



Volume 96 No. 3

"And Ye Shall Know The Truth..."

July 15, 2026



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Toledo's Defining Choice

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

The Truth Contributor

Money is the mother's milk of politics.

- Jesse Unruh



Toledo is about to tax itself for decisions made in Columbus. According to Mayor Wade Kapszukiewicz, those decisions have cost this city \$288 million since 2008. In November, Toledoans get to vote on who made them.

The 2026 governor's race comes down to one question: does the next governor see Toledo as a city worth investing in — or a budget line worth cutting? Toledo's Black community has more riding on this answer than the mainstream coverage suggests and cannot afford to sit this one out.

The Race

Vivek Ramaswamy is a biotech billionaire and former 2024 presidential candidate. Dr. Amy Acton ran Ohio's public health department during COVID, briefing Ohioans daily and guiding us through the pandemic. Cook Political Report recently moved this race from "Lean Republican" to "Toss Up." Polling has them essentially tied at 46-45. This race is real.

Acton has outraised Ramaswamy from actual donors in 2026 — \$11.5 million to \$9.6 million — with 58 percent of her donors being Ohioans versus 16 percent of his. But Ramaswamy loaned himself \$25 million, and his super PAC has raised an additional \$29.5 million. He has the money advantage. The question is whether it can buy what his image so far has not.

Look at the campaign finance numbers from a Toledo perspective. Acton drives a UAW-built Jeep around Ohio. Ramaswamy spent more than half a million dollars leasing a private jet through what appears to be his own company, V Leasing LLC, according to the Ohio Capital Journal. In a city where the mayor uses the Jeep plant as his benchmark for economic pain, that is not incidental.

What One Governor Can Actually Do

So far, the campaigns have left something important unsaid. Republicans hold a veto-proof supermajority in both chambers. When Governor DeWine — a Republican — vetoed 67 provisions from last year's state budget, the legislature recalled members from their summer break and overrode several provisions anyway. A governor's veto slows a supermajority. It does not stop one.

No governor can restore Toledo's \$288 million by winning this race. The legislature controls that money. What the governor controls is the veto pen, the executive appointments, the bully pulpit, and the negotiating table. Those tools matter — the difference between a governor who fights for cities and one who doesn't is real — but Toledo voters deserve honest expectations, not campaign promises.

What Each Candidate Means for Toledo

Ramaswamy wants to eliminate Ohio's state income tax. Toledo has been living the answer to what that means — \$288 million gone in 18 years. His platform hasn't addressed it. With a supermajority legislature at his back, there's no pressure to.

Acton's platform centers on affordability — child tax credits, drug price transparency, medical debt relief, full public school funding. Her veto pen would slow further cuts even if she cannot reverse 18 years of them. One po-

litical observer raised a cautionary note worth hearing: "she (Acton) and her running mate may be positioning themselves too far left for a state that needs the center to win." So, it is worth watching whether she adjusts as the general election unfolds.

Two of Ohio's largest labor organizations have weighed in. The International Brotherhood of Electrical Workers Ohio — 27,000 members statewide — endorsed Acton. So did the UAW, whose Region 2B Director Dave Green said Ohioans "don't need another corrupt politician backed by billionaires." UAW members build Jeeps in Toledo. The IBEW wires buildings across Lucas County. When those unions move together in a race this close, it matters.

The Question Toledo Needs Answered

It's been a long, hot summer in just a few short weeks for Toledo, living through the shootings, the safety tax, the prevention programs on patchwork grants, the neighborhoods carrying what Columbus stopped sending. From where I sit, neither candidate has yet made a compelling case to Toledo's Black community about what truly changes when either candidate wins — and what stays the same, because the supermajority remains.

Before November, demand that case. Which candidate has a real plan for cities like Toledo that accounts for the constraints they will genuinely face? Which one will use every tool available to slow the hemorrhage that costs Toledo \$16 million per year before we bleed out? Which one sees Toledo as a city worth fighting for?

Gas is expensive. Groceries are expensive. Utilities are off the chain. A safety tax is coming. Toledo is about to tax itself for decisions made in Columbus. November 3 is the most defining choice Toledo has had in years.

Make it count.

Contact Rev. Donald Perryman, PhD, at drldperryman@centerofhopebaptist.org

Community Calendar

July 27-31

Warren AME Vacation Bible School: 5:45 to 7:15 pm; Dinner served from 5 to 5:30: 419-243-2237

August 1

The Warren A.M.E. Church 2026 Matthew Project FREE Community Give-away Event; 9:00 a.m. to 4:00 p.m. Come and enjoy a variety of activities, including FREE clothes, commodities, food baskets, music, games, fun, and more.

August 8

Toledo Tanga Sister Cities monthly meeting on the second Saturday at Jera's Heavenly Sweet Bakery 3059 Bancroft at 11 am. Come and help us plan the next International Drone Academy for students.

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A Nation That Forgets Its History Is Bound to Fail

When we forget the first fights over voting rights, we forget who profits when the many are divided.

By Ben Jealous

Guest Column

Voting rights are back in the news because some people are still trying to decide whose votes deserve trust. In Georgia, the Justice Department and FBI under President Donald Trump have reopened questions around Fulton County's 2020 election records after agents seized hundreds of boxes of ballots.

The Associated Press reports the FBI has assigned 260 analysts and operations staff to review them. Fulton County includes most of Atlanta and sits at the heart of Georgia's transformation. It has a large Black electorate, growing Latino and Asian American communities, and many newer residents drawn by the Atlanta region's jobs and universities.

It voted against President Trump. Yet Georgia's 2020 result was not some partisan rumor. Local officials counted the ballots. The state counted them three times, including once by hand. Republican officials certified the result. Each count confirmed the same outcome. That matters because vote suppression has often followed the same pattern: discredit the voters, divide the people, deprive enough citizens of the ballot, and move power upward.

The country has largely forgotten one of its earliest broad voting rights victories: the campaign to end property qualifications for white men. In many states, a man could be white, free, taxed, armed and called to defend the Revolution — and still be denied the vote because he did not own enough property.

Those men did not suffer as long as Black men, women, Native people or others shut out of democracy. Their exclusion still reveals the old fault line. Power rightfully belongs to the people.

