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Dallas D.A. plans to convert pending action against MERS to a class action lawsuit

On October 31, 2011, Dallas County, Texas, expanded its case against MERSCORP, Inc. ("MERSCORP"), Mortgage Electronic Registration System ("MERS"), Bank of America, and others to seek relief not just on its own behalf, but on behalf of all other Texas counties which

have been affected by the conduct set out in the lawsuit.

Shortly after Dallas initiated its action, separate class actions were filed on behalf of all Pennsylvania, Ohio, and Oklahoma counties. A Kentucky class action was pending at the time Dallas initiated this



Craig Watkins

case. We have also been advised that other counties throughout the country are considering similar actions. And late last week the Delaware Attorney General commenced an action against MERS and MERSCORP for alleged

See LAWSUIT, Page 5

Texas Constitutional Amendments on November 8 ballot

On Tuesday November 8, the ballot will contain ten Texas constitution amendments for voter consideration. Below are brief summaries of each proposition.

Proposition 1, SJR 14: Tax Exemptions for the Spouses of Deceased Disabled Veterans

Summary: Currently,

the Texas Constitution exempts the residential homesteads of totally disabled veterans from property taxes. This would extend the exemption to the veteran's surviving spouse, as long as the survivor does not remarry and the property remains the survivor's residential homestead.

Proposition 2, SJR 4: Bonds for Water Resources Development

Summary: The constitutional amendment would allow the Texas Water Development Board (TWDB) to continually issue bonds for the Texas Water Development Fund II without future voter approval, as long as the

principal does not exceed \$6 Billion. These bonds provide assistance to local water and wastewater projects.

Proposition 3, SJR 50: Bonds for Government Loans to Students

Summary: This constitutional amendment would

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'GOP Is The New Black' Claim Billboards

(NNPA) Conservative activist, Apostle Claver Kamau-Imani, who recently said that Democrats are the party of the Klu Klux Klan is the prominent image on two of the four ads, which the group hopes will "stir up a storm on the plantation."

The signs definitely have people talking. One sign in particular that hangs



over Martin Luther King, Jr. Boulevard in East

Austin is drawing mixed reviews from residents there. It says: Martin Luther King, Jr. was a Republican. But this is a controversial claim that has never been substantiated.

Austin NAACP president Nelson Linder said that he feels the signs are disrespectful and that Black voters should vote

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COVER STORY

The American Jobs Act: A bridge to employment



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Kardashian/ Humphries union down the toilet

For more information see pg. 10
www.northdallasgazette.com

COMMENTARY

Power to the people

By Cheryl Pearson-McNeil

I've got some great news for you. And it flies in the face of the steady stream of negative stories and statistics you're consistently bombarded with about African-Americans. But here it is: African-Americans are an economic force to be reckoned with, spending more than \$967 billion a year. With a buying power that is expected to reach \$1.1 trillion annually by 2015, if African-Americans were a country, we'd be

the 16th largest country in the world – bigger than Turkey, Australia and Taiwan.

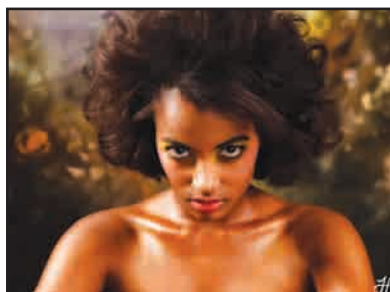
That is the conclusion of *The State of the African-American Consumer Report*, a groundbreaking, first-of-its kind report developed by Nielsen in collaboration with the National Newspaper Publishers Association (NNPA), a 71-year old federation of more than 200 Black community newspapers throughout the United States. It

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People In The News...



Iman Kerigo



Kelly Church



Judith Jamison

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Iman Kerigo

Iman Kerigo, the first woman of African descent to be crowned Miss Norway, arrives in the US this week as part of her goodwill tour. Miss Kerigo, a refugee from Kenya who fled with her family to safety in the United Kingdom, continues her mission to raise awareness on poverty, war and domestic abuse. She will be visiting Los Angeles, Las Vegas and surrounding areas as part of her twelve day visit.

As a child born into a life of extreme hardship forged by her family's struggle in war torn Kenya, she and her mother struggled to survive

day-to-day while living under the rule of an abusive father. Iman's mother's greatest dream was to simply see her children live. She never dreamed her second child could achieve something so amazing.

"My mother was just happy that we were alive but she didn't want us to live a meager existence," Miss Kerigo said. "Being crowned Miss Norway gave me the opportunity to make sure that her dream came true."

After waiting for some time to gain citizenship in a new country, Iman, her mother and siblings were finally accepted under refugee status to the Scandinavian country of Norway. Growing

up thousands of miles away from everything she had ever known, Iman worked hard to adjust to her new adopted home, even learning to speak Norwegian and English, rather than her native Swahili.

Through hard work and dedication, she overcame tremendous odds to eventually become the first woman of African descent to ever be crowned Miss Norway. She credits much of her success in the Miss Norway Pageant to her coach, nutrition expert David Sandoval. David, author of *The Green*



Foods Bible, had Iman follow his 'Superfoods For Su-

permodels' program, an eating program designed especially for those in the public eye.

David says, "I created this program in response to the epidemic of bulimia, anorexia and other eating disorders prevalent in the modeling and entertainment business." But David is keen to explain that 'Superfoods For Supermodels' is not a diet. He adds,

"Instead it features realistic guidelines for creating exceptionally healthy, lean, beautiful bodies through pure, organic, green food nutrition and core fitness." David's program also helps to build confidence and strength while focusing on taking personal responsibility for one's own destiny.

Iman adds, "Part of my mission is to let young girls know that even if it seems all the odds are against you, you can still achieve great things."

In the future, Iman hopes to forge a career in modeling and/or become a spokesperson for an African centric product line.

Kelly Church

Culture engineering and business consulting firm eFlowCoach recently named Kelly Church its new chief executive officer. Church, who has more than 15 years of experience in business consulting, will guide the Frisco-based firm as it continues to grow and help more businesses of all sizes reach higher levels of performance and fulfillment.

Church joined eFlowCoach in February as a partner. As CEO, Church will use her background in

investor relations, franchise development and sales productivity to expand eFlowCoach's new certified affiliate program of expert-level coaching executives, known as culture engineers, in Dallas-Fort Worth, Seattle and Oklahoma City. She's worked with retail owners and managers, corporate-level executives of Fortune 500 companies and business owners in the financial services and legal services industries since joining eFlowCoach.

Church said she often



works with businesses that are struggling in some way. She and others at eFlowCoach find the reasons for the clients' business problems, and then help the clients find solutions.

"Nine times out of 10, it falls back to a lack of employee engagement, problems within leadership and management and a failure of com-

munication," Church stated in a press release.

Church, a Frisco resident, also is co-founder and developer at Career Fit. Prior to that, she was a franchise developer representative and a business development professional at Express Employment Professionals and a sales consultant at US Consulting Group.

Evan Sanchez founded eFlowCoach in 2007 and was the firm's first CEO. He continues as a partner and consultant, but is working on another business opportunity.

"We have developed

new products together and Church's staffing, recruiting and hiring expertise, teamed with her background and experience implementing culture change, made her the natural fit to become a partner in eFlowCoach; and as CEO, she will lead eFlowCoach onward in our rapid growth strategy," Sanchez said.

Sanchez and Church said eFlowCoach plans to add several culture engineers and coaches in the next few months.

For more information, go to <http://www.eFlowCoach.com>

Judith Jamison

Brinker International Forum and TITAS, in association with the AT&T Performing Arts Center, will feature two celebrated and internationally-recognized artists in November. Judith Jamison, lauded dancer and choreographer and *Pilobolus*, internationally rec-

ognized for its athletic and inventive exploration of artistic collaboration.

BRINKER INTERNATIONAL FORUM
Judith Jamison
Winspear Opera House at 8 p.m. November 3

Lauded dancer and choreographer Judith Jamison has spent most of her life on stage, and has enjoyed a career most performers only dream about. Plucked from obscurity by acclaimed choreographer Agnes de Mille to appear in *The Four Ma-*

rys at New York's American Ballet Theater in 1964, Jamison quickly made a name for herself on stage. She became principal dancer for the Alvin Ailey American Dance Theater in 1967, and has performed with celebrated dancers Mikhail Baryshnikov and Alexander Godunov. Jamison spent the 80s starring in numerous Broadway productions, such as the musical *Sophisticated Ladies*, and choreographing her own works. When Alvin Ailey died in 1989, she was named artistic director of AAADT. Jamison has received several awards throughout the years including a Kennedy Center Honor, National Medal of Arts and an Emmy Award for the PBS "Great Performances: Dance In America" special, "A Hymn for Alvin Ailey". In 1993, she published her au-

tobiography *Dancing Spirit*.

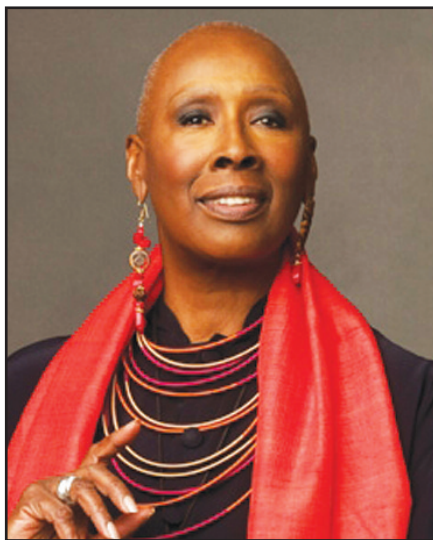
TITAS
Pilobolus
Winspear Opera House at 8 p.m. November 19

For almost 40 years, Pilobolus has been internationally recognized for its athletic and inventive exploration of artistic collaboration. The company, which consists of Pilobolus Dance Theater, The Pilobolus Institute and Pilobolus Creative Services, has received many awards including the Berlin Critic's Prize, the Brandeis Award, the Scotsman Award for performances at the Edinburgh Festival, the New England Theater Conference Prize, the Connecticut Commission on the Arts Award for Excellence and a 1997 Emmy Award for outstanding achievement in

cultural programming. In June 2000, Pilobolus received the Samuel H.

