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The many woes of Wells Fargo, Part 1

By Dr. John E. Warren

(NNPA) On Tuesday, March 28, the Office of the Comptroller of the Currency downgraded Wells Fargo Bank's rating from an "Outstanding" to a "Needs to improve" rating which the bank had previously enjoyed under the Community Reinvestment Act. The Office of the Comptroller of the Currency is an independent government agency within the U.S. Treasury Department that supervises all banks and federal savings associations. Although action comes on the heels of an agreement by Wells Fargo Bank to pay \$110 million to settle a lawsuit against it by customers who filed a class action suit for the opening of fake bank accounts in their names, this is just another one of many lawsuits against the bank in recent months and years. The amount might seem small compared to the revelation last September that the bank had opened over 2 million fake accounts in customer names and without their permission.

In a separate lawsuit last September, Wells Fargo agreed to pay \$185 million in fines and penalties to federal regulators and the Los Angeles city attorney's office for "unreasonable sales practices" The two actions



Specious / Wikimedia

come to a total of \$295 million dollars. This latest settlement covers at least 10 other lawsuits.

The period covered by the \$110 million settlement begins on Jan. 1, 2009 and ends upon the execution of the settlement agreement put forth on Tuesday, if accepted by the court and the parties involved. These payouts are on top of the \$3.2 million Wells Fargo has paid to customers on over 130,000 potentially unauthorized accounts or services.

This latest settlement agreement is

important in that it represents the bank moving away from "forced arbitration" which is in the small print of its agreements. It is reported this practice allows companies like Wells Fargo to hide misbehavior in private mediation rather than opening it up to public scrutiny in court.

The closer you look at Wells Fargo, the further back its problems go. For instance, in addition to what has been stated here, reports and articles on

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A final run for District 1's Scott Griggs

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Transforming Life in new spot for Easter

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Plano set to open new park concept

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Researchers create rocking STEM program

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COMMENTARY

Trump's budget blueprint hits close to home

By Charlene Crowell
NNPA Columnist

From youth yearning for the time to have their own place, to older Americans hoping to age in place, the need to have a home is a shared concern of consumers of all ages and locales. It's where children are raised and memorable moments dwell. It's also where many people rest, reflect, and shut out the worries of the day.

Right now, the future of our country's commitment to housing is in jeopardy. In

the recently-released White House Budget Blueprint, the Department of Housing and Urban Development (HUD) will not resemble its former self. While some programs are proposed to become smaller, others are identified for extinction. Fortunately, while the President proposes a budget, Congress must hold hearings that offer opportunities to amend what some would deem indefensible.

The irony is that so many HUD programs and

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Dr. David Ford, Jr.



Mark J.T. Smith



Jonathan Thompson

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Dr. David Ford, Jr.

For 42 years, Dr. David Ford, Jr. spent his career as a business school professor at what is now the Jindal School of Management at the University of Texas at Dallas. He is a Professor of Organizational Studies, Strategy, and International Management. On Aug. 31 he plans to retire. However, the university is honoring him with a celebration on Tuesday, May 2.

Throughout his career, he has helped a few thousand Undergraduate, Graduate, and PhD business students



obtain their degrees. His passion is research. He has written numerous articles on such topics as Diversity, Theory, Group Dynamics and Intergroup Processes, Global Team Leadership

and Culture published in minor and major business journals. He has also authored several books.

For twenty- years, Dr. Ford was the only African-American professor at the UT Dallas business school, where there are now four. He worked diligently to recruit more African-American professors and students by serving on several of the school's student and faculty recruitment committees. He has served on the university's Diversity Committee. Dr. Ford often attends business conferences, such as the Academy of Management and the Eastern Acad-

emy of Management conferences in the USA and other countries, where he made presentations, reviewed presentations, chaired programs, and recruited students and faculty.

One of Dr. Ford's major accomplishments is his leadership involvement with the Management Faculty of Color and the PhD Project, organizations headquartered in Chicago that has increased the number of African-Americans and other non-represented minorities with Ph.D. degrees in business from 297 when started in 1994 to over 1,300 today. In 2015, he

was awarded the PhD Project's Hall of Fame award.

Dr. Ford has been and is still a member where he held various leadership positions in several business and professional organizations, such as the Academy of Management, the Eastern Academy of Management, Association of Social and Behavioral Scientists, National Black MBA, National Black Public Administrators, One Hundred Black Men, NTL Institute, Symlog Consulting Group, INFORMS, Management Faculty of Color, PhD Project, Institute of Certified Professional Managers, the Fam-

ily Restoration Institute (Life Languages), and the Society of International Business Fellows.

He serves on the usher board and sings in the I.B. Foote men choir at Hamilton Park United Methodist Church in Dallas, Texas. He was a chartered member of the Mu Omicron chapter of the Omega Psi Phi fraternity at Iowa State University. He is a member of the Theta Alpha chapter of Omega Psi Phi in Dallas and was a charter member of the Alpha Iota Iota member of the fraternity in North Dallas.

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Mark J.T. Smith

AUSTIN, Texas — The University of Texas at Austin has appointed Mark J.T. Smith as the next dean of the Graduate School and senior vice provost for academic affairs. His appointment begins Aug. 1.

Smith comes to UT Austin from Purdue University, where he has served as the dean of the Graduate School since 2009.

"Mark is one of the most widely respected leaders in graduate education in the country. His experience in creating new interdiscipli-



nary initiatives, expanding the global footprint, and leading diversity and inclusion efforts makes him an ideal addition to our leadership team," said Maurie McInnis, executive vice

president and provost. "We have some of the top graduate programs in the country, and we are thrilled Mark will soon help us do even more."

In his concurrent role as senior vice provost for academic affairs, Smith will develop and implement strategic policies and practices that will allow the university to define and pursue future academic priorities.

In addition to his efforts as a university leader, Smith is widely recognized for his academic contributions and research in speech and image processing as well as

object detection and recognition. He was also a member of the U.S. Olympic fencing teams in 1980 and 1984. He holds an undergraduate degree from the Massachusetts Institute of Technology and a master's degree and doctorate from the Georgia Institute of Technology.

"Few universities have the reach and impact of The University of Texas at Austin. I have always admired the university and the success of the Graduate School, and I am excited to join this team at such an exciting time," explained

Smith. "My focus will be helping students succeed and creating opportunities for them to pursue their dreams. This is an amazing community, and I look forward to the road ahead."

Smith succeeds Marvin Hackert, who has served as interim dean since June 2015.

"The university has benefited tremendously from the unwavering leadership provided by Marv Hackert in his role as interim dean of the Graduate School. I commend him for his commitment and distinguished service to this campus,"

said McInnis.

UT Austin has more than 40 graduate programs ranked among the top 10 in the nation and four programs ranked No. 1, according to U.S. News & World Report's 2018 edition of "Best Graduate Schools." The university has top 10 programs in 12 of its colleges and schools including such disciplines as business, communication, education, engineering, Earth sciences, humanities, information, law, natural sciences, pharmacy, social work and the social sciences.

Jonathan Thompson

DENTON (UNT) -- The University of North Texas College of Music has named Jonathan Thompson the 2017-2018 Presser Graduate Music Award winner and recipient of the \$10,000 Presser scholarship.

The Presser Graduate Music Award is a program designed to "encourage and support in a special way the advanced education and career of truly exceptional graduate music students who have the potential to make a distinguished contribution to the field of music."

The winner is nominated and selected by the



UNT College of Music faculty and receives the award from the Presser Foundation, which awards annual scholarships, grants and funds for the furthering of music education in America. Theodore Presser, who was a music publisher and philanthropist, established the foun-

dation in 1916.

Thompson earned a bachelor of music in oboe performance and a master of music in oboe performance and literature at Northwestern University in Evanston, Illinois. He is currently working on his doctoral of musical arts in performance at UNT.

Thompson plans to use the scholarship to fund a project to study oboe music and performance in Mexico.

"As a Mexican-American oboist, I focus on Mexican music for the oboe and my idea of a dissertation—a brief history of the oboe in Mexico and an annotated bibliography of Mexican chamber and solo

music—will be a great resource for the oboe community," Thompson said. "I am thrilled to be expanding the oboe repertoire and collaborating with musicians in Mexico."

Thompson said that a majority of classical music comes from Europe and America. Now that he is a doctoral student, he hopes to explore a niche interest and bring Mexican music into the oboe realm.

"I am humbled to have been awarded this grant and very excited about all the goals I will be able to meet with the money," he said. "I am excited to get to work and make an impact."

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Minority-owned media fights for equity in advertising

By Stacy M. Brown
 NNPA Newswire Contributor

Retailers, restaurants, healthcare companies and technology firms often turn to newspaper inserts, as a tried-and-true method to reach consumers, especially minority consumers.

A major anti-trust lawsuit has been filed by the owner of an independent marketing company, who says that, if he’s victorious, millions — if not billions — of dollars in pre-print advertising (inserts) could begin to flow freely to

minority-owned publications that serve minority communities; publications that are often locked out of the market due to “forced buys.”

Redan Bilingual Media, a Dallas-based strategic marketing company that specializes in helping companies reach the Hispanic-American community through out-of-home Hispanic marketing programs, bilingual employment recruiting, and translations services, has filed an action against the “Fort Worth Star-Telegram” and its parent company, Mc-

Clatchy, alleging fraud.

