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Dr. Elba Garcia

Candidate says it is time for leadership on the Commissioner's Court

BY RUTH FERGUSON
NDG EDITOR

The issues facing the Dallas County Commissioner's Court are extensive and some wonder if the cur-

rent court members are up to the challenge.

"We don't have time for the blame game that is going on at the Dallas County Commissioner's Court," ac-

cording to Dr. Elba Garcia, candidate for District 4 of the court.

Leadership, economic

See LEADERSHIP, Page 11

Cowboys' Bradie James and Methodist team up against breast cancer

(NDG Wire) Tough Dallas Cowboys' linebacker Bradie James (#56) will likely just smile if you notice he's sporting pink cleats and gloves in October. It's part of a "think pink" breast cancer awareness campaign in

which he's teaming up with Methodist Dallas Health System for an awareness, education, and screening program. His familiar face is being seen in conjunction with the Methodist partnership online at [\[healthsystem.org/pink\]\(http://healthsystem.org/pink\), and other sites as well as billboards, TV, print and radio.](http://methodist</p>
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Thanks to the partnership with the Bradie James Foundation 56 and Metho-

See JAMES Page 16



Bradie James

DCCCD event helps students prepare for college

(NDG Wire) High school students are busy and sometimes they don't look beyond tomorrow's homework, a Friday night football game or an upcoming date. They are texting, scheduling time with friends and keeping up with one another and

the world through Facebook, Twitter and other social networks. However, they do need to look ahead, plan and learn more about the process of earning a college degree.

Las Llaves del Exito, a free one-day program offered by the Dallas County

Community College District, (DCCCD) can give students the keys to their success: a college education and information about how to navigate the system so that they can attend a college or university.

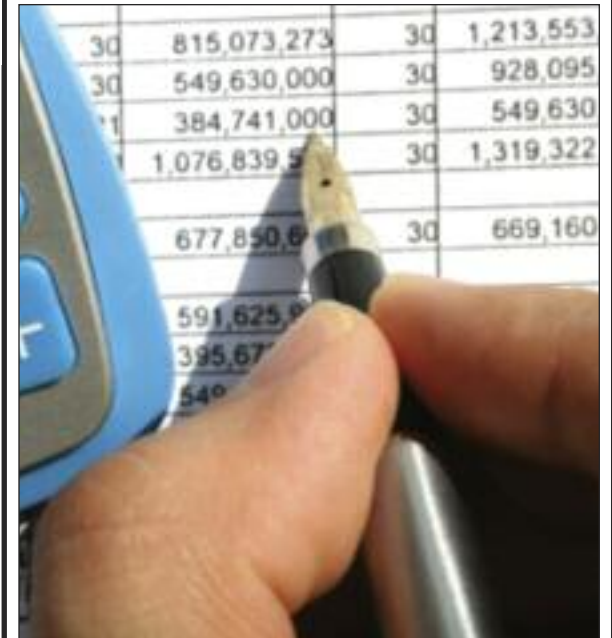
Sponsors for the event

are DCCCD and the Dallas Independent School District. Partners include The University of Texas at Dallas, the Greater Dallas Hispanic Chamber of Commerce, Dallas County Schools, the Univer-

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COVER STORY

Five myths about TARP



See TARP, Page 9



Actress Kym Whitley stars
in new reality series

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

COMMENTARY

Civil Rights Leaders Repeat Earlier Call for Foreclosure Moratorium

BY CHARLENE CROWELL (NNPA) Three years ago when a coalition of civil rights organizations called for a foreclosure moratorium, their plea for struggling homeowners went largely ignored by mortgage lenders, loan servicers, and mortgage investors. Since that call for action, more than 2.5 million foreclosures have occurred and another 5.7 million more are imminent. Additionally and as previously reported, near-

ly one in 10 homeowners is now either in foreclosure or more than 60 days past due on their mortgage and nearly one in five homeowners is underwater, owing more money than their home is now worth.

According to Wade Henderson, president and CEO of the Leadership Conference on Civil Rights, "It is estimated that if we don't take drastic

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People In The News...



Sandra Yancey



DeLores Pressley



Beverly Kearney

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Sandra Yancey

(NDG Wire) Business leaders Kathleen Mason, CEO of Tuesday Morning; Sandra Yancey, CEO of eWomen Network; and Joy D. Kirsch, CFP of Kirsch and Associates, are the featured speakers for the Women in Commerce Conference at Texas Woman's University Friday, Oct. 29.

Professional women are encouraged to attend the conference. The event will be held from 10 a.m. until 3 p.m. in Hubbard Hall on the

TWU Denton campus. For a map of the Denton campus, visit twu.edu/maps.asp.

Registration, which includes lunch, is \$30 for Denton Chamber members, \$35 for non-members, \$15 for students and \$40 at the door. Space is limited, so participants are encouraged to register early. For more information or to register, visit <http://business.denton-chamber.org/events/details/women-in-commerce-conference>.



Kathleen Mason is a retail executive with more than 25 years of successful merchandising, marketing and management experience in department, chain and specialty stores. She is currently president and CEO of Tues-

day Morning Corporation, North America's largest operator of discount and close-out home furnishings and gift stores. She was recognized in 2008 by the *Dallas Business Journal* as one of the Top 25 Most Influential Women in business in the DFW metroplex and was the 2010 recipient of the TWU Virginia Chandler Dykes Leadership Award.

Sandra Yancey is the founder and CEO of eWomenNetwork, which is ranked by the Business Women's Network as the best online community for

women business owners and professionals in North America and is the most visited women's business website on the Internet, receiving more than 200,000 hits daily. Yancey is the recipient of numerous national business awards, the 2005 Entrepreneur Star award from Business Women's Network and Microsoft, the 2005 Woman Advocate of the Year from the Women's Regional Publishing Association and the 2006 Enterprising Women Advocacy Award from *Enterprising Women* magazine.

Joy D. Kirsch founded Kirsch & Associates in 1990 to provide comprehensive financial services to retirees and pre-retirees. Widowed at age 30, she has spent the last 25 years helping others make good financial decisions. She is a Certified Financial Planner, current chair of the Fort Worth Business and Estate Planning Section of the Fort Worth Bar Association and is active in the Dallas Financial Planning Association. She also has received a certificate of Specialization from the Grief Recovery Institute.

DeLores Pressley

(NDG Wire) On Saturday, October 23 Uganda's

Ambassador to the United States, Perezi Kamunan-



wire, and DeLores Pressley, Motivational Speaker, will join Humanitarian Hands Foundation at its annual gala at the Intercontinental Hotel Dallas, 15201 Dallas Parkway, in Dallas.

This evening of dining and entertainment is designed to raise funds for the construction of Ray of Hope Children's Home in Uganda. Pressley is Founder and Principal of DeLores Pressley Worldwide and the Born Successful Institute.

She has also appeared on major TV shows including The Oprah Winfrey

Show.

The gala, entitled "What if...?" is a semi-formal event and will consist of a seated dinner, as well as entertainment by the "J5" band.

In addition to raising funds through a silent auction and raffle, speakers of the evening intend to raise awareness of the various needs in Africa.

They will also focus on how community involvement can help meet those needs.

In addition, gala attendees will be the first to learn of an exciting book project

sponsored by Humanitarian Hands.

Tickets for the gala are \$75 each. Ticket purchases and donations of any amount can be made online at <http://www.humanitarianhandsfoundation.org/gala.htm>. Special event sponsorship information is also available.

The Humanitarian Hands Foundation CEO and Co-Founder Mary Christopher hopes this event is just the beginning of many events Dallas area residents can participate in as the organization gains momentum in their mission to help

rebuild, revive, and renew Africa starting with the children.

"Africa is an amazing place, with amazing people who have needs that we can meet. By pouring into the lives of the children, we are shaping lives that will shape the future," says Christopher.

"Using our resources to educate and care for the orphans in Uganda will help to ensure they grow up with the self-worth and skills needed to provide for themselves and their communities, despite their rough start in life."

Beverly Kearney

(NDG Wire) Black Coaches & Administrators (BCA) announces the expansion of its board of directors with the appointment of six (6) industry leaders. The newly appointed members assumed their positions on the board of directors October 1, 2010. The newly appointed board members include:

Dr. Percy Bates, Professor and Faculty Athletic Representative at University of Michigan

Beverly Kearney, Head Women's Track & Field Coach at University of Texas-Austin

David T. Roach, Director of Athletics at Colgate University

Anucha Browne Sanders, Senior Associate Athletic Director at University at Buffalo

Dr. Dennis E. Thomas, Commissioner of Mid-Eastern Athletic Conference

Kevin M. White, Ph.D., Vice President and Director of Athletics at Duke University

"We are extremely pleased and fortunate to have these six (6) leaders of the sports industry join the BCA board of directors" said Dave Leitao, president of the BCA Board of Directors. "Each of these individuals brings to our board of directors a deep understanding of BCA as well as a reputation for sound judgment and strong leadership skills. Their future contributions will complement our board and benefit the membership of our association" continued Floyd Keith, BCA Executive Director.