Yet wealthy interests have often tried to keep too much of it for themselves. Some people profit from our forgetting. If we forget that landless white men once had to fight for the vote, we can miss the pattern when it returns in new clothes.

Benjamin Franklin saw the absurdity. He told the story of a man whose vote depended on owning a jackass worth enough money to qualify him. When the animal died, the man lost the vote. Franklin asked the obvious question: "In whom is the right of suffrage? In the man or in the jackass?"

Thomas Paine gave the moral answer. "Man did not enter into society to become worse than he was before, nor to have fewer rights than he had before, but to have those rights better secured."

There is irony in President Trump's love of President Andrew Jackson. Jackson and his allies built the Democratic Party with a founding promise: government should answer to the landless many, not merely the propertied few. Jackson's democracy was badly bounded. It excluded Black people, women and Native people. His politics also embraced slaveholding white supremacy.

Still, he saw one danger clearly. In his veto of the national bank, he warned that "the rich and powerful too often bend the acts of government to their selfish purposes." That warning fits this moment.

Vote suppression has often worked by discrediting voters, dividing working people against one another, and depriving the many of their full voice so some rich and powerful people can bend government toward themselves. That was much of the logic of monarchy: divide and conquer. It was much of the logic of Jim Crow: tell poor white people their enemy is Black freedom.

It was true in the 1820s. It was true in the 1920s, when immigrants from predominantly Catholic countries like Ireland and Italy were cast as threats to real America.

It is true today, when immigrants from predominantly Catholic countries like Haiti and Mexico are made into scapegoats again. Tell rural voters their enemy is city voters. Tell Election Day voters their enemy is



mail voters. The tools change. The purpose often does not.

Property requirements became poll taxes. Poll taxes became literacy tests. Literacy tests gave way to purges, ID rules, closed polling places and attacks on early voting, same-day registration and mail ballots. The burden comes as paperwork, deadlines, long lines, missing names and ballots questioned after the people have spoken.

A poll tax charged money. A long line charges time. Cutting early voting can tax people who do not control their schedules. Restricting mail ballots can tax seniors, disabled voters, rural voters and caregivers.

The Rev. Jesse Jackson spent his life widening the meaning of the many. He urged young people to hold "a diploma in one hand" and "a voter registration card in that other hand." Education and the ballot. Knowledge and power.

I come to this history as a son of the Revolution, the abolitionist movement, and the Southern populist tradition that rose in the decades after the Civil War and united working men across color lines. My great-great-grandfather, Edward David Bland, was born enslaved and died a Virginia legislator. He helped build the Readjuster Party, a post-Civil War, multi-racial voting rights movement that brought together Black men who had been enslaved and white men who had fought for the Confederacy.

Their cause was schools, fairer taxes, debt relief, voting rights and democracy. When they gained power, they abolished Virginia's poll tax. After they were broken, Virginia's ruling Democrats wrote a new constitution in 1902 that brought the poll tax back with literacy tests and other barriers. Black voters were almost wiped out as a political force. White voting was cut roughly in half.

The old ruling class knew whose coalition it was trying to prevent from rising again. Imagine if every schoolchild learned that the poll tax was not only an attack on Black voting power but also on poor white voting power.

We might see the trick more clearly when it returns in new clothes. The Democratic donkey did not come from Franklin's parable. It came from Jackson's enemies calling him a jackass, an insult he embraced and cartoonists later made stick.

Still, the echo is hard to miss. If Democrats keep the jackass, they should remember Franklin's question. The right was never in the jackass. It was never in the deed, the poll tax, the ID card, the Tuesday work schedule, the mailbox or the database.

The right is in the people. Every generation that won more democracy ultimately did so by resisting efforts by the few to divide the many. That is our work now: remember the history, reject the division, and defend the vote for every one of us.

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

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The Two July 4ths: Which Did You Celebrate

By John E. Warren, DMin, Publisher

San Diego Voice & Viewpoint Newspaper

Chairman of the Board of Directors, NNPA

It was like a "Tale of Two Cities": The best of times and the Worst of Times.

It was the best of times for the hundreds of immigrants that were sworn in as U.S. naturalized citizens across this great land. Their swearing in was a manifestation of the provisions of the 14th Amendment creating citizenship status for persons not born in this country; a provision of the 14th Amendment to the Constitution just as important as citizenship by birth. This is the provision that President Trump tried to get the U.S. Supreme Court to nullify, the Birthright Citizenship case which the Court rejected.

While many recited the Preamble to the Declaration of Independence words stating that "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights; that among these are Life, Liberty and the Pursuit of Happiness, That to secure these rights, Governments are instituted among men, deriving their just powers from the consent of the governed...."

Many among us are being denied those very rights today as evidenced by armed troops on the streets of our cities and Federal agents killing and imprisoning immigrants, citizens and anyone who appears to be out of step with this administration.

The celebrations, parades and millions of dollars spent on fireworks left many of us to remember to question those events with the immortal words of Frederick Douglass when he raised his rhetorical question during the 1852 76th anniversary celebration of America's independence; "WHAT TO THE NEGRO (BLACK PEOPLE) IS YOUR FOURTH OF JULY....?"



TODAY ONE HUNDRED AND SEVENTY FOUR YEARS LATER, the question is still all too real.

For those of us concerned about the police state and kingship that Donald Trump would establish, let us take heart in the fact that today we have tools that Douglass did not have. In addition to the Constitution with its 13th, 14th and 15th Amendments, the only thing we lack to make change is the will to get involved and do so.

Let's start right where we live. Let's start with the issue of making sure that each of us can vote, register and prepare to do so. Let's take another look at how we are spending the few dollars we have. Let's take another look at who we can help as a part of our collective and prepare to use our numbers like never before in all that we do.

Let's create our own fireworks that will last all year long with our involvement and collective agreement to help ourselves before we expect others to do so, and in all this, let's make a lasting reality out of the change that Frederick Douglass envisioned.

More Than 160,000 Ohioans Lose Health Care Thanks to Jon Husted

Axios: Ohio tops the nation in ACA enrollment drop

New reporting shows that Ohio has seen the largest drop in Affordable Care Act enrollment of any state in the nation — with more than 160,000 Ohioans losing their coverage. Nearly 1 in 3 Ohioans who previously relied on the Affordable Care Act are no longer enrolled thanks to Jon Husted's votes.

