



Volume 95 No. 5

"And Ye Shall Know The Truth..."

May 27, 2026



Marleya Smith crowned Miss Debutante 2026

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We Can Do Better...

By Lafe Tolliver, Esq

Guest Column

Here is a question or a series of thoughts for my dear readers about your opinions regarding the recent arrest of a juvenile girl on three charges, with one involving the discharge of a firearm in a home.

By the way, this is the same juvenile who, in a recent video, was taken to the ground by a Toledo police officer for walking in the street. She was arrested on several charges involving that walking incident and is awaiting further juvenile court proceedings.



As a prologue to my below commentary, let me say this: the first altercation was unfortunate and should not have happened in the way that it was played out. The video was disturbing insofar as it was police overreaching and escalating a minor situation into a major community blow up.

The officer, as the adult in the confrontation, was clearly ill equipped to handle this community engagement and he apparently did not know how to de-escalate the situation; it did not help that his co-officer was using profane language at the girls thinking he was being macho and speaking the "common vernacular."

In my opinion both officers were showing their blue behinds in their haphazard attempts to control the corner. Since when is engaging in profanity a police academy taught tool to gain community control and respect?

From my limited vantage point, it was a situation by which the police car should have slowed down, respectfully addressed the young girls and informed them that they should not walk in the street unless there are no curbs to walk on.... and then drive on.

I noticed that when the police car was "rushing" to this particular location, that they zoomed by a white youth playing basketball in the street and with the basketball net set on the grassy curb.

Apparently, nothing was said to him about playing in the street. Why not? Did they later go back to that youth and inform him not to shoot hoops while in the street?

Because the adults in the situation with the young girls lost control, things unfortunately got out of hand, feelings flared and the juvenile girl was taken down to the ground, on the reasoning that she resisted when she was placed up against the hood of the police car.

Just as those two unprofessional officers need a long refresher court in community relations and control, so also does the arrested girl need some instruction as to how to behave in public and especially so towards anyone who wears a badge and a gun.

For the identified police officers, a syllabus of their retraining would look something like the below:

- (1) Do you have the emotional maturity and intellectual capacity to deal with the public.
- (2) How do you engage the public when confronted by a situation that could spiral out of control.
- (3) Confronting juveniles...what to say and what not to say and how to say it so as to keep the peace.
- (4) When things fall apart, who do you call for assistance.
- (5) Remember your training...it was taught for a purpose.

(6) When to stand your ground and when to retreat.

(7) When you are debriefed, what could you have done better in the situation.

(8) Only use force when all else fails and you or the watching public is in imminent danger.

As for the juvenile involved, it appears that she was a recipient of a household that did not have the ability, capacity or wherewithal to impart values that when tested or challenged, the juvenile could respond in a rational and calm manner.

Yes, it is both an embarrassment and shameful at times when some of "our" people get out in the public spaces and act the clown or the fool and wind up in handcuffs or worse, shot or killed.

From my vantage point of doing both juvenile and criminal defense work, I am many times saddened by the lack of basic civic skills of respect and the lack of emotional control that too many juveniles exhibit that cause them to be in the juvenile court.

Values that many may term, "old school" are not old in the sense that they have qualities that everyone needs to successfully negotiate when interacting with others in society. Character traits of decorum, decency, respect, honor and self pride do not go out of style and never will.

But, acting the fool or acting the public clown for purposes of impressing your best buds or because you need attention, that does go out of style...real quick. I need not tell you of situations in which you have seen or heard that people simply for no apparent reason, act out and act out badly.

We have seen enough social media clips (targeted or otherwise) of a Ta'sheneeda or a Da'Marcus causing havoc at a fast food restaurant, a movie theatre, a public park, concert venue, library, school or grocery store by which you just wanna hang your head and say, "Why!"

I have said and will shout it out again, that kids having kids have nothing of value to pass on to those kids since apparently those birthing kids missed out on the plot line that having kids without a proper family structure and/or with a financially responsible married partner is a culture killer...regardless of your ethnic background.

You can weep and wail and write me all sorts of angry emails but I remain resolute: The Black community is weakened and impaired when we do not morally shout out that having babies outside of marriage is not "OK." No... it is not OK. Full stop.

If an absentee baby maker (male or female) who is procreating and is not willing or able to provide the basics for a stable home, then the community suffers when that person has no visible means of support, financially or emotionally, and is unable to train up a child in the way he or she should go.

The Black community for decades has suffered under the onerous weight of incomplete homes and the results of open promiscuity that we have produced generations of some kids who later became adults and who were not fully optimized to maximize their potential.

Yeah...yeah, I know of situations by which the norm was shattered and single parent households and their kids survived and did quite well. That is commendable but should not be your expectations of beating the odds.

We can do better.

Contact Lafe Tolliver at lafe5x@gmail.com

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The Shackles Our Founders Warned Us About

By Ben Jealous

Guest Column

My grandmother was born in 1916 on the same red Virginia ground where her grandfather was born enslaved. She lived to 105. She carried the weight of what her family had been to my family, and what her family had been to itself, the way you carry a stone you cannot put down.

When she died, the stone passed to me. I went looking. What I found was a paradox written in blood. The man Thomas Jefferson called “the most learned and logical” of the founding generation was my fifth great-grandfather.

In 1766 he wrote that Parliament’s fleets and armies might give it power, but not right. He wrote that shackles, however nicely polished, would never sit easy on free men.

