



Volume 96 No. 4

"And Ye Shall Know The Truth..."

July 22, 2026

The 21st Annual African American Festival



In This Issue..

Ben Jealous
Page 2

Tolliver
Page 3

Amy and Vivek
Page 4

A Mother
Searches
for Son
Page 5

Art Tatum Column
Revived
Page 6

Prayer Day
at TUFCU
Page 7

A Branch
Renamed
Page 8

The Prayer
Breakfast
Page 8

The Festival
Parade
Page 9

Celeste
Smith
Page 12

Book
Review
Page 13

Classifieds
Page 15

The
Festival
Concert
Page 16

The Place Where the Rainbow Never Ends

A brick, a beach and a lesson that never stopped moving

By Ben Jealous

Guest Column

(TriceEdneyWire.com) - There is an old man in the movement who still brims with the courage and love forged on a Chicago beach.

His eyes do not work well anymore. It seems to bother him less than you would think. Norman Hill has always seen more with his head and his heart than most of us ever see with our eyes.

I met Norman in the summer of 1993, at the convention of the A. Philip Randolph Institute. He was its president. He and the labor leaders Bill Lucy, Richard Womack and Clayola Brown gathered two dozen young Black organizers who shared their vision. Lucy had helped lead the sanitation workers' strike in Memphis the week King was killed.

Stacey Abrams was one of us. Derrick Johnson was one. Jena Roscoe was one. I was one.

They passed down what A. Philip Randolph and Bayard Rustin had taught them. Civil rights and workers' rights are one fight. Racism splits working people apart. Economic injustice profits from that division. Our answer has to take on both.

Norman learned that from those two men. He also learned it on a Chicago beach.

In 1960, Rainbow Beach was public by law and white by custom. Velma Murphy was 21 years old and president of the South Side NAACP Youth Council. She decided to test it. If students in the South could sit down at a lunch counter, young people in Chicago could wade into Lake Michigan.

Norman helped her build a group, Black and white together. Some wanted an all-Black action. Norman and Velma said no. Black leadership and Black and white people standing side by side were not rival ideas. Together they were the plan.

In late August 1960, they walked onto Rainbow Beach. They spread blankets. They read books. They played checkers. They walked into the water.

A white mob gathered. Rocks and bricks flew. A brick hit Velma in the head and knocked her out cold. Norman picked her up and carried her off that beach. It took 17 stitches to close the wound.

They went back anyway. Again and again, through the next summer, they claimed their beach. The papers carried Velma's story, and the crowds that



came to stand with them grew. The city was forced to protect them. Rainbow Beach became a beach for everybody.

That victory was a blueprint. Black-led. Black and white together. Built on working people standing as one. Brave enough to take a beating. Disciplined enough to come back.

The lesson did not stay on the beach.

Soon after that summer, Stacey, Derrick, Jena and I went to Mississippi. Governor Kirk Fordice wanted to be rid of the state's three Black public universities. He had already threatened to call out the National Guard rather than spend another dollar on them. Now he wanted to shut down Mississippi Valley State and put a prison on the campus.

He wanted Alcorn State gone. He wanted Jackson State made over into something else.

Alcorn is where Medgar Evers met Myrlie Beasley. They married on Christmas Eve. They worked side by side in the Mississippi NAACP office until the night Medgar was shot dead in his own driveway.

Saving Alcorn meant saving the ground where that love began.

We organized. We pulled in white Mississippians who understood that a state that shuts down its Black colleges will not stop there. Norman's theory, tested again, 700 miles from the lake.

The plan died. All three schools are open today.

Derrick stayed in Mississippi and went deeper into the place where labor, civil rights and politics meet. Today he is president and CEO of the NAACP. One of his early mentors down there was Charlie Horhn. Charlie brought Black and white workers at a Jackson factory into one union. He started the state's first Randolph Institute chapter. In 1993 he ran the campaign that sent Bennie Thompson to Congress.

Charlie is 91 now. His son John is the mayor of Jackson.

Clayola Brown is the president of the A. Philip Randolph Institute now. She sits in Norman's chair. She was there in that room too, already carrying the same lesson forward.

The women and men Norman trained across the decades will gather in Chicago at the end of this week. Legions from labor. Leaders in civil rights and politics as well. Our titles have changed. The bond has not.

The late Rev. Jesse Jackson built the Rainbow Coalition into a national force. In Chicago's moral history, there is no Rainbow Coalition without Rainbow Beach.

And then there is the love story.

Velma Murphy became Velma Hill. They married the year after the brick. More than six decades of love, labor and civil rights.

But the marriage was never the point. It was the workshop.

Two dozen of us sat in that room in 1993 because Norman and Velma had spent 30 years building something strong enough to hold us. That is what a movement marriage does. Medgar and Myrlie did it in Mississippi. Myrlie carried the work for decades after they killed him, and went on to lead the NAACP herself. The love did not end in that driveway. It went out into the world and made leaders.

It is what Derrick and Letitia do now, pouring into the organizers coming up behind them the way Norman poured into us.

I once asked Norman how he and Velma lasted so long.

"Find a woman who is as much of a warrior as you are," he told me, "and marry her."

What he built with her raised us. Stacey. Derrick. Jena. Me. Legions more across the decades. We came to them as students and they sent us out as leaders, and every one of us is proud to count ourselves among Norman and Velma's children in the movement.

The rainbow did not stop at the water's edge. It ran through Randolph and Rustin. It ran through Medgar and Myrlie. It ran through Norman and Velma. It reached two dozen students in 1993. It runs through Derrick and Letitia. And it runs all through the NAACP family.

Norman's eyesight has dimmed. His vision has not. At Rainbow Beach, and in every life it still touches, the rainbow never ends.

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

Consumer Cellular

**BIG WIRELESS
COVERAGE, WITHOUT
BIG WIRELESS COST.**

Plans start at just \$20/month.

Switch & Save Today.

855-414-0443

© 2024 Consumer Cellular Inc. Terms and Conditions subject to change. Plans shown above include \$5 credit for AutoPay and 1-billing. Taxes and other fees apply. Credit approval required for new service. Cellular service is not available in all areas and is subject to system limitations.

Pete Hegseth ... "I Want Raging Bulls!"

By Lafe Tolliver, Esq

Guest Column

If you have not heard it by now, Secretary of Defense (aka: Secretary of War) Pete Hegseth now wants all military men over the age of 30 to get tested for their testosterone levels.

Yes, you heard it right!

Pete Hegseth, who has a makeup room in his offices at the Department of Defense, wants to know if "his" soldiers are up to the task of being raging bulls and warriors and, if not, he believes that it is related to their low testosterone levels.

No science...just Petey's belief that if he is not seeing his soldiers go through brick halls with their bare shoulders or they are unable to rip dictionaries apart with their bare hands, something is amiss with the fitness and combat readiness of the military troops.

Petey, who loves to cosplay being a John Wayne on steroids and who apparently spends a lot of time in front of his mirror grooming his hair with jars of gel and perfecting the "perfect" tanned look to show how fit he is, wants more.