Beverly Kearney is one



of the most successful and decorated coaches across all of collegiate athletics, is in her 18th season as the women's track and field and cross country head coach at The University of Texas.

Kearney has totaled seven NCAA National Championships in her 23 years as a head coach, six at Texas and one at the University of Florida.

During her head coaching career, her teams have captured 22 league titles (11 Big 12 Conference, eight Southwest Conference and three Southeastern Conference) and recorded an undefeated mark in four years of competition in the Southwest Conference (1993-1996).

Since taking over the Texas program in 1993, Kearney has led the Longhorns to six NCAA National Championships and 19 league titles. Her teams have won in commanding fashion (witness UT's record 30-point margin of victory at the 1998 NCAA

Indoor meet) and by the slimmest of margins (the Longhorns won the 1998 NCAA Outdoor, 1999

NCAA Indoor, 1999 NCAA Outdoor and 2005 NCAA Outdoor meets in the final event).

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Garcia is the right choice for District 4

NDG STAFF

OUR VIEW

You are either part of the problem or part of the solution.

Observing the dysfunctional behavior of the Dallas County Commissioner's Court in recent months; and our belief the Court has been slow to respond to the economic crisis which led to significant budget shortfalls; we believe the Commissioner

Kenneth Mayfield (R) is a part of the problem. Therefore the North Dallas Gazette is supporting Dr. Elba Garcia (D) in her quest to unseat Commissioner Mayfield for Dallas County Commissioner in District 4.

Dr. Garcia's candidacy emphasizes a promise to communicate with the community to assess their needs and concerns to ensure transparency and responsiveness

as District 4's representative. She also pledges to seek to be a bridge builder and liaison between the Court and the county departments such as the Dallas County District Attorney's office and the Dallas County Sheriff's Department.

Unfortunately Commissioner Mayfield has shown himself to be a part of the problem, not the solution with his angry outbursts and

political grandstanding during the last year. His behavior such as shouting at Commissioner John Wiley Price to "Give it your best shot," even led fellow Republican Commissioner Maurine Dickey to chide him, "Let's not get into politics," as reported by CBS11TV.com in July.

The demographics of District 4 have changed sig-

See GARCIA Page 12

MORATORIUM, continued from Page 1

measures to stop this monster, the nation will experience over 12 million foreclosures before it's all said and done. A disproportionate number of these foreclosures will involve Latino and African-American homeowners."

Agreeing with Henderson, Mike Calhoun, president of the Center for Responsible Lending (CRL) added, "When we first issued our call three years ago, the industry responded by stating that we were crying wolf, that the foreclosure problem would be contained. They were wrong and as a result, we have had millions of preventable foreclosures. What's more, our research reveals that African-American and Latinos are almost 75 percent more likely to experience foreclosures than similarly situated Whites. We cannot allow this injustice to continue."

Now, in the aftermath of disturbing news that many lenders failed to follow the proper legal procedures for foreclosing that they also submitted to courts, Henderson, Calhoun, and other colleagues representing the NAACP, National Council of LaRaza, and the National Fair Housing Alliance are repeating their earlier call for action.

This time, however, their voices are being joined by a growing number of others who have come to understand the devastation wrought by massive foreclosures and the resulting recession.

In an October 4th letter to U.S. Attorney General Eric Holder and Federal Reserve Chairman Ben Bernanke, Speaker of the House Nancy Pelosi was joined by her California caucus colleagues in a formal request for swift and decisive action. Sharing how thousands of constituents tried to secure loan modifications, Pelosi advised that lenders "routinely fail to respond in a timely manner, misplace requested documents and send mixed signals about the requirements that need to be met to avoid foreclosure."

The Speaker further added, "We have heard numerous stories of financial institutions being uncooperative at best or misleading and acting in bad faith at worst. These heartbreaking stories are commonplace."

According to the CRL's most recent foreclosure projections, California, the nation's most populous state, will suffer 532,000 foreclosure filings in 2010. By 2012, California will account for \$627 billion of the nation's projected \$1.7 trillion in lost wealth.

While the Justice Department reviews and prepares to respond to California's acute needs, the state's Attorney General and former governor, Jerry Brown, has asked lenders JP Morgan Chase and Ally Financial, formerly known as GMAC, to prove they are complying with state laws. And if they cannot provide substantiation, foreclosures are to be halted immedi-

ately.

According to Brown's office, California law prohibits lenders from recording notices of default on mortgage made between January 1, 2003 and December 31, 2007. Lenders are to 'diligently' attempt to contact borrowers to determine eligibility for a loan modification. Even in the event of a notice of default, the lender must include a declaration of compliance with California law.

But California is not alone in initiating state actions regarding foreclosures.

A multi-state agreement between Wells Fargo Bank and Arizona, Colorado, Florida, Illinois, New Jersey, Nevada, Texas, and Washington was announced on October 6th. The nation's fourth-largest U.S. bank will offer mortgage modifications to as many as 9,000 eligible borrowers. The estimated value of the modifications is expected to total \$772 million.

Beginning December 1, 2010 and continuing through June 30, 2013, the bank will offer modifications to eligible residential borrowers who are either 60 days late or facing imminent default.

Additionally, Wells Fargo commits through the agreement to reach a decision on modification within 30 calendar days of receiving a complete application, offer other foreclosure alternative including short sale, deed-in-lieu and relocation assistance, and finan-

cially support the execution of the agreement.

For example, in Florida, another state plagued by high foreclosures, Wells Fargo will pay that state Attorney General's office \$10.2 million to assist with state investigative costs, efforts to prevent or mitigate foreclosures, and prevent mortgage or loan modification fraud.

In Texas, Wells Fargo will provide \$5 million in relief to more than 200 Texas homeowners who had "payment option" adjustable rate mortgage loans. Wells' efforts in the Lone Star State will focus on loan modifications and debt reduction.

Other states that have recently announced efforts to revisit foreclosures and their economic impacts include Iowa, Delaware, Massachusetts, North Carolina, and Ohio.

The irony, as the civil rights leaders noted, is that a quick response three years ago could have prevented many of the subsequent losses of homes and family wealth with far less effort.

"Our call to stop predatory lending practices went unheeded 10 years ago", said Shanna Smith, president and CEO of the National Fair Housing Alliance. "Our call for a national moratorium on risky subprime loans went unheeded three years ago. We hope that our call for a national halt on all foreclosures will be taken seriously today."

More Texas employers and unions will receive help providing health coverage to early retirees and their families

(NDG Wire) The U.S. Department of Health and Human Services (HHS) announced additional employers and unions accepted into the Early Retiree Reinsurance Program, including a number of applicants in Texas. Nearly 1,000 large and small businesses, state and local governments, educational institutions, non-profit organizations, and unions have been accepted into the program and will begin to receive reimbursements for their early retirees' medical claims this fall. The approvals announced bring the total number of approvals to nearly 3,000 organizations. HHS announced the first round of nearly 2,000 approvals in August.

"I am incredibly pleased



to see so many employers embrace this important new program to maintain coverage for people who often have a difficult time finding affordable coverage," said HHS Secretary Kathleen Sebelius. "The Affordable Care Act helps large and small businesses to provide security to early retirees and their families."

Secretary Sebelius made the announcement from the Mine Safety Appliances Co-

mpany manufacturing plant in Cranberry Township, Pennsylvania – one of the now nearly 3,000 organizations participating in the Early Retiree Reinsurance Program.

Created by the Affordable Care Act as another bridge to the new health insurance Exchanges in 2014, the Early Retiree Reinsurance Program provides \$5 billion in financial assistance to employers and unions to help them maintain coverage for early retirees ages 55 and older who are not yet eligible for Medicare.

Businesses and other employers and unions that are accepted into the program

will receive reimbursement for medical claims of their early retirees and their spouses, surviving spouses, and dependents. Savings may be used to reduce employer or union health care costs, provide premium or out-of-pocket relief to workers, retirees, and their families, or both. The program ends on January 1, 2014, when the State-based health insurance Exchanges will be up and running.

The critical mid-term elections are scheduled for November 2 and they include important local, statewide and national elections. For more information about each of the elections, visit northdallasgazette.com and click on League of Women Voters Guide.

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Eddie Bernice Johnson, Congresswoman



"I've seen Bill White bring people together from all backgrounds and walks of life. It's this leadership ability which not only made him a great mayor of Houston, but which will make him a great governor of Texas."

