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Dallas homeless surge felt strongest in local classrooms

By David Wilfong
NDG Special Contributor

Dallas is looking at a large, and continually growing homeless population. While the spread-out geography of a city like Dallas may make the appearance of the homeless less visually constant, the problem is growing large enough that people are starting to take a second look at it.

One of the most obvious places where the homeless issue arises is in Dallas classrooms.

Mark Pierce of the Dallas Independent School District's Homeless Education program has characterized the numbers he is seeing as "catastrophic." According to Pierce, the school district is currently working to educate approximately 3,700 homeless students. He also warns that there may be another 1,000 children in the city who are homeless, but not currently enrolled in school.

Dallas having a homeless population is nothing new, but Pierce said he thinks the problem has swelled in the past couple of years.

"There's a lot of reasons (for homelessness)," Pierce said. "The one that stands out the most is that property costs have gone up a lot recently. So apartment complexes are raising their rents, and so it's harder for people with lower income to



With any effort to help the homeless, special consideration need to be made for the most vulnerable among the population; the children who need not only food and clothes, but consistent access to education as well. (Photo: Wendy Kenin / Flickr)

find a place to live."

Pierce has been working with the homeless in the district for 21 years, and one of the programs he says has been most successful are the campus "Drop-In" programs. Beginning at North Dallas High School 2012, the district, in partnership with the Episcopal Church of the Incarnation and utilizing a grant from Baron & Blue, the district opened its first campus Drop-In in 2012.

The district now runs Drop-Ins at 12 Dallas high schools and two middle schools. Once a week the Drop-In centers are open to help students with a wide range of needs, from food and clothing to simple hygiene

items. Additionally, the district can also employ some students to work in the centers, providing both a help and learning opportunity as well as a way to earn money in the process.

"I would like to see one of these at every single high school in Dallas, and throughout the rest of the country actually," Pierce said. "People would be surprised. Even in the wealthier suburbs there are probably kids who have no home for one reason or another and could use a little assistance."

As for what needs to happen in the near future, Pierce keeps his ex-

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Dallas center reaches out to police officers

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South Dallas / Fair Park proposals sought

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Aviation option for Spring Break students

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Dallas goes full Irish in parade on March 11

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COMMENTARY

Congress must investigate Trump's potential Russian ties

By Rep. Bennie G. Thompson (D-Miss.)

The endurance of our nation's security, sovereignty, and democracy is not a partisan issue. This is a top concern for all Americans and should be a top priority for the leaders that we send to Washington, whether Democrat or Republican. As elected officials, my colleagues and I swore to support and defend the Constitution of the United States against all enemies, foreign and domestic. We, therefore, have a responsi-

bility to do our due diligence in investigating Russian interference, and potential influence, into our democratic elections and the potential Russian ongoing connections within this current presidential administration.

Despite all of the evidence gathered thus far – evidence that has led all 17 of the U.S. intelligence agencies to conclude with confidence that the Russians had indeed interfered in the past election – the

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Normani Kordei



Wendy Davis



Rihanna

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Normani Kordei

(PRNewswire-US-NewsWire) — Normani Kordei, of the internationally acclaimed pop group Fifth Harmony, has partnered with the American Cancer Society as a global ambassador to help increase awareness about the importance of breast cancer screening and HPV vaccination. The fight against cancer hits close to home as Kordei's mother, Andrea, is a breast cancer survivor having been diagnosed when Normani was just 5 years old.



"I remember seeing my father shaving my mother's head in the bathroom after her chemo treatments; it was so traumatizing," Kordei says.

This heartbreaking memory of her mother, who she

calls her role model and inspiration, was the catalyst for aligning with the American Cancer Society and an easy decision to make in helping to fight this horrible disease.

"My mom is my hero, and I wouldn't be the woman I am today without her," says Kordei. "I am so committed to this fight. I love the work the American Cancer Society does and being a global ambassador provides me an amazing platform to share my experience and story while growing up, support my grandfather who is currently undergoing treatment for prostate cancer, and honor the legacy of my

Uncle Norman, to whom I am named after and never met, having passed from lung cancer at the age of 33."

The American Cancer Society is the nation's largest private, not-for-profit investor in cancer research and offers patient programs and services including free transportation to treatment, no-cost lodging at more than 30 Hope Lodge facilities in the U.S. and Puerto Rico, as well as education and prevention initiatives around the world.

"Cancer has touched my life and the lives of those I love, and now I'm ready to help all that I can in the

fight," Kordei says.

"We are honored to have such a strong voice in Normani to help us save more lives from cancer," says Sharon Byers, chief development and marketing officer for the American Cancer Society. "Her passion and commitment at such a young age is remarkable. In November, Normani visited a hospital with us and watching her interact with patients young and old was special. She has the ability to put smiles on the patients who need that happiness most."

"Being only 20, it was especially tough to watch kids who were struggling," Ko-

rdei says. "But it was truly memorable and inspiring to see their parents provide support. It was really emotional yet rewarding when a few of the parents came up to me with tears in their eyes saying that it has been a long time since they saw their kids smile. That experience set the course and the desire to do more."

The American Cancer Society is the largest voluntary health organization dedicated to eliminating cancer as a major health problem, and it's because of her mother's breast cancer diagnosis that Normani is espe-

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Wendy Davis

SMU's annual Women's Symposium, Wednesday, March 8, will feature a keynote address by Wendy Davis, former Texas state senator and 2014 candidate for Texas governor.



An attorney and long-time public servant, Davis served on the Fort Worth City Council from 1999 to 2008. She represented District 10 in the Texas Senate from 2009 to 2015, but made her mark, nationally, with an impassioned, 11-hour filibuster in June 2013 that delayed passage of a bill restricting abortion regulations in Texas. She ran for governor on the Democratic

ticket in 2014, losing to Republican Greg Abbott. In 2016, Davis launched a new initiative, Deeds Not Words, designed to train and equip young women to make changes in their communities.

"We invited Wendy Davis to be our keynote speaker because she was a major advocate for women during her time in the Texas Senate and during her gubernatorial campaign," said Aurora Havens, Women's Symposium co-chair and a senior engineering major. "We believe she is an inspiration to all women, especially in Texas."

The theme of the student-planned 2017 symposium, "My Body, Not Their Politics," will focus on the politics surrounding issues such as sexual violence, reproductive justice, and women and politics.

"The theme addresses issues women face as well as

the current political climate," Havens says. Sachi Sarwal, a junior electrical engineering major, is also co-chair.

The symposium is open to the public from 11 a.m. to 8 p.m. at SMU's Hughes-Trigg Student Center, 3140 Dyer St. Visit www.smu.edu/wom-sym for registration. Registration is requested by March 1.

Featuring a community resource fair, book signing and community awards reception and dinner, the symposium also features the Profiles in Leadership Awards. Recipients include Sharon King, for 35 years a fundraising professional and volunteer leader of numerous Dallas women's

organizations; Cheryl Pollman, past president of the Dallas chapter of the National Council of Jewish Women and a leader dedicated to helping children in Dallas' Vickery Meadow area; Sandra Sedillo-McGlothlin, co-founder of Empire Roofing and Empire Texas Equities and leader in numerous industry and community organizations including the Fort Worth Hispanic Chamber of Commerce; Teri Walker, founder and CEO of CommonTeri Services, a technology consulting firm and statewide leader of adult and family literacy programs; and Cynthia Yung, executive director of the Boone Family

Foundation, which advances equity for women and girls. The Ward Award for Excellence in Mentoring will be presented to Angela Fields, founder of Rae's Hope, a Dallas nonprofit designed to empower at-risk girls to become productive members of their communities.

More than 500 attendees are expected to attend SMU Women's Symposium, created in 1966 as part of the University's commemoration of its 50th anniversary. One of the longest running events of its kind, the symposium has challenged, changed and broadened women's perspectives on campus and in the community.

Rihanna

The popular singer Rihanna has been named the 2017 Harvard University Humanitarian of the Year, and came to campus to accept the Peter J. Gomes Humanitarian Award at a ceremony last Tuesday (Feb. 28).



"Rihanna has charitably built a state-of-the-art center for oncology and nuclear medicine to diagnose and treat breast cancer at the Queen Elizabeth Hospital in Bridgetown, Barbados," said S. Allen Counter, the Harvard Foundation's director. "In 2012, she founded the nonprofit the Clara Lionel Foundation Global Scholarship Program [named for her grandparents] for students attending college in the U.S. from Caribbean countries, and supports the Global Partnership for Education and Global Citizen Project, which provides children with access to education in over 60 developing countries, giving priority to girls, and those affected by lack of access to

education in the world today."

An international musical phenomenon, the Barbados-born singer, actress, and songwriter — whose full name is Robyn Rihanna Fenty — has sold more than 200 million records.

The Harvard Foundation recognizes prominent public-spirited leaders each year in honor of the late Rev. Professor Peter J. Gomes. Past honorees include physician-statistician Hans Rosling; actor James Earl Jones; Nobel Peace Prize Committee chairman Thorbjørn Jagland; U.N. Secretaries General Ban Ki-moon, Kofi Annan, Boutros Boutros-Ghali, and Javier Pérez de Cuéllar; gender rights advocate Malala

Yousafzai; anti-child-labor spokesman Kailash Satyarthi; tennis player and activist Arthur Ashe; former Health and Human Services Director Louis W. Sullivan; and farmworker rights advocate Dolores Huerta.

The award was presented at 4 p.m. at Harvard's Sanders Theatre on Feb. 28.

With sales exceeding 200 million records worldwide, Rihanna is one of the best-selling artists of all time. Rihanna is the youngest and fastest solo artist to earn fourteen number-one singles on the Billboard Hot 100, and was named the Digital Songs Artist of the 2000s decade and the top Hot 100 artist of the 2010s decade by Billboard.

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CFPB: Navient charged student borrowers too much

By Charlene Crowell
 NNPA Columnist

The financial futures of more than 12 million federal and private student loan borrowers who collectively owe approximately \$300 billion is at the crux of a lawsuit filed by the Consumer Financial Protection Bureau (CFPB). CFPB is suing Navient Corporation and two of its subsidiaries for using shortcuts and deception to illegally cheat borrowers out of their rights to lower loan repayments. Illegal loan servicing failures caused more than one-in-four borrowers to pay more than they should have.

A CFPB investigation of

Navient, the nation’s largest student loan servicer of both private and federal student loans, found that borrowers were not accessing a federal student loan repayment option that has been in effect since 2009. For eligible borrowers, income-based repayment can lower monthly borrower payments by taking into account income and family size. Depending upon individual borrower circumstances, payments could be reduced to even zero, and loan forgiveness apply after 20 or 25 years of regular monthly payments.

“At every stage of repayment, Navient chose to

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NDG Readers Sound Off

Richardson begins planning for Cotton Belt Rail Line’s impact

I would like to know how the rail will cross through the neighborhoods where there are seven, mostly elementary schools. What is it going to take to get the DART board to realize this is a dangerous situation to our children and a nightmare for north/south traffic. The first time a child is killed or injured by one of these DART trains, I hope the DART board will be sued because we have pleaded

for this to be constructed properly, overhead or underground, not a street level. How is the DART going to cross Ohio, Coit, Preston, Davenport, Brentfield, Keller Springs.....there are residential homes that pay a LOT of Dallas City/County Taxes, why is their input not being considered??

Thank you.
 - Paula Casey via NorthDallasGazette.com

To share your opinion visit NorthDallasGazette.com

RUSSIAN, continued from Page 1

current administration seems unable or unwilling to put its full weight behind a full and proper investigation that seems necessary to the American people. In the face of evidence that campaign and administration officials seem to have had relationships with Russian officials, the president cannot simply move on from this issue. In fact, the resignation of National Security Advisor Michael Flynn this month seems to provide us with more questions than answers.

The potential conflicts between the Trump Administration and its apparent ties to Russia seem numerous. The president has refused to release his tax returns – a move not seen from any other modern major party candidate – leaving questions unanswered as to potential Russian business ties and conflicts of interest that President Trump was all too happy to gloat about in years past. The president is unable to criticize Russia and its dictator-like leader Vladimir Putin, but, instead, praises him and prefers him to President Obama. When confronted with the assertion that Putin has had journalists and political opponents killed, President Trump doubled down on his support of Putin by shockingly asserting a moral equivalence between Russia

and the United States.

The president’s ties to Russia don’t end with him, however, they trickle down into his administration. As in the campaign, President Trump continues to surround himself with advisers that have expansive and well-documented financial entanglements to Russia. Recently, “The New York Times” reported that phone records show Trump associates communicated with senior Russian intelligence officials throughout the campaign, including his former campaign chair Paul Manafort, who is known to have involvements in multimillion-dollar business deals with Putin allies in Ukraine.

Additionally, Michael Flynn was forced to resign following information revealing that he had lied about privately discussing U.S sanctions against Russia with the Russian ambassador to the United States before Trump took office, a potentially illegal act. It has since been reported that White House officials were made aware of Flynn’s actions and made no effort to correct the record. It was only after leaks to the public that President Trump’s hand was forced, raising concerns regarding the ability of this White House to maintain honest and open communication with

the American people.

This intricate web leaves us with critical questions that must be answered. What did the President know and when? Was the White House ignoring or covering up the truth and spreading misinformation? Did Flynn operate at the direction or the knowledge of the President and were others involved? The American people deserve to know the full extent of Russia’s financial, personal and political strings attached to President Trump and this administration.

Now more than ever, we need an independent, bipartisan commission to fully investigate Russia’s interference in the election and any potential Trump campaign ties to the Kremlin. Unfortunately, Republican leaders in the House seem less than enthusiastic about investigating their own President. In turn, last month, Representatives Eric Swalwell (D-Calif.), and Elijah Cummings (D-Md.) reintroduced legislation that would create a 12-member, bipartisan, independent commission empowered to conduct an in-depth investigation into attempts by the Russian government or others to use electronic means to influence, interfere with, or undermine trust in last year’s elections. This would be similar to the highly-praised 9/11 Commission – which was led by well-regarded national se-

curity experts that were not elected officials. Such a commission is not only necessary in order to ensure our security, but to restore trust in this administration and in the democratic process. All Democratic members of the House of Representatives, along with one Republican, have co-sponsored this critical bipartisan legislation.

The American people deserve transparency and peace of mind when it comes to their elected leadership. The Trump Administration has insisted on remaining friendly with Russia despite the very clear threat that they have presented to our national security. In doing so, they have put our nation at risk while keeping American citizens in the dark. The Trump Administration’s intent to ignore these ongoing acts of aggression sends a message that this type of meddling is acceptable. The only democratic way forward is to launch a complete investigation into not only the interference into our democratic election, but also into the ties and communication that this administration has had with Russia.

U.S. Congressman Bennie G. Thompson (D-Miss.) represents Mississippi’s 2nd Congressional District and is the ranking member on the House Committee on Homeland Security. He is also a member of the Congressional Black Caucus.

Center for Brain Health programs sets goal of helping 500 Dallas Police Officers

Law enforcement is inherently a high-pressure profession. Police officers must routinely make tough decisions, often under extreme stress and/or facing threat of harm. The Center for BrainHealth, part of The University of Texas at Dallas, and its Brain Performance Institute are collaborating to provide programs to help officers who serve on the front lines of the city of Dallas.

By equipping them with brain health-enhancing tools, the Center for BrainHealth and its Brain Performance Institute will aid officers in tactical decision-making, creative, real-time problem-solving and down-



Jennifer Zientz, head of clinical services at the Center for BrainHealth, leads a training session for officers with the Dallas Police Department. (Photo: UT Dallas)

regulating emotional response to stress.

“I have learned, thanks in part to the work of the center, that brain health is like physical health: You have to work to pursue it,” said

Lyda Hill, whose donation is funding the training. “Following the devastating day of July 7, 2016, in Dallas, where five law enforcement officers were killed in the line of duty, I knew I

had to do something to help those who take care of us daily. I hope this effort gives the Dallas Police Department the foundation it needs to consistently make the brain health of its officers a top priority.”

“Lyda is always at the forefront of transformational beginnings,” said Dr. Sandra Bond Chapman, founder and chief director at the Center for BrainHealth and Dee Wylie Distinguished University Professor in the School of Behavioral and Brain Sciences. “Thanks to her innovative, generous spirit and commitment to advancing scientific

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KORDEI, continued from Page 2

cially committed to increasing awareness about the importance of mammography among women in underserved communities. And as a young woman who has taken a step toward the prevention of cervical and other cancers through HPV vaccination, she is the perfect ambassador to share the message to make HPV vaccination a national and global public health priority.

“Vaccines are among the few medical interventions capable of achieving almost complete eradication of a disease,” Byers says. “We have a cancer prevention vaccine that has been available for 10

years. They’re safe and they work, yet in this country only about half of girls and boys who are vaccinated with the other vaccines recommended for preteens are getting vaccinated to protect them from cancer.

“It’s not often there’s an opportunity to prevent cancer, or in this case multiple cancers, with a single tool. Concerted efforts are needed so that the opportunity is not lost. Having a widely known and well-connected spokesperson like Normani, who has a pulse on the younger generation and a passion for working with kids, will help to educate today’s parents and youth.”

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City of Dallas accepting proposals for South Dallas/Fair Park Trust Fund community grants until April 14

Community organizations that qualify for funding from the South Dallas/Fair Park Trust Fund (SDFPTF) are invited to submit proposals for funding until April 14 at 4 p.m.

The SDFPTF was created to facilitate economic and community development programs and initiatives in the South Dallas/Fair Park community.

Applicants can apply for grants in these categories:

Community-Based Non-Profit: For agencies designated as a 501(c)(3) by the



Andreas Praeßler / Wikimedia

IRS: The maximum grant is \$35,000 for a maximum three years of funding.

Challenge: Any non-

profit community-based organization can apply; the maximum grant amount is \$5,000.

Public Safety: Any non-profit community-based organization can apply; maximum grant is \$10,000. Public Safety Projects must directly relate to an aspect of crime prevention or abatement.

Grant applications are available at the South Dal-

las/Fair Park Trust Fund office, 2922 Martin Luther King Jr. Blvd, Building A, Suite 127 through April 14.

The public meetings will discuss particular aspects of eligibility and application for annual grants. The meetings will be held at the Martin Luther King Branch Li-

brary, 2922 Martin Luther King Jr. Blvd., Building C. The announced schedule for the meetings:

- 6 p.m. Tuesday, March 7
- 6 p.m. Tuesday, March 14
- 6 p.m. Thursday, March 16
- 6 p.m. Tuesday, March 21
- 6 p.m. Thursday, March 23
- 6 p.m. Tuesday, March 28



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Rep. Eric Johnson pushes for full-day PreK

AUSTIN – Representative Eric Johnson (D-Dallas) recently filed House Bill 2282, a bill that would fund high-quality, full-day pre-K for qualifying school districts through the existing school finance formula. In order to be eligible for the funding, pre-K programs must serve economically disadvantaged children and adopt national best practices for improving educational outcomes.

“There is no doubt that full-day pre-K works,” said Representative Johnson. “It is just a matter of when



Preschool students learn about cooking. (Image: Flickr Seattle Parks)

Texas will stop dragging its feet and commit to doing what is right for the children of this state. Our state leaders need to stop playing pol-

itics with our most vulnerable children and fully fund a high-quality, full-day, formula-funded pre-K program now.”

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Dallas native, Kimball grad supports naval aviation modernization in Pacific

By Lieutenant Jill Ryan, Navy Office of Community Outreach

LEMOORE, Calif. – A Justin F. Kimball High School graduate and Dallas, Texas native is serving in the U.S. Navy with Commander Strike Fighter Wing, U.S. Pacific Fleet (CSFWP).



Petty Officer 2nd Class Curio McGrew (Courtesy photo U.S. Navy)

Petty Officer 2nd Class Curio McGrew works as an aviation ordnance man and

operates out of Naval Air Station (NAS) Lemoore, California.

McGrew is responsible for armament equipment.

“I like the people that I get to work with. We all perform our job to the best of our ability,” McGrew said.

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Public hearing slated to discuss Dallas' upcoming city budget

The City of Dallas will hold a public hearing on Wednesday March 22, 2017 to receive citizens' comments on the FY 2017-18 Operating, Capital, and Grant/Trust Budgets.

Members of the public wishing to make comments are invited to attend the public hearing, which will be held not earlier than 1 p.m. in the City Council Chambers, Dallas City Hall,

6th floor, 1500 Marilla St. Anyone interested in signing up in advance to speak at the public hearing may contact the City Secretary's Office at 214-670-3738.



For Spring Break young pilots get a chance to take charge at the Flight Museum (Courtesy Photo)

For Spring Break, young aviators can blast off at the Frontiers of Flight Museum

Celebrate Spring Break Week at the Frontiers of Flight Museum and explore the world of aviation and space. The fun blasts off on March 13-17 with fun activities daily from 10 a.m. to 2 p.m. The daily activities include:

MONDAY, March 13: HELICOPTER DAY

- Take a seat inside a Care-Flight helicopter
- Talk to the pilots

- Construct your own paper helicopter
- Launch it inside a 7-foot wind tube

TUESDAY, March 14: OPEN COCKPIT DAY

- Test our supersonic T-38 and F-4 jets cockpit simulators
- Explore inside our Bell UH-1 "Huey" and Southwest Airlines Boeing 737-300
- Talk to the pilots who flew these aircraft

WEDNESDAY, March 15: GALACTIC ADVENTURE DAY

- Get a sneak peek of the upcoming Aug 21 solar eclipse in SPOC, the portable planetarium
 - Get a close look at the Sun through a solar telescope
- THURSDAY, March 16: PAPER AIRPLANE DAY**
- Create your own paper airplanes
 - Experiment to see which

design travels furthest, most accurate, and the longest time.

FRIDAY, March 17: SIMULATOR DAY

- Explore virtual aircraft in the flight simulators
 - Learn aerial navigation
- Activities are free with the purchase of a general admission ticket. Admission is free for museum members. For info visit: <http://www.flight-museum.com/spring-break-2017>.

National Black Farmers Association Scholarship Program accepting applications

AUBURN HILLS, Mich. /PRNewswire/ –The National Black Farmers Association (NBFA) Scholarship Program is now accepting applications for the 2017-18 academic year. In its third year, the NBFA Scholarship Program will award scholarships of up to \$5,000 to African-American farmers or dependents of African-American farmers who plan to enroll or who are enrolled in agriculture-related study at an accredited two-year or four-year college, university or vocational-technical school.

vides essential tools, knowledge and resources that allow people to pursue and achieve their goals," said Lesley Slavitt, Head of Civic Engagement, FCA US LLC, and CEO of the FCA Foundation. "It is a privilege for the FCA Foundation to be a partner with the National Black Farmers Association and these remarkable students to ensure that the next generation of African-American farmers receive the training and skills that will enable them to thrive."

Apply for the 2017-18 NBFA Scholarship Program

Funded by the FCA Foundation, the charitable arm of North American automaker FCA US LLC, the NBFA Scholarship Program will award up to \$100,000 in scholarships this year.

NBFA scholarships are awarded based upon several criteria, including academic performance, demonstrated leadership, participation in agricultural and community

activities, and career goals and objectives. Applications will be accepted at <https://www.scholarsapply.org/blackfarmersassociation> through April 28, 2017, or until 100 applications have been received, whichever comes first.

"My father taught me very early on that land is the most important tool that a person can possess. And he taught me if I treat the land good, the land will take care of me," said John Boyd, Jr., President of the National Black Farmers Association. "Educating aspiring African-American farmers provides an opportunity to increase and advance agricultural technology, which will be passed on as a vital part of our rich farming legacy to future generations."

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

Dennis Jarvis / Flickr

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President Trump signs executive order on HBCUs

By Lauren Victoria Burke
NNPA Contributor

President Trump signed an executive order to focus more attention on Historically Black Colleges and Universities (HBCUs) on Tuesday, February 28.

Although HBCUs comprise just three percent of higher education institutions in the U.S., "HBCUs contributed 19 percent of the nearly 9 percent of all bachelor's degrees in science and engineering awarded to Blacks in 2010," according to American Institutes for

Research (AIR).

AIR also reported that "By 2010, approximately 33 percent of all Black students who earned bachelor's degrees in mathematics and statistics attended HBCUs, and HBCUs produced nearly 37 percent of all Black undergraduates who received bachelor's degrees in the physical sciences."

Every president since Jimmy Carter has issued an Executive Order establishing a White House Initiative on HBCUs. The order

See HBCUS, Page 11

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Irving's Tudor Lane transformation earns national recognition

The National Community Development Association (NCDA) has announced its decision to award the 2017 Audrey Nelson Community Development Award to the City of Irving, Texas for the redevelopment of Tudor Lane. Once one of Irving's highest crime areas, Tudor Lane now consists of 27 new homes where families and children live safely.



Once a high crime area, Irving's Tudor Lane now stands as an example of how public-private partnerships can collaborate to transform neighborhoods. [Photo: City of Irving]

Beginning in 2009, multiple city departments and a concerned community tackled a number of issues in the area around Tudor Lane.

Using a combination of federal, state and local funds, the City of Irving partnered with the U.S. Department of Housing and Urban Development, Texas Department

of Housing and Community Affairs, the Irving Housing Finance Corporation, Irving Community Development Corporation, and Bear Creek Development Corporation to invest nearly \$7 million. With the funding, they acquired and demolished the existing dilapidated buildings and redeveloped Tudor Lane. The initiative resulted in 27 new, affordable energy-efficient homes.

NCDA recognizes outstanding uses of Community Development Block

Grant (CDBG) and partnerships between local governments and nonprofit organizations to assist low and moderate-income persons. Audrey Nelson was the first Deputy Executive Secretary of NCDA.

"The redevelopment of Tudor Lane has truly transformed an entire neighborhood. The positive impacts of this initiative will benefit these 27 families and the surrounding area for decades to come. Tudor Lane is a great example of how the federal, state and

local governments can collaborate with local nonprofits and homebuilders to address significant community needs and improve the lives of many. We hope this project continues to serve as a catalyst for similar projects in this area," said Steven A. Reed, Planning and Community Development Director.

"On behalf of the City of Irving, I am pleased to accept this award and thankful for the NCDA and their recognition of exemplary work."

Plano Mayor's Summer Internship Program accepting applicants until March 10

With a promise to "educate and support our children to insure their success," Plano Mayor Harry LaRosiliere today kicked off the 2017 Plano Mayor's Summer Internship Program urging area businesses to sign up by March 31 for the immersive employment program for teens.



The Plano Mayor's Internship Program offers students the opportunity for an immersive experience in a local business. (Photo: James Edward)

Mayor LaRosiliere and Plano ISD Superintendent Dr. Brian Binggeli also announced a new component—a two- to four-week "teacher externship" pilot program that immerses Plano teachers into the corporate environment, providing them powerful insights to expand and enhance their classroom instruction.

The Plano Mayor's Summer Internship Program is an initiative that gives outstanding Plano public high school students the opportunity to gain real-world experience through paid employment in a professional workplace. For a fourth year, Capital One is the presenting sponsor, and they are supporting the teacher externship program as well. "We

are thrilled to launch another life-changing 'learn and earn' summer for our high school interns," said Mayor LaRosiliere. "Motivating our youth to great heights is a shared goal in our city. Our business community has generously rallied behind our youth to equip our kids with professional skills, confidence and a paycheck. I

can proudly boast that we already have past intern fellows who are working to complete their degrees now

looking to their hometown and former Plano employers for a permanent position. We are building a bridge for

our future workforce by building up our youth."

See MAYOR, Page 8

MCGREW, continued from Page 5

"Lemoore has been home to the Navy's west coast strike fighter community since 1980, when strike fighter squadron VFA-125 was the first squadron established to train Navy and Marine Corps aviators in the F/A-18 Hornet," said Vice Adm. Mike Shoemaker, Commander, Naval Air Forces.

Lemoore, ensures that each squadron is fully combat-ready to conduct carrier-based, all-weather, attack, fighter and support missions for the Pacific Fleet.

"The triad in the command is very understanding. They take into account that everybody has different circumstances in life both personally and professionally," McGrew said.

ing of more than 20 squadrons, highly specialized jobs range from training new aviators to maintaining airframes and engines, to handling and flying aircraft.

"I have learned that all things count in the Navy. Diversity is important. It makes problem-solving easier because you can approach a circumstance from many different angles and come up with the best solution," McGrew said.

With the CSFWP consist-

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1769	\$250,000 Extreme Green Overall Odds are 1 in 3.19	\$10	3/26/17	9/22/17
1772	Cash 2 Go Overall Odds are 1 in 4.00	\$1	3/27/17	9/23/17
1816	Veterans Cash Overall Odds are 1 in 4.14	\$2	4/1/17	9/28/17
1819	Hipster Holiday Overall Odds are 1 in 4.70	\$1	5/3/17	10/30/17
1770	Wild 7's Doubler Overall Odds are 1 in 4.09	\$2	5/3/17	10/30/17
1782	Crazy Cash Overall Odds are 1 in 4.09	\$5	5/3/17	10/30/17
1796	Super Loteria Overall Odds are 1 in 3.77	\$5	5/3/17	10/30/17
1811	\$100,000 Cash Overall Odds are 1 in 4.11	\$5	5/3/17	10/30/17
1815	Garland Riches Overall Odds are 1 in 3.89	\$5	5/3/17	10/30/17
1818	Holiday Countdown Super Ticket™ Overall Odds are 1 in 3.45	\$10	5/3/17	10/30/17

For detailed odds and game information, visit tdottery.com or call 800-375-8888. Must be 18 or older to purchase a ticket. The Texas Lottery supports Texas education and veterans. PLAY RESPONSIBLY. For help with gambling problems, www.problemgambling.org. © 2017 Texas Lottery Commission. All rights reserved.



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Community Briefs

CARROLLTON New fire chief takes command of CFR

After a nationwide search beginning in January, the City of Carrollton appointed Assistant Chief of Operations Gregg Salmi as the Fire Chief of Carrollton Fire Rescue. He will take the department head position the beginning of April after current Chief John Murphy retires.

Salmi is a 31-year veteran of CFR having begun his career in Carrollton in 1986. He was promoted to Assistant Chief in 2007 and has overseen both the Support Services and Operations Divisions over the last decade.

"Carrollton is the only fire department I have ever worked for and it will be the only fire department I will ever work for," Salmi said. "A major goal I have as fire chief is to ensure that CFR provides exceptional service delivery that exceeds the citizen's expectations. I believe the future of the department looks very bright.

Under Chief Murphy's leadership, we have built a strong foundation and my goal is to build upon that foundation."

Wildlife sightings

Many residents have shared their concern for wildlife in our City, specifically noting bobcat and coyote activity. This time of year it is not uncommon to see both species active during the day as both will mate in late winter and early spring. These more frequent sightings have led some to believe there is an increased risk to people and domestic pets. However, while both bobcats and coyotes have adapted to living in closer proximity to people, they have not abandoned their natural fear of humans.

If you know either species is living near your home, turn on the lights and make a little noise before letting pets out into the yard. If you encounter wildlife while walking your pets, maintain a safe distance, make plenty of

noise, and report the activity to Animal Services. The City's wildlife management plan does not call for the trapping of each reported bobcat or coyote. However, we evaluate each call on its individual merits to determine the most appropriate next step. Sick or injured animals, or those with a significantly reduced fear of humans may result in efforts to capture the specific animal. These determinations cannot be made without your active participation by reporting the activity you see in your neighborhood. Please contact Carrollton Animal Services at 972-466-3420 to report bobcat or coyote activity.

Crafternoons at the library

Do you need a new after school activity? Do you love making crafts? Join the staff the second Thursday of every month for after school fun and create something amazingly awesome! This workshop is for ages 5-12 from 4 to 6 p.m. at Hebron & Josey

Library. For more information, visit cityofcarrollton.com/library.

GARLAND Table tennis therapy on offer at Carver Senior Center

Thursdays | 2 to 3 p.m. | FREE Enjoy the afternoon playing ping pong with your friends. Single or doubles, this is a great way to exercise and get your body moving. For more information, please call 972-205-3305.

Garland unveils new 'Plan Now' app

Planning the perfect day in Garland just got much easier! We're excited to unveil the new VisitWidget "Plan Now" app on our site (located lower bottom right red tab) with integrated mobile apps, an interactive way to map out everything you don't want to miss in Garland. Designed with our partners at Visit Widget, this tool provides a new way to explore what the city has to



The City of Garland has just launched a new app to make planning a weekend around the city much easier. (Photo: City of Garland)

offer, including upcoming events, popular restaurants, shops, bars, and landmarks. View it all at once or search by categories like Attractions, Restaurants, Shopping, Venues and more.

McKINNEY Increased parking in historic downtown

At the Feb. 21 City Council

meeting, the City of McKinney entered into an agreement with First United Methodist Church to lease a parking lot at the southwest corner of Kentucky Street and Lamar Street.

This lot provides visitors one more location to park when visiting downtown. The city currently provides two parking programs in Historic Downtown McKinney to ensure traffic flows well and that storefront parking is maximized.

The Three for Free parking program spaces are for those who park in the downtown area for three hours or less.

These spaces are located directly on the square and extending one-to-two blocks out from the downtown area. Three for Free parking applies between 8 a.m. to 5 p.m. Monday through Friday and is available for extended parking after 5 p.m. on weeknights and all day Saturday and Sunday.

MAYOR, continued from Page 7

The Plano Mayor's Summer Internship Program combines Plano's vibrant business community with a nationally recognized school district, connecting motivated high school students with local companies and organizations. The summer internship program runs eight weeks from June 12-Aug. 4 and concludes with a celebratory luncheon on July 31 at Hilton Granite Park. Businesses may sign up online through March 31 at planomayorsinterns.org.

Mayor LaRosiliere reports that students benefit from real-life experiences in the workplace, meaningful assignments and opportunities to shadow executives. They also observe company operations, network with managers and executives, and gain exposure to a wide array of careers they never imagined. Companies and nonprofits also win because students deliver an infusion of energy and creativity and add value to the workplace. Additionally, employers can

make a connection to their future workforce, which Mayor LaRosiliere believes is crucial because he hopes these brilliant young people will bring their talents back to Plano upon graduation from college.

In its short history, the Plano Mayor's Summer Internship Program has experienced tremendous growth. In 2016, 360 Plano ISD students applied and were eligible for the Job Fair, and 104 were placed in coveted internships. Last year's interns participated in eight-week paid internships at 55 businesses and 18 nonprofits. The students represent every public high school in Plano, and some of the prospective interns are first-generation, college-bound students.

For 2017, Mayor LaRosiliere has once again set a goal to reach 100 students, with a special focus on first-generation, college-bound students as well as those who participate in Plano ISD's AVID (Advancement Via Individual

Determination) program.

Businesses, large and small, can participate in several ways – by sponsoring an intern at their workplace, underwriting an intern at a non-profit or government agency, or becoming a program sponsor. Interns work 20 to 40 hours weekly at a minimum of \$9 per hour. Companies pay a \$500 program fee for each intern that covers the various training and enrichment activities, the Job Fair and the luncheon ticket. Also, a few program sponsorship opportunities remain.

"Capital One is committed to helping Americans succeed in an ever-changing digital economy, and empowering the youth in our communities is a tremendous source of pride for all of us," said Ian Forrester, head of Capital One's Consumer Auto Finance business. "We are excited to partner for the fourth consecutive year with the Mayor and the city of Plano to support this important program and the future of our city."

THE BLACK ACADEMY OF ARTS AND LETTERS
40th Anniversary

JAZZ WEEKEND IN DALLAS
FORTY FINGERS CONCERT
Featuring Shaun Martin, Caleb Sean,
Xavier Jackson, Clifton Williams
Saturday, March 18, 2017 | 8pm
Naomi Bruton Main Stage
Physical Address: 1309 Canton Street |
Dallas, Tx 75201
->> S25-Orchestra Level
->> S20-Mezzanine
Hosted by TBAAL Board of Directors

JAZZ APPRECIATION
EDUCATIONAL
YOUTH WORKSHOP
Saturday, March 18, 2017 | 12-Noon
Clarence Muse Cafe Theatre
Physical Address: 1309 Canton Street | Dallas, TX 75201
->> \$Play what you can!

Dallas St. Patrick's Day Parade is set for March 11

2017 marks the 17th year into the millennial and this remarkable number, which will cast an emerald hue over every day leading up to St. Patrick's Day, needs a parade befitting of fanfare and revelry. Once again, the Greenville Avenue Area Business Association (GAABA) is rising up to road with the wind firmly at its collective back by announcing that the Dallas Mavs St. Patrick's Parade & Festival presented by the Dallas Mavericks will take place March 11 beginning at 11 a.m.

This is the 38th year of the Dallas St. Patrick's Day parade, which is a time honored Dallas tradition for thousands to enjoy family friendly pageantry against the backdrop of food, spirits and community. The first recorded St.



Patrick's Day parade was staged in 1762 in New York City – this was the result of early Irish American settlers celebrating the St. Patrick's feast day. Today, across the United States, millions of Americans observe their cultural identity and history by enjoying St. Patrick's Day with processions and fellowship.

"Our parade is anticipated every year and we are committed to making it an event that the entire family can

enjoy," said Kevin Vela, Board Chairman of the GAABA. "As the saying goes, 'May your troubles be less and your blessings more and nothing but happiness come through your door.' This is the sentiment that we want to resonate on March 11 – an overall feeling of joy permeating throughout our parade route."

As presenting sponsor, the Dallas Mavericks will once again have an indelible parade presence with two floats, the Mavs Express bus, Mavs Dancers, Mascots and Mani-AACs. The Mavs Corner will be located at the CVS corner of Lovers Lane and Greenville and will showcase food trucks, exhibitors, a Mavs Retail Shop and Mavericks' entertainers.

Featured event spaces (all

areas are open from 9 am to 3 pm):

- The Festival Zone (Officially Sponsored by Buyers Barricades), located in the Meadows Building parking lot, highlighting food trucks, exhibitor booths, family friendly activities and sponsor displays;

- Brew Fest will be located in the same adjacent Office Depot parking lot as last year. Presenting sponsor Peticolas will be pouring selected products on tap; entrance to Brew Fest is free and will also feature food trucks, exhibitors and a DJ Station;

- VIP Tailgate section (access pass is available for purchase at dallasstpatricksparades.com), curb side parade route seating; and

- VIP Brew Fest will be inclusive of concession, 2 com-

plimentary drinks, VIP area (with Port-a-Pots) -- Brew Fest VIP passes are \$45 flat donation with proceeds benefiting the Dallas ISD Superintended Scholarship Program.

The parade route starts on Greenville Boulevard at Blackwell Street and ends at SMU Boulevard at Central Expressway. Parade-goers are encouraged to ride DART as parking is extremely limited. Parade route recommended stations include Mockingbird Station, Lovers Lane Station and Park Lane Stations. GAABA was formed in 1987 to help unify area business and promote the Greenville Avenue area. Its first objective is and always will be the presentation of the annual Dallas St. Patrick's Parade & Festival.

LWCH Jazz Jam scheduled for March 12

If you enjoy playing or singing or just listening to Jazz in a quiet setting while having a glass of wine or cold beer, you are invited to come down to the Labyrinth Walk Coffee House (LWCH) at the Unitarian Universalist Church of Oak Cliff, 3839 W. Kiest Blvd, in Dallas on the second Sunday of each month. There is no admission fee and donations are distributed among the performers.

Players, vocalists are invited to bring their instruments and Real Books (Hal Leonard 6th edition VOL I & II) and join in the performance. Musicians are asked to be as self contained as possible. They are seeking a drummer willing to set up and share their drums.

All may bring soft drinks and food; adults may add wine or beer.

The LWCH is a non-profit organization run by volunteers presenting a variety of live musical programs. Watch for more information on events at the website <http://www.labyrinthwalk-coffeehouse.com/>.

'Forty Fingers' concert features Shaun Martin, Xavier Jackson, Clifton Williams, Caleb Sean

Gifted musicians Shaun Martin, Xavier Jackson, Clifton Williams and Caleb Sean are the featured artists in "Forty Fingers Concert," where the four will play on four separate pianos in an awesome display of unimaginable talent, skill and showmanship at The Black Academy of Arts and Letters (TBAAL).

The Jazz Weekend in Dallas: Forty Fingers Concert

showcase highlights the talents of four very versatile men, who are known nationally and internationally for their work producing, composing and playing several instruments, will be together for one night only, 8 p.m., Saturday, March 18 on the Naomi Bruton Main Stage of the Dallas Convention Center Theatre Complex, 1309 Canton Street, Dallas, Texas 75201. Hosted by

TBAAL Board of Directors.

"These gentlemen are among the best musicians and entertainers in the industry and three of them are home-grown," said Curtis King, founder and president of The Black Academy of Arts and Letters. "Each of them has performed individually at TBAAL over the years. We saw that they also had great chemistry with each other. We developed

the 'Forty Fingers' concept based on their combined abilities to play classical, jazz, pop, hip-hop, Broadway, R&B and gospel music."

Weekend activities include a noon, Saturday, March 18, 2017 Jazz Appreciation Educational Youth Workshop, where youth are encouraged to come and take advantage of this once-in-a-lifetime experience to

sit at the feet of the four pianists for a one-on-one educational conversation. The fee is pay as you can; reservations are requested.

Concert tickets can be purchased by calling TBAAL Box Office at 214.743.2400, or through Ticketmaster 800.745.3000 and Ticketmaster.com. Group discounts tickets are available. Please call 214-742-2452.

More Happy Winners...

The McKinney Housing Authority was happy to provide free tickets to residents for the Irish Festival courtesy of NDG. Pictured (left to right, front) are MHA Board member Tyree Byndom, resident Shenneta Williams, Pamela Scott, (back row) Chairman Justin Beller, Commissioner Brenda Carter and Vice Chair Gloria Evans. Stay tuned to NDG on Facebook and Instagram for your chance to win free tickets.



Cindy Weathers is all smiles after winning tickets to the North Texas Irish Festival courtesy of the North Dallas Gazette. Stay tuned to NDG on Facebook and Instagram for your chance to win tickets to the hottest events happening in DFW.

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ECONOMIC EMPOWERMENT CENTER



Moonlight expands to more than 1,500 theater nationally

2017 Best Picture winner *Moonlight* expanding to over 1,500 theaters this weekend. The movie which won three Academy Awards Sunday night became the first African American feature film to win Best Picture honors. It was a little messy, but they won after *La La Land* was mistakenly an-

nounced as the winner. Now, more movie lovers will have a chance to see the film in theaters this weekend.

A timeless story of human connection and self-discovery, *Moonlight* chronicles the life of a young black man from childhood to adulthood as he struggles to

find his place in the world while growing up in a rough neighborhood of Miami. At once a vital portrait of contemporary African American life and an intensely personal and poetic meditation on identity, family, friendship, and love, *Moonlight* is a groundbreaking piece of cinema that reverberates

with deep compassion and universal truths. Anchored by extraordinary performances from a tremendous ensemble cast, Jenkins's staggering, singular vision is profoundly moving in its portrayal of the moments, people, and unknowable forces that shape our lives and make us who we are.

Viola Davis named Harvard's 2017 Artist of the Year

Viola Davis, the popular actress, producer, director, activist, businesswoman, and philanthropist, has been named the 2017 Artist of the Year. She will be awarded the Harvard Foundation's arts medal at a ceremony on March 4 during the 32nd annual Cultural Rhythms Festival in Memorial Hall's Sanders Theatre.

"The students and faculty of the Harvard Foundation are delighted to present the acclaimed television and film artist Viola Davis with the 2017 Artist of the Year award," said S. Allen Counter, director of the Harvard Foundation. "Our student committee praised her outstanding contributions to



Viola Davis, who was nominated for an Academy Award for her portrayal of Rose Maxson in the film "Fences," has been named Artist of the Year by the Harvard Foundation. She will be honored March 4. (Photo by Brian Bowen Smith)

American and international film and theater. She recently received the Critics' Choice, Golden Globe, Screen Ac-

tors Guild, and British Academy of Films and Television Arts awards, as well as an Academy Award nomination

for her portrayal of Rose Maxson in the film adaptation of August Wilson's play "Fences."

Davis co-starred in the play's 2010 Broadway revival opposite Denzel Washington, who also joined her in the film adaptation. Her performance earned her a Tony Award, as well as the Drama Critic's Circle Award, Outer Critic's Circle Award, and Drama Desk Award.

On television, Davis currently stars on "How to Get Away with Murder," for which she received the 2014 and 2015 Screen Actors Guild Award for outstanding performance by a female actor in a drama series. In

2015, she also won an Emmy in the same category, becoming the first African-American to do so.

Born in St. Matthews, S.C., Davis grew up in Central Falls, R.I., and has remained active in the community there, raising money for the town's library and Central Falls High School. She and her husband, Julius Tennon, founded a multiethnic film, television, and theater production company, JuVee Productions, in 2012. A graduate of The Juilliard School, Davis received an honorary doctorate during its 109th Commencement ceremony. She also holds an honorary doctorate of fine arts degree from her alma

mater, Rhode Island College.

The Harvard Foundation, the University's center for intercultural initiatives, honors the nation's most acclaimed artists and scientists each year. Previous Harvard Foundation awards have been presented to distinguished artists including Shakira, LL Cool J, Quincy Jones, