

North Dallas Gazette



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Laggard or Early Adopter: Which One Are You?

BY CHERYL PEARSON-MCNEIL
NDG SPECIAL CONTRIBUTOR

Were you one of the first to run out and grab an iPad when they hit the market this spring? If you're a more affluent 25-36 year-old, you would be part of Apple's most fertile consumer market. That's according to The Nielsen Company's latest iPhone

and iPad User Profiles.

I work for Nielsen, which is a market research company; the largest one in the world. And we measure what you buy and what you watch - including mobile and online services. (And yes, television, which is still a strong contender in this growing technological universe.

There are just more and more ways to watch it.) One of the perks of my job is being the recipient of the latest tech toys, which is how I have come to be the owner of an iPod, a Flip Video Camera, a Slingbox, a Kindle, and as of today, an iPhone 4.

I'm not an early adopter, which is the term

for someone—about 14% of the population actually—who is the first to embrace new technology or any new idea before other consumers do so. I'm sure you know someone who's gotta have "IT" first, no matter what "IT" is?

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COVER STORY

North Texas Job Corps Center, a place where youth from low-income families are given an opportunity to prosper



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Why APR matters: Truth in Lending

BY CHARLENE CROWELL

(NNPA) The more things change, the more they stay the same is an old adage whose truth is illustrated repeatedly when it comes to the true costs of credit. Despite the benefit of federal or state laws, many consumers are often puzzled about financing terms and charges for an array of products and

services.

There is nothing that predatory payday and title lenders like more than not disclosing to their customers how small-dollar, short-term loans carry interest rates upwards of 400 percent. In fact, they say repeatedly and publicly that annual percentage rate (APR) does not matter. They also have a

habit of denying that these small loans wind up taking months if not years to repay due to the fee charges that typically far outweigh the loan principal.

APR concerns are also at the crux of numerous lending products from foreclosures to credit cards and more.

Ironically, more than four

decades ago, Congress enacted the Truth in Lending Act also known as TILA. Its intent was to ensure that all lenders disclose the APR for all types of loans. Even then, lending disclosures were thought to be essential to consumers understanding how best they could accomplish financial transactions.

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Dallas Black Dance Theatre announces 2010-2011 Season

For more information see pg. 7
www.northdallasgazette.com

COMMENTARY

Texans must rally in defense of Social Security

BY OLLIE BESTEIRO

Did you know that Social Security is the only source of income for almost one-third of Texans of retirement age? Or that one in eight Texas residents receives Social Security? Or that the program lifts nearly half of all retirees from poverty?

This month, as our nation celebrates the diamond anniversary of this national treasure-signed into law on August 14, 1935-it's also time to

guard against false assumptions that undermine support for the program and threaten to erode retirement security for our children and grandchildren.

For example, it's become conventional wisdom for young people to assume that Social Security won't be around when they need it. Many older folks also question whether Social Security will

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Russell Maryland

Mid-Cities Texas Chapter The Links, Inc. hosts Round XVIII: A Knock-Out Affair: Black Tie Boxing

(NDG Wire) On this Saturday, August 21 at the Fairmont Hotel, Dallas, the Mid-Cities Texas Chapter of The Links, Inc. will host its 18th Annual

fund-raiser A Knock-Out Affair": Black-Tie Boxing Event.

The Honorary Chairperson for "Round XVIII" is former Dallas Cowboy

#67, Russell Maryland, winner of three Super Bowl Championships.

Russell Maryland's

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Todd Whithorne



Blair H. Taylor



Sam and Ruth Bussey

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Todd Whitthorne

National health and wellness expert Todd Whitthorne, president and CEO of Cooper



Concepts, Inc. in Dallas, will serve as the keynote speaker during Texas Woman's University's (TWU) annual "The Power of a Healthy Woman" event Sept. 25.

Adult women are encouraged to attend the half-day event, which shines the spotlight on women's health. It will be held from 8 a.m. until 1 p.m. Saturday, Sept. 25, in Hubbard Hall on the TWU Denton campus.

Whitthorne is the president and chief executive offi-

cer of Cooper Concepts, Inc., a division of the renowned Cooper Aerobics Center in Dallas. He also serves as chairman of the Our Kids' Health Foundation, a non-profit dedicated to reducing childhood obesity and inactivity in Texas. Whitthorne is a member of both the American College of Sports Medicine and the International Association for Worksite Health Promotion, and serves on the board of directors for the Dallas "GET A MOVE ON" campaign.

After graduating from UCLA with a bachelor of sci-

ence degree in kinesiology with an emphasis in exercise physiology, Whitthorne had a successful broadcasting career that spanned several cities including Washington, D.C., Phoenix and Dallas. He won both an Emmy and a Katie award as a co-host of "Good Morning Texas" on WFAA-TV, the Dallas ABC affiliate. For eight years he served as host and executive producer of "Healthy Living with Dr. Ken Cooper," a nationally syndicated weekly radio program broadcast in 42 U.S. cities. Since 2005, he has served as the televi-

sion host for the Dallas White Rock Marathon and the Dallas YMCA Turkey Trot.

Other featured speakers for "The Power of a Healthy Woman" event include: Dr. Donna Israel, president and principal of Professional Nutrition Therapists, LLC; Dr. Anna Love, former TWU assistant professor of health studies and founder of Love to Live Well; and Dr. Nishendu Vasavada, a corporate medical director of University Behavioral Health in Denton.

TWU's annual "The Power of a Healthy Woman"

event was started in 2008 to increase the knowledge of health risks among women and to raise awareness about disease prevention and health promotion.

Registration is \$15 before Sept. 10 and \$20 after that date and on site. The registration deadline is Sept. 17. Space is limited, so participants are encouraged to register early. For more information, go to twu.edu/healthywoman.

For details about the event, including a complete schedule, visit twu.edu/healthywoman.

Blair H. Taylor

Blair Hamilton Taylor is the President and CEO of the Los Angeles Urban League, a position he has held since 2005. With a staff of over 300 and a budget in excess of \$25 million, the 88-year-old Los Angeles Urban League is one of America's largest civil rights entities.

Taylor is a community servant and coalition builder with nearly twenty five years of public and private sector business experience. A Los Angeles resi-

dent for more than two decades, Taylor was born in New York as the third of five children. He learned the value of higher education at a young age. His father earned his bachelor's degree from Yale University and his law degree from NYU; his mother earned her bachelor's degree cum laude from Smith College and her masters from Yale University. These were significant achievements for African Americans of their era. More importantly, both

parents were tireless community servants and instilled in their five sons a passion for advancing causes of the less fortunate.

Prior to joining the LA Urban League, Taylor served as Executive Vice President of College Summit, a national college access initiative with a track record of nearly doubling the college enrollment rates of low income students. During his tenure, College Summit achieved the fastest growth in the organization's history, quadrupling its student outreach to more than 6,000 students in 2005.

Taylor's entrepreneurial background includes four years as the President and CEO of COI/ICD, a leading retail franchising company focused on low income communities in the U.S. and the Caribbean. For his pioneering efforts, Taylor was named California's Mass Mutual Blue Chip Entrepreneur of the Year in 1999 and was frequently recognized in national publications such as USA Today, Entrepreneur magazine, National Business Employment Weekly, Fortune magazine, Franchise Times, PC World, Success-

ful Franchising Magazine, and Franchise Times magazine.

Taylor earned his B.A. in economics from Amherst College in Amherst, Massachusetts and his MBA in marketing and entrepreneurial studies from UCLA's Anderson Graduate School of Management. In August, 2009 and again this year, Taylor was named by the Non Profit Times to the Power & Influence list, which identifies the top 50 non profit leaders in the nation.

With his wife Bridgette Taylor, Esq., Taylor has



been a resident of Los Angeles for more than 20 years. The couple have four children.

Sam and Ruth Bussey

Sam and Ruth Bussey, founders of Bussey Trucking Incorporated, Floyd Williams, Senior Staff Consultant at Verizon Communications and Rev. George Pryor, Senior Pastor at New Birth Baptist Church will be honored at the Urban League of Greater Dallas Annual Gala on Saturday, August 28 at the Hilton Anatole Hotel.

"Our honorees have a history of accomplishments in their professions, which is exemplary," said Dr. Brooks, "but they also set high standards through their volunteerism and community service.

Bussey Trucking, Inc. will receive the Buddy Minyard Corporate Award for their outstanding corporate partnership and support of the Urban League.

Mr. Bussey always dreamed of being his own "Boss" and inspired by a brother, he and Mrs. Bussey started their trucking company out of their home. He purchased the first of his fleet of tandem dump trucks and aggressively pursued contracts in the trucking industry. The company has now been in operation for over 50 years and includes a foreman, several truck drivers, 30 owner-operators and an office manager.

The Busseys are noted philanthropists and support schools and organizations including the Urban League of Greater Dallas, Paul Quinn College, St. Philip's School and Community Center, March of Dimes, Black Academy of Arts and Letters and Wiley College. They also are major donors



to the Dallas Black Dance Theater, as well as supporters of TeCo Theatrical Productions.