Royce West, Texas State Senator



"In Dallas County, we've been smart on crime. As mayor, Bill White was able to reduce crime rates in Houston to the lowest level in decades. Let's elect a governor for Texas that is smart on crime, smart on education and smart on bringing jobs to our community."

Craig Watkins, District Attorney

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Family of late Plano woman plans a golf tournament in her honor

(NDG Wire) In honor of the late Carol Ann Donato of Plano, her family will host Caddy for the Cure on Saturday, Oct. 16, at Trails of Frisco Golf Club, 10411 Teel Parkway.

Donato, a longtime Plano resident, died May 12, 2009, after a lengthy battle with breast cancer. She was 61.

"Never complaining, weakened in faith or allowing anyone to pity or feel

sorry for her, she lived a life that was pure and proud, and was full of spirit, love and compassion," said her son, Jack Donato of Allen, who serves on Caddy for the Cure's board. "She lived

as we all should aspire to live."

The Donato family intends to host Caddy for the Cure as an annual event. Registration is \$100 per player, including green fee,

range services, cart, buffet dinner, golf shirt, gift bag and the after party. To register, go to <http://www.caddyfortheCure.com>.

Donations also are accepted at the3day.org/goto

/JackDonato or the3day.org/goto/StephanieDonato. All donations to these two sites are tax deductible and will benefit Susan G. Komen 3-Day for the Cure walk, scheduled for Nov. 5-7.

Sponsorships for the golf tournament also are available.

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

Lending for Texas small businesses to expand

(NDG Wire) Congresswoman Eddie Bernice Johnson (D) announced that \$465,538,790 is being allocated for lending in Texas for small businesses by the Treasury Department, in a key step of implementing the just-passed Small Business Jobs Act. States can now apply for their allocation. This effort will spread \$15 billion in new small business lending through innovative local programs that help entrepreneurs expand their businesses and create new jobs.

Congress just recently passed the Small Business Jobs Act to spur economic growth and create 500,000 new jobs by providing much-needed lending to millions of small businesses, and offering 8 new tax incentives to companies, so that they may expand, hire, and fuel our economy.

"Small businesses are the engine of our economy and are key to creating American jobs and rebuilding the economy for the future," said Congresswoman Johnson.

"Unleashing \$465,538,790 in lending in Texas is critical for small businesses to help them grow and flourish; state officials must quickly jump

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To learn more about the State of Texas HUB Program, visit the Texas Procurement and Support Services web page at:
<http://www.window.state.tx.us/procurement/prog/hub/>

Plano Launches Love Where You Live Revitalization Initiative

On Saturday, Oct. 16, Plano's *Love Where You Live* neighborhood revitalization initiative will kick off with the Village Creek North neighborhood. The kick-off event will be a Shawnee Park, 3380 Sherwood Drive, from 8 a.m. to 2 p.m.

Love Where You Live is a community partnership between the City of Plano, faith-based organizations, Plano ISD Council of PTAs, Habitat for Humanity, Collin College and Young Men's Service League.

The program spruces up the physical appearance of a neighborhood while developing relationships and strengthening the social fabric of the community. The degradation of the social fabric in neighborhoods often leads to a decline in physical appearance. By working together, the partnership hopes to address both needs and inspire

Plano residents to *Love Where They Live!*

Activities for the day include:

8 a.m. Volunteers Rally with Mayor Phil Dyer and Mayor Pro Tem Pat Miner encouraging and thanking the volunteers.

8:30 a.m. Community Service Projects begin throughout the neighborhood with curb painting, landscaping, alley cleanup and minor home repairs.

10 a.m. Block Party & Street Fair hosted by the partnership to celebrate the neighborhood while promoting educational and social programs for residents. Enjoy face painting, games, fun activities and food.

For more information on how you can get involved, visit planoplanning.org and click on the Love Where You Live logo!

Carrollton's Festival at the Switchyard

(NDG Wire) Carrollton's Festival at the Switchyard has plans to keep your kids excited throughout the Festival taking place October 22 and 23 on the Downtown Carrollton Square.

KidsWorld, a kids' area filled with exciting games and activities, will take up one-third of the Festival footprint and offer seating for adults to watch their kids while having a taste of the Festival food nearby. Among the games and activities, Booger Wars, human hamster balls, a trackless train, laser tag, an obstacle course, a video game trailer and bungee trampolines are garnering attention from kids and adults. All activities are free to Festival attendees with \$5 daily admission. Tickets for children 5 years old and under are free. For more information and to purchase tickets, please visit <https://store.carrolltonfestival.com/>.



For the adults, Festival at the Switchyard has announced the full entertainment lineup for the inaugural 2010 Festival. The lineup brings an amazing array of musical talent and diversity to the stage. Artists include headliners native Texan singer-songwriter Robert Earl Keen, alternative country favorites The Old 97s, the self-described "choral symphonic rock" group Polyphonic Spree, and local favorite The Orbans, along with Carrollton native and America's Got Talent finalist pianist Jeffrey Ou, Ensemble

from the award-winning Carrollton Wind Symphony, Burning Hotels, Dovetail, Ryan Edgar, Acoustic Pop, Dallas-based Tom Petty tribute band

Petty Theft, and several Battle of the Bands contestants.

The site for this outdoor Festival, just east of I-35 on the south side of Belt Line Road, is mid-way between George Bush Turnpike and LBJ Freeway. In addition to the exciting concerts, great food, beer and wine, arts and crafts, interactive games, and activities for children of all ages, Festival attendees will also be able to park at either the Trinity Mills or Downtown Carrollton DART station and be among the first to ride the DART Rail in Carrollton. DART has partnered

with Festival at the Switchyard to open two of the three Carrollton stations along the "northwest corridor" of DART's Green Line for a special sneak preview. Both the Trinity Mills Station and the Downtown Carrollton Station will open and rides will be free for the Festival only. After the Festival, the stations will close again until the slated December 6, 2010 opening.

For a full entertainment lineup, to purchase tickets, view videos of games and activities, or for more parking and general information, visit <http://carrolltonfestival.com>. To fill out a volunteer application form or for more details about the volunteer process and guidelines, visit carrolltonfestival.com/volunteers. Follow the Festival on Facebook for constant updates: <http://facebook.com/CarrolltonFestival>.

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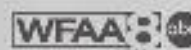
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The Irving Public Library invites families to enjoy stories and music in both English and Spanish. **Family bilingual storytimes** are offered at 11 a.m. Tuesdays at the East Branch Library, 440 S. Nursery Road, and at 7:30 p.m. Thursdays at the Central 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, CCBCC General Meetings, 2nd Thursday of every month at 6:30pm. Call 469-424-1020 or email: info@CCBlackChamber.org for location.

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

Group Business Seminars at 4907 Spring Avenue, Dallas, (214) 11:30 a.m. 12:30 p.m.; 3rd Friday 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 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 October 31

They're kooky and they're spooky! They're wacky and they're weird! No, not that other family! It's the Mongrews! Rosewood Center's Young Adult Rated Drama presents *The Curse of Castle Mongrew*, a gothic-horror

comedy at the Dallas Children's Theater's Rosewood Center for Family Arts.

Thru November 7

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

Thru January 2

American Modern: Abbott, Evans, Bourke-White at the Amon Carter Museum of Art www.cartermuseum.org/exhibitions

October 14

The annual **Eastfield College Fall Job Fair** is scheduled for 10 a.m. - 2 p.m. in Room C135. Info: contact Career Services at 972-860-8310 or <http://www.eastfieldcollege.edu/ssi/EFJobFair.asp>. Eastfield College is located at 3737 Motley Drive in Mesquite.

October 16-17

Garland's Gone Camping Grab your tent and sleeping bags for a night under the stars with family and friends. Enjoy a night hike, games, s'mores, a camp fire, and an outdoor movie. Dinner provided by Islamorada Fish Company. Pre-registration required by October 11. Info: Audubon Recreation Center, 972-205-3991 or Holford Recreation Center, 972-205-2772.

October 16

The Plano Community Forum's **29th Annual Awards Banquet** with this year's theme, "Bridging the Gap In The 21st Century: Parent, Child, and Teacher Connection." at the Southfork Hotel, in Plano from 7:00 p.m. to 9:30 p.m. For individual or group ticket purchases and reservations, contact Fran Richardson, 469-675-0002, franrich3@yahoo.com for a gala night of entertainment. Single tickets are \$60.00 and Tables of 8 are \$480.00.

Mountain View College will welcome Donna Brazile as part of **Mountain View College's 40th Anniversary Brunch** from 10 a.m. to 12 p.m. Info: Patricia Webb at 214-860-8789 or email pwebb@dcccd.edu.

Irving Branch NAACP Annual Freedom Fund Luncheon Theme: "Education: A Responsibility of Society" the keynote speaker is Irving ISD Superintendent Dr. Dana T. Bedden.

