



THE TOLEDO JOURNAL

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EVERYBODY IS SOMEBODY IN THE TOLEDO JOURNAL



Rain couldn't Stop The Race for the Cure



PHOTO CREDIT / TOLEDO JOURNAL

Robert Bills, center, and his family have been walking for 10 years in honor of family members, and friends lost to the disease



PHOTO CREDIT / TOLEDO JOURNAL

After the runners, the walkers prepare to walk through downtown Toledo.



PHOTO CREDIT / TOLEDO JOURNAL

Prior to the commencement of the run, and walk, survivors of breast cancer were honored, including Debra Roberts.

By JURRY TAALIB-DEEN
Journal Staff Writer

Artina McCabe, Alicia Pangrac, and Monica Riley, are just a few of the thousands of survivors of the dreaded disease, breast cancer. Their names, and many others inspired thousands of people to fill downtown Toledo for

the city's, 10th Annual Susan G. Komen Race for the Cure. Held on Sunday, September 29, participants, wearing pink, and either running or walking, had the names of survivors, or unfortunately, those who were victims to the disease, on their shirts. The 5k run or walk

had festivities going on throughout the morning that highlighted survivors' stories, which gave hope to those, who were just recently diagnosed with the disease.

Although the race focused on breast cancer survivors, that didn't stop survivors



PHOTO CREDIT / TOLEDO JOURNAL

Team Diamond prepares to walk to honor Monica Riley.

of other cancers attending, and adding their support.

Sherron Jones was diagnosed with osteosarcoma, which is a bone, and tissue cancer, at the age of 19, 26 years ago. He was walking for his aunts, Vaneesa Mays, and Joyce Barringer, both of whom lost their battle with the disease. Mr. Jones told The Toledo Journal it was important

for him to support, and encourage others who are currently dealing with the disease.

"Death was the first thing that came to my mind when I was diagnosed," he said. "When people are told they have cancer, the first thing they think of is their life is over. I don't want people to think that their life is

Continued on page 9

Exonerated Five Member: Know Your Rights When Questioned by Police

Submitted
Special to the Trice Edney News Wire from the Richmond Free Press (TriceEdneyWire.com) - As the credits rolled, the audience of more than 200 people fell silent with astonishment and anger after viewing "The Central Park Five," a documentary by Ken Burns, Sarah Burns and David McMahon about the 1989 case in which four African-American teens and a Puerto Rican teen were

wrongfully convicted in the brutal assault and rape of a white investment banker as she jogged in New York's Central Park. Then Raymond Santana, one of the now Exonerated Five, entered the Richmond theater and the audience stood on their feet, giving Mr. Santana, 44, a standing ovation and thunderous cheers. Santana was in Richmond last Saturday for a screening of the documentary at the Afrikana Independent

Film Festival at Virginia Commonwealth University's Institute for Contemporary Art. His message was clear: You have to fight the powers that be. More than a decade after their arrest and incarceration, the five men were exonerated by DNA evidence. Santana, Yusef Salaam, Corey Wise, Kevin Richardson and Antron McCray, who were ages 14 to 16 when they were arrested, spent from five to 13 years in prison before a serial rapist



PHOTO CREDIT / SUBMITTED
Raymond Santana

confessed to the crime. The Exonerated Five later received a \$41 million settlement in their civil suit against New York City officials for malicious prosecution. Santana told the audience his mission is "to educate the next generation about inequities in the criminal justice system and the importance of social justice."
"We (the five exonerated men) have been fighting against the system for over 30 years now. It's not that simple. And when you start to get your voice back, you start to understand you have a platform," he said.
Burns' two-hour documentary, released in 2012, chronicles the horrific crime, the rush to judgment by the police, a media clamoring for sensational stories without independent investigation, an outraged public and the five lives upended by the miscarriage of justice.
The film exposes racial hatred and panic racism as New York City was recovering from a series of crises in the 1970s and the crack epidemic hit in 1984, fueling a surge in homicides, robberies and other crimes.
"In 1990 we were considered probably the most hated people on planet Earth," Mr. Santana told the audience.
None of the five teens knew each other at the time of their arrest, he said. However, after they were exonerated, a close bond has been forged as adults. Santana lives in



NOVEMBER 5, 2019

VOTE ✓ YES for

DEMOCRAT

SHAUN L. STRONG

Toledo City Council

- ✓ SAFE NEIGHBORHOODS
- ✓ THRIVING NEIGHBORHOODS
- ✓ ECONOMIC GROWTH
- ✓ RESPONSIVE LEADERSHIP

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Time for real change.

PAID FOR BY DISTRICT #1 VOTERS

BEFORE NOVEMBER 2019

Toledo/District#1
VOTERS ✓

TYRONE RILEY
His Record/City Council

1. His unpaid water bills.
2. His failure to maintain his rental properties (City code violations)
3. His Dine, Drink, Dash. The 3 (D's) without paying.
4. His no response or slow response to **VOTERS ✓** phone calls.
5. Incumbent, not supported or indorsed by Democratic party.

AFTER NOVEMBER 2019

Toledo/District#1
VOTERS ✓

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Time to replace
TYRONE RILEY

VOTE ✓ YES for

DEMOCRAT

SHAUN L. STRONG

FOR
Toledo City Council

He needs your **VOTE**
We can do better

VOTE ✓

StrongForOne.org

We can do better Toledo. Time for real change.
Paid for by District #1 VOTERS

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Ongoing Events

ATTENTION AFRICAN AMERICAN VENDORS!

Join us for the 2nd Annual REAL BLACK FRIDAY TOLEDO! Black Business Expo. If you are an African American owned business looking to market your products or services to HUNDREDS of customers, register today to be a vendor at the largest Black Business Expo in Northwest Ohio.

The REAL BLACK FRIDAY TOLEDO! Black Business Expo is conveniently located within the central city of Toledo at The New Life Center on the campus of Bethlehem Baptist Church. This attractive, secure, one-level building offers 7,000 square Ft. of opportunity for vendors to have a wonderful and interactive experience with convenient and easy to access parking. The event is inside and will take place come rain or shine!

The event will take place November 29, 2019, from 11:00am until 5:00pm. Tables are limited, so don't miss out on this opportunity to sell on the hottest shopping day of the year. **Visit www.ivinstitute.org to register. For additional information or questions, please contact the Ivy Entrepreneur Institute at 419-989-6771.**

Ohio MLK Commission Seeks Award Nominations

The Ohio Dr. Martin Luther King, Jr. Holiday Commission is now accepting nominations for awards honoring Ohioans who carry on the legacy of the celebrated civil rights leader. The Commission will announce award winners at the annual Ohio Dr. Martin Luther King, Jr. Commemorative Celebration Jan. 16, 2020, at Trinity Episcopal Church, located at 125 E. Broad St. in downtown Columbus. Nominations for each of the eight awards can be submitted electronically at das.ohio.gov/mlk and are due by Oct. 11. There is no limit on the number of nominations one can submit. For more information contact the DAS Equal Opportunity Division at 614-466-8380 or mlk@das.ohio.gov.

Woodberry Park Playhouse

In Association With Turnerman Productions
Is seeking actors, singers and dancers of all ages for theatrical cinema and stage productions. **Serious Inquires Only!** If interested call 419-975-5244 or 419-329-0361

Every Third Wednesday Lucas County Human Trafficking Coalition and Social Justice Insitute

Anyone interested in joining, meet at Kent Branch Library, 3101 Collingwood Blvd., from 9:15 a.m. until 11 a.m.

3rd Saturday of Each Month Widows Empowered Strengthened & I Inc. (Affectionately known as W.E.S & I Inc.)

Are you a Widow? Come share with us. We cordially invite you to join us at our next meeting: **1-3pm.** Reynolds Corners Branch Library, 4833 Dorr Street, Toledo, OH 43615. To learn more about WES & I, Inc.: Call 419-359-4001, **Email: w.e.s.andlinc@gmail.com, Website: www.widowsempowered.com.**

Every Saturday Glass City Church of Christ

Soup kitchen now open at 901 Hoag. Hours: 1:00-2:00pm every Saturday. We are reaching out to individuals and families in need of a free meal. Please see our Facebook page for menu items and any updates.

Oct. 5th Spirit of Truth 4th "Friends to Friends" Celebration

Saturday, 5pm @ The Cross, 2025 Airport Highway, Toledo, Ohio. It's a Free will offering.

Oct. 5th, & 19th Nov. 2nd & 16th Appold Planetarium presents The Psychedelic Trip into Fractals

The Lourdes University Appold Planetarium presents The Psychedelic Trip into Fractals. Like stepping into a kaleidoscope, mind-bending fractal zooms will take your breath away in this immersive show. Combining a

state-of-the art projection system, original music, and powerful computer graphics, this show is a journey into an infinitely complex and visual world created by powerful computers.

The 30-minute recording offers a grand selection of music sure to delight audiences as they prepare to travel through the Universe. Admission prices for The Psychedelic Trip into Fractals are \$5 for adults and \$4 for children 12 and under. Shows are offered at 7:30 p.m. on the following dates:

October 5 & 19, November 2 & 16

Reservations are strongly recommended. Please call 419-517-8897 or email planetarium@lourdes.edu.

Oct. 6th Owens Community College FREE Fall Band Concert

Everyone is invited to attend on Sunday at 2:30 pm. Presented by the Owens Community College Concert Band, in the Center for Fine & Performing Arts Theater on the Owens Perrysburg Campus. The program will feature a variety of musical styles. Refreshments will be served shortly after the concert in the theater lobby. For more information please call Owens Community College Department of Fine & Performing Arts at 567-661-7081. See you at the concert..

Oct. 6th CAUSE WITHOUT A REBEL PRESENTS: TOLEDO'S GOSPEL GOATS

Greatest of All Times, Sunday, @ Maumee Indoor Theater 601 Conant St., admission \$10. Program begins at 6:30. Johnnie Love, Joyce Rush, Halo. Featuring: Bishop Darrell F. Sheares II, Artist Minister Chris Byrd, Bishop John Williams, Mackey Haynes, Twann Gaston, Cora Jones. A Good Time in the Lord! A portion of the proceeds benefit Family House Homeless Shelter. For tickets call E. Wiggins 419-536-3555, A. McClelland 419-902-2683, P. Carter 419-410-1198.

