

North Dallas Gazette

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More than half of all Americans living paycheck to paycheck

BY CHARLENE CROWELL

(NNPA) If you're feeling financially stressed, you are not alone. A new national consumer study, released by the Financial Industry Regulatory Authority (FINRA)'s Investor Education Foundation,



surveyed more than 28,000 people this fall. In consultation with the U.S. Department of Treasury and the President's Advisory Council on Financial Literacy, the survey focused on key indicators of financial capability and evaluated how these same indicators varied demographically.

The survey reveals that a startling number of Americans are living paycheck to paycheck with no financial cushion of savings to tide them over in an emergency, leaving them more vulnerable to predatory products like pay-

See PAYCHECK Page 11

Consumers tips for weatherizing the home

(NDG Wire) With temperatures dropping in Texas, many homeowners are concerned about higher energy bills. Cedar Valley College, the only college in Texas to offer an associate degree and certificate in green building, has developed a list of tips for keeping utility bills under

control.

"Cedar Valley College's mission is to empower homeowners with information about ways to reduce energy consumption and lower energy bills," said Shahed Mustafa, professor of Residential Building Performance Technology. "The good news

is weatherizing your home is economical, easy and quick."

Here are a few tips to keep the costs down this season:

- Keep thermostat set at 68 degrees. This change can save eight percent of your home's heating energy con-

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The next edition of the **NDG** will publish on Thursday, December 30. The Staff of **NDG** wishes you a safe and Merry Christmas.



College students present visual history gallery at local elementary school

(NDG Wire) Students in a Dallas elementary school learned about U.S. history in an unusual way Dec. 9. Students from a social studies methods class at the University of North Texas at Dallas presented a visual history gallery at John Q. Adams Elementary



Students from the University of North Texas at Dallas present a visual history gallery at John Q. Adams Elementary School in southeast Dallas on Dec. 9.

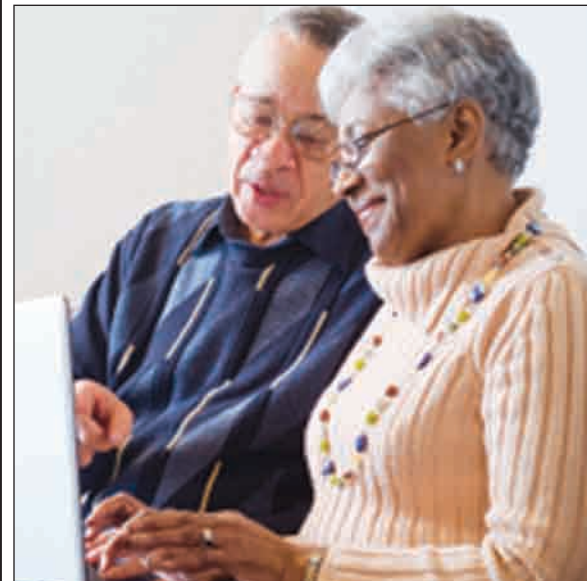
School in southeast Dallas.

Students in first through fifth grades walked through the exhibits as the college stu-

dents, dressed in costume, and described life in the United States during different eras of history. Each display contained artwork, photographs and other artifacts from 1776 to the present.

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Medicare Prescription Drug Coverage



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Chris Tucker's comeback flick

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

COMMENTARY

Surviving, Thriving, and Holiday Kwanzaa

BY JULIANNE MALVEAUX

(NNPA) When I look at the data that define the reality for African Americans in the economy, I am often alarmed and discouraged. One in four African American lives in poverty. Nearly one in three is out of work, according to unofficial data (official data says one in six). African Americans have lost billions of dollars worth of wealth in the foreclosure crisis. We aren't alone in

our pain — our nation is hurting. But, our pain is more pronounced, more acute, more debilitating.

This is hardly the first time African Americans have experienced disproportionate pain. Indeed, the story of our presence in this nation has been a story of us shouldering more than our share of economic pain. When people ask me about the wealth gap, I remind them that Black folks used to be

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People In The News...



Dr. Santosh D'Mello



Randal Pinkett, PhD



Alesha Renee

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Dr. Santosh D'Mello

(NDG Wire) Researchers at UT Dallas and Southern Methodist University have partnered with a private company to develop potentially groundbreaking treatments for neurodegenerative diseases such as Alzheimer's, Huntington's and Parkinson's.

Dr. Santosh D'Mello, professor of molecular and cell biology at UT Dallas, and Dr. Ed Biehl, professor of chemistry at SMU, published their findings in a re-

cent issue of the Journal of Neuroscience Research showing that a family of novel small molecules proved effective in reducing neuronal loss in tissue culture and animal models of neurodegenerative disease.

Neurodegenerative diseases afflict millions of American costing the U.S. economy hundreds of millions of dollars annually. There are no effective cures for these brain diseases.

"The protective effect

they display in tissue culture and animal models of neurodegenerative disease provide strong evidence of their promise as drugs to treat progressive and fatal human neurodegenerative diseases," D'Mello said.

By partnering with the Dallas-based startup company EncephRx Inc., D'Mello and his colleagues hope to hasten clinical trials and devise human therapies using these compounds. Under an agreement with SMU, the UT Dallas Office of Technology Commercialization negotiated an ex-

clusive license with the company for the jointly-owned compounds as a result of an inquiry from FirstStage BioVentures, parent company of EncephRx.

The family of compounds, called benzoxazines, was tested first in neurons cultured from rodent brains and induced to degenerate in tissue culture dishes by blocking neuronal activity.

During this process, researchers noted a specific compound identified as HSB-13 proved protective against cellular degenera-



ating structures within those compounds, they identified small molecules that protected nerve cells against damage and showed no measurable toxicity, even at

higher doses. The compounds were synthesized in Biehl's laboratory.

D'Mello's team previously tested similar compounds, but found they had toxic effects at high concentrations. By further iso-

Researches also tested HSB-13 for potential use in treating Huntington's Disease, a genetic illness causing progressive, irreversible

See D'MELLO, Page 4

Randal Pinkett, PhD

Dr. Randal Pinkett, PhD is the first and only African American to win NBC's hit reality TV show 'The Apprentice.' He is also the chairman and CEO of his own multi-million dollar business. This month, he along with business scholar Jeffrey Robinson will launch a pivotal book, Black Faces in White Places: 10 Game-Changing Strategies to Achieve Success and Find Greatness.

In the book, Pinkett and

Robinson present a trail-blazing path for leveraging ethnic and cultural assets to not only win the game of success in any arena, but to reshape America and leave a powerful legacy. Building on the four dimensions of the contemporary Black experience—identity, society, meritocracy, and opportunity -- Black Faces in White Places provides a strategic roadmap to keep African Americans moving forward in their journey toward not



simply equal treatment but equal respect for their diversity and uniqueness.

In the book you'll find

strategies such as:

Seek the wisdom of others. There is always something you can learn from others, whether younger, older, less experienced, or more capable. Learn from others' mistakes as well as their successes. When you seek the wisdom of others, you develop your own. Learn from your peers. Find a mentor, and be one, too. The best way to learn is to teach.

Find strength in numbers. Surround yourself with people who share your perspective, affirm your

values, and support your goals. Cultivate an inner circle whose members are all comfortable with each other, trust each other, and watch out for each other. (The key isn't necessarily ethnicity, but compatibility.)

Get involved in collaborative organizations, which range from Black Greek-lettered fraternities and sororities to the NAACP.

Think and act entrepreneurially. You must take control of your career; you must dare to be in the driver's seat of your destiny; and you must be in a posi-

tion to pursue your economic prosperity. The entrepreneurial mindset of passion, creativity, resourcefulness, courage, and resilience is mandatory for success in the twenty-first century. Work outside the system to build wealth for yourself and the community as a whole.

Give back generously. Each and every one of us represents the continuation of a countless number of legacies and we can blaze trails for others to follow.

See PINKETT, Page 12

Alesha Renee



Recently Procter & Gamble (P&G) announced the success of yet another landmark season of the My Black is Beautiful television series on BET Networks. With rave reviews and a consistently growing audience, the show continued to deliver premium content discussing and celebrating the diversity and beauty of African-American women.

The six-episode, half-

hour series presented a national forum for black women to talk about their most important beauty, health and quality-of-life issues. The entertaining, interactive and informative series provided advice and tips on relationships and dating, health and wellness, finances and budgeting, as well as fashion and pop culture trends.

Hosted by actress/comedianne Kim Coles, TV personality Alesha Renee, and actress Vanessa Williams, the season opener investigated and sparked the discussion on why African-American women have so much anxiety in dealing with their hair. Following up with episodes highlighting the "do's and don'ts" of catching—and keeping—Mr. Right; examining why

so many African-American women are losing the battle of the bulge; and giving tips on how to dress for success and capitalize on the finer things in life without breaking the bank.

Sunday's energetic season finale kicked off by highlighting winter's hottest trends in beauty and style with the help of beloved celebrity fashion designer Korto Momolu. Later the show went on to reveal the greatly-anticipated results of the My Black is Beautiful national model search, unveiling the newest names and faces of the upcoming advertising campaign. With the help of P&G Multicultural Brand Manager Kisha Mitchell-Williams, P&G Multicultural Assistant Brand Manager Pamela Rhett, the six leading ladies were revealed to the world for the first time.