He was Jefferson’s cousin and political mentor. He helped invent the American argument. He owned 30 human beings. In 1769, in Jefferson’s first session in the House of Burgesses, the young man asked his old mentor to do one brave thing: introduce a bill making it easier for masters to free the people they enslaved.

Bland did as Jefferson asked. He was denounced as an enemy to his country. In Jefferson’s words, he was “treated with the grossest indecorum.” He kept his 30 slaves. He died still holding them.

That is the strange courage of the founding. A man who understood that government without consent is tyranny could not break the shackles in his own house. He indicted himself with his own argument. So did Jefferson. So



did every Virginia patriot who signed his name to natural rights while holding the title to another human being.

They wrote the creed anyway. They knew it would destabilize them. And the argument they could not finish was picked up by the people they would not free.

A hundred years later, the great-great-grandson of the man they would not free left the place of his enslavement as a teenager and never looked back. He cobbled shoes. He preached. He kept a lighthouse on the same point of land where the patriot’s plantation once stood.

In 1879 the people of Prince George and Surry Counties elected him to the Virginia House of Delegates as part of the most successful biracial coalition in the nineteenth-century South. They abolished the poll tax. They tore down the public whipping post. They founded what is now Virginia State University.

They rebuilt the colleges the war had broken. They funded free public schools for every Virginia child, Black and White. They built, for one bright moment, the Virginia the patriot could have written into law and would not.

The Danville Massacre of 1883 ended that coalition with bullets. The argument went unfinished again. It is unfinished still.

Read the grievances in the Declaration of Independence one more time. Standing armies in our streets without the consent of our legislatures. The military rendered superior to the civil power. Quartering armed troops among us. The protection of armed men, by mock trial, from punishment for murders committed against us.

Last June the President federalized California National Guardsmen and active-duty Marines and sent them into Los Angeles over the governor’s objection. A federal judge ruled it violated the Posse Comitatus Act.

Patrick Henry warned of exactly this in 1788. He used almost the same words. The Fourth Amendment was written because British officers used general warrants — blank checks to search any home, any paper, any person.

In 2024 the Fifth Circuit ruled that geofence warrants, which sweep up the data of everyone near a crime scene, are “modern-day general warrants” forbidden by the Constitution. The court named the colonial writs of assistance. Section 702 of FISA lets the government query Americans’ communications — swept up in surveillance of foreign targets — without a warrant.

The 1033 Program has poured seven billion dollars of military gear into ten thousand local police departments. Breonna Taylor was killed in her bed. Amir Locke was killed in his sleep. Both by officers serving no-knock warrants. Both, in the language of 1776, victims of armed troops quartered among us, protected from punishment by a mock trial.

This is not a left issue. It is not a right issue. Ron Wyden and Rand Paul wrote the Fourth Amendment Is Not For Sale Act together. The ACLU and Cato agree. The grievances are not partisan because the grievances are not new. They are the same grievances written in the same hand against the same kind of power.

The patriot understood the principle and could not live by it. His descendant lived it and was outvoted by force. My grandmother carried the weight of that unfinished business her whole life and never put it down. It was unfinished in 1776. Unfinished in 1865. Unfinished in 1965. It is unfinished now. And it is ours to finish.

Ben Jealous is a professor of practice at the University of Pennsylvania and former President & CEO of the NAACP.

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A Community Conversation with the North Toledo Coalition Empowers Neighborhood History and Future

By Alexandria Leatherberry

The Truth Reporter

On Saturday, May 16, a coffee conversation was held at 2140 N. Summit with the North Toledo Coalition and community members. The purpose of the meeting was to inform and educate the broader Toledo community about some challenges as well as the successes the group of volunteers have been able to make.

The focus of the Coalition has been the empowerment of the neighborhood residents for street clean ups and active resource building. The Coalition volunteers shared in a roundtable discussion the triumphs that the neighborhood has made as one of the oldest neighborhoods in Toledo. They have persevered while taking pride in an understanding of responsibility in self-reliance that has been set by the organizer and advocate, Alfonso Narvaez.

A Toledo native and resident of the north side of Toledo for over 30 years, Narvaez took the reins in championing his community from an early age, "I knew we deserved better" stated Narvaez. Steering what once was a block watch initiative to what now is the North Toledo Coalition, was Narvaez's direct response to hearing what his community needed.

The stigma of block watch groups limited engagement amongst the neighborhoods and led them to feel that they were under surveillance rather than being listened to. Narvaez turned that feedback into a resource initiative that better reflected the needs and culture of the community. His initiative led him to increase his representation for north Toledo by becoming a candidate for City Council to bring a voice to his community.



Despite not serving on City Council he carries the torch to ignite his neighbors to stay engaged with their local political environment by hosting guests such as City Council President Vanice Williams for conversations with the Toledo North Coalition. Narvaez reaching out to elected officials is the fruit of support that has grown from family and friends.

Narvaez's uncle, Adam, recalled initiating the campaign for City Council and bringing to-

gether the community to ensure their safety after a fire station from the area prior to 2018. "That fire station is a staple so we had to fight for it." Adam Narvaez held up that moment of solidarity as an example of the necessity to keep his community together. Therefore he did not hesitate to support his nephew in continuing to be a beacon of unity and representation for north Toledo.

Narvaez has partnered with the NORF-END Neighbors to expand the initiatives of the coalition beyond cleanups to reinvestment. The groups will be coming together to develop pocket parks, small park subdivisions for local neighbor use. The group will be hosting a day of service at the Salem church on August 22 to continue their cleanup work and raise awareness for the spot they have adopted on Lagrange and New York Avenue to be the first pocket park development.