The highlight of this year's Gala will be the spectacular singing duo Ashford and Simpson who will provide the entertainment.

The gala will recognize milestones in Urban League history, the National Urban

League Centennial Celebration and the 43rd anniversary of the Dallas affiliate.

Building on the success of the affiliate's previous efforts and understanding the present and future needs of area industries and citizens, the League will also launch Phase II of the Urban Leagues' expansion program, the construction of a 50,000 square

foot Trades/Technical Skills Training Center located next to the League's headquarters in Oak Cliff. Being leveraged as part of the larger Lancaster Re-development Project, the League's expansion plans underscore it as an agent of positive change and growth in the Southern Sector of Dallas.

This Gala Chairpersons for the event are Gwendolyn Jones and Barbara Steele.

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The Cost of Illegal Immigration?

BY ROBERT FRANKLIN
NDG SPECIAL CONTRIBUTOR

The issue of illegal or undocumented immigrants has once again reached the front pages of the newspapers due to the recent enactment of a controversial law in Arizona. This is a highly emotional issue that requires an understanding of basic Constitutional law, economic facts and common sense.

Historical Issues

The issue of immigration in the United States is as old as the nation itself. One of the basic contentions of the Founding Fathers in the Declaration of Independence, used as an argument to support the overthrow of the existing British government, was that the King 'endeavoured to prevent the population of these States; for that purpose obstructing the Laws

of Naturalization of Foreigners."

One of the founding principles of our nation was open immigration laws. Indeed, the inscription on one of the most iconic symbols, the Statue of Liberty, says "Give me your tired, your poor, your huddled masses yearning to breath free, the wretched refuse of your teeming shore, send these, the homeless, tempest-tossed to me, I lift my lamp beside the golden door."

Constitutional Issues

The issue of immigration is an exclusively federal issue.

Article One, Section 8 of the Constitution grants the exclusive power of immigration to Congress. A uniform federal rule of immigration is necessary because otherwise the more than 88,000 towns, cities, states and other govern-

mental entities would each likely establish its own immigration policies. Travel and commerce between one and another would be impeded.

The Supremacy Clause demands that the Constitution shall be the 'Supreme law of the land, and the judges in every state shall be bound thereby.' Clearly, any attempt by a state or city to create an immigration law is unconstitutional.

This clause clearly supersedes the arguments of state's rights activists that the 10th Amendment gives states a right to act in this area.

Economic Issues

The report of the Texas Comptroller, entitled "Undocumented Immigrants in Texas: A Financial Analysis of the Impact to the State Budget and Economy," lays out the economic issues fac-

ing Texas. In 2006, there were an estimated 1.4 million undocumented immigrants in the state.

These people generated \$17.7 billion to the gross state product. Some \$1.58 billion was collected from them through sales and property taxes. They received some \$1.16 billion in state services. In other words, they generated a \$400 million surplus for the state budget.

Claims are made that these undocumented workers cheat on their taxes. In our state, the principal taxes collected are sales taxes and property taxes.

How can an undocumented worker avoid paying the sales tax at the checkout line of the grocery store? How can an undocumented worker avoid pay-

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be able to pay the benefits they have earned.

These doom-and-gloom scenarios are unwarranted and reflect widespread misunderstanding. The Social Security trust fund has about \$2.5 trillion in assets, and it's still growing. That's enough to cover full benefits for more than 27 years.

If Congress does absolutely nothing, Social Security can pay full benefits until 2037 and 75 percent of benefits for decades after that. That's not the crisis that alarmists predict, but it's also something we cannot allow to happen.

Some in Washington are proposing cutting Social Security benefits to reduce the deficit. Of course, we need to get our deficit under control. But rather than raiding the retirement security of future generations, why don't we start by getting the government to crack down on wasteful, fraudulent, and unnecessary spending, including earmarks and pork-barrel projects?

Social Security has contributed not one penny to

our national deficit. The program is self-financed and cannot legally spend more than it collects through payroll taxes, the taxation of benefits, and the assets in the Trust Fund. In fact, for years, Social Security's surpluses have masked the true size of the deficit in the rest of the federal budget.

It pays to remember what America looked like when Social Security arrived. In the words of President Franklin D. Roosevelt, "one-third of the nation (was) ill-housed, ill-clad, (and) ill-nourished." The nation's elderly suffered the most. Nearly half lived in poverty. Those could not work and had no other means of support wound up in poorhouses.

By signing Social Security into law, Roosevelt established what has become the bedrock of economic security for millions of working Americans and their families. In addition to supporting those age 62 and older or disabled, Social Security benefits help all gen-

erations. Orphans of the September 11 terrorist attacks, families of soldiers killed in Iraq and Afghanistan, children who have lost a working parent, injured factory workers, widows and widowers - all count on Social Security benefits.

And, yet, as vital as these benefits are, they are modest by any standard. Social Security was never designed to be a worker's sole source of retirement income. Today, the average workers' benefits will replace only about \$4 out of every \$10 earned while on the job. The average retirement benefit in December 2009 was only \$1,168 per month - about \$14,000 a year. The average benefit for retired women was even less -- \$983 a month -- which comes to under \$12,000 a year.

With the political will, we can address Social Security's long-term shortfall. Changes should strengthen the program for future generations. Changes must be fair, protecting the most vul-

nerable. Changes must be consistent with Social Security's character as an earned benefit, providing a measure of economic security through guaranteed life-long, inflation-protected benefits to those who have paid into the system.

We need a national discussion on how to restore retirement security for all Americans. Old-fashioned as it might sound, that dialogue should be civil. It should be bipartisan. It should include strategies to promote more retirement savings in addition to Social Security, such as through incentives to save in the workplace, especially where employers do not offer 401(k) plans.

For Texans, keeping Social Security strong should be something we all can agree on. It is one insurance policy we know is fair, with benefits earned and received by all who pay in.

We all have a stake in getting this right.

Ms. Ollie Besteiro is the President of the Texas AARP

Church of the Incarnation hosts Texas Medical Association's "Be Wise – ImmunizeSM" Clinic

(NDG Wire) The Church of the Incarnation will host the Dallas County Medical Society Alliance Community



(L to R): Anela Pracic as the Bee Wise-Immunize Bee; Lejla Pracic, Tahaiya Dodd; Sandy Secor, VP, Health Projects, DCMSA; Michelle Anderson, VP-Elect, Health Projects, DCMSA; Jorge Rios; Christy Herrscher, Mission 75204 Project Manager, Church of the Incarnation. Sitting: Ariel Sanchez, Malik Williams

Health Fair on Saturday, August 21 from 1:00 to 4:00 p.m.. The event is free to the public, targeting those who live in the 75204 zip code, and is an easy way to bring children's shots up to date.

The event is sponsored by Church of the Incarnation and Dallas County Medical Society Alliance (DCMSA). Sandy Secor, Vice-President, Health Projects, DCMSA, is chairing the event on behalf of Church of the Incarnation.

New and used bicycles in good condition are needed for the giveaway.

Cash donations will be used to purchase school supplies, school uniforms and bus passes for students who participate in after school sports activities and need

transportation home. Donations are tax deductible and donors will receive receipts.

Donations can be made to either Church of the Incarnation - Checks should be made out to Church of the Incarnation with a notation in the memo line that reads "Health Fair" - or to the Dallas County Medical Society Alliance Foundation, Health Fair, 5500 Swiss Avenue, Dallas, TX 75214.

The clinic will feature the immunizations, a bicycle safety course, an "Ask the Doctor" booth, Healthy Eating programs, information for pregnant and new teenage mothers and other health screenings and information.

A bicycle helmet and bi-

cycle give away will also take place with a limited number of donations

The Dallas Police Central Patrol Neighborhood Patrol Office will sponsor a bicycle safety course at the Health Fair.

There will be a limited number of bicycles and helmets given away.

Initiated in 2004, Be Wise — ImmunizeSM and Hard Hats for Little Heads is a statewide program developed to improve Texas' immunization rates and combat the spread of preventable, communicable diseases.

Be Wise — ImmunizeSM is a joint initiative led by TMA physicians and the TMA Alliance and funded by the TMA Founda-

tion. Today, Texas ranks 48th out of 51 states in immunization rates for children 19 months to 35 months for completion of the diphtheria-tetanus-pertussis vaccine cycle - according to the 2004 National Immunization Survey.

The Health Fair is designed for the children and families in the elementary and middle schools that feed into North Dallas High School. North Dallas High School has an 80% rate of students below the poverty line.

The Church of the Incarnation is located at 3966 McKinney Avenue, just north of Blackburn Street.

LAGGARD, continued from Page 1

Well, that's never been me.

When it comes to technology, you would call me just the opposite – a laggard. In consumer terminology,



it just means I'm the person who is among the last to adopt a new idea or product. Personally, I'm only interested in a product after all of the kinks have been worked out and the price has fallen so much it's almost free!