He wants to yearly test his military troops (including women?) to see if they muster up to his images of they being Darth Vader and The Hulk combined.



Remember, this former part time Fox News host, is now in command over the military and he wants to materialize his daytime dreams of leading warriors into combat who are buffed with high testosterone levels.

I wonder if Petey can, by his supernatural powers, simply pass by a soldier, and using his smell test, ferret out soldiers who deficient in their fighting skills due to his preconceived notion that "something is off" about them.

Now, he wants to burden the military with additional millions of dollars in expenses to have all of those soldiers tested to see if they can run like a Jesse Owens and fight like a Bruce Lee!

Hopefully, medical science will step up to the plate and issue a denouncement of this foolishness as being a distraction from more important military issues.

Of course, then again, I am waiting to see Hegseth's testosterone test results to see if his braying of the need for a more aggressive military man or woman meets his own performance demands found in his own blood draw.

You would also think that Hegseth would demand that the commander in chief of the Armed Services, our Dear Leader, would be the first to volunteer for this lunacy, much less the chief of staff of all of the military branches and their subordinates.

Yet, we have not heard a word from the medical community on the grave risks there is in giving out testosterone willy-nilly as Petey plans to do. No guidelines, no medical intervention, just Petey's plan to "gin up" the military with a controlled substance.

No soldier in his or her right mind should agree to be tested like a guinea pig to satisfy the nuttiness of Pete Hegseth.

Unless a doctor approves of such hormone therapy, the risks are numerous and in the final analysis, what is the point other than to satisfy Petey that he is an Uber-Male, who in his dream state, visualizes himself as a Viking sacking and plundering Ireland and Scotland.

For anyone who is curious about testosterone and its adverse effects, check any credible medical journal or website (Mayo Clinic, for example) and find out what are the complications and dire side effects from a person undergoing such a serious medical treatment.

Hopefully when the dust settles over this latest brain dead idea from Petey, that both parties of Congress and the medical professions will be proactive and demand answers to this half-baked idea.

Until I see Petey and our Dear Leader rolling up their sleeves for the blood draw for this moronic idea, soldiers should refuse to be part of this grand experiment on personal medical grounds and if need be, sue the Department of Defense.

Contact Lafe Toliver at lafe5x@gmail.com

Community Calendar

July 27

Community Knowledge Exchange Series Pt.1: School to Prison Pipeline | Suspension & Referral: Mott Branch Library; 4 to 8 pm; Discussion on the correlation between school policies and the prison system.

July 27-31

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

July 31-August 2

Eastern Star 65th Church Anniversary: Friday Worship Service at 7 pm (Fellowship Dinner afterwards); Saturday - Free Community Picnic noon to 4 pm; Sunday Worship Service at 11 am and Closing Anniversary Service at 4 pm: 419-726-1180

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 2

University of Cincinnati Freshman Class Meet and Greet; BJ Restaurant; 2 pm; An opportunity to see who's headed to UC with you

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.

August 15

Toledo Black Men's Wellness Day: Scott High School; 7 am to noon; Organized by the African American Male Wellness Agency (AAMWA), this free community event is part of a national initiative to promote health equity, prevention, and wellness for Black men and their families

August 22

Sisters 4 Unity Fourth Annual Communities Against Gun Violence March & Unity Day; Smith Park; March begins at 10 am; Bringing together survivors, families, residents, elected officials, community organizations, resource agencies and other partners for a day of remembrance, healing, connection, resources and community unity

A Grant up to \$1,500 towards your Mortgage Closing Costs!¹

DO YOU QUALIFY?

- Purchase of a primary residence located within State Bank's lending area²
- Must meet borrower or geography low- to moderate-income eligibility requirements³
- A signed purchase agreement must be presented to reserve funds

State Bank CARE Grant funds are limited, so **APPLY TODAY**.



statebank
YourStateBank.com

1900 Monroe Street, Suite 108
Toledo, OH 43604
419.508.0806

930 W. Market Street
Lima, OH 45805
419.228.3361



Program subject to change with or without notice. Other restrictions may apply. Please see lender for complete details. Subject to credit approval.
¹Actual amount applied at closing.

²Property must be located within one of the following counties: Allen Ohio, Allen Indiana, Defiance, Delaware, Franklin, Hancock, Lucas, Madison, Union, Williams, or Wood.

³Borrower income must be below 80% of the area median income, or property must be located in a low- to moderate-income census tract, as updated annually by the FFIEC (Federal Financial Institutions Examination Council).

Dr. Amy Acton Unveils Her Property Tax Relief Plan to Lower Costs and Deliver for Ohioans

COLUMBUS, OH— Today, Dr. Amy Acton released her Property Tax Relief Plan to provide immediate relief and lower costs for Ohio taxpayers, especially our seniors.

"I am laser-focused on lowering costs for Ohioans, including through property tax relief. Through my Property Tax Relief Plan, I will expand the Homestead Exemption to protect more Ohio seniors; put more money in Ohioans' pockets with a property tax spike rebate; crack down on predatory collection practices to protect taxpayers; and push to finally fully implement the Bipartisan Fair School Funding Plan to fund our public schools and remove this burden from property taxpayers," said Dr. Amy Acton. "It's time we finally deliver meaningful relief to Ohio families and seniors."

See the full plan below:

ActOn Property Tax Relief

As a result of systemic state underfunding of our public schools, several rounds of re-appraisals, market forces, and our corrupt Statehouse giving tax breaks to the wealthy, property taxes have drastically spiked for Ohioans across the state in recent years. Tax delinquencies have skyrocketed, and too many seniors and Ohioans on fixed incomes have been forced out of their homes.

Ohioans need relief. That's why as governor, I will:

Expand the Homestead Exemption to Help Ohio's Seniors

* As governor, I will expand the Homestead Exemption so more of Ohio's seniors are eligible for property tax relief.

* I will raise the cap on the household income eligibility of Ohio's seniors to \$50,000, which will ease the burden for an additional 55,000 homeowners.

Introduce a Property Tax Spike Rebate

* My administration will introduce a property tax spike rebate for Ohio homeowners struggling with high property tax increases.

* Homeowners with household incomes below \$132,000 who pay property taxes on homes valued at or below \$350,000 would be eligible for a rebate of up to \$1,000 when their property tax bill has increased more than 4% over the prior year.

* This rebate will help Ohio's working families and seniors who live in com-

munities with the highest home value appreciation rates.

Crack Down on Tax Lien Certificate Sales and Predatory Collection Practices

* I will strengthen Ohio's efforts to crack down on predatory collection practices, including the sale of tax lien certificates to private collectors who charge 18% interest rates that burden Ohio taxpayers and hurt Ohio families.

* No Ohioan should pay a higher price so corporations and special interests can turn a profit.

Implement the Bipartisan Fair School Funding Plan

* Ohio's public schools have been systemically underfunded for years, shifting the financial burden onto Ohio taxpayers and local communities through rising property taxes.

* As governor, I will fight to fully implement the Fair School Funding Plan, which will ensure public schools in Ohio receive the funding they need and finally decrease the burden on Ohioans.

Ramaswamy Claims Black Americans Were Better Off in the 1960s During Jim Crow

Special to The Truth

In an unearthed clip, Vivek Ramaswamy claimed that Black Americans were better off in the 1960s during Jim Crow, called affirmative action a "cancer on our national soul" and claimed it was "a form of psychological slavery."

Ramaswamy: "Supposed aid from Lyndon Johnson's Great Society that actually rolled back some of the benefits that Black families enjoyed, like a stable family foundation in the 1960s, no longer the case today in part because the government gave them an incentive to live in single-parent households rather than dual-parent households. Affirmative Action, effectively a cancer on our national soul in part because it's a form of psychological slavery that holds Black Americans back by teaching them they can't get ahead without actually someone giving them a boost."

This isn't Ramaswamy's first out-of-touch comment about Black Americans. In an unearthed racist, anti-abortion rant, Ramaswamy said that "a Black baby is probably safer in the inner city of Chicago than in the womb of his own Black mother."

"Once again, Vivek Ramaswamy has revealed his disgusting views of Black Americans. He's out of touch with Black Ohioans and would rather disparage them than do anything to lower costs, tackle corruption or fight for working families. Ohio cannot afford Vivek Ramaswamy," said Ohio Democratic Party spokeswoman Katie Seewer.

Rep. Rogers Secures \$2 Million in Redirected Capital Budget Funding for Toledo Community Projects

State Rep. Elgin Rogers Jr. (D-Toledo) last week announced that he has secured an additional \$2 million in redirected capital budget funding for proj-

... continued on page 7

The Future Of Television

INF

INFUSE NETWORK

Now Streaming Free On **Roku**

Calling all filmmakers, actors, and creative minds!
INFUSE NETWORK, Your destination for fresh and captivating content is now streaming absolutely **FREE** on Roku device.

Dive into a world of unique movies, shows and stories waiting to be discovered.

But that's not all!
INFUSE NETWORK is seeking talented individuals to join our growing family.

.Content Creators:
 Do you have a story begging to be told? We're looking for passionate filmmakers with original content to submit for consideration.

.Models & Actors:
 Are you ready to shine on screen? We're seeking captivating models and actors to bring our commercials and television shows to life.

Fuel your imagination and share your vision!
 For more information and submission guidelines.

Email us at millenniummediagroup@gmail.com
 Call 419.514.1284

INFUSE NETWORK: Stream Free. Create Boldly

New Order Arrives in Town to Aid Prisoner's Family

The Truth Staff

Gerald Rose, of the New Order National Human Rights Organization, put together a protest at the entrance of the Toledo Correctional Institution on Wednesday, July 15, to bring attention to the fact that a prisoner in state custody has apparently fallen ill and his family has been kept in the dark about his condition.

Aziz Greene, who has been serving time since 2023 on an aggravated burglary charge in Lucas County Common Pleas Court, is the son of south Toledo resident Zakiyyah Triplett. Triplett has not been able to speak with her son since June 22 and cannot obtain accurate, up-to-date information on her son's condition, she says.

Greene, in fact, was suddenly transferred from the Toledo Correctional Institution to Warren Correctional after only a few days at TCI without an adequate explanation from prison officials about the reason, his mother feels.

"We are out here with a problem," said Rose at the start of the protest in which about three dozen people turned out to lend support. "We know he's not here but this is where he started. We just want to know the true facts. All of a sudden he's acting kind of weird so we feel like something happened to him."

"We could not get accurate information," said Triplett describing her many attempts to discover what happened to her son. According to Triplett, she last spoke her son on June 22. At that time, he had been in solitary confinement and was soon to be released to general population. On June 24 she received a call from the prison telling her that her son "was non-responsive and non-verbal" and that it had been necessary to take him to the hospital.

"I was told my son just snapped," she recalled. She was also told he had been moved to the Warren facility because they could not help in at Toledo.

Greene was transferred to Warren Correctional Institution in southern Ohio, which has a specialized unit to deliver mental health and crisis care.

She then called the Warren facility and "was told that he could not talk, could not shake his head." Prison officials told her they suspected he had taken some drugs that rendered him non-responsive.

Eventually she was able to speak with her son but he was barely able to communicate – he kept telling her that he loved her but that was about all he could say. Several days later when she tried to call him, she was told by prison officials that he refused to either speak with her or see her.

Over the last couple weeks, Triplett has been relentlessly attempting to uncover more information about what happened, which she said has been difficult. She has contacted Toledo Correctional Institution and the state of Ohio.

"I'm asking for responsibility, for accountability, for answers," she says of her efforts. Her efforts have failed.

"They won't answer questions. This is diabolical, they are treating people very inhumanely."

Triplett is speaking occasionally with her son but he is not the same person and she still has no ideas what caused the sudden change – the

Rose, a Toledo native, currently an Atlanta resident and the son of long-time community activist Floyd Rose, has been involved in many issues in

Toledo and around the country over the years, including the shooting of Terrell Carter, Jr., by Toledo police last summer.



Aziz Greene's mother Zakiyyah Triplett, father Guyiran Horton and New Order's Gerald Rose



Worship EXPERIENCE

Every Sundays at 5:30 p.m.
L's FELLOWSHIP meeting - Acts 2:42

Dr. John W. Williams, Pastor

Eastern Star Missionary Baptist Church
2102 Mulberry Street, Toledo, Ohio 43608
(419) 726-1180, FAX: (419) 726-6240
E-mail: EasternStarMBC@aol.com
Website: www.drjwwilliams.org

Need a Loan? Think Glass City!

- Mortgage Loans
- Home Equity Loans & Lines of Credit
- Home Improvement Loans
- Vehicle Loans
- Personal Loans
- Visa Credit Cards

GLASS CITY FEDERAL CREDIT UNION

Toledo • Maumee • Bowling Green
419-887-1000 • glasscityfcu.com

Loans & credit cards subject to credit approval & membership eligibility. NMLS ID #445858.



We're working for you!

Art Tatum Celebration Column Is Back in Place

The Truth Staff

The Art Tatum Celebration Column is back in place at the Huntington Center Plaza after undergoing extensive repairs. A rededication ceremony was held on Monday, July 13, to announce its return.

The restored sculpture was fully reassembled onsite, following the completion of repairs to the structural column supporting the sculpture and an offsite process to fully recoat the sculpture's 88 black-and-white steel piano keys, as well as the replacement of silicone gaskets, cast glass elements and a complete update to the sculpture's internal lighting system to restore evening illumination between the sculpture's twisting piano keys, according to the Arts Commission.

Toledo City Councilwoman Cerssandra McPherson hosted the ceremony and noted that City Council has long dedicated one percent of eligible capital improvement funding to public art through the Arts Commission.

"The rededication ... reflects our belief that public art tells our stories, honors those who paved the way and creates lasting opportunities for education, inspiration and community pride," said McPherson.

McPherson also noted the appropriate return of the sculpture, just a few weeks before this year's JazzFest which is dedicated to the legacy of Art Tatum.

The Celebration Column was dedicated in 2009 in a ceremony that featured the artistry of area jazz musicians Jon Hendricks, Claude Black and Clifford Murphy. The 27-foot-high spiraled column of stainless steel and glass was designed by Cork Marcheski, a musician, sculptor, producer who works in the Bay Area. He also carried out the repairs on the column.

Marc Folk, president of the Arts Commission, praised "the strong public/private partnership" that has been effective in ensuring the pub art has a prominent place in Toledo.

Toledo native Art Tatum, a jazz pianist, is widely regarded as one of the greatest ever. Fellow musicians acclaimed Tatum's technical ability as extraordinary. "Too marvelous for words," said Folk as he described what Tatum meant for jazz music and for Toledo.



The Truth Colours Gallery

ART & CRAFT WORKSHOP

Painting, Crafting and Drawing!

check out the Gallery studio

STAY COOL

LOVE STREET ART

7 East Bancroft St
Franklin n Bancroft

Facebook
The Truth Colours Gallery

Nikolacolours
347-286-9227

Street Outreach
Huntington Center's Drop-In Center

Kindness. Pass it on.

RISE ABOVE
anti-bullying, non-violence, and kindness workshop

July 26th from 3 pm - 5 pm

Inez Nash Park

Presented by Street Outreach Youth Advisory Board

Workshop geared towards ages 9-18

Food Provided

Rise Above is an interactive workshop featuring six activity stations and youth led safe circle Q & A focused on anti-bullying, non-violence, kindness, and emotional well-being. Youth will create safety plans, express feelings through rock painting, contribute to a memory wall, and build skills that promote resilience, empathy, and positive choices.

The Drop-In Center is located inside of Zepf Center's 2008 Ashland Avenue - the entrance is off Woodruff Avenue. Please text or call (419) 805-0926 (24/7) for safe, confidential assistance.

www.zepfcenter.org (419) 841-7701

ADAMHS

Prayer in the Parking Lot

The Truth Staff

This year's Toledo Urban Federal Credit Union's Festival began with a new event – a Prayer in the Parking Lot. The new opening to the Festival



Rep Rogers... continued from page 4

ects that will expand housing, strengthen behavioral health services, preserve historic landmarks, support individuals with epilepsy, and continue neighborhood revitalization in Toledo.

Through his advocacy, Rep. Rogers worked to redirect state dollars from projects that were no longer moving forward, ensuring the funding would instead support high impact investments across the community.

The funding includes:

- * \$750,000 for Mission Point permanent supportive housing.
- * \$400,000 for the Mudhens Fleetwood Building Improvement Project.
- * \$250,000 for infrastructure improvements at the Valentine Theatre.
- * \$250,000 for the Historic Ohio Theatre Renovation Project.
- * \$125,000 for Hopability Epilepsy Center of Northwest Ohio.
- * \$125,000 for Harbor Behavioral Health to support mental health services and workforce development opportunities for individuals with disabilities.

"These state dollars were no longer serving their original purpose," said Rep. Rogers. "Rather than allowing these funds to remain tied to stalled projects, I worked to redirect them toward investments that will have a lasting impact for generations."

The investments will expand supportive housing, preserve historic community assets, improve access to behavioral health and epilepsy services, and continue revitalization efforts that benefit residents across the county.



Elgin Rogers, Jr.

Week occurred on Monday, July 13 in the Monroe Street branch parking lot and Rev. Timothy Pettaway led the prayers.

The extremely hot late afternoon prayer session was well attended even though shade was not easy to find for attendees but the credit union followers turned out for the special first-time event.

The Prayer in the Parking Lot was followed by three days of intensive activity – the 21st African American Festival.

The Festival culminated in the music concert on Friday night in the Huntington Center.



Board member Delise Simmons opens the prayer event



LC Commissioner Anita Lopez and Deborah Barnett

JOIN US FOR OUR
2nd Annual
RISE & THRIVE
Back-to-School
Community Health Fair

SAT. AUG 8, 2026
10:00 AM - 4:00 PM

WAYMAN PALMER YMCA
200 EAST BANCROFT ST.
(INDOOR/OUTDOOR)

A FREE, FAMILY-FRIENDLY EVENT—OPEN TO EVERYONE!
HELP YOUR FAMILY START THE SCHOOL
YEAR HEALTHY AND STRONG!

SERVICES OFFERED

- ✓ Free School & Sports Exams
- ✓ Vision & Dental Screenings
- ✓ Community Resources & Mental Health
- ✓ Book Bag & School Supply Giveaways and More!

THANK YOU TO OUR SPONSORS

FOR MORE INFORMATION
WWW.EWFOUNDATION.ORG

GET INVOLVED BY SCANNING
THE QR CODE

Clean Eco-friendly

DeFlame

CANDLES

Explore our collection of handcrafted soy
candles, scented wax melts, incense, all-
natural carpet deodorizers, body oils, room
spray, and car diffusers

Store Hours
Sun-Tue appointments only
Wed - Closed
Thursday 1p - 6p
Friday 1p - 6p
Saturday 1-6p
In-store Pick up & Delivery

**Free Local Delivery within 10 Miles w/\$20 Order

www.deflamecandle.com
Kenga Jackson
419-973-3263

3 E. Bancroft St. Suite #3

Wellness Products

TUFCU Renames Dorr Street Location to The LaValley Branch

By Fletcher Word

The Truth Editor

Sister Pamela Buganski was not present for the Thursday, July 16, ceremony which was the renaming of the Toledo Urban Federal Credit

Union Dorr Street location to The LaValley Branch.

Sister Pam is, unfortunately, not with us anymore but her memory certainly lives on. Sister Pam was the person who brought Toledo Urban FCU CEO Suzette Cowell, ThD, and Dick LaValley together and helped forge a friendship, a mentorship, a partnership that led to the LaValley Foundation's donation to the credit union the funds to construct the current building at the intersection of Dorr and Detroit.

Sister Pam, the long-time treasurer of the Sisters of Notre Dame, was committed to pursuing socially responsible investments. She passed away in 2020 but certainly was able to feel a sense of accomplishment in what she had started with that introduction nine years earlier.

That introduction and subsequent partnership enabled the credit union in December 2015 to move out of the cramped space in a nearby shopping mall into the free-standing building which has since become a valued part of the Junction/Englewood community.

"You have changed a whole community," Cowell said to LaValley during the renaming ceremony. "You put pride back in this community; you put hope back in this community."

On January 11, 2011, Sister Pam picked up Cowell and drove her to LaValley's office

... continued on page 11



Dick LaValley and Suzette Cowell



Angela Cattladge, TUFCU COO, reads proclamation from the Ohio State Senate



City Councilman John Hobbs, III; Dick LaValley, State Rep. Elgin Rogers; LC Commissioner Anita Lopez, Suzette Cowell



Suzette Cowell and the LaValley family



Toledo Urban Federal Credit Union Host Annual Prayer Breakfast

By Dawn Scotland

The Truth Reporter

The Toledo Urban Federal Credit Union continued its annual festival weekend with a prayer breakfast on Friday morning, July 17, at The Indiana Avenue Missionary Baptist Church. Despite the weather, the sold-out event hosted over 200 hundred people engaged in fellowship and unity to commemorate 30 years of The Toledo Urban Federal Credit Union.