Oct. 6th St. Mark Baptist Church 64th Annual Women's Day

Sunday, St. Mark Baptist Church Celebrating Women's Day Come And Join Us.

11:am - Speaker: Mother Betty R. Johnson, St/Mark
4:pm - Speaker: Vera Sanders, Ebenezer Baptist Ch., Tol. Ohio

Theme: "Stand On Faith And Hope Knowing That God Is Always There". Matthew 28:20. **Colors:** White with Hunter Green accessories, 2340 N. Holland Sylvania Rd., Toledo, Ohio 43615. Shelia Dewberry, Chair, Georgia Daniel. Co-Chair, Rev. C.L. Johnson. - Pastor.

Oct. 8th The Toledo Base Submarine Veterans Monthly Meeting

On the second Tuesday of the month at Genesis Village Events Center 2429 S. Reynolds Road Toledo Ohio at 18:00 hours (6 PM). our next meeting will be on Tuesday. For further information you can contact our Base Commander Michael Meehan at 505-554-8636 or at wingsfaninm@gmail.com

Oct. 10th T.U.S.A. Core Team Meeting

Toledoans United For Social Action (T.U.S.A.). will hold their meeting on Thursday, from 6:00 to 7:30 p/m at Parkwood Seven Day Advent-age Church ,2200 Parkwood Ave. The event will be centered around "Tenant Blacklisting." Community members are invited to tell your story.

Oct. 10th Lucas Metropolitan Housing Authority to host Housing Choice Voucher Program and Community Partnership Symposium

Lucas Metropolitan Housing Authority (LMHA) is hosting an event to help inform the community about the Housing Choice Voucher (HCV) Program. The event will take place on Thursday, from 5:30 — 7:00 p.m. at The Summit Event Center. The venue is located at 23 North Summit Street in downtown Toledo. Karen Baird, interim vice president of the Housing Choice Voucher Program and Jennifer Smith, manager of the program, will be the main presenters. The HCV Program can create opportunities for partnerships and affordable housing solutions with funding for: Tenant-based rental assistance, Project-based rental

October 12, 2019
St. Mark Missionary Baptist Church
Annual Men's Day BREAKFAST
Saturday, at 2340 North Holland Sylvania Rd., Toledo, Ohio 43615. **Speaker:** Panel of Distinguish Speakers with Lucas County Division. **"ON DOMESTIC VIOLENCE"** Come one, come all, Prayer Breakfast October 12th, 2019 (Free) 10am - 11:30 am. Contact information, Wayne Wilson at 419-708-7449.

assistance and Homeownership assistance
Further information 419-259-9516

Oct. 12th Calvary Missionary Baptist Church

Women Ministry of Calvary Missionary Baptist Church under the leadership of Pastor Floyd Smith Jr., at 702 Collingwood Blvd., will host a Cancer Awareness Workshop on Saturday @ 11:00 a.m., open to all. Guest Speaker will be Dr. Changhu Chen, M.D. professor and Chairman of Radiation Oncology at the University of Toledo. There will be a free lunch served after. Sister Barbara Chatman, President, Rev. Floyd Smith, Jr., Pastor.

Oct. 12th Jerusalem Baptist Church Praise N Motion Dance Ministry

Will be having their Annual Praise & Mime Dance Explosion Saturday @ 5:000 p.m. , featuring Praise Dance & Mime Minstries from throughout the city. Everyone is welcome. Jerusalem Baptist Church is located at 445 Dorr St, Rev Dr. W..L. Perryman Jr., Pastor.

Oct. 20th St. Paul A.M.E. Zion Church Connectional Lay Sunday

Sunday, 11:00 A.M., 954 Belmont Ave., Toledo, Ohio. **Speaker:** Mr. Harold Watson, St. Paul A.M.E. Zion Church, Detroit, Michigan. **Colors:** Black and Gold. Mrs. Jacqueline Williams, President, Rondald L. Bailey, Pastor.

Nov. 16th The Salvation Army Red Kettle Relay, 5K and Family Fun Run Run before the parade

The Salvation Army of Northwest Ohio Area Servies is excited to announce open registration for the Sixth Annula Red Kettle Relay, 5K, and family Fun Run. This community- and fmaily-friendly event will be held in downtown Toledo on November 16, 2019. Starting at The Blade parking lot in downtown toledo, race participants will relay, run, or walk on part of the parade route. Runners and walkers of all levels are invited to participate; however, all participants must be able to finish the race within one hour to allow for the parade to begin promptly at 10 a.m. for registration and more information on the event, visit sar.my/11n

Health Department and Youth for Change hosting Youth Personal Hygiene Drive

The Toledo-Lucas County Health Department has partnered with Youth for Change, to host a Youth Personal Hygiene Drive. Many young individuals within our neighborhoods don't have the Funds to obtain daily personal hygiene items. With the help of the community, we can assist our youth and provide a few of these things. The following items are being collected:

Deodorant, Sandwich Bags, Sanitary pads, Small Hand Sanitizer, Toothbrushes, Toothpaste, Tampons, Travel Size Hygiene bags, Wipes

We ask that items please be new and unopened. The first segment of the Hygiene Drive started September 17th through October 31st. Collection boxes are at the following locations:

Black Kite Coffee
2499 Collingwood Blvd, Toledo
Frederick Douglass Community Center
1001 Indiana Ave, Toledo
Toledo-Lucas County Health Department
635 N. Erie Street, Toledo

As items are collected, kits will be assembled and given to youth who are in need. To become a collection site, please call 419-405-1455. All additional updates will be posted on the Youth for Change or Toledo-Lucas County Health Department's Facebook page.

A Letter to President Barack Obama We miss you



By Reggie Fullwood
Jacksonville Free Press
(Photo courtesy of Twitter)



Dear President Obama,
First, let me thank you for being a true statesman and such an exceptional role model. You have been an inspiration to so many people around the world.

Thank you for your passion, intelligence, commitment, aptitude and swagger. You are one the coolest brothers that I have ever seen – you, Samuel L. Jackson, John Shaft, Avon Barksdale (The Wire) and Ghost (Power). You are cool as the other side of the pillow.

Not only are you my favorite President of all time, you are my favorite light-skinned guy of all time. Forget Tom Joyner, Terrance Howard and Steph Curry, you have single handedly brought light skinned back. Us dark skinned brothers had taken over, but you Sir were like Luke Skywalker in "Return of the Jedi" – you brought balance to the Force.

So thank you Mr. Obama for being an awesome world leader, husband and father.

Thanks for leading us out of the Great Recession and helping our country and economy rebound. You were professional and committed despite some of the unprofessional politicians that you faced in Congress.

Cheers, Mr. Real President for not being a sexist, bigot or an egomaniac. Thanks for showing us that you were both the ideal professional, but very

human at the same time. Although your rendition of Al Green's "Let's Stay Together" sucked – you got cool points for trying and the effort being funny as hell.

And I just have to acknowledge the fact that you and your administration used social media responsibly, versus just tweeting or posting nonsense anytime you got in a bad mood or were craving attention. Thank you Mr. Obama for never calling someone "a dog" via Twitter and debasing the office of the President of the United States.

I loved your comments last July in South Africa at a speech commemorating the 100th birthday of Nelson Mandela. Obama said, "People just make stuff up. They just make stuff up. We see it in the growth of state-sponsored propaganda. We see it in internet fabrications." He added, "We see it in the blurring of lines between news and entertainment. We see the utter loss of shame among political leaders where they're caught in a lie and they just double down and they lie some more."

And thank you Barrack, if I can call you Barrack, for your passion for helping those Americans in great need. The My Brother's Keeper initiative that you launched has made a

difference and we thank you and Michelle for continuing to fight for youth around the country.

And how can we not thank you for actually hiring well-qualified competent people to help you run the country. You know like actually hiring a Secretary of Education that has a college degree or has actually been inside of a public school.

I have to give you major props for being a good human being and not stereotyping people from difference races and backgrounds. You didn't target Mexicans and Muslims, but you attempted to create policies that dealt promoted inclusion versus exclusion.

By the way, the last I checked we haven't had any Mexican or Muslim mass murders in a while, but we certainly have had numerous white extremist or supremacist (however you want to classify them) that have killed dozens of unsuspecting people.

And Mr. Obama you are way too smart to ever think that we could make Mexico or anyone else pay for a wall. It's hard enough to make us Americans pay for anything extra.

How can I not thank you for being

you without acknowledging your lovely bride. You married the best first lady ever and if she's not the best she is at least in the top three. And I am not just saying this because of my ten-year crush on Michelle. I am saying it because she's been transformative. We have never seen a first lady draw the types of crowds Mrs. Obama attracts for speaking engagements and book signing events?

I am not sure if my grandmother will ever admit it, but I think that you have replaced me as her favorite grandson. No you may not know it, but you are Ms. Ernestine's favorite. That might be the only issue I have with you. In fact, she's still waiting on you to come and pick up that sweet potato pie that she baked for you last Thanksgiving.

Finally Mr. President, I must end my man crush letter by again thanking you for the sacrifice and exceptional service. You and Michelle deserve to finally have some fun and actually relax. By the way, don't forget to invite me to housing warming for that new gigantic house you are buying.

Signing off from Martha's Vineyards hanging with the Obamas (not really),
Reggie Fullwood

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All Classifieds due by FRI by 4:00 pm
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We Must Not Normalize Poverty and Inequity



By Julianne Malveaux
Wire Writer

(TriceEdneyWire.com) - When the income and poverty data were released on September 10, the commentary touted the progress that the data reflected. The poverty rate dropped by half a percent-

age point, down to 11.8 percent. For the first time, the poverty rate is lower than it was in 2007, before the beginning of the Great Recession. But wages only rose significantly among Asian Americans, and the poverty rates, by demographics, were 8.1 percent for whites, 20.8 percent for African Americans, 17.6 percent for Hispanics, and 10.1 percent for Asian Americans. When we celebrate the drop in the poverty rate, we normalize the fact that African Americans have a much higher poverty rate than whites do. In simply acknowledging the poverty rate drop, without focusing on the much higher poverty rate of African Americans, we imply that high African American poverty rates are acceptable. They are not. There should be no discussion of

poverty rates without an acknowledgment that economic recovery has been extremely uneven, and the distribution of poverty is uneven as well.