Me and others like me represent about 18% of the population. Which means you won't find us rushing out to stand in anybody's long line to buy the latest technology the day a product hits the market.

Most consumers fall in the middle between early adopters and laggards. You're either the early ma-

majority -- the 34% of the population that jumps on the bandwagon just after innovators and early adopters, but before the late majority and laggards -- or the late majority, the other 34%

who are a bit more cautious, but don't have to be dragged kicking and screaming like the laggards. Nielsen research shows that while we laggards are not early adopters; we do adopt. Eventually.

And like other consumer groups who are exposed to Apple's cool IOS technology that allows you to play with all those fun apps, once we're exposed to either an iPhone or an iPad, there's no turning back.

So while the more affluent 25-36 age group continues to be the primary target audience for Apple, my 37-55 group is nipping at this group's designer heels. And those 56+ follow close behind.

Seems the tech companies might get laggards like me on board faster (and therefore gain quicker ac-

cess to my disposable income) if they sent, let's say, a Geek-in-a-box with their products instead of the standard instruction sheets.

One of the best Christmas gifts I ever received was when I handed my iPod to a colleague and asked her to make it work for me. She installed my music library and I've been in heaven ever since and can't live

without it.

Today I received my new company issued iPhone 4. I shook the box but no Geek fell out, and . . . well, I've run up against that pesky "patience" issue again. Luckily I'm on vacation this week.

So I'm going right to the phone store where I can find some young'un (or early adopter) to help me

work this new fangled phone. Not bad for a laggard!

Cheryl Pearson-McNeil is the Senior Vice President

of Public Affairs and Government Relations for The Nielsen Company.

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Mow down emissions, save money

(NDG Wire) The Live Green Lawn Mower Exchange is available for residents of Allen, Richardson and Plano, who exchange their working, gasoline-powered mowers for clean electric or manually-powered units at a reduced price.

Reserve a voucher of up to \$150 and purchase your new mower at one of five participating suppliers. Vouchers are limited to 250 mowers and will be issued on a first-come basis. For reservations, call (972)769-4381 or visit livegreeninplano.com. This project is made possible by a grant from the Sue Pope Fund, a project

of Downwinders at Risk.

Benefits of an electric or people-powered mower include reduced air pollution, and enhanced public awareness about the correlation between personal activities and their impact on air quality. The EPA estimates gas mowers emit as much hourly pollution as 11 cars.

Since the program began, approximately 165 rebates have been used toward the purchase of an environmentally-friendly lawn mower. "I've always been interested in conserving, whether it's for monetary or resource reasons. The mower exchange pro-

gram offers a big incentive toward buying an electric mower," said Fred Schwall, Plano resident. "You can get a cheaper mower, but it's not electric. The rebate offset the initial costs. Participating in the rebate program was easy and didn't require any additional time. In all regards, it is a good program."

Approved participants of the program may bring their working, gas-powered mowers to the Household Chemical Reuse Center at 4110 W. Plano Pkwy. at Commerce Rd. in Plano. Visit livegreeninplano.com for more information about the program.

DART holding public hearing on TRE fare boundary

(NDG Wire) Dallas Area Rapid Transit (DART) will receive public input on a westward shift in the current Trinity Railway Express fare boundary during a hearing on Tuesday, August 24, 6:30 p.m., in the DART Board Room at DART Headquarters in

Downtown Dallas (Akard Station).

Currently, customers traveling to CentrePort from Dallas County stations pay a Regional Fare, and customers from Tarrant County pay a System Fare. Under the proposal, the trip from either county to Cen-

trePort/DFW Station would be a System Fare. The Regional Fare Day Pass is currently \$7.50 and the System Fare Day Pass is \$5.

Customers with questions about the hearing may call DART Community Affairs at 214-749-2543.

Pooch Pool Party

(NDG Wire) The annual Pooch Pool Party will take place Saturday, September 11 from 1 to 4 p.m. at the Rosemeade Rainforest Aquatic Complex (1334 E. Rosemeade Parkway).

Bring your dog out for swimming and scheduled friendly competitions for Best Swimsuit, Best Dog

Owner Look-alike and Pool Toy Retrieval.

Admission is \$3 per dog; there is no charge for humans.

Owners must show proof of their dog's current rabies vaccinations.

For more information, call Carrollton Athletics at 972-466-9833.

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SMU-DCCCD partnership supports improved college graduation rates

(NDG Wire) This week the Southern Methodist University (SMU) and the Dallas County Community College District (DCCCD) will continue their shared commitment to improving college graduation rates with two agreements that support easy transfer of credits between campuses.

On Monday SMU President R. Gerald Turner and DCCCD Chancellor Wright Lassiter signed an articulation agreement and a reverse-transfer agreement that provide guidelines for class-credit transfers.

The agreements allow students to easily transfer credits from community

colleges to four-year universities are an important method for improving a student's chances of completing a four-year degree.

The Dallas County Community College District is SMU's biggest source of transfer students: In the last five years, alone, 604 students have trans-

ferred from DCCCD schools to SMU.

The articulation agreement spells out guidelines for transferring community college credits toward a four-year SMU degree. The reverse-transfer agreement allows DCCCD/SMU students to transfer SMU credits back to the community

college district.

This is important because students often transition to a four-year institution just shy of the hours they need to complete the associate's degree. Since community colleges in Texas are measured, in part, by how many associate degrees they award, the agree-

ment allows DCCCD to get the credit the district deserves for two-year graduation rates.

"It's a win-win for both DCCCD and SMU students, and we are happy to facilitate the process," said Nancy Skochdopole, director of SMU's Transfer and Transition Services.

Citizens bond committee and district delay bond election to allow further analysis and input

(NDG Wire) McKinney ISD and its citizen's bond committee, comprised of McKinney ISD parents and community members, have opted to hold off on a possible bond election in November to allow for additional community input and to further analyze proposed expansions to McKinney High School and McKinney North High School.

"We felt the need to devote more time to obtaining community feedback regarding high school expansions and other potential projects, and to continue educating the community on our current financial constraints due to the economic downturn and limited state funding," said Dr. J.D. Kennedy, McKinney ISD Superintendent of Schools.

The district recently held a public meeting and many attendees expressed a desire to pursue a smaller high school model. The district shifted to a larger model with the opening of McKinney Boyd High School in 2006, moving from a 2,500 student capacity model to 3,000 students. "Shifting to a larger high school model has always been driven by finan-

cial constraints, not our desire to have large high schools," said Cody Cunningham, McKinney ISD Chief Communications Officer. "The administration supports the idea of smaller schools at both the elementary and secondary levels, but our tax base has not afforded us any other option. However, we owe it to our-

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With full disclosure of terms consumers could shop competitive prices and enter into transactions they would both understand and afford.

Despite TILA's federal mandate, the payday lending industry promoted its products on a fee basis, rather than APR. The industry practice was so widespread that in 2000, the Federal Reserve Board clarified that APR disclosures were specifically required for payday loans, cash advances, deferred deposit checks and other similar products.

So why in 2010 is the payday industry continuing to downplay the APR, preferring to talk about fees instead? Moreover, why does this industry resist TILA especially in communities of color where CRL research has determined a concentration of payday and title lending stores?

Earlier this year the National Newspaper Publishers Association (NNPA) hosted a debate on this issue during its mid-winter conference. Two representatives from Advance America, one of the largest payday loan opera-

tors, debated two representatives of the Center for Responsible Lending.

Despite Advance America's insistent claims that APR did not matter, NNPA publishers independently and vocally spoke to the contrary. Publishers from varied regions of the country all questioned the Advance America representatives about their abusive practices.

Bob Bogle of the *Philadelphia Tribune* was perhaps the most direct in countering Advance America, saying in part, "There is something wrong with the way you do business".

To review debate highlights featuring remarks by three NNPA publishers, go to: <http://www.responsiblelending.org/allies/>.

As an organization pledged to building family wealth and opposing predatory lending in all of its forms, the Center for Responsible Lending is encouraged that 16 states and the District of Columbia have effectively banned triple-digit interest on payday lending. CRL is further encouraged by the state attorney

generals who are enforcing their rate caps by litigating against Internet payday lenders.

As the new Dodd-Frank Wall Street Reform Act moves towards the formation of a federal consumer watchdog agency, it will likely take a combination of federal and state enforcement efforts to finally end this legalized loan-sharking.

Among the historic legislation's major provisions are grants to help families connect to bank accounts and provide funding to Community Development Financial Institutions to create alternatives to payday loans.

In terms of regulation, the new agency will have three central duties: rule-making, supervision and enforcement over non-bank entities including payday lenders.

The struggle for fairness and transparency in financial transactions must continue with the active engagement of consumers, community leaders and government officials at all levels.

Charlene Crowell is the Center for Responsible

Lending's communications manager for state policy and outreach. She can be reached at: Charlene.crowell@responsiblelending.org.

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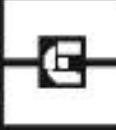

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IT ALL BEGINS HERE.