The North Toledo Coalition plans to continue to meet weekly for smaller cleanup tasks that are open to all neighbors that can be found on their social media page.



Adam Narvaez and north Toledo resident



Alfonso Narvaez, founder of North Toledo Coalition and Tina Sprouse, president of NORF-End Neighbors



City Council President Vanice Williams listens to a north Toledo resident

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State Sen. Paula Hicks-Hudson Named Voice of Justice Award Recipient

Award recognizes commitment to helping low-income Ohioans access justice

Special to The Truth

The Ohio Access to Justice Foundation is pleased to recognize Sen. Paula Hicks-Hudson (D-Toledo) as the 2026 recipient of the Voice of Justice Award.

The Foundation created the Voice of Justice Award in 2015 to recognize a person or organization that demonstrates outstanding leadership and advocacy on behalf of low-income Ohioans who may need legal assistance to live stable, healthy, and financially secure lives.

Throughout her career, Sen. Hicks-Hudson has consistently demonstrated a commitment to empowering Ohioans and improving their quality of life. As a Reginald Heber Smith Fellow, Sen. Hicks-Hudson began her career at Toledo Legal Aid Society, representing senior citizens and working with several community groups as a community organizer. She has focused much of her career on addressing the challenges that people, especially young people, face with the legal system.

Sen. Hicks-Hudson is trained in mediation and advocates for neglected and underrepresented youth as a Court Appointed Special Advocate-Guardian ad Litem. Recently, she championed legislation to modernize and improve Ohio's domestic relations law. Senate Bill 174 will recenter domestic relations law on the best interests of the child and encourage parents to cooperate in shared parenting that benefits their children.

"Senator Hicks-Hudson's career as a legal aid attorney, family law practitioner, law professor, Guardian ad Litem, and public servant has had an immeasurable impact on access to justice in Ohio," said the Foundation's Executive Director Angie Lloyd. "The Ohio Access to Justice Foundation is proud to recognize her contributions with the 2026 Voice of Justice Award."



The Ohio Access to Justice Foundation ensures that Ohioans who are low-income or who lack access can fully and fairly participate in civil systems that produce just outcomes. Established in 1994, the Foundation funds Ohio's legal aids and other access to justice initiatives through the IOLTA/IOTA program, a civil filing fee surcharge, and donations. Through the Foundation's work, Ohioans have access to legal help, information, and representation, which ensures fairness for all in the justice system.

The City's Summer Safety Strategy

Special to The Truth

Mayor Wade Kapszukiewicz gathered police, prosecutors, youth organizations, transit leaders, and community violence interveners last week to launch a coordinated summer safety strategy — one built on the premise that keeping Toledo safe requires everyone at the table.

"As we've seen our crime stats continue to improve year after year, we know our approach is working," said Mayor Kapszukiewicz. "Today we want to highlight all of our partners and, in particular, all the ways they're going to bring positive opportunities to young people this summer."

Seventy summer program offerings span everything from urban farming to basketball to podcasting. City pools will open June 2, including a new splash pad at Jamie Farr Park, and free swim lessons will be offered in July. Forty concerts are scheduled in city parks — including Party in the Park and the Levitt BLOC Series. Movie nights, pickleball clinics, and Let's Get Moving walking events round out a full season of activity across every Toledo neighborhood.

"If we work together — families, neighbors, faith leaders, and local government — we can create a safer, more connected community for everyone," Councilman John Hobbs III said, echoing the Mayor's sentiments about collaboration. "Because safety doesn't start with policy, it starts with people."

Toledo Police Chief Mike Troendle didn't shy away from the risks that come with summer. "Unfortunately, there is a correlation between the summer months and an increase in crime," he said. "We would prefer not to make a single arrest this summer. We would prefer not to have to respond to a single shooting," the Police Chief emphasized. "The Toledo Police Department will be out in full force to ensure our community is safe."

The city's approach to safety isn't limited to policing. Raymond Campos, Commissioner of Save Our Community, said it plainly: "Conflict is normal. Violence is not."

So far this year, Save Our Community has made 35 coordinated responses to gun violence incidents to interrupt retaliation, conducted 20 direct conflict interventions, and continues engagement through mentorship, restorative justice, case management, and workforce support. The organization is hosting summer outreach events, including a Ceasefire Event on July 2 from 2 to 6

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Art Tatum Zone's Success Planning Initiative's First Year

The Truth Staff

The Art Tatum Zone and Pickett Elementary celebrated the Success Planning initiative on Thursday, May 21, as students, teachers, parents and the Success Planning staff gathered to acknowledge the first year's accomplishments of the program.

Eighty-two students in both kindergarten and the sixth grade participated in the Success Planning initiative at Pickett and demonstrated dramatic increases in learning achievement. The students received more than 1500 hours of individualized time with more than 40 volunteer Success Coaches during the academic year.

In addition, 85 percent of the students have shown improvements in at least one of the three main areas of focus: academics, behavior or attendance and students and families reported a greater sense of belonging and connectiveness to the school and greater confidence in their goals for academic and life success, reported

In 2024, it was announced that the Art Tatum Zone, along with core partners, United Way of Greater Toledo, Lucas Metropolitan Housing and Toledo Public Schools, had been named one of 10 organizations in the country to participate in Harvard University's EdRedesign Lab's Institute for Success Planning Community of Practice.