October 19

The Garland Branch of the NAACP presents a **"Political Forum"** at 5:45 p.m. in the The Charles E. Duckworth Utility Services Building (Goldie Locke Room) at 217 N. Fifth Street in Garland. Info: Ricky McNeal @ 214-500-0184 or rcmcneal@tx.rr.com.

October 20

TRMC-Sunnyvale will host **Now is the Time Mammogramathon** from 7 a.m. to 10 p.m. They will file any necessary paperwork with each patient's insurance provider, or offer mammograms at the reduced price of \$99 for those without insurance. The hospital also will offer chair massages, giveaways, hors d'oeuvres and gourmet coffee. Call 972-892-4785 between the 8 a.m. and 5 p.m. Mon. thru Fri. to schedule an appointment. To request an appointment via email, contact Darrin.casola@trmcsunnyvale.com.

October 21

The Irving International Women's Consortium is partnering with the Dallas Luna Chix to host **LUNAFEST** at the TXU Energy Sierra building. An annual fundraiser, LUNAFEST is a national traveling festival of short films by, for and about women. The event goal is to raise money for the Breast Cancer Fund. It starts at 6:30 p.m. This event is open to everyone. Appetizers will be served. Info: 972-868-8349.

October 22-23

Festival at the Switchyard in Downtown Carrollton Square has a \$5 daily admission with children 5 years old and under free. Info: <https://store.carrolltonfestival.com/>.

October 23

2010 C.C. Rousseau Scholarship Black and Gold Gala at 7 p.m. at the Sheraton Hotel (Downtown Dallas). Tickets are \$65.00 per person or \$650 per table. This is a Black Tie event. : DallasAlphas.com or : jabari156@gmail.com

Susannah Charleson, author of the new nonfiction book *The Scent of the Missing* will visit the Irving Central Library at 2 p.m. to discuss the book, which chronicles her adventures with golden retriever Puzzle as members of a Texas-based canine search and rescue team.

Grief Writing Workshop 11 a.m. until 3 p.m. at Southside on Lamar, 1409 S. Lamar Ave., in the 4th floor conference room

October 25

The United Negro College Fund is hosting their **18th annual golf tournament – the Jethro Pugh Scholarship Invitational** at the TPC Las Colinas at the Four Seasons Resort and Club Dallas. Info: 404-494-3459 or Diane Stephenson at 972-234-1007.

October 26

The Business Learning Series is a comprehensive learning experience for entrepreneurs and small business owners who are seeking practical and effective solutions for the development of their businesses. The first event is at 6:00 p.m. at 1636 N. Hampton Rd. Suite 108 with registration at 6:00 p.m. immediately followed by an introduction/overview. RSVPs can be made by calling 214-699-1182 or sending an email to bls@newdream-online.net.

October 30-31

Model Train Display at the annual Spring Creek Model Railroad Club Train Display from noon - 5 p.m. at Crosby Recreation Center (1610 E. Crosby Rd.). Info: SpringCreekRailroad.com or call 972-395-9828.

October 31

Books for Treats at either Carrollton Public Library location from 2 p.m. to 6 p.m. All children ages 12 and under are invited to wear their Halloween costume to either the Josey Ranch Library (1700 Keller Springs Road) or the Hebron and Josey Library (4220 N. Josey Lane) and pick out a free book while supplies last. Info: 972-466-4800 or visit cityofcarrollton.com/library.

November 6-7

Grand opening celebration and FREE one-on-one decorating advice with Karen Bradford from 1:00 to 4:00 p.m. at Kirkland's at The Village at Allen at 190 E. Stacy Road, Suite 2214 in Allen.

November 12-13

The Ricardo Miller Children's Ministries are hosting the **2nd Annual Children's Ministry Symposium**, a city-wide meeting for Children's Pastors, Children's Workers, Coordinators, and individuals interested in being trained in Children's Ministry November 12-13 at Pathway of Life Church in Dallas. www.richadomiller.com

November 20

The 4th Annual Hometown Holidays at Firewheel Town Center will kick off the season with the lighting of its 41-foot tree. This event features music, Santa Claus' arrival, facepainting and more! Create a tradition this year and bring the whole family to Firewheel Town Center to kick off the holidays at 7 p.m. Firewheel Town Center is located at 245 Cedar Sage Dr., Suite 200 in Garland.

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Five myths about TARP

BY TIMOTHY F. GEITHNER

Born at the peak of the financial crisis in 2008, the Troubled Asset Relief Program (TARP) expired last week ending what was perhaps the most maligned yet most effective government program in recent memory. Despite new evidence about the low ultimate cost and positive impact of the TARP, there is still a chasm between the perceptions of the program and its overwhelmingly favorable effect on the U.S. economy.

The TARP was doomed to be unpopular from inception, because Americans were rightfully angry that the same firms that helped create the economic crisis got taxpayer support to keep their doors open. But the program was essential to averting a second Great Depression, stabilizing a collapsing financial system, protecting the savings of Americans and restoring the flow of credit that is the oxygen of the economy. And it helped achieve all that at a lower cost than anyone expected.

As we put the TARP to rest, let's also put to rest some of the myths about the TARP.

The TARP cost taxpayers hundreds of billions of dollars.

The true cost of the financial crisis will always be measured by the devastating losses of jobs, homes, businesses, retirement savings and fiscal revenues. But the cost of the TARP, which succeeded in reducing the overall economic damage, will be considerably lower than once feared. In fact, the direct budget cost of the program and our full investment in the insurer AIG is likely to come in well under \$50 billion -- \$300 billion less than estimated by the Congressional Budget Office last year. And taxpayers are likely to receive an impressive return (totaling tens of billions) on the investments made under the TARP out-

side the housing market.

Even looking beyond the TARP to the losses associated with Fannie Mae and Freddie Mac's pre-crisis mistakes, the direct costs of the government's overall rescue strategy are likely to be less than 1 percent of GDP. By comparison, the much less severe savings and loan crisis of the late 1980s and early 1990s cost 2 1/2 times that as a share of our economy.

The TARP was a gift for Wall Street that did nothing for Main Street.

Financial crises matter not because they hurt banks and bankers. They matter

more dollars in income and savings.

Those initial investments, which came with limited conditions designed to protect taxpayers, helped stop the free fall of the financial system. But by the time President Obama took office, credit markets were still severely distressed and the economy was contracting at an accelerating rate.

So we shifted strategy to recapitalize the financial system with tough conditions and with private money, not public funds. And we focused resources directly on the victims of the crisis, rather than on the

we acted to ensure that those companies were fundamentally restructured so they could survive without government assistance and ultimately repay the taxpayer.

The TARP was a quick fix for the market meltdown but left our financial system weak.

The U.S. financial system has been completely overhauled and is in a much stronger position today than before the crisis. In fact, the weakest parts of the system are gone.

Of the 15 largest financial institutions before the crisis, four are no longer in-

The TARP was doomed to be unpopular from inception, because Americans were rightfully angry that the same firms that helped create the economic crisis got taxpayer support to keep their doors open.



because they kill jobs, businesses and the value of retirement savings. To protect Main Street from the damage caused by a financial crisis, you must first put out the financial fire. That is precisely what the government did.

In the fall of 2008, the Bush administration injected nearly \$250 billion into our largest financial institutions and provided a guarantee, for a fee, to help them continue to operate. Those emergency actions, taken at a time of grave danger for the U.S. economy, were absolutely essential. Without them we would have seen a broader collapse and losses of millions more jobs and trillions

institutions that helped cause it. After inheriting nearly \$300 billion in commitments, mostly to large companies, we directed resources toward lowering mortgage rates, reducing foreclosures and helping restart the credit markets for consumers and small businesses.

In addition to the nearly \$300 billion in tax cuts in the Recovery Act for working Americans and businesses, the new initiatives on which we spent TARP funds were for broad-based programs to lower lending costs and mortgage payments. And where we inherited commitments to individual institutions -- such as AIG and auto companies --

dependent entities. Five were forced to restructure. Two have altered their legal form and are subject to much stricter federal oversight. Ten have seen major changes in senior management and boards of directors.

Investors in those that didn't survive were wiped out. Investors in those that did faced substantial losses. Where firms could not finance themselves and the government was forced to take a large stake, our investments came with conditions that forced fundamental restructuring.

The firms that remain are less leveraged and hold much more capital (or financial reserves) against



risk. They were forced by the stress tests we conducted to demonstrate that they could raise equity from private investors on the strength of their businesses.

The TARP worsened concentration in the banking sector, leaving it more vulnerable to another crisis.

It is true that the financial system is more concentrated today than it was before the crisis. This was unavoidable, but our banking system is still much less concentrated than the systems of every other major country and represents a smaller share of our economy. We have 7,800 banks, not two or five, and we are less dependent on banks overall for credit, with securities markets and other financial institutions providing roughly half of all credit to businesses and individuals.