It is important to note that if we bemoan high poverty rates, we must acknowledge the progress that comes with lower ones. Things are indeed "better" at the microeconomic level, and better in the aggregate. "Better" for who, we might ask. When we talk about poverty prevention, it is essential to acknowledge that some communities need more help than others do, which is why we should consider targeted programs. Unfortunately, too many assert that we can't have "Black" programs in a multicultural society. But if Black

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Debt collectors target consumers of color, people making less than \$50K

Consumer survey finds bipartisan support for effective debt collection regulation



By Charlene Crowell
Wire Columnist

A new survey asked likely voters across the country what they thought of a proposed debt collection rule. The response was strong and broad opposition.

Proposed earlier this year by Consumer Financial Protection Bureau (CFPB) Director Kathleen Kraninger, the rule would authorize debt collectors to expand how often consumers could be contacted as well as the ways such contacts could be made: email, text messages, and more.

Conducted by Lake Research Partners and Chesapeake Beach Consulting, the poll was jointly commissioned by the Americans for Financial Reform (AFR) and the Center for Responsible Lending (CRL). The results, released on September 11, found stark opposition by consumers to regulatory reforms announced by the CFPB. Consumers are strongly united in wanting more and better protection in this area of financial regulation.

One in five poll participants were contacted by a debt collector in the past 12 months for different types of debt – including medical. Consumers of color, lower-income consumers and military families were contacted at higher rates. More than one in three Black consumers

(34%) or consumers with incomes less than \$50,000 (33%), were contacted. Among Latinx consumers, nearly half or 48% were contacted.

Likely voters were most concerned about three specific changes included in the CFPB debt collection proposal:

76% opposed allowing debt collectors to leave messages for people in places that are not private;

74% opposed allowing debt collectors to contact consumers by private direct messaging on social media platforms like Facebook or Twitter; and

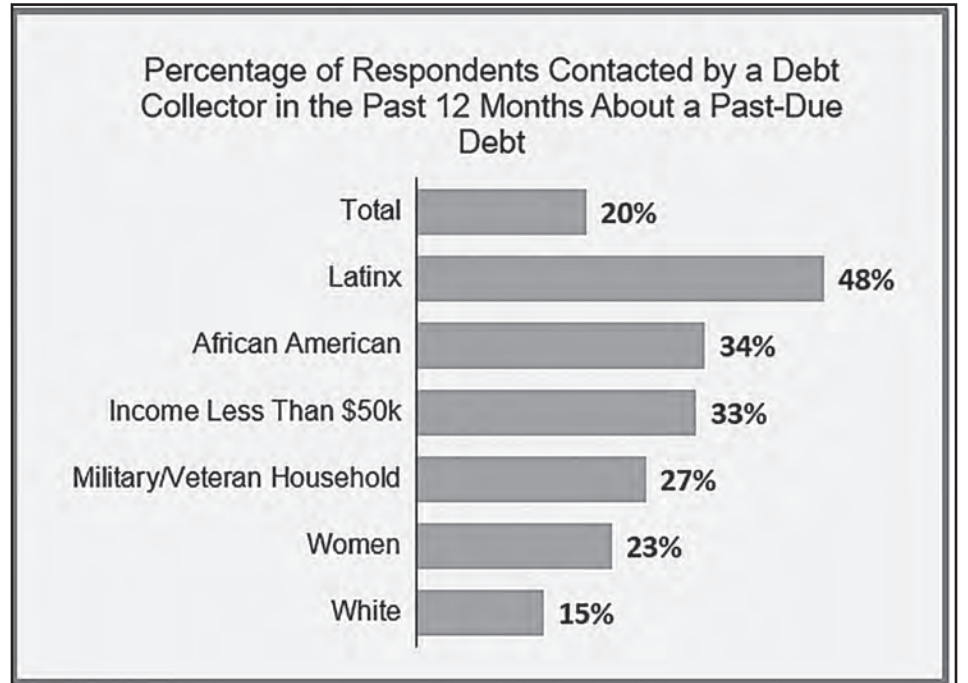
73% opposed allowing debt collectors to phone people as often as seven times a week for each debt in collection.

“It should not surprise any of us that Americans don’t support government-sanctioned harassment by debt collectors via phone, email, or text,” said AFR Senior Policy Counsel Linda Jun. “And yet that’s exactly what the Kraninger CFPB is proposing. The agency needs to withdraw this plan and come up with one that actually protects consumers.”

The real irony with CFPB is that for six years, consumers benefitted from a series of actions that helped 29 million consumers to receive nearly \$12 billion in restitution and/or forgiveness. Additionally, multiple public forums held across the country on a variety of issues gave consumers and all stakeholder interests meaningful opportunities to help shape public policy developments. Research released by the CFPB have documented the harm of abusive debt collection practices and shown the rippling consequences of financial services practices as large as mortgages and as small as payday loans.

Under the Trump Administration, a consistent and focused deregulation effort has been underway to turn CFPB into a toothless tiger. It’s almost as if CFPB now stands for Corporate Financial Protection Bureau. Rather than living up to its name, CFPB eschews consumers and defers to companies and their preferences as to what financial regulation should look like.

The Administration has also repeatedly emphasized consumer information



and education while predatory lenders pick the pockets of unsuspecting consumers. The error in this approach is that being aware of what should occur will not and cannot change punitive practices that earn billions of dollars for the corporations abusing consumers.

These actions are particularly suspect when one considers that debt collection complaints have been among the chief consumer complaints filed at both the CFPB and the Federal Trade Commission. Under CFPB’s first director, the agency filed more than 25 federal enforcement actions against debt collectors and creditors that deliver \$300 million in restitution and another \$100 million in civil penalties due to deceptive and abusive debt collection practices.

From weakening the Bureau’s Office of Fair Lending, to rewriting the long-awaited payday lending rule that required lenders to ensure that borrowers can afford to repay these small-dollar loans that come with big costs, businesses and corporations are being coddled while consumers remain caught in harassing debt collection practices and debt trap loans.

“Bad policies from Washington are often the brainchild of people who aren’t personally impacted by them,” said Jeremy Funk, spokesman for Allied Progress, a consumer advocacy organization. “Maybe spanning the spammer-in-chief at the CFPB will help them realize the massive invasion of privacy that are inviting with this plan...Congress should get prepared to hold them accountable.”

Speaking for the Center for Responsible Lending, Melissa Stegman, a Senior Policy Counsel said:

“The poll is clear – Americans don’t want CFPB Director Kathy Kraninger to give debt collectors a license to harass and intimidate consumers,” said Stegman. “A consumer-first debt collection rule should protect people – and particularly people of color and active duty military members, veterans and their families – from time-barred ‘zombie debt’.”

Government is supposed to be ‘for the people’-- not for corporations.

Charlene Crowell is the Communications Deputy Director with the Center for Responsible Lending. She can be reached at Charlene.crowell@responsiblelending.org.

We Must Not Normalize Poverty and Inequity

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people experience more poverty, they need more help.

While the poverty rate dropped the proportion of people without health insurance or access to health care rose. In 2017, 7.9 percent of all people had no health insurance. By 2018, in just one year, the number jumped to 8.5 percent. At least 27.5 million Americans have no health insurance. That number is deceptive because many who have health insurance cannot afford their copayments and so only visit medical professionals when their situation is dire. While the health data must be nuanced to reveal that the situation is worse than the numbers suggest, the simple increase in the number of folks without health insurance is alarming. If some legislators have their way, even more people will lack access to health insurance, and with the stagnant incomes revealed from the income and poverty data, increasing numbers will be unable to manage their copay-

“ We cannot normalize inequality by only partly reporting on reality. Even as we report on economic progress, we must also report on the uneven ways growth affects Black communities. ”

ments.

Similarly, celebrations about the historic low in the Black unemployment rate tend to normalize the fact that Black people experience proportionately more unemployment than others. When the unemployment rate numbers were released on the first Friday of September, the overall rate was 3.7 percent; while the overall rate for Black

folks was 5.5 percent, and 4.4 percent for Black women. While acknowledging this historic low, it is essential to note that the overall Black rate remains twice as high as the white rate. Bragging about the lower rate without acknowledging the unemployment rate gap suggests that Black folks are supposed to have higher unemployment rates than others.

There are lots of problems with the unemployment rate, especially around participate rates that suggest that some are dropping out of the labor force. The unemployment rate data, just like the income and poverty data, also show stagnant wages. Too many are working, but not making a living wage, as the poverty data suggest. The minimum wage has not increased in a decade, and while many cities and states have higher minimum wages, the majority do not. The South, particularly, has been resistant to increasing wages. The South is also the region of the country with the highest poverty rate.

Our nation’s policy conversation too often normalizes African American economic disadvantage. When an 11.8 percent poverty rate is reported, and the Black unemployment rate is not, it implies that the 20.8 percent rate (one in five Black people) is not a matter of concern. When a 5.5 percent “historic low” unemployment rate is reported, but the unemployment rate gap is not, it implies that there is supposed to be an unemployment rate gap and Black people are supposed to have higher unemployment rates than whites.

We cannot normalize inequality by only partly reporting on reality. Even as we report on economic progress, we must also report on the uneven ways growth affects Black communities.

Julianne Malveaux is an author and economist. Her latest project MALVEAUX! On UDCTV is available on youtube.com. For booking, wholesale inquiries or for more info visit www.juliannealveaux.com

10 Acronyms Homebuyers Need to Know



PHOTO CREDIT / SUBMITTED

Submitted

(StatePoint) PMI, APR, LTV...these unfamiliar acronyms don't need to bewilder or intimidate uninitiated homebuyers.

To help you negotiate the homebuying process like a pro, Freddie Mac is sharing definitions of 10 key acronyms you'll encounter as you meet with lenders, make a down payment and pay

back your loan.

1. APR (Annual Percentage Rate): The APR tells you the annual cost of borrowing money based on the loan amount, interest rate and certain others fees. Use it as the bottom-line number to shop and compare rates among lenders.

2. FRM (Fixed-Rate Mortgage): The most common type of

mortgage, an FRM, has an interest rate that doesn't change, giving you stability over the life of the loan.