After a year of planning and preparation with experts from the Success Planning team at Harvard, the Art Tatum Zone implemented the Success Planning initiative at Pickett Academy and the results from the first year have indeed been impressive.

Prior to last week's celebration, Christine Sweeney, executive director of the Art Tatum Zone said: "The dedication of our Kindergarten Champions has been nothing short of inspiring. These five remarkable women from our community gave more than 1,000 volunteer hours to help kindergartners build the skills and confidence they needed this year. Their commitment is a powerful example of what happens when community members come alongside our youngest learners with love, consistency and purpose."

"We are here to celebrate a journey of growth, resilience, connection and success," said Shelia Cook, one of the volunteer Success Coaches, as she



Calvin Sweeney and Sheila Cook



opened the celebration last Thursday with remarks. "It has been more than a program and service, it has been about people."

Cook praised the adults for helping the students as "they discovered their strengths and overcame challenges and moved towards their goals." The celebration, said Cook, was a way "to reflect on how far we have come together."

"This is a celebration," said Christine Sweeney during her remarks. "All of us need someone who knows us and hears us. The [Success Coaches] have

seen and heard [students] who have experienced growth academically but also personally and emotionally – they have set goals and have accomplished them."

Praising the students for their overall success during the year, Christina Sweeney added that "the greatest success is never academic; we believe in you, you are more than capable."

Dinner was part of the celebration, after which the students and coaches were presented with certificates memorializing the success each had achieved during this first year of the Success Initiative.

As for the second year, Calvin Sweeney, president of the Art Tatum Zone, said: "Our vision for the Success Planning initiative for the 2067-27 academic year is to build on the momentum of this year and ensure students continue



Sheila Cook and Christine Sweeney



to feel supported as they transition into new learning environments. We are deeply committed to the continuity of care, walking alongside students and families with individualized support that helps them navigate change, stay connected and continue moving toward success. As we look ahead, we want to expand this level of personalized support to even more students who can benefit from a consistent, caring partner in their educational journey."

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Warren AME Church Honors the Women Missionary Society

The Truth Staff

The members of the Warren African Methodist Episcopal Church held their annual Missionary Day Celebration on Sunday, May 17, in order to celebrate the accomplishments of the church's Lillian E. Mitchell Women's Missionary Society.

Guest speaker LaDonna Moore-Liggins, 3rd District WMS Society president, brought the word for the day's celebration.

The purpose of the Warren AME Women's Missionary Society is to strengthen faith and continue the ministry of Jesus Christ by serving locally, connectional, district and global community, also empowering women to grow and glow spiritually, said Debra Jelks, WMS president. "We support health and wellness initiative, disaster relief, the elderly and children. I like to think of us as being the hands and feet of God, women winning souls for Christ."

During Sunday's celebration, WMS presented a certificate of achievement to Toledo's Kid Mayor, Jamie Howard. Jamie is a student at Ellea P. Stewart Academy for Girls. That school is one of the WMS community projects that the group has supported for years. Jamie and her family and teacher were invited to attend worship service so the group could express their pride in her achievements.

Moore-Liggins delivered a powerful inspiring message around the theme of "Bloom where you are planted," leaving the congregation filled with hope, patience, kindness and faith.

Presiding Elder Timothy Liggins also participated in the service with the WMS.

Pastor Clifton Kilpatrick is the spiritual leader of Warren AME Church. The members of the WMS thanked Pastor Kilpatrick for his support, compassion, kindness but above all his spiritual leadership and guidance.



(l. to r.): Madison Guy, Nevaeh Harris, Meral Guy, Kelly Knapke, Shanon Soovagian, Margaret Huntley, Debra Jelks, Speaker – LaDonna Moore Liggins, Ruby Kilpatrick, Joyce Powell, Katrina Cogdell, Rev. Darlene Williams, Pastor Clifton Kilpatrick, Presiding Elder Timothy Liggins



(l. to r.): Madison Guy, Nevaeh Harris, Meral Guy, Margaret Huntley, Debra Jelks, President; LaDonna Moore Liggins, President AMEC 3rd District WMS; Ruby Kilpatrick, First Lady; Joyce Powell; Katrina Cogdell. Members not in the photo: Darlene Sawyer, Shirley Jackson, Theo Simmons Hampton, Rosa Day, Rosie Payne, Myrna Banks, Dominique Bradley, YPD Director



First Lady Ruby and Pastor Clifton Kilpatrick

The Sojourner's Truth

A MOMENT OF TRUTH

THE LOCAL THREAD



A Moment of Truth will explore some of the issues that are so critical in the lives of the residents of Toledo's African American community. The Sojourner's Truth has spent a quarter of a century speaking with and listening to those in our community who make a such a difference in our lives.

Join us now on WGTE 91 FM on Thursday evenings at 7 p.m. as our hosts – Asia Nail, Stacy Fowler, Ricky Tyus and Alexandria Leatherberry – hold conversations with community members and examine how all of us can learn and benefit from those who are blazing paths for us in a number of critical areas such as community activism, business, health and travel.



Asia Nail,
The Truth Reporter



Ricky Tyus
of Tyus Tours and Travel



Stacy Fowler,
Publisher, Pursuit Magazine



Alexandria Leatherberry,
The Truth Reporter

Doc Martin's Remedy Shoppe and Apothecary

By Fletcher Word

The Truth Editor

The Hensville area of the Warehouse District has a new health clinic, a new pharmacy and "an old fashioned ice cream parlor," said Bishop Talmadge Thomas, chairman of the board of directors of the Neighborhood Health Association, as he opened up the ribbon cutting ceremony on Friday, May 22, for Doc Martin's Remedy Shoppe and Apothecary at 12 N. St. Clair.