High School Students Pledge to Stay in School

(NDG Wire) Braving the scorching Texas heat, the community rallied around some Carter High School students as they took a pledge to stay in school on Thursday August 12, 2010 on the front lawn of the Southern Bible Institute.

The students, parents, neighborhood associations and pastors stood in a semi-circle as Dallas Police Chief David Brown administered the pledge to the males.

Then Deputy Police Chief Cheryl Scott in the Southwest district led the pledge for he females.

The students pledged to stay in school, avoid negative interaction, while taking roles of leadership and responsibility during the 2010-2011 school year.

The youth will take part



Dallas Police Chief and Carter High School students.

in community projects like repainting a mural located at Camp Wisdom and Hampton in the fall.

The Stand Up-Man Up organization at Carter High School is lead the pledge effort that had parents, neighborhood organizations and churches providing support along with sponsors

Southern Bible Institute and Radio Station KHVN. The Stand Up-Man Up organization is also leading the Belts for Our Brother's campaign to provide young men with belts, ties, suits and sport coats.

Southern Bible Institute is located at 7200 S. Hampton Road in Dallas.

Grant provides language learning materials at library

(NDG Wire) Carrollton has become home to a very diverse population as immigrants from a variety of countries have made their way to the city to begin new lives. Many of them

arrive speaking little or no English. The most prevalent languages spoken are Spanish, Vietnamese and Urdu, along with a host of other languages. This collection of materials will

benefit all of these newcomers, regardless of their first language. Emphasis is on ESL for Spanish speakers, but there are also materials for Vietnamese and Urdu speakers, as well as those that can be used by anyone, regardless of first language. By providing these materials, the library will assist these residents in improving their lives and employment opportunities.

The Texas Book Festival, held in Austin on the Capitol grounds each year, raises money to support Texas libraries of all kinds.

The next Texas Book Festival will be October 16-17, 2010. For information about the grant or the library offerings, visit cityofcarrollton.com/library or call 972-466-4800.



The Carrollton Public Library at Josey Ranch Lake is a recipient of a grant from the Texas Book Festival 2009. The \$2500 grant was used to purchase materials to assist residents in learning English as a Second Language (ESL). The new materials include books, CDs, DVDs and self-contained audio books called Playaways.



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Every Saturday

Pure Saturdays 2026 Commerce Street 23 & up preferred DJ Steve Nice in The Mixx. Doors open @ 10 p.m. Info text or call 214-810-5483.

Every Tuesday

The Irving Public Library invites families to enjoy stories and music in both English and Spanish. **Family bilingual storytimes** are offered at 11 a.m. Tuesdays at the East Branch Library, 440 S. Nursery Road, and at 7:30 p.m. Thursdays at the Central Library, 801 W. Irving Blvd. For more information, call 972-721-2458.

Ongoing

African American Republican Club of Collin County meets 3rd Tuesday of every month at 7 pm. (Doors open at 6:30 pm.) Collin County Republican Party HQ, 8416 Stacy Rd., McKinney. Call Linda Wynn Drain, 214-498-7574 or website www.aarcc.com

Collin County Black Chamber of Commerce, CCBC 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 meetup.com/378.

Group Business Seminars at 4907 Spring Avenue, Dallas, (214) 11:30 a.m. 12:30 p.m.; 3rdFriday of the month 11:30 a.m. to 12:30 p.m. for those interested in starting your own business, it is a Brown Bag Lunch with Free Parking

No Limit Network Business Networking Lunch 1st Thursday at 1 pm in Plano Must RSVP at www.TheNoLimitNetwork.com

LimitNetwork.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. <http://nbwenorg.ning.com>.

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 On the second Saturday of every month family-friendly activities celebrating Latino arts and culture. Come in for one hour, or stay the whole day.

Target Second Saturdays at Latino Cultural Center On the second Saturday of every month family-friendly activities 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. Call 214-942-6698 for details.

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.

Thru August 22

KRLD Restaurant Week presented by Central Market. Get acquainted with DFW's hottest menus, while supporting local restaurants and charities. Summer dining deal features three-course

prix fixe meals priced at only \$35/person (tax, tip and drinks billed separately). Reservations required. Founded by KRLD Radio, the 13th annual promo benefits the North Texas Food Bank in Dallas and the Lena Pope Home in Fort Worth (\$7 of each meal goes to charity). See www.krld.com for more details.

Thru Aug. 28

Mesquite Championship Rodeo Every Friday and Saturday night in 2010 (thru August 28th) thousands of visitors will witness the thrills of the rodeo! Families can enjoy face painting, cowboy autographs, visit the western store, eat at the BBQ pavilion or experience either a pony ride or petting zoo. The rodeo will open with an exciting new laser show followed by all the rodeo events: Bull Riding, Saddle Bronc Riding, Bareback Riding, Barrel Racing, Tie-Down Roping, Steer Wrestling, and Team Roping. Visit www.mesquiterodeo.com for more information.

Thru September 5

Constructive Spirit: Abstract Art in South and North America, 1920s-1950s at the Amon Carter Museum of Art www.cartermuseum.org/exhibitions

Thru Sept. 6

Gaylord Texan Summer-Fest Wonderland Adventure brings to life author Lewis Carroll's original vision of the magical place called Wonderland. Guests will enjoy fun-filled exhibits, performances and games! Journey Down The Rabbit Hole 3-D Black Light Maze, PHOTO with ALICE and the Cheshire Cat, Rock Band Bar Nights, wine and cheese tastings, family dive in movies, fireworks and more. Visit www.gaylordhotels.com for more information.

Thru November 7

Amon Carter Museum's

Ansel Adams: Eloquent Light features 40 photographs by the artist. Admission to the Carter is free.

August 20 - 21

Women of Faith's 2010 event, Imagine. This 2-day event is to imagine what it would be like if the God who created us was willing and able to provide exactly what we need. Why would He do that? Because He loves us. He loves YOU. Imagine that. Imagine having two days focused on God and His love for you. Info: womenof-faith.com

August 21

Grambling University National Alumni Association - North Dallas Chapter presents their **Inaugural Wine & Cheese Mixer** Special Guest: Grambling State University President Dr. Frank G. Pogue from 7 p.m. until 10 p.m. at Vintner's Cellar of North Texas LakeSide Market (At the Northwest corner of Lorimar and Preston - One block South of West Spring Creek Parkway behind Starbucks) 4025 Preston Road, Suite 604 Plano, 972-378-WINE (9463). Tickets are \$25 in advance and \$30 at the door.

Local attorneys will be on site to provide **free answers to your legal questions** during Ask-a-Lawyer from 2 to 4 p.m. on August 21 in the Irving Central Library auditorium. This is a community service program provided by the Dallas Area Young Lawyers. If a question requires more in-depth expertise or cannot be answered in 15 minutes, the attendee will be referred to the Dallas Bar Association. Info: 972-721-2606.

August 26

Twenty North Texas mayors have accepted the invitation to the **DFW International Dinner with the Mayors** that celebrates the contributions of New Americans to the DFW area. Mayor Joe

Chow of the Town of Addison is the Honorary Chair of the third annual dinner which will be held at Temple Emanu-El, 8500 Hillcrest Road (at NWH Highway) at 6 p.m. The flags of 70 nations will be presented to the assembled mayors during the event. The event is open to the public and tickets are available for \$100 from the webpage www.dfwinternational.org, or by calling 972-965-5727.

August 27-29

St. Luke Community United Methodist Church Dance Conference for Dance Workshops. Ages 13 and up. Youth/Seniors \$20 & Adults \$25. The workshop will culminate in a Dance Concert August 29th at 5 p.m. Info: slcumc.org, wedance4him@gmail.com or 214-887-3928.

August 27

North Dallas Texas Democratic Women will present a program on **"Human Trafficking in North Texas"** from 6:45 - 8:30 p.m. Speaking will be Deena Graves, Executive Director of Ft. Worth based "Traffick911" and Bill Bernstein, Deputy Director of Mosaic Family Services. North Texas is the hot spot for human trafficking in the US and is expected to increase as the date of the Super Bowl approaches. Find out what we can do to stop this scourge on our communities. 17111 Preston Rd (between Royal & Forest), 2nd floor of Northaven United Methodist Church. Public welcome.

August 28

The Fall 2010 Garland Neighborhood Management Academy classes are launching with the first class on City Government 101. The class will be held at the Central Library, 625 Austin Street from 9 a.m. - Noon. To register call 972-205-2108 or visit www.Garland-VitalNeighborhoods.org.

September 3 - 7

Dallas D.A.N.C.E. Swing Competition welcomes you to attend the biggest and most exciting **Swing dance competition** in the country on Labor Day Weekend. Held at the Fairmont Hotel and Towers in Dallas, this event features a 5,000 sq. ft. dance floor, colored skyline backdrop, projection TV monitors, superb sound system, and open seating at cozy 18" wide tables that allow close-up viewing of all the competitions. Details at www.dallasdance.com.