Scripps American Dance

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Black America's 2011 Economic Challenge: Overcoming inequalities through better consumer choices

By Charlene Crowell

The agency mandated to provide Congress with impartial, non-partisan and timely analyses seldom makes headline news. But this week when the Congressional Budget Office (CBO) released findings on its analysis of the nation's income inequalities from a 30-year review (1979-2007), media coverage exploded.

After assessing the net income shares of people in

525 cities and towns, the agency's top-line finding was reminiscent of lines from a Broadway production, "There's no shame in being poor – but it's no great honor either."

According to CBO, the nation's top one percent of household income more than tripled during these years, while middle class households either slipped into poverty or barely held on to their standard of living. Middle class income

earners representing 60 percent of the population accounted for only 40 percent of after-tax household income. And among America's lowest earning workers – about 20 percent of the population, the growth in average real after-tax household income was only 18 percent.

In part the report advised, "The rapid growth in average real household income for the one percent of the population with the high-

est income was a major factor contributing to the growing inequality in the distribution of household income between 1979 and 2007. Shifts in government transfers and federal taxes also contributed to the increase in inequality."

A plain English translation of this finding seems to be that the 30-year span of trickle-down economics at work has not brought a drop of prosperity to 99 percent

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is the first time Nielsen has ever consolidated all of the buying and consumer behavior about Blacks into one publication. And oh boy does it tell a story.

Let's simply begin with the title of the report and why we opted to name it *The State of the African-American Consumer Report* vs. *The State of the Black Consumer Report*. What a great discussion that ensued around this! It is important for marketers to recognize and understand the full diversity of the Black population in the United States. African-Americans represent the majority of the Black Population at 89%. But, we also recognize that the U.S. Black population includes those that describe themselves as Black: all nationalities that represent the Black Diaspora, (for example, those who are Jamaican or Nigerian) as well as persons who define their racial background as a combination of Black and another race: 7.5% are West Indian, 2.1% are Sub-Saharan African, 0.8% are Central American, 0.4% are Asian and 0.3% are Black

Hispanics. For the purposes of the report – and for this column too -- Nielsen uses the term African-American to describe the Black population as not all of Nielsen's insights are broken into self-identifying sub-groups.

You probably are familiar with the fact that African-Americans make up 13.6% of the American population and are projected to reach 14% over the next 10 years. But do you know off the top of your head how many millions of people that equates to? Right now, there are 42,017,000 of us and in 10 years, that will be 47,587,000. That's a lot of people! More than 47% of our population is under age 35. We most heavily populate the Southeastern states. And, we love our major urban areas like the corridor from New York to DC, major Midwest industrial cities, Houston, Dallas and Los Angeles. However, even though we have traditionally favored cities, the latest trends show a new migration to warmer climates and more suburban than urban choices. For example, Atlanta has seen an

8% drop in its Black population while the surrounding suburbs have experienced a 40% explosion in the numbers of African-Americans living there.

Many of us are struggling financially, but isn't it heartening to know that the number of African-American households earning \$75K or more has grown by 63.9% over the last 10 years? The number of households in our community earning \$100,000 or more has nearly doubled over the last decade to almost 1.5 million. Where do we ever hear this story if not in the Black Press?!

Oftentimes the discussion about African-Americans and education is centered on concerns such as subpar urban schools, high dropout rates, and lack of collegiate preparation and access. But did you know that over the last decade, African-Americans over the age of 25 have seen more growth in educational achievement in high school, college and graduate school than any other demographic group in this country? During that period, 17.6% of us earned

bachelor's degrees compared to 14.3% of the general population.

Sometimes it is simply noteworthy to understand we have some good news going on in our communities too. And while *The State of the African-American Consumer Report* does not attempt to gloss over the social issues we face, I believe you can't feel empowered unless you are at the very least aware of what your power is in the first place. I am exposed to data and insights every day and some of the positive aspects of being an African-American consumer were even surprising to me. So, I hope that you will take the time to read the insert of this report when it lands in this publication. You can also download it at www.nielsen.com/africanamerican.com. Digest it and feel the power.

Cheryl Pearson-McNeil is senior vice president of public affairs and government relations for Nielsen. For more information and studies go to www.nielsen-wire.com.

The Citizens for Irving Entertainment Center Seek Support

While the citizens of Irving voted for the Irving Entertainment Center years ago, the city has yet to appropriate the necessary funds for the project.

The complex, planned for development next to Irving Convention Center,

is not only expected to bring commerce, restaurants and family-friendly entertainment. It is projected to create 2,000 – 2,500 jobs. This is why advocates of the project are going before officials to form a special purpose

political action committee in order to save it.

The Citizens for Irving Entertainment Center will be holding a 60-day petition drive and need the signatures of 6,000 Irving residents to present to the Irving City Coun-

cil.

Irving residents are urged to contact Anthony Bonds at 214-830-6719 or at aebond09@yahoo.com for literature and information about how to participate in the petition drive.

See by Three helps eliminate preventable blindness in North Texas children

See by Three, the Children's Eye Foundation's vision screening program, currently underway in North Texas, is successful in helping pediatricians and their staff conduct vision screenings for children. Since its inception, more than 50 medical professionals attended See by Three training and witnessed how the program can:

Decrease the time to perform vision screenings—Increase the quality of vision screenings performed in the doctor's office Coordinate care for children with vision problems—Help physicians evaluate vision screening devices at no cost

According to participating medical professionals, it takes four to seven minutes to perform a vision screening on a 4-year-old. Through the program, this number can be cut in half.

Additionally, See by Three trains medical professionals on vision screening practices that are well-researched and documented as effective. "We've seen a number of different wall charts — some with sailboats and even birthday cakes. The use of these charts is not supported

by current research, nor are they approved by the American Academy of Pediatrics (AAP)," says Thomas Rogers, See by Three program director. "The good news is we are taking those charts off the wall and replacing them with charts that are approved and are more appropriate for 4- and 5-year-olds, all at no cost to the practice," he says.

See by Three also offers physicians the opportunity to evaluate objective vision screening devices. These devices extend the possibilities for screening vision to children as young as 18-months of age. "We're offering physicians the chance to evaluate these devices in their office at no cost, to determine if they are a good fit. Our goal is to support pediatricians, and that their patients will continue to receive a quality vision screening well after our program has formally ended."

By providing training and support for physicians, the Children's Eye Foundation is increasing the detection rate of children's eye disorders. However, detection is not the ultimate goal — successful treatment is. In some studies, only one-half of parents fol-

low up when informed their child has a vision disorder. Ideally, See by Three will ensure that every child who has a detected vision disorder has the disorder treated.

When See by Three program officials surveyed participants, they wanted parents to understand how important it is to follow up when an eye problem is detected, and the significant impact it can have when parents choose not to. "I join my colleagues in our shared commitment to inform parents how important it is to follow up when an eye disorder is suspected," says George Beauchamp, M.D., chairman of the Children's Eye Foundation. "Early detection and timely treatment could save their child's eyesight."

To encourage parents to make and keep follow-up appointments when a vision issue is detected and treatment is recommended, See by Three reinforces that:

Professional Training and Advocacy

Educate medical professionals on vision screening techniques

Screening and Follow-Up

Effectiveness of medical vision screening

Ability to increase follow-up rates

Education and Public Awareness

Need for early detection and treatment

Prevalence of eye disorders

A child who loses their sight to preventable blindness also loses approximately \$140,000 in lifetime productivity—Vision disorders like strabismus can negatively impact a child's social skills and personality

The longer treatment is delayed, the more difficult it can be to fix the eye disorder

Because early detection of eye disorders in children is key to successful treatment, See by Three focuses on low-

ering the age at which vision screenings are performed, namely before a child starts school. As a result, the program is demonstrating positive results. After training, the number of physicians who report they will begin screening at age 3 more than doubled.

Children like Jack, a little ambassador for the Children's Eye Foundation, know first-

hand how important it is that eye disorders be detected and treated at an early age. Jack's cataracts were discovered at a well-child visit with his pediatrician and likely saved his sight.

To view the list of participating physicians and for more information about See by Three, visit www.seebythree.org.

President Obama Acts to Ease Burden of Student Loans

(NNPA) President Barack Obama is taking steps to ease the burden of student loans, the White House said on Tuesday, potentially helping millions of cash-strapped college graduates in a tough economy.

President Obama plans to accelerate a plan to cap student loan payments at 10 percent of income, bringing it forward to start in 2012 instead of 2014.

"Steps like these won't take the place of the bold action we need from Congress to boost our economy and create jobs, but they will make a difference," he said in

a statement.

The loans initiative will be the third such move by President Obama in as many days, following action to aid homeowners and boost hiring of military veterans. The White House wants to show he is an activist president battling a "do-nothing" Congress. The loan changes do not require approval by Congress.

Republican lawmakers blocked a \$447 billion jobs plan put forward by President Obama last month because it raises some taxes.

The White House estimates the loan changes could

cut monthly payments for 1.6 million graduates. Student debt will also be forgiven after 20 years, compared with 25 years under current law.

More than 36 million

Americans have federal student loan debt, but only 450,000 have so far taken advantage of the existing income-based repayment program.

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based on whether issues that affect the community, including unemployment and police brutality, are addressed by either party.

"Martin Luther King was about civil rights and social justice. That's not the

current Republican Party."

The signs are also up in Houston, Ohio and South Carolina. These are areas where high concentrations of people of color typically vote democratic.

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misconduct related to foreclosures and deed records filings in Delaware.