Jon Husted voted nine times against lowering Ohioans' health care premiums. After Husted's votes, health care costs have spiked for an estimated 583,000 Ohioans, forcing tens of thousands of Ohioans to forgo coverage altogether.

Ohio Democratic Party Senior Communications Advisor Tony Wen released the following statement:

"More than 160,000 Ohioans have lost Affordable Care Act coverage thanks to Jon Husted's votes — the largest decline in coverage of any other state in the country. Jon Husted voted nine times to rip away health care from Ohio families, and in November, they will hold him accountable."

Read more about Husted's Health Care Crisis:

* Jon Husted voted nine times against lowering premiums for Ohio families. Because of Husted's votes, hundreds of thousands of Ohio families will see their health care costs spike.

* Ohio families are seeing their health care costs increase by an average of \$804 a year because Jon Husted refused to extend the ACA tax credits.

* Instead of coming up with solutions to help lower costs, Jon Husted continues to blame hardworking Ohioans, telling them that they're "not very experienced at navigating the real world," and that they must fix their "work ethic" and simply "earn more" money to make ends meet.

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A Prayer That Became an Institution: How Suzette Cowell, ThD, a Plain Brown Box and a Community of Faith Built Toledo Urban Federal Credit Union

By Asia Nail

The Truth Reporter

For 30 years, Toledo Urban Federal Credit Union has helped shape the financial lives of families across Toledo. Through conversations with its founder, faith leaders, board members, and long-time staff, this anniversary feature preserves the voices behind an enduring community institution and a piece of Toledo's living Black history.

The Moment Everything Changed

Before there was a historic building on Dorr Street.

Before there was a ribbon cutting on Monroe.

Before thousands of families found a financial home... there was a prayer.

That prayer was not spoken in a boardroom or during a fundraising campaign. It came from a young, resilient banker whose heart broke after watching a loan application denied; not because of a lack of income or creditworthiness, but because of a ZIP code shaped by generations of redlining and economic exclusion.

That moment changed Suzette Cowell, ThD, forever.

"God," she prayed, "one day there has to be an institution that helps people in these ZIP codes."

Thirty years later, more than 4,000 active members know the answer to that prayer by name: **Toledo Urban Federal Credit Union.**

More Than Banking

Dr. Suzette walked out of that bank believing she had witnessed an injustice. What she did not yet know was that moment would become the beginning of a life's mission.

For decades, she has carried a simple belief: financial institutions should do more than approve or deny loans. They should listen.

"Everybody has a story," Cowell says. "Sometimes people don't need someone to tell them 'no.' They need someone willing to sit down, listen, teach and help them find another way."

That belief became the heartbeat of Toledo Urban.

For Cowell, financial literacy was never just about numbers on a page or a credit score on a screen. It was about restoring confidence, building trust and helping families recognize that financial freedom begins with understanding.

Before a member could qualify for a mortgage, purchase a vehicle or rebuild damaged credit, there first had to be a conversation; someone willing to



Dr. Suzette Cowell

explain the process, answer overlooked questions and remind people their circumstances did not define their future.

Toledo Urban FCU was built on that foundation: meeting people where they were and helping them move forward.

Still, building something that had never existed before required more than faith; it required the courage to continue even when others could not yet see the possibilities.

"When God gives you a vision, everyone may not understand it in the beginning," Cowell explains. "You learn that every person is not meant to see the vision at the same time; the right people will recognize the purpose and help carry it forward."

Every Institution Has a Founder.

Few Have a Congregation.

While completing graduate studies focused on the Black church, Bishop Duane Tisdale, senior pastor of Friendship Baptist Church, found himself studying theology alongside the writings of Dr. Martin Luther King Jr. One idea continued to echo in his spirit: lasting ministry had to include economic empowerment.

"The church," he explains, "ought to help the community."

He believes Scripture calls believers not simply to occupy a place, but to improve it.

When he shared that conviction with Cowell, his words were simple but life changing.

"I really believe God is calling you to build an economic bridge for the people of Toledo."

Looking back today, Bishop Tisdale sees Toledo Urban as evidence of what happens when faith is followed by action.

"We started with prayer," he recalls, explaining the spiritual foundation behind Toledo Urban's journey.

"When you give it to God, He becomes responsible for the outcome."

...continued on page 7

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City Releases 2026 Mid-Year Crime Statistics

The Truth Staff

On Thursday, July 9, Mayor Wade Kapszukiewicz and Toledo Police Department Chief Michael Troendle held a press conference to release 2026 mid-year crime statistics.

In spite of recent incidents, such as the shooting of 12 people during the Old West End Festival in June or the various confrontations between police officers and area teenagers, violent crime such as homicides and robberies are down significantly compared to recent years.

"We've come together as a community in a really encouraging way," said Kapszukiewicz. "This is a reflection of our community and a reflection of the work that went into it."

There have been 12 homicides in Toledo in the first six months of 2026 compared to 16 for 2025. Robberies are down from 148 to 123 for the same period and theft from motor vehicles also declined from 470 to 371.

However, auto thefts increased slightly from 558 to 570 (up 2.1 percent); burglaries rose from 553 to 623 and persons shot rose from 82 to 92 – a direct reflection of the incident at the OWE festival.

During his remarks at the press conference, Kapszukiewicz spoke often of the tragedies during the July 4 weekend of 2025 and the overall calm the city experienced during this past July 4 week. Neither weekend was reflected in the statistics of the first six months but the mayor took delight in the fact that the city's celebrations were violence-free this year.

"We anticipated a large gathering," Kapszukiewicz said, given the significance of the 250-year celebration. The crowds were larger than normal with double the amount of fireworks, he noted. So as the administration and the safety forces reflected on the OWE Festival events and the devastating 2025 Independence Day weekend, they tried to prepare more intensely than in the past – more officers on patrol for longer periods. "There was a lot of focus on the 4th," he said.

This July 4th weekend was violence free compared to what happened in 2025 – five incidents, six homicides – even with the larger celebrations and intense heat.

"I could not be more thrilled, the fireworks were incredible and the community was safe ... it was a victory for Toledo," said the mayor.