September 10

9th annual Freedom Run & Festival will be staged in the Dallas City Hall Plaza. The Attacks of September 11, 2001 were intended to divide our country through fear and intimidation. The Freedom Run not only pays tribute to the victims and heroes of that fateful day, but also to boldly declare that our nation is even stronger today. Dallas Police Department will have S.W.A.T. vehicles, police horses, fire truck and police officers on hand distributing identification kits for children. Details @ www.thefreedomrun.com.

September 11

Texas Publisher's Association is hosting the **Black Publisher's Luncheon** at the Courtyard Marriott - 2383 Stemmons Trail, Dallas at 12:00 noon. The Honorable Senator Roy West is the speaker for the occasion.

Read to Rover at the Library - Readers can read a favorite book one-on-one to a Heart of Texas therapy dog for free at 11 a.m. on Saturday, September 11 at Hebron and Josey Library (4220 N. Josey Lane). These specially trained dogs love to hear kids read. Younger children and their parents may take photos with the dogs after all readers have read to Rover. For more information, call 972-466-4800 or visit cityofcarrollton.com/library

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Proud To Be An Active Partner In The Community

North Texas Job Corps Center, a place where youth from low-income families are given an opportunity to prosper

BY JACKIE HARDY,
NDG CONTRIBUTING WRITER

The North Texas Job Corps Center (NTJCC), located in McKinney sits over 90 acres of land and to many of its students it represents their land of opportunity. NTJCC is contracted to serve a maximum of 650 students that range in ages from 16 through 24. Job Corps is a national program funded by the Department of Labor and authorized under Title I-C of the Workforce Investment Act of 1998.

NTJCC supports the National Job Corps Program's mission of teaching eligible youth the skills they need to become employable, independent, and placing students in meaningful jobs or helping to create opportunities for students to further their education. Job Corps Programs are designed to provide students with the core competencies in academic, vocational, employability and social skills through a combination of classroom, practical-based learning experiences in the effort to prepare youth for stable, long-term, and high-paying jobs.

A student's comprehensive success is measured by



Laura Bruton, Business and Community Liaison for North Texas Job Corps Center

placement according to Laura Bruton, Business and Community Liaison for North Texas Job Corps Center.

Placement is defined by either a student being placed in a job consistent with the training received at

ber of the staff; where each student is encouraged to share their accomplishments for the day.

The hope in doing this weekly exercise is to promote a positive culture that embodies enthusiasm and cohesiveness among the

male students and a female dormitory that holds up to 340 female students); Free Meals (all students are provided three nutritious meals each day); and free access to the Wellness Center (provides dental, medical, and optometrist services).

The career and academic programs are current with the market-trend as it relates to technology, safety course requirements and industry certifications, as well as staying abreast of the various industries environmental standards and requirements with respect to the Green Job Initiatives.

Currently, students at NTJCC who enroll in Advanced Manufacturing, Automotive, or Construction Career Technical Training will receive training in a variety of green subject areas to ensure students pursuing careers in these respective fields will be able to enter the workforce competitively.

The Graduate Benefits Program is one of the many important pieces helping NTJCC graduates transition into the workforce successfully. The program offers graduates 1200 dollars for transition allowance to use toward transportation and housing; job placement assistance for up to six months; career counseling; and relocation services. The NTJCC Career Transition and Industry Counselors work closely with both the graduate and the business community in the effort of helping students find employment based on their career training background to ensure students are not falling through the cracks after completion of the program.

Community service is one important value the program espouses in help-



Students at North Texas Job Corps Center learn computer skills.

“Seeing the development of the youth that come through our center, as well as seeing the positive changes among the students from start to finish is one of the most fulfilling and rewarding parts of my job,”

NTJCC or a student furthering their education via high school, college or Advanced Career Training (ACT) and/or pursuing military opportunities after completion of the program.

According to Bruton, over 60 percent of students enrolled at the NTJCC are high school drop-outs and join the program in hopes of finding employment.

NTJCC graduation completion rates are approximately around 70 percent. From July 2009 to June 2010; 527 NTJCC graduates successfully transitioned into the workforce.

The Guided Group Interaction (GGI) is one of the strategies used in the program to encourage a Positive Normative Culture (PNC) among its students. GGI is a group exercise led and/or observed by a mem-

ber of the staff; where each student is encouraged to share their accomplishments for the day.

Students who enroll in the NTJCC have the opportunity to engage in various Career Technical Training Programs: Accounting Services; Bricklaying; Carpentry; Cement Masonry; Culinary Arts; Electrical; Facilities Maintenance; Material Distribution and Operations; Nurse Assistant-Home Health Aide; Office Administration; Painting; Plumbing; Security and Protective Services; and Truck Driving.

Students can also enjoy other benefits of the program: Pay and Allowances (earn a living allowance twice a month); Housing (NTJCC has a male dormitory that houses up to 310

ing students complete the circle of becoming fully well-rounded individuals. Students of the NTJCC will leave the program understanding first-hand the importance of giving back to their community. Some of the various charities and past community events the NTJCC students have been involved with include: Tour de Cure for American Diabetes Association, Susan G. Komen's Race for the Cure in Plano, American Cancer Society Relay for Life, as well as donated funds to the American Red Cross in support of the Haiti Relief Fund for the earthquake victims.

“Seeing the development of the youth that come through our center, as well as seeing the positive changes among the students from start to finish is one of the most fulfilling and rewarding parts of my job,” said Bruton.

In 2009, the NTJCC received 1.4 million dollar funds under the American Recovery and Reinvestment Act (ARRA). Students and staff of NTJCC are reaping many benefits of the grant which include the purchase of 124 new

computers, as well as renovation improvements being made to the Student Recreation Center and some of the facilities parking lots.

With a student body comprised mostly of African American (56 percent) and Hispanic (17 percent), NTJCC is one of the most important resources available for these two communities who historically experience high rates of teen pregnancy, high-school drop-outs, and crime.

NTJCC is a second chance for that teen looking to better their circumstances, hope to the teen looking to break the cycle of poverty, or an opportunity for that youth who has dreams, but no financial resources to pursue those dreams. The NTJCC Program serves a vital role in the community and its programs are equipping our future generations in caring for the sick, building our highways, and feeding our communities.

For more information about the NTJCC Program, visit www.northtexas.jobcorps.gov or call 972-542-2623.

Dallas Black Dance Theatre announces 2010-2011 Season: A Season of Strength, Intensity, and Seduction

(NDG Wire) The Dallas Black Dance Theatre recently announced the 2010-2011 Season: *A Season of Strength, Intensity, and Seduction*.

Celebrating 34 seasons as a pillar in both the arts and community at large, Dallas Black Dance Theatre brings the dance troupe's strength, intensity and seduction to the stages of Dallas' Majestic Theatre, the AT&T Performing Arts Center Dee and Charles Wyly Theatre, the Latino Cultural Center and the Fort Worth Scott Theatre. Performances run October 8, 2010 through May 29, 2011 beginning at Dallas' Majestic Theatre with *DanceAfrica*, concluding at the

dance company's performance home, the Dee and Charles Wyly Theatre in the AT&T Center for the Performing Arts.

"Our 34th Season is a season of renewal and renovation expanding our audiences dance experience, bringing back some of our favorite choreographers who will revitalize some of our favorite works, and hosting new choreographers and dancers who will expand our dance repertory while celebrating the history and art of dance. Now is a great time to be a part of the Dallas Black Dance Theatre," says Ann M. Williams, Founder/Artistic Director of Dallas Black Dance Theatre.



The 2010-2011 Season opens with the *5th Annual DanceAfrica Festival, From African Roots . . . Modern Moves*, October 8 and 9, 2010. Sponsored by SuperMedia and supported by The 500, Inc., Junior League of Dallas, and Dallas Arts District Foundation,

the weekend will be packed with dance, music, art and food celebrating the history and spirit of Africa; *DanceAfrica* is for the whole family.

Keeping with the theme, performances promise to transport audience members to a world filled with the rich cultural traditions of Africa with a modern twist. Experience the songs, rhythms, instruments and dances that celebrate the beauty and richness of African culture with Dallas Black Dance Theatre; guest artists Illstlye and Peace Productions, the Philadel-

phia based hip-hop dance group that blends an eclectic mix of dance and performance disciplines including tap, ballet, dj-ing, beat boxing, and African dance; Bandon Koro, one of Dallas's premiere African Drum and Dance Ensembles; The African American Dance Ensemble of Booker T. Washington High School, and Dallas Black Dance Theatre II (DBDT II). Hosted at Dallas' Majestic Theatre, the 7:30 p.m. evening performances are sure to move audience members.

The weekend includes a free outdoor Festival, where you can bring the family and enjoy music and dance performances, food, a chil-

dren's area, and a marketplace of authentic African attire. The marketplace will be hosted in the Dallas Arts District on Saturday, October 9 from 10:00 a.m. to 5:00 p.m.. In collaboration with the Dallas Museum of Arts' African Masks exhibit, the market place will also feature a children's area with activities re-creating and celebrating the stories and history of African masks.