3. ARM (Adjustable-Rate Mortgage): An ARM usually offers lower monthly payments at the outset, but after three, five or seven years, payments change with interest rates and reset periodically.

4. LTV (Loan-to-Value):

The LTV ratio equals the amount of money borrowed divided by the home's appraised value. It shows how much of your home you own versus how much you owe, and lenders use it to help evaluate the risk and terms of your loan.

5. DTI (Debt-to-Income): Calculated by lenders to assess your ability to manage monthly payments and repay debts, DTI is the percentage of your monthly income that goes toward your monthly debt payments.

6. PMI (Private Mortgage Insurance): For homebuyers making down payments that are less than 20 percent of the home purchase price, PMI is a required insurance that protects lenders from losses if borrowers are unable to pay their mortgage. PMI is typically incorporated into monthly mortgage payments.

7. P&I (Principal and Interest): This is the portion of your monthly

mortgage payment that goes toward paying off the money you borrowed to buy your home. For most homeowners, P&I make up the majority of your monthly mortgage payment — but not all of it.

8. PITI (Principal, Interest, Taxes and Insurance): Together, principal, interest, taxes and insurance make up your total monthly mortgage payment. Calculating your total monthly payment is essential for giving you a more accurate picture of the cost of homeownership than P&I alone.

9. UPB (Unpaid Principal Balance): The amount of principal still owed on a loan is referred to as UPB. On a typical monthly mortgage payment, a portion of your payment is applied to the interest and a portion is applied to the principal. The following month's interest is based on your UPB. To check how much of

your payment is going towards your principal, take a look at your amortization schedule.

10. HOA (Homeowners Association): Twenty percent of America's homeowners live within a community governed by an HOA. Before buying in such a community, get a handle on how much its HOA fees are, what they cover, and how often payments are due. Typically paid monthly, quarterly, or annually, HOA fees may cover services such as trash removal, lawn care, pest control and maintenance for common areas.

For more homebuying educational tools and resources, visit myhome.freddie.com.

It's easy to feel adrift in a sea of unfamiliar technical acronyms. But, studying your vocabulary now can mean greater confidence when it's time to make one of the most important purchases of your life.

Know Your Rights

Continued from page 2.

Atlanta, just minutes from McCray, whom he said he speaks with on the phone every day. Salaam also lives in Georgia.

The five maintain a brotherhood to help overcome the trauma they experienced being incarcerated as youths. Mr. Wise, who was the oldest at 16, was imprisoned in

an adult facility. They are not afraid to tell their stories in depth because they want young people and their parents to understand their rights, including Miranda rights, and the need for a lawyer when being questioned by the police, Mr. Santana said. He noted that police often abuse young people and coerce them into confessions after an arrest, as was the case

with the Exonerated Five.

One of the contemporary tools Santana uses to get that the truth out is social media. At the time of their arrest, he said, daily newspapers, TV news broadcasts and courtroom sketches, which he said darkened their features, made them look guilty.

Now a fuller story of what happened to them is gaining wider



PHOTO CREDIT / Sandra Sellars/Richmond Free Press

The audience at the Afrikana Independent Film Festival gives a standing ovation last Saturday to Raymond Santana, center, after the screening of the documentary "The Central Park Five." Santana, who was exonerated in the case after spending five years in prison, talked about his experience following the film. He is embraced by Todd Waldo, adviser for the film festival, while moderator Zoe Spencer, a sociology professor at Virginia State University, looks on.

public attention through Burns' documentary and the Netflix series, "When They See Us," which was co-written and directed by Ava DuVernay.

Santana said educating young people is critical. "Even today, the system wants our child to not occupy a classroom but a jailhouse. It is all about budgets. The more people you have in jail, the bigger the budget. It is all about the money." Santana's journey made him question his belief in a higher power.

"Even though I question the man upstairs, I didn't really lose faith. It just gets tested," Santana said. "I think I received blessings from the man upstairs. My daughter was one of them. After having her, I made a pact with Him to follow whatever direction my life would take."

Tina Barr, who earned a master's degree from VCU and now is a Ph.D. candidate in social work at the University of Minnesota who studies wrongful conviction, said she was glad

Santana gave the after-story that was not in the documentary.

"I think everyone needs to hear these stories of injustice, which could happen to teenagers even today," Barr said following the program. "If younger people understand what's happening in the justice system, they can be instrumental in making it such that those types of injustices will not happen to other people. They will be social justice activists, not just bystanders."

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Dr. Celia Williamson, advocate to expose human trafficking publishes book, "A Seat at the Table"



PHOTO CREDIT / TOLEDO JOURNAL

Celia Williamson, Ph.D. hosted a three-day seminar at the University of Toledo on Human Trafficking.

By Michael Daniels
Journal Staff Reporter

We've all heard the saying, 'It takes a village to raise a child.' "This same saying applies to the problem of Human Trafficking especially with our children," Says Celia Williamson, Ph.D., and Distinguished Professor of Social Work at the University of Toledo, who organized the 16th International Human Trafficking Conference at UT.

We all know about the Jeffery Epstein case, but according to statistics, his case is only the tip of the iceberg. Human Trafficking is a \$34 billion dollar business and it's no wonder why the University would devote so much time and effort on this subject. The Conference was a three-day event beginning on Wednesday, September 18, 2019, through Friday, September 20, and covered a wide range of Human Trafficking



PHOTO CREDIT / TOLEDO JOURNAL

Celia Williamson, Ph.D. exhibits her new book on Human Trafficking, 'A Seat at the Table' at UT's three-day seminar.

subjects and issues in eighty different seminars. Dr. Williamson said "We need to watch and pay attention to anything suspicious going on in our neighborhoods and with our children. If you see anything wrong, no matter how big or small, you need to call and report it to the National Human Trafficking Hotline at 1-888-373-7888, anonymously. It could be the clue that saves someone's life.

Human Trafficking is at epidemic proportions worldwide and it is fueled by demand. The only way, we as citizens can fight against this, is by being vigilant and paying attention to what's going

on in our community," she said.

She went on to say, "Slavery" is here today, Human Trafficking is modern day slavery. In 2000 the US government passed the Trafficking Protection Act which acknowledges the fact that this problem exists in the United States, now, today. We call it slavery because people are sold and other people who benefit financially from this transaction.

American youth, men and women and foreign victims are being trafficked and sold into the labor industry and the sex trade industry. In every situation these people, who are forced to work for little or no pay, and they are disposable, they can be replaced and in most cases, the trafficker keeps all the money. This is worst then the original slavery in America where the masters had to, at less take care of their slaves, if they wanted them to continue working for free. Today's trafficker doesn't

care if their victims have a place to sleep or eat because they can easily get someone else The Global Slavery Index estimates that there are about 43 million people are enslaved in the world today with 403,000 of those people being right here in the United States."

According to Dr. Williamson, "In America we have a lot of teens trapped in the sex trafficking industry, typically these are vulnerable children who are lured into this situation by the traffickers. Traffickers are not scary looking people; they are friendly, normal, safe looking, everyday people and they know which children to target."

"Children who are at the highest risk of being victimized by a trafficker are runaways, children with disabilities, unstable children, minorities, low-income children, and LGBT

Continued on page 8.

Human Trafficking: Ohio's Tragic Reality
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16th International Human Trafficking Conference

Continued from page 7. movies or on television, lured into a trap, in but instead they are person, at places like

the mall and other seemingly safe places or online by these skilled traffickers," she explained.

"These facts are precisely why we must be like a village," she said again. "Parents need to watch all the children in the neighborhood not just their own, and if you see anything suspicious don't hesitate to call the National Human Trafficking Hotline at 1-888-373-7888," advises Dr. Williamson.

Dr. Celia Williamson founded the first anti-trafficking program in Ohio, and has

completed nine studies, 17 articles/reports, and edited two books on sex trafficking. She serves as Director of the Human Trafficking & Social Justice Institute at the University of Toledo. A native Toledoan and an internationally known and experienced anti-trafficking advocate, she was named one of the top 30 most influential social workers alive and has over 25 years of anti-trafficking experience.

Almost a victim of Human Trafficking herself as a young girl, she has written a book to help others

understand and address this worldwide problem that is going on today. Entitled, 'A Seat at the Table' her book is available on Amazon.com.

With this book, which is autobiographical, Dr. Celia Williamson hopes to save someone from being a victim of Human Trafficking, as well as educate many more on this disturbing subject.

The International Human Trafficking Conference can also be accessed at the Emancipation Nation Podcast.

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Rosa Parks to Be Honored With Her Very Own Barbie Doll



PHOTO CREDIT / SUBMITTED

Nationwide — Rosa Parks, known as the Mother of the Modern Civil Rights Movement, is being honored with



PHOTO CREDIT / SUBMITTED



PHOTO CREDIT / SUBMITTED

a Barbie doll that resembles her. Children can now play with a toy that will truly inspire them, but the doll is also expected to be popular with collectors.

Mattel, the makers of Barbie, is recognizing the achievements of many historical women including Rosa Parks who "made the world better for future generations of girls."

"By celebrating their achievements with dolls made in their likeness, we hope girls will be inspired to pursue their dreams," a spokesperson for Mattel told CNN.

The Barbie doll will feature Parks' authentic clothing and accessories as well as educational material about her contributions to society.

The launch of the new dolls comes as part of the brand's Inspiring Women Series which aims to honor historical role models who paved the way for generations of girls to dream bigger.

Moreover, Mattel stated that research found that girls from the age of 5 are more likely than boys to experience the "Dream Gap" wherein they could feel like their own gender isn't smart and competent enough. To address that, showing girls more role models and telling their stories could be beneficial.

Other women who are part of the new collection are Katherine Johnson, Frida Kahlo, Amelia Earhart, and Sally Ride.

FIFTEEN APPS PARENTS SHOULD KNOW ABOUT

Courtesy of the Sarasota County Sheriff's Office
UPDATED JULY 2019



MEETME



MEETME is a dating social media app that allows users to connect with people based on geographic proximity. As the app's name suggests, users are encouraged to meet each other in person.

GRINDR



GRINDR is a dating app geared towards gay, bi and transgender people. The app gives users options to chat, share photos and meet up based on a smart phone's GPS location.

SKOUT



SKOUT is a location-based dating app and website. While users under 17 years old are unable to share private photos, kids can easily create an account using a different age.

WHATSAPP



WHATSAPP is a popular messaging app that allows users to send texts, photos, vidoemails, make calls and video chats worldwide. WHATSAPP uses an internet connection on smart phones and computers.

TIKTOK



TIKTOK is a new mobile device app popular with kids used for creating and sharing short videos. With very limited privacy controls, users are vulnerable to cyber bullying and explicit content.

BADDO



BADDO is a dating and social networking app where users can chat, share photos and videos and connect based on location. While the app is intended for adults only, teens are known to create profiles.

BUMBLE



BUMBLE is similar to the popular dating app "Tinder" however, it requires women to make the first contact. Kids have been known to use BUMBLE to create fake accounts and falsify their age.

SNAPCHAT



SNAPCHAT is one of the most popular apps in recent years. While the app promises users can take a photo/video and it will disappear, new features including "stories" allows users to view content for up to 24 hours. Snapchat also allows users to see your location.

KIK



KIK allows anyone to contact and direct message your child. Kids can bypass traditional text messaging features. KIK gives users unlimited access to anyone, anywhere, anytime.

LIVEME



LIVE.ME is a live-streaming video app that uses geolocation to share videos so users can find out a broadcaster's exact location. Users can earn "coins" as a way to "pay" minors for photos.

HOLLA



HOLLA is a self-proclaimed "addicting" video chat app that allows users to meet people all over the world in just seconds. Reviewers say they have been confronted with racial slurs, explicit content, and more.

WHISPER



WHISPER is an anonymous social network that promotes sharing secrets with strangers. It also reveals a user's location so people can meet up.

ASK.FM



ASK.FM is known for cyber bullying. The app encourages users to allow anonymous people to ask them questions.

CALCULATOR%



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HOT OR NOT



HOT OR NOT encourages users to rate your profile, check out people in their area, and chat with strangers. The goal of this app is to hook up.

For more information, contact Sarasota County Sheriff's Office Community Affairs at 941.861.4005

Race for the Cure



PHOTO CREDIT / TOLEDO JOURNAL

Harold Jaffe, of Harold Jaffe Jewelry, embraces Artina McCabe, and presents her with a gift for a continued battle with breast cancer. "Team Artina," consisting of family, and friends stand on stage with her as they prepare for the walk.



PHOTO CREDIT / TOLEDO JOURNAL

From left are Elleana Martin, Keisha Newton, Val Mickles, La Trice Mickles, and Tracy Brown. They were walking for Val, and Betty Mickles.



PHOTO CREDIT / TOLEDO JOURNAL

Sherron Jones, center, is a 26 year survivor of the cancer, osteosarcoma. He was there to support survivors of breast cancer, walk for his aunts, both of whom passed from the disease, and let others know there is hope at beating the disease



PHOTO CREDIT / TOLEDO JOURNAL

Sitting center right and holding a dog is Alicia Pangrac, a 17 year survivor. She was overwhelmed with joy as her friend, Lindsay Bowman, kneeling directly behind her, organized a team of 100 people to walk in honor of her fight against the disease.

Continued from page 1. names of survivors, or unfortunately, those who were victims to the disease, on their shirts. The 5k run or walk had festivities going on throughout the morning that highlighted survivors' stories, which gave hope to those, who were just recently diagnosed with the



PHOTO CREDIT / TOLEDO JOURNAL

Thousands ignored the rain as they ran, or walked to help raise funds to defeat breast cancer.

Although the race focused on breast cancer survivors, that didn't stop survivors of other cancers attending, and adding their support.

Sherron Jones was diagnosed with osteosarcoma, which is a bone, and tissue cancer, at the age of 19, 26 years ago. He was walking for his aunts, Vaneesa Mays, and Joyce Barringer, both of whom lost their battle with the disease.

Mr. Jones told The Toledo Journal it was important for him to support, and encourage others who are currently dealing with the disease.

"Death was the first thing that came to my mind when I was diagnosed," he said.

"When people are told they have cancer, the first thing they think of is their life is over. I don't want people to think that their life is over. Know your body, and pay attention to signs that are pointing to something may be wrong. As men, we need to pay more attention to those signs, and just get regular checkups," Mr. Jones said.

Robert Bills, had family from Saginaw, Michigan, Ft. Wayne, Indiana, and Milwaukee, Wisconsin attend the walk. He said they've been attending the event since it started in Toledo, 10 years ago.

"My family, the Bills, Alexander, and Pottis families, have lost loved ones to breast cancer. So,

we attend every year to help raise money, and defeat the disease," he said.

Artina McCabe, a one year survivor, was the honoree for the End Celebration, and spoke to the participants before the start of the race.

"I was diagnosed in 2017 with stage 2 breast cancer. I didn't know anyone who had breast cancer, so when I received the news I was terrified, and instantly thought it was a death sentence. I'm just so grateful for my family's support, for my daughter, Artisha, who nominated me for the End Celebration, and for everyone here today who are running, or walking in order to help beat the disease," Mrs. McCabe said.

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NAOMI Building Expansion Increases Capacity to Serve Women Recovering from Substance Addiction



PHOTO CREDIT / TOLEDO JOURNAL

Bishop Duane Tisdale, first row third from the left, along with project managers and board members cut the ribbon.

By Leah Williams

The NAOMI facility on Warren Street is a lifeline of hope for its female residents recovering from substance addiction. Established in 2007 through the vision of

Bishop Duane Tisdale of Friendship Baptist Church, the faith- and abstinence-based program servicing northwest Ohio women has been in operation for 12 years. Thanks to a building expansion that

added residential, office, and educational space, NAOMI has doubled its capacity and can now offer 10 residents the long-term care that Social Worker Jean Adelphia-Long said they so desperately need to heal

and maintain sobriety.

The September 25 Ribbon Cutting Ceremony and Open House began with an opening prayer and blessing by Bishop Tisdale and brief comments by Clinical Director Lashanna Alfred. The NAOMI Board of Directors along with their executive staff, Bishop Tisdale, Project Architect Scott Heacock, and Financier Roy Hutcheison cut the ribbon to officially open the newly expanded building. Residents took guests on tours of the building while sharing about their experiences, and refreshments were also served.

Shortly before the official ribbon cutting ceremony and Open House, Ms. Adelphia-Long and Clinical Director Lashanna Alfred spoke about the organization, its mission, and the new possibilities that the expansion has made possible for potential



PHOTO CREDIT / TOLEDO JOURNAL

Clinical Director Lashanna Alfred addressed the crowd before the ribbon cutting.



PHOTO CREDIT / TOLEDO JOURNAL

Bishop Duane Tisdale, Project Architect Scott Heacock, and Financier Roy Hutcheison (all front center) surrounded by the NAOMI Board of Directors and Executive Staff.



PHOTO CREDIT / TOLEDO JOURNAL

NAOMI's new computer lab where residents can work on GED prep and develop computer skills.

clients.

"The majority of our clients are coming from detox [to] here. So once they're detoxed through Mercy Systems, Promedica, UTMC, or Arrowhead, they come here and we give them the long-term treatment they need in order to be successful," Ms. Adelphia-Long said.

She went on to say that numerous studies have shown that long-term treatment programs result in a lower recidivism rate among people in recovery from drug or alcohol addiction.

"Those that have been in treatment for 12 months tend to be the most successful in terms of being able to maintain their sobriety. It takes us a long time to get to a place where we need this kind of help," she said. "It takes more than 90 days to redo and heal some of what it took to get to the place where you would need to come to a facility like this."

Once admitted to the NAOMI program, Clinical Director Lashanna Alfred

said that residents are supplied with what they need in order to focus on their healing and sobriety.

"They stay from 6 to 12 months. It's a structured program. They get around the clock treatment, and they have access to community resources," Ms. Alfred said.

She said that NAOMI's community partner organizations like the YMCA/YWCA, public library, and New Concepts help the program provide its residents with treatment from a holistic perspective – mind, body, soul, and spirit.

When asked about the new possibilities the expansion makes possible, Ms. Alfred and Ms. Adelphia-Long both talked about their excitement at being able to now house 10 residents.

"It's truly amazing to see when somebody comes in here and to see them transform," Ms. Adelphia-Long said. "We get to double our ability to do that and to me it's pretty incredible."



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From the Desk of Felicia

10 Questions to Ask Before You Get Married

Getting married is a serious investment that shouldn't be taken lightly. There are tons of resources out there that will help you decide if you are marrying the right person or not if you don't trust your own judgment. But before you spend thousands of dollars on saying



yes to the dress or partying all night at your bachelorette or bachelor party the night before, you need to ask the following questions before you walk down the aisle of or skip to the courtroom for a holy matrimony:

1. Do you want children? If so, how many?
2. What are your long-term goals for yourself and our marriage?
3. What values and morals are most important to you?
4. What are your spiritual beliefs, if any?
5. What is your love language?
6. How would you describe your relationship with your family?
7. What are your deal breakers?
8. How do you deal with stress?
9. What are your financial goals?
10. Do you communicate with any former partners (including on social media)?

Keep in mind, this list is in no particular order and can be asked in whatever moments you deemed their fitting for your relationship. This list is also not a complete list and therefore, you should be asking all of the necessary questions, before committing to marriage. Entering into marriage without having a solid foundation established prior to, will only hinder the marriage down the road. Whatever issues that can be resolved before the marriage, solve them because the title of marriage doesn't guarantee that your problems will be solved instantly.

If you are entering a marriage as a blended family, I'll add bonus advice here: Make sure all of the adults communicate regarding the well-being of the children. I know situations can be difficult to communicate when children are involved. I highly suggest that if things get too difficult, consider family counseling. Blending families are a beautiful asset to a family if done and communicated correctly.

Asking these questions above, will let you know the thoughts and plans of your partner. It is your responsibility to decide if that's what you want in a marriage, or not. People do change but there shouldn't be any drastic changes occurring that jeopardizing the longevity of your marriage. Too often, we hear what we want to hear in the beginning of our relationships and then our marriage fail, years later. You don't want to enter into a marriage with any doubts or fears so it's best to have the much needed conversations now for FREE, or pay a hefty cost later during the divorce proceedings.