Recognizing that beauty and self-confidence are intrinsically linked, the My Black is Beautiful national model search was launched to find women who embrace the campaign and represent the indomitable spirit, resilience and inspiration of African-American women's true collective beauty. These ladies were chosen from hundreds of women who individually auditioned during the 2010 "My Black is Beautiful LIVE" events in Atlanta, Houston and New York City. Two (2) were chosen from each city to lend their voice, image and likeness to the national advertising campaign. These ladies are Keisha Hull and Tiana Griggs from Atlanta, GA; Sandra Wyckoff and Dominique Alexis Warren from Houston, TX; and Tiffany Dixon and Yvette Coleman of New York City.

"My Black is Beautiful is such an essential movement that encourages and promotes self-confidence,

female empowerment, and healthy living... and I am

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What's all the fuss about top tax rates going up 4.6 percent?

BY KENNETH LEWIS

The national conversation on our fiscal health for the past few months has been about whether to extend the Bush-era tax cuts for households with incomes over \$250,000, or to allow them to expire on December 31st. To my amazement, lost in all this controversy and discussion has been any mention of what this would really mean for high-income people in the context of historical tax rates.

During the 1950s this country was flourishing economically and adding new jobs that moved millions of people out of poverty and into the middle class. What kind of tax policy was in place during this period, those years after World War II when the Baby Boomers were growing up?

What was the top mar-

ginal tax rate during all eight years of the Eisenhower Administration? 91%! The increase proposed for today's rates seems paltry, and the top rate seems very low, in fact too low, and incongruent with the needs of the country for investment right now in education, health and infrastructure.

This comparison is also true when looking broadly over the mid-century; during the years from 1935 to 1980 the marginal rates were never below 70%.

One can only wonder what the big fuss is all about.

Right now people pay income taxes on a sliding scale between 10% and 35%. If the Bush-era tax cuts expire on December 31, the rates would return to between 15% and 39.6%. Less than one percent of taxpay-

ers now pay the 35% (according to the Wall Street Journal) and less than four percent pay 33%. If the tax cuts are allowed to expire, the top tax rate of 39.6% would only apply to those whose income, adjusted for inflation, exceeds \$363,000 per person.

So in reality, the big controversy over the extension of tax cuts boils down to a mere 4.6% for those making over \$363,000! And remember, they pay that extra amount only on incomes over \$363,000, not their entire income. Based on the arguments and emotional forcefulness of those who want all tax cuts extended, one would think that the rates we are talking about are historically high rates. Top rates of 35% and 39.4% aren't even close to historic highs.

At a time when reducing the deficit is a main concern of both the public and of policy makers, it seems incredible that there is even any discussion about this. Letting the tax cuts expire for the top two to four percent of high earners will reduce the deficit by over 700 billion dollars. How can we not do this?

The argument that lower tax rates leads to increased employment is belied by the experience during the Bush Administration. The most massive tax reductions in US history occurred during those eight years, and the increase in employment during those years was the lowest in U.S. recorded history. Lower taxes did not lead to increased employment.

I have benefited enor-

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the wealth White folks accumulated. Under those circumstances, it is difficult to imagine that the wealth gap will ever be closed.

And yet we rise. I wrote my latest book, *Surviving and Thriving: 365 Facts in Black Economic History*, to remind me, to remind all of us, that even in harsh times African Americans have been more than survivors, we have been thrivers. We have made it despite horrible conditions, despite unfairness, despite racism. The playing field has never been level, and yet we have played on the slanted field, returning, returning, and sometimes winning. In the middle of a week of running around, talking about the book in Detroit and in Chicago, I had to smile at myself with air of satisfaction and acknowledge a job well done.

Madame C.J. Walker is on the book's cover, and everyone knows about this first self-made woman millionaire in the United States, but few know of Maggie Lena Walker, the woman who started the Penny Sav-

ings Bank in Richmond, Virginia. Californians are often familiar with Mary Ellen Pleasant (known as "Mammy Pleasant") who was a millionaire who gained stock tips by working in White people's kitchens. William Liedesdorff was the first treasurer of San Francisco. He was a man of African descent.

The most powerful acts of economic history, acts at our foundation, were those African Americans who bought their own freedom. I can't ever even begin to utter those words, or write them, without feeling a bit of nausea at the contradiction implicit in buying one's own freedom, and yet it happened. We bought ourselves, so committed to freedom that we were willing to cut a deal with massa, with those who believed us somehow less than human.

We cut deals despite the fact that the Dred Scott decision said that blacks had no rights whites were bound to respect. We were smart enough to cut deals, and we could have run away, but we stayed and paid unscrupu-

lous masters for a freedom that our very humanity had already earned for us. We bought ourselves. Purchased ourselves. And in the case of some, like Free Frank McWhorter, purchased our relatives, too. In the case of John Parker, of Cincinnati, not only freed ourselves but also walked up on plantations and, despite a price on our head, freed others.

History books don't talk about self-emancipation, but they should. I wrote my book because everyone needs to know about self-emancipation, about the will and the tenacity of people of African descent.

This book is not just a book about entrepreneurs, but about others that influenced economic history, those who protested segregation, those "firsts" like Federal Reserve Governor Andrew Brimmer, who influenced public policy, the women who were "firsts" in earning academic degrees in economics, Dr. Sadie Tanner Mossell Alexander, and Dr. Phyllis Ann Wallace, with degrees from the Uni-

versity of Pennsylvania and Yale, respectively.

This is also the story of the results of economic envy, shameful facts in our economic history, but essential ones nonetheless. The destruction of Black Wall Street in Tulsa, Oklahoma, the destruction of a vital Black community in Rosewood, Florida, and the demolition of Black life in Wilmington, North Carolina have had an impact on contemporary Black life.

And so we need Kwanzaa now more than ever. We need the principle of Ujamaa – cooperative economics. The statistics tell a grim story about our status, but our history is a compelling reminder that in good times and in bad, African Americans have survived and thrived.

Julianne Malveaux is President of Bennett College for Women in Greensboro, North Carolina. Her book, *Surviving and Thriving: 365 Facts in Black Economic History* is available at www.lastwordprod.com.

Caring for your grandkids? Agencies offer much-needed help

By Texas Department of Health & Human Services

Almost all parents look forward to acquiring the new title of grandma or grandpa. Some get that plus one more thing: custody of those grandkids and a long-term commitment to care for them in their own homes.

This arrangement is increasingly common, but it's not the kind of thing you plan for. When it happens, most grandparents find themselves scrambling for any available help with food, clothing, added expenses, health and medical assistance and a lot more. Fortunately, the state can

provide much of that help to qualifying grandparents through the following programs.

Temporary Assistance for Needy Families (TANF) provides cash assistance for needy families with children — including grandparents caring for their grandchildren. Monthly TANF payments help pay for food, clothing, housing, utilities and other basic needs. Payment amounts are based on family size and income.

Grandparents caring for their grandchildren may qualify for a one-time TANF grandparent payment plus either monthly TANF payments for the

grandchild only or monthly TANF payments for both the grandparents and the grandchild.

Grandparents aren't required to have custody or guardianship of the child to apply for these benefits, but they must be related to the child and caring for the child in their home.

Grandparent caregivers may receive TANF payments for their grandchild without a review of their own income or resources. The child's income from child support, survivors' benefits or other sources is reviewed to determine if the child can get these payments.

SNAP food benefits help low-income families buy nutritious food to maintain good health. Grandparent caretakers may qualify for SNAP benefits based on their income and resources.

Medicaid is available at no cost to many qualifying low-income families as well as older adults and people who have a disability. Medicaid provides basic health and medical care as well as dental, vision and mental health services for children.

CHIP helps families who earn too much money to qualify for Medicaid, but can't afford to buy private insurance. Families pay \$50

or less for a year of coverage. CHIP covers doctor visits, prescription drugs, vision, dental, mental health and emergency care.

To learn how to apply for TANF, SNAP or Medicaid, visit www.yourtexasbenefits.com or dial 2-1-1. If you're interested in CHIP, dial 877-KIDS-NOW or 877-543-7669 Monday through Friday between 8 a.m. and 8 p.m. or visit www.CHIPmedicaid.org.

These aren't the only sources of help for grandparent caregivers. Area agencies on aging affiliated with the Department of Aging and Disability Serv-

ices (www.dads.state.tx.us/contact/aaa.cfm) offer a variety of programs for Texans 60 and older. Though not designed specifically for grandparents raising grandchildren, many of these programs — including benefits counseling, home-delivered meals, care coordination and more — can help lighten the load for caregivers.

The 2-1-1 Texas program also can connect you with local, state and federal sources of help, including ones specific to your area.

Just dial 2-1-1 or log on to their website: www.211texas.org.