Subscriptions are available for purchase now and single tickets go on sale in September and start at only \$10. Tickets are available by visiting www.dbdt.com or by calling 214-880-0202. Group rates are available by calling 214-871-2390.

African American Museum to host the Bombay Sapphire Artisan Series

(NDG Wire) Bombay Sapphire and Russell & Danny Simmons' Rush Philanthropic Arts Foundation have teamed up to create the BOMBAY SAPPHIRE Artisan Series. This nationwide search aims to discover the next big names in urban photography and multimedia art. Twenty of the nation's finest aspiring artists will be shortlisted before going on to compete for the top artisan title at a finale event during Art Basel Miami in December 2010.

Bombay Sapphire and Rush Philanthropic Arts Foundation are on a mission to provide exposure to the newest wave of emerging artists and discover what inspires them. They have partnered with Marc Ecko's Complex magazine and invited artists to enter the Artisan Series contest by creating a piece of inspired, original art, and uploading it through www.Complex.com/SapphireArt.

Entrants need to submit their work online by August 31 using Complex.com/SapphireArt, Juxtapoz.com or 12ozProphet.com.

All submissions will be judged by a panel, including Marc Ecko, Rush Philanthropic Vice Chairman, co-founder and artist, Danny Simmons, along with curatorial staff from the Foundation and curators throughout the country. Those selected will be invited to have their work displayed at a sequence of nationwide events between

July and October.

The African American Museum has been selected to host the Dallas reception on Thursday, November 4, 2010. Ten fine arts photographers and ten multimedia artists will be drawn from these showcases to compete in the finale event during Art Basel Miami, where one artist from each category will be selected as

winners.

For more information,

contact Emmanuel Gillespie at 214-565-9026 ext.

312 or email at egillespie@aamdallas.org.

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BOXING, continued from Page 1



many accomplishments are well documented and include him winning the Outland Trophy for Best College Lineman; winning two National Championships as a member of the Miami Hurricanes; being selected as the first overall pick in the 1991 NFL Draft; and winning three NFL Super Bowl Championships with the Dallas Cowboys.

Proceeds from the event will benefit the Mid-Cities Texas Chapter's Elements of Chemistry Club, EC2, a weekly after school program aimed at building interest and knowledge in Science, Technology and Math among at-risk stu-

dents, the Chapter's Scholarship Fund and other community service projects.

In its 18th successful year, the Mid-Cities Texas Chapter of The Links, Inc. event continues to capture the interest of the Metroplex community, civic and business leaders.

Last year's Round XVII event drew over 600 supporters.

General Chairpersons of the event this year are Charda Maloney Greene, Avarita Williams and Laura Durio-Maddox.

Chapter President Doris Johnson acknowledges the community and corporate supporters of this event in saying, "We remain thankful for community and corporate partner generosity. In

this time of great need, we ask that you continue to be faithful patrons and we pledge to be unrelenting in our endeavor to provide unparalleled community service."

The Links, Inc. is an international organization, founded more than 60 years ago, by women of African descent, to make a positive impact on their communities.

Through the years, The Links, Inc. has raised millions of dollars for worthy causes including education, health care, arts and youth programs.

The black-tie affair will begin at 6:30 p.m. and the evening will feature musical entertainment, casino tables, both silent and live auctions, dancing, live professional boxing and dinner.

Tickets for the fundraiser are \$100 per person. For ticket information call 972-819-8499.

DELTA DENTAL

HUB Vendors Wanted

Delta Dental is seeking Historically Underutilized Business (HUB) vendors in Texas to assist us in providing the following services for the Texas Dental Children's Health Insurance Program (CHIP):

Translation Services:

- Translate (6th grade reading level if applicable) or proofread member materials for grammatical or typographical errors in any language deemed appropriate by Texas Health and Human Services Commission (HHSC). Expected volume per item is approximately 7,000 – 10,000 words.
- Translate member materials to Braille and/or audio formats for use by visually impaired members. Expected volume per item is approximately 7,000 – 10,000 words.
- Receive and/or place approximately 100 monthly calls for members and providers in Spanish and/or any other language deemed necessary by HHSC.
- Offer face-to-face translation services as deemed necessary.

Communication and Media Services:

- Produce newspaper advertisements, pamphlets, and brochures as required by HHSC.
- Provide graphic and ad design services as required by HHSC.

Health Services:

- Develop health care education materials.

Printing, Fulfillment and Related Services:

- Provide printing services for the following materials and their respective, approximate volumes:
 - Member materials in large and/or Braille print: 1,000 – 3,000 items
 - Member welcome letters/ID cards: 70,000 – 80,000 items
 - Provider directories: 70,000 – 80,000 items
 - HIPAA inserts for EOC: 280,000 – 320,000 pages
 - Packet envelopes: 70,000 – 80,000 items
 - Evidence of Coverage/Member Handbook: 70,000 – 80,000 items
 - Provider Manual-hard-copy and CD: 500-1000
- Provide fulfillment and storage services for the above-mentioned items and volumes.
- Manage mailing, courier and/or delivery services for the above mentioned items and volumes.
- Ability to handle changes to format and content as requested by HHSC.
- System must be capable of receiving HIPAA compliant transaction in the format determined by Delta Dental and/or HHSC.
- Ability to meet aggressive turnaround times.

If your company is interested, HUB certified and can meet the criteria for any of the services listed above, please contact Anitra Callahan at (916) 861-1942 or by email at acallahan@delta.org.

If your company is selected, you must provide evidence of bonding and insurance as required by HHSC.



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Delayed Payments Distributed to Unemployment Claimants Affected by Deadline Extension

(NDG Wire) More than 100,000 long-term unemployed Texans have received more than \$150 million in federal Emergency Unemployment Compensation (EUC) and Extended Benefits (EB) payments from the Texas Workforce Commission (TWC) as a result of the passage of the Unemployment Compensation Extension Act of 2010 signed into law on July 22,

2010.

This deadline extension only applies to claimants who have not exhausted all of their benefits. TWC sent letters to claimants whose applications for EUC or EB payments were delayed while Congress considered the deadline extension. All eligible claimants have received payment for missed weeks.

The deadline extension

did not include additional weeks of benefits for claimants who have exhausted all of their regular, Emergency (EUC) and Extended Benefits. Claimants may check ui.texasworkforce.org "Claim and Payment Status" for their Unemployment Insurance benefit balances or by calling Tele-Serv at 1-800-588-8321. Emergency unemployment benefits are en-

tirely federally funded, so Texas employers will not be charged for any claims paid on this extension.

TWC and the 28 local workforce development boards remain committed to providing work search assistance, training and other services to unemployed Texans. Thousands of job postings are available on WorkInTexas.com, TWC's online, job-matching Web site.

BOND, continued from Page 6

selves and our students to continue to study the issue."

The economic slowdown and resulting decline in home values has placed additional constraints upon the district. In addition to a higher per student cost for the smaller schools, the difference in maintenance and operating costs for a new high school versus expanding existing

high schools could amount to as much as \$2.5 to \$3.5 million per year.

Parents frequently cite a desire to follow a model used in Frisco ISD, which designs smaller 4A high schools. Frisco ISD recently announced plans to expand high school capacity from 1,800 capacity high schools to 2,100 capacity high

schools citing significant savings to construction and operating funds.

Frisco ISD has been able to maintain the 4A-sized schools due in large part to having a significantly higher taxable property value per student; \$502,128 per student versus \$383,702 per student in McKinney.

The bond committee and

district determined that holding off an election until May would allow more time for community input, a final analysis of high school expansion options, and communication about the current financial constraints impacting the district. As a result of the recommendation, the issue has been pulled from the upcoming Board agenda.

GARLAND FIRE DEPARTMENT

ACCEPTING APPLICATIONS

Starting August 21, 2010



DO YOU WANT A JOB OR A CAREER?

The Garland Fire Department is looking for men and women interested in a career as a firefighter/paramedic. You must be between the ages of 18 and 35 with a high school diploma or GED. Starting salary is \$45,300. Apply online at www.garlandfire.com.

DEADLINE September 10, 2010

A CAREER FOR LIFE

TEXAS DEPARTMENT OF TRANSPORTATION

NOTICE TO CONTRACTORS OF PROPOSED TEXAS DEPARTMENT OF TRANSPORTATION (TxDOT) CONTRACTS
Sealed proposals for contracts listed below will be received by TxDOT until the date(s) shown below, and then publicly read.

CONSTRUCTION/MAINTENANCE/BUILDING FACILITIES CONTRACT(S)

Dist/Div: Fort Worth

Contract 0008-15-044 for TRAFFIC SIGNAL INSTALLATION in TARRANT County will be opened on September 08, 2010 at 1:00 pm at the State Office.

Contract 0081-01-040 for REPLACE BRIDGES AND APPROACHES in TARRANT County will be opened on September 08, 2010 at 1:00 pm at the State Office.