That victory has been happening over the past five years when it comes to



Mayor Wade Kapszukiewicz

regaining some semblance of control over violent crimes. In 2020, as the pandemic raged, there were 71 homicides in Toledo – a total that has decreased every year since. It's entirely possible, suggested Kapszikiewicz, that the total homicides for 2026, especially given the calm July 4th weekend, might be as low as 24/25.

Building Homes. Growing Toledo

By Mayor Wade Kapszukiewicz

This morning, I joined community leaders and residents to celebrate the opening of The Glen and The Grand, two new housing developments that represent nearly \$30 million in investment and create new opportunities for Toledo families to find quality, attainable homes. These projects are about more than new buildings, they are about creating the foundation for a stronger, growing Toledo.

One of the greatest challenges facing cities across the country is having enough housing to meet the needs of current residents and attract new ones. In Toledo, our own housing studies have shown that if we had 10,000 additional housing units available today, we would have approximately 10,000 more Toledoans living in our community. That means housing is not just a quality-of-life issue, but a critical part of our strategy to grow our population.

The completion of The Grand and The Glen represents another major investment in Toledo's neighborhoods. These developments are transforming underutilized properties into modern, affordable homes where working families can put down roots and build a future.

Located on the former Driggs Dairy site, The Grand transformed a previously underutilized property into a vibrant residential community featuring three- and four-bedroom townhomes.

The Glen, developed on a 3.66-acre portion of the Southland Shopping Center property, represents another innovative approach to addressing Toledo's housing needs by repurposing underutilized commercial space. The Glen offers one- and two-bedroom apartments designed to serve a wide range of residents with quality, affordable housing options.

Both developments include amenities that support strong neighborhoods, including on-site management, fitness centers, playgrounds, pavilions, computer and printer stations, and community gathering spaces that encourage connection among residents.

These developments were made possible through a strong partnership between the City of Toledo, Pivotal Housing Partners, Pathway Toledo, state and federal housing programs, and community stakeholders committed to increasing housing options throughout our region. I want to thank everyone involved for their dedication to investing in Toledo's neighborhoods and helping bring these projects to life.

Growing Toledo starts with making sure we have enough homes for the people who want to live here. Expanding our housing supply is critical to attracting new residents, supporting our workforce and creating the conditions for long-term growth.



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Toledo Urban Federal Credit Union's 30th Anniversary • Toledo Urban Federal Credit Union's 30th Anniversary • Toledo Urban Federal Credit Union's 30th Anniversary

*A Prayer... continued from page 5***A Vision Bigger Than One Church**

Cowell's prayer began as a response to what she witnessed in the banking system, but the vision quickly grew beyond the walls of any single congregation.

When Dr. Suzette shared the vision with Congresswoman Marcy Kaptur, the conversation pushed her to see the possibility beyond one congregation.

"She said to me, 'Suzette, this is bigger than the church. Can you do this for the broader community?'" That question helped clarify the mission ahead.

For Cowell, the answer was rooted in what she describes as God's alignment of vision, people, and action.

"I believe God works in threes, a trinity," Cowell explains. "There is the vision, there are the people who believe in the vision, and there is the action that brings it to life. When those things come together, that's when you know God is moving."

History Doesn't Always Arrive With Fanfare

Sometimes it arrives in a plain brown cardboard box.

Inside was Toledo Urban Federal Credit Union's official charter.

There were no instructions.

No blueprint.

No guarantee.

Only an opportunity.

Cowell remembers receiving that charter with both excitement and uncertainty. The federal government had granted permission to begin, but it offered no manual explaining how to build a financial institution capable of changing lives.

"I went to the library the next day. They only had one book on starting a financial institution, and I just started learning," she says. "It was like a fire inside of me. I had to figure out how to do this."

The charter opened the door, but faith, paired with determination and a willingness to learn, would build what came next.

The First Investment Wasn't Money.

It was trust.

Long before impressive facilities and expanded services, there were volunteers, church members, folding tables, fundraising drives and neighbors who believed enough to invest in an idea.

People contributed what they could because they believed they were building something their children would one day inherit.

For many families, Toledo Urban became the first place they truly felt seen.

Bishop Tisdale remembers watching members move from riding the bus to owning reliable transportation. He watched renters become homeowners. Families improved their credit. Land contracts became mortgages, and dreams that once seemed unreachable slowly became reality.

Everyday Prayer, Everyday Purpose

Everyday, before the first member walks through the doors, before accounts are opened, and before the daily work of serving the community begins, employees pause.

They pray.

For three decades, that tradition has remained part of the heartbeat of Toledo Urban FCU.

For Bishop Duane Tisdale and Suzette Cowell, prayer was never separate from the work. It was the foundation beneath it.

Throughout American history, faith and civic responsibility have often existed side by side. From classrooms where generations of students began each day by reciting the Pledge of Allegiance to communities built through service and shared responsibility, the words "one nation under God, indivisible, with liberty and justice for all" remain a reminder that unity is strengthened when people choose service over division.

For Toledo Urban, prayer represents more than a ritual. It represents a reminder.

Behind every account number is a person. Behind every credit score is a story. Behind every financial decision is a family, a dream, and a future.

Cowell believes serving people requires seeing the whole person, not just their financial circumstances.

The mission has always been bigger than banking.

It is about dignity, compassion and believing that people deserve the opportunity to rebuild, grow and thrive.

And before the doors open each day, prayer continues to center the institution around the same belief that started it all:

Faith must be followed by action.

The Community Begun Calling It "Ours"

Perhaps that was the greatest milestone of all.

Buildings matter.

Branches matter.

Growth matters.

But somewhere along the journey, something far more important happened. The community stopped seeing Toledo Urban as someone else's credit union. They began seeing it as their own.

From the historic Dorr Street location to the second location on Monroe Street, each building became more than a place to conduct financial transactions; it became a visible reminder of what the community had built together.

Families opened accounts for their children. Grandparents introduced grandchildren. Members returned not simply because of convenience, but because they believed in the mission.

A financial institution had become part of the community's identity.

Open Doors Mean More Than Opportunity

They mean responsibility.

Throughout our conversation, Bishop Tisdale returned again and again to one image: the open door.

To him, an open door is not merely an opportunity.

It is access.

Authority.

Privilege.

It is God's invitation to participate in His work.

Standing in that open door required perseverance. There were setbacks, critics, financial challenges, and moments when success seemed uncertain.

Yet he never lost confidence that the institution would endure.

"It doesn't mean we won't face challenges," he says. "But it won't fall."

The Story Isn't Finished

Thirty years after one prayer challenged a system that judged people by their ZIP code, Toledo Urban Federal Credit Union continues preparing for its next chapter.

That future includes expanding access to financial education, strengthening

... continued on page 10

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The Ashfords' Annual Picnic – Politics and Potato Salad

The Truth Staff

Lucas County Recorder Michael Ashford and his wife, Ruth, threw their annual picnic, the 22nd such affair, on Saturday, July 11, at their home on Collingwood. As usual the numerous guests were treated to a barbecue (highlighted by the host's delicious potato salad) in the beautiful garden setting that Ruth has created and cultivated over the years.

An additional treat for the guests was hearing from the elected Democratic officials and candidates who each spent a few minutes explaining his or her record and background to the enthusiastic partisan audience.

State Reps Michele Grim and Erika White spoke, as did Probate Court judicial candidate Tom Puffenberger and candidate for House of Representatives District 44 seat David Fournier.

Grim, who is on the ballot this year to keep her seat for House District 43, spoke of the need for Democrats to turn out to vote for Dr. Amy Acton in order to win the gubernatorial contest for the first time since 2006.

"The race is a tossup," she noted as it was recently changed by pollsters from the original "lean Republican" category. She also emphasized the necessity of not only returning Democratic incumbents such as herself and White, but also to elect candidates, such as Fournier, who can increase the Democratic total. Democrats



Ruth's Garden



currently have only 34 House seats which means the Republicans have a super majority, leaving Democrats practically powerless with a Republican governor.

White, House District 41, followed up on Grim's remarks by emphasizing the need not only to fight but also to work in order to create not just a blue wave but to also plant "blue roots" so that stabil-

ity can be achieved. Stability – roots – can be achieved, she noted, by getting young people involved on all levels. That should be the Democratic Party's hope for the future.

Fournier is the Democratic candidate for the District 44 seat to replace Republican Josh Williams, who resigned to run for Congress. Fournier is a first-time candidate, an attorney, whose primary focus is on restoring quality to the public school system – a quality, he notes, that has been crippled by the impact of school vouchers.

Fournier's chances to flip the seat have improved recently as an independent candidate has qualified for the November general election. The Democratic hope is that the Republican and the independent will split votes on the right.

Puffenberger is an attorney with the county prosecutor's office and is on the ballot for Lucas County Probate Judge. The probate court, said Puffenberger, "is about helping families," and that is his inspiration to run for the position, to ensure "that families are treated with dignity." He also had some words to say about the voting process that Democratic operatives should be prepared to advise voters about.

"Go down the ticket," he said. The highly publicized positions – executive and legislative branches – are at the top of the ticket. Voters should be advised to go all the way down to see the less publicized choices.

General election day is November 3. The deadline to register to vote is October 12; early in-person and mail-in voting begins on October 13.



Left to right: Local 500 Business Manager David Fleetwood; State Rep. Erika White; Lucas County Probate Court candidate Tom Puffenberger; State Sen. Paula Hicks-Hudson; Lucas County Recorder Michael Ashford; State Rep. Michele Grim; State Rep. Candidate David Fournier; City Councilwoman Cerssandra McPherson



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Black Women's Superpower Explained at Legacy Patio Series

By Fletcher Word

The Truth Editor

The African American Legacy Project held its monthly First Tuesday on July 7. The theme of that week's patio series was "Bridging the Generations" and Jamilah Jones Martin, PhD, dean of Arts and Sciences at Northwest State Community College, was invited to explain her thoughts on the subject in light of the fact that her family and her mentors in her educational endeavors have been so effective at exactly that – bridging the generations.

"If you scratch beneath the surface of most modern social movements, you will find a black woman; we are rarely celebrated in textbooks, we have to appoint ourselves into authority," said Jones Martin as she pointed to the effectiveness that generations of Black women have had in the face of adversity.

"I was birthed in legacy," Jones Martin said opening her remarks to the audience of about 50 who had gathered for the First Tuesday event.

She was not only birthed in legacy, a legacy that her elders – mother, grandmother and great grandmother – took care to instill, but she was also educated in legacy by mentors such as Helen Cooks, PhD, the founder and former long-time leader of the University of Toledo's Excel Program when Jones Martin entered the fifth class.

Cooks, in fact, was on hand last Tuesday to introduce Jones Martin to the attendees.

"I knew she was a leader," said Cooks of her protégé. "That she was somebody that is going somewhere. She is a leader who's committed to education, to service and to the community."

Birthing, reared, educated and mentored by Black women, Jones Martin certainly had her thoughts about why and how those and other numerous Black women have been so successful.

"Black women are subversive," she said. "A Black woman finds a space. That very subversiveness is something

that has always carried the African American culture through. I have been raised and cultivated by Black women and that led me to try and understand Black women's every move. Black women have a superpower that is very critical now."

Jones Martin explained that superpower as the ability to get people to the table and building bridges – a superpower that has evolved because of the intersection of blackness and womanhood – "the oppression of being Black and a woman at the same time."



Jamilah Jones Martin, PhD

That ability to build bridges enables Black women "to build trust in our community – we carry what we learn in our homes, our churches and into our workplaces."

Jones Martin's family ties to that ability to build bridges goes back generations. Her great grandmother, who was one of the first presidents of the Toledo NAACP, was also a Henrietta. The Henriettas, still active, were founded in 1881. "A mutual aid and mutual benefit society," as not-

...continued on page 12



Jones Martin and Helen Cooks, PhD



Robert Smith introduces Jamilah Jones Martin, PhD



Robert Smith opens this month's patio series

TOLEDO URBAN FESTIVAL SCHEDULE

13 JUL	PRAYER IN THE PARKING LOT TIME: 9:00am LOCATION: Toledo Urban Federal Credit Union 5053 Monroe St., Toledo, OH 43606	
16 JUL	DOOR 51 LOCATION REWARDING TIME: 10:00am LOCATION: Toledo Urban Federal Credit Union 5053 Monroe St., Toledo, OH 43606	UNIVERSITY CENTER REWARDING CLINIC TIME: 10:00am - 1:00pm LOCATION: Toledo Urban Federal Credit Union 5053 Monroe St., Toledo, OH 43606
17 JUL	PRAYER BREAKFAST TIME: 9:00am - 10:00am LOCATION: The Indiana Avenue Baptist Church 840 Indiana Ave., Toledo, OH 43606 Pastor: Robert S. Patterson, Jr.	
17 JUL	COMMUNITY DAY TIME: 12:00pm - 4:00pm LOCATION: Toledo Urban Federal Credit Union 5053 Monroe St., Toledo, OH 43606	
18 JUL	PARADE TIME: 10:00am LOCATION: Toledo Urban Federal Credit Union 1441 Dorr St., Toledo, OH 43603	
18 JUL	MUSIC FESTIVAL TIME: Doors Open at 2:00pm LOCATION: The Huntington Center 500 Jefferson Ave., Toledo, OH 43604	

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Bishop Duane C. Tisdale: A Lifetime of Opening Doors

Beyond the pulpit, Bishop Tisdale has spent decades building pathways for people to thrive.

By Asia Nail

The Truth Reporter

For **Bishop Duane C. Tisdale**, community service has always been an expression of faith.

With more than 40 years of service as Senior Pastor of **Friendship Baptist Church**, he has long believed that ministry must reach beyond Sunday mornings and address the everyday challenges families face — from education and housing to economic opportunity and financial stability.

"The church ought to help the community," Bishop Tisdale shares.

Beyond his pastoral ministry, Bishop Tisdale has devoted decades to strengthening Toledo through economic development, education, workforce training, and outreach. As a visionary leader and key partner in the creation of Toledo Urban Federal Credit Union, he recognized the need for safe, regulated financial services in Toledo's central city and helped unite civic and faith leaders around a "New Vision" initiative. Since opening on July 21, 1996, Toledo Urban FCU has provided tens of millions of dollars in financial services, lending, and economic opportunity to historically underserved families.

His commitment to empowerment extends beyond the credit union.



Bishop Duane C. Tisdale

Through Friendship New Vision, Inc., the church's community development arm, and the Ternion Training & Education Center (TTEC), Bishop Tisdale has championed financial literacy, workforce development, vocational education, youth mentorship, substance abuse recovery, transitional housing for women, and other initiatives designed to create pathways to stability and opportunity for Toledo families.

He believes strong communities are built when people recognize their responsibility to one another.

"Kingdom is not just church," he says. "Kingdom is community."

Over the years, Bishop Tisdale has witnessed the impact of that belief through the lives of families served by Toledo Urban Federal Credit Union. He remembers seeing members move from uncertainty toward stability; repaying credit, purchasing vehicles, becoming homeowners, and gaining a stronger understanding of financial responsibility.

"I watched people go from renting to owning a home," he shares. "I watched people that had never gotten their credit straightened out get their credit where they could begin to do big things."

To Bishop Tisdale, those moments represent more than financial progress. They represent dignity, confidence, and the ability for people to create a different future.

His message to the next generation of leaders centers on unity, patience, and collective responsibility.

"We have to learn to be patient with the process," he says. "If we're going to be strong, we have to have a program or a message that helps the community."

Thirty years later, Bishop Tisdale still sees Toledo Urban Federal Credit Union as evidence of what happens when faith is paired with action.

"Economic empowerment is ministry in action," he emphasizes.

The mission remains clear: when a community is given an open door, it must walk through it together.

A Prayer... continued from page 7

families, and developing a community Resource Center where organizations can work together to meet people where they are.

That same spirit will be celebrated during TUFCU's 21st Annual African American Festival, July 13–18, as the community gathers to honor Black culture, history, and the continued power of collective action.

The mission has grown.

The purpose has not changed.

A young banker saw a need and dared to believe something different was possible.

A pastor recognized the calling.

A congresswoman expanded the vision.

A community carried it forward.

And inside a plain brown cardboard box was the beginning of something that would help thousands of families build stronger financial futures.

Today, Toledo Urban Federal Credit Union stands as more than a financial institution.

It stands as a testament to what happens when faith is matched with action, when service becomes legacy, and when ordinary people answer an extraordinary call.

History does not always begin with headlines.

Sometimes it begins with a prayer.

Sometimes it begins with a vision.

And sometimes...

that vision arrives in a plain brown cardboard box.

Read more from the people who helped shape Toledo Urban Federal Credit Union's legacy in our companion interview series.

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Edwin "Sky" Mabry: A Founding Visionary Who Helped Build a Financial Legacy

By Asia Nail

The Truth Reporter

For Edwin "Sky" Mabry, the story of Toledo Urban Federal Credit Union has always been about more than finances, it has been about faith, community and collective responsibility.

As one of the credit union's original board members when it was chartered in 1996, Mabry witnessed the organization's earliest days, when the vision of creating a Black-owned and operated financial institution required determination, teamwork, and a willingness to step into uncharted territory.

"I saw the need," Mabry reflected. "As a business owner, I wanted to understand how a member-supported credit union could strengthen both my own knowledge and our community."

Like many who would eventually help shape Toledo Urban's future, Mabry found it difficult to turn down Cowell's board invitation.

"Dr. Suzette has that magnetic appeal," he says with a laugh. "She has a way of presenting an idea that makes you believe it's possible, I just couldn't say no."

The early years were challenging, he recalled, because the board was building something entirely new while learning the responsibilities that came with operating a federally chartered credit union. Every decision represented new territory, but the mission remained constant: create a place where neighbors could strengthen their financial foundation and invest in future generations.

"It was an all-in or all-out proposition," Mabry recalls. "Once we understood what needed to be done, we went after it."



Edwin Mabry and Suzette Cowell

He remembers those early meetings as moments fueled by both determination and faith.

"We knew our community needed something to bring our financial energies together," he says. "We believed God had already given us everything we need-

ed, we just had to put it all together."

Mabry credits the commitment of the founding board, community partnerships and Suzette Cowell's unwavering leadership for helping transform an ambitious vision into a lasting institution. He recalled that many respected business and community leaders stepped forward because they believed the credit union could become something greater than any one individual.

Over the years, Mabry has watched Toledo Urban Federal CU grow from a grassroots effort into a trusted financial institution serving families throughout northwest Ohio. He remembers prayer breakfasts, partnerships with faith leaders and countless volunteers who understood that building a community institution required everyone working together.

Reflecting on the credit union's 30-year journey, Mabry believes its greatest strength has never changed.

"Faith and belief that it can be done, that's our foundation," he says. "Especially in times like these, we need to pull our wagons together and unify."

As Toledo Urban celebrates three decades of service, Mabry's legacy remains woven into its history, a reminder that transformative institutions often begin with a few people willing to believe, serve, and build together.

DeLise Simmons' Journey of Service, Financial Empowerment and Legacy at Toledo Urban Federal Credit Union

By Asia Nail

The Truth Reporter

For DeLise Simmons, Toledo Urban Federal Credit Union has never simply been a workplace. It has been a mission; one built around helping people recognize their own power, overcome barriers, and create a stronger financial future.

Her journey with Toledo Urban began before she ever became an employee. After seeing the vision behind the Toledo Urban's African American Festival, Simmons reached out to Suzette Cowell, ThD, to offer her support. What started as a willingness to help quickly became a deeper connection to an institution committed to serving the community.

"I didn't know what I was getting myself into," Simmons recalls while laughing. "I thought, this is so awesome that we have an African American organization that has started an actual festival for the community."

That relationship eventually led Simmons to join Toledo Urban Federal Credit Union as Assistant Manager in 2012, a role she held until 2019. During that time, she witnessed firsthand the financial challenges many families faced, and the difference that education,



DeLise Simmons and Suzette Cowell

patience and compassion could make.

"You just assume that people know how to save money, apply for loans, and that their credit is together," she explains. "But un-

... continued on page 12

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Toledo Urban Federal Credit Union Building Better Futures

Angela Cattlodge: The Everyday Face of Extraordinary Service

After more than two decades with Toledo Urban Federal Credit Union, Chief Operations Officer Angela Cattlodge has witnessed a vision become a lasting community legacy.

By Asia Nail

The Truth Reporter

When Angela Cattlodge returned to Toledo Urban Federal Credit Union, she wasn't simply returning to a workplace.

She was returning to a mission.

After spending time working at another credit union in Columbus, Cattlodge realized something was missing; the deep connection to a community that depended on financial guidance, education and someone willing to listen.

"I missed that," Cattlodge says. "We nurture the underserved and those in our community that need guidance on financial wellness."

That passion brought her back to Toledo Urban, where she first began her journey more than two decades ago. Over the years, Angela has served in multiple roles, including Electronic Service Manager and Bookkeeper, before stepping into her current role as Chief Operations Officer.

Through every position, she has remained committed to one purpose: helping people.

That appreciation grew even stronger after she briefly left Toledo Urban to work elsewhere. Like many people facing the pressures of a new work environment, she found herself sitting in her car before the workday began, praying for strength and peace. It was during those quiet moments that she realized what she had taken for granted.

Returning to Toledo Urban wasn't simply returning to a job, it was returning to a workplace where faith, compassion and service were part of the culture. "That's when I realized this place is a gem," she reflects. "Not everybody gets to work in an environment like this."

For Cattlodge, the difference isn't measured only by financial services, but by the sense of purpose she experiences each day. Serving members while openly living her faith has become one of the greatest blessings of her career.

"I love what I do," she shares.

Angela has also watched Toledo Urban FCU grow from its early days without

online banking or debit cards, into a modern financial institution reaching a multitude of families across Toledo.

"Our growth makes me proud," she reflects. "To see that we are financially empowering more and more people in our community, I'm very proud of that."

But for Angela, the work has never been just about transactions.

It is about transformation.

She credits Suzette Cowell's leadership for teaching her perseverance and the importance of meeting people where they are.

That patience extends into financial education. Angela believes knowledge

... continued on page 13



Suzette Cowell, ThD, and Angela Cattlodge

DeLise Simmons...continued from page 11

less you're in it, you don't know. I learned there was a great need, and the community needed people to care."

Simmons became passionate about helping members understand credit, repair past mistakes and build confidence.

Her message to members was simple but powerful:

"I can't do it for you, but I'll do it with you."

Today, Simmons continues that commitment as a member of the Toledo Urban Federal Credit Union Board of Directors. Although she is no longer inside the building every day, her connection to the mission remains strong.

"I believe in the credit union," she shares. "I don't see any reason why people wouldn't support it. It's needed; we are essential."

For Simmons, the greatest milestones are not just buildings or celebrations. They are the families who now own homes, the individuals who have built credit, and the generations who have learned that financial success is possible.

"Your credit says yes, even when people want to tell you no," Simmons says. "Once you build your credit up, it speaks for you."

After 30 years, she believes Toledo Urban's greatest legacy is the lives changed and the future still being built.

Black Women's Superpower...continued from page 9



ed in writings about their mission.

It was a group of women who decided that they needed to meet, to talk, to check on neighbors, to encourage each other. Their constitution, which was written down again in 1951 speaks of the need to organize for "literacy, social and moral uplifting."

Now, said Jones Martin, in order to preserve what generations of Black women have accomplished, this current generation of leaders needs to preserve that legacy and those stories. The current generation needs to connect youth to those stories, especially since established educational and media institutions "are afraid to talk about us anymore."

Putting that subversive Black women leadership to the best use is by instilling a sense of community to those who are to follow, she added.

As always, Robert Smith, founder and director of the African American Legacy Project, lead the discussion—introducing the speaker, following up her address with questions and fielding questions himself about what is happening in the city to preserve the legacy that Jones Martin discussed. Smith enlightened to attendees about the work that the AALP is doing to restore the community that once thrived along Dorr Street.

The next First Tuesday will be August 4.

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The Toledo Urban Federal Credit Union's Matched Savings Initiative and Upcoming Festival

Fletcher Word

The Truth Editor

The Toledo Urban Federal Credit Union, as it approaches its 30th anniversary of service to the Toledo community and its 21st annual African American Festival and Parade, held a press conference to announce the first group of individuals who have benefited from the financial institution's Building Better Futures Matched Savings Initiative and also to release details of the 21st annual African American Festival.

"This is a special day," said TUFCU's LaToya Morgan, during a press conference on Wednesday, July 8. "We are here to celebrate the heart of our mission – helping people build better futures."

Thirty individuals participated in the Match Savings Program in order to receive matching funds to achieve their homeownership goals, to expand or improve their businesses or, for the youngsters, to put aside money for the future.

This initial group saved a total of \$17,000 and the Toledo Urban Federal Credit Union has set aside \$40,000 to match the savings through grants received from Inclusiv Build and Save Matched Savings program.

Inclusiv is a national network of more than 500 credit unions whose goal is to help low-to-moderate-income families and communities achieve financial independence. The Build and Save Matched Savings initiative provides technical assistance and subgrants to help its member credit unions strengthen existing or launch new matched savings programs.

The recipients also attended workshops in financial counseling and wellness – workshops that are open to all, by the way. The next workshops will



start on September 30.

This year's African American Festival, which was created by and has been sustained by CEO Suzette Cowell and the Toledo Urban Federal Credit Union over the years, will consist of a Prayer in the Parking Lot on July 13 at the TUFCU's Monroe Street location; a Prayer Breakfast on July 17 at the Indiana Avenue Missionary Baptist Church; a Community Day on July 17 at the Monroe Street location; a Parade on July 18 starting at the Dorr Street branch and the Music Festival on July 18 at the Huntington Center.

The Sojourner's Truth A MOMENT OF TRUTH

THE
LOCAL
THREAD

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Public Media

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

GREATER TOLEDO REALTIST ASSOCIATION FOUNDATION
NEWSPAPER LEGAL NOTICE — RFP ADVERTISEMENT

REQUEST FOR PROPOSALS

General Contractor — Historic Single-Family Rehabilitation

The Greater Toledo Realist Association Foundation is seeking proposals from qualified, licensed, and insured general contractors to rehabilitate a historic single-family home at 1003 Prospect Ave., Toledo, Ohio 43606, a contributing property in the Englewood Historic District. The project is funded in part with federal HOME funds administered by the City of Toledo. Estimated construction cost is \$150,000 to \$200,000.

Work must comply with all applicable federal requirements, including HOME program rules, lead-safe practices, Section 3, equal opportunity, a City of Toledo Project Labor Agreement, and historic preservation review by the City and the Ohio State Historic Preservation Office. Contractors experienced in historic rehabilitation are strongly encouraged to apply. Minority-owned and women-owned business enterprises are encouraged to submit proposals.

RFP issued: July 10, 2026. Questions due: July 18, 2026 by 4:00 p.m. Proposals due: July 24, 2026 by 4:00 p.m.

To request the full Request for Proposals and specifications, or for information on the pre-bid walkthrough, contact the Greater Toledo Realist Association Foundation at gttrafoundation@gmail.com or (567) 868-5896. The Foundation reserves the right to reject any and all proposals and to waive informalities.

**REQUEST FOR PROPOSALS
HEALTH INSURANCE BROKER SERVICES
RFP26-R006**

Lucas Metropolitan Housing (LMH) will receive proposals for **Health Insurance Broker Services in accordance with RFP26-R008**. Received in accordance with law until **August 07, 2026, at 3:00 PM EST**. For documents: www.lucasmha.org; 424 Jackson Street., Toledo, OH 43604; or 419-259-9438 (TRS: Dial 711). Bidders are required to meet Affirmative Action and Equal Employment Opportunity requirements as described in Executive Order #11246. This contract opportunity is a Section 3 Covered Contract, and any Section 3 Business Concerns are encouraged to apply.



**REQUEST FOR PROPOSAL (RFP)
THURGOOD MARSHALL SENIOR HOUSING LLC
CONSTRUCTION MANAGER AT RISK (CMAR)**

Thurgood Marshall Senior Housing LLC & Lucas Metropolitan Housing (LMH) will receive proposals for a **Construction Manager at Risk (CMAR) – Thurgood Marshall Senior Apartments**. Received in accordance with law until **August 05, 2026, at 3:00 PM ET**. For documents: www.lucasmha.org; 424 Jackson Street., Toledo, OH 43604; or 419-259-9438 (TRS: Dial 711). Bidders are required to meet Affirmative Action and Equal Employment Opportunity requirements as described in Executive Order #11246. This contract opportunity is a Section 3 covered contract, and any Section 3 Business Concerns are encouraged to apply.



**REQUEST FOR PROPOSALS
AFFORDABLE ASSISTED LIVING GOVERNMENT RELATIONS SERVICES
RFP26-R006**

Lucas Metropolitan Housing (LMH) will receive proposals for **Affordable Assisted Living Government Relations Services in accordance with RFP26-R006**. Received in accordance with law until **July 06, 2026, at 3:00 PM EST**. For documents: www.lucasmha.org; 424 Jackson Street., Toledo, OH 43604; or 419-259-9438 (TRS: Dial 711). Bidders are required to meet Affirmative Action and Equal Employment Opportunity requirements as described in Executive Order #11246. This contract opportunity is a Section 3 Covered Contract, and any Section 3 Business Concerns are encouraged to apply.



**Mental Health & Recovery Services Board
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System Fiscal Risk Manager

SUMMARY

The System Fiscal Risk Manager is responsible for evaluating the financial and programmatic stability of current and prospective service providers to support funding decisions and ensure compliance with board policies and regulatory requirements. This position conducts risk assessments, monitors sub-recipient performance, reviews audits, and analyzes financial and operational data to identify potential risks and strengthen oversight activities.

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For detailed position description and to apply please visit:
<https://tinyurl.com/MHFRM>

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Consultants or Organizations Needed

The Mental Health & Recovery Services Board (MHR SB) of Lucas County is seeking proposals from qualified consultants or organizations to facilitate the development of its **Access in Action Plan**. This framework will identify and address community barriers to behavioral health care, including awareness, navigation, geography, language, stigma, and system complexity. **Key Dates:** Virtual Bidders Conference is June 26, 2026. Electronic proposals must be submitted to netmail@lcmhrsb.oh.gov no later than July 23, 2026, at 5:00 p.m. ET. For complete RFP specifications and submission criteria, visit www.lcmhrsb.oh.gov/publicnotice/.

"JAZZ ON THE LAWN", at The Refreshing Place, 2500 Nebraska Ave, on Saturday, July 25th, from 5-9pm, admission is \$15.00/person. Featuring local musicians. Bring your lawn chairs.

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Toledo Urban Federal Credit Union
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