Further, the 15-page lawsuit filed in the District Court of Tarrant County, Texas, notes that Redan and its founder, Brent Murphy, believe that publications that serve the Hispanic, African-American and general markets may not be aware that they’re losing opportunities to compete for millions in advertising dollars, due to the actions of a few publishing conglomerates, who dominate the industry and might be colluding with some advertisers, while oth-

ers are unaware of the controversy.

“We believe that the national advertisers are not aware of this issue,” Murphy said. “We believe that national advertisers may not understand how their own agencies may be working in concert with conglomerate publishers.”

Murphy continued: “We believe national advertisers will be very interested to learn how ‘forced buys,’ fraudulent audit reports and

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NDG Readers Sound Off

An ACTION Plan for Protest

I wholeheartedly agree. Everybody should protest for the things they want. However, protesting in the streets is just one method that we can use to get

what we want,,and I really like the results of protesting in the streets. Other methods are writing letters, sending emails, making telephone calls for the things we want, voting, talking on a face to

face basis with a politician....whatever. The important thing is PARTICIPATE because stuff happens with or without you...it may as well happen with your help or hindrance. If the 99% partic-

ipate, the 1% does not matter. We will not have a “Democracy” if we “the people” don’t participate in the processes. “Democracy” is a contact sport ...

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services that have enjoyed longstanding, broad and bipartisan support across the country are among those proposed to end.

For example, since 1974, HUD’s Community Development Block Grant (CDBG) program has provided local and state officials the flexibility to fund local priorities for services, projects and partnerships. Whether the need was affordable housing, blight removal, community supportive services or a way to leverage capital in redevelopment projects, local concerns have guided how to make the best use of federal funds.

According to the White House Budget Blueprint, CDBG would absorb \$3 billion of HUD’s proposed \$6.2 billion agency cut. Reactions from municipal leaders and organizations were swift.

“From CDBG block grants, to Community-Oriented Policing Services, the programs targeted for cuts provide support for millions of working Americans and help cities invest in public-good projects like police stations, food banks and domestic violence shelters,”

said Matt Zone, a Cleveland city councilmember and president of the National League of Cities (NCL), an organization that advocates for 19,000 cities, towns, and villages. “These unprecedented cuts would be devastating to all our nation’s cities—with the worst impacts felt in small towns and rural communities.”

Yana Miles, a policy counsel with the Center for Responsible Lending noted that, “In housing, the proposed budget would end some of HUD’s most successful programs that help underserved communities including: Community Development Block Grants, the HOME Investment Partnerships, and Choice Neighborhoods.”

Two of the HUD programs that Miles cites are the focus of another proposed \$1.1 billion in cuts: Choice Neighborhoods and the HOME Investment Partnerships program.

The Choice Neighborhoods program provides funding and technical assistance to support local community efforts to improve struggling neighborhoods dotted with distressed public

or HUD-assisted housing. Like CDBG, eligibility is formula-based and requires a formal revitalization strategy or Transformational Plan.

For every \$1 in Choice Neighborhoods funding, awardees and their partners typically leverage for their projects an additional \$5 in public and private funding. Together, the five cities are expected to leverage \$636 million through other public/private sources and expect to stimulate another \$3.3 billion indirectly to magnify their impact.

The HOME Investment Partnerships program focuses exclusively on creating affordable housing opportunities for low-income families. Until now, it has also been the single largest block grant dedicated to expanding this housing sector. Formula grants for states and local communities are often awarded in partnership with local nonprofit organizations to build, buy, and/or rehabilitate affordable housing for either rent or homeowner-ship.

For the nation’s 1.2 million families who live in public housing, the proposed budget blueprint will take \$1.3 million from facility improvements, and another

\$600 million in operational costs.

These and other severe funding cuts proposed are the exact opposite of what Dr. Carson testified to during his confirmation hearings. By his own admission, Secretary Carson has never worked in government before. Now as the head of a key cabinet agency, he and his senior staff would be well-served by learning which programs work well and should be preserved from heavy-handed budget cuts.

Since post-World War II, FHA-backed mortgage loans have provided funding for millions of Americans. In recent years, FHA-backed loans are the most used by Black and Latino consumers.

HUD’s history of service has many more examples of how modest public investments have and can continue to leverage larger private funds. The programs that fostered this success deserve to be supported and funded at levels that will continue to benefit the nation.

Charlene Crowell is communications deputy director for the Center for Responsible Lending. She can be reached at Charlene.crowell@responsiblelending.org.



Collin College, dentists deliver smiles to kids

In an effort to provide dental care to economically disadvantaged children, Collin College hosted Give Kids A Smile Day from 9 a.m.- 1 p.m., Saturday April 8 at the Collin College Dental Hygiene Clinic. More than 75 registered children received free cleanings as well as orthodontic and dental exams. The college's dental hygiene students and graduates partnered with

North Texas Dental Society dentists for this annual event.

For the first time, the program joined with the McKinney Fire Department to give kids a treat after their treatment. Firefighters and cadets in the Collin College Fire Academy gave tours of a mobile "fire safety house."

According to Christine McClellan, director of Collin College's Dental Hy-

giene program, participants received oral hygiene instruction along with many other services.

"Our students and graduates took health histories, blood pressures and dental x-rays and performed cleanings. Children also received free orthodontic and dental exams," she said.

Dr. Henry Liao, past president of the North Texas Dental Society and liaison

for Give Kids A Smile Day, added, "Access for care is very important. That has been the main issue from the American Dental Association standpoint. Give Kids A Smile Day provides care for children who have fallen through the gap. We have general dentists, orthodontists, pediatric dentists and endodontists who provide additional care for nominal fees from their offices."

DCCCD, Workforce Solutions host free health care career fair

Health career job seekers who have completed their degree or certificate will have a chance to meet with prospective employers and map out their careers.

The Dallas County Community College District and Workforce Solutions of Greater Dallas will host their annual Health Care Career Fair on Thurs., April 27, from 10 a.m. to 2 p.m. at the Irving Convention Center, 500 W. Las Colinas Blvd. The event is free and open to the public.

Recruiters want to hire nurses, medical assistants, patient care technicians, dental assistants and other medical professionals. Job

seekers should bring copies of their resumes and dress for interviews. Networking opportunities with recruiters are available, and some job seekers can receive offers during the career fair.

More than 100 organizations, businesses and community partners – who represent 15,000 job openings – are recruiting for part-time and full-time positions. Participants include:

Walgreens, Aerotek, Parkland Memorial Hospital, Baylor Scott & White, Blue Cross/Blue Shield of Texas, CVS Health, HCA North Texas, the University of Texas Southwestern Medical Center and many others.

Health care is one of the fastest-growing industries nationwide. According to the U.S. Department of Labor, the industry is expected to add more jobs

than any other group, based on the nation's aging population and because federal insurance reform should provide more people with health insurance.

For resume assistance or online registration, visit DCCCD's free career planning and job search services. For general information, contact the DCCCD Health Careers Resource Center at 214-860-2283.



READERS,

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not a spectator sport.

- Anonymous

The Irving mayoral election offers choices for change

If you want to drive the car you need to ride in it for awhile. City Mayors don't start out as Mayors, they have to know how to do business within the system. They should work on a committee or as a councilperson first.

- Bob Harris

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PHOTO BY CASEY THOMAS FOR THE DALLAS GAZETTE

Active citizen interaction characterizes current month

MURPHY -- Citizen engagement could very well be the catchphrase in Murphy during April as the month brims with opportunities for residents to interact with the City.

"The first day of the month was filled with dozens of residents coming to the City Hall complex to participate in the Clean & Green event and the Great American Clean-up," says City Manager Mike Castro. "Then, we have two opportunities for citizens to share their ideas and gain information. The new Parks Master Plan is taking shape with citizen input, and the Capital Projects Advisory Committee is also asking residents to share their ideas."

On April 1, the Clean & Green event converted the



City Hall driveways into a drive-up, drop-off route for citizens with bulky trash and recyclables that were not suitable for curbside pickup. The flow of traffic was steady all morning, as residents dropped off a myriad of ma-

terials. At the same time, many volunteers policed the area in and around Central Park as part of the annual Great American Clean-up. Youngsters were in great supply as they donned their free T-shirts, and proceeded to

pick up litter from the park area, the shores of the pond, and in the areas immediately adjacent to the park.

"Both events were a great show of public/private cooperation that resulted in a cleaner, safer and more attractive environment," added Castro.

Two more opportunities for citizen participation appear on the April calendar.

On April 10, the Parks Department and the Parks Board are hosting a public hearing on the development of the next iteration of the Murphy Parks Master Plan. The open forum is set for the Community Room, on the south end of City Hall, 206 North Murphy Road, starting at 6:30 p.m. The plan's developers are seeking input from resi-

dents on what they would like to see included in the plan. Once the input is received, a draft of the plan will be developed and discussed prior to adoption.

Finally, the Capital Projects Advisory Committee is holding two identical Town Hall meetings to share information on the work the members have been conducting in anticipation of a bond election set for November.

The Town Hall meetings are set for Saturday, April 22 starting at 9:30 a.m. and Tuesday, April 25 starting at 6:30 p.m. Both meetings are scheduled for the City Council Chambers. The first half-hour of the meetings will provide opportunities for residents to interact with staff and CPAC members in an in-

formal exhibit format.

Plans call for tables, personnel and exhibits to be set up in the City Hall entry lobby highlighting the five areas of concentration for the proposed bonds. These include: Public Safety, Parks and Recreation, Sustainment and Technological Initiatives, Infrastructure, and Roads.

The 30-minute exhibit period will be followed by a presentation by the Committee inside the Council Chambers, and conclude with a question and answer session. During the presentation, a review of how citizens can communicate with the CPAC will be shared.

"We're always looking for ways to interact with citizens, and this month has been especially fruitful," said Castro.

Pollo Campero hosting Customer Appreciation Day on April 13

Pollo Campero, the world's largest Latin chicken restaurant brand, announced today it is celebrating its customers in a big way, by throwing a city-wide Customer Appreciation Day at its restaurants across the Dallas-Fort Worth area. As an important part of the celebration, Pollo Campero is donating part of the proceeds from the event to help students from six Dallas-Fort Worth area school districts.

"Dallas is Pollo Campero's U.S. hometown and it holds a special place in our hearts," said Federico Valiente, Pollo Campero International brand lead. "Not only are we excited to be celebrating our customers, but we are even more thrilled that we could

find a way to help local children who need it most."

As part of the April 13 daylong celebration, Pollo Campero will treat its customers to a 50 percent discount off of everything on its world-famous Latin menu. Each of Pollo Campero's seven DFW area restaurants will then donate 10 percent of its proceeds from the event to neighboring schools, students or educational programs with the biggest needs.

"One of our brand values is 'familia' or family," said Valiente. "Partnering with local school districts makes sense as we support students by helping pay their lunch debts, purchasing school supplies, and even funding school gardens."

Dallas-Fort Worth area school districts and the programs that will benefit from Pollo Campero's Customer Appreciation Day donations include:

- Dallas ISD - Elementary school food gardens;
- Arlington ISD - Elementary school student breakfast and lunch debt;
- Carrollton-Farmers Branch ISD - Elementary school books;
- Irving ISD - Elementary school food gardens;
- Lewisville ISD - Lewisville elementary school soccer fields;
- Richardson ISD - Richardson ISD Partners Program - school supplies

"Dallas ISD is honored that Pollo Campero reached out to us in this way," said

Veena Armstrong, Dallas ISD Partnership Coordinator. "There are many students and school programs across the district that need assis-

tance. We encourage families throughout the DFW area to come out to support Pollo Campero on April 13 to support Dallas ISD schools."

All Pollo Campero restaurants in North Texas will take part in the celebration. The event will be held from 10 a.m. to 10 p.m.

FORD, continued from Page 2

In addition to the PhD's Hall of Fame award, Dr. Ford has received numerous other awards and recognitions, including the Iowa State Outstanding Young Alumnus Award, The University of Wisconsin Distinguished Service Citation, The National Black MBA Certificate of Excellence, and the International African Business Develop-

ment International Conference Best Paper Award.

Dr. Ford is a native of Fort Worth, Texas, who graduated Magna Cum Laude from I.M. Terrell high school. He obtained his B.S. degree in Engineering from Iowa State University, and his Masters and Ph.D. degrees in Business from the University of Wisconsin, Madison. He is mar-

ried to Jacqueline Ford, who often travels with and accompanies him on work assignments. They have two adult sons,

He is married to Jacqueline Ford, who often travels with and accompanies him on work assignments. They have two adult sons, Jolm B. Adams in Washington, D.C. and David Ford, III in Los Angeles, California. They have one grandson, Jolm M. Adams.

Exhibition On View in Austin Through July 9, 2017



THE AMERICAN SLAVE TRADE FROM 1808 TO 1865



Explore slavery's reach beyond Texas into the very fabric of America through original artifacts and first-person testimonies.

Support for the Bulloch Texas State History Museum and other state programs provided by the Texas State History Museum Foundation.

UT Dallas researchers talk, rock at STEM lecture for teens

Engineering and physics faculty members from The University of Texas at Dallas recently showed area high school students how their interest in STEM fields can translate into academic research and entrepreneurial opportunities.

Rafael Martín, interim vice president for research at UT Dallas, introduced Dr. Walter Voit BS'05, MS'06, associate professor of mechanical engineering and materials science and engineering, and Dr. Russell Stoneback MS'06, PhD'09, assistant professor of physics, who talked about their research during the 14th Annual Math & Science Lecture Series at Yvonne A. Ewell Townview Magnet Center.

The center houses six magnet high schools in the Dallas Independent School District, including the School for the Talented and Gifted.

Voit, who was a McDermott Scholar, earned a bachelor's degree in computer science and a master's in artificial intelligence from UT Dallas before receiving a PhD in materials science from Georgia Institute of Technology. He explained his research in flexible electronics and told students why he combined science with the popular video game "Minecraft."

Stoneback earned a master's degree and PhD in physics at UT Dallas. He shared his work on space weather as a researcher at the University's William B. Hanson Center for Space Sciences. He also presented his first public performance on a "light guitar" he developed that translates resonances in light waves into sound.

The annual lecture series, hosted by U.S. Rep. Eddie Bernice Johnson, D-Dallas, was created as a partnership with UT Dallas to promote career opportunities in science, technology, engineering and mathematics fields.

Johnson represents the 30th Congressional District of Texas and is the ranking



Kodjo Habia, 14, a freshman in the Magnet School for the Talented and Gifted, said the science presentations by UT Dallas faculty members were "pretty cool."

member of the U.S. House Committee on Science, Space, and Technology. She was participating in a vote on health care in Washington, D.C., and an associate read her prepared remarks.

"Paradigm shifts in the ways the world's economy works means the type of workforce we need to compete as a country has changed," said K.L. Newhouse, director of outreach for Johnson's office, as she read the congresswoman's statement.

"I want to make sure that the next generation is exposed to the kinds of jobs that are out there at the frontiers of human knowledge. These are the jobs of today, and I want you to at least consider exploring these STEM disciplines."

Using slides and demonstrations with 3-D printed objects, Voit described several startup companies he's launched, including one using flexible electronics to develop medical devices that may one day help control diabetes and obesity, and treat conditions like hypertension, rheumatoid arthritis and post-traumatic stress disorder.

"We're building computer chips onto these shape-changing plastics. We can implant these plastics into the nervous system while they're still stiff and rigid. When they get into the body, they get thousands of times softer and don't cause scarring," Voit said. "We're

doing some of the underlying science that's going to change how health care works."

Students' hands shot up in the auditorium when Voit asked if anyone plays the "fun and addictive" video game "Minecraft," which draws 100 million daily users.

"What makes 'Minecraft' so much fun?" Voit asked. "Video game designers spend a lot of time trying to captivate our attention. How can we embrace some of the things that video games do so well and begin integrating them into education so you guys can have fun learning?"

He then explained how the free mod he and his colleagues developed, called

"Polycraft World," has been downloaded by tens of thousands of gamers who teach themselves science and engineering concepts such as thermoplastic processing and petrochemical refining in order to build jetpacks, flame throwers and scuba gear.

"We've found ways to take what makes 'Minecraft' fun, and make it just a little bit more fun if you become a good scientist," Voit said.

Stoneback shared slides from NASA to explain his research using satellites and ground-based instruments to study the Earth's magnetic field and the ionosphere, which is the upper part of the Earth's atmosphere. He described progress in the last few decades from orbiting instruments that UT Dallas designed in the 1990s for the Defense Meteorological Satellite Program to today's much smaller and more effi-

cient data-collecting devices that fit on a small CubeSat spacecraft.

"This spacecraft is about a foot long, 8 inches wide and 4 inches deep. So we went from bus-sized in the early '90s to a spacecraft that I could literally hold right here in front of you," Stoneback said.

"I'm hoping to get a lot more of these CubeSat instruments up into space, be-

See STEM, Page 13

Investors Liquidation Sale: Laurel Land Cemetery Burial Plot For Sale (one space) Section # 3, Space # 15, Lot # 20



Dennis Jarvis / Flickr

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Plano's first all-abilities park opens to the public on April 24

What was once the site of Plano's beloved Jack Carter Pool is now home to the city's first all-abilities playground at the new Jack Carter Park. Plano citizens and members of the media are invited to a special dedication ceremony on April 24 at 1:30 p.m. at the park with Mayor Harry LaRosiliere, Plano Parks and Recreation staff and the Plano Rotary Club.

Located at 2601 Maumelle Drive near Schimelpfenig Middle School, the new playground within the park serves children with disabilities and includes experiences that involve move-



ment and climbing as well as a mix of tactile, visual and auditory features. The Plano Rotary Club donated \$25,000 to the City of Plano Parks and Recreation De-

partment last year to help fund the \$1.9 million project. The club presented half of its contribution in June 2016 to mark the club's 70th anniversary and will present

the other half at the upcoming dedication ceremony.

"The Rotary Club donation allowed us to add more funding to the playground, which enabled us to take it beyond a typical neighborhood park playground. The park provides unique equipment that is specifically designed for children with special needs," said Robin Reeves, director of the Plano Parks and Recreation Department. "Without the additional funding, it would have been difficult for us to provide this type of equipment within the project budget."

The new playground is

designed for children of all abilities to play, learn and grow together and offers a variety of sensory experiences for healthy development. The 2.61-acre park includes ample parking, trail connections, shelters and facilities that include accessible restrooms for all.

The renovation project included converting the outdoor pool into a pond with a fountain, overlook plaza and trellis. The pool, which was built in 1981, was closed in 2014 following mechanical and design deficiencies.