Plans and specifications are available for inspection, along with bidding proposals, and applications for the TxDOT Prequalified Contractor's list, at the applicable State and/or Dist/Div Offices listed below. If applicable, bidders must submit prequalification information to TxDOT at least 10 days prior to the bid date to be eligible to bid on a project. Prequalification materials may be requested from the State Office listed below. Plans for the above contract(s) are available from TxDOT's website at www.txdot.gov and from reproduction companies at the expense of the contractor.
NPO: 33855

State Office

Constr./Maint. Division
200 E. Riverside Dr. | Austin, Texas 78704
Phone: 512-416-2540

Dist/Div Office(s)

Fort Worth District | District Engineer
2501 Southwest LP820
Phone: 817-370-6500

Minimum wage rates are set out in bidding documents and the rates will be part of the contract. TxDOT ensures that bidders will not be discriminated against on the grounds of race, color, sex, or national origin.

Advertising Account Manager Needed Immediately

Must be

- A good telemarketer
- Willing and able to cold call effectively
- Have reliable transportation
- Skilled in MS Word and Excel
- Able to demonstrate good people skills
- Able to work in Plano and surrounding areas

Interested candidates should email resume to publisher@northdallasgazette.com



Attention Suppliers of Goods, Services and Construction

Review Competitive Opportunities at www.bidsync.com

www.garlandpurchasing.com

972-205-2415



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SIGN UP TO TAKE THE CITY OF IRVING'S NEXT CIVIL SERVICE ENTRANCE EXAM. CALL (972) 721-2532 TO REGISTER.

The City of Irving does not discriminate on the basis of race, sex, religion, age, or disability in employment or the provision of services.

www.cityofirving.org

GRAPHIC ARTIST

Small Community Newspaper looking for a partime student graphic artist.

Prefer student (intern) that's available on a per project basis.

Must have knowledge of Quark and Indesign software.

Work will be done at company office.

Must be professional and dependable. Fax resumes to:

972-509-9058, or email to:

trj1909@tx.rr.com

AVENUE F CHURCH OF CHRIST IN PLANO

August 19, 12 Noon
Come to a "Between Jobs Support Group" meeting at the Christian Works for Children, 6320 LBJ Freeway, Dallas, TX 75240. Call 972-960-9981 to register.

August 25, 10:30 a.m. Through 11:30 p.m.

Join us for our Wednesday morning Bible Study. Call the church for details.

August 29, 8 a.m. And 12:30 p.m.

Come for our Worship Services and stay for our FREE Blood Pressure Clinic. The clinic is held the last Sunday of every month after morning and evening services.

Brother Ramon Hodridge, Minister
1026 Avenue F
Plano, TX 75074
972-423-8833

DAYSTAR DELIVERANCE MINISTRIES

On Going 9:30 a.m. - 11:30 a.m.

Visit Helen's House every Monday and Friday to receive, to give, to comfort and most of all to fellowship. The give-a-way of food, love and household items is given freely to all those who could use a little touch.

Pastor Minnie Hawthorne-Ewing

635 W. Campbell Road Suite 210
Richardson, TX 75080
972-480-0200

EIRENE CHRISTIAN FELLOWSHIP CHURCH

August 25, 7:30 p.m. Through 8:45 p.m.

Join us each Wednesday for our Midweek Bible Study.

Pastor Autry
701 E. Centennial Blvd.
Richardson, TX 75081
972-991-0200

FELLOWSHIP CHRISTIAN CENTER CHURCH IN ALLEN "THE SHIP"

On Going, 9 a.m.-4 p.m.

Monday - Friday
Prayer Lines for those in need are 972-649-0566 and 972-649-0567.

Wednesdays Only
Come get your praise on in the middle of the week at our Wednesday Night Live at our main campus @ 7 p.m.

Rev. W. L. Stafford, Sr., M.Div.

Senior Pastor
305 N. Alder Drive, in Allen for Sunday Morning Worship.
Church Address is 200 Belmont Drive Allen, TX 75013
972-359-9956

FIRST BAPTIST CHURCH

OF HAMILTON PARK "FIRST CHURCH"

August 22, 4 p.m.

Join us for our Annual Homecoming Service featuring Dr. Robert Price and his congregation from New Mount Zion Baptist of Dallas.

Pastor Gregory Foster,
300 Phillips Street
Richardson, TX 75081
972-235-4235

FRIENDSHIP BAPTIST CHURCH OF THE COLONY

August 22, 11 a.m.

Join us as we celebrate our Pastor's & Wife's 27th Anniversary. Pastor Joe Fields of New Beginnings Baptist and his members from Lewisville, Texas are our guests. Anniversary color for 2010 is any shade of blue.

Dr. C. Paul McBride
Senior Pastor
4396 Main Street
The Colony, TX 75056
972-625-8186

INSPIRING BODY OF CHRIST CHURCH

August 22, 7:30 a.m.

And 11 a.m.

You're invited to our Sunday Morning Worship Services.

August 23, 7 p.m.

Join us for Monday School as we learn about, worship and praise God in our new facility.

Dr. Rickie G. Rush,
Senior Pastor

7701 S. Westmoreland Rd.
Dallas, TX 75237
972-372-4262

MT. PISGAH MISSIONARY BAPTIST CHURCH "THE ROCK"

August 20, 6 p.m.

Ladies, join us at our Women's Health Conference.

August 21, 8 a.m.

All ladies are invited to our Women's Health Conference.

August 22, 5 p.m.-6 p.m.

You're invited to our Back-to-School Drive. Call the church for details.

August 25, 7 p.m.

You're invited to hear our guest, Rev. Dwight Townsend from Longley Baptist in Little Rock, Arkansas as we worship and praise God.

Pastor Robert Townsend
11611 Webb Chapel Road
Dallas, TX 75229
972-241-6151

NEW MOUNT ZION BAPTIST CHURCH OF DALLAS

On Going

You are invited to visit our Job Resource Center on Tuesdays and Thursdays from 10 a.m. to 12 p.m. in our Computer Training Room in the Educational Building.

August 22, 3 p.m.

And 7 p.m.

The Gospel Stage Play, "Mirror, Mirror" will be

held at the Plaza Theater in Garland. Call Jerri Fondren @ 972-741-1405 for details.

Dr. Robert Price, Sr., Senior Pastor
9550 Shepherd Road
Dallas, TX 75243
214-341-6459

NORTH DALLAS COMMUNITY BIBLE FELLOWSHIP CHURCH

ON GOING HELP

God never expected us to bear our burdens alone; our Stephen Ministers are ready to provide emotional and spiritual care in all your trials and tribulations when you need them. Call 972-437-3493, Ext. 153 for details.

Dr. Leslie W. Smith,
Senior Pastor
1010-1020 S. Sherman St.
Richardson, TX 75081
972-437-3493

SHILOH MBC IN PLANO

Every Wednesday In August, 7 p.m.

You're invited to our Mid-Week Service as we praise and worship God for His blessings.

Dr. Isaiah Joshua, Jr.
Senior Pastor

920 E. 14th Street
Plano, TX 75074
972-423-6695

ST. LUKE COMMUNITY UMC

August 27 & 28

Come to our Dance Conference Workshops for ages 13 and up, call 214-887-3928 for details.

August 29, 5 p.m.

You're invited to our Dance Concert. Theme: "The Journey of the Called" founded in Matthew 28:19-20.

Rev. Tyrone Gordon,
Senior Pastor
5710 E. R.L. Thornton Frwy
Dallas, TX 75223
214-821-2970

WORD OF LIFE CHURCH OF GOD IN CHRIST

Every Tuesday

In August 2010 @ 7 p.m.

Join us for our anointed Pastoral Night and be encouraged by Words from Heaven.

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

The LORD is good unto them that wait for him, to the soul that seeketh him.

Lamentations 3:25

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

Sunday Morning Services
8:15AM Story Elementary
10:45AM Story Elementary
10:50 Edohwois - Kilec, Tx

Wednesday Night Live
Word Prayer Service / Bible Study
7:00 PM
200 Belmont Dr - Allen, Tx




The New Light Church

ENCOURAGING, EMPOWERING, EVANGELIZING
"Taste and see that the LORD is Good."

Sunday School 9:30AM
Sunday Worship Service 11:00AM
Thursday Night Live At The Light 7:00PM

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www.newlightchurchdallas.org
9314 Elam Rd. | Dallas, TX 75217
214.391.3430

Shaun Rabb, Senior Pastor



MT. OLIVE CHURCH OF PLANO (MOCOP)
300 Chisholm Place Plano, TX 75075 972-833-5511

Pastors Sam & Gloria Fenceroy

His service NIGHT
International nterdenominational

Last Sunday, Every Month
7:00 pm
Sunday Morning Worship
10:00 am
Wednesday Nights
7:15 pm

Call Pastor Sam on:
"Vision & Truth Live" Radio Program
Broadcasted on KWRD 100.7 FM THE WORD
(Sundays 9 pm - 10 pm)

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





Sister Tarpley

Some Rules of Change

In the course of various studies, there are certain truths about changing and entering new phrases. Here are some of them:

Everything does happen for a reason. That's what a lot of people say, and they are right. Sometimes life gives you a good swift kick. It kicks you so hard that you end up light-years from where you were headed. You feel lost. When you feel lost get a new map and get going again. It's okay to be afraid; but it's not okay to stop walking.

Change in and of itself is not bad. It is a known fact that ponds stagnate and produce rot because they do not have a constant intake of water; ponds that stagnate produce rot; lives that stagnate without change do the same. Life, like a river, being an organic thing, must change and grow to keep from withering.

Learn to make plenty of lemonade. As embarrassing as that old cliché is, it does contain a seed of truth. If life hands you lemons, learn to make the best lemonade in town. Learn from your adversities, they help you grow. If you wallow in negativity, you'll only get negativity in

return.

Let unexpected changes in your life bring you changes that you wish you had in your life. Stay busy because suddenly you may find yourself with more time on your hands to feel sorry for yourself.

Make peace with changes in your life. Over time your life has changed in some way or the other; and whether you like it or not, someday you will understand that it had to; there was a lesson to be learned from it, learn the lesson, accept it and move on.

Learn to have a positive attitude in life because the longer you live, the more you will realize the impact of attitude on your life. Attitude, believed by many individuals, is more important than facts; it is more important than the past, than an educa-

tion, than money, than circumstances, than failures, than successes and than what other people think, say or do. It is more important than appearances, giftedness or even a person's skill.

An attitude will make or break a person, a church, a home, even a business. The remarkable thing is that people have a choice everyday regarding the attitude they will embrace for that day. We cannot change the fact that certain people will act in a certain way; however, people can control how they act. It has been said that that life is 10% what happens to us and 90% how we react to it.

THINGS TO PONDER: The real leader in a group has no need to lead—he is content to point the way, he doesn't need to seek the credit. We are what we re-

peatedly do. Excellence, therefore, is not an act but a great habit. Along with success comes a person's reputation for wisdom. Most of the shadows of an individual's life are caused by them standing in their own sunshine. An individual's imagination is her preview of life's coming attractions. When a person spread his dreams beneath your feet; tread softly because you may tread on his/her dreams.

Happiness depends more on the inward disposition of a person's mind than on outward circumstances around the individual. Knowledge must be planted when an individual is young, otherwise there will be no shade when we are old. Never be afraid of failure, for it is better to fail than not be among the best. The reputation of a per-



David Edward Lott, while on a trip to the Cowboys Stadium he was offered the opportunity to put on the official jersey and hold the helmet of Tony Romo, Dallas Cowboys' quarterback, David is getting ready to fill the shoes and jersey of a quarterback in the NFL of the future, perhaps the Dallas Cowboys.

son is what men and women think of them; character on the other hand, is what God knows of us. What we see in life depends mainly on what

we look for in life. Always do the right things in life—this will gratify some and astonish the rest.

Massage Envy Clinic in Rowlett Giving All to Aid Susan G. Komen for the Cure

(NDG Wire) Employees at the Massage Envy clinic in Rowlett, Texas will give their all -- literally -- to benefit Susan G. Komen for the Cure on September 14, 2010.

"All our Rowlett Massage Envy employees have volunteered to donate salaries for the day and work for free on September 14, so all revenue from massages that day goes directly to

Susan G. Komen for the Cure in the DFW area," said Dr. Rick Klics, owner of the Rowlett clinic.

The clinic's efforts are part of Massage for the Cure, the Massage Envy one-day, nationwide event on September 14. Approximately 620 Massage Envy centers across the country will offer specially priced one-hour therapeutic massage sessions for

\$49 to benefit Susan G. Komen for the Cure.

On September 14, all 27 Massage Envy clinics in the DFW area will donate \$15 of each \$49 massage (donation may be more depending upon clinic). The donation will benefit the Dallas/Fort Worth affiliate of Susan G. Komen for the Cure. Funds raised support breast cancer education, screening and

treatment initiatives in the DFW community. waiting until September 14

The Rowlett clinic isn't

See CURE, Page 16



Ramon Hodridge, Minister

Avenue F Church of Christ

1026 Avenue F • Plano, TX 75074
972-423-8833
www.avefchurchofchrist.org

Early Sunday Morning.....8:00 am
Sunday Bible Class.....9:45 am
Sunday Morning Worship.....10:45 am
Evening Worship.....3:00 pm
Wednesday Bible Class.....7:00 pm

Radio Program @ 7:30 am on KHVN 970 AM Sunday Mornings



HIGHER LIVING
"Raising the Standards"



PLANO ISD SCHOOL SUPPLY GIVEAWAY
AUGUST 14TH
10:00A.M.-2:00P.M

Elevating your Mind, Transforming you Weakness, Changing your Life!!

Sunday 9:30a.m. Bible Study
11:00a.m Morning Worship
Friday 7:00p.m Prayer

Pastor Arthur & Lady Felton
Location: 1108 W. PARKER RD SUITE 130
PLANO, TX 75075
Phone: 972-424-5100/ALT. 972-499-7114
E-mail: pastor@nljmc.org

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Worship Services

Sunday Worship 7:45 am & 11:00 am
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Wednesday Bible Study ... 12:00 noon & 7:00 pm

Office Hours

Monday & Friday 9:00 am - 3:00 pm
Tuesday, Wednesday & Thursday ... 9:00 am - 6:00 pm
Saturday & Sunday Closed

Contact Info

Mt. Pisgah Missionary Baptist Church
11611 Webb Chapel Road • Dallas, TX 75229
Office: 972-241-6151
Email: info@mtspisgah.org
Website: www.dallasmtspisgah.org

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Two Sunday Worship Times

8:00am & 10:30am

Wednesday Night Bible 7:30pm

IMMIGRATION, continued from Page 3

ing property taxes, when the rent they pay on an apartment includes the landlord's property tax expense? As for non-payment of federal income taxes, the Internal Revenue Code Section 3403 states the "employer shall be liable for the payment of the tax required to be deducted and withheld." The tax violator is the employer, not the undocumented worker.

Finally, there seems to be a misconception about the government supported programs available to these

undocumented workers. They are not eligible for Medicare, Medicaid, Cash assistance (TANF), Children's Health Insurance (CHIP), Food Stamps, Supplemental Security Income (SSI), Public Housing Assistance or Child Care. They are eligible for Emergency Medical Care, Children with Special Needs, Substance Abuse, Mental Health, Immunizations, Basic Education, Women and Children's health services, Public Health, and Emergency Medical Serv-

ices (EMS). Note that the eligible services are for the protection of our society as a whole, or for the benefit of the children.

It is important for the debate on immigration reform to be carefully considered by the people. Many issues need to be resolved, including the status of the estimated 10 million or more undocumented workers, provisions for immigration in the future and other issues. Stay focused on the rational, fact based or legal issues. Do not succumb to

the emotional and irrational arguments that many will use to confuse the issues. Working together, America can resolve the immigration situation. After all, we have been doing it for more than 200 years.

North Dallas Texas Democratic Women will present a program on "Human Trafficking in North Texas" from 6:45 - 8:30 p.m. on August 28 at 17111 Preston Rd (between Royal & Forest Lanes), 2nd floor of Northaven United Methodist Church.

CURE, continued from Page 15

to get started. Clinic Manager Morgan Tucker plans to donate her hair for use in making wigs for cancer patients in the Dallas/Fort Worth area.

Reservations for the Massage for the Cure

began August 14, 2010.

This year, Massage Envy's goal is to raise \$500,000 for the cause. To date, Massage Envy has raised more than \$1.4 million for Susan G. Komen for the Cure.

We are growing
Serve and grow
with us!

Lead Pastor
Timothy Jones

www.rockbridgechurch.com

21 Prestige Circle | Allen, Texas 75002 | 10 a.m. Worship

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(972) 574-4969 (1069)

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SUNDAY
LIVE ON TBS 7:30 AM
10:30 AM
MONDAY SCHOOL
7:00 AM
TUESDAY
MUSIC FELLOWSHIP
7:00 PM

RICKIE G. JORISE, PASTOR

INVITED BY: _____

Worship Services
7:30 am & 10:30 am

Sunday School
9:30 am

Wednesday
Night Service
8:00 pm

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Children's and Youth Worship
Service: Every 3rd, 4th, and 5th, Sunday at 10:45 a.m.
AWANA: Wednesday at 6:30 p.m.
Contact Information: 972-423-6695
www.smbcplano.org

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Charles S. Wattley
Senior Pastor

SUNDAY
Education Ministries
9:30 a.m.
Worship Celebration
10:45 a.m.

WEDNESDAY
Family Ministries
7:00 p.m.

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Morning Worship
7:30 am & 10:30 am
9:00 am Sunday School

Monday Service
Men's Ministry 7:00 pm
Women's Ministry 7:00 pm
Young Adult Ministry 7:00 pm

Wednesday Service
Intercessory Prayer 6:15 pm
Bible Study 7:00 pm

Dr. Robert E. Price, Sr.
Senior Pastor

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