The event was highlighted by numerous prayers from local leaders, special tributes and performances and breakfast catered by Marla Oden (Whisk Takers LLC.) The Master of Ceremonies was District 1 City Councilman John Hobbs III.

Following a welcome by lead pastor of Indiana Avenue Missionary Baptist Church Pastor William C. Foster and prayers from local leaders Suzette Cowell, founder/CEO of the Toledo Urban Federal Credit Union gave remarks and presented awards to the following 2026 Prayer Breakfast Honorees:

- Mekelle Bly (Clinical Nurse Supervisor of Piedmont Medical Network Surgical Services Department)
- Ebony Carter (Director of the Minority Business Assistance Center (MBAC))
- Rosalyn Clemens (Chief of the City of Toledo Department of Housing and Neighborhood Sustainability)
- Anita Hackett (Vice Chair of the Toledo Urban Resource Center)
- Judge Nicole Khoury (Toledo Municipal Court)
- Laura Kropowski (Chief Executive Director of TARTA)
- Stephanie D. Kynard (Franchise Owner and Operator of Rita's Italian Ice and Custard)
- Wanita Mayberry (Dedicated Volunteer of the African American Festival)
- Louis Newsom (Owner & President of Systems Dynamics Communications)

... continued on page 10



Ivana Butler of the Toledo Opera sings



MC Councilman John Hobbs, III



Suzette Cowell, ThD



Toledo Urban FCU Staff



Bishop Robert Culp, Suzette Cowell, Rev. John Jones



Ebony Carter, Rachelle Roy, Laura Kropowski



The Annual African American Parade

The Truth Staff

The annual African American Parade on Saturday morning, July 18, was a very appropriate way to start a day of celebration and entertainment. After several days of general cloudiness and overcast skies due to the Canadian wildfires, the sun burst through and the blue sky opened up on Saturday to welcome the paraders and the spectators.

And this day was even more special because it was the 30th anniversary for the Toledo Urban Federal Credit Union, the organizer of the African American Festival.

And it was larger than ever – schools, elected officials, local organizations, dancing groups, Jeeps, Corvettes and Slingshots. Bigger and better and lots more candy for the kids along the route.

As usual the parade started at the Door Street branch (now The LaValley Branch) of the credit union and proceeded east on Dorr towards downtown.

The parade was part of several days of activities related to the annual festival. On Monday, July 13, the credit union held a Prayer in the Parking Lot, led by Rev. Timothy Pettaway. On Thursday morning, the Dorr Street branch was renamed The LaValley Branch and a Driver License Reinstatement Clinic was held later in the afternoon.

The annual Prayer Breakfast took place at Indiana Avenue Missionary Baptist Church on Friday morning and after the Saturday parade, the music festival on Saturday night closed out the week's activities.



Suzette Cowell, ThD



State Rep. Elgin Rogers and a protegee



HOME TO THE CLINIC ON ST. CLAIR

PHARMACY • ICE CREAM • SUNDRIES • MEDICAL CARE

DOC MARTIN'S

REMEDY SHOPPE & APOTHECARY

Now Open!

PHARMACY SERVICES
QUESTIONS & PRESCRIPTIONS:
419-720-7883, EXT. 1088

MEDICAL CARE
(WALK-INS WELCOME)
QUESTIONS & APPOINTMENTS:
419-720-7883, EXT. 1050 OR 1089

SUNDRIES AND LOTS OF GREAT ICE CREAM
419-720-7887, EXT. 1056

ADDRESS
12 N. ST. CLAIR STREET
TOLEDO, OH 43604
419-720-7883

HOURS OF OPERATION:

MEDICAL
MON.-THURS. 8 AM TO 5:30 PM
SAT. 8 AM TO NOON • SUN. CLOSED

PHARMACY
MON.-FRI. 9 AM TO 6 PM
SAT. 9 AM TO 1 PM • SUN. CLOSED

FREE PARKING AT GLASS CITY GARAGE!

Beat the 2026 Summer Heat With This Cost-Cutting Home Prep Checklist

Special to The Truth

As the country braces for a predicted "hotter-than-normal" summer, homeowners will face financial pressure from higher cooling costs compared to last year. The good news? This easy and affordable DIY checklist contains money-saving upgrades that boost energy efficiency around the home, keeping summer bills in check throughout the scorching season.

1. Give Your HVAC System Room to Breathe: Clogged HVAC filters are a common yet overlooked problem that restricts airflow, forces air conditioner units to work harder and can cause uneven temperatures throughout the home. Check filters regularly to clean or replace them. This simple step not only improves indoor air quality, but helps take the strain off the AC, leading to noticeable summer savings.

2. Don't Let Cool Air Slip Out the Window—Seal Up Sneaky Leaks: Tiny, hidden gaps around windows and doors let cool air escape, leading to large spikes in energy bills. Installing easy-to-use weatherstrip seals, such as the Duck Brand Heavy-Duty Weatherstrip Seal, is an affordable solution to replace worn-out seals, forming a barrier against the hot, humid outdoor air as well as dust, pollen and insects. Simply apply the self-adhesive seal to the perimeter of doors and window sashes to increase comfort and energy efficiency during the warmer months.

3. Take Advantage of the Cooler Hours: On crisp mornings and evenings, leverage natural airflow to give your AC a break. Simply open your windows and doors to let the fresh air in, then seal them tight before the peak afternoon heat hits. To make the most of these outdoor breezes, try installing a product like the Duck Brand Hands-Free Magnetic Screen Door. Its mesh construction helps keep the heat out by allowing hot air to escape and cool breezes to flow through the home without letting bugs inside. Plus, it's quick to install, easy to walk through with full hands and is breathable, so you can enjoy seasonal weather.

4. Bring the Shade, Block the Heat: A substantial amount of summer heat enters your home through uncovered windows facing the sun. You can say farewell to that unwanted warmth with blackout curtains, reflective window

films, or just by keeping your blinds closed during the hottest parts of the day. This creates an invisible barrier against rising temperatures, working alongside your DIY home weatherization efforts to keep refreshingly chilled air inside and your electricity bills down.

5. Optimize Ceiling Fan Rotation for Summer Cooling: Ceiling fans can make a room feel several degrees cooler when spinning in the proper direction. Try setting your ceiling fan to rotate counterclockwise during the summer. This direction pushes colder air downward and creates a wind-chill effect, so you can depend more on your fans and less on your conditioning unit to maintain a cost-saving home.

Having a lower AC bill can be a breeze this summer, with the right DIY home weatherization habits. Follow this simple checklist to make a noticeable difference in comfort and spending this season.

Courtesy StatePoint

Toledo Urban Federal Credit Union.. continued from page 8

- Christina Rodriguez (Executive Director of Mom's House Toledo)
- Rachelle Roy (USPS Mail Carrier and Lupus Advocate)
- Mark Williams (Founder/ President of Psalmist Ministries and Co-President of WRW Productions)
- Yuseff Woods (co- founder of Explorers Academy and Co-Founder of WRW Productions)
- Fletcher Word (Owner/ Publisher of The Sojourner's Truth Newspaper)

Prayers were given by local church leaders Bishop Pat McKinstry (GHDT Worship Center), Bishop Jerry Boose (Second Baptist Church), Bishop Duane C. Tisdale (Friendship Baptist Church), Rev. Aaron Murray Sr. (Southern Missionary Baptist Church), Sister Virginia Welch (St. Martin de Porres), Lady Sabrina Prince (The Cross Church), Lady Elaine Lucas (Liberty Ministries COGIC), First Lady Alisa M. Key (People's Baptist Church), Pastor Michael Prince (The Cross Church).

Performances included a worship song by Leigh Utley, opera selection by Ivana Butler accompanied by Kevin Byslma (Toledo Opera), and poem by Sandra Rivers-Gill.



Glasses on the GO!

- or in the office 

Personalized • Professional • Hassle-Free

 **LICENSED PROFESSIONAL**
Years of Experience You Can Trust

 **ONE-ON-ONE**
Eyewear Styling

 **MOBILE & IN-OFFICE**
Appointments

 **PRESCRIPTION EYEGLASSES**
& Sunglasses

 **SEVERAL LENS STYLES, MATERIALS & TREATMENTS**
Available

 **CALL OR TEXT**
419-754-0278



NOW BOOKING APPOINTMENTS!

 Mobile Services Available

 Flexible Scheduling

 Personalized Eyewear Recommendations

 Quality Frames



SCAN ME!

OptiGo™
Vision Care Advocate | Eyewear the Non-Traditional Way



THE JUNCTION COALITION PRESENTS... UNLEADED

OUR HOMES, OUR CHILDREN, OUR FUTURE

THURSDAY, JULY 23RD
12PM-5PM, 6PM-8PM RECEPTION
FRIDAY, JULY 24TH
10AM-3PM

325 N MICHIGAN ST, TOLEDO OH, 43604
TOLEDO MAIN BRANCH LIBRARY

Presentations from local, regional, and national experts in the field of lead poisoning prevention.

Opportunity for continuing education credits
FOOD WILL BE PROVIDED

Free to the public
REGISTER NOW to secure your seat!

REGISTER HERE!





CONTACT US:
WWW.JUNCTIONCOALITION419.ORG
419-408-0998



Dear People of Faith,

The "Unwanted Firearms Disposal event" held on June 13, which was sponsored by the Multifaith Coalition to Reduce Gun Violence, was highly successful. 107 guns were chopped up and some of the gun parts were made into art pieces.

Two priests brought their mobile forges and used them to turn gun parts into garden tools and necklace pieces such as crosses and hearts. Over 60 cars drove through the process. Almost 50 volunteers helped make the event happen, representing 10 churches and organizations that participated in the event. Thanks to Monroe Street United Methodist Church for hosting the event, and to all of the volunteers who made it possible!

At the July 14 monthly meeting of the City's "Community Action Table (CAT)," we heard about the great need to support those affected by the Old West End Festival shooting, and other recent shootings. If you'd like to help, *donate here to the Healing and Compassion Fund* (through United Way) to support victims of gun violence. See below for notes of this month's CAT meeting, and slides from the presentation.

The quarterly data on slides 21-26 reports that fatal shooting homicides in Toledo for the first half of 2026 were halved over 2025 from 14 to 7. The data on the slides reflects the prevention efforts of the Mayor's Office of

Neighborhood Safety and Engagement, Save Our Community and many local organizations and individuals, who are all committed to continue efforts to prevent the loss of even one life from guns.

Upcoming Community Events:

July 29 7:00 p.m. Vigil to End Violence *at Trinity Episcopal Church, 316 Adams St. All are welcome and wanted at this prayer service. Flyer attached.

August Events:

August 1 11:00 a.m. Yoga & Mindfulness Fundraiser for the Healing and

Compassion Fund at Glass City Pavilion. All are welcome. Flyer attached, with registration link.

August 22 10:00 a.m.-3:00 p.m. Fourth Annual Communities Against Gun Violence March & Unity Day at Smith Park, 3530 Dorr St. Memorial March will begin at 10:00 a.m. Organized by Sisters 4 Unity. Complete this participation and support form by Friday,

August 14. Donate here <[https://cash.app/\\$S4U419](https://cash.app/$S4U419)> to help fund the event.

TUFCU...continued from page 8

with the hope of securing a donation from the LaValley family fund, a fund that has been generously donating to area non-profits for years. Sister Pam and Cowell were seeking a donation in the amount of perhaps \$10,000. LaValley, however, was looking to make a substantial donation in the central city. That, of course, would turn out to be the credit union Dorr Street building, now The LaValley Branch.

"You changed everything," said Cowell about the impact on the community. "We have extended \$11 million in loans to the community since then. This was for the community."

Dick LaValley and the LaValley family's contribution to the credit union and the community was also commemorated by a number of elected officials on Thursday.

State Rep. Elgin Rogers, Jr. brought greetings and a proclamation from the Ohio House of Representatives to celebrate the efforts of the LaValley family.

"When we invest in people, it takes vision, it takes people who care; there's more to this credit union than just serving people, it's a legacy of love," Rogers said before reading the proclamation.

The Ohio Senate also sent a similar proclamation commemorating the LaValley family for "working to remove the barriers." The Senate provided a "testament to the respect [the LaValley family] has earned across the state."

Lucas County Commissioner Anita Lopez praised Dick LaValley for doing more than just giving money, she commended him for establishing a "mentorship/tutorship relationship with Suzette."

City Councilman John Hobbs, III, came with the Council proclamation. Hobbs expressed his appreciation for the direct action that the LaValley family had taken in the matter of the credit union. "You need more than prayer, you need action to go with that prayer ... this family has been that action."

The LaValley name is now on the side of the building facing Dorr Street - highly visible to drivers and passengers on the busy Dorr and Detroit streets.

ALL are welcome and wanted

VIGIL TO END GUN VIOLENCE

TRINITY EPISCOPAL CHURCH
316 ADAMS TOLEDO, OH
JULY 29TH 7PM

PROGRESSIVE INCLUSIVE CREATIVE DOWNTOWN

DIXIE Auto Leasing
Toledo, OH

5880 N. Detroit
Month to Month Leasing
419-476-8674

WE ARE A FULL SERVICE BUSINESS

Welcome Home to Sylvan Lakes Apartments!

Our elegant apartments feature spacious bedrooms with ample storage, high ceilings and breath-taking views! Stop in today to see our beautifully landscaped grounds, resort-like swimming pool and clubhouse with its fully-equipped fitness center. Located just west of King road off of Sylvania Ave.

Sylvan Lakes
Apartment Homes

4045 A Langston Place, Sylvania, Ohio 43560
P: 419-842-8480 E: investekmanagement.com

Toledo Urban Federal Credit Union

Local Lending
Lasting Relationships

Whatever your next step, we have a loan to help you get there.

