Ohio's Largest Black-owned Business Newspaper

May 1, 2021

FREE

Published by The 912 Group, Itd. Ronda Watson Barber—Publisher/Editor-in-Chief Volume 12—No. 8

Advocating, Informing and Promoting Small & Minority Owned Businesses since 2009

Constitution of Black children by its police system. ~ Jessica Roach, ROOTT



#BlackLivesMatter



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news@ohiombe.com

OhioMBE welcomes letters to the editor from readers. Typed letters of 350 words or less are preferred. Each letter must include name, home address and daytime phone number. Some letters may appear on our website.

Workers' comp MCO open enrollment begins May 3

COLUMBUS – The open enrollment period for Ohio employers to select a managed

care organization (MCO) to oversee medical management for workers injured on the job begins Monday, May 3, and continues through Friday, May 28.

The Ohio Bureau of Workers' Compensation (BWC) offers open enrollment every two years for employers to select from a network of 10 MCOs that manage claim filings and medical care that injured workers need to recover and return to work.

"The choice of an MCO is a crucial decision for an employer to ensure the needs of injured workers are met and a good working relationship has been established to minimize the impact of an injury on both the injured worker and the employer," said BWC Interim Administrator/CEO John Logue.

No action is required of employers satisfied with their current MCO. Those considering a change can find details in our <u>MCO Selection</u> <u>Guide</u>. BWC's website also includes the <u>MCO</u> <u>Report Card</u>, an objective source of information that summarizes each MCO's performance in several categories, including quality of medical management, return-to-work strategies, and timeliness of service. <u>Click here for</u> <u>the enrollment form on our website</u>.

Open enrollment is normally offered in evennumbered years, but BWC postponed enrollment in 2020 due to COVID-19's interruption to business activity.

MCO changes will be effective June 28, 2021.

THIS IS YOUR TO PAY LESS FOR HEALTH INSURANCE DUE TO THE NEW AMERICAN RESCUE ACT UPDATE YOUR MARKETPLACE PLAN **BY AUGUST 15TH 4 OUT OF 5 ENROLLEES COULD PAY \$10 OR LESS** THE LAW . . . **MAKES HEALTH INSURANCE FREE** FOR THOSE RECEIVING UNEMPLOYMENT IN 2021 INCREASES ALLOWS THOSE EARNING \$50K+ ELIGIBILE FOR PREMIUM SUBSIDIES PREMIUM SUBSIDIES TINYURL.COM/DEHANMEDICAL **DEHAN ENTERPRISES INSURANCE & FINANCIAL SERVICES LLC** 614 238-3520 • INFO@DEHANINSURANCE.COM **GET COVERED TODAY!**

publisher's note

An Open Letter to Madame VP Kamala Harris and Senator Tim Scott:

Hey Guys. I hope all is well and you are staying safe during the covid pandemic.

I recently watched your comments on race in America. I am concerned, frustrated, and disappointed by your assessment of our country. I am not sure if the comments made were to be politically correct and not offend white people. But in your heart of hearts and your lived experiences in America, say something completely different. While some Americans are not racist and do not practice white supremacy, many of our fellow Americans do. Our country was founded on racist values and practices. Our government allowed and profited over slavery. Black people were brought, sold, and forced to work for free. The remnants of one of America's original sins are still visible. Your comments have done a disservice to the struggle and experiences of Black people. Black folks too want life, liberty and the pursuit of happiness.



Reconstruction, Jim Crow, the Civil Rights Movement (during our lifetimes), and the Black Lives Matter Movement are indicators that Black people are oppressed and not treated fairly in our country. Race still matters in every aspect of American life. The United States is a different country based on the color of your skin.

Senator Scott, you referenced in your speech that you have "experienced the pain of discrimination," including your encounters with law enforcement as a Black man. You have had to show identification multiple times to enter your workplace at the United States Capitol. How are those experiences not racist? You are working on police reform. You are hearing horror stories about how law enforcement treats Black people. How are their actions not racist?

Black and white life are not equal in America. "Racism is so embedded in America. That to challenge racism is to challenge America itself," said Dr. Eric Michael Dyson. The numbers do not lie! In every aspect of American life, Black people are suffering.