AARP Texas thanks House, Senate for protecting people in Medicare

Year-long physician payment solution ensures continued access to doctors

(NDG Wire) AARP Texas State President Olivia "Ollie" Besteiro released a statement last week following passage by the House of Representatives of a bill putting a stop to a scheduled payment cut to doctors in Medicare, ensuring that seniors can continue to see their physicians for the next year. The vote was 409-2 and all members of the Texas delegation who voted did so in favor of the measure.

Besteiro's statement:

"AARP Texas thanks the U.S. House of Representatives for swiftly passing this important legislation that will ensure people in Medicare can see their doctors next year. We also thank the Senate for its vote last night to stop what would have been a drastic fee cut to physicians treating people in Medicare.

"In recent weeks, our members, activists and others in Texas have contacted their members of Congress thousands of times, urging them to pass this year-long solution. It's been a total team effort. We are grateful also to the Texas Medical Association for working with us

on an issue so important to both of our organizations.

"The bipartisan bill passed today is an important step to give seniors peace of mind about their health care, but the work is not over. When the new Congress meets next year, lawmakers must find a long-term solution and end the annual patches that jeopardize access to doctors for the coun-

try's seniors.

"On behalf of the nearly 3 million Medicare recipients in Texas and the more than 67,000 clinicians caring for them, we urge the President to quickly sign this legislation. And we look forward to working with members of Congress from Texas next year to find a long-term bipartisan solution to protect people in Medicare."

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D'MELLO, continued from Page 2

brain damage. The compound was used in an animal model for Huntington's and showed reduced loss of brain cells and improved behavioral performance. In collaboration with Dr. Doris Kretzschmar from the Oregon Health and Science University, Dr. D'Mello

and his team also applied the compound in a fruit fly model for Alzheimer's disease and observed that flies receiving HSB-13 lived longer than those that did not.

"These are very promising, early signs of therapeutic potential in people. Ob-

viously, additional research needs to be done, but these compounds have the potential of slowing or stopping the relentless loss of brain cells in diseases such as Alzheimer's and Parkinson's disease," D'Mello said.

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IT ALL BEGINS HERE.

Local business and foundation team up in effort to provide 1,000 new beds to children

(NDG Wire) Last month the S.M. Wright Foundation asked for the Dallas community's help in providing 1,000 beds to disadvantaged South Dallas children at the 12th Annual Christmas in the Park event

scheduled for Saturday, December 18 at the Automobile Building at Fair Park.

Knowing that a good night's sleep is critical to children's physical and mental development, Dal-

las-based Sleep Experts recently announced a donation of 100 beds to the S.M. Wright Foundation.

"Too many South Dallas children are sleeping on the floor," said S.M. Wright II, President & CEO of the

S.M. Wright Foundation. "But now with Sleep Experts' generous gift, we can provide 100 kids with beds. I hope other area businesses will pitch in to give more children the gift of sleep this holiday season."

"Christmas in the Park is a wonderful opportunity to give back to the community and we are happy we can help by providing needy kids with new beds," said Christine Cook, President of Sleep Experts.

To make a donation and help give more South Dallas children the gift of sleep visit www.christmasatfairpark.com or call the S.M. Wright Foundation at 214-741-4990.

Honor someone with a plant in the World Collection Park

(NDG Wire) McKinney's newest city park, scheduled for dedication in June 2011, provides a gift-giving opportunity for those who want to honor or remember someone special this holiday season. Neil Sperry, president of The Crape Myrtle Trails of McKinney, announced this week that "120 recognition plants in the World Collection Park are available for

adoption" this Christmas.

The seven-acre park, currently under construction, will feature several hundred crape myrtles, encompassing all 120 known varieties of the popular summer-blooming shrub. Sperry said that each \$300 commemorative gift to The Crape Myrtle Trails will be linked to one of the 120



named varieties, and will honor or remember a chosen person in a very tangible way. A recognition plaque, placed within The World Collection Park, will name each of the varieties and the donors and honorees.

"These gifts will support the Crape Myrtle Trails Foundation in planting this remarkable collection,"

Sperry said. He added that twenty-five of the 120 trees have already been sold and that the recognition opportunities will be limited. Donations and honorees' names will also appear on the organization's website.

A long-time vision of Crape Myrtle Trails leaders, the park is unique to McKinney. Sperry said, "The World Collection Park has been recognized by the U.S.

Arboretum in Washington, D.C., as the only public display of crape myrtles of this magnitude in the world." He said that planning for the park was done with the assistance of botanists at the U.S. Arboretum.

The seven-acre park is located on the west side of the city, on Collin McKinney Parkway east of Alma Rd. in Craig Ranch. Construction on the \$1.3 million

park began in the fall of 2010 under the auspices of the city's Parks, Recreation and Open Space Department. Completion is scheduled for spring of 2011.

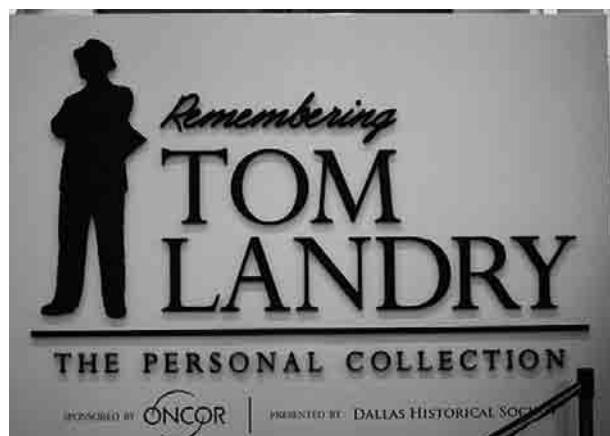
To donate or obtain further information, contact Susan Owens, executive director of The Crape Myrtle Trails, at 972-542-1550. On-line donations may be made at www.crapemyrtletrails.org.

Remembering Tom Landry: The Personal Collection

"Remembering Tom Landry: The Personal Collection," the 2010 State Fair of Texas' most popular attraction, is on exhibit through Feb. 6 at the Hall of State in Fair Park. Landry's trademark fedora hat, various championship game balls and trophies and rarely seen family

photographs are among the many items on display.

The collection documents his early years, his time as an undergraduate



and gridiron star at the University of Texas, his military

service, his time as a player and coach for the New York

Giants, the 28 years as coach of the Dallas Cowboys, his life following the Cowboys, and his legacy.

Landry was hired by Clint Murchison, Jr., to be the first coach of the Dallas Cowboys, a position he held from 1960 to 1988. During that time, he coached 20

consecutive winning seasons and achieved two Super Bowl titles. Few may know that Landry was a B-17 co-pilot during World War II. Also, he held a Bachelor of Science degree in industrial engineering from the University of Houston and a Bachelor of

Business Administration from the University of Texas.

Throughout his life, Tom Landry was a committed family man and a man of deep faith.

For more information visit www.dallashistory.org or call 214-421-4500.

Holiday Lights

The Heard Natural Science Museum and Wildlife Sanctuary, 1 Nature Place in McKinney, to sponsor Holiday Trail of Lights. See thousands of twinkling lights and music in the outdoor amphitheatre December 17 - 19 from 6:30 to 9 p.m.

Admission is \$7 for adults, \$5 for children and free for children 2 years old and younger. www.heardmuseum.org

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71 McKinney ISD high school band students selected as All-Region

McKinney ISD high school band students recently competed against students from Sherman, Denison, Love Joy, Wylie, Allen and Plano, for a spot in the TMEA Region 25 All-Region Band. To audition and be selected into the All-Region Band is a great honor and reward for outstanding musicianship.

A total of 1,700 high school band students from across the region participated in the auditions with 225 of those students selected to the All-Region bands. A total of 71 band students from McKinney ISD high schools were selected to the All-Region bands making up 31 percent of the total students selected to the All-Region bands. Twenty-seven of these students also qualified to move on to Area "C" auditions for the chance to become an All-State Band Member, which will be held in Tyler on January 8, 2011. If a student does well at Area auditions they become a member of the All-

State Band, which is the ultimate honor that can be bestowed upon a high school band student in the state of Texas.

"Students who participate in the All-Region band tryout process must prepare three pieces of music that are very difficult and perform them in front of three judges," said Roy Renzenbrink, Director of Fine Arts for McKinney ISD. "By preparing and going through the process they cannot help but become better musicians. We are extremely proud to have so many musicians selected to be part of the Region 25 All-Region Band. Region 25 is full of very talented high school musicians. It is a tribute to their hard work and the excellent teaching of their fine band directors. Their concert will be magnificent."

Students participating in the regional auditions are rated by a panel of judges and then placed in one of five regional bands, Wind Ensemble, 4A

Honors, Symphonic, Concert, or 9th Grade Honors, based on their overall performance. Wind Ensemble is the highest placement a student musician can receive. All TMEA Region 25 All-Region bands will perform in concert on Friday, January 28, 2011, starting at 6:30 p.m. in the auditorium at McKinney North High School.

McKinney North High School had a total of 13 band students selected to the TMEA Region 25 4A All-Region Band. In addition eight of those students advanced to TMEA Area C competition.

McKinney High School had 26 students selected to the TMEA Region 25 4A All-Region Band. 16 of those same students advanced to the TMEA Area C competition.