From vehicles and homes to education and personal expenses, our affordable lending options and local service make financing simple.

Contact Us
(419) 255-8876
info@toledourban.net

Toledo Urban Federal Credit Union
Building Better Futures

Celeste Regine Smith Obituary

The Truth Reporter

Celebrating the Beautiful Life of
Celeste Regine Hogan-Smith

Sunrise: November 28, 1962 ~ Sunset: July 11, 2026

With profound love, deep sorrow, and immense gratitude for a life so beautifully lived, we celebrate the life and legacy of Celeste Regine Hogan-Smith, who peacefully received her heavenly wings on the morning of July 11, 2026, at the age of 63, with the love of her life and devoted husband, Dr. Carnel L. Smith, faithfully by her side.



Born on November 28, 1962, in Canton, Ohio, to LaVaughn Hogan and the late George Ellis Hogan Jr., Celeste entered this world as a radiant light, destined to touch countless lives. Her mother lovingly named her after a beautiful piece of jewelry she admired, and throughout her life, Celeste truly embodied that name—a precious gem whose brilliance illuminated every room she entered.

To know Celeste was to know unconditional love, unwavering loyalty, boundless generosity, and extraordinary compassion. She possessed a magnetic spirit, a contagious laugh, and a heart large enough to embrace everyone, fortunate enough to cross her path. Whether she was serving her community, supporting a friend in need, advocating for families, or celebrating life's milestones with those she loved, Celeste gave her whole heart. She wore her many titles proudly—Wife, Mother, Daughter, Sister, Aunt, Safta, Niece, Godmother, Mentor, Advocate, and Dear Friend—and fulfilled each role with grace, dedication, and unconditional love.

A proud graduate of Timken High School's Class of 1981, Celeste demonstrated courage and curiosity from an early age. As a Canton Rotary Foreign Exchange Student, she courageously traveled to Brazil, where she spent a year immersing herself in the language, culture, traditions, and beauty of

Brazilian life while becoming fluent in Portuguese. The experience reflected the adventurous spirit that would define her life—fearless, open-hearted, and eager to embrace the world and its people.

Celeste furthered her education at Spring Arbor University in Michigan, earning a Bachelor's degree in Family Life Education and a Master's degree in Counseling. Her passion for helping others led her to become a Licensed Professional Counselor (LPC) and a licensed State of Ohio Bail Bond Agent, expanding her ability to advocate for and serve those facing life's greatest challenges.

For more than four decades, Celeste dedicated her professional life to healthcare, counseling, family services, and community advocacy. Her remarkable career included service with St. Vincent Mercy Medical Center, Toledo Lucas County Commission on Minority Health, where she served as Director, and Health Partners of Western Ohio, where she served as Regional Director. Most recently, alongside her dear friend and business partner Tina Butts, Celeste was a Creator, Developer, Partner, COO, and Lead Licensed Professional Counselor at My Turning Point Behavioral Health Services. Affectionately known as "The Warden," she balanced firmness with compassion, challenging others to become their best selves while ensuring they always felt seen, heard, and loved.

Celeste's commitment to her community was simply unmatched. She was a tireless champion for health equity, education, youth development, and family wellness. Her advocacy for the March of Dimes became one of her life's most meaningful missions. She fought passionately for maternal and infant health, racial equity, and improved outcomes for families across Northwest Ohio. Her voice, leadership, and unwavering determination changed lives and inspired others to serve with the same level of excellence and compassion.

A proud member and supporter of numerous organizations, Celeste poured herself into community service through the Maumee Bay Women's Club, Coffee and Conversations Women's Group, The Movement and countless fundraising, mentoring, and volunteer efforts. She served as a Scott High School Bowling Coach, founded the Scott High School Football Parent Group, and organized meals and support for student athletes and teams. She also proudly participated as Primetime Diva #62, celebrating Black American culture through music, dance, fellowship, and joy.

While her professional accomplishments were extraordinary, nothing brought Celeste greater pride than her family.

Celeste met and married the love of her life, Dr. Carnel Lorenzo Smith, and together they shared a beautiful marriage rooted in friendship, faith, laughter, mutual admiration, and unwavering devotion. They recently celebrated 19 years of marriage on June 23, 2026, and their love story remains a beautiful testament to partnership and commitment.

She was immensely proud of her two beloved children. Her cherished daughter, Arielle M. Stanley of Houston, Texas, a Licensed Clinical Social Worker, reflected her mother's compassion, resilience, intelligence, and dedication to helping others. Her beloved son, Carnel Lorenzo Smith II ("Champ"), a student at North Carolina A&T State University, pursuing a degree in IT and Engineering, was the joy of her heart and one of her proudest accomplishments.

As a daughter, Celeste lovingly cared for her mother, LaVaughn Hogan, ensuring she was surrounded by comfort, dignity, and love. As a sister, she shared an extraordinary bond with her younger sister, Jill Hogan. Though Celeste proudly assumed the role of "big sister boss," their relationship was built on endless laughter, fierce loyalty, and unconditional love. Though not a brother by blood, Robert Caldwell Sr. "Ali" was a brother to Celeste in every way that mattered. She loved him deeply and could always depend on him for anything. She carried a special bond in the family as the first born Niece to Uncle Bobby DuBose (Tina) of Orlando, Florida; Aunt Joanne Hogan-McPherson of Massillon, OH; Aunt Norma Freeman of Tampa, Florida; and Aunt Marie DuBose of Canton, OH; they all had a major impact in her life as they supported and loved on her deeply. Celeste made us laugh abundantly; she made us cry tears of joy and made our hearts so proud of the dynamic woman she became.

Beyond all her accomplishments, Celeste knew how to celebrate life. She found joy in the simple and beautiful things, whipping up her delicious meals for many to enjoy, she loved sunshine on her face, sand beneath her feet, ocean waves rolling onto shore, and the laughter of family and friends gathered together, enjoying loved ones just sitting on the porch in conversa-

... continued on page 13

The SOCIAL Butterfly
PRESENTS
12th ANNUAL
MOTOWN Dinner & Dance CRUISE

FRIDAY, AUGUST 28, 2026

FUNDRAISER FOR
THE COMPETITION CORVETTE OF OHIO

THE DETROIT PRINCESS RIVERBOAT CRUISE
131 Atwater Detroit, MI

Boarding Begins @ 6pm Cruise 7pm - 9:30pm
Includes Full Buffet & Live Entertainment *Producers*

TICKET COST: **\$85.00** PER PERSON
TICKET LOCATION: **JACK'S MEN'S WEAR**
3414 Dorr St. Toledo, OH

FOR CHARTER BUS INFORMATION & TICKETS CONTACT
Donnetta Carter at (419) 367-9765

THANKS TO OUR CORPORATE SPONSORS:

The Sojourner's Truth **TAYLOR AUTOMOTIVE FAMILY** **The SOCIAL Butterfly**



Leafguard
a Great Day Improvements brand

**20% off
Total Purchase***

+

\$0 Money Down

+

**18 months
no interest****

**WARRANTY
LIFETIME
WARRANTY**

**Clog-free, maintenance
free gutters!**

**We can only offer
these special
savings until
6/30/2026,
so call today
884.893.6757**

* This offer is valid for homeowners over 18 years of age. The following persons are not eligible for this offer: employees of Leafguard or affiliated companies or entities, their immediate family members, presentia participants in a Company or home consultation within the past 12 months and all current and former Company customers. Presentia customers are not eligible for a discount or sale price on equipment. Sales tax does not qualify for discount. This offer cannot be combined with any other sale, promotion, discount, credit, coupon and/or offer. This promotion has no cash value. Leafguard reserves the right to end any promotion at any time without notice. Offer ends 6/30/26.