More important, the financial reforms enacted by Congress in the Dodd-Frank Act created stronger protections for consumers and against excessive risk-taking than existed before the crisis. They include greater transparency, tight limits on size and further concentration, and a clear prohibition on taxpayer-funded bailouts.

The TARP was the centerpiece of a strategy by President Obama to assert more government control over the economy.

The TARP was created by a conservative Republican president, who was also forced by the crisis to take over Fannie Mae and Freddie Mac, lend billions to the automobile industry and guarantee money-market funds. And the TARP was championed by the same Republican congressional leaders who are in office

today. They deserve more credit for the courage they showed than they seem willing to accept now.

Before President Obama took office, the Bush administration committed nearly \$300 billion under the TARP, including investments in banks representing more than three-quarters of the entire sector, two of the three big American car companies and AIG. That support was critical to preventing a complete system collapse, but it also represented a level of government involvement in our economy not seen since the Great Depression.

Obama adopted a strategy designed to get the government out of the private sector as quickly as possible. To date, we have recovered more than \$200 billion in TARP funds, as well as made \$28 billion in profits. Our remaining investments in banks are a small fraction of what we inherited. And, in the end, 90 percent of that once-feared \$700 billion TARP price tag either will not have been spent or will be returned to the taxpayers.

We will exit the AIG and automotive industry investments much faster than anyone predicted. General Motors is planning an initial public offering for later this year, and AIG has announced a restructuring plan that will accelerate the timeline for repaying the government.

The TARP is over. And as we put it behind us, it is worth noting that the financial security of all Americans is much stronger today than it would have been without the rescue strategy that the program made possible. It worked.

Timothy F. Geithner is Secretary of the Treasury.

Kirk Franklin headlining Central Dallas Ministries' fundraiser

(NDG Wire) *A Night to Remember*, Central Dallas Ministries' annual fundraiser at The Morton Meyerson Symphony Center, has featured such venerable performers as Bill Cosby, Steve Martin, Patty LaBelle, Gladys Knight and Vince Gill. This year's event takes place on October 25th at 8 p.m. at The Meyerson and will surely bring the audience to its feet again with a Grammy winner who just happens to hail from this area.

Fort Worth raised, Kirk Franklin, who last year



Kirk Franklin

wowed the audience at Bass Hall in his hometown, will bring his unique brand of contemporary gospel to the Meyerson to benefit Central

Dallas Ministries' many programs, all geared to help people living in circumstances to which Franklin can relate.

"As a man who grew up with one foot in the church and one foot in the streets, I want to take those lessons and my experiences and use them to connect with this generation," says Franklin.

After more than 16 years as the top-selling Contemporary Gospel artist, Kirk Franklin shows no signs of slowing down, broadening the range of the traditional gospel audience. Franklin un-

derstands that soul and gospel have always been a part of the same close-knit family and he broke all barriers when he added the hip-hop influence.

Franklin changed musical history with the release of his debut album, *Kirk Franklin and the Family*, the first gospel album to sell more than a million units. To date, the musical trendsetter has garnered seven Grammy Awards; an American Music Award; 35 Stellar Awards; 12 Dove Awards (CCM); five NAACP Awards; 2 BET

Music Awards, a Soul Train Award and numerous others. Central Dallas Ministries promises an evening full of energy and surprises. With Kirk Franklin as this year's

featured artist, it's a sure thing!

For tickets, go to ANTRDallas.com or call 214-880-0202.

Actress Kym Whitley stars in new NBC reality series

(NDG Wire) Emmy nominated actress, comedienne and former substitute teacher Kym Whitey will star alongside SWAT Commander Tom Stroup; interior designer Susie Castillo (*House of Payne*) and journalist Jacob Soboroff (*AMC News*), in *School Pride*, the new NBC fall series airing

October 15th, 8/7C.

School Pride is an anticipated reality series from executive producer Cheryl Hines (*Curb Your Enthusiasm*) and Denise Cramsey (*Extreme Makeover: Home Edition*) that tells the stories of communities coming together to renovate their aging and broken public schools,

while restoring their sense of value and school pride. The cameras follow students, teachers and parents as they roll up their sleeves and rebuild their own schools, concluding with the unveiling of a brand new, completely transformed school, starting with Enterprise Middle School in Compton, Califor-

nia.

A well respected actress and comedian, Kym continues to push the envelope. To date, she has appeared in over 50 films and TV shows including *Grey's Anatomy*, *College Road Trip*, *I Love You Man*, *Til Death*, *The Cleveland Show* and *Black Dynamite*.

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LEADERSHIP, continued from Page 1

development, transportation, air quality, government transparency and consistent communication with voters are just a few of the key issues facing the Commissioner's Court.

When speaking with the *North Dallas Gazette* by phone recently, Dr. Garcia emphasized her skill as a bridge builder as one reason why voters should elect her to replace Commissioner Kenneth Mayfield.

"It is time for new leadership, someone who can listen to others and build consensus by reaching out to both sides," she said. Instead of shouting matches Dr. Garcia believes, "It is time to bring back decorum to the Commissioners Court. The blame game is dysfunctional, you cannot scream at people."

When working with those on the other side of the aisle, Dr. Garcia points out, "You cannot take everything personal. I might not agree with you on this one issue but you may be my best ally on the next one. I can build consensus and bring people together for common goals."

For some time now the Commissioner's Court has had a very public feud with Dallas District Attorney Craig Watkins. Dr. Garcia believes productively working together can help all parties avoid public squabbling. She recommends having a liaison with the district attorney, the Dallas County Sheriff's office and other groups under the court's direction.

"I am ready to be that liaison with the D.A.'s office," she stated. Also, Dr. Garcia appears to agree, at least in part, with D.A. Watkins in his fierce resistance to cutting his budget.

"We cannot have a budget where everyone is cut the same amount of money." Budgetary priorities should be established based on the needs of the community according to Dr. Garcia.

"We need to start engaging all twenty-six municipalities in Dallas County so we can grow a healthy tax base."

The county has a fund currently being utilized for attracting Fortune 500 companies but Dr. Garcia believes the efforts should be diversified to include mid-size and small businesses. Going after corporations such as AT&T are easy choices but Dr. Garcia points to the success of the City of Irving in attracting smaller companies that provide needed jobs.

Also, Dr. Garcia suggests that beginning the budgetary process earlier would be beneficial. Given the recession facing the nation that has led to declining tax revenue, budgetary difficulties were certainly not a surprise. "Every single government entity knew it was going to be bad," she said but apparently was not prepared for just how deep the budgetary shortfalls would become.

Dr. Garcia's recommendations for Dallas County to weather the economic storm and address the major issues facing the community, partnership between the public and private sector is very important.

For example, the Metroplex is one of the three fastest growing regions in the country. Parkland is already straining to provide needed services. With the healthcare reform initiatives phasing in over the upcoming four years, "We will have to be prepared to see more people. They will have to build satellite clinics and partner with other hospitals," explains Dr. Garcia.

Also given the on-going problems with overcrowding in the county jails, Dr. Garcia feels it is clear more resources are needed. Especially troubling are reports that over 90% of prisoners

released from county jail are arrested for additional crimes within three to four years.

However, challenges do not frighten Dr. Garcia off. "I love challenges, this is what really excites me about government," she said. Community service has long been one of her passions.

"I have always been involved at some level, whether with the Greater Hispanic Chamber of Commerce or church." Through her dental practice Dr. Garcia says she hears from moms about issues important to them. "The library, trash, pot holes – through that constant communication you hear all the concerns in the community."

Eventually someone suggested she run for Dallas City Council, she did and represented District 1 for eight years, adding that public service, "becomes a part of you."

Stressing that she does not like to take credit for things personally, Dr. Garcia prefers to quietly celebrate improvements achieved for the community.

"When I see the families playing in new parks – District 1 received all new parks while I was in office – then I know those are little things that make people's life better. Those things make me happier than anything."

To improve the court's transparency, Dr. Garcia proposes having the attendance posted and the meetings videotaped. Considering the work facing the court, she feels the voters need someone committed to being a full-time commissioner, especially given the fact the salary of over six figures annually provided by the tax-

LENDING, continued from Page 5

on this opportunity. Increased access to capital and new tax cuts will not only keep jobs in America, it will allow small businesses to make it in America."

Through this part of the Small Business Jobs Act, states have the opportunity to apply for federal funds for programs that partner with private lenders to extend greater credit to small businesses. States are required to demonstrate a

minimum "bang for the buck" of \$10 in new private lending for every \$1 in federal funding. Accordingly, the \$1.5 billion investment from the federal government is expected to support \$15 billion in additional private lending.

