday, January 4th** – Ray Parker
- Thursday, January 11th** – Josh Silver
- Thursday, January 18th** – Mike Hayes and Red Port Review
- Thursday, January 25th** – Ariel Kasler

To learn more about the Jazz Collective at the Peacock or donate visit www.peacockjazzcollective.com

To learn more about WXTS, Scott High School's Jazz Radio station, listen to Jazz 88.3 FM



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REQUEST FOR PROPOSAL LUCAS COUNTY CANINE CARE & CONTROL (LC4)

Rudolph Libbe will receive proposals for Bid Package #5 on the LC4 project, a 42,000sf single-story canine welfare facility, located at 1301 Monroe Street, Toledo, OH.

Bids are due January 19, 2024 at 3:00 pm.

Documents and additional information is available upon request from BuildingConnected.com

This project has MBE/WBE requirements.

For more information on this project, please contact Andy Wren at 419-725-3291.

LUCAS COUNTY DEVELOPMENTAL DISABILITIES

The Lucas County Board of Developmental Disabilities has announced that it is accepting applications for the position of Superintendent. The Lucas County Board of DD, located in Northwest Ohio and serving approximately 4400 individuals, has a long history of providing quality person-centered services to all eligible individuals in that community. Lucas County Board of Developmental Disabilities values diversity and is committed to providing an inclusive environment where every employee, individual served, family and provider is heard and respected.

They are seeking a Superintendent who will lead the organization forward in meeting its mission of improving LIFE for individuals so they reach their full potential. LIFE is the acronym for Lucas County's core values of Living Life, Inclusion, Freedom of Choice and Everyone has Worth.

Leading the organization and fulfilling the mission requires experience managing complex systems, as well as having a proven history of being innovative, collaborative, and able to represent the organization at the local and state level.

Qualifications:

Master's Degree in Public Administration, Business Administration, Education, Rehabilitation, Counseling, Social Work or related field from an accredited college or university

Five years full-time work with individuals with developmental disabilities, including three years in a management or supervisory capacity

Current Superintendent Certificate or ability to obtain certificate through Ohio Department of Developmental Disabilities

Residency: Residing in Lucas County is preferred, but not required

Starting Salary: Commensurate with experience and qualifications

Please email cover letter, resume and other relevant information to: apply@lucasdd.org

Application deadline: 5:00 PM, December 22, 2023

REQUEST FOR PROPOSALS HQS/INSPIRE INSPECTION SERVICES RFP23-R014

Lucas Metropolitan Housing (LMH) will receive proposals for **HQS/INSPIRE Inspection Services in accordance with RFP23-R014**. Received in accordance with law until **January 19, 2024 at 3:00 PM EST**. For documents: www.lucasmha.org; 424 Jackson Street., Toledo, OH 43604; or 419-259-9438 (TRS: Dial 711). Bidders are required to meet Affirmative Action and Equal Employment Opportunity requirements as described in Executive Order #11246. This contract opportunity is a Section 3 Covered Contract, and any Section 3 Business Concerns are encouraged to apply.



REQUEST FOR PROPOSALS HQS/INSPIRE MAINTENANCE SERVICES RFP23-R015 – RFP23-R020

Lucas Metropolitan Housing (LMH) will receive proposals for **HQS/INSPIRE Maintenance Services in accordance with RFP23-R015 – RFP23-R020**. Received in accordance with law until **January 19, 2024 at 3:00 PM EST**. For documents: www.lucasmha.org; 424 Jackson Street., Toledo, OH 43604; or 419-259-9438 (TRS: Dial 711). Bidders are required to meet Affirmative Action and Equal Employment Opportunity requirements as described in Executive Order #11246. This contract opportunity is a Section 3 Covered Contract, and any Section 3 Business Concerns are encouraged to apply.



EMPLOYMENT OPPORTUNITIES

Lucas Metropolitan Housing (LMH), located in Toledo, Ohio is seeking experienced applicants for the following position(s): **LHSC Director**. For complete details, visit <https://www.lucasmha.org> and click on Careers. **Deadline: 12/29/23**. This is a Section 3 covered position. HUD recipients are encouraged to apply and are to indicate on the application if you are a LMHA Public Housing client or Housing Choice Voucher Program participant. Persons with disabilities are encouraged to apply. **NO PHONE CALLS**. 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.



The Peacock Café's Jazz Collective

By Dawn Scotland

The Truth Reporter

Jazz is alive and well at the Peacock Café! The long-standing club located at 2007 Monroe St., that has been Black-

owned and operated for decades, is now hosting a thriving Jazz Collective every Thursday Night from 7-10pm.

What is a collective?

"The Jazz Collective is [both] the people and the music," stated Andre Wright, founder.

"It takes both, a combination to make a collective. The people – the audience – and the music come together to make an atmosphere to make the collective."

So, there is no membership.

"You just come and see it and experience it," he said. "Admission is always free."

Andre Wright, drummer, and Toledo native, who has played for na-

... continued on page 12

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Doug Richenson, bassist for jazz singer Lori Lefevre, Andre Wright, founder of the Jazz Collective and Jonathon Turner, General Manager and Music Director at WXTS Jazz 88.3



Lori Lefevre sings at the Jazz Collective December 7



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