"It's a statement of what equitable medical care looks like," Thomas continued describing the newly remodeled building that reflects "years of collaboration, vision and commitment to serving the Toledo neighborhood."

The new NHA building will not only house a walk-in medical clinic, a full-service pharmacy and an ice cream parlor with sandwiches and coffee, but also corporate offices in a three-story building that was renovated with the assistance of federal funds and Vibrancy Initiative monies from the City of Toledo.

"The dollars were hard fought and hard won," said Congresswoman Marcy Kaptur about the difficulty in obtaining federal funds for neighborhood assistance given the current political climate.

However, now that Doc Martin's is open, the benefits to the neighborhood will be substantial, noted the speakers at the ribbon-cutting ceremony. "If they can't afford health care, they can

come here," said Kaptur. "This reflects the best of who we are in Toledo."

The City of Toledo's Vibrancy Initiative was

established six years ago, said Mayor Wade Kapszukiewicz, "to help lift up neighborhoods." Doc Martin's "helps us achieve our policy goal

...continued on page 12



The Ribbon Cutting to open Doc Martin's



Congresswoman Marcy Kaptur, Bishop Talmadge Thomas, NHA CEO Doni Miller



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Toledo Library's Summer Read Challenge Returns with Reading Rewards and Free Summer Fun

Annual challenge encourages reading all summer long while Library programs offer free entertainment and activities for all ages

Special to The Truth

Summer Read, the Toledo Lucas County Public Library's annual summer reading challenge, returns June 1. Readers of all ages will have until Aug. 1 to complete the challenge and earn prizes along the way.

"The Toledo Library's Summer Read challenge helps students maintain and strengthen reading habits during the summer months," said Nancy Eames, the Library's youth services coordinator. "At the same time, it encourages families and adults to make reading part of their everyday routines and discover new books, authors and interests together."

The Summer Read challenge is simple: participants read for 30 days between June 1–Aug. 1 for the opportunity to earn prizes while supplies last. This year's prizes include:

- * A tote bag for adults and a football flinger for kids when they sign up.
- * An inflatable animal friend as a midway prize for kids and teens.
- * A book to keep from the Library's special selection for kids and teens and a mug for adults when they complete the reading challenge.

Everyone who completes Summer Read will also be entered into grand

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prize drawings for Nintendo Switch Lites, Kindles, gift cards and more.

Beginning June 1, Toledo Library customers can sign up for Summer Read and track their reading in one of three ways:

- * Using the paper tracker, available at any Library location.
- * Registering online at [toledolibrary.org/summer](https://www.toledolibrary.org/summer?utm_source=Toledo+Lucas+County+Public+Library&utm_campaign=1d401e225b-EMAIL_CAMPAIGN_2026_05_11_02_11&utm_medium=email&utm_term=0_-1d401e225b-157321241) (https://www.toledolibrary.org/summer?utm_source=Toledo+Lucas+County+Public+Library&utm_campaign=1d401e225b-EMAIL_CAMPAIGN_2026_05_11_02_11&utm_medium=email&utm_term=0_-1d401e225b-157321241).
- * Logging their reading through a Beanstack account (available on Google Play and in the Apple App Store).

Participants who register in person will receive their sign-up prize immediately. Those who register digitally may visit any Toledo Library location to collect their sign-up prize.

In addition to Summer Read, the Toledo Library will offer a lineup of nearly 250 free scheduled programs and performances, plus drop-in hands-on activities at all locations throughout the summer for children, teens and adults. Highlights of this year's summer programming includes:

- * Glovation Circus
- * It's Electric with Imagination Station
- * Andrew Martin's Fun and Fantasy Comedy-Magic Show
- * Toledo Mud Hens and Walleye 2026 Summer Series
- * Living Dinosaurs with Nature's Nursery
- * Summer Read with NFL star Chris Wormley

Programs will take place at Library locations across Lucas County throughout the summer. Many events are free and open to the public, though some may require advance registration.

"Summer at the Library is about creating opportunities for connection and shared experiences," said Eames. "We're excited to provide welcoming spaces where families and neighbors can learn, create and have fun together all season long."

Visit [toledolibrary.org/summer](https://www.toledolibrary.org/summer?utm_source=Toledo+Lucas+County+Public+Library&utm_campaign=1d401e225b-EMAIL_CAMPAIGN_2026_05_11_02_11&utm_medium=email&utm_term=0_-1d401e225b-157321241) (https://www.toledolibrary.org/summer?utm_source=Toledo+Lucas+County+Public+Library&utm_campaign=1d401e225b-EMAIL_CAMPAIGN_2026_05_11_02_11&utm_medium=email&utm_term=0_-1d401e225b-157321241) for complete Summer Read details, program listings and registration information.

Summer Read is supported in part by The Library Legacy Foundation, Friends of the Library and Directions Credit Union.

Summer Safety Strategy...continued from page 6

p.m. at the Grosbeak Picnic Shelter at Glass City Metropark, open to the entire community.

As of today, Toledo has recorded seven homicides — a 20 percent decrease from this same point last year. Toledo has also recorded seven traffic-related fatalities this year. The Mayor drew the parallel deliberately: two causes of death, equally tragic, equally preventable.

That parallel connects directly to Vision Zero, Toledo's commitment to eliminating all traffic-related fatalities and serious injuries by 2031. Traffic Management Commissioner Stephanie Bartlett reinforced the ask: follow the rules of the road, pay attention, be predictable, be visible, and always wear a helmet or seatbelt.

The event ended with remarks from many of the youth program partners funded by the City of Toledo, including TARTA, the Wayman Palmer YMCA, and the Arts Commission.

"For anyone still saying there's nothing to do in Toledo, that's simply not true," Mayor Kapszukiewicz closed. "Thank you again to all our partners who are making this not only an incredible summer for our young ones, but a safe one too."

Residents can find a full schedule of summer events and programs at toledo.oh.gov/summer. (https://toledo.oh.gov/summer)

What to Consider When Choosing a Beneficiary for Life Insurance or other Financial Accounts

By State Farm® Editorial Team

Guest Column

Learn what a beneficiary is and factors to consider when naming a beneficiary.

What is a beneficiary?

A beneficiary is an individual, entity or a trust nominated by an account holder or insurance policyholder to receive the benefits or proceeds from a life insurance policy or financial accounts (such as pension or retirement accounts) when the account holder or policyholder passes away. The recipient is legally entitled to receive the funds. Depending on the account, the distribution may be tax-free.



Vince Davis

• **Beneficiaries for a life insurance policy.** The owner of the life insurance policy will designate beneficiaries or entities that the person wants to financially protect after the policyholder passes away. These beneficiaries receive the death benefit which can be used for various purposes, such as paying off debts, covering funeral expenses or simply as financial support.

• **Beneficiaries of financial accounts.** Generally, the beneficiary for a retirement account or pension is the surviving spouse, unless the spouse waives that right. Some retirement accounts or plans may have different rules for designating beneficiaries. Check with your employer or financial institution about the rules pertaining to your plan. For these account types, a beneficiary also decides how to make use of the funds. With other financial accounts, such as investments or CDs, the rules are less restrictive.

Why is choosing a beneficiary important?

When you have accounts like life insurance policies, investments, pension plans and retirement accounts, it is important to designate a beneficiary. Upon your death, proceeds from these accounts will typically go directly to the beneficiaries and bypass probate, which can be a slow and expensive legal process of distributing your assets after you pass. Assigning beneficiaries allows you to fulfill your intentions and possibly avoid some conflict among family members at the time of your passing. In addition, there is usually flexibility for beneficiary designation. You can review the beneficiaries list at any time and adjust it as your priorities in life change.

Tips to consider when selecting a beneficiary

Choosing a beneficiary is a very personal decision, and different for everyone. In some cases, people want to use a death benefit to help protect their loved ones, and others might see it more as a financial transaction. Here are some tips to keep in mind when you are selecting your beneficiary.

• **Insurable interest** – The person or entity named as a beneficiary must have an insurable interest in the insured person. While the insured generally has the right to name any beneficiary, there must still be a legitimate financial interest between the parties. In many cases, beneficiaries rely on the insured for financial support, such as the spouse or dependent children, so there is an apparent financial interest and purpose of insurance between the parties.

• **Age** – Many insurance companies, pension plans, and retirement accounts will not pay benefits to someone under age 18. A better option may be to create a trust for the minor and name a trustee to manage the account until the child

reaches the age you specify in the trust.

• **Ability to manage money** – If your beneficiary is not able to manage money, consider establishing a trust and name a trustee to invest and disburse funds on their behalf.

• **Contingency** – Name a secondary beneficiary so that if your first beneficiary dies before you, the account proceeds pass directly to the secondary beneficiary without probate.

• **Options** – Your beneficiary can be a spouse, child, or other individual(s); a trust; a charity or organization. If you don't specify a beneficiary, your assets will go into your estate and be distributed according to your will.

• **State or policy life insurance beneficiary rules** – Some states or insurance companies might restrict who you can name as your beneficiary. Consult an attorney to provide legal guidance for these state specific issues.

• **Estate as a beneficiary** – It's usually not recommended to name your estate as a beneficiary, since doing so means those assets may be subject to probate.

Don't "set it and forget it"

Because so many things can change throughout life, consider reviewing your beneficiary designations every few years — and after a life event such as a marriage, the birth of a child, adoption, divorce, remarriage or death — to confirm they're current. Otherwise, you may risk leaving the proceeds to an ex-spouse or someone who has died before you.

Get specific information about beneficiaries from a legal or tax adviser. Contact your agent or insurance company to make any beneficiary designation changes.

You can get a life insurance quote now, or give us a few details and a State Farm® agent will reach out to you.

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A Beginner's Guide to Home Loans

Special to The Truth

Buying a home is one of the largest purchases most people will make in their lives, and taking out a home loan is a common way to finance the purchase. This primer on home loans explains the mortgage basics, including what a mortgage is, typical types of loans, and the concept of shopping for a lender.

What is a Mortgage?

A mortgage is a loan used to purchase a home or other real estate. The term mortgage may also be used to indicate the amount of money you borrow, with interest, to purchase your house. The mortgage amount is usually the purchase price of the home minus your down payment.

Before taking out a mortgage, it's important to understand the upfront and ongoing costs of homeownership, including closing costs, property taxes, insurance, and maintenance. If you fall behind on your mortgage payments and can't resolve the delinquency, your lender may begin foreclosure proceedings, which could result in losing your home.

Choosing a Loan Term

Consider the loan term, which is the length of time it will take you to repay your loan. Your loan term will affect your interest rate, monthly payment and the total amount of interest you will pay over the life of the loan.

Long-term mortgages, such as the most common 30-year term, typically have:

- Smaller monthly payments than short-term mortgages, making your mortgage more affordable month by month.
- Higher mortgage rates, meaning you'll pay more in interest over the life of the loan.

Short-term mortgages, which typically come in the form of 10, 15 or 20 years, generally have:

- Lower interest rates than long-term mortgages, meaning you'll pay less

interest over the life of the loan.

- Higher monthly payments than long-term mortgages.

Deciding on a Loan Type

There are two basic types of mortgages:

Fixed-rate mortgages (FRM) lock in one interest rate for the life of the loan. This means your monthly mortgage payment will remain the same for the entire loan term.

Adjustable-rate mortgages (ARM) have an interest rate that will change over the life of the loan, and rates typically start off lower than those of a fixed-rate mortgage. After an initial hold period, ranging from six months to 10 years, your interest rate will change based on market conditions.

Finding a Lender

Once you determine which mortgage best fits your financial situation and goals, it's time to shop for a lender. Your lender is an important part of your homebuying team, and will help guide you through the rest of the mortgage process.

You can obtain estimates from many types of lenders, including loan officers at banks and credit unions, mortgage brokers and non-bank lenders. Different lenders will offer different terms and interest rates and charge different fees. That's why it's important to explore your options. Freddie Mac research shows that getting just one additional rate quote could save homebuyers an average of \$1,500 over the life of the loan, and getting five more quotes saved an average of about \$3,000.

Because mortgage rates change frequently, be sure to compare loans on the same day to accurately judge loan estimates. It's also best to do your mortgage shopping swiftly, as multiple credit inquiries outside a 45-day period could lower your credit score.

Crunching the Numbers

Freddie Mac's personalized tools and resources include a loan term calculator for exploring whether a short-term or long-term mortgage may be better for you; a loan type calculator for understanding whether a fixed- or adjustable-rate mortgage better meets your needs; and a loan comparison calculator to help you determine the differences between multiple loan estimates. To access these calculators, along with other free resources and information, visit <https://myhome.freddie.com>.

A mortgage is a long-term commitment and a legally binding contract. Before borrowing, be sure to understand the ins and outs of how home loans work, and your financial responsibilities in the years ahead.

Courtesy StatePoint



May is Skin Cancer Awareness Month

THE TRUTH CAN SAVE YOUR LIFE:

Skin damage and sunburn happens to darker skin. Wear sunscreen.

Skin cancer can happen to anyone.

Melanoma killed Bob Marley.

Everyone should have a skin screening with a dermatologist, regardless of skin color.

Dr. Hope Mitchell, MD
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Doc Martin's...continued from page 9

to bring amenities into the downtown area that it has lacked for so long." Next, he added, is a grocery store. "Targeted public resources can make a difference."

The driving force behind the creation of Doc Martin's, the 14th NHA facility in the Toledo area, is CEO Doni Miller who has led the health care agency for the majority of its 56 year existence. Miller did not speak at the ribbon cutting, but those who did speak were quick to give her their acknowledgements.

Kaptur in fact brought a bouquet of roses to honor Miller and Toledo City Council President Vanice Williams, who also represents the 4th District – the location of the Warehouse District – praised Miller for her many years of service, years during which Williams has looked up to Miller and NHA as an example of how change happens.

"The Neighborhood Health Association has been doing the work to provide important needs," said Williams.

Coleena Ali, deputy director, Department of Housing & Community Development, also spoke about the impact of the Doc Martin's project on neighborhood development. "This is a commitment to a healthier, stronger and more connected neighborhood," said Ali. "Healthcare and community development are intertwined."

The pharmacy is open Monday through Saturday and closed on Sundays. The medical clinics are open Monday through Thursday and on Saturdays.

The mission of NHA is to provide exceptional health care services and empower and educate while aggressively working to eliminate health care inequities and supporting personal responsibility for one's own health regardless of the ability to pay.



2026 Program of Projects

Toledo Area Regional Transit Authority

5307 FEDERAL FISCAL YEAR 2026

Federal Fiscal Year	Activity	Fed Share	Total Budget
5307 FY26	Vehicle Replacement	\$1,057,182	\$1,321,478
5307 FY26	Operating Assistance	\$1,400,000	\$2,800,000
5307 FY26	Preventive Maintenance	\$5,600,000	\$7,000,000
	Total Section 5307 funded items	\$8,057,182	\$11,121,478
5339A FY26	Rehabilitation and Renovation	\$711,647	\$889,559

Written public comments on the proposed Program of Projects will be accepted by the Toledo Area Regional Transit Authority until the close of business on **May 29, 2026**. TARTA will consider all comments received and may provide additional opportunities for public input, including a public meeting or hearing, if warranted.

Comments can be submitted via mail to: Chief Executive Officer, TARTA, 1127 W Central Ave., Toledo, OH 43610.

Alternatively, you can email your comments with the subject line "Program of Projects" to info@tarta.com.

This program will become final and will be submitted to the Federal Transit Administration on completion of the public participation process unless amended by the action of the Board of Trustees of the Toledo Area Regional Transit Authority.

Laura Koprowski, CEO

CUSTODIAN / MAINTENANCE

WGTE Public Media is seeking a full-time Custodian/Maintenance team member to support day-to-day operations by maintaining a clean and safe facility. This role is responsible for routine custodial services, mail processing, general building maintenance, and minor repairs.

The ideal candidate has prior custodial and maintenance experience. A valid driver's license is required. Send your letter and résumé to employment@wgte.org or Human Resources, P.O. Box 30, Toledo, OH 43614.



PUBLIC NOTICE

Lucas Metropolitan Housing (LMH) announces a proposed Significant Amendment to its Housing Choice Voucher (HCV) Administrative Plan regarding the transition of households assisted under the Emergency Housing Voucher (EHV) program to the regular HCV program as EHV funding phases down in accordance with guidance from the U.S. Department of Housing and Urban Development.

The proposed amendment will be available for public review beginning **May 18, 2026**, at 424 Jackson St., Toledo, Ohio, and on LMH's website. Written comments will be accepted during the 45-day comment period and may be submitted to Amy Gerber at agerber@lucasmha.org or mailed to the address above.

Individuals requiring reasonable accommodations or auxiliary aids to participate in the review process may contact LMH at (419) 259-9448 or hcvops@lucasmha.org.

MORTGAGE LOAN ASSISTANT

Position Summary:

The Toledo Urban Federal Credit Union is seeking a Mortgage Loan Assistant. The Mortgage Lending Assistant supports the loan officer in processing mortgage applications, ensuring smooth transactions, and providing excellent customer service throughout the loan process.

Essential Duties and Responsibilities:

- Support Mortgage Loan Officer by gathering and verifying necessary financial documentation, including proof of income, credit reports, and property and title evaluations
- Act as a liaison between members, real estate agents, and escrow companies, updating all parties on the status of loan applications and ensuring a smooth transaction
- Handle administrative tasks such as answering phone calls, scheduling appointments and maintaining organized loan files and documentation
- Help complete loan applications and submit them to underwriting for approval, ensuring all applications are thorough and accurate
- Stay updated on industry regulations and best practices to ensure compliance throughout the loan process

Minimum Qualifications:

- A high school diploma or equivalent
- At least one (1) year of Mortgage Loan Processing, Underwriting, Origination experience with desired, but not required
- Strong attention to detail and excellent organizational abilities to manage multiple loan applications efficiently
- Ability to communicate complex financial information clearly and effectively to members
- Proficiency in Microsoft Office products to include Word, Excel, and Outlook

Skills, Abilities & Expectations:

- Ability to work in a fast-paced team environment, manage multiple tasks, and prioritize work
- Ability to apply general accounting knowledge processes (debits, credits, balancing)
- Assuring customer service is top priority whether internally or externally, treating members and employees professionally, with courtesy and respect
- Detail oriented and organized with excellent interpersonal and communication skills
- Stay abreast of regulatory requirements and complete annual compliance training applicable to the position

Contact Susan Jester at the Toledo Urban Federal Credit Union: 419-255-8876 – sjester@toledo.urban.net

Miss Debutante 2026 Crowned at 58th Annual Debutante Cotillion

By Dawn Scotland

The Truth Reporter

The National Association of Negro Business and Professional Women's Club, Inc. Toledo Club presented the 58th Debutante Cotillion at Parkway Place Saturday, May 23. The elegant evening featured 13 Debutantes and 14 Debs-in-Waiting from area high schools. Marleya Smith of Central Catholic High School was crowned the 2026 Miss Debutante.

Since 1965, NANBPWC, Inc. Toledo Club has hosted The Annual Debutante Cotillion with the purpose of presenting outstanding young ladies in the Toledo community to society "clothed with the finer thoughts of living and endowed with a complete sense of responsibility."

Juniors and senior ladies must meet high standards for selection including a 3.0 GPA minimum as well as volunteer hour requirements, letters of recommendation and sponsorship.

During the eight-month process the young ladies attend workshops, classes and various events hosted by the club. This year the organization added life skill workshops, financial scholarships and etiquette training to continue to ensure that the debutantes step into the threshold of womanhood with success.

Thousands of junior and senior ladies have participated in the Debutante Cotillion since it's inception. The evening featured dinner, dancing – including a choreographed waltz- and music by DJ Ohio. TaTiana Cash, WTOL 11 news anchor, served as the Mistress of Ceremonies. The 2026 judges for the cotillion ball were Chanell Phenix, Deborah Roberts, Ebony Waweru and tallier Desiree McGhee.

The 2026 Debutante Cotillion Awardees:

- **Mr. Escort 2026**– DeMario Johnson
- **Miss Congeniality 2026**– Dana Bethany (Central Catholic High School)
- **Talent Show Winner 2026** – Marleya Smith (Central Catholic High School)

- **Miss Debutante 2026 2nd Runner Up** – Sabriah Greer (Central Catholic High School)

- **Miss Debutante 2026** – Marleya Smith (Central Catholic High School)

Sponsors for the 2026 Cotillion included The House of Day Funeral Home (Platinum Sponsor), Henry's Jewelry and Giftware, Bowsher High School, Men's Warehouse, Imagine Madison Avenue School of Arts, DJ T.O. Todd Kyle's, Reynolds Elementary School, Terry Crosby, Parkway Plaza, Heather Downs Country Club, Perry Harris and DJ Ohio.

Mr. Escort, Miss Congeniality and the Talent Show Winner each



Miss Debutante 2026 Marleya Smith with her escort Gavin Eckhart



Miss Debutante 2026 Marleya Smith with the 2026 Escorts

... continued on page 14



Miss Debutante 2026 Marleya Smith with the 2026 Escorts



President Tyra Smith-Williamson with 2026 Miss Debutante Marleya Smith



Debutantes and escorts dance the waltz



Debutantes and escorts await the announcement for Miss Debutante 2026