In addition to the State Small Business Credit Initiative, the Small Business Jobs Act will help America's 27 million small businesses with eight tax cuts

totaling \$12 billion that went into effect last week. It will make Main Street businesses more competitive with big corporations by spurring up to \$300 billion in private sector lending for small businesses through community banks and extending and expanding existing Small Business Administration low-cost loans. Finally, this bill is fully paid for and will not add a dime to the deficit.

payors.

Delivering solutions for taxpayers are a part of Dr. Garcia's track record. Dr. Garcia shared that when she served as the Chair of the Public Safety committee during her tenure on the Dallas City Council, she worked with government, court and police officials, along with the private sector to significantly reduce the crime rate. Dallas hired more than 700

officers; improved communications with the community through neighborhood associations; and worked with the courts.

The belief that unless it is a safe community, it will not be able to continue to grow is one guiding principles Dr. Garcia emphasizes.

When asked what she wants voters to know when making their selection she stated, "We have an opportu-

nity to change. You have a candidate how has a record of consensus building. We have an alternative and we can do better."

For more information about Dr. Elba Garcia's candidacy visit <http://www.elbagarcia.com/home.html>.

For information about all November 2 elections visit www.northdallasgazette.com and click on the League of Women Voter's Guide.

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COLLEGE, continued from Page 1

sity of North Texas at Dallas and several non-profit agencies – Education Is Freedom and LULAC National Education Service Centers Inc.

Throughout the morning program, those partners will share important keys to success with students and their families, especially first-generation college students who are among the first members of their families to enroll in higher education. They will present a special program on Sat., Oct. 30, “Las Llaves del Éxito” (“The Keys to Success”), from 8 a.m. to 12:30 p.m. at UT Dallas, 800 W. Campbell Rd. in Richardson. The event is free and open to the public; students in grades six through 12 (middle school and high school) – and their parents – are encouraged to attend. Breakfast will be provided.

Las Llaves was started almost a decade ago by a

committee of community members who wanted to encourage high school students to graduate and continue their education. The conference will feature information sessions in English and Spanish about topics such as preparing for college (taking college entrance exams, STEM careers, dual credit, college life); and applying for and learning more about the opportunities that a college education can provide by using the keys to success to open that door. Several parent workshops are scheduled in English and Spanish about college preparation, financial aid, college admissions and college readiness.

Middle school sessions will focus on choosing a career; earning college credit in high school (dual credit); writing a winning essay for college scholarships and admissions applications; and

paying for college, among others.

More than 1,500 participants attended last year’s fall event, and more than 200 volunteers work with students and their parents, providing practical information to help them become college-bound. (A related spring event will be scheduled specifically for high school juniors and seniors.)

College representatives, admissions specialists and financial aid advisors will talk to families about the application process and steps they need to take to be considered for admission and financial aid.

For information, call DCCCD at 214-378-1771 or DCCCD’s Spanish line at 214-378-1713. Details are available at dccc.edu/keysto success or dccc.edu/llaves-delexito.

GARCIA, continued from Page 3

nificantly in the sixteen years Commissioner Mayfield has served. District 4 includes Cockrell Hill, Cedar Hill, Coppell, Duncanville, Grand Prairie, Irving and parts of Oak Cliff and West Dallas. This area has evolved to include more Hispanics and Democrats.

Commissioner Mayfield can be commended for his work on issues such as an early childhood development pilot program that counties around the country could model. Also the Pinnacle Park Project, which is a mixed-use development which is located in southern Dallas County in the I-30 and Cockrell Hill Road area. Commissioner Mayfield helped in the negotiations between public and private sector officials.

However, several of the items listed on Commissioner Mayfield’s Accomplishments section of his re-election website (<http://kenmayfield.org>) boast of achievements from the mid to late 1990s such as the Tobacco settlement. Although this is laudable, the question is what has Commissioner Mayfield really done for District 4 lately?

Commissioner Mayfield’s Facebook Fan Page (facebook.com/pages/Ken-Mayfield/183348051998) emphasizes popular GOP red herrings such as voter fraud. One entry even raises allegations regarding former leaders of the now defunct ACORN, a popular GOP scapegoat in recent years. In fact, the information posted since July emphasizes not 16 years of achievements for District 4 but allegations of voter fraud, fighting President Barack Obama’s agenda and fighting to keep taxes low.

The question is: does this reflect the concerns of the constituents in District 4 or simply more GOP – and Tea Party – rhetoric? Also, after sixteen years why is this page not filled with achievements highlighting how Commissioner Mayfield has improved District 4?

Note: Dr. Garcia’s Facebook Fan Page is located at facebook.com/pages/Elba-Garcia-Campaign/174911145727.

Dr. Garcia promises to improve transparency to the voters regarding the Commissioner’s Court activities. Too

often the public is unaware of the key decisions the Commissioner’s Court is making (or sometimes not making) until the latest shouting match ensues.

However, Dr. Garcia says she will work to be known as “The Communication Commissioner” through frequent “County Hall” meetings with District 4 constituents and a bi-monthly newsletter. These efforts will include bilingual communications for the growing Hispanic community in the district.

Her website (elbagarcia.com) reflects endorsements from Texas Senator Royce West, City Mayor Herbert Gears, Dallas County District Clerk Gary Fitzsimmons, The Real Estate Council, and The Dallas County Sheriff’s Association.

The North Dallas Gazette joins these citizens and organizations in supporting Dr. Garcia’s candidacy for Dallas County Commissioner’s Court because we believe she is the right choice to address the needs and concerns of District 4 today ~ not sixteen years ago.

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New Computer Guaranteed and FREE LCD TV with paid purchase!!! No credit check. Up or \$3000 credit limit. Smallest weekly payments available! Call Now 1-866-288-2040

EMPLOYMENT

GREAT PAYING... Frac Sand Hauling Work in Texas. Need Big Rig,Pneumatic Trailer & Blower. 817-769-7621

MYSTERY SHOPPERS! Earn up to \$150 daily. Get paid to shop pt/ft. Call now 800-690-1272.

HEALTH & FITNESS

Back Brace Covered by Medicare/Ins. Substantial relief, comfortable wear 1-800-815-1577 Ext. 424 www.LifeCareDiabeticSupplies.com

HELP WANTED

ACTORS/MOVIE EXTRAS - \$150-\$300/Day depending on job. No experience. All looks needed. 1-800-281-5185-A103

THE JOB FOR YOU! \$500 Sign-on-bonus. Travel the US with our young minded enthusiastic business group. Cash and bonuses daily. Call Jan 888-361-1526 today

ASSEMBLE MAGNETS & CRAFTS at home! Year-round work! Great pay! Call toll free 1-866-844-5091

MISC. FOR SALE

Business for sale!! Established 3 years. Will train. Nets 100k Can operate from anywhere. \$3800 down. Call Jerry 800-418-8250.

DIRECTV - FREE HD-FREE Showtime-Starz for 3 mos. \$29/mo - 12mos. New Customers ONLY Ends 2/9/11 DirectSatTV 1-888-420-9472

DISH NETWORK-LOWEST PRICE \$24.99/month 120+ Channels FREE HD Channels Included! FREE Installation, FREE Equipment! FREE HBO & Showtime! 888-229-8851 good to NEW Customers with Credit/Debit Card.

MISCELLANEOUS

\$SOLD GUITARS WANTED\$\$ Gibson,Fender,Martin,Gretsch. 1920's to 1980's. Top Dollar

paid. Toll Free: 1-866-433-8277

Single and Lonely? Have A Passion for Cars? Love to Drive or Can't Wait For Your Next Build? Go Where Your Passion is Understood: www.hotrodsingles.com

AIRLINES ARE HIRING - Train for high paying Aviation Maintenance Career. FAA approved program. Financial aid if qualified - Housing available CALL Aviation Institute of Maintenance (866)453-6204.

New Computer Guaranteed and FREE LCD TV with paid purchase!!! No credit check Up to \$3000 credit limit. Smallest weekly payments available! Call Now 888-479-5043

CASH PAID for unexpired, sealed DIABETIC TEST STRIPS - up to \$17/Box! Shipping paid. Linda 888-973-3729. www.cash4diabeticsupplies.com

FREE HD for LIFE! DISH Network. \$24.99/mo. - Over 120 Channels. Plus \$500 BONUS! Call 1-800-915-9514.

REAL ESTATE

Home Loans! Rates as low as 4.2% for Excellent, Good, Fair Credit. Call (866)998-3408 for Refinance and Purchase Rates

FREE Foreclosure Listings OVER 400,000 properties nationwide. Low down payment. Call now 800-250-2043.

Need Cash Now? Receive Monthly payments for property sold? Notes Secured by RealEstate, Top\$Offer! 408-234-2354

WANTED TO BUY

Sell your diabetes test strips any kind/brand unexpired \$16.00 box shipping paid 1-800-267-9895 www.selldiabeticstrips.com

Reader Advisory: the National Trade Association we belong to has purchased the following classifieds. Determining the value of their service or product is advised by this publication. In order to avoid misunderstandings, some advertisers do not offer employment but rather supply the readers with manuals, directories and other materials designed to help their clients establish mail order selling and other businesses at home. Under NO circumstance should you send any money in advance or give the client your checking, license ID, or credit card numbers. Also beware of ads that claim to guarantee loans regardless of credit and note that if a credit repair company does business only over the phone it is illegal to request any money before delivering its service. All funds are based in US dollars. 800 numbers may or may not reach Canada.

City of Irving MWBE Program Fall Vendor Workshop

The city of Irving is hosting Marketing and Networking to Grow Your Business on Wednesday, October 27, 2010 at the Irving City Hall, in the City Council Chamber. The Irving City Hall is located at 825 W. Irving Blvd. The event is scheduled for 10 a.m. to noon.

Anyone interested in attending should RSVP via email or by phone to Deborah McVean, City of Irving MWBE Program Administrator. Her contact information is 972-721-3753 or dmcvean@cityofirving.org.



Store Management Opportunities

Hobby Lobby is a leader in the Arts & Crafts industry with nearly 450 stores located in 34 states. Candidates must have previous retail store management experience in one of the following: Supermarket chain, Craft chain, Mass merchant, Drug chain, Building Supply chain

Must be willing to relocate.

Benefits include:

- All Stores Closed on Sunday!
- Competitive Salaries
- Paid Vacations
- 401K Plan
- Medical/Dental
- Life Insurance
- Merchandise Discount
- Flex Spending Plan

Qualified Candidates with **Retail Management** experience as listed above must apply on-line. www.hobbylobby.com



Attention Suppliers of Goods, Services and Construction

Review Competitive Opportunities at www.bidsync.com

www.garlandpurchasing.com

972-205-2415

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

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



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PURSUE A CAREER AS A POLICE OFFICER OR FIREFIGHTER!

- Competitive wages
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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

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: Dallas

Contract 0430-01-052 for MILL, PVMT REPAIR, ACP OVERLAY in DALLAS County will be opened on November 04, 2010 at 1:00 pm at the State Office.

Contract 0918-45-747 for LAKERIDGE PKWY: WIDEN & EXTEND ON NEW LOCATION in DALLAS County, etc will be opened on November 04, 2010 at 1:00 pm at the State Office.

Contract 2374-04-062 for CONSTRUCT EB TO SB RAMP AT CLARK RD in DALLAS County will be opened on November 05, 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: 34368

State Office

Constr./Maint. Division

200 E. Riverside Dr. | Austin, Texas 78704

Phone: 512-416-2540

Dist/Div Office(s)

Dallas District | District Engineer

4777 E. Hwy. 80 | Mesquite, Texas 75150-6643

Phone: 214-320-6100

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.



Currently Accepting Applications for

Firefighter / Paramedic

Application Deadline:

October 29, 2010

@ 5 p.m. CST

Written & Physical Exam:
November 5th and 6th, 2010

For More Information and to Apply:
agency.governmentjobs.com/allen

Allen Police Department



Currently Accepting Applications and Testing for

Police Officer (TCLEOSE Certified)

Application Deadline:

October 29, 2010

@ 5 p.m. CST

Written & Physical Exam:
November 6, 2010

For More Information and to Apply:
agency.governmentjobs.com/allen

**AVENUE F CHURCH
OF CHRIST IN PLANO**

Every Wednesday
Join us for Bible Study at
10:30 a.m.; Prayer, Praise,
Songs, Fellowship, Bible
Study and Worship at 7 p.m.

October 21, 12 Noon
Come to a "Between Jobs
Support Group" meeting at
the Christian Works for
Children, 6320 LBJ Free-
way, Dallas, TX 75240.
Call 972-960-9981 to regis-
ter.

**Brother Ramon Hodridge,
Minister**
1026 Avenue F
Plano, TX 75074
972-423-8833
www.avefchurchofchrist.org

**CHRIST COMMUNITY
CONNECTION, INC.**

November 6, 1 p.m.
Join us for a Scholarship
Banquet Luncheon at the
Brookhaven Country Club,
3333 Golfing Green in Dal-
las. Sponsors are needed for
approximately 30 students.
CCC is a non-profit organi-
zation giving scholarships to
students in the local area.
For details and sponsorships
call 972-242-0933.

Willie Rainwater, Director
2006 Southern Oak
Carrollton, TX 75007
972-242-0933

**EIRENE CHRISTIAN
FELLOWSHIP CHURCH**
**Each Wednesday,
7:30 p.m.**

Join us each Wednesday for
our Midweek Bible Study.

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

**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
www.fbcallen.org

**FIRST BAPTIST
CHURCH
OF HAMILTON PARK
"FIRST CHURCH"**
**On Going Each Wed.,
6:30 p.m.-8 p.m.**

Let your child or children
join us for fun, fellowship
and Bible learning at our
Annie Pearl Foster Children
Center in Room 238.

Pastor Gregory Foster,
300 Phillips Street

Richardson, TX 75081
972-235-4235
www.fbchp.org

**INSPIRING BODY OF
CHRIST CHURCH**
**October 17, 7:30 a.m.
And 11 a.m.**

You're invited to our Sun-
day Morning Worship Serv-
ices.

October 18, 7 p.m.
Join us for Monday School
as we learn about, worship
and praise God in our new
facility.

Rickie G. Rush, D.D
Senior Pastor
7701 S. Westmoreland Rd.
Dallas, TX 75237
972-372-4262
www.ibocjoy.org

**MT. PISGAH
MISSIONARY
BAPTIST CHURCH
"THE ROCK"**

On Going
Join us at Every Man's Bat-
tle class, Its Tough Being a
Woman class and Under-
standing Spiritual Gifts
class.

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

**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.

On Going

Let your child or children
attend TTS (Test Taking
Skills) for math classes for
TAKS (5th - 12th Grades)
and special TTS for math
Class (5th - 8th Grades.)
Call 214-235-3190 or 214-
541-8292 for details.

October 30

Church family and friends
are invited to join us for our
Fall Festival, a fun-filled
day. Call 214-341-6453 for
details.

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

**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 tri-
als and tribulations when
you need them. Call 972-
437-3493, Ext. 153 for de-
tails.

**October 16,
9 a.m.-12:30 p.m.**

Join us for Breast Cancer
Awareness in our Fellow-
ship Hall.

October 23, 3 p.m.-6 p.m.
Come to our Hallelujah Har-
vest for fun and fellowship.

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

**SAINT MARK MBC
IN MCKINNEY**
November 14

You're invited to our 131st
Church Anniversary Cele-
bration as we praise and
worship God for His bless-
ings.

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

**SHILOH MBC
IN PLANO**

**Every Wednesday
In October, 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
www.smbcplano.org

**THE NEW LIGHT
CHURCH**
Ongoing

Join us every Wednesday at
6:30 pm for Girls in Action
meeting. Girls 6-17 are en-
couraged to explore Christ
and the Word of God.

Shaun Rabb, Senior Pastor
9314 Elam Road
Dallas, TX 75217
214-391-3430
www.newlightchurch.com

**WORD OF LIFE
CHURCH OF
GOD IN CHRIST**
**Every Tuesday
& Thursday**

In October 2010 @ 7 pm
Join us for our anointed
week nights services and be
encouraged by Words from
Heaven.

October 31, 7 pm

We will host our Hallelujah
Night for the entire family.
We will have Food, Fun and
great Fellowship. There
will be a costume contest:
1st prize winner will get
\$50.00, the 2nd place win-
ner will get \$25.00 and the
3rd place winner will get
\$15.00. Costume characters
should be role models from
the Bible: Angels, Moses,
Ruth, warriors, etc.

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

*And he saith unto them, Follow me,
and I will make you fishers of men.*

Matthew 4:19 (KJV)

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 Edelweiss - Allen, Tx

Wednesday Night Live
Worship 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

**Come, Experience
The Light!**

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

His service NIGHT

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 am - 10 pm)
Hear Pastor Sam on: "Truth Made Simple"
KGGR 1040 AM, Monday - Friday @ 5:25 pm - 5:30 pm



When a Problem Turns Into a Calling

The story is told of how a Steinway Piano is made. Each piano is made from scratch; it takes over a year to make one Steinway, therefore the piano is an expensive instrument. The soundboard alone is stretched to its maximum tolerance and allowed to sit for an extended period until it remains in the curved design. This is done in an off-to-the-corner part of the plant. It is said that if the wood were alive, it would be crying out for mercy. After an extended time of stretching, the wood will never spring back to its original state. It is permanently changed. The piano is becoming a fine-tuned instrument.

