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Rooted in Work, Raised in Faith

The House of Day's Michael K. Day, Sr. and Cassandra Day-Moore

In This Issue...

Black Men in Behavioral Health

By Anthony Bouyer, PhD,

Guest Column

Black Americans have made profound contributions to the behavioral health workforce. Yet the field continues to experience a growing crisis, particularly in underserved communities. With a critical shortage of behavioral health professionals, the need for diverse representation has never been more urgent. It is essential that we prioritize the recruitment, retention and support of Black professionals to strengthen and diversify the workforce.

Among the most underrepresented are Black men, who make up only two-to-four percent of the community behavioral health workforce. This gap is especially concerning as the demand for mental health services continues to rise, highlighting a national shortage of Black male therapists. So, why does this disparity persist, and what steps can be taken to bridge the gap?

Many clinicians are unprepared to address unique cultural and community dynamics, leading to care gaps. Increasing the representation of Black men in behavioral health helps address these gaps by:

• **Deliver** culturally competent care. Black male clinicians make Black men feel heard, seen and respected. Culturally competent care builds trust, supports engagement and addresses the effects of racism, discrimination and trauma in mental health treatment.

• **Achieve better treatment outcomes. More Black male clinicians in behavioral health increases** access to care for Black men and their communities, ensuring fair treatment and higher success rates in therapy and other interventions.

• **Reduce stigma.** More Black men in behavioral health actively challenge mental health stigma. This makes it easier for Black men to seek the help they need without fear of judgment.

To address these challenges, it is essential to actively increase the recruitment and retention of African American mental health professionals, improve the visibility of African American practitioners in academic and clinical settings, and expand mentorship programs designed for African American students and trainees.

Addressing the shortage of Black men mental health professionals

The main recommendation is to establish programs introducing African American students in high school and college to mental health professions. These pipeline programs should prioritize increasing awareness, access, and interest by offering mentorship, educational resources, and early hands-on experience.

By addressing systemic barriers, such as the lack of professionals from similar backgrounds, and through summer research and direct exposure to mental health research and academic medicine, these programs can foster early engagement and confidence. Such initiatives will bridge knowledge gaps, create a sense of belonging, and provide resources and mentorship crucial for long-term success.

Ultimately, these programs can help reduce racial disparities in mental healthcare by improving workforce diversity and cultural competence. This leads to more accessible and relatable care for African American communities.

Anthony Bouyer, PhD, who has spent the past 25 years in the criminal justice system as a licensed counselor specializing in drug and alcohol counseling, earned his bachelor's degree in 1982 from Saginaw Valley State College and his masters' degree from the University of Toledo in 2003 in counseling and education. He defended his dissertation at the University of Toledo in November 2016 and earned his doctorate in philosophy of education in Social Foundation and Leadership.

Are You Financially Prepared for the New Year?

Special to The Truth

A new year is a chance to embrace a wallet-friendly mindset and make a fresh financial start. But what changes will make the most impact?

CERTIFIED FINANCIAL PLANNER® professionals are sharing their favorite resolutions for 2026:

Calculate spending: Before any other money planning in 2026, you need to calculate your spending. Did you end 2025 with more money than you had at the beginning of the year? If so, your budget is likely in good shape and you can thoughtfully leverage excess funds to pay down debt or save for a specific goal. If you're facing a net deficit, it's time to cut spending where you can or identify ways to increase your income.

Build savings: Make 2026 the year you automate savings, increase your contributions to your retirement accounts and adopt a "pay yourself first" approach to building your nest egg. The sooner you take these steps, the longer you'll have to watch your savings grow. Your financial advisor can help you determine how much you'll need for the future you want — whether that involves becoming a homeowner, paying for your children's college education or taking an early retirement. They can also provide strategies for reaching these goals.

Adopt tax planning strategies: Learn how new tax rules ushered in by the "One Big Beautiful Bill Act" could impact your taxes. A CFP® professional and your tax advisor can help you understand the changes and strategize accordingly so you can maximize benefits and minimize missteps.

Review your insurance coverage: One unexpected event can have devastating financial consequences without the right insurance. Review your policies to determine whether they meet your current needs and add cov-

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When Tough Times Come to Main Street, Love Matters Even More

By Ben Jealous

Guest Column

This week's column was supposed to be a celebration. A celebration of a wonderful little toy store in a joyful Midwestern town. A store that, heartbreakingly, is scheduled to close the week after Christmas. But circumstances intervened.

Yellow Springs, Ohio, is the kind of place that makes you smile the moment you step onto its main street. The kind of Main Street Generation X—and every generation before us—assumed would always exist. The kind that, to my children's generation, now feels less like a living place and more like a memory: something America once built everywhere, and now struggles to protect anywhere.

For decades, Yellow Springs resisted the fate that hollowed out so many towns like it. Its downtown endured in large part because of Antioch College, the pathbreaking liberal arts school founded by 19th-century education reformer Horace Mann. Mann believed deeply in education. He did not believe in endowments. The result is a college that still stands for bold ideas, even as it has struggled financially in recent years.

The town itself has fared better. Not by accident. In no small part because Dave Chappelle invested in it—not just money, but belief. Belief that culture matters. That joy matters. That small towns are worth loving. Even as he mourns the loss of a beloved local store, he continues to pour his presence, his resources, and his faith into keeping the town alive.

Recently, I was back in town to see Dave perform at his new club. My parents helped recruit his father to teach at Antioch in the late 1960s. So this place has always felt personal. Rooted. Shared.

We were talking in a local coffee shop when Jamie Sharp walked in. She owns the Yellow Springs Toy Company—the store that has probably generated more smiles than any other place on the block. The kind of store that feels like childhood made visible. Wooden toys. Books. Games. Objects chosen with care. A place that invites wonder instead of noise.

Jamie told us she was closing the store. I asked why. I thought of the last time I took my son there. He loved it. Everyone did. You could feel it in the room. The quiet joy that comes from a place built not to extract, but to give.

Jamie did not speak in abstractions. She spoke plainly. Tariffs had raised costs. Online giants had tightened margins. And then she said the thing that mattered most. People just do not seem to have as much money this year.

But what stayed with me was what she did not say. This was not surrender. This was not bitterness. Dave told her to stay in touch. And it was clear she is an entrepreneur who loves her town—someone closing one chapter, not abandoning the story. Home still matters. And this is almost certainly not her last act.

That understanding traveled with me.

After I returned home, I spoke with a friend who owns a paddleboard factory in Florida. Orders still come in for his most expensive models—the ones bought by people with yachts. But the middle is gone. The heart of his business has vanished. He named the paddleboard and kayak companies that have failed as middle-class families quietly pull back from anything that feels optional.

The NAACP and the National Urban League have warned that Black unemployment has surged this year, now topping 8 percent. That matters. It always does. But it does not, by itself, explain what is happening on Main Streets—or at a factory in Florida.

Something broader is moving beneath the surface.

For generations, Black Americans have said that when white America gets a cold, we get pneumonia. What is striking now is how widely the symptoms are spreading. Economic fragility has moved beyond the places segregation and redlining engineered it into. It is showing up on Main Streets. In small businesses. In kitchen-table conversations across this country.

Look closely at the numbers and you see what economists call nuanced joblessness. The unemployment rate looks manageable. But beneath it are families working fewer hours than they need. Earning less than they used to. Falling behind as costs rise. Quietly losing ground.

Taken together, it is hard not to feel we are standing near the edge of a recession. Families feel it first. Small businesses feel it next. Wall Street always feels it last.

This was not the story I planned to tell when I set out to write this column. It was supposed to be an interview with Ms. Sharp. A celebration of a store and all the smiles it created over the years. But when I reached out, she told me she could not do the interview. Not mine. Not anyone's. Ending this chapter was painful. The messages she sent were gracious. And heavy.

As I read them, and reflected on my conversations with her—and my friend who owns the factory—I felt something else settle in. We may be entering a season of deeper economic pain. For families. For workers. For shop owners. For towns like these. For all of us.

Still, what endures is what people choose to build. Thank you, Jamie Sharp.

Thank you to your store—for all the smiles, the joy, and the childhoods it helped shape. And thank you to those who choose to stay. To invest. To keep faith. People like Dave Chappelle, Jamie Sharp, and so many others who believe that small towns—and the people who love them—are worth fighting for.

There are always better days ahead for the America we build with love.

Ben Jealous is a professor of practice at the University of Pennsylvania and former national president of the NAACP.

Honoring Kwanzaa: It Is Time to Unite and Prosper!

Reprinted by Permission - Africa House Global

Guest Column

Kwanzaa, by definition, is a celebration held in the United States and in other nations of the Africa Diaspora in the Americas and lasts a week. The celebration honors African heritage in the African/Caribbean-American culture, and is observed from December 26 to January 1, culminating in a feast and gift-giving.

Kwanzaa has seven core principles: Umoja – Unity; Kujichagulia - Self-Determination; Ujima – Collective work and Responsibility; Ujamaa – Cooperative Economics; Nia – Purpose; Kuumba – Creativity; and Imani – Faith. Africa House Global LLC has adopted these principles!

In this age of uncertainty, our neighborhoods are under attack by the scourge of the drug culture. Our schools are under-funded, many of our students are illiterate when they graduate and joblessness is soaring.

In the United States alone people of color have a purchasing power of approximately $1.3 trillion. When you add that to the worldwide spending power of nations such as the 54 countries that make up the African Continent, Brazil, member nations that make up CARICOM in the Caribbean, and the many other countries throughout the world with significant Black populations such as Great Britain, Canada, Central America, other South American Countries and beyond; you have a tremendous amount of purchasing power to harness, as well as a huge manufacturing base!

People of color will never have any REAL power unless they have ECONOMIC power. And we DO have power – over $3 trillion of GDP in Africa, and at least another trillion and a half in the US, Caribbean and elsewhere. But if we don't unite together and start looking out for our OWN economic interests, we will get sidelined again by the huge multinationals like Amazon and Alibaba; companies that are making hardly any investment in our communities, if any at all. Making that investment in our future is what Africa House Global is all about.

Lighting of the Kinara

The economies of Africa and the Caribbean are entering a golden age. Economic growth across both regions is above the world average, and private foreign direct investment into Africa is at record levels. With a population nearly equal to China and India COMBINED, corporations are waking up to the huge spending power of Africa's new middle class. People of color in America are likewise prospering. If African Americans were our own country, we would be the 15th richest country in the world.

So, what is the problem? Hundreds of millions of people of color are being completely left behind. Multinationals are making huge profits in Africa, while millions of people there still have no safe drinking water, hundreds of thousands are dying from water-borne illnesses, and 40 billion hours are wasted every year collecting water. Here in America, the richest country history has ever known, an entire generation of young Black men is being channeled straight from high school to prison by a system that has utterly failed them. If record prosperity across the world hasn't helped those left behind, and hasn't given them hope, what will?

We have nothing against the giant corporations like Amazon and Alibaba, which seem to be going so large, they are like governments. But I promise you, they are only about profits. They won't stick out their necks to help our people.

If we are to have a future, we must do what Black people have always done; we must stick together. Africa House Global is a group of committed individuals, entrepreneurs and businesses committed to pouring back a very large portion of AHG's profits into projects that serve disadvantaged people of color around the world. When you see the AHG logo, you know you're dealing with a business with a higher purpose, one committed to seeing the world's prosperity reach EVERYONE.

As an investor, vendor or partner with AHG, you are making a commitment to our shared future. If we pull together, we see a very bright future.

Millions of African women can get jobs instead of spending their time gathering water or mourning for children poisoned by filthy water. Millions of Black men in America can get vocational training instead of incarceration, and the economic strength of the united people of color will increase that much more; because there is no power without economic power.

Nothing will ever change for disadvantaged people of color unless we all do your part. Contact us at info@africahouseglobal.com and we will update you on this movement. We have got to stick together, every one of us, and that includes YOU! Visit www.AfricaHouseGlobal.com and learn how you can become part of this great movement!

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Ed. Note: In Toledo, Kwanzaa is being celebrated at the Frederick Douglass Community Association starting Friday, December 26 through Thursday, January 1 at 5 pm nightly.

Rooted in Work, Raised in Faith: The House of Day Legacy

By Asia Nail

The Truth Reporter

Before there was a funeral home in Toledo, there was a grocery store in Mississippi. **Michael Day Sr.**, co-owner and director of the **House of Day Funeral Home** points to the origins of his family's entrepreneurial spirit. "She operated a grocery store in Mississippi," he says of his grandmother. "That's where it came from. Without a doubt."

The family's store served cotton pickers who rode trucks into town, buying cheese, salami, and other staples before climbing back onto trailers to return to the fields. Children ran around the counters and coolers, and Michael and his sister Cassandra remember helping—stocking shelves, scooping ice cream—not only for pay, but for lessons learned.

The Days' entrepreneurial spirit extended beyond groceries, still life moved to the rhythm of long workdays and short school years for Black children. "School only went to the sixth grade for Blacks back then," Michael recalls being told. "White kids were allowed to attend high school."

Still, education mattered deeply to their family. His grandparents sent their children to **Piney Woods School**, a historically Black boarding school that is still in existence today, ensuring they had access to opportunity, structure and a strong foundation for learning.

A Legacy of Ingenuity

Michael's grandfather became somewhat of a local legend. He fixed radios. He fixed watches. He ran a dry goods store. "He even repaired shoes in the back." Michael recounts. "There wasn't much he couldn't do."

However, his resourcefulness did not stop there. He built houses. He rented bicycles. He had a bar. Negro League teams played baseball on his field. Michael pauses as he speaks, a quiet reverence in his tone. "He could make a business out of anything." That is the essence of Black legacy business: survival turned into vision, and vision translated into service.

When the Day family later opened their funeral home, all of that knowledge walked with them. Co-owner Cassandra Day-Moore reflects, "We're just like the community we serve. We've got the same roots." Much of the African diaspora migrated from Mississippi. Arkansas. Georgia. Louisiana. The South lives inside Toledo, meticulously threaded into the work, care, and vision of the House of Day.

"Turning survival into vision, and vision into faithful service to others," Michael shares. "This abundant spirit lies at the heart of what makes a Black legacy business successful."

Establishment of the House of Day

Founded in 1964 by James and Dorothy Day, House of Day Funeral Home is more than a business, it is the continuation of a family story generations in the making. As Michael reflects on the family's early beginnings, he gestures toward an artistic portrait on the wall.

"Our roots are in the South. I truly love that. The Delta of Mississippi. Cotton," he says. "And there's a picture on the wall that probably looks a little similar."

Practicing Legacy

James Day, a WWII veteran, and Dorothy Day, a teacher and poet, instilled a respect for service and education. The Day children grew up participating in the family's businesses, learning through hands-on experience. They learned early that ownership was power and service was responsibility.

According to Michael, legacy isn't something you talk about—it's something you live. "If you don't start practicing legacy early," he says, "you risk losing it."

That philosophy shapes the House of Day, both in business and in family life. Michael and Cassandra grew up working alongside their parents, and now their children and grandchildren carry on the tradition.

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Michael Day, Sr.

Cassandra Day Moore

Local Organizations Celebrate the Holidays by Giving Back

By Dawn Scotland

The Truth Reporter

The Christmas spirit was alive Saturday, December 12, with individuals and organizations across Toledo partnering to provide holiday cheer to those in need.

Simply D'vine Boutique's Christmas Basket Giveaway

Terrie Cook, the owner of Simply D'Vine Boutique (3606 Sylvania Ave.), and president of the Beta Phi Chapter of Gamma Phi Delta Sorority, Inc. held her 11th annual Christmas Basket Giveaway.

Cook hosts the event twice a year, Thanksgiving and Christmas, as her way to give back. The sorority joined the effort six years ago and this year the event has a new partnership: The Taylor Automotive Family.

This year the group gave out 50 baskets. The baskets include everything for Christmas dinner with items such as cornbread, mashed potatoes, cranberry sauce, macaroni and cheese as well as a turkey. The event is free to anyone with no requirements.

"Many people go without year round, it's not just this season, mentioned Cook, "but at Christmas time I believe it is important to give back. This is just one way to do it. We know with the economy and everything going on in the world more people are in need. So I am just happy and honored to be able to do it," she stated.

Ladies of Gamma Phi Delta Sorority Inc, Beta Phi Chapter

Junction Coalition's Get the Lead Out of the Holidays Screening and Toy Giveaway

The Junction Coalition partnered with Nexus Healthcare at 1415 Jefferson Ave. to provide free lead screening and toys for the community. Families received free testing for lead exposure by certified physicians and were given a toy and a picture with Santa Claus.

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This is the second year of the event with an estimated 200 families served this year. Lead exposure has been linked to extreme health risks and cognitive issues.#419GetTheLeadOut is a key initiative of The Junction Coalition.

Alexis Smith, longtime volunteer for the Junction Coalition, stated, "This is our way of giving back to our families in more than one way. We know that this has been a difficult time for a lot of our families. So, they have an opportunity to still provide their kids with something for the holidays and also make sure that they are healthy and taken care of."

"We're making sure that if nothing else, families are walking away with the information," she stated.

Families in line for free lead testing

Keli Newson with daughter Jaylah who received a toy

Robert Rivers as Santa

Bishop Marjorie Holt's Purse Giveaway

Every year Bishop Marjorie Holt, pastor of Bethesda Christian Center, selects a nonprofit to partner with to provide a blessing. This year she partnered with the Wayman Palmer YMCA and their Toy Giveaway to provide free purses to children and adults.

This was Bethesda Christian Center and Holt's fourth year hosting the event and she had 410 purses to give away. Last year she gave away 260 pairs of tennis shoes to the Ella P. Stewart Academy for Girls.

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Bishop Marjorie Holt and Eric Williams Executive Director of the Wayman Palmer YMCA

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Michael recalled moments of discipline during his youth that now make sense.

"We were unable to do many of the same things as other kids," he said. "However, we now understand."

The funeral home teaches the next generation patience, respect for elders, and being present. It also serves as a living lesson in history.

The House of Day Funeral Service provides compassionate, full-service funeral care tailored to each family's needs. They offer traditional funeral services, memorial and burial options, cremation choices, and celebrant services with personal attention to every detail—from arranging visitations and floral tributes to preparing obituaries and assisting with paperwork like death certificates and benefits. They also help families create online Books of Memories™ to preserve photos and stories and provide grief support resources to guide loved ones through difficult times.

Honoring History

Funeral homes, Michael notes, once filled critical gaps in our communities, offering ambulance services and equipment long before systems existed. "We had the vehicles," Michael says. "We had the cots and the professional equipment. Funeral homes were the first to transport the sick to hospitals. Many people have never heard of this history."

Cassandra underscores the ongoing mission: "Our pledge is to honor your loved one and family with respect and personal attention to every detail." This commitment has carried hundreds of families in Ohio and Michigan through grief, paperwork, obituaries, and flowers, all with quiet care and precision.

Legacy, Michael explains, survives through listening. "If you spend time around your grandparents, your aunts, your uncles," he says, "you learn who you are." At the House of Day, those voices remain close. Like a relay race run with intention, each generation passing the baton forward.

A Legacy of Black Entrepreneurship

A Black business, Michael believes, is more than a storefront, it is a heartbeat. "When our doors open each morning, they open with memory, responsibility, and care," he says. The House of Day is one of those places, where our business and our community grow side by side."

Black-owned businesses rise from families who learned survival before success. They exist because someone once had to create what did not exist. In the case of House of Day, they strengthen entire communities.

When a Black business thrives, jobs are created, trust is built and neighbors feel seen. "At the end of the day, we're helping people during the hardest moments of their lives," Michael says. "That responsibility never leaves you." The work at the House of Day is not taught through lectures; it is taught through presence.

Cassandra agrees. "You learn by being there," she says. "By doing the work. By seeing how people are treated." This kind of learning sticks. It teaches discipline, patience and respect. It teaches that work has meaning beyond money. Black businesses often become safe places, training grounds, and proof that ownership is possible.

Where Care Becomes Community

Michael again emphasizes the urgency of early mentorship: "If you don't start early, you lose them. You have to show them."

Showing matters more than telling. When children see Black ownership in action, they see themselves differently. They begin to understand that their hands can build something lasting, that their presence matters.

The House of Day does more than serve families; it teaches a community how to care for itself. When care becomes a shared value, everyone flourishes. It is a place where past and present merge, a story of survival, vision, and love, passed carefully from one generation to the next.

"This didn't start with a funeral home," Michael reminds us. "It started with people who saw what needed to be done and did it. That's what we do every day."

In Toledo, the House of Day Funeral Home stands as a testament to Black entrepreneurship, resilience and the power of learning by doing.

As night falls on Nebraska Avenue, one detail always remains visible: the illuminated Cross that stands in front.

It glows softly, steady and unmistakable, a quiet signal of faith and hope in moments when families need it most. For many, that light provides a peaceful sense of calm.

"Our faith is part of everything we do," Michael Day Jr. says. "It's not something we separate from the business, it's a guiding light."

From cotton fields to counters, from dry goods to funeral services, the Day family's legacy is clear: service, care, and community are inseparable. Every detail handled, every life honored, every lesson passed forward, this is what it means to build something that lasts.

For more information, visit the House of Day Funeral Service

Stitching Freedom: A True Story of Injustice, Defiance, and Hope in Angola Prison by Gary Tyler with Ellen Bravo

Special to The Truth

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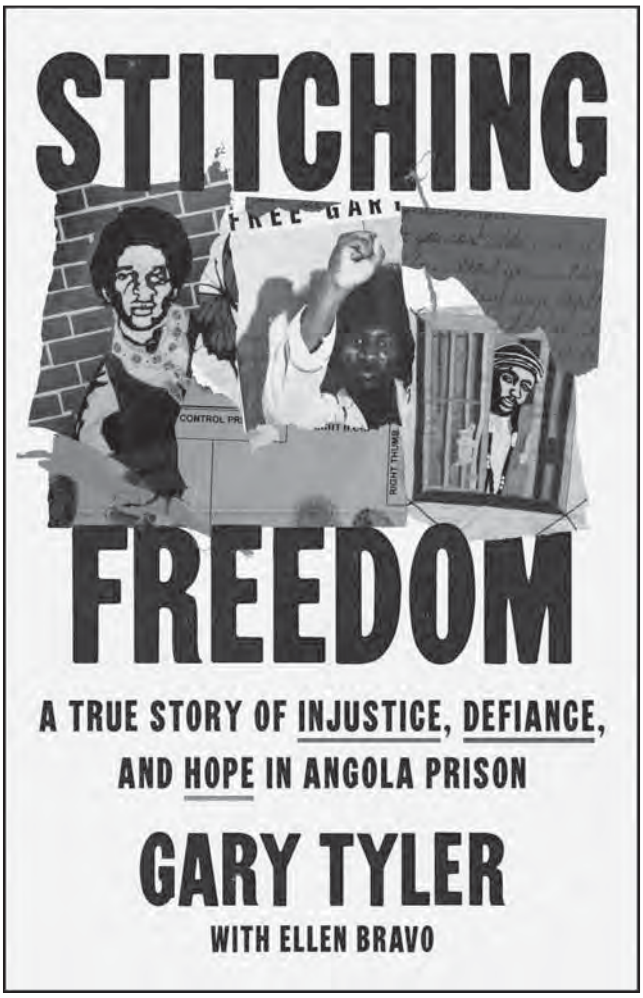
288 pages

The seams are textbook straight. You made sure of it.

There'll be no need for a thread-ripper for you. No, you planned before you picked up a needle, and you were careful with each poke of the thread. A few snips here, a quick tack there, and you'll be done. As in the new book ***Stitching Freedom*** **by Gary Tyler (with Ellen Bravo)**, this project almost took a lifetime.

Growing up in St. Rose, Louisiana, Gary Tyler tried to avoid major trouble. He says he was often the victim of racism in school, though, and he didn't put up with it so he ran afoul of authority now and then. On the day he was suspended for "causing problems in the classroom," he wasn't worried; he considered it another day off.



Stitching Freedom author, courtesy Dorian Hill

He didn't know that it would be his last day of freedom for more than forty-one years.

After wandering around awhile, visiting with friends and a cousin, Tyler went back to the school that day, where an altercation on a bus ended in the death of a white teenager. Tyler was there, but he wasn't involved; witnesses confirmed it, before telling different stories at trial, then recanting. Still, he was arrested for the murder, taken to jail, tried, and sent to Angola Prison, sentenced to die by electric chair.

Still a teenager, Tyler was careful who he befriended in Angola, keeping away from trouble and finding mentors in the OGs who'd been there awhile. With their guidance, he learned things he hadn't known, legal terms, how to find the right lawyer, how to raise money and get by. They corrected his grammar and his thinking. They taught him how to present himself. He learned the value in service, and he became a prison seamster.

Tyler says he knew prison would be bad, but despite that he knew other young men who'd been there, he underestimated how bad it would get. And he never would've believed he'd find men who'd become his family and who'd save his life.

Crime features big in the news lately, doesn't it? You could be forgiven if you're feeling fatigue from it, but check out Stitching Freedom. Here, the crime is racism.

Surprise: you won't get the sense that author Gary Tyler needed a halo; no, he admits to being a bit of a rascal sometimes, with rather typical teen behavior before his incarceration. This honesty stretches: he also presents believable, abundant evidence that despite his proximity to where the crime occurred, he didn't do what he was accused of doing. Through that account and beyond, he shows readers how racism kept him down, and how he kept his hopes up and his head high.

Stitching Freedom isn't scary or particularly scared-straight-ish, and there's a bit of humor at the end in Tyler's post-prison memories of learning about modern life. That means you can read his story yourself, and feel comfortable giving it to a teenager who needs it. Find this book, and then watch your time get all sewn up.

Trump's War on Obamacare Continues as GOP Kills Subsidies

By Stacy M. Brown

Black Press USA Senior National Correspondent

Guest Column

Republican power in this country has chosen cruelty as policy. It is not an accident. It is not a mistake. It is a decision.

The decision now is to rip out the federal subsidies that have made the Affordable Care Act more than a slogan and turn it back into a luxury item for the rich. Years of quiet sabotage and loud lies are coming to their natural endpoint. They are preparing to take health care from tens of millions of people and call it freedom.

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This is not only about money. It is about a man who walked into the White House vowing to erase the work of the first Black president. From the birther lies to the nightly chants about "repeal and replace," Donald Trump built his political life around tearing down Barack Obama. Analysts laid it out years ago. The law was called "Obamacare." That name, that legacy, that image of a Black family in the White House turning health care from charity and chance into a right drove him wild.

So, he hacked at it from every angle. Cut outreach. Cut enrollment help. Pushed junk plans. Tried to strangle Medicaid expansion. Took every inch of executive power and turned it toward undermining a law he was sworn to enforce.

Now he and his party are walking the country to the edge of a cliff. Inside a closed Republican meeting, House leaders stood up and made a case not for saving people from ruin but for letting the enhanced ACA subsidies die on schedule. Those subsidies, about $35 billion a year, keep premiums for a basic "benchmark" Obamacare plan at no more than 8.5 percent of a family's income. When that money vanishes at the end of the year, an estimated 22 million people will not just see an uptick in costs. Some will watch premiums jump by thousands of dollars a month.

They are not talking about how to protect those people. They are talking about how to walk away and blame someone else. Senior Republicans already admit the cliff is coming. They admit they have no serious replacement ready. One of their own from a vulnerable district called it "ripping the rug out." The reaction in the room was described as average. Not outraged. Not alarmed. Just average.

You have to understand what those subsidies are before you can grasp what this moment really means. The Affordable Care Act did not rain down free insurance. It built a Marketplace where people without job-based coverage could buy plans and then added tax credits to keep those plans within reach. Advanced premium tax credits go straight to the insurer and cut the bill before it ever lands in a family's mailbox. Cost-sharing reductions lower deductibles and copays, so a trip to the doctor does not become a trip into debt. About eight in ten people who buy ACA coverage qualify for some sort of help.

Those tools turned a cruel equation into something close to survivable. Instead of choosing between rent and an asthma inhaler, between childcare and a mammogram, people could finally carry a card that meant the hospital had to see them as a patient and not as a bill collector's target.

Trump and his allies want to break that equation on purpose. They do not hide the plan. They call the law a failure, then move to destroy the very subsidies that make it function. When it collapses under that pressure, they will point at the ruins and say they were right all along.

The excuse now is a new promise that sounds generous until you listen with your eyes open. They say they want to "send the money directly back to the people," through health savings accounts, flexible spending accounts, or maybe even cash. They say they do not want to "give money to insurance companies." Never mind that those payments keep premiums down for real people in real time. Never mind that health savings accounts help those who already have spare cash and leave those living paycheck to paycheck with an empty tool they cannot afford to use.

In truth, this is not a debate about bureaucratic routes and fiscal instruments. It is a question that has haunted this country since its birth. Who deserves to live? Who deserves to see a doctor when their chest tightens, or their child spikes a fever? Who deserves chemotherapy instead of a prayer?

The answer from this Republican Party, led by this president, is as plain as his social media feed.

"The only healthcare I will support or approve is sending the money directly back to the people," Trump wrote on social media, declaring that he will not accept a continuation of the ACA structure that routes those funds through the system that actually pays the bills. "Congress, do not waste your time and energy on anything else."

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erage where necessary. This is also a good opportunity to comparison shop among providers to ensure you're not spending more than you need to.

Seek expert guidance: Varied factors such as insurance, investments, taxes and credit work together to form your complete financial picture. Make working with a CFP® professional a New Year's resolution. They are specially trained to holistically evaluate all these components when offering financial advice. Visit LetsMakeAPlan.org to find a CFP® professional near you.

This year, don't be afraid to take a deep dive into your finances to determine whether your current financial plan is working. A few small tweaks may be all you need to course correct for a brighter financial future.

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"We're in critical times economically and people aren't always able during these times to purchase gifts and be blessed themselves. I decided some years back to start doing this every year. So here we are again, in partnership the Wayman Palmer YMCA, to be able to be the blessing to people."

Holt gave out purses of different types and sizes, from Liz Claiborne, Nine West, Gucci, Kenneth Cole, Burberry and more. "It was an awesome turnout. People were excited about being able to come in a receive the purses."

"It is always, to me, a way to provide a means of encouragement and to spread the love. Because that's really what it's all about," she shared.

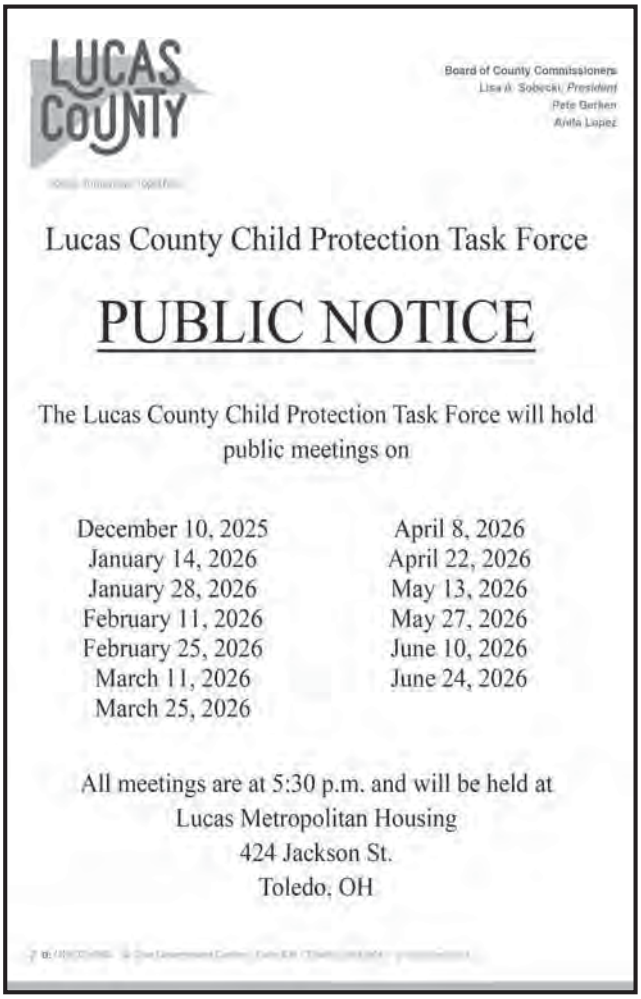
COMMUNICATIONS SPECIALIST

Racing for Recovery – Holland, OH

Develop/publish high-quality, authoritative content (books, articles & reports) focusing on veganism, plant-based nutrition, health & business empowerment. Research, write & edit materials that align with the organization's goals, ensuring accuracy & distinctive tone of voice. Collaborate on development of educational materials/marketing campaigns targeting niche audiences. Provide executive-level assistance, leveraging extensive entrepreneurial experience to support projects related to recovery, wellness & personal/business development. Conduct market research, identify opportunities for growth & provide actionable insights for business strategies. Develop materials & guidance grounded in a deep understanding of fitness & plant-based nutrition. Create content that educates & motivates individuals to enhance their physical health & overall life quality. Apply life-enhancing principles to support personal transformation & sustainable wellbeing. Utilize relevant tools & resources to create content/strategies that inspire mindset shifts & personal growth. Collaborate on projects/initiatives designed to enhance mental resilience & overall wellbeing. Design content/strategies that foster personal empowerment & long-term recovery outcomes.

Requirements: High School Diploma or GED; Certification in Cognitive Behavioral Therapy (CBT) and Neurolinguistic Programming (NLP).

To Apply: Submit resumes to Racing for Recovery, Inc., Attn: Human resources, 6202 Trust Drive, Holland, OH 43528, or email humanresources@racingforrecovery.org



LUCAS COUNTY

Board of County Commissioners
Lisa D. Sobecki, *President*
Pete Gerken
Anita Lopez

Lucas County Child Protection Task Force

PUBLIC NOTICE

The Lucas County Child Protection Task Force will hold public meetings on

December 10, 2025
January 14, 2026
January 28, 2026
February 11, 2026
February 25, 2026
March 11, 2026
March 25, 2026
April 8, 2026
April 22, 2026
May 13, 2026
May 27, 2026
June 10, 2026
June 24, 2026

All meetings are at 5:30 p.m. and will be held at
Lucas Metropolitan Housing
424 Jackson St.
Toledo, OH

Session 1 Scholarship Deadline Approaching Soon

Winter is here at the Toledo Museum of Art! Join classes in painting, glassblowing, blacksmithing, jewelry making, and more. Perfect for beginners and returning artists. Learn and grow with our welcoming instructors.

Class Dates
* Session 1: January 24 - February 21
* Session 2: February 28 - March 28

Deadline to Apply for Scholarships
* Session 1: January 8, 2026
* Session 2: February 12, 2026

Scholarships are available for both youth and adult students and can cover 100% of the registration fee for most classes. Don't wait—secure your spot and make this winter one to remember.
Classes
Scholarship Info is available at
(https://toledomuseum.org/learn/scholarships?utm_source=ArTMAil&utm_campaign=b017d25dad-EMAIL_CAMPAIGN_fall_25_G_s3_COPY_01&utm_medium=email&utm_term=0_bc9b2225fc-b017d25dad-579048898&mc_cid=b017d25dad&mc_eid=UNIQID)

Visit Us

2445 Monroe Street
Toledo, OH 43620
419.255.8000
toledomuseum.org

Museum Hours

Wednesday: 11 a.m.-5 p.m.
Thursday: 11 a.m.-5 p.m.
Friday: 11 a.m.-8 p.m.
Saturday: 11 a.m.-8 p.m.
Sunday: 11 a.m.-5 p.m.

The Museum is closed Mondays and Tuesdays

REQUEST FOR PROPOSAL
MISSION POINT APARTMENTS

Rudolph Libbe in partnership with Boyd & Associates, will receive proposals for Mission Point Apartments, a 65 unit, 4 story, wood framed supportive housing project. Located at 1401 Monroe St, Toledo, OH.

Bids are due January 23, 2026 at 10:00 am. A community townhall will be held on Thursday January 8, 2026 from 4:00-5:30 pm. Located at Cherry Street Mission Gymnasium at 1501 Monroe, St. Toledo OH.

Documents and additional information are available on Building Connected or by contacting Mary Willbur at 419-725-3249.

This project has MBE/WBE requirements and is covered under Section 3 of the HUD Act of 1968.

This project requires an executed Project Labor Agreement (PLA).
For more information on this project, please contact Mary Willbur at 419-725-3249 or mary.willbur@rlgbuilds.com. This information is subject to change, so please contact us to be added to the information distribution list.

The Blue Gill Fishing Club Donates to Local 59

By Dawn Scotland

The Truth Reporter

The Blue Gill Fishing Club presented a $500 donation to Local 59 Sunday evening December 21st.

"We would like to thank the club for the donation to Local 59 members that are on strike right now," stated Dave Nelson, Local 59 president. "We really appreciate it. It will go far."

"It's not only an honor and a privilege but we're very grateful that we were able to donate to the Local 59 and help them see some kind of daylight," said John Chapman, president of the Blue Gill Fishing Club. "I hope they hurry up and settle the strike because it's not only affecting them but it's affecting the families," he continued.

"We're very happy that we receive support from the community, remarked George Amison vice president of Local 59 . "It's been a long road for us. We've been out for four months and we're still standing strong. But things like this really help, especially around Christmas time. To be out is just bad for everybody… It's good to cheer up our members up and let them know we're not out here alone."

The Blue Gill Fishing Club was organized in 1992 by five community men, initially as a social club. Over the years, the Blue Gill has also evolved into a service club that raises funds for scholarships, to feed neighborhood youth and to assist community action organizations in their missions. The Blue Gill Fishing Club is located at 642 Detroit Ave.

Oldest Members of the Blue Gill - L A Cross, Freddie Tisdale and Al Chapman

(Top Row: L-R) Freddie Tisdale, James Boatman, John Chapman (Blue Gill President), Al Chapman and Nate Greene
(Bottom Row: L-R) George Amison (Vice President of Local 59), Perry Helms and Dave Nelson (President of Local 59)

Christmas tree recycling will begin December 26, 2025

Christmas tree recycling will begin December 26, 2025 with designated drop off locations open to the public through January 30, 2026.

Residents may drop off natural Christmas trees at marked sites open sunrise to sunset. All trees must be cleared of decorations, lights, bags, and any other materials at the following locations:

Jermain Park
1720 S. Cove Blvd.
Toledo, Ohio 43606

Ravine II Park
1600 Mott Ave.
Toledo, Ohio 43605

Detweiler Park
3775 E. Manhattan Blvd.
Toledo, Ohio 43611

Bowman Park
4793 Jackman Rd.
Toledo, Ohio 43612

Byrne Park
2201 Byrne Rd.
Toledo, Ohio 43614

Highland Park
1965 Finch St.
Toledo, Ohio 43609

Collected trees will be ground into mulch by forestry crews. This program is open to the public and provides a convenient way to recycle Christmas trees after the holidays.