DeFord Bailey, black man, was the first star of Country Music

Submitted

Ken Burns' PBS documentary "Country Music," which first aired recently, spotlights DeFord Bailey, a black man, who was the first star of the Grand Ole Opry.

The documentary explored the role African Americans played in the development of the country music, which is usually associated with whites, many of them racist as hell.

Much to my horror, the documentary shows a country band standing near storefront sign advertising a Klu Klux Klan meeting. This image was ingrained by television programs like "Hee Haw" where everyone was white and all the men appeared to be named "Bubba."

Even in the segregated South, Burns' showed photos of blacks sitting together with whites and even dancing in the same room but not with each other.

DeFord Bailey, who played the harmonica, guitar and banjo, was the first star of the Grand Ole Opry, the citadel of country music. Enslaved black men and black women brought the banjo to America.

Bailey played the harmonica like a virtuoso, which would later influence rock musicians like John Lennon of the Beatles. Lennon was the first rock musician I saw playing the harmonica during a concert.

On December 10, 1927, Bailey debuted "Panama Blues" on WSM Radio's Barn Dance. His other hit was "Fox Chase," about hounds chasing a fox. One woman wrote WSM. She asked the station to let her know when it would again play "Fox Chase."

The last time the station did, her dog began barking and running around the house searching for the fox, the woman wrote. Bailey was an innovator, he sang 'get em, get em' was urging the dogs to catch their prey.

Burns' documentary also explores how white musicians, including Jimmy Rogers, Bill Monroe, and Hank Williams played with black street musicians to learn their craft. Rogers, Monroe and Williams later would become country music superstars. Elvis also borrowed from African Americans.



PHOTO CREDIT / SUBMITTED

DeFord Bailey.

Rufus "Tee Top" Payne, a black man, mentored Williams. He exposed Williams to the blues and taught him how to improvise guitar chords.

Hank Williams, a superstar in Country Music, whose songs still resonate today, was taught to play guitar by a black man.

Williams paid for a memorial to Payne in a Montgomery, Alabama, cemetery, where he is buried. Payne died March 17, 1939, at the age of 56. Williams died January 1, 1953.

Many years ago, I was visiting Nashville on business. A wall in the hotel, where I was staying, had framed photographs of the Grand Ole Opry's early stars. Bailey's photograph wasn't among them.

The music industry promoted the country music's white artists. Songs by blacks were called "Race Music."

The Grand Ole Opry fired Bailey in 1941. Judge George D. Hay, founder of the Grand Ole Opry, called Bailey a lazy black man.

"That brings us to DeFord Bailey, a little crippled colored boy who was a bright feature of our show for about fifteen years. Like some members of his race and other races, DeFord was lazy. He knew about a dozen numbers, which he put on the air and recorded for a major company, but he refused to learn any more, even though his reward was great. He was our mascot and is



PHOTO CREDIT / SUBMITTED

Hank Williams.

still loved by the entire company. We gave him a whole year's notice to learn some more tunes, but he would not. When we were forced to give him his final notice, DeFord said, "I knowed it waz comin', Judge, I knowed it waz comin'." To survive, Bailey rented out rooms in his house and opened a shoe shine parlor.

Bailey last performed at the Grand Ole Opry in April 1982. He was inducted into Country Music Hall of Fame in 2005. Bailey died July 2, 1982, in Nashville, Tennessee.

It has been generally assumed that blacks did not like country music. Those who did were often ridiculed and because of this they kept

silent. Many years ago, I attended a Eddie Harris jazz concert in Seattle. Harris put down Charley Pride (Pride will be featured in the next segment of Country Music, which begins Sunday), a black country western singer. The audience cheered and laughed.

My father, Mitchell Lowe, would not have been one of them. He wore straw cowboy hats and cowboy boots. In his car, my dad listened to eight-track tapes of Hank Snow, the Canadian country western singer.

If my dad were alive today, I would ask him if he wanted to be a country western singer or a cowboy?

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HELP WANTED

CANINE CARE CENTER SUPERVISOR
Lucas County

Lucas County Canine Care & Control is accepting applications to fill the position of Canine Care Center Supervisor until the position is filled. Additional information regarding the duties are available on the Lucas County web site (www.co.lucas.oh.us). Click on "Apply for a Job" and then select "Canine Care Center Supervisor" from the list to read more or apply.



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The University of Toledo offers an excellent salary and benefit package, which includes the Ohio Public Employees Retirement System and State Teachers Retirement System for faculty with employer contribution, medical coverage, paid sick and vacation time, tuition waiver is available to UT employees and their eligible spouses and dependents and 10 paid holidays.

For a complete listing of our openings and desired qualifications or to apply, please proceed to our website at <https://www.utoledo.edu/jobs/>
We ask that applications and required documents be submitted electronically.

We are an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color religion, sex, national origin, disability status, protected veteran status, or any other characteristic

HELP WANTED

TOLEDO LEGAL AID SOCIETY

TLAS Fellowship Program is hiring up to six attorneys in Lucas County, Ohio. Successful candidates must be licensed with the Ohio Supreme Court. Graduates from an accredited college of law who are awaiting Ohio bar results will be considered for the program. Please see <http://www.nlada.org/node/27416> for a more detailed description. Email cover letter and resume by October 11, 2019
to: ToledoLegalAidSociety@Yahoo.com

HELP WANTED

SAFETY SPECIALIST

Rudolph Libbe Inc. is seeking a Safety Specialist to join our team in Walbridge, OH. The Safety Specialist is responsible for supporting company associates in achieving safety excellence by helping to identify existing and potential safety risks on current and upcoming projects, providing training, and performing site visits to verify that safety measures are consistently implemented company-wide.

Candidates should have 30 hour OSHA certification and 3-5 years construction safety experience with the proven ability to identify workable solutions to eliminate hazards. Bachelor's degree in related field preferred. Must be able to communicate effectively with workers, subcontractors, supervisors, and management, and be available for shift work, travel, and out of town assignments. Apply online at www.rlgbuilds.com.

ACCOUNTING ASSOCIATE

The Rudolph Libbe Group is seeking an Accounting Associate to join our team in Walbridge, OH. The Accounting Associate is responsible for misc. accounting and administrative functions in support of the accounting department and the office as a whole.

Candidates should have working knowledge of accounting principles and 3-5 years accounting experience. Associate's degree in accounting or related field preferred. Job cost experience and general construction knowledge is a plus. The ideal candidate must be detail oriented, self-motivated, have strong organizational skills, and be able to build and maintain relationships with colleagues, customers and vendors. Apply online at www.rlgbuilds.com.

BIDS FOR SNOW PLOWING

SNOW PLOW OPERATORS WITH VEHICLES

The City of Toledo, Streets, Bridges, & Harbor Division is interested in contracting with owners/operators of snow plow vehicles for plowing on residential streets during heavy snow conditions. All bids must be received by **1:30 PM October 22nd, 2019**. For a copy of the bid proposals and specifications visit <https://www.planetbids.com/portal/portal.cfm?CompanyID=22576> or contact:

STREETS, BRIDGES, & HARBOR
1189 W. Central Ave. Toledo, Ohio 43610
PHONE: 419-245-1589

METROPARK PROPOSALS

NOTICE TO BIDDERS

SEALED PROPOSALS for bidding on **Blue Creek Metropark Multi Use Trail Extension** will be received; opened; and read aloud at the Metropolitan Park District of the Toledo Area, Fallen Timbers Field Office, 6101 Fallen Timbers Lane, Maumee, Ohio 43537 **Friday, October 18, 2019 at 3:00 p.m.** local time.

THE SCOPE OF WORK consists of construction of a 12 foot wide paved multi use path 1,879 feet in length. General construction includes erosion control, limited select demolition, earthwork, aggregate base, asphalt, striping, topsoil, seeding and mulching. Bidders may obtain copies of plans, specifications, contract documents and plan-holder's list through Newfax Corporation, 333 West Woodruff, Toledo, Ohio 43604 between 8:30 a.m. and 4:30 p.m., Monday through Friday (check made payable to Newfax Corporation) or via the Newfax Digital Plan Room at www.newfaxcorp.com. Newfax can be contacted at 419-241-5157 or 800-877-5157. A non-refundable fee of \$15 is required for each set of full-size documents obtained. For additional information, please contact Jon Zvanovec @ 419-360-9184, jon.zvanovec@metroparkstoledo.com.

EACH BIDDER MUST FURNISH either (1) a bond for the full amount of the bid or (2) a certified check, cashier's check or irrevocable letter of credit in an amount equal to ten percent (10%) of the bid with its bid. The successful bidder must furnish a 100 percent (100%) Performance Bond and a 100 percent (100%) Labor and Materials Bond.

No bidder may withdraw its bid within thirty (30) days after the actual date of the opening thereof.

THE BOARD OF PARK COMMISSIONERS OF THE METROPOLITAN PARK DISTRICT OF THE TOLEDO AREA reserves the right to reject any or all bids, and to waive any informality in bidding.

By order of the Board of Park Commissioners
METROPOLITAN PARK DISTRICT OF THE TOLEDO AREA

David D. Zenk, Director

REQUEST FOR PROPOSALS

LUCAS COUNTY BOARD OF DEVELOPMENTAL DISABILITIES

Lucas County Board of Developmental Disabilities is now hiring, and offers competitive compensation and a comprehensive benefits package. For a listing of our current openings, please visit our website at www.lucasdd.org. All candidates must submit a resume and cover letter along with an employment application via the online application process. We are an equal opportunity employer. If in need of ADA accommodations, contact us directly at 419-380-4033.



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OFFICE HOURS: MON-TUE 9-noon & 1-5,
THUR-FRI 9-noon & 1-5 Closed Wed
Deadline Friday 4:30 pm

CLASSIFIEDS

HELP WANTED HELP WANTED HELP WANTED HELP WANTED NEWS NEWS NEWS

**PRODUCER/DIRECTOR
WBGU-TV Television Service**

Bowling Green State University is a tier-one, public university serving 19,000 students on two campuses in northwest Ohio. The University has nationally recognized programs and research in the natural and social sciences, education, arts, business, health and wellness, humanities and applied technologies. BGSU seeks talented individuals to join our community in Bowling Green, Ohio, recognized as one of the "Best College Towns of America."

To produce and direct both studio and location, multi-camera and single camera, and other media projects as assigned. Almost all projects will include conception, design, budget, writing, lighting, audio, videography, editing, and managing/training students. The position of producer/director requires an understanding of complex technical material, knowledge of the complexities of human interaction, and a comprehension of the delicate intricacies of storytelling. Deadline to apply: October 10, 2019

Full-time Administrative Staff position available. For a complete job description & to apply for this position visit <https://bgsu.hiretouch.com/> or contact the Office of Human Resources. BGSU. AA/EEO/Disabilities/Veterans. In compliance with the ADA Amendments Act (ADAAA), if you have a disability and would like to request an accommodation in order to apply for a position with Bowling Green State University, please call 419-372-8421.

HELP WANTED

DIRECTOR - EDUCATIONAL SERVICES

The Director of Educational Services provides leadership and management oversight of WGTE Public Media's Educational Resource Center (K-12 educator professional development services) and Early Learning department (pre-K literacy, social emotional development training, etc. for childcare providers). Additionally, the director oversees workshop creation, development of engaging outreach events, caregiver workshops, and grant application/management, and reporting. The successful candidate will possess a record of success with educator professional development and in early childhood literacy and has experience using technology in these areas and is able to develop, present, implement and monitor professional development modules, as well as manage new and existing learning initiatives. The Director is also responsible for developing internal reporting systems, writing reports, and maintaining excellent records to ensure each project meets requirements and expectations. This individual must also be a strong team player and be able to develop positive, collaborative and mutually beneficial relationships with organizations that share our commitment of service to educators and early childhood professionals.

A Master's Degree from an accredited four-year college or university and five (5) years of experience in educator professional development and Early Learning; OR A Bachelor's Degree from an accredited four-year college or university and ten (10) years of experience in adult education and Early Learning is required. Work experience must have included supervising and coordinating a variety of functions. Send your letter and resume to: Human Resources, P.O. Box 30, Toledo, OH 43614, or employment@wgte.org. EOE/ADA

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toledojournal@rocketmail.com

MUSIC DIRECTOR

Glenwood Lutheran Church, 2545 Monroe Street, Toledo, OH, 43620 is seeking a Music Director. The ideal candidate should possess a Masters Degree in Music or equivalent, and be familiar with Lutheran liturgical music as well as African American music and instrumental accompaniments. Salary is negotiable commensurate with education and experience. Candidates may send resume to the church: glenwoodpastor@gmail.com. The closing date is October 11, 2019.

Interview process: 6 on hiring committee, each select one area to share with candidate. Others are not to BUTT IN!

1. History of church (P4 Pr Chris., P2 Nancy)
2. Teaching necessities (P3 Chris, P1 Nancy)
3. Existing rehearsal, meeting schedule (Chris- past choir routines, Nancy, P 5)
4. Available equipment
5. Expectations (Chris p 2 P4)
6. Housekeeping responsibilities

Candidate to request salary package, have questions answered, and be notified ASAP about committee's decision.



Drug Trafficking Laws Invoke Serious Consequences

By Shawn Dominy, Esq. Dominy Law Firm, LLC

Individuals charged with drug trafficking in Ohio face severe penalties if they are convicted. The penalties may include fines, forfeiture of property, prison sentences and license suspensions.

Drug trafficking is defined as knowingly selling or offering to sell a controlled substance or a controlled substance analog. A person also commits the offense of drug trafficking by shipping, transporting, delivering, or preparing a controlled substance (or controlled substance analog) for shipment, transportation or delivery when the person has reason to believe the recipient intends to sell the controlled substance.

The seller can even be convicted of drug trafficking if no money changes hands. The definition of a "sale" includes a barter, exchange, transfer and even a gift.

Controlled Substances

A controlled substance is defined as a drug, compound, mixture or substance included in schedule I, II, III, IV, or V of the *Ohio Revised Code* and the United States Attorney General's Office.

Many prescription medications are included in the schedules of controlled substances. Therefore, if a person knowingly sells or offers to sell a prescription medication that is in one of those schedules, that person may be convicted of drug trafficking.

Consequences

The potential sentences for drug trafficking depend on the type of drug and the amount of the drug. For example, trafficking a small amount of marijuana is a fifth-degree felony, punishable by six months to 12 months in prison, whereas trafficking 27 grams or more of cocaine is a first-degree felony punishable by three to 11 years in prison. In some instances, a prison sentence is mandatory.

The court may also impose a fine for trafficking and the amount of the fine depends on the level of the offense. For example, a fifth-degree felony carries a fine of up to \$2,500, and a first-degree felony carries a fine of up to \$20,000. The court may also order the defendant to pay court costs, costs associated with any jail time, and costs associated with the investigation into the trafficking offense.

In addition to fines and court costs, the court may order the convicted trafficker to forfeit the proceeds from the drug trafficking. The court may also order the forfeiture of property used in committing the drug trafficking offense.

If a person is convicted of drug trafficking, the court may also suspend that person's driver's license for up to five years.

Additionally, the court must transmit a certified copy of the conviction to the licensing board or agency that has the authority to suspend or revoke a professional license if the convicted person has one, such as a license to practice medicine or law.

How an attorney can help

An attorney can develop an effective strategy for addressing drug trafficking charges. First, the attorney should explain the court process, so you know exactly what to expect in court. Second, the attorney can investigate the facts of the case and conduct legal research. Based on the investigation and research, the attorney may file motions to suppress evidence. Next, the attorney will negotiate with the prosecuting attorney in an effort to reach an acceptable plea agreement. If an acceptable agreement is not reached, the attorney will represent you at a trial. If you are found guilty of an offense or plead guilty to an offense, the attorney can present mitigation to the judge to help obtain a lenient sentence.

About the Author

Shawn Dominy is a criminal defense attorney in Columbus, Ohio and the founder of the Dominy Law Firm, LLC. Shawn has been practicing law since 1997, and his practice is limited to criminal defense. He represents clients in Columbus, Ohio and the central Ohio area. For more information about Shawn Dominy, please see his firm's website: <https://www.dominylaw.com/>.

Articles appearing in this column are intended to provide broad, general information about the law. This article is not intended to be legal advice. Before applying this information to a specific legal problem, readers are urged to seek advice from a licensed attorney.

BLACK HISTORY

October 8, 1775: Council of general officers decided to bar slaves and free Blacks from Continental Army.

October 7, 1821: Chronicler of The Underground Railroad Records, William Still was born

October 5, 1872: Educator, Booker T. Washington, enters Hampton Institute.

October 6, 1895: W.D. Davis patented an improved riding saddle

October 3, 1904: On Daytona Beach FL, Bethune-Cookman College opens.

October 2, 1967: Robert H. Lawrence (Named the first Black astronaut), dies in a plane crash before his mission.

October 2, 1983: The King Center initiates Gandhi birthday observance and opens Gandhi exhibit.

October 4, 1996: Congress passes a bill authorizing the creation of 500,000 Black Revolutionary War Patriots Commemorative coins.

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'Behind the Seen' Book Release Draws Big Crowds



PHOTO CREDIT / Richard Ventura | CCC

Pastor Frederick Price Jr. signed hundreds of books at the reception.

Submitted
By Cora Jackson-Fossett
Hundreds of people
obtained autographed

copies of "Behind
the Seen" by Pastor
Frederick K. Price, Jr.,
at the book release
receptions on Sept. 6

and Sept. 8, at Crenshaw
Christian Center in Los
Angeles.
Making his debut as an
author, Price Jr. sub-

titled the book "Angels,
Demons and the Battle
for the Human Soul"
and he dedicated it to
"truth-seekers, deep

researchers, and those
who know that behind
the veil lie the answers
to life's most staggering
questions. May the Lord
continue to open your
eyes to the mysteries that
are ever-present in the
pages of His Word."
"I have been desiring
to write something for
a while. Now that the
book has manifested,
I guarantee that you
will be intrigued," said
Price, who added that
his intent is to "create
dialogue" and "separate
the realities from the
misconceptions."
Using the Bible as his
primary source, Price
Jr. said he devoted 15
years to researching
and preparing to write
"Behind the Seen."
According to the book's
introduction, his aim is to

"draw us more deeply in
God's truth about spiritual
realms and their effects
on our lives and on
eternity...and equip you
to prevail in this life and
the next."
During the receptions,
Price Jr. read the book's
forward written by his
father, Apostle Frederick
K.C. Price and greeted
scores of well-wishers
including Kitty Davis,
Union Rescue Mission
director of public
relations, and the Rev.
Andy Bales, executive
director of URM. In
addition, attendees
purchased more than
600 copies of the book.
"Behind the Seen" is
also available online at
thematrixoftruth.com.
This article originally
appeared in The Los
Angeles Sentinel.

These thieves will need air conditioning where they are going

Submitted By: The Association of Mature
American Citizens [www.amac.us]

The Akron, Ohio Alliance
Fellowship Church hardly had

an occasion to use its brand
new \$3,500 air conditioning unit
when it was stolen, reports the
Association of Mature American
Citizens [AMAC]. The police were

called in to find the perpetrators
but Pastor Gus Brown may be
hoping that the thieves will repent
and return it and he posted a
notice on the church bulletin board

in front of the church. It reads in
large letters, "Whoever stole our
AC Unit: Keep it. It's hot where
you're going."

DEBT RELIEF?
**CHAPTER 7
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**ASK YOUR
FUNERAL DIRECTORS**
*A word from C. BROWN and
C. BRIAN BROWN DIRECTORS*

Dear Mr. Brown: My mother, who's a widow, has been admitted to a care facility. She is also receiving a certain federal medical assistance. My family is being told we have to reduce mother's assets down to no more than \$1500.00 and her insurance policies will have to be cashed in and the money turned over for her medical care. Thus does not sit well with my family due to the sweat and labor her and dad went through to gain their home and raise money for their family. Is it true she has to give away everything they earned over the years? **Emma**

Dear Emma: In most cases it is true that assets be reduced to no more that \$1500.00 in order to receive certain federal medical and health care benefits. However, the cashing in of her insurance policy is not necessary. You can establish a pre-need funeral contract, which is a simple task to do, with the funeral home. If there are ample cash funds, you can also reduce the cash funds in the same manner. **Thanks for your question.**

Send your question to: The Toledo Journal
P.O. Box 12559, Toledo, Ohio 43606
c/o Ask Your Funeral Directors

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Your Spiritual Cake

You are going to take (2) two cups of kindness and place it in a bowl,
(1/2) one half stick of faithfulness with the color of gold,
(3) three eggs of peace with calmness inside,
(4) four sprinkles of powdered goodness that you cannot hide,
A pinch of joy and love spice to create a great taste,
Line your pans with gentleness to rise up in your face,
Place it in the oven for longsuffering to cook.
Wait (45) forty-five minutes using self control and then take a look.
Write those notes down and put them in a book.
These are the instructions that you must take,
So follow them to the letter for your own spiritual cake!