After the first process takes place, the next step requires another point of stress. It takes 11 tons of pressure on a piano to tune it. Each step in the process moves the piano closer to a finished product that will ultimately be played by the world's finest musicians. These musicians desire a particular sound that only a piano like this can make.

It has been said that God looks at each Christian as a fine-tuned instrument and

when Christians encounter problems they should not be surprised when the problem turns into a calling to them from God. The Christian begins as rough wood that God desires to transform into gold. Tuning (getting the Christians ready for God's required work) necessitate certain experiences that will stretch their faith, their frame, and their very life. Sainthood springs out of suffering. If Christians can stand the strain of this intense process, they will come forth as pure gold and as a sweet-smelling offering to God, their Maker. When Christians are in the midst of these difficult times, it must feel like fire. It has to be very painful to be stretched beyond a Christian's perceived limits, but the Lord knows that this is necessary for Christians to become instruments that can play a beautiful song that others will seek after.

God's Word tells us in **1 Corinthians 2:14-15 (KJV)**, "*But the natural man receiveth not the things of the Spirit of God: for they are foolishness unto him: neither can he know them, because they are spiritually discerned. But He that is*

spiritual judgeth all things, yet He Himself is judged of no man." As Christians you should know, "*For the Word of God is quick, and powerful, and sharper than any two-edged sword, piercing even to the dividing asunder of soul and spirit, and of the joints and marrow, and is a discernor of the thoughts and intents of the heart.*"

Hebrews 4:12 (KJV) When your problems come and God turns them into your calling, seek God for spiritual discernment through the power and indwelling of His Holy Spirit within you and through the wisdom of His Word.

Continue to seek, pray and read God's Word, and rely on His guidance each day. As Christians, pray that your eyes will see, that your heart will feel, that your ears will hear, and that your mind will comprehend what God is teaching you, as a Christian, so that you will be able to discern what is of your spirit as a Christian and what is not. Christians should want to discern what is good and what is evil; discern what a truth is and what is a lie. They must pray that God's spirit bear witness with their brothers and sis-

ters in Christ.

Christians must ask God for His protection from the evil one and his tricks. Ask God to keep their families safe from all harm, and direct their paths each day as God turns their problems into a calling to get His work done in their life for Him. Let the master Craftsman have His way in your life today. As a Christian, you will be pleased with the instrument He fashions and you will understand that your problems equip you for your calling from God.

As a Christian you don't need to worry about your problems if you respond to the call of God on your life. All the material things will take care of themselves.

Jesus said, "*But seek ye first the kingdom of God, and His righteousness; and all these things shall be added un to you.*" **Matthew 6:33 (KJV)**

When God calls us, it often involves making major adjustments in our lives. Saul went from one kind of business to another. He went from working for his father to being a king. What changes is God calling you to make today in order to join Him in His work?



Sister Taiwinna Florie, a Praise Team member at Word of Life Church of God in Christ in Carrollton, Texas singing praises to God for His blessings.



2010 Fall Fun Fest

St. Mark Missionary Baptist Church is hosting their annual Fall Fun Fest on October 31, 6-8 p.m. The church is located at 1308 Wilcox Street in McKinney. For more info call the church office at 972-542-6178.



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
KHYN 970 AM Sunday Mornings



HIGHER LIVING
"Raising the Standards"



Pastor Arthur & Lady Felton
Location: 1108 W. PARKER RD SUITE 130
PLANO, TX 75075
Phone: 972-424-5100/ALT. 972-999-7114
E-mail: pastor@nlijc.org

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

Mt. Pisgah Missionary Baptist Church
The Rock
Still standing.... Est. June 1864

A Kingdom Building Church offering **CLARANCE, RESTORATION, PURPOSE and PROSPERITY**



Rev.
Robert Townsend, Pastor



Come Experience A Church that Believes in Giving God Excellence Without Excuse

Worship Services

Sunday Worship 7:45 am & 11:00 am
Sunday School 9:45 am - 10:45 am
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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THE Eirene! EXPERIENCE

Come see for yourself!

701 E. Centennial Blvd
Richardson, TX 75081
972.991.0200
www.followpeace.org



Two Sunday Worship Services:
8:45am & 11:00am

Wednesday Bible Study
7:30pm

Influence tomorrow by volunteering with World Heritage

(NDG Wire) World Heritage, a non-profit student exchange program, is seeking a local Area Representative to provide local program support to high school students from several countries around the world.

Local Area Representa-

tives screen potential host families, plan annual orientations, meet with local high schools, provide support counseling for participants, and visit with the exchange students and families on a monthly basis. Annual and on-going training is provided

and are reimbursed for their expenses. The ideal candidate should enjoy fostering new international friendships, be community minded, and enjoy working with teenagers.

World Heritage is in the process of building their team

of reputable Area Representatives. To become involved in this very rewarding experience, please contact World Heritage at 1-866-277-2799 (toll-free) and visit www.world-heritage.org for additional information

JAMES, continued from Page 1

dist Health System Foundation, breast cancer patients and their loved ones have a new resource in their support system.

During October – National Breast Cancer Awareness Month – James joins Methodist leaders in formally opening the new Bradie James Breast Cancer Resource Center located at Methodist Dallas Medical Center. James contributed a total of \$71,000 from his foundation for key funding for the campaign, including \$50,000 for a new mobile mammography unit, \$15,000 for the new resource center, and \$6,000 for a new support

group – all in partnership with Methodist.

The center was announced last spring and officially opens Oct. 12 to provide breast cancer patients with access to on-site and online educational information and resources, including a private setting for one-on-one consultations. Resource center services include an American Cancer Society volunteer who will also provide personalized assistance with fitting wigs, scarves, hats, and prosthetics. The center will also serve as the meeting place for a breast cancer support group, launching this month. The

project also includes purchase of new mobile mammography unit to expand outreach efforts into the community.

The well-known Cowboys linebacker lost his mother to breast cancer while he was a student at Louisiana State University and has since become a passionate advocate in the fight against breast cancer through the foundation he established to honor her life.

In discussing his foundation's work and the role of the new resource center, James says that he wants to help provide more resources to both the patients going

through breast cancer treatment, and to their family and friends. He explains that he and his family faced the disease and treatment mostly on their own during his mother's illness and he wants to help other families have more readily available opportunities for support.

James and Methodist partnered last October in a luncheon education event and mammogram sessions for 27 women who needed financial aid to obtain the potentially lifesaving screenings. The event is being repeated this year, and is under development into a potentially annual project.

INSPIRING BODY OF CHRIST CHURCH
7701 S. W. MCINNES RD.
DALLAS, TX 75217
972-572-4662 (TOLL FREE)

SERVICE TIMES:
SUNDAY
LIVE ON T.V. 7:30 AM
10:30 AM
MONDAY SCHOOL
7:00 PM
TUESDAY
MINI'S FELLOWSHIP
7:00 PM
WWW.IBOCCHURCH.COM

IBOC
BAPTIST CHURCH

RICKIE G. RUSH - PASTOR
INVITED BY _____

the mark
pressing toward

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.

**Friendly Fellowship
With a Family Focus!**
SAINT MARK MISSIONARY BAPTIST CHURCH
1308 Wilcox Street • McKinney, TX 75069 • 972-542-6178
Visit us on the web at www.saintmarkbc.com

NORTH DALLAS COMMUNITY BIBLE FELLOWSHIP
"A Spiritual Oasis for a Thriving World" Isaiah 55:1

SUNDAY WORSHIP SERVICES:
7:30 AM • 9:30 AM • 11:30 AM

972-437-3493
1010-1000 South Sherman Street • Richardson, TX 75081
www.ndcbf.org

Dr. Leslie W. Smith,
Senior Pastor

New Mt. Zion Baptist Church of Dallas

Sunday Service
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

A Praying Church Family
"Watchmen on the Walls"

214-341-6459 (Phone) • 214-342-8403 (Fax)
9550 Shepard Road
Dallas, TX 75243

www.nmzb.org (Website) • newmzbc@aol.com (Email)

Shiloh Missionary Baptist Church
Serving the Plano Community for 125 Years
Founded 1884
920 E 14th Street Plano, TX

Pastor Isaiah Joshua, Jr.
Celebrating 13 Years

2010 Theme:
Unparalleled Praise
Uncompromising Preaching
Unwavering Teaching

Worship Times: 8 and 11 a.m.
Sunday School: 9:45 a.m.
Mid-week: Wednesday at 7:00 p.m.
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

Worship Services
7:30 am & 10:30 am
Sunday School
9:30 am

Wednesday Night Service
8:00 pm

FIRST BAPTIST CHURCH OF HAMILTON PARK

Dr. Gregory Foster Senior Pastor
Rev. Anthony Foster Pastor

Our Mission
To fulfill The Great Commission until Christ comes.

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