McKinney Boyd High School had a total of 32 band students selected to the TMEA Region 25 5A All-Region Band. In addition seven of those students advanced to TMEA Area C competition.

Below are the 2010 High School All Region Band selections from McKinney ISD:

McKinney Boyd High School

Mandi Sadler - Flute
Michelle Dulock - Flute
Maya Kaul - Flute
Charleen Morrison - Oboe
Gretchen Eggers - English Horn

Ryan Brinkman - Bassoon
Caitlin Champiny - Eb Clarinet
Jessica Piechotta - Bb Clarinet
Nick VandenBush - Bb Clarinet

Parker Lessman - Bb Clarinet
Ivan Ley - Bass Clarinet
Ethan Muckelbauer - Bass Clarinet

Tim Britt - Bass Clarinet
Rajat Suresh - Alto Sax
Rajiv Suresh - Tenor Sax
Carlton Adams - Bari Sax
Kindle Pierce - Trumpet
Conor Wagner - Trumpet
Ryan Sinclair - Trumpet
Sean Wagner - Trumpet
Mitchell Wassom - Trumpet
Nick Aller - Trumpet

Tim Morrison - French Horn
Cameron Price - French Horn
Will Griffith - Trombone
Ryan McMullin - Trombone
Josh Yancey - Euphonium
Jobin Mathew - Euphonium
Hunter Heinrichs - Tuba
Ben Reed - Tuba
Tyler Johnson - Percussion
Praveen Satarasinghe - Percussion

McKinney High School

Connor Hampton - Alto Saxophone

Ben Johnson - Alto Saxophone
Rachel Bennett - Clarinet

Cody Gajak - Clarinet
Ryan Gonzalez - Clarinet
Kailey Kelly - Clarinet
Maggie Korte - Clarinet

Lauren Reagan - Clarinet
Samantha Early - Clarinet
Zach Friesenhahn - Trumpet

Caitlin Roberts - Trumpet
Andrew Buikema - English Horn

Mark Bakke - Euphonium
Drew Mills - Euphonium
Kenny Baird - Horn
Katie Morris - Horn

Ashley Salazar - Horn
Kayla Crowley - Flute
Carly Prince - Flute
Kyle Richter - Oboe
Jacob Essy - Trombone
Daniel Hutchinson - Tuba
Alec Kelly - Tuba
Michael Raibick - Tuba
Austin Prince - Tenor Saxophone
Matthew Roberts - Percussion

McKinney North High School

Ana Viramontes - Piccolo
Katie Waller - Flute
David Saul - Bassoon

Emily Moreland - E-flat Clarinet
Gbahunmi Fawehinmi - Clarinet

Felipe Vargas - Clarinet
Brandon Parrent - Alto Clarinet

Jamie Lanagan - Bass Clarinet
Tia Sales - Contra Clarinet
Osmar Marroquin - Trumpet
Garrett Holton - Bass Trombone
Wyatt Boyer - Tuba
Kyle Kotasenski - Tuba

CHISD highly rated in Texas Comptroller study

(NDG Wire) The Cedar Hill Independent School district was one of the highest rated school districts listed in the newly unveiled website by Texas Comptroller Susan Combs.

Last week Combs released her landmark Finan-

cial Allocation Study for Texas (FAST) report called, Connecting the Dots: School Spending and Student Progress, during a press conference at the University of Texas at Dallas in Richardson, Texas.

The report and website

www.FASTexas.com includes a unique rating system for all school districts, measuring student performance relative to district spending. The study offers recommendations and smart practices for school districts looking to trim their spend-

ing.

During the press conference Texas Comptroller Susan Combs said, "We are

pleased to have Horace Williams, Superintendent of the Cedar Hill Independent School District here. The

school district has done a phenomenal job and we

See CHISD, Page 12

RESEARCH VOLUNTEERS NEEDED!

UT Southwestern Medical Center is seeking **healthy men** to serve as volunteers in a research study.

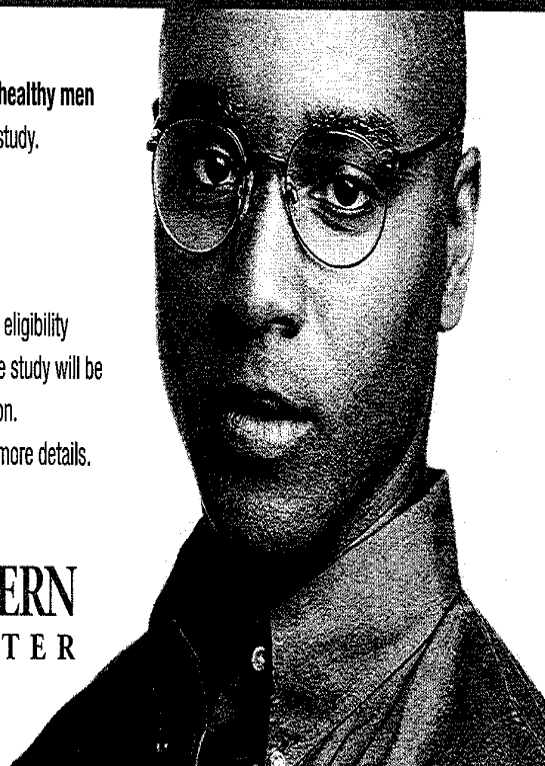
Volunteers must be:

■ Male ■ Age 21-55

Volunteers will be screened to determine eligibility for this research. Volunteers who complete the study will be **paid** for their time and participation.

If interested, please call **214-645-6975** for more details.

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The world's first museum of eight-track tapes to open in Dallas

(NGD Wire) Remember back in the day listening to the Temptations, O'Jays and disco dynamites on your eight-track stereo? Can you recall the disappointment of having your favorite eight track destroyed when it wound too tight in the cartridge and tore? A Dallas business man brings his relic collection and memories to the public just in time for Christmas.

The Eight Track Museum containing the Bucks Burnett Collection will open Dec. 25 from 1 to 7 p.m. at 2630 E. Commerce in Dallas' Deep Ellum

Foundation building. The world's first museum of eight track tapes, and Dallas' first known music museum, will feature an extensive collection of rare and unusual eight track tapes assembled over a 20-year period by Burnett, Earotica Music storeowner and music producer.

The eight-track stereo was created by Bill Lear, designer of the Lear Jet. He convinced the Ford Motor Company to place the player in its 1966 cars. Despite their problematic features, eight-tracks were made for 24 years.

In conjunction with the



museum's opening, Burnett will curate a special exhibition titled *Conceived in Cars: Birth of the Eight Track 1965*, which will continue through February 2011. The opening party is

\$10 at the door. The first show will celebrate the 45th birthday of the eight-track format, which began as a car only format in Detroit in 1965. A large assembly of vintage car stereo decks will be presented with other mid-60s memorabilia.

"We are excited about having Bucks Burnett as part of the Deep Ellum neighborhood," said Barry Annino, president of the Deep Ellum Foundation. "As an added bonus he is in our Deep Ellum Community building. We can now get all the benefits of Bucks' passion and experience on a first-hand basis."

For the first year, Burnett will curate six exhibitions and present four educational events at the museum, which, for now, will be open to the public by appointment and for special events.

The 700-square foot museum will house more than 3,000 eight tracks, including a giant replica of Lou Reed's Metal Machine Music eight track, 500 sealed eight tracks by The Rutles (with the original shipping cartons), a three-pack eight track box set of recordings by The Beatles, and 30 sealed eight tracks by Elvis Presley (in their

original RCA shipping carton). Also found in the permanent collection of the museum will be the complete eight-track tape discographies of Led Zepelin and Grand Funk, as well as partial collections of many more artists.

Burnett is actively accepting donations to preserve and promote the history of all prerecorded music formats and unwanted eight tracks at his Earotica store at Dolly Python, 1916 N. Haskell. To contact Burnett for an appointment, call 469-867-4074 or email bucks1414@mac.com.

Holiday jazz concert

Looking for some great jazz music from a great local jazz band during this holiday season? Well come out to The Brooklyn Jazz Café in Downtown Dallas on Monday, December 20, 2010 at 7 p.m. to hear the

dynamic, marvelous and melodic sounds of the John Lewis Trio.

John Lewis Trio welcomed the release of their 9th self-composed and self-released CD entitled *Progenation* which has been

featured in *TOMI Magazine* out of New York and in the *North Dallas Gazette*.

John Lewis Trio blends the bass, drums and piano in rhythmic melodies for the listening ears of jazz

lovers. So come out and enjoy this wonderfully crafted jazz trio and start your holiday season in the perfect mood.

John A. Lewis Trio and Quartet has performed in concerts at the South Dal-

las Cultural Center, The Sammons Center for the Arts, Sandaga Jazz Market, and the Dallas Museum of the Art: Jazz in the Atrium; various local and national music festivals; and dinner and jazz clubs throughout

the Dallas and Fort Worth area. Though a local jazz band, their music can be heard around the country as they plan to launch an extensive tour for jazz lovers everywhere.



Yvonne Stewart

Vice President / Business Banking

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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, 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, 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 Busi-

ness Networking Lunch 1st Thursday at 1 pm in Plano Must RSVP at www.TheNoLimitNetwork.com or 972-898-5882.