Dallas County remains committed to assisting the mortgage finance industry in making mortgage loans available to the citizens of Dallas County while ensuring that the public deed records remain an accurate source of information regarding the ownership of and liens against real property located in Dallas County.

MERS is a subsidiary of MERSCORP. MERSCORP was established and is owned by banks and members of the mortgage finance industry such as Bank of America, CitiMortgage, Inc., HSBC Finance Corporation, and Wells Fargo Bank, N.A. MERS operates a national electronic registry that tracks beneficial ownership interests and servicing rights associated with residential mortgage loans and any transfer of or changes in those interests or rights.

MERS was established to act as a shadow recording system for the millions of mortgages in the United States, save its members money by avoiding filing fees in counties like Dallas County, and facilitate the buying and selling of mortgage rights as commodities.

There are approxi-

mately 5,000 participating members of MERS, of which 3,000 are residential mortgage servicers. Members register loans and may report transfers, foreclosures, and other changes to the status of residential mortgage loans on the MERS System.

There are currently approximately 31 million active residential mortgage loans registered on the MERS System. Since its inception, MERS has attempted to track more than 60 million mortgages nationwide, and tens of thousands in Dallas County alone. But because transfers of notes are not always reported to MERS, the MERS' electronic record of mortgages may or may not accurately reflect the transfers of any given mortgage or servicing rights that have occurred over the past several years.

Lenders ordinarily file a record of their rights in the deed records of the county where the property is located. The county clerk maintains those records as notice to the public of the identity of persons who loaned money for the purchase of the property and who have rights to foreclose upon the property if the loan is not repaid.

For a fee, MERS allows lenders to show MERS as

the "mortgagee" or "beneficiary" of the lender's rights to the property if the loan is not repaid, even though MERS is not actually the beneficiary. MERS acts as a placeholder for the lender as to the lender's mortgage rights, but not the lender's rights to receive the loan payments. In that way, the lender is able to sell its rights to receive the loan payments and MERS agrees to protect the purchaser of the loan by remaining on the deed records as the "beneficiary" of the mortgage. So long as MERS remains on the deed records as the beneficiary, MERS asserts that subsequent purchasers can avoid having to file their acquisition of the rights to the loan payments and pay the associated filing fees.

Dallas County, Texas, believes that the MERS System may violate a number of laws applicable to the recordation of mortgages in Texas and has asked the court to order MERS and the other defendants to pay statutory penalties to Dallas County and all similarly situated Texas counties for having filed mortgage records which improperly claim that MERS is a beneficiary of millions of mortgages filed throughout the State of Texas.

Cambodian cultural show and fundraising event

The Cambodian-American Association of Dallas (CAAD) will host their first Cambodian Cultural Show and Fundraising Event on Saturday, November 5 at 6 p.m. Wyndham Hotels and Resorts, 3300 W. Mockingbird Lane, Dallas, TX 75235. This breakthrough event will encompass the Cambodian culture and heritage, which include four (4) cultural performances and fashion show, banquet dinner, and dance accompanied by live band and singers from the Cambodian community.

The Cambodian populations in the DFW metroplex are roughly estimated at

15,000 and are mainly concentrated in the cities of Arlington, Carrollton, Dallas, Fort Worth, Garland, Mesquite, and Richardson. The committee anticipates a sell-out crowd and expects great enthusiasm from our community and other community leaders. The Dallas Police Color Guards will commence the program by performing color presentation followed by CAAD's cultural dance group performing the Wishing Dance to greet, bless, and offer well wishes to the audience and the event by gently tossing flower petals. This dance was originally per-

formed only for the King and other members of the Royal Family, the leaders of the country and their official guests. Special guest's appearance and CAAD's community sponsor, Maharlika Dancers, will also take the stage to enrich the diverse culture.

Paul S. Thai, CAAD's vice-president and Lieutenant of Dallas Police Department says, "The event will be a night to remember! You will be mesmerized by the Magical Kingdom of Wonders and satisfy your taste buds with the deliciousness of authentic Cambodian cuisine."

Christmas Tree decorating contest seeks local entries

Contestants will be judged at the Dec. 1 Christmas in the Park

For the fourth year in a row, the traditional Christmas Tree decorating contest will be an amusing and entertaining part of the Christmas in the Park festival which is set for Thursday, Dec. 1 at the Murphy Municipal Complex from 5 p.m. to 8 p.m., according to Caitlyn Meehan, Recreation Coordinator.

"The Christmas Tree decorating contest is a fun activity in which individual residents, families, businesses, homeowner associations, school groups, churches and anyone else with a eye for style and creativity compete against each other to decorate a Christmas Tree. It's a way for people to come together and work on a project, and then put their work up against others," she said.

Unlike previous years, the 2011 Christmas Tree decorating contest is free to enter. Entering decorators can outfit a tree for a very small cost, if any.

Groups and individuals can start decorating their trees on the Municipal Complex grounds on Sunday, Nov. 27. They must complete their masterpieces by

the time the judges arrive at 5 p.m. on Dec. 1. Trees will be judged on the following criteria: originality; effective representation of the entry's theme; and creativity. Each judging category will carry an equal weight with the judges. To enhance the entries' chances for winning, liberal use of the year's wacky item – bells – is highly encouraged.

Lights, ornaments and other accessories must be able to withstand being displayed outdoors. Lights must comply with requirements for outdoor use. The name of the entrant or organization being represented by the entry must be placed in close proximity to the tree. This is critical for judging purposes, but

also because the trees will remain on display throughout December.

"The trees and their decorations can be put up as early as November 27, and can stay up until Sunday, Jan. 8.

Then, all decorations must be removed by 5 p.m. that day," said Meehan.

Entries will be accepted on a first come first serve basis until either Nov. 25 or until space is exhausted, so it's important to enter early.

Rules and more information are available at www.murphytx.org or by contacting Caitlyn Meehan at (972) 468-4067 or by e-mail at cmeehan@murphytx.org.

Change Your Clock - Change Your Smoke Alarm Battery!

As Texas marks the end of Daylight Savings Time for 2011 by setting clocks back by one hour on Sunday, November 6th, the McKinney Fire Department reminds residents to change the batteries in their smoke alarms and carbon monoxide alarms. The most commonly cited cause of non-working smoke alarms is worn or missing batteries.

The National Fire Protection Association recommends testing smoke alarms monthly by depressing the test button; and, replacing batteries at least annually - preferably on a designated date, such as the end of

Daylight Savings Time. According to Stacie Durham, Public Information Officer for the McKinney Fire Department, "The peak time for home fire fatalities is between 11 p.m. and 7 a.m. when most people are sleeping. Smoke alarm maintenance is a simple, effective way to reduce home fire deaths.

Working smoke alarms cut the risk of dying in a home fire in half."

In addition to changing your smoke alarm batteries, the McKinney Fire Department recommends dusting or vacuuming smoke alarms when you change the batter-

ies. "A great way to clean the alarm is by using canned air - the type used for cleaning your computer keyboard," Durham stated.

"Also, if you have diffi-

CLOCK, Page 15

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Dr. Anita Hill keynote speaker at local fundraiser

Dr. Anita F. Hill will be the guest speaker at the Second Annual Royal Fall Ball, hosted by Omicron Sigma Chapter of Phi Beta Sigma Fraternity, Inc., and the Progressive Initiatives Foundation, a 501(c) (3) organization.

Dr. Hill is a Yale graduate, and Professor of Social Policy, Law, and Women Studies at the Heller School of Social Policy, Brandeis University. She is also the author of the newly released

book, *Reimagining Equality: Stories of Gender, Race, and Finding Home*. Autographed copies of her book will be available for sale at the Royal Fall Ball.

The ball is scheduled for November 12 from 6:30 p.m. to midnight at the Omni Park West Hotel, located at 1590 LBJ Freeway in Dallas. Tickets to the black tie affair are \$65 per person. Omni Park West Hotel at 1590 LBJ Freeway, in Dallas.



Anita Hill

Eastfield College Hosts Up and Coming Nashville Artist

Eastfield College Office of Student Life is sponsoring a free concert featuring Nashville artist Natalie Stovall on November 8 at 12:30 in the Performance Hall.

Natalie was born and raised just outside of Nashville, TN. Since her first professional gig singing and playing the fiddle at the age of 10, Natalie has already seen things that most artists could only dream of. She's performed everywhere from Oprah to the Grand Ole Opry. She was the first performer ever to be invited to sing "God Bless America" for the President at the White House Press Correspondents Dinner. And surprisingly, she has done all of this with no record deal of any kind.

The release of her first record "Late Night Conversations" saw a top 50 radio hit with her song "If I Run To You Now" and the placement of that song in the National Lampoon movie "Bag Boy." In the past couple years Natalie has used that momentum to become one of the hottest booked independent acts in America. Performing and fiddling over 200 dates a year at college campuses, military bases, fairs, festivals, clubs and bars is all just par for the course with Natalie.

As Natalie's reputation spreads great opportunities keep rolling in. Natalie has already been selected to

open for acts like Gretchen Wilson, Little Big Town, Gloriana, Justin Moore, Josh Gracin, Trent Tomlinson, Safetysuit, The Doobie Brothers, and that's just the beginning.

This Spring will bring the release of her second record, "Standing My Ground" an EP featuring

five brand new songs written by Natalie along with her version of the Charlie Daniel's classic, "Devil Went Down To Georgia"

For more information, contact Student Life at 972-860-7185. A campus map can be found at www.eastfieldcollege.edu/co/Map/index.asp

New veterinary assistant materials may give kids early start on animal health careers

By: Kathleen Phillips
NDG Special Contributor

Kids who love animals and science can start preparing for their animal health career as early as 8 years old via a veterinary science curriculum available online.

"We didn't have to create an interest for this; it's already there," said Dr. Floron "Buddy" Faries. "And that interest has created a demand."

Veterinary Science: Preparatory Training for the Veterinary Assistant was written by Faries, a Texas AgriLife Extension Service veterinarian, to meet that demand.

The concept is not new, Faries said, but the new training curriculum was fueled by additional job possibilities in areas such as homeland security, laboratory technology and public health. In fact, the National Center for For-

eign Animal and Zoonotic Disease Defense, a U.S. Department of Homeland Security Science and Technology Center of Excellence, funded the project and published the educational resources.

The new curriculum will prepare students for a job as a veterinary assistant or to continue into a college-level program as a veterinary technician or a veterinarian, Faries said.

The course is already being taught to at least 5,000 youths in about 100 Texas counties via 4-H, the youth development arm of AgriLife Extension, he said. It also con-

tinues to be used by high school agriculture instructors, as it was approved by the Texas Education Agency.

"Young people often have an interest in veterinary medicine, so we want to satisfy that interest early," Faries said. "And the other side of this is that job opportunities in this

See CAREERS, Page 10



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GAME #	GAME NAME / ODDS	\$	Official Close of Game	End Validations Date
1303	\$100,000 Jackpot - Overall Odds are 1 in 3.82	\$5	11/04/11	05/02/12
1279	Hit The Jackpot - Overall Odds are 1 in 3.56	\$7	11/19/11	05/17/12
1324	Texas Lottery Black II - Overall Odds are 1 in 3.32	\$10	11/26/11	05/24/12
1225	Stacks of Cash - Overall Odds are 1 in 4.66	\$2	01/04/12	07/02/12
1235	Veterans Cash - Overall Odds are 1 in 4.31	\$2	01/04/12	07/02/12
1239	Double Your Luck - Overall Odds are 1 in 4.73	\$2	01/04/12	07/02/12
1255	Jumbo Bucks III - Overall Odds are 1 in 4.36	\$2	01/04/12	07/02/12
1256	Giant Jumbo Bucks III - Overall Odds are 1 in 3.72	\$5	01/04/12	07/02/12
1257	Mega Jumbo Bucks III - Overall Odds are 1 in 3.40	\$10	01/04/12	07/02/12
1298	Neon 9's - Overall Odds are 1 in 4.86	\$2	01/04/12	07/02/12
1315	Cash Extravaganza - Overall Odds are 1 in 3.98	\$5	01/04/12	07/02/12
1326	Diamond Dash - Overall Odds are 1 in 4.56	\$1	01/04/12	07/02/12
1330	Red White & Blue 7's - Overall Odds are 1 in 4.31	\$1	01/04/12	07/02/12
1335	Super 7's - Overall Odds are 1 in 4.68	\$1	01/04/12	07/02/12

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Ongoing

Toastmasters Intl. Club Meets every Monday in the Texins Activity Center on the Texas Instruments Campus, 13900 North Central Expressway, Dallas from 5:45 – 7pm. Info: texins.freetoasthost.org or 214-566-4086.

Collin County Black Chamber of Commerce, CC-BCC General Meetings, 2nd Thursday of every month at 6:30pm. Call 469-424-1020 or email: info@CCBlackChamber.org for location.

DFW Financially Empowered Women meet monthly for lunch or dinner and a fun, informative seminar on various financial topics. Info: 469-942-0809 or meeetup.com/378.

No Limit Network Business Networking Lunch 1st Thursday at 1 pm in Plano Must RSVP at www.TheNoLimitNetwork.com or 972-898-5882.

The National Business Women Enterprise Network (NBWEN) Learning Over Lunch Series: 4th Saturdays, 11am-1pm, ReMarkable Affairs Cafe, 2727 LBJ Fwy., Suite 140, Dallas. \$20 for members; \$35 for non-members, \$5 off for early bird registration. www.nbwenorg.net.

North Dallas Texas Democratic Women Regular Meetings 4th Thursday, 6:45 p.m. Northaven United Methodist Church, 11211 Preston Rd (between Forest & Royal Lanes).

Target Second Saturdays at Latino Cultural Center celebrating Latino arts and culture. Come in for one hour, or stay the whole day.

Business Empowerment Sessions. Learn to grow a successful small business. 1st Thursday of each month at Christian Chapel Temple of

Faith, 14120 Noel Rd., Dallas. Info @ 214-942-6698.

How to start a business. Free sessions on getting started the right way. Sessions held the last Monday of each month. Call The PLAN Fund for details 214-942-6698.

The Unitarian Universalist Church of Oak Cliff, 3839 West Kiest Blvd, presents the **Second Wednesday Speaker's Forum** the second Wednesday of every month from 6:30pm-7:30pm. FREE. Info: uuc@oakcliffuu.org or 214-337-2429.

The West Irving Public Library, 444 W. Rochelle Rd, **Irving, hosts African-American Authors Book Circle** from 10:30am – noon on a select Saturday of each month. FREE. Info: ahipp@cityofirving.org or 972-721-2691.

Network of Enterprising Women (NEW) meets the first Thursday of every month at 10am. For meeting locations call 214-407-8977 or email ntxnew@gmail.com. Info: ntxnew.org.

Tuesdays through November 10

Small Talk in Plano English as a second language learners can practice English speaking skills in a small group setting of 10-12 adults. Participants must be able to read and write English. Registration must be done in person at Schimelpfenig Library in Plano; meet each week at 1 p.m. FREE 972-769-4200

Through November 11

Plano Children's Theater, 1301 Custer Rd, Suite 706, Plano, TX, presents **School House Rock Live Jr.** Show times and ticket prices vary. Info: planochildrentheater.org or 972-422-2575.

Through November 23

Autumn at the Arboretum with its acclaimed pumpkin

patch, activities and fall foliage comes to the Dallas Arboretum, 8525 Garland Road, Dallas, TX 75218. Adult tickets \$12. Children tickets \$8. Info: 214-515-6500 or dallasarboretum.org.

Through November 20

The Dallas Theater Center presents **To Kill a Mockingbird** at 2400 Flora Street, Dallas. Show times and ticket prices vary. Info: dallastheatercenter.org or 214-526-8210.

Bible Way Community Baptist Church, 4215 North Greenview Dr, Irving, is holding its annual **Holiday Food Drive**. Send or bring financial or food contributions directly to the church. Info: 972-257-3766.

Through December 4

Bible Way Community Baptist Church, 4215 North Greenview Dr, Irving, is holding a **FAITH Campaign**. F – Family and Friends. A – All Come Day. I – I Will Day. T – Taxi Day. H – Hallelujah Day!! Info: 972-257-3766.

November 3-6

AAA Texas 500 Weekend at the Texas Motor Speedway

November 4

The Third Eye African Awakening Conference at South Dallas Cultural Center Theater 4 p.m., cost is \$15, call 214-426-1683

The Business & Industry Awards Luncheon is an annual event at which the Chamber and the Richardson Rotary Clubs recognize local businesses and organizations for their many contributions to the local economy and the community. Hyatt Regency North Dallas – Richardson at 701 E Campbell Rd, Richardson from 11:15 a.m. – 1:15 p.m.

Ladisi plays the Palladium Ballroom, 1135 S. Lamar, Dallas, at 8pm. Tickets \$39.50. Info: 214-421-2021 or [\[ladiumballroom.com\]\(http://ladiumballroom.com\).](http://thepal-</p>
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November 4-5

Karlene L. Games Ministries, Inc presents **Prayer Symposium 2011** at Mt. Sinai Church, 6819 Lake June Road, Dallas. 10/4 at 7pm. 10/5 at 8am. FREE but you must register. Info: 888-530-1123 or kingdomprayer.eventbrite.com.

The Black Academy of Arts and Letters presents **Comedy Night at the Muse** starring Pierre at the Clarence Music Café Theater in the Dallas Convention Center Theater Complex, corner of Canton and Akard streets, at 9pm. Tickets \$15. Info: 2)743-2400 or tbaal.org.

November 4 - 6

Nivram Productions presents the stage play **The Dating Pool** at the Addison Theater Center, 15650 Addison Rd, Addison. Showtimes vary. Tickets \$17 presale, \$20 door, \$8 matinee. Info: anivramproduction.com.

November 5

My Purple Rose Entertainment presents the Gospel stage play **To Hell with my Family** at the Granville Arts Theater, 300 N. 5th St, Garland at 7pm. Tickets \$20 in advance and \$25 at door. Info: 469-278-4278.

The Plano Centre, 2000 E. Spring Parkway, Plano, hosts **North Texas Kids Family Expo** from 10am – 4pm. FREE. Info: northtexaskids.com or 972-516-9070.

Paul Quinn College leads **WE ARE NOT TRASH: A March for the Future of Dallas** beginning at 10am in Oak Cliff Founders Park, 1409 N. Zang Blvd, Dallas. FREE. Info: 214-379-5457.

Westminster Presbyterian Church, 8200 Devonshire Dr, **Dallas, hosts Volapalooza Community Concert Cele-**

brating Volunteerism at 2pm. FREE. Info: 214-351-3251 or jrandolph6@gmail.com.

The Oak Cliff Cultural Center, 223 W. Jefferson Blvd, Dallas, hosts an **Artist Talk & Community Workshop**. FREE. Info: 214-670-3777

Max and Ruby Live: Bunny Parade comes to the Verizon Theater at Grand Prairie, 1001 Performance Place, Grand Prairie, at 1pm. Tickets \$27.50 - \$37.50. Info: maxandruby-ontour.com.

November 6

As part of its FAITH Campaign, Bible Way Community Baptist Church, 4215 North Greenview Dr, Irving is **holding a special Friends & Family Day**. FREE. Info: 972-257-3766.

November 7

Total Cholesterol Screening for Seniors 60+ and Spouses will be at the Garland Senior Activity Center, 600 W. Avenue A, Garland, from 9am-1pm. FREE. Info: 214-689-2230.

November 8

Medical Center of McKinney's H2U Chapter hosts **Lunch Seminar "Got Foot Pain"** at the Medical Center of McKinney, 4500 Medical Center Drive, McKinney from noon - 1pm. Free for local H2U members. \$7 for non-members. Info: 972-547-8002, h2u.com and medicalcenterofmckinney.com.

Total Cholesterol Screening for Seniors 60+ and Spouses will be at the Evans Senior Center, 1116 Hillcrest, Mesquite from 9am-1pm. FREE. Info: 214-689-2230.

November 9

Total Cholesterol Screening for Seniors 60+ and Spouses will be at the Heritage Senior Center, 200 S. Jefferson, Irving. FREE. Info: 214-689-2230

John A. Lewis Quartet Performing LIVE from 9 p.m. - 1 a.m. at the Absinthe Lounge, 1409 S. Lamar, Ste 008, Dallas, there is no cover at 7 p.m. The entire community is invited.

November 10

Plano ISD's newest ninth and tenth grade high school, **McMillen will host its dedication ceremony** at 7 p.m. The entire community is invited.

November 10-13

TDE Entertainment presents the theatrical production **Dream with Your Eyes Open** at the Music Hall at Fair Park, 909 1st Ave, Dallas. Ticket prices and showtimes vary. Info: thefamilyoftde or 214-691-7200.

November 11

Dehydration Educational Seminar for Seniors will be at the Garland Senior Activity Center, 600 W. Avenue A, Garland, at 9:45am. FREE. Info: 214-689-2230.

November 11-12

The Tom Thumb Texas Stampede Western Festival comes to the Allen Event Center, 200 East Stacy Rd, Allen. 4pm-9pm on 11/11 and 10am-10pm on 11/12. FREE. Info: texasstampede.org/events/westernfestival/

November 12

Heads of State Tour comes to the Verizon Theater at Grand Prairie, 1001 Performance Place, Grand Prairie, at 7:30pm. Tickets \$10-\$85. Info: 972-647-5700 or verzontheatre.com.

The Dallas Alumnae Chapter of Delta Sigma Theta Sorority, Inc. will host its annual **"Community Market Festival"** from 11 a.m. – 3 p.m. at Southwest Center Mall, 3662 W. Camp Wisdom Road, Dallas. This is a free event.

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The American Jobs Act: A bridge to employment

By Jacquinette
D. Murphy

Highways and bridges are a part of the national transportation network and rebuilding and modernizing America's infrastructure is one of the three ways President Barack Obama proposes to get the nation back to work according to the American Jobs Act submitted to Congress in September. For the unemployed citizens of Dallas County, the adoption of the Act could mean an influx of jobs and contracts. However, if the Act fails, the legislature the Texas employment numbers and its deteriorating infrastructure will continue to worsen.

Texas surface infrastructures, specifically bridges, remove the barrier of travel and create greater access to economic opportunities for its communities. However, the development and maintenance of these structures are the gateway to attract more sustained employment options to the region.

A list was release in September outlining the top ten states with the most deficient bridges by The Center for American Progress. Their list showed

at least 9,433 bridges in Texas, including 929 bridges in Dallas County that are either structurally deficient (in need of repair) or functionally obsolete (in need of improvement) inn 2010. According to the Texas Department of Transportation (TxDOT), Dallas County has only three bridge repairs scheduled and funded for construction work in this fiscal year. Additionally, TxDOT estimated there are only 33 bridges with funding for construction in Dallas County between the fiscal years 2011 to 2016. Although many more bridges, streets and other infrastructures require some level of repair, it is clear the demand is much greater than the available funding.

In Subtitle E, Section 241 of the American Jobs Act, President Obama makes provisions for transportation infrastructure improvements and career training through the allocation of a \$50 billion, 100-percent federally funded capital investment to be distributed to state, government and transportation agencies over a two year-period. Thus, if this program in Jobs Act becomes law, money should no longer be an obstacle to up-

grading regional structures to full functionality.

The American Jobs Act bill failed to gain traction even in the Democratic controlled U.S. Senate. However, both parties suggest there remains hope specific parts of the bill will pass both the House and Senate.

Mark Pettit, a Public Information Officer for TxDOT Dallas District shared the reality of the money needed for repairs and why we are fighting a losing battle to make the repairs and improvements. "Recent studies show that Texas' transportation needs are nearly \$500 billion through the year 2035; however, we've only identified about 1/3 of the necessary funding."

Pettit explained, "The problem is that demand has outpaced revenue. The state (20¢) and federal (18.4¢) gas tax (primary transportation funding) has not been raised since 1991 and 1993 respectively. This is compounded by diversions to non-transportation needs, inflation and rising construction costs, more fuel efficient vehicles, population growth and rising congestion, as well as the lagging economy."

With the looming fi-

nancial barrier, TxDOT's structural inspectors use a need-based analysis process to determine the priority of bridge repairs. TxDOT inspects all bridges at least every two years. Inspectors consider several factors such as existing damage location and severity, traffic volumes, traffic loads, current load capacity, and underwater. The bridges with the lowest scores, frequently require repair, or functionally obsolete receive priority for replacement or repair.

"Many of our older bridges were expected to typically last between 30 and 50 years; however, many factors affect the life span, such as weather, traffic, and collisions. Once the deterioration reaches a certain point of disrepair, our engineers consider the cost to preserve the existing structure versus the cost to replace it."

Pettit also distinguished the difference between bridges that need repair (structurally deficient), and bridges, which do not meet today's transportation, needs (functionally obsolete). The functionally obsolete need to be improved to reduce congestion while the structurally deficient need to be repaired. Out of

the 51,135 bridges in Texas, approximately 1553 are structurally deficient, but this does not mean that the bridges are impassable or dangerous.

"From the moment anything is built, it begins to deteriorate," began Pettit. "Bridges are not unlike your car; it may have scratches and minor dents in it, but it's still safe and functional." A bridge determined to be dangerous is closed immediately until repairs or replacement can be scheduled.

Thankfully according to Pettit, "there are no bridges that have reached the point of closure due to a lack of funding."

TxDOT is equipped to handle unique and emergency bridge repairs. But it comes at a cost to other transportation needs.

"Every time a collision damages a Texas bridge, we make the necessary repairs to keep it safe and operating." But, Pettit adds, "the funds needed to make the repair have to come from somewhere, and it's sometimes another project or maintenance program that suffers." With a rapidly aging infrastructure, Pettit expects the numbers of bridge repairs to increase.

"Many of our bridges are nearing, and in some cases exceeding their expected life span. This will require an increase in spending to repair or replace these bridges. That will mean less available funding for other transportation related expenses -which will reduce maintenance or delay congestion relief projects."

In the absence of the allocations of the American Jobs Act or other funding sources, it appears that the delays in repairs will likely continue.

Without additional funding, the long-term consequences could include closed bridges and the cost analysis of repair versus rebuild. "It will lead to more congestion and travel delay, as well as further deterioration of our transportation system." Currently, there are 37 projects worth over \$32 million scheduled to begin construction in Dallas County between September 2011 and August 2012 - the following are projects that include bridges: SH 180 at Mountain Creek, I-30 at White Rock Creek, and City Street California Crossing at Elm Fork Trinity.

Driver Beware: Top 10 Structurally Deficient Bridges in Dallas County as of Oct. 2011

Off-System (County/City maintained)				
Feature Crossed	Facility Carried	Location	Rating	Disposition
ELM FK TRINITY RIVER	CALIFORNIACROSSING	0.1 MI E OF ROCHELLE BLVD	4	Spring 2012
S LEVEE TRINITY RIVER	SYLVAN AVENUE	1.0 MI SOUTH OF IH 35E	5	July 2011
N LEVEE TRINITY RIVER	SYLVAN AVENUE	N LEVEE OF TRINITY RIVER	6	July 2011
BEAR CREEK	REINDEER RD	0.7 MI E OF HOUSTON SH RD	14.6	City will continue maint.
KELLER BRANCH	THIRD ST	0.2 EAST OF JEFFERSON ST	41.6	2016
On-System (state maintained)				
Feature Crossed	Facility Carried	Location	Rating	
SH 114	TX STAD VEH ACCESS	0.20 MI SE OF LP 12	22	To be demolished 2012
S. LAMAR, BUDD ST, UPRR	SH 310 / US 175	0.40 MI S OF US 175	34.8	2016
S FK HACKBERRY CR	SH 114 WBFR	0.40 MI SE OF SH 161	37.8	Under Repair
TRINITY RI & BRAZOS ST	IH 35E NB	0.9 MI S OF IH 30	46	2013
IH 30 & TRINITY RIVER	HOUSTON VIADUCT	1.8 MI W OF IH 45	49.9	Rehab 5 years ago - City maint

NDG Gossip: Kardashian/Humphries union down the toilet

By Tonya Whitaker
NDG Staff Writer



Kim Kardashian

It really tears me up inside that I have to write about Kim Kardashian for two consecutive weeks in this column. As we all suspected from the get-go, Kardashian's marriage to NBA baller Kris Humphries is over. Kim filed papers in a Los Angeles courthouse Oct. 31. Speculation about the couple's breakup has been discussed since they

were married 72 days ago. When you think of it, everyone benefits from this fake marriage and the breakup. Humphries ain't makin a dime playing ball because of the NBA lock-out, so he will have time to make some paid appearances. After all, because of a prenup, he ain't getting a dime of Kim's money. While, Kim is probably working on a post-Humphries episode of *Keeping Up With the Kardashians*. Now I understand why President Barrack Obama does not want his daughters, Sasha and Malia, watching that circus.

T.O. needs another cut

If there is anything else more annoying than the Kardashians is stories about rich brothas having child support payment problems. I could not help but laugh last week when former NFLer Terrell Owens held a workout, but no NFL team reps showed up. Now,

Owens' attorney has petitioned the court – again – to lower the support payments made to his baby momma, Monique Reynolds. His camp comes up with the



Terrell Owens

same sad excuse whenever he doesn't land a job. Fine, he probably isn't making the millions he used to, but he probably got more money than you and me. Get rid of some of your high-end gifts and pay up fool!

CAREERS, continued from Page 6

field continue to grow."

Much of the job growth in veterinary science is in regulatory matters pertaining to homeland security or global public health issues, he said.

Currently there are more than 95,400 veterinarians practicing in the U.S., about two-thirds of who are in private practice, according to the American Veterinary Medical Association. The rest work for a variety of public or private entities.

The curriculum has a total of 100 lessons: 75 core lessons in basic veterinary science and 25 les-

sons in clinical science and technology. Fifty additional lessons are being developed to cover topics such as One Health science and technology (the interface between animal and human health), along with laboratory science and technology for those who wish to pursue non-clinical careers.

Faries said that depending on the student, the curriculum can be accomplished in different ways.

"A 4-H club might opt to offer 20 lessons a year over a five-year period," he said. "Or a high school class might complete the instruction in one year

with daily lessons."

With the modernization of the content, additional teaching materials are offered online at <http://aevm.tamu.edu/>. About 100 presentation sessions are available online, and Faries also teaches classes via the Internet.

Though the curriculum is currently structured to meet educational needs of young people, Faries said, a fee-based version is being created online for high school graduates who want to pursue a career as a veterinary assistant.

For more information about the curriculum, see <http://aevm.tamu.edu/>.

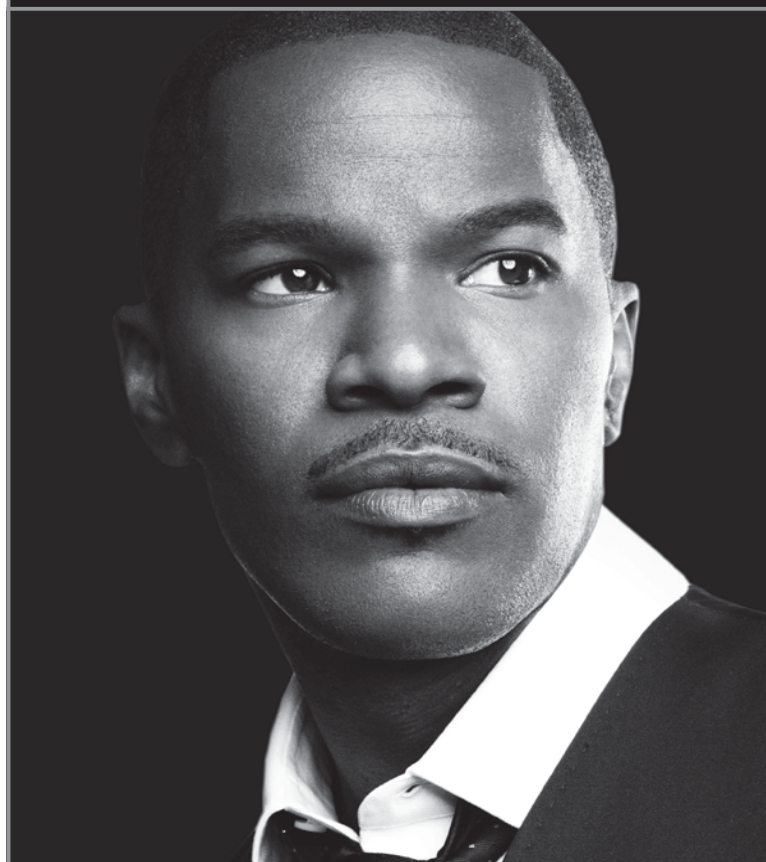
JAMISON, continued from Page 2

Festival Award for lifetime achievement in choreography, and in 2004 the company was the subject of a feature profile on CBS' *60 Minutes*. They also lent their creativity and inventiveness to the 2007 television broadcast of the 79th Academy Awards.

Tickets for the Brinker International Forum performance range from \$12.50 to \$125. Tickets for the TITAS performance range from \$12 to \$200. All tickets can be purchased online at www.attpac.org, by phone at 214.880.0202, or in person at the AT&T

Performing Arts Center Box Office at the Winspear Opera House, 2403 Flora Street (Monday through Saturday, 10 a.m. – 6 p.m.; Sunday 11 a.m. – 4 p.m.), or at the remote Box Office at Park Place Lexus Plano at 1025 Preston Road.

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Insuring Your Business

Insuring your business against an emergency is a vital and prudent step to take when owning a business. Most businesses have workers compensation and insure their buildings, but there are other types of insurance that business owners may want to consider as well.

"Choosing the right type of insurance for your business can be a daunting task," explains David Oldfield, Senior Vice President of Business Banking at Comerica Bank. "However, when you choose the right insurance, it can protect you and your business from substantial losses."

There are many types of insurance out there for business owners, but Oldfield suggests a few of the most common ones that could help safeguard your business.

Business Interruption Insurance. Many businesses that close due to a fire or some catastrophic situation never reopen. It's not because they didn't insure their building, but rather it's

because the owners relied on their business to provide them with a steady paycheck.

"Business Interruption coverage pays your lost salary as well as your ongoing



expenses, including payroll of key employees and the extra expenses to get back into business more quickly. It could be good coverage to have because if the insurance company is slow taking care of the claim, you're on their payroll," says Oldfield.

Accounts Receivables Insurance. Accounts receivables insurance, or credit insurance, protects your business if your clients don't pay you. This type of insurance can be particularly useful for new, rapidly growing businesses or if you

have foreign clients. Accounts receivable insurance protects your company against loss on receivables, including default, bankruptcy or simply slow payment. This insurance can also protect a company that is unable to collect receivables due to loss of underlying records; for example, ones lost in a fire or flood.

Product Liability Insurance. Companies that manufacture, wholesale, distribute or retail a product may be liable for its safety. Product liability insurance protects against financial loss as a result of a defect in a product that causes injury or bodily harm. The type of product you sell should be factored into the coverage amount.

Employment Practices Liability Insurance. This insurance covers allegations of discrimination, sexual harassment and wrongful termination. Many businesses, especially small businesses, may forego this type of insurance because they have

few employees or they consider themselves fair employers. That may be the case, but that doesn't mean a scorned employee won't allege otherwise. "These types of allegations are by nature personal affronts to business owners. The advan-

tage of insurance is that it has a tendency to depersonalize it as much as can be," explains Oldfield.

Many businesses are underinsured because of the expense, but in the event of a crisis, these insurance policies can help your company

weather the storm and reduce financial loss.

For more information, please contact Kristin Welsh at 214.871.7723 or Kristin@allynmedia.com.

Source: Comerica Bank, Member FDIC. Equal Opportunity Lender.

BALLOT, continued from Page 1

give the Higher Education Coordinating Board authority to fund student loans through bonds, as long as the total amount does not exceed the amount previously approved by voters. At present, legislative and voter approval is required for additional bond capacity.

Proposition 4, HJR 63: Use of Property Taxes for Transportation Funding

Summary: The constitutional amendment would allow counties to pledge increased property tax collections for transportation funding in special reinvestment zones.

Proposition 5, SJR 26: Interlocal Contracts

Summary: This constitutional amendment would allow the Legislature to authorize cities and counties to enter into interlocal contracts with other cities or counties without meeting certain tax assessment and sinking fund requirements. Currently, a city or county cannot take out debt unless it levies a tax sufficient to pay the interest and creates a sinking fund of at least two

percent.

Proposition 6, HJR 109: Fund Transfers to the Available School Fund

Summary: The Permanent School Fund (PSF) is a special supplemental fund that provides additional monies to school districts. Those funds are distributed by the State Board of Education (SBOE) through the Available School Fund (ASF). This amendment would expand authority for distribution of those funds to the General Land Office (GLO) or the School Land Board (SLB). It would allow the GLO or SLB to distribute up to \$300 million. The amendment also will temporarily increase the market value of the PSF to allow the distributions.

Proposition 7, SJR 28: El Paso Parks

Summary: This constitutional amendment would allow El Paso County to finance and construct parks and recreation centers through property taxes.

Proposition 8, SJR 16: Tax Breaks for Water Stewardship

Summary: The constitutional amendment would allow landowners to receive property tax exemptions for water stewardship. The tax exemption amount would be based on the productive water capacity of the land.

Proposition 9, SJR 9: Gubernatorial Pardon Authority

Summary: Currently, the Governor can only pardon individuals with criminal convictions, but cannot pardon defendants who have entered a plea of guilty or no contest and have completed probation without a conviction. This amendment would allow the Governor to do so.

Proposition 10, SJR 37: Resign-to-Run Requirements

Summary: At present, if a county official files candidacy for another office with more than one year left in their current term, they must resign to run. This constitutional amendment would only require county officials to resign to run if there is more than one year and thirty days left.

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Animal cruelty trial of former Dallas Animal Services Manager Tyrone McGill set to start Monday, Nov. 7

Tyrone McGill, the former manager of Dallas Animal Services who was indicted last year on felony animal cruelty charges, goes on trial Monday, Nov. 7.

Jury selection will take place Monday, with testimony expected to start

Tuesday morning at 9 a.m. The trial will be in Criminal District Court No. 3, with Judge Gracie Lewis presiding.

According to the affidavit accompanying the grand jury's indictment, McGill, 61, tortured and killed a cat by preventing it

from being freed from inside a wall at the city-run shelter where he was a district manager.

The incident began on or about May 3, 2010, when staff reported to McGill that a cat had escaped from a holding area and was trapped inside the wall be-

tween the employees' break room and the women's bathroom.

The affidavit alleges that McGill repeatedly failed to respond to employees' requests that something be done to rescue the cat, which could be heard "scratching, clawing,

crying and jumping at the bottom of the wall," trying to free itself. When employees pressed the issue about freeing the cat, McGill reportedly said that the sheetrock wall "would not be cut."

After it was obvious that the cat had died, McGill and

others then cut a hole in the wall to remove the decomposing body on May 18, 2010.

If convicted, McGill could receive a two-year prison sentence, the maximum for a State jail felony in Texas.

AMERICA, continued from Page 3

of the nation. No wonder the nation has seen a groundswell of demonstrators referring to themselves as the '99ers'.

For African-Americans in particular, these ill-advised policies have been particularly painful — unemployment rates double that of the rest of the nation, neighborhoods dotted with foreclosures and short-sales, a lack of affordable housing for former homeowners, and for those lucky enough to still have a job — incomes trailing the rest of the nation.

If there was ever a time ripe for change, it surely must be now. We cannot continue along the same 30-

year path that has led to such pathetic results. The nation needs the return of a robust economy and a time when vigorous enforcement from our federal consumer-watchdog agency convinces more businesses to become consumer-respectful.

It is equally important that as consumers of color we direct our dollars to education, businesses and enterprises that value all we bring to the marketplace table. According to the Nielsen Company's recent report, *The State of the African-American Consumers*, 43 million African-American consumers together represent nearly a trillion dollars of

purchasing power each year.

Before Black Friday, the day following Thanksgiving and traditionally the busiest retail shopping day of the year, African-Americans have the opportunity to be better stewards of the purchasing power we hold in our own hands. We can and should use our economic clout to forge new awareness and respect for our economic strength. Moreover, that strength would best be shared with those that value our choices in every purchase or investment.

If lenders are reluctant to offer transparent transactions that inform us before a debt is incurred, we need to

walk away with our money, our credit and our self-respect. Whether the product is a new credit or debit card, auto financing, or a mortgage, we must remember that loyalty in business should be earned — not given away.

No one has or ever will beg their way out of poverty. But by becoming wiser consumers, we can begin to carve our own path to prosperity.

Charlene Crowell is a communications manager with the Center for Responsible Lending. She can be reached at: Charlene.crowell@responsiblelending.org



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and Women Owned Business Enterprises for Subcontract and
Material Supply Bids for the following project:

Trinity River Authority of Texas

**Central Regional Wastewater System
Pump Station 14 Service Water Pumping
Improvements**

Bid Date:
November 10, 2011 @ 2:00 p.m.

Contact:
Jimmy Smith
Metro: 817-379-1897 • Fax, Metro: 817-379-0610

Mail to:
Eagle Contracting L.P.
P.O. Box 1600, Keller, TX 76244



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and Women Owned Business Enterprises for Subcontract and
Material Supply Bids for the following project:

Trinity River Authority of Texas

**Mountain Creek Regional Wastewater System
Plant & Collection System Improvements
TRA Contract No. 10-22**

Bid Date:
November 9, 2011 @ 2:00 p.m.

Contact:
Jimmy Smith
Metro: 817-379-1897 • Fax, Metro: 817-379-0610

Mail to:
Eagle Contracting L.P.
P.O. Box 1600, Keller, TX 76244



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KHVN Radio is seeking a fulltime sales professional, preferably with Christian radio sales experience. Applicants should be knowledgeable in creating, managing and maintaining accounts as well as being a self-motivator with excellent communication skills. All interested parties should fax their resume to 214-331-1908 or you may mail your resume to the attention of KHVN office manager at 5787 South Hampton Road; Suite 285, Dallas, TX 75232.

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Call 972-423-8833 for AFFECT, Inc. or email: AFFECTxInc@aol.com for counseling services, resources and assistance for job readiness and training programs for individuals. For couples we offer services for marital relationships and for ex-offenders we offer programs for getting back into the work force.

November 6

Join us for Early Worship at 8 a.m.; Bible Classes at 9:45 a.m.; Morning Worship at 10:45 a.m. and afternoon Worship at 3 p.m.

November 19, 8:30 a.m.

Join us for our Men's Prayer Breakfast and Training. Call the church for details.

**Brother Ramon Hodridge,
Minister**

**1026 Avenue F
Plano, TX 75074
972-423-8833**

www.avefchurchofchrist.org

**BIBLE WAY COMMUNITY
BAPTIST CHURCH**

November 6

Join us for Sunday School at 9:35 a.m.; and Sunday Worship at 11 a.m. as we worship and praise God. The Word of God transforms lives.

November 9, 7 p.m.

You're invited to our Bible Class as we study the Word of God and give Him honor and praise.

**Dr. Timothy Wilbert, Sr.
Senior Pastor
4215 N. Greenview Drive
Irving, TX 75062
972-257-3766
www.bwcbc.com**

**CHRIST COMMUNITY
CONNECTION, INC. (CCC)**

November 5, 1 p.m.

You're invited to a Scholarship Banquet Luncheon at the Brookhaven Country Club, 3333 Golfing Green in Dallas, honoring Dr. Wayne and Mrs. Theresa Allen, Pastor Emeritus of First Baptist

Church in Carrollton, Texas for the Community Education Award and Mr. Freddie L. Whitfield, Inventory/Fleet Manager for Classic Chevrolet's Thompson Group in Grapevine, Texas for the Community Business Award. Dr. Gregory Voss, Senior Pastor, Word of Life C.O.G.I.C in Carrollton, Texas will be the M.C. Scholarships from the banquet will benefit high school students from the local area. Call Willie Rainwater about tickets, donations, sponsorship and volunteering.

**Willie Rainwater, Director
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**Pastor Minnie
Hawthorne-Ewing
635 W. Campbell Road
Suite 210
Richardson, TX 75080
972-480-0200**

**EIRENE CHRISTIAN
FELLOWSHIP CHURCH**

November 6

You're invited to our Morning Worship at 8:30 a.m.; and 11 a.m. as we worship and praise God.

November 9, 7:30 p.m.

Join us for Bible Class as we study the Word of God; and give Him honor and praise.

**Pastor Autry
701 E. Centennial Blvd.
Richardson, TX 75081
972-991-0200
www.followpeace.org**

**FELLOWSHIP CHRISTIAN
CENTER CHURCH IN ALLEN
"The Ship"**

**Monday – Friday
9 a.m.-1 p.m.**

TheShip3C's Prayer Lines for those in needs are 972-649-0566 and 972-649-0567 or they may be submitted via email to: prayerline@theship3c.org

November 6, 9:30 a.m.

Join us for Sunday Morning Worship at Story Elementary School, 1550 Edelweiss Drive, Allen, TX as we praise God for His blessings.

November 9, 7 p.m.

You're invited to our Wednesday Night Live in the Joycie Turner Fellowship Hall on Belmont Drive. Also, come to our Corporate Prayer and our Kidz Zone (an environment to equip children to grow and to show God's love.)

**Dr. W. L. Stafford, Sr.,
Ed.D.**

**Senior Pastor
1550 Edelweiss Drive
In Allen for Sunday
Morning Worship.
Admin. Building Address
Is 200 W. Belmont Drive
Allen, TX 75013
972-359-9956
www.theship3c.org**

**MT. PISGAH MISSIONARY
BAPTIST CHURCH "The Rock"**

November 6

Join us for Sunday Worship at 7:45 a.m.; and 11 a.m. as we give God excellence praise without excuse.

November 9, 12 p.m.

Come to our Noonday Bible Study to learn more about the Word of God; and at 7 p.m. for our Wednesday Night Bible Study.

**Pastor Robert Townsend
11611 Webb Chapel Road
Dallas, TX 75229
972-241-6151
www.dallasmtpisgah.org**

**NORTH DALLAS
COMMUNITY
BIBLE FELLOWSHIP
CHURCH**

November 4, 7 p.m.

You're invited to our Single Parent Support Group. Call Pastor Cooper at 972-437-3493, Ext 104 or email him at rcooper@ndcbf.org for details.

November 5, 12 Noon

For those in need, come to our Grief Recovery Support Group. Call Tera McFarland at 972-437-3493, Ext 111 or email her at tmcfarland@ndcbf.org for details.

November 12, 9 a.m.

You're invited to our introductory Meeting of Growing Kid's God Way, this is placing the language of God in the souls of your children in Room D-222. For details call Elaine Logan at 972-437-3493, Ext. 105 or email her at elogan@ndcbf.org

**Dr. Leslie W. Smith,
Senior Pastor
1010-1020 S. Sherman Street
Richardson, TX 75081
972-437-3493
www.ndcbf.org**

ROCKBRIDGE CHURCH

November 6

You're invited to join us for Prayer with Pastor at 8:30 a.m.; Sunday School at 8:30 a.m.; and Worship Celebration at 10 a.m.

November 9, 7 p.m.

Join us for Bible Study and Awana as we worship and praise God.

**Timothy Jones,
Lead Pastor
21 Prestige Circle
Allen, TX 75002
214-383-9993
www.rockbridgechurch.com**

**ROCK OF FAITH
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CHURCH**

Early Morning Prayer

Real Men Pray; all men, join our Circle of Faith Men Intercessory Prayer Ministry in prayer, early in the morning at 6 a.m. on Monday - Friday at 1-712-775-7400, pin # 828877 #1 and please put your phone on mute. Prayer will change people, things and situations.

**Pastor Tommy Tucker
311 East Church
Lewisville, TX 75057
214-566-2211**

**SAINT MARK MBC
IN MCKINNEY**

November 6

You're invited to our Education Ministries at 9:30 a.m. and our Worship Celebration at 10:45 a.m.

November 12, 12 p.m.

All Senior Saints are invited to our Double Nickel (55 and above) Luncheon @ the Newsome Center on Amcott Street in McKinney. Activities include lunch, bingo and door prizes. Come and bring a friend. If you are homebound, we will deliver to you. Please call 972-542-6178 no later than the Friday, November 11th (this month) before the luncheon and leave a message with your name, address, phone number and how many meals you need.

**Dr. Charles Wattley
Senior Pastor
1308 Wilcox Street
McKinney TX 75069
972-542-6178
www.saintmarkbc.com**

**SHILOH MBC
IN PLANO**

November 6

Register now for our HR Ministry's 2nd Annual Golf Tournament at Twin Creeks Golf Club. Proceeds will be used for scholarships. Call the church for details.

November 6, 8 a.m. and 11 a.m.

Join us in Morning Worship as we praise and worship God for His blessings.

November 10, 7 p.m.

You're invited to our Midweek Service as we worship and praise God.

November 13, 11 a.m.

Join us for our 127th Church Anniversary and Note Burning Service; and we honor and praise God for His blessing. Rev. A.C. Stapleton is our speaker.

**Dr. Isaiah Joshua, Jr.
Senior Pastor
920 E. 14th Street
Plano, TX 75074
972-423-6695
www.smbcplano.org**

**THE INSPIRING BODY
OF CHRIST CHURCH**

November 6
You're invited to our Worship Services at 7:30 a.m. and 11 a.m.

November 7, 7 p.m.
Join us for Monday School as we worship and praise God.

**Pastor Rickie Rush
7701 S. Westmoreland Road
Dallas, TX 75237
972-372-4262
www.ibocjoy.org**

THE NEW LIGHT CHURCH

November 6

You're invited to worship with us on Sunday Mornings at 9:30 a.m. for Sunday School and 11 a.m. for Morning Worship as we praise and worship God.

**Shaun Rabb, Senior Pastor
9314 Elam Road
Dallas, TX 75217
214-391-3430**

www.newlightchurchdallas.com

**VICTORY BIBLE CHURCH
INTERNATIONAL,
(VBCI DALLAS)**

November 6, 9 a.m.

You are invited to a Life Transforming Service that will change your life as we praise and worship God.

**1100 Business Parkway,, Suite 1007
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972-679-9138 or 214-394-6164**

**WORD OF LIFE
CHURCH OF
GOD IN CHRIST**

Early Prayer

Join us in prayer early in the morning at 6 a.m. on Monday - Friday at 1-661-673-8600, Code # 142219 and please put your phone on mute. Prayer will change people, things and situations.

November 8, 7:30 p.m.

You're invited to our Pastoral Care Night as Pastor Voss bring the Word of God; and we worship and praise God.

**Dr. Gregory Voss,
Senior Pastor
2765 Trinity Mills Road
Building 300
Carrollton, TX 75006
214-514-9147**

NEW LIGHT CHURCH
9314 ELAM ROAD - DALLAS, TEXAS 75217
www.newlightchurchdallas.com
Office: 214-391-3430

"O' Taste and See that the Lord is Good."



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Morning Worship – 11:00 a.m.
Evening Service – First Sundays – 6:00 p.m.
Thursday Night Live (Prayer, Praise and Proclamation) - 7:00 p.m.

**Pastor Shaun Rabb &
Co-Pastor Marian Rabb**



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A Kingdom Building Church
200 BELMONT DRIVE - ALLEN, TX 75013
(972) 359-9956 - www.theship3c.org



FC3C

Sunday Morning Worship
Story Elementary
1550 Edelweiss Drive
Allen, TX 75002
9:30 AM

Wednesday Night
Live Service
200 Belmont Drive
Allen, TX 75013
7:00 PM

MT. OLIVE CHURCH OF PLANO (MOCOP)
300 Chisholm Place Plano, TX 75075 972-633-5511

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10:00 am
Wednesday Nights
7:15 pm

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Hear Pastor Sam on: "Truth Made Simple"
KGGR 1040 AM, Monday - Friday @ 5:25 pm - 5:30 pm



Sister
Tarpley

"The fining pot is for silver, and the furnace for gold: but the Lord trieth the hearts." **Proverb 17:3 (KJV)**

This proverb explains one of God's strangest mysteries. It is a picture of God's formula to refine the human heart in order to bring out its finest qualities. The important leaders who make the greatest mark for the Kingdom has to experience their own trial and fire. Without it, the scum can never be removed from the human heart. Without it, the hindrances weigh us down. God understands the human heart, after all, He made it. He understands that for Christians to become all that He hopes for them, there are seasons of fire that they must endure. Joseph went through many tests. Succeeding in his test qualified him for greater responsibility, just as it will for any Christian.

The Purpose of Crucibles (Testing Containers)

The greater the use in the Kingdom of Christians the greater the crucible to prepare the right foundation for them. Some of God's greatest crucibles are found in the home and workplace where Christians live every day, the person who betrays a trust or the person who falls short of our expectations.

These circumstances are a test from God for Christians to find out how they will respond. He already knows. Christians are subjected to forces that test them and this often makes them change. His grace has been provided that Christians might pass the tests that He brings before them. Should they fail a trial that is set before them, they need not fear, God's grace is sufficient for this as well. All that is needed for Christians is to ask God for the grace to walk with Him in whatever tests He has placed before them. He is able to accomplish what He wants for them.

God has given Chris-

tians special gifts, talents, and abilities to use in His service and to pass tests set before them. Christians should ask God to stir up those gifts, talents, and abilities that He has placed in them. They should ask Him for help to see how and what they can do for Him through the power of His Holy Spirit, to accomplish His purpose and to draw people to Him to be glorified.

Christians were not made to fight the hard battles in life alone. That's why Jesus sent the Holy Spirit to live in them, to help with the trials that Christians would face. If Christians have faith and trust God, they will see that in the midst of their battles they learn to be truly effective warriors. Likewise, in the midst of living, they can learn to be an effective Christian. The Holy Spirit was sent to guide and direct Christians; to give them wisdom and strength for their journey.

When Christians rely on the Holy Spirit to guide and

lead them, they reflect the Light of God. Just think about it, the moon is lovely on a clear night only because it reflects the light of the sun. It has no qualities by itself to reflect its beauty. Without the sun shining onto its surface, people would never see the moon. It would simply be a dark object in the sky. Even a diamond is designed to reflect the light to reveal its true value. The cut of a diamond determines its brilliance. There is no single measurement of a diamond that defines its cut, but rather a collection of measurements and observations that determine the relationship between a diamond's light performance, dimensions and finish.

Jesus came to bring the light of His love and grace to each of us. However, we are born into a world dulled by the sin created by Adam and Eve that makes our lives dark until we meet Jesus.

And when Christians allow Jesus' light to live in them His light will live



Sister Sophia Gyles enjoying Hallelujah Night at church and acting in skits from the "Life" Production, by Deaconess Donna Murray

amidst darkness in them. When people invite Jesus Christ to live in their heart it is as though a light is shining upon their life in order to reflect the glory of God's Son through them. Jesus calls Christians to be a ves-

sel to reflect the brilliant light of His love to others. The testing containers, hard trials, special gifts and the Holy Spirit were sent to help them with their purpose by bring out their finest qualities.

CLOCK, continued from Page 5

culty reaching the test button on your alarm for monthly testing, use the handle of a broom or mop."

Other recommendations include replacing the entire alarm if it is more than 10 years old, or doesn't work properly when tested; installing smoke alarms on every level of your home, both inside and outside of sleeping areas; installing both ionization and photoelectric smoke alarms or dual sensor alarms, which detect slow, smoldering fires, as well as fast, flaming fires; and, interconnecting smoke alarms throughout your home so that when one sounds, they all sound.

To improve chances of surviving a fire, make sure everyone in your home understands the warning of the smoke alarm and knows how to respond.

Prepare and practice an escape plan, identify a designated meeting place a safe distance from the fire and where first responders can easily see you. Always dial 9-1-1 from a safe location.

Finally, once out of the structure, never go back inside!

By taking simple steps, your chances of surviving a fire improve greatly. For additional information on fire and life safety, to re-

quest a program for your group or organization, or to schedule a fire safety visit to your home, visit www.mckinneyfire.org, email sdurham@mckinneytexas.org, or call 972-547-2893.

Lead Pastor
Timothy Jones

Sunday Service.....10 AM
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Awana (Wednesday)7:00 PM
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Cowboy of Color Rodeo

A night of fun, food and fashion

By Donald Willis



On Saturday nights the same old agenda of movie, dinner and home by the 10:00 pm newscast becomes boring from time to time. Restaurants and bars packed to capacity and the movie theaters swamped with teenagers are the usual choices.

Yes, there are other

forms of entertainment in the Dallas/Forth Worth area beside dinner, movie and clubs. However, I found something that was remarkably inexpensive and entertaining. I had the opportunity to attend my first rodeo on Saturday at the Mesquite Rodeo Complex, located in Mesquite, Texas.

The rodeo was the 11th Annual Cowboy of Color Invitational Rodeo, which is the brain-child of Cleo

Hearn, "Mr. Black Rodeo" the first African-American to go to college on a rodeo scholarship in 1959, and is the promoter for the Cowboy of Color Rodeo tour that travels all over the United States.

The taste of barbeque, fried fish, nachos and a one pound hamburger is to die for while the announcer Kevin Woodson kept the crowd entertained as the sounds of Al Green blast on



from huge speakers. The women are dress in their chic cowboy boots, tight jeans and hats that can be worn year round while men resembles John Travolta

from the movie Urban Cowboy.

I recommended this entertainment for those looking for fun and enjoyment.

List of winners from the Cowboys of Color Rodeo on October 29, 2011

Rodeo Event Winners

Bull Riding

First place- Denell Tipton
Second place-Derek Kennedy

Co-ed Ribbon Roping

First place-Kenneth Solomon
Second place- Steven Robinson

Tie Down Roping

First place- Walt White
Second place- Steve Reagor

Pony Express Relay Race

First place- The East Siders
Second place -The Soldiers Boys

Steer Wrestling

First place- Jake Chaney
Second place-Daniel Adams

Ladies Barrel Race

First place- Nyderay Fulbright (12 years old)
Second place- Rylee Sugg (11 years old)

Bible Way Community Baptist Church



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Senior Pastor

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TUESDAY
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THURSDAY
7:00 PM
FRIDAY
7:00 PM
SATURDAY
7:00 PM

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Saturday & Sunday Closed

Contact Info

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Office: 972-241-6151
Email: info@dallasmtpisgah.org
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Charles S. Wattley
Senior Pastor

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