Complemented by a covered pavilion, water foun-

tains and picnic tables, this type of project is a very significant piece to any community for its ability to foster diversity and inclusiveness, which is a huge principle of the city of Plano.

"To me, this park represents unity by making all feel welcome with or without a disability," said Dianne Dillon, adapted recreation supervisor for Plano Parks and Recreation. "I hope the community will feel and see the connection of having this all-inclusive park like I did when I went out and saw the wonderful equipment that can be used by anyone."

Planning ahead is the key to a successful Easter dinner

By Sharon Schweitzer

Easter Sunday is almost here, and whether you are hosting family or friends or attending a gathering at someone else's place, there are certain rules of etiquette you need to keep in mind.

Below are a few tips for Easter Sunday get-togethers.

Be the host everyone loves with proper planning

Planning & invitations: Careful thought and planning creates a lovely event and avoids chaos. By giving



careful consideration to the location, as well as the invitation and guest list, the perfect ambiance and mix of personalities can be created. It is difficult to exclude

spouses from holiday gatherings, so plan for each guest to bring a significant other. If you consider hosting an outdoor event, have a "Plan B" lined up so that

spring showers do not derail your best-laid plans.

Children: The invitation must clearly indicate whether children are invited. Holidays such as Easter and Passover naturally include the children of family and friends. If the kids are not invited, host an evening event rather than a brunch so your guests have time to hire a babysitter. When you receive an email from a parent requesting a favor because he can't find a sitter, respond that you understand and will

miss him; it is inappropriate for you to allow his daughter to attend, without making an exception for all of the other children. You must be fair and be consistent.

Beverage variety: Superb hosts maintain a well-stocked bar, with plenty of non-alcoholic beverages on hand. Club soda, ginger-ale, soda, fruit juice, lemonade, sparkling and still water, and iced tea are just a few suggestions. Informal or silver coffee and tea service can be set-up ahead of time with

milk, half-and-half, sugar, Stevia and sweeteners so guests may serve themselves.

Setting a beautiful and proper table: A place setting is a global compass for your dining experience. It is important to understand how to navigate the system, whether simple or multiple courses, and understand the proper placement of the plates, stemware and utensils. Set the table the day be-

See DINNER, Page 10

African American women and police to join invited to join a forward thinking conversation

Where Do We Go From Here? Police and African American women in forward thinking conversation, is the name of a community event designed to recognize the past and move to the future. The Conversation acknowledges the broad spectrum of concerns regarding the Police and African American women and projects a narrow focus specifically on issues involving African American women and the Police. Attendees will jointly grapple

with the realities and factors of negative encounters between Police and African American women. In this setting, the two groups unite to talk to and with each other, listen and look ahead to a more positive future.

The Conversation is scheduled for Saturday, April 22 from noon - 2:30 p.m., at the Black Police Officers Building, 211 Centre Street in Dallas. A light lunch will be provided.

Invited guests include Dal-

las Black Police Officer Association and the representatives from the Dallas Police Department. Dr. Sheron C. Patterson, the daughter of a Police officer is passionate about strengthening the relationship between Police and the African American Community, will facilitate The Conversation.

While there is no cost, participants must register via Eventbrite. For more information, please visit www.dr-sheron.com.

Election is May 6, 2017
 & Early Voting is April 24 - May 2 2017

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Griggs faces final election test in Dallas' District 1 race

By David Wilfong
NDG Special Contributor

Scott Griggs represents District 1 on the Dallas City Council, where he has served for six years. He is running for a final term in the May 6 election and is facing challenger Stephen Winn for the seat that covers a large section of Oak Cliff. His district is on the rise, with young professionals clamoring to move there, and business interests following closely behind.

"I was very involved in the community," Griggs said of the time leading up to his first run for office. "I was a neighborhood president, serving on boards and commissions for the City of Dallas for five years; on the Board of Adjustments and on the Fort Worth Avenue TIF Board. At the time also I was the president of the Fort Worth Avenue Development Board, working on the revitalization of Fort Worth Avenue. It was a very different place than it is now, because the Belmont was just opening. At the time I didn't trust the incumbent who was in office, and so I decided to run."

He has a simple answer for what keeps him going back to city hall year after year.

"(I enjoy) helping people, day in and day out, with small things usually," Griggs said. "It's the small things that make the big difference in people's lives. From helping with the potholes to trash service that may have been missed and things like that."

District 1 is one of the most diverse areas of the city, in ethnicity and income, which has become part of Oak Cliff's allure. Some current residents of are worried that gentrification is bringing increased prices and the area could become "Dallas' next up-



Scott Griggs makes a stop at a Jefferson Ave. coffee shop while on the campaign trail. Griggs has served on the Dallas City Council for six years and faces his final city council election on May 6. (Photo: David Wilfong / NDG)

town." Griggs says he is committed to do his best to keep Oak Cliff the way it is.

"When I re-zoned the (Oak Cliff) Gateway in a multi-year process, one of the biggest zoning cases that's happened here in Dallas, we made sure that there were no preexisting nonconforming uses, and no preexisting nonconforming buildings, so everyone could keep their business and their livelihood and not be forced out through an amortization process," Griggs said.

"Also what we're doing is we're very careful about how we use zoning so we don't create too much 'lift,' which pushes people out. 'Lift' is what you call it when zoning is up-zoned, and then the lift can lead to price increases."

Top Priorities if Re-elected

At the very top of his list of priorities for the next term is Dallas Police and Fire Pension crisis. The state, not the city, has final oversight of the plan. Griggs is currently supporting the Flynn Bill (named for Dan Flynn, R-Van) which addresses the \$3.5 billion hole with a combination of increased contributions from members and the city, along with decreased benefits to members, and restructuring of the fund. At the time of this interview, Griggs was waiting to see

what version of the bill would come out of committee in Austin.

"We're down about 600 officers, and we've lost about 10 percent of our police force in the last year," Griggs said, adding to his law enforcement concerns. "That has a direct impact on public safety. We're seeing that reflected in increased violent crime and increased response times."

Other key issues on his radar are the infrastructure needs in his district, the future of Fair Park, and his continuing opposition to the Trinity tollway.

The cost of being outspoken

While Griggs, a practicing attorney, is a rather soft-spoken individual, shyness is not exactly something he is known for. His adversarial skills are lauded by much of his constituency, but not everyone involved in city government has been so enthusiastic. Twice Griggs faced investigations launched from within city hall. In both cases, the investigations came up empty, with many observers calling them "politically motivated" from the beginning.

"Well, now of course, I expect it because it's happened to me twice," Griggs said with a slight chuckle. "It happened to me at the pension system in retaliation

for speaking out about the system, and expressing concerns about the solvency of the pension system at a time when I was the only one expressing those concerns. Now it's accepted as fact that the pension system is in trouble. So they were trying to silence me that time. And then the other time it was for being an outspoken critic of the establishment at city hall, particularly under the former city manager."

Whatever the cause, the investigations have faded away. Griggs remains on the council.

Dallas residents now must choose who will lead the city for the next two years, and as city council elections usually see a much lower turnout than national elections, Griggs says each vote is that much more important. Whether or not District 1 has been well-managed is now officially up for debate, and the voters will make that decision on May 6.

DALLAS Earth Day at El Centro

Earth Day is on the horizon. El Centro College is participating in the celebration and day of learning in its own way on April 17 from 10 a.m. – 2 p.m. in the Student Center. There will be an animal critter show by David Kleven, "The Critterman," at 1 p.m.

DUNCANVILLE Fabulous Tea Party

Fabulous Tea Party for Women of Business, 4 p.m., Hilton Garden Inn, 800 North Main Street, Duncanville, TX. One of the featured speakers will be Tandy Caraway of CollegeMode Academy who will discuss making debt-free college education possible. Tickets may be purchased on Eventbrite.com.

GARLAND Garland looking for police officers

The Garland Police Department is accepting online applications for police officer recruits through April 28.

Call Officer R.C. Jones at 972-487-7358, or email GPDRecruiting@GarlandTX.gov.

Earth Day in Garland

Free, educational family fun from 10 a.m. to 2 p.m. Saturday, April 29, at the Garland Recycling Center, 1426 Commerce St. Garland's Recycle Rangers will be on-hand with bounce houses, food, a recycle relay and more!

Help beautify the community by picking up litter during the Spring Trash Off at 8 a.m. Learn more by calling 972-205-3500 or visit GoGreen-Garland.org.

IRVING State of Dallas County

The Irving-Las Colinas Chamber in partnership with the North Dallas Chamber will host Dallas County Judge Clay Jenkins for an annual update on challenges, growth opportunities and the economic outlook of Dallas County.

The conversation will be moderated by Sam Baker with KERA News.

Wednesday, May 31
11:30 a.m. - 1:00 p.m.
Members - Early Bird Rate: \$40

Non-members - Early Bird Rate: \$50.

WHERE DO WE GO FROM HERE?
Police and African American women in forward thinking conversation.
DR. SHERON PATTERSON - conversation conductor

NOON - 2:30 PM
For more info - www.drsheron.com
Black Police Officers Building | 211 Centre Street | Dallas, Texas

Top spots for Easter dining in Dallas

The Rustic Debuts Sunday Supper

Supper is the perfect opportunity for friends and family to get together and enjoy each other's company which is why The Rustic is kicking off Sunday Supper on Easter with an affordable, family-style menu. The menu for \$17.95 per person starting at 2 p.m. will feature:

- Fried Chicken – The Rustic's special recipe of hand-crusted half chicken
- Double Cut Pork Chop – wood-grilled with smoked paprika, garlic and lemon juice
- Wood-Grilled Chicken – half chicken rubbed with ancho chile and brown sugar



The Rustic, located at 3656 Howell Street, offers a full fare of delicious choices for an Easter dinner with the family.

Simple Mashed Potatoes – black pepper, gravy
 Jalapeño Spoon Bread – cornmeal, pickled jalapeño, white cheddar, creamed corn, and more.

The Rustic is located at 3656 Howell Street in Dallas.

Hop Over To Nick and Sam's Park Cities For Easter Brunch

Nick & Sam's Park Cities is pulling out all the stops for this year's Easter celebration.

Chef John Kleifgen has created a one-of-a-kind

Easter Brunch menu giving guests the opportunity to fill up their plates (and stomachs) with eight different dining stations.

A few of the special menu items will include mustard crusted leg of lamb, orange-ginger glazed salmon, Nutella Belgian waffles, a sushi bar, s'mores station, red velvet cake and lemon bars

To add to the excitement, the Easter Bunny will be making a special appearance during Brunch. Save yourself a trip to the mall

and take home a photo with your favorite bushy-tailed friend as a keepsake for this joyous holiday celebration.

Easter Brunch will be offered from 9:30 a.m. to 3 p.m. on Sunday, April 16, and is priced at \$50 for adults and \$20 for kids. Children four and under eat free.

To read about MiMi's Cafe and other Easter dining options, visit NorthDallasGazette.com or our Instagram profile for more delicious choices available in the Dallas area.

Dallas Arboretum presents Easter weekend activities

To celebrate the Easter holiday, the Dallas Arboretum and Botanical Garden has planned a weekend full of exciting activities including music, festive treats, children's activities and a garden full of floral backdrops perfect for Easter photos. New this year is international blockbuster exhibition ZimSculpt, a world-renowned display of modern Zimbabwean stone sculptures, on display throughout the gardens from April 15 to July 31.

Mary Brinegar, Dallas Arboretum president, said, "Families have made visit-

ing Easter weekend a tradition because the garden is bursting with spring blooms, one of the most glorious moments in the garden. The first few weeks of April are bursting with color and feature spring blooms like petunias, salvia, sunpatiens, foxgloves and African daisies and more, so it's a beautiful time to visit."

- DallasChild's Good Friday Children's Concert - Friday, April 14 | 11 a.m. & 2 p.m. | Martin Rutchik Concert Stage and Lawn
- Bunnies and Berries Brunch - Saturday, April 15 | 10 to 2 p.m. | Restaurant

- DeGolyer
 - Easter Brunch - Sunday, April 16 | 10:30 a.m. & 12:30 p.m. | Restaurant DeGolyer
 - Eggstravagansa! - Saturday, April 15 & Sunday, April 16 | 10 a.m. to 2 p.m. | Camp House Lawn
 - Easter Portraits - Friday, April 14 | 10 a.m. to 2 p.m. | Wishing Well and on Saturday, April 15 & Sunday April 16 | noon to 4 p.m. | Wishing Well
 - Bunnies, Eggs, and Baskets, OH MY! - Friday, April 14 - Monday, April 17 | 10 a.m., 12 p.m., 2 p.m.

Transforming Life Christian Fellowship opens new location on Easter Sunday

Transforming Life Christian Fellowship, a church which recently celebrated their fifth anniversary, in this season of rebirth, is looking forward to a new beginning with their new location. The church which started in a storefront with 34 members is worshipping at their new home beginning on Easter Sunday. The address is 8737 King George Drive on the Transformance campus in Dallas.



Spring time is about renewal and hope found in the new season. Easter is the pivotal holiday in the faith

community reflecting on new life found through salvation offered through the death, burial, and resurrection of Jesus Christ.

Pastor Tyrone D. Gordon recently spoke with the North Dallas Gazette about what led the church to select their new home. The Eco-

nomics Empowerment Center on the campus offers a coworking space for various nonprofits which frequently partner together to assist under-served families.

“We see this as an opportunity for worship and ministry,” Pastor Gordon shared. While Transforming Life has previously been involved outreach activities on their own, he believes the church will be able to extend their impact by working with other nonprofits located at the ECC. This includes organizations such as Transformance,

which provides financial education resources and Services of Hope which provides a wide-range of help through literacy in summer and after school programs, utility assistance and food pantries.

“The church is not one that just worships on Sunday,” Pastor Gordon stated. Instead, the congregation is focused on reaching up to God and out to others. “This is a ministry of helping people.” He sees the move and opportunity to partner with the nonprofits as part of a greater plan to push them-

selves out of their comfort zone.

Describing the church’s model Pastor Gordon shared, “Transforming Life is a place where you won’t be judged, but instead unconditionally loved.” He said they believe in welcoming “whosoever wills” saying that their goal is to reach the “pre-Christians” through action and not just talk.

Transforming Life’s worship service is scheduled for 9 a.m. on Easter Sunday. For more information visit www.tlcfellowship.com.

Dallas Black Dance Theatre continues Easter tradition with special performance at St. Paul United Methodist Church

Two historical institutions located in the Dallas Arts District will continue a cherished Easter tradition.

For more than a decade Dallas Black Dance Theatre (DBDT) has performed to the songs of the St. Paul United Methodist Church Chorduring Easter Morning Celebration.

The service will take place 7 a.m. Sunday, April 16, 2017 at the church, 1816 Routh Street, Dallas, Texas 75201.

All five Dallas Black Dance Theatre performing companies and ensembles will take part in the Easter service.



Richard Rodriguez

This includes the 12 professional dancers of DBDT, the eight dancers of the semi-professional company DBDT: Encore!, the

talented youth dancers in the Dallas Black Dance Academy premier ensemble Allegro, as well as the Senior Performing Ensemble.

ble and Junior Performing Ensemble.

Dallas Black Dance Theatre is celebrating its 40th Anniversary Season.

Its home is in the former Moorland YMCA building that opened in 1930 as the first YMCA for African

Americans in the southwest.

Until 1970 the Moorland building was the central site for social, spiritual and civil rights events during segregated times for the Black community.

Dallas Black Dance The-

atre purchased the facility in 1999 and created a new home in the Dallas Arts District in 2008.

Since 1873, St. Paul UMC has been the only church in downtown Dallas rooted in African American traditions of worship.

DINNER, continued from Page 7

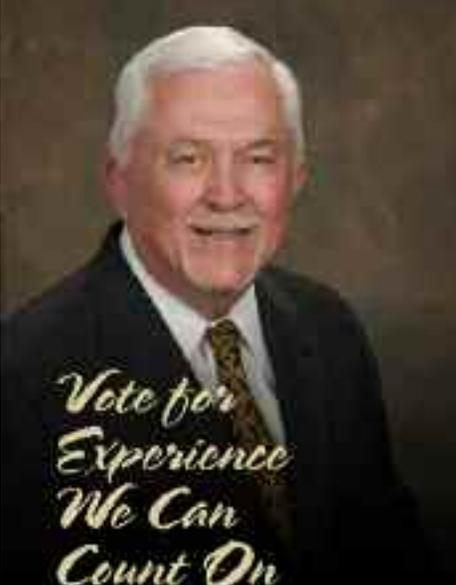
fore the dinner. With the exception of the cocktail and dessert forks, most forks are set on the left side of the plate. The cocktail fork may be placed on the right side in a soup spoon, or brought out with the cocktail. The dessert fork is placed above the plate. The bread plate and butter spreader are placed on the left of the dinner plate. The stemware is placed on the right of the dinner plate.

Place the napkin in a creative way, for examples see Napkin Wizard.

Prearranging seating with place cards: Pay special attention to the chemistry between your guests and prearrange seating by using artful place cards. You and your children can even create your own place cards as a fun craft activity. It is nice to split couples so they can converse with others. If you know your guests well,

you’ll know who will blend well with whom, especially when seating singles and newcomers. The beauty of place cards is that guests are relieved to discover where they are placed, and don’t need to worry about finding a perch. Place each card at the top of the place setting (or dessert fork or spoon).

Etiquette expert and author, Sharon Schweitzer, founder of Protocol & Etiquette Worldwide, can be reached at protocolww.com.



OSCAR WARD
FOR CITY COUNCIL PLACE 5

PERSONAL
Lupinus Irving Resident.
Married to Kings Ward, two sons & four grandchildren

EDUCATION
B.S. Industrial Engineering, University of Houston
M.B.A., Finance from University of Texas/Arlington

COUNCIL SERVICE
City Council Member, District 5 for three years
Chairman, Audit & Finance Committee
Regional Transportation Council
Dallas Regional Mobility Coalition
North Texas Crime Commission
Transportation & Natural Resources Committee
Irving Arts Board Liaison

CIVIC INVOLVEMENT
Chairman, Charter Review Committee
Chairman, Building & Standards Committee
President/VP Neighborhood Association
Irving Chapter of Commerce
Irving Hispanic Chamber of Commerce
Irving Sports History
Irving Architects
Irving Heritage Society

**Early Voting April 24th - May 2nd
Election Day is Saturday May 6th**

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Photo by the Oscar Ward Campaign Team

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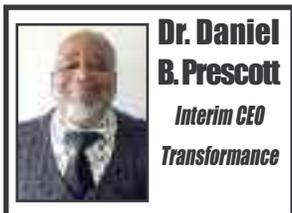
“I have spent my career managing large budgets and implementing cost saving measures. We need to continue demonstrating fiscal responsibility when it comes to your tax dollars.”