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

North Dallas Texas Democratic Women Regular Me-etings 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.

Through December 18 Plano Children's Theatre

presents *Annie* through Dec. 18 at 1301 Custer Road suite 706 in Plano. Friday and Saturday shows begin at 7:15 p.m. with Sunday matinees at 2:15 p.m. Tickets are \$7 advance and \$9 at the door. Visit www.planochildrenstheatre.org or call 972-422-2575 for reservations.

Sanders Family Christmas at the Bath House Cultural Center. More than two dozen Christmas carols and hilarious yuletide stories will have you laughing, clapping and singing along with bluegrass Christmas favorites. Tickets: \$10 - \$16. Info: www.bathhousecultural.com.

Crystal City 1969 Encore presentation of the critically acclaimed production based on the true story of Mexican-American students who walked out of school in Crystal City, Texas in 1969 and into Chicano civil rights history. Tickets: \$10-\$15. Info: www.dallasculture.org/latinocc.

Through December 23

The Dallas Children's Theatre presents a new holiday treasure with Kathy Burk's *The Snow Queen* in the Studio Theater at Dallas Children's Theater's Rosewood Center for Family Arts, 5938 Skillman Ave. Friday shows at 7:30 p.m., Saturday and Sunday shows at 4:30 p.m., Tuesday, Dec. 21, Wednesday, Dec. 22 and Thursday, Dec. 23 shows at 11:30 a.m. Tickets are \$20 adult and youth section A and \$14 adult and youth section B for Friday shows; \$25 adult and \$23 youth section A and \$20 adult and \$18 youth section B for Saturday and Sunday shows. Saturday and Sunday senior discount \$20 section A, \$16 section B. Saturday/Sunday college student discount \$19 section A, \$14 section B. DCT

box office: 214-740-0051. Tickets also available online at www.dct.org

Dallas Children's Theatre presents *Junie B. in Jingle Bells, Batman Smells* at the Rosewood Center for Family Arts, 5938 Skillman St. in Dallas. Performances times are Fridays at 7:30 p.m.; Saturdays at 1:30 and 4:30 p.m.; Sundays at 1:30 p.m. and 4:30 p.m.; Tuesday and Wednesday, Dec. 21 and 22 at 10 a.m. and 1:30 p.m.; and Thursday, Dec. 23 at 10 a.m. Tickets start at \$14. www.dct.org.

Through December 24

The Dallas Theatre Center presents Charles Dickens' A Christmas Carol in the Kalita Humphreys Theatre at 7:30 p.m. Tickets start at \$15 Info: www.attpac.org or 214-252-3927.

December 16

An Evening of Spoken Word takes place every third Thursday at the South Dallas Cultural Center, 3400 South Fitzhugh in Dallas. The event is emceed by Fort Worth National Poetry Slam champion Mike Guinn. www.dallasculture.org

December 17

The Carrollton Wind Symphony Christmas Concert is scheduled for 7:30 p.m. at St. Andrew United Methodist Church, 5801 W. Plano Pkwy. in Plano. Special guests are the Carrollton-Farmers Branch ISD honor elementary choir. www.carrolltonwindsymphony.org

Alpha Phi Alpha Fraternity (Alpha Sigma Lambda chapter) plans its annual **Christmas Extravaganza** from 7:30 p.m. to midnight at the African Heritage Museum, 3536 Grand Ave. in Dallas. Cocktail attire and admission cost is \$40. Enjoy a live band, comedian host, buffet and open

bar the entire evening and a casino-style atmosphere.

The **Garland Symphony Orchestra** will present a holiday concert at 8 p.m. in the Granville Arts Center's Brownlee Auditorium, 300 N. Fifth St. in Garland. Event features tenor John Pickle. Single tickets are available at the Granville Arts box office or by calling 972-205-2790. www.garlandsymphony.org

The Cowboys vs. Redskins Weekend Events will kick off with a meet and greet at The Loft, 1135 S. Lamar in Dallas. Doors open at 7:00 p.m. but the party won't stop until 1:00 a.m. Show your Redskin or Cowboy spirit.

December 18

Join Chuck Isom and more than 1,000 of his friends for the **Tailgate Party** at The Renaissance Hotel, 2222 Stemmons Frwy in Dallas from 9:00 p.m. until 2:00 a.m. There will be good food, good music and good friends.

Brown Sugar Suite featuring former Floetry songstress Marsha Ambrosius comes to The Door, 3202 Elm St. in Dallas at 8 p.m. Guests include DEONIS and Paula Campbell. Tickets are \$30 and can be purchased at www.ticketleap.com

Collin County Black Chamber of Commerce will host its **4th Annual Holiday Extravaganza** at the Hilton Garden Inn located in Allen, Texas. Cocktail hour and vendor exhibits will begin promptly at 5:30 p.m.

Celebrated chamber choir The Texas Voices continues its eighth season of public concerts with *The Angels Sing Concert*. The 24-member professional chorus, directed by Alan Dyer,

will perform its second concert of the season at 6:30 p.m. at Northway Christian Church, 7202 W. Northwest Highway in Dallas. Tickets are \$22 regular, \$15 for seniors (65+), and \$10 for students and may be purchased online at www.thetexasvoices.org, at the door, or by calling 214-384-6336.

December 18-19

The Dallas Arboretum, 8525 Garland Road in Dallas, features holiday event with Santa Claus, Frost the Snowman, Rudolph and a live reindeer all weekend. Continuous tours of The Magic Santa exhibit will include more than 500 santas around the world. Appearance times are: Santa Claus (11 a.m. to 3 p.m.); tours of Santa exhibit (10 a.m. to 4 p.m.) and 1 to 4 p.m. for Frosty, Rudolph and the live reindeer. General Admission is \$10 for adults, \$9 for seniors 65 and older, \$7 for children 3-12, and free for children two and younger. On-site parking is \$7. www.dallasarboretum.org

December 15, 20, 22

Turtle Creek Chorale's holiday production *Oh Holy Night* will be held at 8 p.m. each evening at the Morton H. Myerson Symphony Center, 2301 Flora Street, Dallas. Tickets range from \$20-\$65 and may be purchased at the Turtle Creek Chorale office at the Sammons Center for the Arts, 3630 Harry Hines Boulevard, Suite #306, Dallas, Texas 75219, by phone at 214- 526-3214

December 22

The 2010 Dallas Jingle Bell Run benefiting the Trinity Strand Trail and the Mavericks Foundation is at the Hilton Anatole. This is a family friendly and dog friendly festive event. There is a 1 mile fun run at 6:30 p.m. and the 5K starts at 7 p.m.

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Medicare Prescription Drug Coverage

Your guide to what's new and what to do for 2011

(Family Features) If you are approaching age 65 or already enrolled in Medicare, the annual enrollment period for 2011's Medicare plans is an important time. When it comes to prescription coverage, seniors are seeing some of the biggest changes since the Medicare prescription benefit became available in 2006.

The changes — from having fewer options to premium increases to new discounts on brand-name drugs — are enough to make anyone's head spin. But, seniors who don't take the time to research their options and choose the plan that best suits their needs could leave hundreds of dollars in annual premium savings on the table.

In fact, according to a recent study by the Robert Wood Johnson Foundation, only about 10 percent of participants change plans annually. Staying put and not investigating your options, however, could impact your overall costs. But how do you know if you have the best plan already or if you should consider a different plan? Luckily, there are a few tools that can help with the decision-making process. But first, let's start with the basics and what is changing this year.

Access to private plans

Beneficiaries have access to the Medicare drug benefit, known as Part D, through private plans approved by the federal government, either through stand-alone prescription drug plans (PDPs) or Medicare Advantage prescription drug plans (MA-PDs). According to a Kaiser Family Foundation study in October 2010, of those who purchase Part D coverage,

38 percent, or 17.7 million beneficiaries, opt for stand-alone plans. Twenty-four percent, or 11.1 million, are enrolled in Medicare Advantage plans.

Plan options in 2011

While shopping around could save many seniors money, some beneficiaries have no option other than to find a new plan for next year. For 2011, the federal government directed insurers to eliminate duplicative Part D prescription drug plans and plans with low enrollment. That means a third fewer prescription drug plans will be offered nationwide next year compared to 2010, according to the Kaiser Family Foundation, and many of the remaining options may come with higher premiums.

And with the federal government changing the way it reimburses health plans through Medicare Advantage, some insurers have quit offering their Medicare Advantage plans for next year. If your plan is no longer being offered, you may need to find alternative coverage.

Enrollment periods

Beneficiaries have a six-week annual enrollment period — from Nov. 15 to Dec. 31 — to pick a Part D plan for 2011. For Medicare Advantage enrollees, it is especially important to pick the right plan during that period. Unlike previous years, people enrolled in Medicare Advantage plans can no longer switch to other Medicare Advantage plans during January, February and March. However, while this "open enrollment period" will not be available in 2011, after Jan. 1, enrollees can still leave their Advantage plan and go back to original Medicare.

"Doughnut hole" relief

Here's some good news: there is a new 50 percent discount on the formulary's brand-name drugs for those who land in the program's coverage gap, also

of premiums and whether it includes prescription coverage while in the gap.

Pharmacy: Some of the plans restrict where you can use your drug plan. De-

termining whether your desired pharmacy is included in the plan you choose. For example, new this year are some plans whose monthly premiums fall well below the average price for Part D policies. However, these lower-cost plans come with some restrictions. The co-pays and coinsurance for prescription drugs are lowest when using preferred pharmacies; they increase for outside pharmacies.

Comparing plans can be overwhelming, but there are easy-to-use online tools such as www.PlanPrescriber.com that can take you through a four step process to narrow down your options and identify the most cost-effective plan. If you have a low income and struggle to pay for your prescription drugs, you may qualify for the Extra Help/Low-Income Subsidy (LIS) program.

For more information, go to <http://www.PlanPrescriber.com/medicare-part-d/extra-help/> or <https://secure.ssa.gov/apps6z/i1020/main.html>. For additional resources on Medicare, go to Medicare.gov.

Though it may seem overwhelming at first, taking the time to research your best option for Medicare prescription drug coverage could really pay off.

How to maximize your cost savings

In 2011, there are lots of changes on tap when it comes to Medicare Advantage and prescription drug plans. But open enrollment is a great time to review your coverage. These DOs and DON'Ts can help ensure you are maximizing your cost savings.

DO check to ensure your medications are still covered. Check your prescription drug plan each year because insurers may change which medications are covered. You can enter your medications on web-

sites like www.PlanPrescriber.com to see which drugs are covered and compare the projected costs with other plans.

DO pay attention to the drug limitations in your plan. Even if your medication is on the formulary, a plan may limit the circumstances under which a drug is covered. They may only be covered after prior authorization, after you've tried other drugs through a process called step therapy, or in certain doses and quantities.

DO consider all your options. Medicare supplemental plans, or Medigap, have their own six-month open enrollment period, beginning the day you turn 65 and are enrolled in Medicare Part B. The enrollment period for Medicare Advantage and stand-alone prescription drug plans is Nov. 15 to Dec. 31 2010.

DON'T go on autopilot. Many plans change cost and drug coverage annually. What worked last year for you could cost you more money this year in terms of higher prescription drug costs and other out-of-pocket expenses.

DON'T be afraid to ask for help from qualified professionals. You can get help through your State Health Insurance Assistance Program (SHIP), PlanPrescriber, licensed health insurance agents who are certified to sell Medicare, family members or by calling 1-800-Medicare.

DON'T think that stable premiums = stable coverage. Just because your premiums haven't gone up doesn't mean that you are getting the same plan for the same price next year.

Illustration courtesy of Getty Images



called the "doughnut hole." In addition, plans will pay 7 percent of the cost for generic drugs in the gap. This applies to drugs that are on the plan's formulary. If they aren't on the formulary there may be no discount, so make sure you check.

How to compare plans

Each plan has different features and each person has unique prescription needs so it's important to find the plan that is best for you. Here are some things to keep in mind:

Cost and coverage:

The plans vary in the coverage offered and how much they cost. Consider the cost

Formulary changes: Insurers may change drug formularies each year. Make sure you enroll in a Part D plan that covers your medications.

Other limitations: In

Christmas Celebrations Edition of 'Round about DFW

BY TONYA WHITAKER
NDG STAFF WRITER

Dec. 16-Dec. 18 – The Acting for Children Theatre, directed by Annie Scontrino, presents *It's A Wonderful Life* at 10 a.m. Dec. 16 and 7 p.m. Dec. 17 and Dec. 18 at the Granville Arts Plaza Theatre, 521 W. State St. in Garland. Matinee prices are \$6 and evening prices start at \$6. Advance ticket pricing for seniors is \$6; children 2 and younger admitted free. Add \$1 for tickets purchased at the door. For tickets, call 972-658-3915 or buy online at www.actingforchildren.org.

Through Dec. 19 – Plano Children's Theatre presents *The Best Christmas Pageant Ever* at 1301 Custer Road, suite 706 in Plano. Dec. 9 and Dec. 14

shows begin at 1 p.m., two shows are planned for Dec. 10 at 1 and 7:15 p.m. and Dec. 11, Dec. 12, Dec. 18 and Dec. 19 at 2:15 and 7:15 p.m. Dec. 16 and 17 shows are slated for 7:15 p.m.

Dec. 18 – Celebrated chamber choir The Texas Voices continues its eighth season of public concerts with *The Angels Sing*. The 24-member professional chorus, directed by Alan Dyer, will perform its second concert of the season at 6:30 p.m. at Northway Christian Church, 7202 W. Northwest Highway in Dallas. Tickets are \$22 regular, \$15 for seniors (65 and older), and \$10 for students and may be purchased online at www.thetexasvoices.org, at the door, or by calling 214-384-6336.



The Texas Voices

Dec. 18 – **Brandi's Big Give** featuring neo-soul artist **Anthony David** will take place at Deux Lounge, 5321 E. Mockingbird Lane Suite 240 in Dallas at 7 p.m. General admission \$10, general admission with raf-

fle \$15 and VIP is \$35. Proceeds go to the Texas Organized Project and the Urban League of Greater Dallas Young Professionals. Call 972-849-5997.

Dec. 19 – Holy Cross Catholic Church, 5004 Bon-

nie View Road in Dallas, will play host to a **holiday piano concert** featuring Aaron Mathews at 3 p.m. Event is free, and the public is invited to attend. Call 214-374-7614.

Dec. 24-Dec. 25 – **Blues**

singer **Betty Lewis** to perform two holiday shows at the Choctaw Casino for free. www.choctawcasinos.com

Dec. 28, 2010 – Jan. 2, 2011 – The Eisemann Center, 2351 Performance Drive in Richardson, presents eight performances of *A Tuna Christmas* through Jan. 2, 2011. Tickets range from \$29-\$59 and are available online at www.eisemanncenter.com, by phone at 972-744-4650 or in person at Eisemann Center Ticket Office. Group discounts are available for groups of 10 or more by calling 972-744-4657.

Read more entertainment online at www.northdallasgazette.com. Submit entertainment announcements to assignmenteditor@northdallasgazette.com

Have You Heard?

BY TONYA WHITAKER
NDG STAFF WRITER

Kinda fishy

The You Outta Be Ashame Award goes to Detroit DJ and soulster Keith Washington. The singer of the 1990s hit *Kissing You* sold out his "friend" Aretha Franklin by broadcasting a private conversa-

tion with her on his show, *Kisses After Dark*, on 105.9 Kiss FM. Sad to see that friendship takes a backseat when it comes to scooping a story. Read more about this hot mess on our website.

Good rap, bad rap

Is there ever anything good to say about married NBA players? You defi-



Aretha Franklin

nately won't hear a good word coming from Shaunie O'Neal. But, she did have one good thing to say in their defense. In a recent radio interview, Shaq's ex-wife and VH-1's *Basketball Wives* producer named the only NBA player she thinks is faithful ... visit www.northdallasgazette.com to find out who.

Tucker's comeback

The last time we heard from Chris Tucker, the Internal Revenue Service was riding his tail for \$11 million in back taxes. Now, the *Rush Hour* actor is slated to star in Warner Bros. movie called *The Rabbit*. The action-comedy centers on a Las Vegas magician and escape artist

who abandons the United States to work for hire on foreign soil. The premise does not sound like a box-office hit, but in this economy we all got to do what we got to do to pay the bills.

Read more about these and stories and more at northdallasgazette.com.

For Holidays, Basic Toys May be the Best for Kids

(NDG Wire) For the holidays, parents and grandparents should note that they don't have to spend a fortune on great toys that educate and entertain children.

Although high-tech toys are popular – and oftentimes expensive – they don't always provide the interaction necessary for children to learn communication and social skills.

"These toys can sometimes be overwhelming for children and only appropri-



ate for solitary play," said Suzanne Bonifert, who has worked extensively with children as head of the speech-language pathology program at UT Dallas' Cal-lier Center for Communica-

tion Disorders.

Bonifert says parents have a fairly inexpensive option: Back-to-basics toys.

Here are a few examples of how these simple games and toys give children a way to have fun and learn at the same time:

- **Puzzles** – These are a great way to teach children how to request things by asking for puzzle pieces by name, teaching them how to take turns and how to answer questions.

- **Memory Game** – Teaches turn-taking skills, which are essential skills for conversation.

- **Mr. Potato Head** – Can be used to teach children the names of body parts.

- **Farm set** – Teaches preverbal skills (animal sounds) as well as builds on the use of play sequences.

- **Dolls or stuffed animals** – Interaction with these aid pretend play (feeding the baby, putting it to bed).

RENEE, continued from Page 2

extremely proud to be a part of it," said Keisha Hull from Atlanta. "As one of the new faces of the campaign I hope to encourage and inspire others to be healthy, kind

and strong—inside and out!"

To watch all past episodes of season three or for more information on the My Black is Beautiful series, please visit www.myblackisbeautiful.com, join our Facebook fan page at <http://www.facebook.com/mbib> or follow us on Twitter at <http://twitter.com/MBIB-Movement>.

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DFW Airport names Star Concessions Food and Beverage Concessionaire of the year for 5th year

(NDG Wire) DFW International Airport announced last week that it named Star Concessions its food and beverage "Concessionaire of the Year," the result of extensive surveys over the course of the entire year by Evaluation Systems for Personnel, Inc., an independent agency. Star Concessions, a Dallas-based company, won the prestigious award for the fifth time in the nine years DFW Airport has given the

award.

"Our goal is to always provide the best customer service possible," said Gilbert Aranza, founder and CEO of Star Concessions. "My employees and I go above and beyond because the airport's mission is our mission. We're committed to making DFW International Airport shine."

Star Concessions is one of DFW's 21 food and beverage operators, which col-

lectively represent nearly all of the national and international food and beverage concessionaires in the world. DFW has used two different outside rating agencies over the years. Star Concessions has been recognized as the top provider by both companies.

Mystery shoppers were used by the current rating agency to rate concessionaires on a broad range of criteria, including cleanliness

and overall appearance of the facility, whether they greet the customer, repeat the order to ensure correct fulfillment, properly give change and receipts with the transaction, and other criteria. Concessionaires must meet simultaneous goals of delighting a customer and maximizing the airport's revenue.

"We never cut expenses to maximize income," said Aranza, "and we're keenly

aware that if we perform well, it lowers the airline operating costs because it lowers what airlines pay in rent."

Aranza said, "DFW Airport is ranked in the top five international airports based on customer service and we believe we play a crucial role in setting that standard." He noted that DFW Airport strives to be the number one-ranked airport internationally, and that the experience of the customer/passenger in

the airport is a key factor in that ranking.

Star Concessions credits much of its success to its ongoing training program. "It's our culture to do a good job," noted Aranza. "It's rare for a company that doesn't have the resources of a giant, global company to pull off this level of service year after year. It happens because the entire leadership of our company preaches and lives customer service."

PAYCHECK, continued from Page 1

day loans and other high-cost credit, which often make a family's financial situation worse.

The survey specifically measured how consumers were making ends meet, financially planning ahead, managing financial products and their financial knowledge and decision-making. Moreover, survey results are quantified nationally, regionally, and by state.

According to Rick Ketchum, FINRA Foundation Chairman, "The extensive and multi-dimensional information allows policymakers and researchers to look at individual financial behavior from various angles and the state-specific data can be used to tailor new programs and policies to promote greater financial capability."

Some of the specific findings:

- Only 16 percent of survey respondents felt satisfied with their current personal financial condition

- More than half of all Americans – 55 percent – are living paycheck to paycheck, spending more than or all of their household income

- 60 percent of Americans do not have funds on hand to cover unanticipated financial emergencies

- 28 states' respondents noted a 50 percent or greater drop in income during the past 12 months

- 40 percent of credit card holders indicated they have paid only the minimum amount owed over the past 12 months.

While consumers in New York, New Jersey, and New Hampshire were found to be more financially stable in categories measured, other states did not fare as well. For exam-

ple, in Indiana, 68 percent find it very difficult to pay their bills every month. In Nevada where unemployment is the nation's highest at 14.2 percent, nearly two in three consumers or 65 percent, lack any available funds to cover unexpected emergencies. In Hawaii where hotels and tourism flourishes, the reliance on large numbers of part-time workers has led to fewer working hours and a large loss of household income. In the past year, the Aloha State respondents reflected a 44 percent drop in pay.

Acknowledging how financial products and borrowing options have become more

complicated the survey also determined that consumer ability to understand these financial products was lagging. As a result day-to-day finances have become increasingly difficult for consumers to understand the full risks of borrowing.

For example, the national average for use of one or more non-bank borrowing products is 24.3 percent; however in Mississippi, Montana, South Carolina, Oklahoma, and Wyoming, the use of products such as payday loans was at least 10 percentage points higher than the national average.

This greater incidence of non-bank borrowing recently

led to voters in Montana to say no to payday loans this November. By a 72-28 percent vote, the state capped payday interest rates at 36 percent and became the third state to reach that same decision in as many years and the 17th overall.

Consumer comparison on credit cards also revealed significant consumer decisions by state.

While the national average of comparing credit cards stood at 32.3 percent, consumers in Washington, DC, Wisconsin, and Rhode Island were more likely than others to shop competitively for the best interest rates. By comparison, consumers in Arizona, Ken-

tucky, Missouri, North Carolina, and Texas were the least likely to compare credit cards.

The Center for Responsible Lending supports reform of all lending products that have hidden terms or fees that are structured to trap borrowers into high-cost debt. Our efforts and those of our allies to push for important legislative and regulatory reforms are needed and will continue with fairness in lending as our watchword.

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

TAX, continued from Page 3

mously from the infrastructure that strong federal, state, and local governments provide. As a businessman I have used more than my fair share of these public institutions and therefore, I want to pay my fair share. That's why I'm asking Congress to raise my taxes!

There is no valid reason to continue these historically low tax rates for those making more than \$250,000 or more than \$363,000 during a period of economic stress. This country is in trouble and those of us who have benefitted the most need to step up and pay our fair share. The small rate increase will decrease the deficit by over 700 billion

dollars and have no appreciable adverse impact on employment. In fact, I would argue it would stimulate job creation if Congress were to invest in this country again. The House has rejected letting the wealthy off the hook for their fair share. The Senate should act now, do the right thing - and also reject the compromise.

Lewis is former president of Lasco Shipping Co. of Portland and of the Port of Portland Commission. He is also former national chairman of the I Have a Dream Foundation and a member of Wealth for the Common Good.

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CHISD, continued from Page 6

congratulate you. The school district saved \$1 million by jointly building a government center with the City of Cedar Hill. The school district also saves \$50-thousand annually in operating costs because

they share the building.

This has been a decade long journey for the Cedar Hill School District. During the 1999-2000 school year CHISD had a budget deficit of \$2.7 million. Now the school district has

a \$56.3 million balanced budget and a 27 percent fund balance of \$15.3 million. It has an AA- financial bond rating from Standard and Poor's.

In the 2006-2007 school year CHISD had two exem-

plary schools, three recognized schools, seven acceptable schools and one unacceptable school. In 2010, the school district has three exemplary schools, seven recognized schools and four acceptable schools. The

school district meets federal Annual Yearly Progress (AYP) standards.

"We are happy that the taxpayers know that we are spending their tax dollars wisely while taking the education of our children seri-

ously," said Horace Williams, Superintendent of the Cedar Hill Independent School District. "This is part of our effort to become a world-class district and to have premier schools of choice."

PINKETT, continued from Page 2

Today, African-American giving is no longer only about survival or even helping each other; it is about empowerment and collective self-determination. To address the many chal-

lenges in our community, we must leverage our combined efforts through organizations and businesses to reach as many people as possible.

For more information,

visit www.randalpinkett.com and follow the author on Facebook and Twitter. To learn more about Randal's philanthropic efforts visit www.randalpinkett.com.

GALLERY, continued from Page 1

Assistant Professor of Teacher Education Rhonda Vincent said her class started the semester talking about the 21st century learner and how they are used to media and lots of visuals to gain information. "So we started to think about how we could present to them the history of the United States in a visual form."

Every semester, Vincent's students produce some type of unusual and remarkable display for local school children. This semester's effort was different because students focused on art and how it and social studies are very much related to culture and history, Vincent said.

For the first time, Vincent's students also produced a "jackdaw," a small artifact that they could give to each student to help them remember each era.

"In the Great Depression and World War II exhibits we gave students ration cards. The ones from 1776 gave children little golf pencils with a feather on it to represent a quill for signing the Declaration of Independence. They've all done different things so that students can take these objects back with them to remember their presentation," Vincent said.

The students worked all semester doing research, preparing their displays,

choosing source documents that are relevant to children and which artifacts clearly demonstrate each era. They also endeavored to make sure their costumes were representative and prepared how to adjust their presentation to accommodate children of all ages.

Derica Turner, a UNT Dallas senior, displayed the 1920s to the 1940s. She and her class partner talked about the Harlem renaissance when jazz music, poetry and literature became popular, as opposed to the darker Great Depression booth next door.

"It's a lot of work, but we had a lot of fun doing research and trying to find things that the kids would enjoy. This is preparing us to be able to roll with the punches," Turner said about the gallery.

"I love Dr. Vincent. She's my favorite professor," Turner said. "She's really helping us to become the best; she's pulling the best out of us. It's very stressful but in the end it shows that she really cares about her students and she wants us to excel."

Jaenelly Rocha was the

first costumed character students saw as she presented the beginning era of the United States. She talked about the colonies and what they had at the time. She showed pomander fragrance balls, a violin and some colonial art.

"This assignment is very fun and very engaging. It's hands on for the kids and it's a good visual to help them learn history in a different way."

She agreed with Turner that Vincent is amazing.

"I think she's prepared us for where we're heading as teachers. I feel very prepared now because of her and all her efforts."

Marcos Zapata teaches fifth grade math at Adams. He stood against a wall watching the students walk through the gallery, which he called an excellent idea. He said he had never seen anything like it before.