- Black women are more likely to receive late, or no, prenatal care, and they also face nearly three times the risk of pregnancy-related deaths.
- Redlining policies have prevented many Black people from homeownership. Black people have a lower homeownership rate than white people.
- The Black unemployment rate is doubled the rate for whites
- The median wealth gap for Black households is \$24,100 compared to \$189,100 for white families.
- Black people represent 33% of the adult prison population while accounting for 12% of the overall population.

America has a race issue. Just say it! Black folks know it. White folks know it too. To deny it is a LIE! A big fat smelly LIE! America has a systemic racism issue. Systemic racism is systems and structures that have procedures or processes that disadvantage African Americans. Author James Baldwin said, "What we are dealing with really is that for Black people in this country, there is no legal code at all. We're still governed, if that is the word I want, by the slave code."

Just my thoughts...rwb

To the litigious: The First Amendment protects several basic freedoms in the United States including freedom of religion, freedom of speech, freedom of the press, the right to assemble, and the right to petition the government. It was part of the Bill of Rights that was added to the Constitution on December 15, 1791. The views expressed in OhioMBE and the media outlets of The 912 Group are solely those of the author and do not reflect the views/opinions of The 912 Group, the editor, publisher, our staff or our advertisers.



Need to post a job opening? We will email, post, tweet, share and print your information to our 10,000 online subscribers.



Email us at news@ohiombe.com for details.

Keep up-to-date at OhioMBE.com

Check out our Buy Black Collection at ShopLegacyGifts.com

The 912 Group is pleased to announce the launch of <u>OhioContractorConnection.com</u> The website and mobile app is a collection of Ohio's top small businesses, resource service providers, and business news. There is a focus on construction contractors.

"A lot of people are looking to do business with Black-owned companies.

The <u>OhioContractorConnection.com</u> is a vehicle to do that," said The 912 Group owner, Ronda Watson Barber. "I am excited to again provide access to small businesses to contracting opportunities, particularly Black owned businesses."

OhioContractorConnection is available on GooglePlay soon. Small businesses are encouraged to list their businesses.



To post a bid notice, call 614-522-9122 or email news@ohiombe.com

Franklin County Engineer Upcoming 2021 Construction Projects

Highway Projects

Eureka Ave, Valley View Dr,
Highland Ave, & Harper Ave, Apr 2021
Ormond Ave Drainage Part II, Apr 2021

Resurfacing Projects

•50 E. Mound St Parking Lot, Apr 2021
•Franklin County Resurfacing Program, May 2021
•Township Resurfacing Program, May 2021
•Franklin County Maintenance &

Safety Program, May 2021

Drainage Projects

•Cook Tri-County Ditch Oct 2021

•Kropp Road Drainage Outlet Improvements Dec 2021

•2022 Drainage Maintenance Nov 2021

Bridge Projects

Agler Rd over Alum Creek Nov 2021
Borror Rd over Tributary of Strader Ditch, May 2021
Hoover Rd over Tributary of Grant Run, May 2021
Olentangy River Rd 11.40 & 11.62 Culverts, Jun 2021
Schleppi Rd over Tributary of Rocky Fork Creek, May 2021

•2022 Bridge Maintenance Nov 2021

For more information visit www.franklincountyengineer.org/future-projects/ https://www.bidexpress.com/businesses/28582/home?agency=true





The dates listed above are projected dates to advertise



ADVERTISEMENT FOR BIDS

Columbus Regional Airport AuthorityRickenbacker Run-

way 23L MALSR Replacement #18006JOHN GLENN COLUM-BUS INTERNATIONAL AIRPORT

The Columbus Regional Airport Authority values diversity and inclusion and the impact small and minority-owned firms have on the Central Ohio economy. The Columbus Regional Airport Authority invites you to access the following link: www.columbusairports.diversitycompliance.com to register to do business with us and to view new bid opportunities and results. Email BusinessDiversity@ColumbusAirports.com for questions about the Diversity Programs at Columbus Regional Airport Authority.



Columbus City Schools issues solicitations on a regular basis for goods & services related to food, construction, technology, curriculum, & transportation. Interested vendors should periodically check our website at <u>http://www.columbus.k12.oh.us/rfp</u>

#bidnotices

To post a bid notice, call 614-522-9122 or email news@ohiombe.com

THE CITY OF COLUMBUS ANDREW J. GINTHER, MAYOR

DEPARTMENT OF DEVELOPMENT The Department of Development has contracting opportunities in the below areas. Please reach out for more information and bidding requirements.

• Graffiti Removal and Arborist Services. Contact Eric Voorhees (614-645-7934 or <u>eavoorhees@columbus.gov</u>).

• Grass Cutting and Solid Waste Removal. Contact Mike Schwab (614-645-7122 or <u>mfschwab@columbus.gov</u>).

• Demolition and Asbestos Abatement. Contact Mike Farrenkopf (614- 679-5873 or <u>mlfarrenkopf@columbus.gov</u>) or Seth Brehm (614-645-5659 or <u>swhbrehm@columbus.gov</u>).

• Property Maintenance and Miscellaneous Services in November 2019. Contact Audrea Hickman (614-645-8907 or <u>aehickman@columbus.gov</u>)

• Construction trades including: General Construction, Home Improvement, Electrical, HVAC, and Plumbing. Contact Tim Tilton (614-724-3009 or twitton.org Contact Tim Tilton (614-724-3009 or https://www.twitton.org Contact Tim Tilton (714-724-3009 or https://www.twitton.org Contact Tim Tilton (714-724-3009 or https://www.twitton.org (714-724-3009 or https://www.twitton.org (714-724-3009 or https://www.twitton.org (714-724-3009 or https://www.twitton.org (714-724-3009 or <a href="https://wwww.twitton.org"/https://wwwwwwwwwwww

• Lead abatement. Contact Erica Hudson (614- 645-6739 or ejhudson@columbus.gov).

To register for notifications on upcoming bid opportunities, please visit http://vendors.columbus.gov/sites/public.



To post a bid notice, call 614-522-9122 or email news@ohiombe.com



Attention Federally Certified Small Business, Veteran-Owned Small Business, Service

-Disabled Veteran-Owned Small Business, HUBZone Small Business, Small Disadvantaged Business, and Women-Owned Small Business Companies "

Kokosing Industrial, Inc. is preparing bids for the PEVI 200745 – Restore North and South Seawalls at Perry's Victory and International Peace Memorial project in Columbus, Ohio which bids May 5, 2021. We are seeking quotes for any portion of the project listed that you are qualified to perform or provide supplies for which includes the following: **Trucking, Photographic Documentation, Demolition, Concrete, Misc. Steel, Joint Sealants, Electrical, Excavation, Backfill, Dewatering, Landscaping, Shoring, Asphalt Paving, Curbs and Gutters, Instrumentation and Controls. Bidding documents can be examined online by emailing Sonja Nichols at <u>snichols@kokosing.biz</u> for the link. Please have your quote to Patrick Lilienthal by 12:00 PM May 17, 2021: e-mail snichols@kokosing.biz or Fax 614-212-5711.**

"Kokosing Industrial is an equal opportunity employer."



Kokosing Industrial, Inc. is preparing bids for the Jackson Pike Wastewater Treatment Plant Raw Sewage Pump Valve Actuator Replacement project in Columbus, Ohio which bids May 19, 2021. We are seeking quotes for any portion of the project listed that you are qualified to perform or provide supplies for which includes the following: **Construction Photography, Concrete Coring, Firestopping, Caulking, Painting, Electrical, Instrumentation and Controls.** Bidding documents can be examined online by emailing Sonja Nichols at <u>snichols@kokosing.biz</u> for the link. Please have your quote to Chad Lampe by 12:00 PM May 18, 2021: email snichols@kokosing.biz or Fax 614-212-5711.

"Kokosing Industrial is an equal opportunity employer."

#bidnotices



LEGAL NOTICE

TWO RUNNING TRACK UPGRADES – EASTMOOR ACADEMY HS & WHET-STONE HS

Sealed bids for the above-referenced project will be received by the **BOARD OF EDUCATION**, City School District of

Columbus, Ohio, Office of Capital Improvements, 889 E. 17th Ave, Columbus OH 43211, until Friday, May 14, 2021 at 10:00 a.m. More information can be found on the District's web site at <u>http://www.columbus.k12.oh.us/rfp</u>. The plans and specifications are on file with Franklin Imaging.



Kokosing Industrial, Inc. is preparing bids for the Hap Cremean Water Plant Concrete Rehabilitation project in Columbus, Ohio which bids May 5, 2021. We are seeking quotes for any portion of the project listed that you are qualified to perform or provide supplies for which includes the following: **Demolition**, **Concrete Reinforcing, Cat-In-Place Concrete, Misc. Metal Fabrications, Aluminum Handrails/Railings, Waterproofing, Caulking, Painting, Electrical, Instrumentation and Controls, Excavation and Fill, Paving, Pavement Markings, Landscaping, and Trucking.** Bidding documents can be examined online by emailing Sonja Nichols at <u>snichols@kokosing.biz</u> for the link. Please have your quote to Kyle Kuhlman by 12:00 PM May 4, 2021: e-mail snichols@kokosing.biz or Fax 614-212-5711.

"Kokosing Industrial is an equal opportunity employer."

OhioMBE BID BOARD OHIOMBE.COM I'd rather go down in history as one lone Negro who dared to tell the government that it had done a

dastardly thing than to save my skin by taking back what I said. - Ida B. Wells

To post a bid notice, call 614-522-9122 or email news@ohiombe.com



NOTICE TO CONTRACTORS

Bids shall be submitted electronically through the <u>www.bidexpress.com</u> webservice until **2:00 p.m.** local time on **May 6, 2021**, and the same will be publicly opened at the same hour at the office of the Franklin County Engineer for the labor and material necessary for the **2021 Franklin County Resurfacing Program, Franklin County, Ohio. EBE Goal: 6%**

Project Description: Upgrading 15.583 miles of various sections of Franklin County road-ways with asphalt resurfacing and aggregate berm material.

The plans, profiles, specifications, and estimates of quantities for doing this work are available through the <u>www.bidexpress.com</u> webservice for inspection by interested parties.

All proposals shall be submitted electronically through the web-

service <u>www.bidexpress.com</u>. Proposals must contain the name of every person interested therein and shall be accompanied by a bid guaranty and contract bond for the full amount of bid; or in lieu of the bid guaranty and contract bond the bidder may submit a bid guaranty as provided by Section 153.54 of the Revised Code in the form of a certified check or cashier's check pursuant to Chapter 1305 of the Revised Code. The amount of the certified check or cashier's check shall be equal to ten percent (10%) of the bid. The certified check or cashier's check submitted with a bid will be held as a guarantee on an accepted bid proposal.

Bidders are **NOT** required to be pre-qualified with the Ohio Department of Transportation to submit a bid for this project.

The contract will be awarded within 60 days of the bid opening date. At that time, a bid guaranty and contract bond in the sum of 100% of the bid shall be executed in accordance with Section 307.89 of the Revised Code of Ohio. All qualified business enterprises will be afforded full opportunity to submit bids in response to this invitation and no bidder will be discriminated against on the grounds of race, color or national origin in awarding the subject contract.

Certified Check or Cashier's Check will be returned to all other bidders after the Contract has been awarded.

The bidder's address shall be included along with his/her signature on the bid.

The work shall be completed no later than **October 1, 2021**. Upon failure to complete the work within the time specified, the Contractor shall be governed in accordance with Section 5555.67 of the Revised Code of Ohio. No proposal shall be considered unless it complies with all the rules and regulations set forth in the Contract documents. All bidders are urged to carefully read the same and comply with them. The Board of County Commissioners reserves the right to reject any or all bids.

Cornell R. Robertson, P.E., P.S. Franklin County Engineer



LEGAL NOTICE

CAREER TECHNICAL EDUCATION AT FT. HAYES CONSTRUCTION ARTS BUILDING, HVAC LAB EXTERIOR CANOPY & RELATED UPGRADES

Sealed bids for the above-referenced project will be received by the BOARD OF EDUCATION, City School District of Columbus, Ohio, Office of Capital Improvements, 889 E. 17th Ave, Columbus OH 43211, until Tuesday, May 11, 2021 at 10:00 a.m. More information can be found on the District's website at <u>http://www.columbus.k12.oh.us/rfp</u>. The plans and specifications are on file with Franklin Imaging.



Here are six tips to prevent customer theft

- 1. Make eye contact. It's not only good customer service to greet shoppers as soon as they walk in the door, but it also shows a would-be shoplifter you run a store with an alert and engaged staff. Make sure employees know to check browsing customers regularly, as most shoplifting occurs as a crime of opportunity.
- 2. Look for tell-tale signs. Tell employees to look for shoppers with large coats or loose clothing. Other tools of the trade include closed umbrellas where smaller items can easily be slipped in, baby strollers, and shopping bags from other stores. Institute a store policy to leave shopping bags and backpacks in a safe designated area of the store, such as behind the register. Also, be aware of large groups entering a store at the same time. Shoplifting "flash mobs" enter a store together, quickly grab what they can and run back out of the store before retailers know what hit them.
- 3. Limit access to certain areas. An open, easy-to-shop store with wide aisles pleases customers, but you should make clearly mark which areas are off-limits. Lock dressing room doors when unattended and post signs for employee-only spaces. Management offices and stock rooms should also be locked, and the passcodes changed when employees quit. Also, lock display cases containing expensive items.
- 4. Lights, Cameras, Action! There are numerous easy-to-install security cameras on the market today to keep an eye on shoppers when you can't. Post signage revealing your property is under 24/7 surveillance to discourage shoplifting and break-ins. Make sure all areas of the store (inside and out) are well-lit. Motion detection lights are helpful after closing time to discourage criminals looking for dark places to break in.
- 5. Keep it clean. It's hard to notice when items go missing when shelves and counters are cluttered and disorganized. Consider only setting out a certain number of any one item and keeping the rest in the stock room, so you can keep better track your inventory. Outside areas should be clean and tidy. Keeping trees and bushes away from access points makes it hard for burglars to break in without being seen.
- 6. Go high tech. Anti-theft solutions run the gamut from security film that makes it harder to break windows to facial recognition systems that alert store owners when a known shoplifter has entered the store. In the middle are tagging systems tied to register activity so you'll be alerted when an item is leaving the store that hasn't been paid for. Talk to other business owners to see what technology has worked for their stores and read up on the latest in loss prevention technology. Because shoplifting laws vary from state to state, be sure you know the specific procedures you must follow and what rights you have as a store owner. For example, in some jurisdictions, you can't approach a suspected shoplifter until the person has left the store. To be safe, never approach a suspect alone and always have the local police number handy to call.

Learn more about different types of business risks in Progressive's e-guide, "<u>Prepare and Protect: The small business owner's guide</u> to identifying and managing risks."



www.OhioMBE.com

8 Ways to Manage Your Time and Multiple Projects

As a small business owner, you must have fallen into the trap of having to juggle many tasks in a limited time.

While there is no magic formula to hitting the right balance and managing your time seamlessly, you can improve your timehandling skills to accomplish more tasks on your to-do list.

Here are some ways to help you keep everything in check when working on multiple projects at the same time.

Make a to-do list before you start your day. We get so preoccupied while working on multiple tasks, that we usually tend to undervalue the importance of a to-do list. Although most things in the business world are highly unpredictable in nature, and things can change every second, developing a to-do list can help you clearly define your ideas, visualize your thoughts and work towards your ultimate goal.

Keep in mind that you may have to modify your to-do list as the day progresses. You can also jot down all the important assignments the night before, wake up with a fresh start, and focus on delivering the best results.

Determine urgent VS. important. As unusual as it may sound, once the deadlines start approaching, it may be difficult to see the wood from the trees. We get so overwhelmed with every-day tasks that we sometimes fail to see which tasks require immediate attention. By immediate attention, we mean the tasks that will have a detrimental impact on the entire project if not completed and possibly lead to failure.

Prioritize, prioritize, prioritize. Determine the urgent tasks, and handle the burning issues before answering an endless list of emails and returning less timely calls.

Also, don't try to avoid dealing with urgent problems because you want to run from an uncomfortable situation. For example, if one of your clients is complaining about your service because he has an issue with the application, you need to deal with the problem immediately and suggest a possible satisfying solution. You don't want to keep your client waiting as they will easily become upset and maybe even decide to stop using your services.

These kinds of issues aren't going to solve themselves and will often eat at you. Then, you won't be able to concentrate on critical tasks.

Schedule time for interruptions. From endless notifications coming from either social media, your cell or people, there are many interruptions that can break your focus. While it is necessary to prioritize your daily tasks, it's also important to allocate some time for the concerns that interrupt your creative workflow.



hours." During the office hours, leave all the communication channels open, and start handling the information coming from the outside world. This way, you can focus your attention on the real work, and minimize the time wasted doing less relevant things.

Create an email-free time of the day. Julie Morgensen, the author of the book "Never check email in the morning," suggests setting aside at least one hour a day when you won't be checking your emails. She also claims that the best time to do it is early in the morning when we are energized and enthusiastic enough to work on the high priority tasks instead of randomly answering our emails.

Time-box your tasks. The easiest way to fight the panic that results from looming deadlines is to create fixed time slots, and adhere to them. This is called time-boxing. Time-boxing helps you to get the work done in time and prevent your tasks from dragging on and on. No matter whether your deadline is in a day or in a month, the time you will need to accomplish your task depends on the time you give yourself. Naturally, make sure you set a time that is achievable, and strive towards successfully meeting your deadlines.

Upgrade your skillset. If you want to increase your output, consider investing in your and your team's knowledge and skills.

By upgrading your skills, you will be able to manage your tasks more efficiently and effortlessly, boost the overall productivity and get the most of your team. For example, if you wish to produce more pieces of good quality content per day, you should read about new writing techniques, and keep up with trends by reading A-list personal development blogs.

Invest in time management tools. With the rise of technology, it's almost unimaginable to handle multiple tasks without using some time management or communication tools, such as Slack or Hubstaff. Also, if you want to minimize your time organizing files and documents, consider using tools like Dropbox and OneDrive.

See Projects on page 11

Plan some time, an hour or even two, and name it "office

Why you should get your business certified?

There are several reasons why you should get your business certified:

- 1. Some entities have purchasing goals. Only certified businesses can participate.
- 2. Certification adds legitimacy to your business. You have gone through a process that has determined that your business is owned and controlled by a minority, woman or disadvantaged business.
- 3. Certification can afford you loan and bonding opportunities. The State of Ohio has loan and bonding programs specifically for certified minority owned businesses.
- 4. Certification can be a marketing tool for your business. You can add your certifications to your marketing materials, business cards, website, etc. Many consumers like during business with veteran, minority or woman owned businesses.
- 5. Certification can be used in the private sector. Many companies don't have a certifying program but in an effort to have supplier diversity, will accept the certifications from some governmental agencies.

Attend a class and learn how to get your business certified. Visit OHBDC.eventbrite.com for the upcoming class schedule.

(Projects from page 10

You should do an extensive research, review the best project management tools, and choose the one that fits your workflow. If you're working on a weekend project, something like Trello will suffice. However, if your projects last for several months or even longer, then you should look more at tools like Active Collab and Basecamp.

A project management tool can help you and your team save a noticeable amount of time every day by creating a more efficient workflow. It will allow you not only to communicate but also share images and brainstorm ideas in a matter of seconds. It can also help you and your team stay on the same page, focusing on meaningful work.

You shouldn't limit yourself only to PM and communication tools. Identify the repetitive tasks that take a notable amount of your time, and look for apps that can help you work more efficiently.

Be realistic. Know your limitations. Taking the ever-increasing demand of the market into account, it's very hard to escape the harsh reality of having to multitask on a daily basis. As much as you would like to be able to complete all your daily tasks, you must be aware that our productivity levels are not always the same. After creating your list of priorities, determine how productive you are and how many tasks.

Source: score.org

OhioMBE can announce your next business event, employment notice or news item in an exclusive email blast.



We will also post it on our Facebook, Twitter, Instagram and LinkedIn Pages.

news@ohiombe.com | 912-290-2112

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Money Management for Kids Pays Off in Adulthood

It's not too late to give your children a gift. Consider a gift that lasts a lifetime -- financial literacy.

The benefits of understanding finances at a young age will contribute to children's economic success at all stages of life, so it is never too early to start teaching them about smart money management.

"By providing our children with firsthand experience in earning, saving, and spending money, they are more likely to develop a savvy sensibility and the framework necessary to manage their personal finances as adults," says Marguerita Cheng, CFP®, a certified financial planner professional and mom of three.

The CFP Board, a nonprofit organization dedicated to supporting professional standards in personal financial planning, offers four important tips to help you teach kids about money:

- Make money management a family affair. Get the whole family involved in financial planning. Talk to your kids about how they think money should be spent, such as saving for college, taking vacations, or dining out, and how to balance short-term indulgences and long-term financial planning goals.
- Model smart spending. Let your kids know how you spend and save on a daily basis. Take them to the grocery store and explain saving money with coupons and sales, and how monthly expenses such as Internet and phone bills, as well as water and electricity, are part of a household budget. Explain how turning off lights saves money, as does making turkey soup for dinner with leftovers after Thanksgiving.
- Let kids earn money. While not all parents approve of allowances, consider giving your child the opportunity to handle his or her own money, whether it is a regular allowance, small stipend, or money gifts from relatives for a birthday or special occasion.
- Establish a savings plan. Open a savings account for children. Show them statements and explain how money grows. Older children can have access to accounts to make deposits and withdrawals for food, clothes, games, and activities with friends. Kids may make some mistakes, but avoid the urge to rescue them. One experience with an overdraft charge on an account can be a valuable lesson for a lifetime of smart money management.

Visit letsmakeaplan.org today for more financial planning tips and guidance for your children or yourself, and to locate a certified financial planner in your area.



We have an obligation to ourselves and to our communities to t to our communities to be bigger than the moment—Brittany Packnett Cunningham

Ohio Diversity Network

Tuesday, May 4, 2021 at 6:00pm Social Media Strategy for Small Business: The Plan Before the Post

Wednesday, May 12, 2021 at 10:00am **Resources for Central Ohio Exporters**

Wednesday, May 12, 2021 at 5:30pm BASE: Basis of a Successful Enterprise

Wednesday, May 12, 2021 at 8 am, 12, or 4 pm Ohio State Wexner Medical Center Impatient Hospital Outreach

Friday, May 14, 2021 at 10:00am How to Sell Your Product or Service to the Federal Government

Friday, May 14, 2021 at 11:00am Lifting One to Lift Many – Kiva Capital and Community Funding Dreams

Wednesday, May 19, 2021 at 5:30pm Funding Your Business – The Complete Loan Packaging Process

Thursday, May 20, 2021 at 6:00pm Understanding Franchising – How to Select, Finance and Operate Successfully

Saturday, June 19, 2021 at 5:00pm Juneteenth Community Festival



Ohio Diversity Network

Hosting a business event?

Did you know you can post it on OhioDiversityNetwork.com?

Email: news@ohiombe.com for login information

OhioDiversityNetwork.com is



Sales & Support Email: Sales@trucklaptops.com 833.780.8826



Advertise in OhioMBE



one year of advertising for \$99 We will email, post, tweet, print and share your business card size ad in OhioMBE & our media outlets.

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OHIOMBE

YOUR SPAM!

"Time is out for not holding you accountable. Time is out for you making excuses. Time is out for you trying to stall, empty

words and empty promises. Time is out for you trying to stall the arm of justice. This is the time. We won't stop until we change the whole system of justice." Rev. Al Sharpton

#bidnotices



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#BLACKLIVESMATTER

Rayshard Brooks Ma'Khia Bryant Philando Castile Stephon Clark George Floyd Eric Garner Freddie Gray Casey Goodson Jr. Andre Hill Botham Jean Atatiana Jefferson Daniel Prude Tamir Rice Marvin David Scott III Walter Scott Alton Sterling Breonna Taylor Daunte Demetrius Wright

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