** From 2021 Subject to credit approval. Interest rates range from 12.99% - 24.99%. Loan amount and rate will vary based on your income and creditworthiness. 18 month promotional period ("Promo Period") has a 0% interest rate and is subject to credit review. If the amount borrowed is paid in full before Promo Period expires, Monthly payments are not required during the Promo Period. Any unpaid balance and payments owed after Promo Period will be paid over 84 monthly payments. Offer expires 6/30/26. Mortgage 270000171 Ohio 1912008 not INC-21-0905.

How Business Owners Balance Business and Personal Finance

Special to The Truth

For successful business owners, managing wealth extends far beyond balance sheets — it requires carefully orchestrating growth, balancing business and personal financial priorities, and thoughtfully considering business succession planning and legacy.

PNC's "Business Owner Wealth Insights Report" is the product of a partnership with leading market research firm, Ipsos, on a nationwide survey of business owners. Its findings center on four themes: connectivity between business and private banking, balancing business and personal growth, family dynamics and governance, and philanthropy and legacy.

"As business owners juggle growth, personal financial priorities, succession planning and legacy, the need for a truly integrated approach has never been clearer," said Don Heberle, head of PNC Private Bank. "This report shines a light on how prepared business owners are for navigating the complex intersections of business and personal wealth and the keys for unlocking stronger outcomes for families, businesses and communities."

Connectivity Between Business and Private Banking

For most business owners surveyed (67%), business and personal finances are managed separately. Respondents believe there are potential risks associated with combining business and personal finances, with 83% saying that separating the two reduces the potential for conflicts of interest. Still, 89% say they are interested in receiving advice that considers both their business and personal needs, and 88% of respondents say they value having a dedicated advisor who understands both.

Business and personal goals are reviewed at similar intervals, with the majority saying they revisit their business goals (80%) and personal finance goals (75%) at least quarterly.

The Balance Between Business and Personal Growth

There is importance among business owners in finding the right balance between growing the business and achieving personal financial goals.

Most owners (91%) agree that achieving both personal and professional growth is equally important, but that success does not come without barriers, which include:

- Personal time and resources (53%)
- Financial constraints or market conditions (44%)
- Choosing between business reinvestment and personal use of the business' profits (35%)

Family Dynamics and Business Governance

Most survey respondents (92%) agreed that it is important to have a formal governance structure for their business. Separately, 84% said succession and exit planning is critical to the continuity of their business. Yet, only 63% said they have a formal exit or succession plan.

Among those without a formal plan, top barriers identified include lack of a clear successor (25%), family conflict in succession (15%), and lack of time (19%).

Philanthropy and Legacy

Philanthropy plays a meaningful role in legacy planning. Two-thirds of respondents view philanthropy as part of their legacy, and 81% structure investment strategies to support charitable goals. Nearly 80% donate financially, and many involve family members — either actively (43%) or in future plans (26%).

"Today's business owners are shaping legacy across generations," Heberle said. "When business and personal strategies are aligned, they are better positioned to create lasting impact."

Courtesy StatePoint

The Sojourner's Truth A MOMENT OF TRUTH

THE
LOCAL
THREAD

wgte
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 gtfoundation@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
of Lucas County (1473)**
is accepting applications for the
following position:

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.

EDUCATION/EXPERIENCE

Bachelor's degree in accounting, finance, business administration or a related field. Experience in compliance, auditing, financial analysis, grants management, or provider oversight. Experience working with subrecipient monitoring, risk assessment, or government-funded programs.

Starting salary: \$51,200 – \$57,600 salary consideration based on education and experience.

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

Equal Opportunity Employer

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.

Call to place your ad:

419-243-0007

www.TheTruthToledo.com

Toledo Urban Federal Credit Union Celebrates 30 Years of Service at the 21st Music Festival

By Alexandria Leatherberry

The Truth Reporter

The Toledo Urban Federal Credit Union has been the host of the annual celebration of the Toledo African American community since 2005. In traditional fashion of the African American Festival, the celebration kicked off with the honorary prayer breakfast and parade down Dorr Street.

The Annual festival maintains the historical reference of the enrichment and transformative surrounding that is the origin of the Toledo Urban Federal Credit Union. The celebration concluded this year as always with the festival's most recent transformation for a family friendly gathering, a music fest of multi-generational performances for all ages.

This year's lineup included the final act favorite Zapp, with some new chart-topping additions such as Eric Benet, Midnight Star, Tiffany Campbell Fryer, Keke Wyatt, and the young-uncle vocal sensation, EJ Jones. The sets ranged from nostalgic hip shakers like "No Parking on the Dance Floor" by Midnight Star, to the newest airway groove "Gas Station Love" by EJ Jones.

The performers weren't the only ones to light the stage on fire. Valerie Walston, ThD, opened up an electric conversation with Toledo Urban's CEO and Founder, Suzette Cowell, ThD; Pastor Tim Pettaway and Strategic Advisor Latoya Morgan, on the state of the credit union.

Cowell recollected challenges she faced during the vandalism and theft of ATM's following the opening of the new buildings. Sharing the obstacles with poor reviews, unsecure support, and financial deficits awaiting retribution. In spite of the interruption to service, Cowell remains committed

"It's not about the finances, it's about the love you get with Toledo Urban," stated Cowell. Morgan shared plans for Toledo Urban to further the outpouring of love to the community with the opening of a full service resource center. It is expected to house full wrap-around resources for families and individuals to address gaps in personal as well as professional economic development.

"The years went by fast but it seems like we are needed now more than ever" added Cowell on her years of service.

Mayor Wade Kapszkiewicz honored Cowell's contributions to the Toledo community with a key to the city and a proclamation for July 18 to be recognized as Suzette Cowell Day, an honor to the contributions, the value and the impact Cowell has brought to the community.

Toledo Urban Federal Credit Union will be announcing more on the opening of the resource center later this year and is currently coordinating interested partners for the operations. Visit toledourban.net and follow on social media for more information.



Keke Wyatt



Suzette Cowell and Mayor Wade Kapszkiewicz



The mother and son MCs - Kristian Brown and Isaiah Brenneman



Eric Benet



EJ Jones and some fans



Valerie Walston, ThD; Suzette Cowell, ThD; Rev. Tim Pettaway; Latoya Morgan