"It's great for students to see how history goes from decade to decade. It's very important to show them through a visual way, and this is all about visuals. I think it doesn't get any better than that for grade students."

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TWC Sets Employer Unemployment Insurance Tax Rates for 2011

(NDG Wire) The standard minimum Unemployment Insurance (UI) tax rate paid by Texas employers in Calendar Year (CY) 2011 will be 0.78 percent, up from 0.72 percent in CY 2010, the Texas Workforce Commission (TWC) announced today. The taxes replenish the Texas Unemployment Compensation Trust Fund which provides unemployment insurance for Texas workers who lose their jobs through no fault of their own.

By utilizing a public bond sale strategy and suspending the deficit tax component of the tax rate, TWC stabilized the CY 2011 employer tax rate increase, which was necessary to offset two years of higher UI benefit payments. Taxes would have been significantly higher without the actions taken by the Commission. Employer groups across the state supported this strategy.

The minimum tax rates are paid by 213,000 or 63 percent of all experience-rated employers. An employer paying the standard minimum tax will pay \$70.20 in tax per employee in CY 2011 compared with \$64.80 in tax per employee in CY 2010.

In setting tax rates for CY 2011, TWC sought to

minimize the effects of any increases and exercise all the authority given to it by state law to hold the tax rates to the lowest and most predictable rates possible.

Texas employer UI taxes at the minimum rate remain lower than many other states. Alaska employers at its minimum tax rate pay \$201 per employee; Arkansas employers at its minimum tax rate pay \$100 per employee; and Illinois employers at its minimum tax rate pay \$89 per employee.

The maximum UI tax

rate, paid by 2.2 percent of Texas experience-rated employers, is 8.25 percent, down from a maximum rate of 8.60 percent in CY 2010. The average tax rate of 2.03 percent for CY 2011 is up from 1.83 percent in CY 2010, while the average experience tax rate of 1.96 percent for CY 2011 is up from 1.74 percent in CY 2010.

The components of the CY 2011 tax rate are:

- The general tax rate – based on claims against an employer's account. If TWC has paid benefits to former employees who were laid

off or separated through no fault of their own in the past three years, then those employers will pay a general tax.

- The replenishment tax

See TWC, Page 16



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Sister Tarpley

Why Jesus is Better than Santa

Jesus is everywhere; It has been said that Santa only lives at the North Pole. **Jesus** rides on the wind and walks on the water; Santa rides in a sleigh. **Jesus** is an ever present help; Santa comes but once a year. Jesus supplies all our needs; Santa only fills your stockings and leave you with goodies; Santa comes down chimneys; Jesus stands at your door and knocks, and enters your heart when invited.

You have to wait in line to see Santa; Jesus is as close as the mention of His name. Santa lets you sit on his lap; Jesus lets you rest in His arms. Santa doesn't know your name; all he can say is "Hi little boy or girl, what's your name? Jesus knew your name before you were

born. Not only does Jesus know your name; He knows your address too. Jesus knows our history, our future and He knows how many hairs are on our heads.

Santa has a belly like a bowl full of jelly; Jesus has a heart full of love. All Santa can offer is "Ho! Ho! Ho! Merry Christmas." Jesus offers Joy, Peace, Health, Help and Hope. Santa says, "You better not cry..." Jesus says, "Cast all your cares on me for I care for you."

Santa's little helpers make toys; Jesus makes new lives, mends wounded hearts, repairs broken homes and builds mansions in Heaven. Santa may make you chuckle, but...; Jesus gives you His joy that is your strength. While Santa puts gifts under your tree... Jesus became our gift and died on a tree.

It's obvious there is really no comparison. We need to remember Who Christmas is all about. We need to put Christ back in Christmas. **Jesus is still the Reason for the Season!**

This Holiday Season, and the New Year, it is time that we: **Stop Making Excuses** – If we can understand this statement; "We're going to give our life for something – the question is what?" Is it sports, a hobby, fame, or wealth? None of these things can give lasting satisfaction.

Service to others is the pathway to joy and fulfillment. It's through a ministry for Christ that we find true meaning. As we serve God's purposes, our lives take on eternal importance. Paul writes, "All this makes you more significant, not less, because it's what you are a part of. **1 Corinthians**

Chapter 12 starts with "Now concerning spiritual gifts, brethren, I would not have you ignorant..."

"Each of us finds our meaning and function as a part of His body." **Romans 12:4 & 5** If we aren't involved in something greater than ourselves, we just exist because life is meant for a ministry. God wants us to love and serve others unselfishly. He wants us to make a difference in His world: He wants to work through us. Ultimately what matter is not how long we live, but how effectively we live!

If we're not involved in any form of service today, what's our excuse? Abraham was old. Jacob was insecure. Leah was unattractive. Joseph was abused. Moses stuttered. Gideon was poor. Samson was co-dependent. Rehab was im-



Little Mr. Jorge Ruiz Fielding with mother, Ms. Damiana Ruiz Rojas from California enjoying the 2010 Holidays

moral. David had an affair resulting in all kinds of family problems; and Elijah was suicidal.

Jeremiah was depressed. Jonah was reluctant. Naomi was a widow. John the Baptist was eccentric. Peter was impulsive. Martha worried a lot. The Samaritan

woman had several failed marriages. Zacchaeus was crooked. Thomas had doubts; and Paul had poor health. That's quite a variety of misfits, yet God used each of them – and He will use us too, if we stop making excuses.

TIPS, continued from Page 1

sumption.

- Have your heating system serviced regularly to ensure that it is running properly, making sure to change filters as prescribed. Use a filter that has a rating of MERV 8 or higher. MERV stands for Minimum Efficiency Rating Value.

- Seal the inside of your home by caulk and weather-strip doors and windows that leak air. Caulk and seal air leaks where plumbing, ducts

or electrical wiring penetrates through exterior walls, floors, ceilings and over cabinets.

- Install foam gaskets behind outlet covers and switch plates. Foam gaskets prevent air from leaking through wall outlets.

- Reduce your hot water temperature setting and be sure to insulate water heaters and hot water pipes that are 10 years old or older.

- Check the exterior of the

home for air leaks, especially around openings for water spigots, air conditioner hoses, dryer vents and gas pipes. Use caulk or expanding foam to seal spaces.

- Look for dirty spots in your attic insulation, which often indicate holes where air leaks into and out of your house. You can seal the holes by foaming the gap or by stapling sheets of plastic over the holes and caulking the edges

of the plastic.

- When the fireplace is not in use, keep the flue damper tightly closed. A chimney is designed specifically for smoke to escape, so until you close it, warm air escapes 24 hours a day!

- Test your home for air tightness. A home energy audit is the first step to assess how much energy your home consumes, and to evaluate what energy-efficient measures you

can make. Any problems, when corrected, may save sig-

nificant amounts of money over time.



Ramon Hodridge, Minister

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Wooten inducted into Cleveland Browns Legends

(NDG Wire) NFL legend John Wooten, a member of the 1964 Super Bowl champion Cleveland Browns, has had a good year. First, he was named to the Sports Illustrated "NFL Power 40+" which lists the league's most influential officials, executives, coaches, players and more. A few weeks ago, he was inducted into the Cleveland Browns Legends and received a Ring of Honor. In between honors, he has managed to keep up his exercise routine at the Methodist Charlton Medical Center Fitness Center.

Wooten has used many of the cardiology services offered at Methodist Charlton and Methodist Dallas



John Wooten

medical centers, beginning with a stent he received at Methodist Dallas to prevent blockage of blood flow to his heart. After surgery, he successfully completed the Cardiac Rehabilitation program at Methodist Charlton. Wooten, who has a history of heart disease in his family, says he knew he needed to keep exercising

to keep healthy, so he chose to continue his exercise program at the Methodist Charlton Fitness Center. He works out several times a week. "The reason I chose Methodist Charlton is because of the people," says Wooten. "I like the atmosphere here and I watched the way the staff handled people. My whole philosophy is there is nothing on this earth more important than people." The Arlington resident says he encourages others in the Cardiac Rehabilitation program to keep coming back to exercise after they complete the program.

In addition to playing for the Cleveland Browns, Wooten also played a sea-

son with the Washington Redskins. His 44-year career with the NFL includes an impressive list of on-the-field honors as well as several positions as manager, agent, and scout, including Director of Pro Personnel with the Dallas Cowboys. He currently serves as Chairman of the Fritz Pollard Alliance, which works with the NFL to increase job opportunities for minorities in the league.

To see and hear more on the story of "John Wooten: A Winner at Heart with Methodist Charlton Medical Center," visit the Methodist Health System YouTube channel at www.youtube.com/methodisthealthdfw.

TWC, continued from Page 13

rate – charged to all employers to cover unemployment claims not charged to a specific employer. This tax tends to rise following eco-

nomie slowdowns when claims increase and businesses close.

• The employment training assessment – charged to

all employers who are eligible for a computed tax rate to finance the Skills Development Fund and the Texas Enterprise Fund. The em-

ployment training assessment calculation is a separate line item on the Employer's Quarterly Tax Report.

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