Written by:
Pastor William Hardison

Park Terrace Nursing & Rehabilitation Center
Formerly Darlington Nursing & Rehabilitation Center
2735 Darlington Road,
Toledo, Ohio 43606

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Tommie Smith and John Carlos will be inducted into the U.S. Olympics Hall of Fame

The two protested U.S. racism at the 1968 Summer Olympics

BlackmansStreet
Today Author

When Tommie Smith and John Carlos raised their arms with black gloves on their fists during the medal ceremony at the 1968 Summer Olympics, the crowd booed loudly to show its disapproval.

Smith and Carlos finished first and third in the 200-meter dash. The two raised their arms during the Star Spangled Banner to protest racism in the U.S.

Smith won the Gold Medal, setting a world record of 19.83 seconds, and Carlos won the Bronze Medal. Peter Norman of Australia won the Silver Medal.

The crowd booed even louder as the two men walked off the winners' podium wearing black socks and no shoes. U.S. Olympic officials ordered Smith and Carlos to leave the Olympic village.

Brent Musburger, Chicago sportswriter, called Smith and Carlos "black-

the protest by Smith and Carlos made the Olympic games ugly.

More than 50 years after the Smith and Carlos were ordered to leave the Olympic Village, the U.S. Olympic and Paralympic Committee announced it will induct Smith and Carlos and seven others into the Olympic Hall of Fame. The two men will be inducted during a ceremony November 1 in Colorado Springs, Colorado, where the committee is based.

Carlos, now 74, doesn't think about Musburger who never has apologized for his comments.

Carlos told U.S.A. Today Sports, "Well you know, Brent Musburger doesn't even exist in my mind. So I don't even know. He didn't mean anything to me 51 years ago. He doesn't mean anything to me today. Because he's been proven to be wrong." Smith is now 75.

The pending hall of fame induction of Smith and Carlos follows an apol-

grew up. At least five of us went to the meet. When we saw Smith stretching on the infield, we surrounded him. None of said anything, we just gazed at him. We believed we were in the presence of God.

Peter Norman did not fare as well after the games. The Australian government ostracized Norman and never forgave him for supporting Smith and Carlos.

Norman died in 2006. Smith and Carlos each gave eulogies and were pall bearers at his funeral.

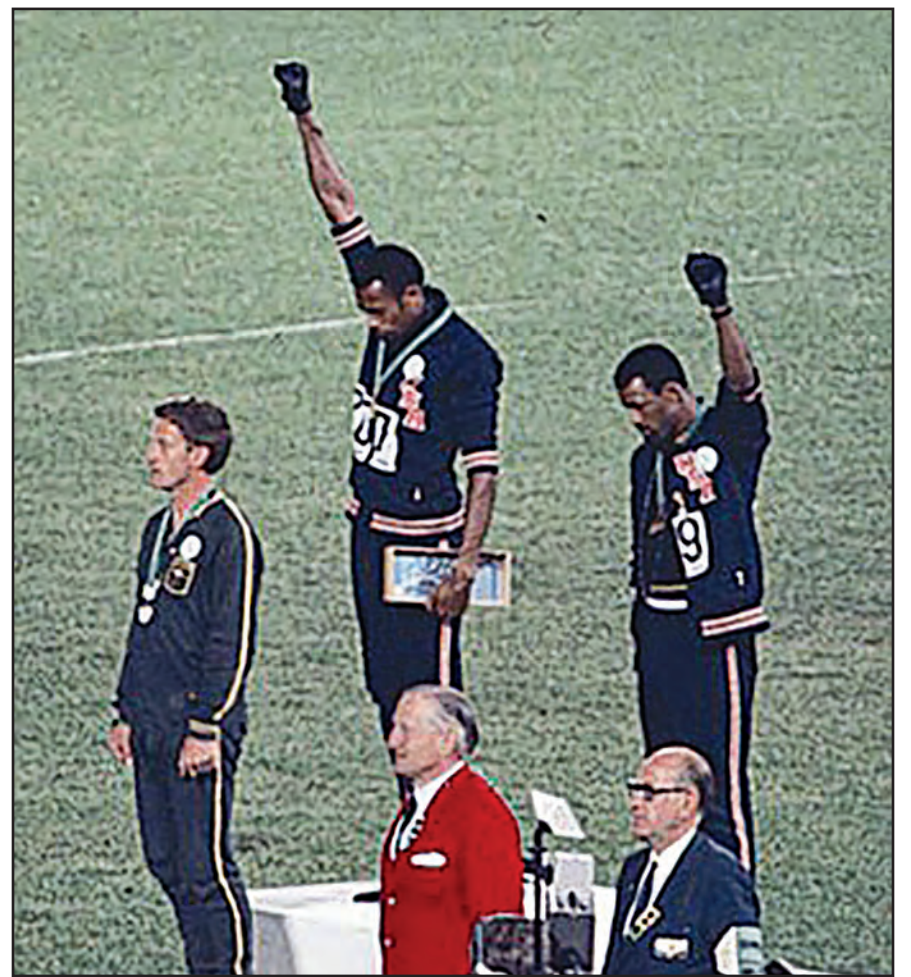


PHOTO CREDIT / SUBMITTED

Tommie Smith and John Carlos at the 1968 Summer Olympics in Mexico City. Peter Norman of Australia is also on the winners' podium.



PHOTO CREDIT / SUBMITTED

Brent Musburger

skinned storm troopers" for their clenched fist power salute. His comments appeared in Chicago American, later renamed Chicago Today. The newspaper is now out of business.

Musburger, now radio play-by-play announcer for the Oakland Raiders, never explained what the two sprinters were protesting. The article's headline read "Bizarre Protest by Smith, Carlos Tarnishes Medals."

Brent Musburger. Should we boycott the Oakland Raiders for his comments about Smith and Carlos?

It's safe to say, Chicago American's newsroom was all-white and all male. Time magazine said

ogy by the University of Wyoming to former black football players who were kicked off the team because they wanted to ask about wearing black armbands in a game against Brigham Young University.

After the Olympics, Smith and Carlos were ostracized by white sports writers. They both worked various jobs, including some coaching.

Before the 1968 Summer Olympics, my friends considered them heroes because of their abilities to sprint faster than most people on Earth. Smith was competing in a track meet at the University of Puget Sound in Tacoma, Washington, where I

10 RULES OF SURVIVAL IF STOPPED BY THE POLICE

Remember that your goal is to get home safely. Use the above rules to help do that. If you feel that your rights have been violated, you and your parents have the right to file a formal complaint with your local police jurisdiction.

- 01** Be polite and respectful when stopped by the police. Keep your mouth closed!
- 02** Don't, under any circumstance, get into an argument with the police.
- 03** Always remember that anything you say or do can be used against you in court.
- 04** Avoid physical contact with the police. No sudden movements & keep hands out of your pockets.
- 05** Keep your hands in plain sight and make sure the police can see your hands at all times.
- 06** Even if you believe that you are innocent, do not resist arrest.
- 07** Do not run even if you are afraid of the police.
- 08** Don't make any statements about the incident until you are able to meet with a lawyer or a public defender.
- 09** Stay calm and remain in control. Watch your words, body language and emotions.
- 10** Encounters with the police can cost you your life. Think about your actions!

30 Years: Student Watershed Watch taking place this week



PHOTO CREDIT / SUBMITTED

Submitted By TMACOG, Pat McCarthy

Every October for 30 years, hundreds of

middle school to senior high school students have spread out to area rivers and streams for

TMACOG's Student Watershed Watch. This year includes an all-time record number of

students and includes some teachers who have received advanced training by the U.S. EPA. It will take place this Thursday, October 3, 2019 from 12:15-2:30 pm at Ottawa Hill High School, testing site is the Ottawa River.

There are more than 20 testing sites on several watersheds. All students will collect and test water samples for the

presence of phosphorus, E. coli, pH balance, dissolved oxygen, turbidity, and more. They will also be collecting macroinvertebrates (larvae of mayflies, dragonflies, etc.) as another indicator of the health of the water.

Students will be using chemicals, nets, and other tools. They will be sampling streamside and also getting into the river.

Collection and testing is the first part of a two-part Student Watershed Watch. In the second part, the students meet at a summit (Toledo Zoo, Nov. 8) and present their findings from a stage.

(Park in the back parking lot of Epworth United Methodist Church – 4855 Central Avenue – and walk behind the playground down to the river)

Back to school with Social Security

BY ERIN THOMPSON
Social Security Public Affairs Specialist, Toledo, OH

It typically takes people a lifetime of planning to reach their retirement goals. The earlier young workers know about saving for their future, the better chance they'll have at achieving a comfortable retirement. This is why Social Security has created a resource specifically for

teachers and students. Our Information for Educators page contains a toolkit with information and resources to educate and engage students on Social Security programs and services. Within the toolkit, you'll find:

- Two lesson plans with objectives
- Infographics and handouts for each lesson plan
- Links to Social

Security webpages

Talking points

• Quiz questions and answers

It's important for students to understand why Social Security was created and why it is essential to their lives today and in the future. This knowledge and understanding will provide students a strong base on which to build their financial future. You can access the webpage and

toolkit at www.socialsecurity.gov/thirdparty/educators.html. Young workers can also see how Social Security directly relates to them at www.socialsecurity.gov/people/students.

Encouraging young people to save now for long-term goals that are decades away can be somewhat difficult. Let them know they have a better chance

of realizing their dreams if they start planning and taking action early. And also let them know



PHOTO CREDIT / SUBMITTED

that they can share this information with friends, both in person and on social media.

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