- Oscar Ward

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NDG Entertainment Ticket Giveaway!!! Follow North Dallas Gazette on Facebook, Twitter and Instagram to keep up on all the latest!!!

Celebrating April's Financial Literacy Month



Dr. Daniel B. Prescott
Interim CEO
Transformance

Let's see a show of hands -- how many readers know that April is designated as Financial Literacy Month? Hmm...looks like we could use some more awareness. At Transformance, these are our high holy days, as we strive to use this month-long initiative to drive home our core message of financial coaching.

For the remainder of April, the focus of Financial Literacy Month centers on a simple five-step plan to put consumers on a path to financial wellness. These steps include commitment, assessment, organization, prioritization and living on

a budget.

The use of a dedicated month committing people to financial wellness is badly needed in the U.S. According to sobering statistics compiled in a recent personal finance study, 77 percent of us are living paycheck to paycheck. Two-thirds of us couldn't afford a \$500 emergency and Americans are carrying over two trillion in consumer debt. Additionally, 30 percent of consumers report having no extra cash on hand to begin a savings program.

For those of us residing in Texas, the statistics are even worse, with almost half of residents living in liquid asset poverty: 63 percent have sub-prime credit scores and almost 40 percent are underbanked.

To combat these sobering statistics, Transformance is in the midst of several initiatives in the month of

April. We're partnering with a number of local and national organizations to spread the word and sending our certified coaches out into our communities. These coordinated efforts are all designed to heighten awareness of financial literacy while empowering positive change at the community level. Some of our highlighted events this month include:

* On Demand Online Workshop Videos: As a learning and development agency, Transformance utilizes a variety of tools to advance the financial education of our clients and our community. The on-demand videos are recorded lessons you and your family can use to learn more about credit, budgeting, and making improvements to your financial future. There are 26 different subjects including topics ranging from getting

out of debt and interest rates to money basics and budgeting. The videos are packaged in short, easily watchable formats, so get started today.

* Southern Oklahoma Services Day: On Thursday, April 20, Transformance's office in Ardmore, Oklahoma will be part of a "Services Day" from 1-7 p.m. It's a chance for you to drop by The Shops at Ardmore, located at 1211 N. Commerce, and find out about all the services we provide for our clients. The services day is being put on by the Southern Oklahoma Area Partners.

* "Building Your Dream" Luncheon - On Saturday, April 22, Transformance will be hosting a special

Lunch & Learn session to prepare you for homeownership (www.transformanceusa.org/building-your-dream). It will be conducted in our brand new lower-level Economic Empowerment Center at our headquarters, located at 8737 King George Drive, Dallas, TX 75235. Come on out and join us from 11:00 a.m. to 1:00 p.m. as we discuss credit terms and a matched savings program with Transformance, financial planning and investing with AXA Advisors, the pre-qualification and mortgage process with Cendera Funding, and the home-buying process with local DFW-based realtors. This is your one-stop shop for making your home ownership

dreams come true. If you're interested in attending this helpful lunch and learn session, please RSVP on the Transformance website.

* Transforming Life Christian (TLC) Fellowship Church - TLC Fellowship Church has established their worship and ministry center in our very own Economic Empowerment Center space, located at 8737 King George Drive, Dallas, TX 75235. Come out and join us on Sunday, April 16, for Easter Services, beginning at 9:00 a.m.

Transformance has also begun a program aimed at businesses, both large and small. Your organization can now book a special Fi-

See FINANCE, Page 16

BANK continued from Page 1

Wells Fargo Bank show that on Monday, Sept. 26, 2016, six former Wells Fargo Bank employees filed lawsuit in Federal court against the bank for \$7.2 billion or more for workers nationwide who were fired or demoted after refusing to open fake accounts. This particular suit accused the bank of "orchestrating a fraudulent scheme to boost its stock price that forced employees to "choose between keeping their jobs and opening unauthorized accounts."

The following provides greater insight into how Wells Fargo has dealt with or treated its employees. Some of the legal allegations arising from such conduct included (1) wrongful termination, (2) violation of California labor code, and (3) failure to pay wages and other charges. The employees represented in the lawsuit had worked at Wells Fargo either during the past 10 years or continued to work there until they were fired, demoted or forced to resign due to not meeting sales quotas.

The federal class action, which is separate from that cited above, alleged that Wells Fargo violated; (1) Dodd-Frank and the section of Sarbanes-Oxley prohibiting retaliation against whistleblowers and violated the overtime provisions of the Fair Labor Standards Act covering hours of work. These lawsuits paint a far different picture than the one Wells Fargo offers of firing 5000 employees after the investigation into the fake accounts. That action suggested the fired employees did the fake bank accounts on their own and without the bank's knowledge or participation.

Looking a little further back, the record shows that on April 8, 2016, the U.S. Department of Justice issued a press release citing Wells Fargo's agreement to pay \$1.2 billion for improper mortgage lending practices. Wells Fargo made the following admission: "that it certified loans as eligible for FHA Mortgage Insurance when they were not, and that it did not disclose thousand of

faulty mortgage loans to HUD." The period covered was from May 2001 through December 2008. This settlement was approved by the U.S. District Court for the Southern District of New York on the date of this release, April 8, 2016 with the following statements from the Department of Justice:

"The \$1.2 billion settlement with Wells Fargo is the largest recovery for loan origination violations in FHA history. Yet this monetary figure can never truly make up for the countless families that lost homes as a result of poor lending practices.... Driven to maximize profits, Wells Fargo employed shoddy underwriting practices to drive up loan volume at the expense of loan quality"

As of March 29, 2017, it was reported "shares of Wells Fargo gained only 2.9 percent in the last two years, significantly underperforming the 22.8 percent growth given by on market observer. The September 2016 lawsuit was cited as the reason for the "substantial plunge" in shares following that filing.

DeSoto Works! Job Fair

Wednesday
APRIL 19, 2017
10:00AM - 1:00PM

Disciple Central Community Church
901 N. Polk St. #101, DeSoto, TX 75115

Calling all Job Seekers...

Here are just a few of the employers who will be represented at the DeSoto Works! Job Fair on April 19th:

DeSoto ISD	Mantra Publishing	TownePlace Suites by Marriott
Northwood University	Fedex Ground	Dallas County Sheriff's Dept.
Western Southern Life Insurance	U.S. Postal Service	UpShift Education
Services of Hope	UPS	Elito Casino Events
Republic Services	Everest College	Dallas ISD
DeSoto Police	Kelly Services	Televista
Dignity Memorial	Amazon	Workforce Solutions
Crescent Medical Ctr. Lancaster	Valet Waste	Pecan Deluxe Candy Co.

If you are a job seeker and would like to attend the job fair, please pre-register at desotoworksjobseeker.eventbrite.com. Childcare is available. For more information, e-mail prosperity@dcionline.org.

Spacing is limited, First Come First Served

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COMMUNITY CHURCH
Wanda B. King - Senior Pastor

901 N. Polk St. #101
DeSoto, TX 75115
dcionline.org

MEDIA, continued from Page 3

industry collusion may have forced these national advertisers to spend millions over the last four years on products that they could have obtained at a much lower rate.”

As much as \$6.24 billion in revenue was generated by the local media industry from advertising inserts, also known as “circulars,” in 2014, according to the latest figures published by Borrell Associates, a research and consulting firm that tracks local advertising and helps media companies develop executive strategies.

The suit alleges that the *Star-Telegram* provided Redan with outdated media kits, which did not contain current and accurate audit results. The newspaper had misrepresented and mischaracterized the distribution of past products, the suit said.

Redan said it relied on accurate information when selling advertising in “*En Casa*” or “*Mercado*,” both Spanish-language publications.

Also, after promising not to convert *En Casa* from a Spanish-language publication to a bilingual one, the *Star-Telegram* did proceed with those plans, resulting in significant economic loss to Redan, including the ultimate shuttering of *Mercado*.

Further, Redan said it had a longstanding business rela-

tionship with the marketing and advertising company, Motivate, Inc.

Motivate, Inc., agreed to place multiple pre-print and run of paper advertising orders for its customers through Redan, but the *Star-Telegram*, in breach of its agreement to extend an exclusive rate structure to Redan for the sale of advertising in “*En Casa*,” offered significantly lower prices to Motivate, Inc. in order to persuade the company to place insert orders through the *Star-Telegram*.

The *Star-Telegram* did so despite the knowledge that Redan had an existing agreement with Motivate, Inc., which caused Redan to lose an entire year’s worth of insert orders and run of paper advertising in *En Casa* and *Mercado*, which contributed to the ultimate loss of Redan’s publication, *Mercado*, among other costs and expenses.

Further, the suit states that Redan and Valassis had an agreement that Valassis was to place multiple pre-print insert orders for *En Casa* and *Mercado* from 2015 through 2017.

In October 2015, Redan received insert orders from Valassis for placement of pre-print inserts in *En Casa*, orders which were filled, but went unpaid by Valassis, the

lawsuit alleges.

Leaders at the National Association of Hispanic Publications (NAHP) and the National Newspaper Publishers Association (NNPA) said that they’re keeping a close watch on the court proceedings.

Leaders from both groups said that they believe insert advertising in the print industry may be skewed, due to forced circulation buys, which don’t put the advertiser’s best interest first and restrict the advertiser’s ability to work with media companies that specialize in the Hispanic and Black markets; that omission could also inhibit the buyer from choosing the best consultant and publication for a campaign, the leaders from the NNPA and NAHP said.

That practice, the organizations said, decreases the equal opportunity for all publishers to compete and those serving minority communities are mostly affected.

“Insert ads are very important because obviously, all publications, minority-owned and other companies, rely on this advertising to remain afloat,” said John Trainor, who runs the innovation and marketing company, Kreativa in Chicago, Ill.

Trainor is also the former CEO of Papel Media, a Hispanic advertising agency that also has history with Valas-

sis.

“I’ve been involved in the insert industry for two decades and the problems that I saw 20 years ago, are similar to what we see today,” Trainor said. “Minority publications tend not to be home delivered and have a small subscription base and a lot of them are free, so advertisers, who have coupons of value are going to try and stay with publications that give them a little more control on inserts and the costs add up.”

Trainor said that today the goal is to win the digital age.

Still, the Redan lawsuit could potentially open a Pandora’s box that major publishers and some advertisers fear could leave them exposed to even more lawsuits from minority-owned publishing firms serving the Hispanic and African-American communities, according to court documents.

“The National Newspaper Publishers Association and the National Association of Hispanic Publications have

established an ongoing strategic alliance to increase the advertising business opportunities for our member publishers across the nation,” said Benjamin F. Chavis, Jr., the president and CEO of the NNPA.

Chavis continued: “We are very interested in the Texas

case concerning advertising inserts.

“We support all efforts to establish more economic equity and parity in the marketplace for Black and Hispanic publishers with specific reference to the billions of dollars annually spent on newspaper inserts.”

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EEO.

Disciple Central Community Church to host DeSoto Works! job fair April 19

Disciple Central Community Church will host the DeSoto Works! Job Fair on Wednesday, April 19, from 10 a.m. to 1 p.m. The church is striving to serve the whole needs of the community as their mission includes developing leaders for the home and society, use relevant and modern methods of outreach, and express Christ through culture.



Candace Quarles

Workforce Solutions Greater Dallas, a partner for the event, is the local organization mandated to implement a system of services

that complement economic development - as a resource for employers to access the quality employees they need, and training individu-

als to be successfully employed.

DeSoto Councilmember Candice Quarles, elected to the city council last May, was instrumental in bringing the event to the community.

The job fair is in alignment with Quarles campaign pledge shared on her website, "I believe that every resident should have access

See JOBS, Page 16



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STEM, continued from Page 6

cause for anything weather-related, it's very complicated and you need a lot of measurements," he said.

Stoneback, who played in a jam band while an undergraduate at UT Austin, drew applause when he showed students his prototype of a light guitar, and then played a few riffs using an audio plug-in that processes the sound. The science underlying the light guitar is very similar to the physics he's exploring in the upper atmosphere.

Students had pointed questions for both Voit and Stoneback, including whether the biomedical devices being

shown were on the market or still being tested.

"By the time you are in the workforce, this will be the standard of care," Voit said.

Kodjo Habia, 14, a freshman in the Magnet School for the Talented and Gifted, thought the light guitar demonstration was "pretty cool," despite his initial reservations.

"I have to say that when I heard you had a light guitar, I thought it was absurd," Habia said. "Did your colleagues ever think your research ideas were weird?"

"Absolutely," Stoneback said. "People definitely think I'm crazy sometimes."

Looking for energetic interns in the Dallas Area

A local community newspaper has an internship position available. The goal is to provide students and aspiring writers an opportunity to gain published clips, experience and professional feedback. The position is for 20 hours a week at \$8.50 per hour. Assignments will include covering local events, phone interviews, and rewriting press releases.



Send resume and writing samples to: inquiries1909@gmail.com

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Statewide African American Press Association is seeking a statewide sales representative.



The Texas Publishers Association is seeking a statewide sales representative to represent the overall sales objective for the organization. Individual must have a proven sales track record with local and regional sales strategies.

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 - Have excellent organizational skills
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Please email resume to inquiries1909@gmail.com or leave a message for the position at 972-432-5219.

Happy Easter to Everyone! Go to some church and celebrate the Resurrection of Jesus!

BETHEL BIBLE FELLOWSHIP, CARROLLTON (A PLACE TO BELONG)

NOTICE: Pastor Woodson serves the community by providing "Professional Therapy and Counseling Services" on a "Sliding Fee" scale. To schedule an appointment call the Pastoral Counseling Center at 972-526-4525 or email the church at www.bethel-biblefellowship.org

April 16, 9:45 a.m.

You're invited to our Sunday "Prayer and Meditation" at 10 am. You will be blessed and inspired. Also, our Youth Department will put on Bethel's Easter Production, Celebrating the Resurrection. You don't want to miss this!

April 19, 7 p.m.

Join us in Wednesday's Prayer and Bible Study Class with Senior Pastor Woodson, Pastor Larry Gardner, Bro. Brad White and others teaching a series on "Design for Discipleship, Book 7, Chapter 2." Spiritual maturity is God's desire for you. It's Time to Grow; Ephesians 4:12 & 13.

April 20, 7 p.m.

(Every 1st and 3rd Thursday)
Discouraged, bewildered, questions about the Bible and no one to ask, and you feel imitated in churches? Come Connect-2-Reflect (C2R): Discover Hope and Help for daily living; and, you don't have to be a member to come. Meetings are held in comfortable and relaxed homes one in Carrollton and one in Plano, refreshments will be served.

Dr. Terrance Woodson, Senior Pastor
1944 E. Hebron Parkway
Carrollton, TX 75007
972-492-4300
www.bethelbiblefellowship.org

CHRIST COMMUNITY CHURCH IN RICHARDSON

April 16, 8:45 a.m.

You're invited to our Morning Services as we worship, honor and praise God for His blessings.

April 19

Join us at 12 Noon with Rev. Viveca Potter teaching on the Word of God; come back at 6:45 p.m. for Corporate Prayer and stay for Senior Pastor Autry at 7:30 p.m. teaching the Word of God. Our youth will come for Food and Fellowship at 7 p.m. followed by Bible Study at 7:30 p.m.

Dr. Terrence Autry, Senior Pastor
701 Centennial
972-991-0200
www.Christcommunityrichardson.org

FELLOWSHIP CHRISTIAN CENTER CHURCH IN ALLEN "THE SHIP"

Follow us on Social Media (Facebook, Twitter, YouTube and Vimeo).

April 16, 8 a.m.

Join us in our Sunday Services as we praise and worship God in the Joycie Turner Fellowship Hall, 200 West Belmont Drive in Allen; followed by our Sunday Worship Services at Bolin Elementary School in Allen, Texas 75002 and bring someone with you, you will be blessed.

April 19, 7 p.m.

Join us in our Wednesday's 12 Noon-Day Live, Prayer and Bible Study and/or our Wednesday Night Live, Prayer and Bible Study at 7 p.m. to learn more about God's Word at the Joycie Turner Fellowship Hall, 200 West Belmont Drive in Allen. Be encouraged by God's plan for your maturity and His glory; and most of all; be prepared to grow.

April 30, 8 a.m.

Calling All Youth! Join our Hype Sunday Worship (first service only) on our main campus at 200 West Belmont Drive and be blessed;

followed by our Sunday Worship Services at Bolin Elementary School in Allen, Texas 75002 and bring someone with you, you will be blessed.

Dr. W. L. Stafford, Sr., Ed. D. Senior Pastor
1409 P Avenue
Plano, TX 75074 for Sunday Morning Worship and the Admin. Building Address is 200 W. Belmont Drive Allen, TX 75013
972-379-3287
www.theship3c.org

INSPIRING BODY OF CHRIST CHURCH, Let's Go Fishing! MATTHEW 4:19

April 14, 2017

All men are invited to Men's Ministry meeting each Friday night at 7 p.m., (IBOC promotes proactive male leadership.)

April 16, 10 a.m.

You're invited this Sunday as we praise, worship, honor and magnify God's Holy name.

April 17, 7 p.m.
Join us in Monday School as we grow in God's Word and learn what God has to say to us.

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

MT. OLIVE CHURCH OF PLANO (MOCOP)

April 16, 10 a.m.

Join us for Worship Service as we praise and worship God in 2017 for His Honor and His glory; and don't forget to comeback at 7 p.m. for our Brazilian Church.

April 19, 7 p.m.

You're invited to our Wednesday's Bible Study class; you will learn what God has to say to us. Come to be encouraged by God's plan for your spiritual growth and His glory.

Pastor Sam Fenceroy Senior Pastor and Pastor Gloria Fenceroy
300 Chisholm Place
Plano, TX 75075

972-633-5511
www.mocop.org

SHILOH MBC IN PLANO (WHERE COMMUNITY BECOMES FAMILY)

Come and connect to God through Shiloh; grow in Christ through the study of God's Word; and Serve God through service to each other and to the world. John 12:26.

April 16, 8 a.m. and 11 a.m.

Resurrection Sunday
Join Pastor Joshua & the SMBC Worship Arts Ministry as we celebrate the resurrection of our Lord and Savior, Jesus Christ. SMBC will have a 8 a.m. & 11 a.m.

worship service.

April 19, 7 p.m.

You're invited to our Wednesday's Bible Study to learn more about God's Word. Come and be encouraged by God's plan for your maturity and growth; it's all for His glory and His honor. We are, "Growing in Christ through the study of His Word."

Our church ministries offer opportunities for motivation and growth; join us and see. Be blessed of the Lord.

Dr. Isaiah Joshua, Jr. Senior Pastor
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A new model



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An author, Henry Blackaby wrote in his book, *Experiencing God: Knowing and Doing His Will*, "You cannot go with God and stay where you are."

With Easter and spring coming, it's time to think in terms of cleaning up your life and getting closer to Jesus. He is the vine, "Abide in Me, and I in you. As the branch cannot bear fruit of itself, unless it abides in the vine, neither can you, unless you abide in Me." John 15:4.

This was the message brought to Bethel Bible Fellowship Church by our guest speaker, Pastor Mark Mohrweis of Redeemer Covenant Church in Carrollton. And, one of the stories that he used as an example, the "wild flowers" that appeared on the church ground one day, they were connected to the roots below the ground..

Think about this, if you want to experience something you've never done, you must do something you've never done before. Strive for a new paradigm (this new paradigm is an example that serves as a pattern or model for faith in

God.)

God often has to radically change us if we are going to fulfill His purposes in our lives. In the book of Samuel, Saul was about to be anointed by Samuel as the first king of Israel. Samuel said to Saul,

"And the Spirit of the Lord will come upon thee, and thou shalt prophesy with them, and be turned into another man." 1 Samuel 10:6 (KJV) Samuel told Saul that he would be a different person, that he would have God's power.

Up to this point, Saul had never prophesied or led a group of people. He had also never had to be accountable to a prophet and to God for his every action. Saul took a big step of faith right away and prophesied with the prophets just as Samuel said he would.

How exciting that must have been. Yet, when Samuel called the entire nation of Israel together to announce Saul as Israel's first king in history, Saul was nowhere to be found.

Excitement was in the air, but when they call Saul's name, he didn't come forward. "Therefore they (the people) inquired of the Lord further, if the man should yet come thither. And the Lord answered, Behold, he hath hid himself among the stuff." 1 Samuel 10:22 (KJV).

The story of King Saul should be an encouragement to us all. God continues to pick the foolish things of this

world to confound the wise. Your greatest setback can be thinking that there's no way that God can use "little me."

However, the reality is that He can and will use us, if we respond to the new places He takes us.

Ask God to use you to ripen the fruit of the Spirit. Ask Him for help to bear this fruit in your life to show and share love, joy and peace. Ask God for help to be long-suffering, gentle and good; to have strong faith; to be meek and temperate.

You should be slow to speak and quick to listen. Remem-

ber God gave us only on mouth but two ears.

If you ask God, He will help you walk in the Spirit so that your life will be pleasing to Him and you will be a light in the darkness for others, so that the world may know that He is God and that He can do anything but fail.

Believe that God is faithful, good and just. Believe with your mind, body and soul. Let God be your anchor and He will keep you from drifting out to sea in the currents of unbelief.

Psalms 100:5 says, "For the Lord is good; His mercy

is everlasting; and His truth endureth to all generations." And, Isaiah 45:21b says, "... who hath declared this from ancient time? Who hath told it from that time? Have not I the Lord? And, there is no God else besides Me; a just

God and a savior; there is none besides me."

God is good and He will never do anything bad. He will never make a mistake, mislead or be unfair because He wants us to live in the beauty of His holiness.

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Pastor Mark Mohrweis, Redeemer Covenant Church in Carrollton.

NDGtv
North Dallas Gazette takes a moment to reflect on the past with **Historical Perspectives from Sister Tarpley**. Hear what it was like growing up in a very different Dallas when Booker T. Washington was a black school. Sister Tarpley graduated from there and went on to college and later became a city councilmember in Carrollton.
Look for NDGTV at NorthDallasGazette.com

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Wednesday Night Live: 200 W. Belknap Drive, Allen, TX 75013, 7:00 p.m.
Pastor: Dr. W.L. Carter, Sr.

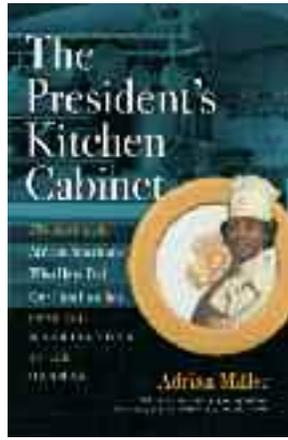
NDG Book Review: *The President's Kitchen Cabinet*

By Terri Schlichenmeyer

Eight courses.

You seriously doubted if the food was ever going to stop coming, though you hoped it wouldn't: you'd tasted all your favorite dishes, and then some. It was a meal fit for a King or Queen. Or maybe a president, and in "The President's Kitchen Cabinet" by Adrian Miller, you'll read about First Family feasts.

Last year, while they were on the campaign trail, you might've noticed that presidential candidates often enjoyed small-town American cuisine. Their willingness to sample, says Miller, proves that politi-



cians are just like us, a likeness that stops at the White House doors. Presidents, as you know, have staff and many Presidential families have dined on the efforts of African Americans in the White House kitchen.

Early accounts of the first

Executive Mansion kitchen indicate the enormity of cooking for the President, even then: it was the size of a small house at 43 feet long, 26 feet wide, with fireplaces at either end. Slaves who toiled there lived in the White House basement or attic and were fed the same food the Presidential family received.

George Washington, says Miller, hired white women to cook for him at the beginning of his presidency but later "summoned Hercules," his Mount Vernon slave, to Philadelphia, making Hercules the first enslaved White House cook.

Thomas Jefferson made sure his enslaved cook,

James Hemings, was trained in French cuisine. John Smeades, an accomplished baker who "ran the kitchen" for William Taft, repeatedly ruined the president's diet with pie; according to long-time White House maid, Lillian Rogers Parks, the Tafts irritated staff by bringing "any number of guests home... without advance warning."

Eisenhower's chief usher, Howell Crim struggled once with a request because he didn't "know what yoghurt was." When his wife was away, Abraham Lincoln's staff had to remind the president to eat. Franklin Roosevelt's cooks were tasked with a special

diet for his dog, Fala. William T. Crump, who served as steward in the Garfield White House became the de facto press secretary when the President was shot. And Teddy Roosevelt avoided a sticky situation with help from his steward, Henry Pinckney...

They, of course, weren't the only African Americans to work in the White House kitchen. Though author Adrian Miller found 150 people by name, he says there were many who toiled unnamed. In "The President's Kitchen Cabinet," he explains.

While this may seem like a dry subject, Miller makes it lively through quick, in-

teresting, and sometimes humorous vignettes that dash back and forth through history. It might also have been confusing – official titles changed through the years – but he keeps readers on track with a good variety of tales, just enough relevant backstory, pictures, and (bonus!) recipes you can try.

Surprisingly, this book is quite browse-able and so, whether it'll sit with your cookbooks or on a shelf with other history tomes, it's a book you'll savor in more ways than one. This little bit of history is purely tasty and "The President's Kitchen Cabinet" is a book you'll enjoy, of course.

JOBS, continued from Page 13

to a livable wage job. This is accomplished by offering competitive economic incentives and building a business-friendly environment so that companies want to

move here and bring attractive jobs for DeSoto families to grow."

This event is free and open to the public. Child-care will be provided and

transportation is available.

However, space is limited. To register or for more information visit www.desotoworksjobseeker.eventbrite.com, or contact prosperity@dc3online.org.

FINANCE, continued from Page 11

Financial Education Class, hosted by one of our certified budget counselors. If your employees need a crash-course on financial wellness, we've got the tools and resources necessary to help each of them create a financially stable future.

Celebrating April's Financial Literacy Month is all about invoking change, and the first step begins with a simple pledge. It's a pledge to yourself that you don't have to live paycheck to paycheck. It's a pledge that putting effort into saving a little money each month-no matter how small the amount-will eventually pay off. It's a pledge that eliminating wasteful spending is good for your overall financial health. It's a pledge that living on a budget is the simplest way to get started.

We all have to begin somewhere and you've always heard that there's no time like the present. April's Financial Literacy Month is

a chance for you to say that change begins now. Not next month, but now. Because that's what April's Financial Literacy Month is all about.

Transformance is always available to answer your questions and assist you, ei-

ther through our website or by calling 1-800-249-2227.

Dr. Daniel B. Prescott, Jr. is the interim CEO of Dallas-based Transformance Inc., a fully integrated financial services capability nonprofit. He can be reached at dbprescott@transformanceusa.org.

Community Involvement

- 35-plus year Carrollton resident
- Fluent in both English and Korean
- Active member of the Korean Chamber of Commerce
- Children are a product of CBISD school system
- Member and Deacon at the Korean United Central Methodist Church

Professional Accomplishments

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- Real Estate Broker
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- Former All American collegiate soccer nominee
- Interpreter/Translator for Korean World Cup National Soccer Team in 1994



"My family came to America for a better life. I am living the American dream and have been blessed beyond description. I now want to give back to this community. I offer international business contacts and insights that will help Carrollton get more jobs. I ask for your vote on May 6th (early voting is April 24 - May 2) and look forward to serving you."

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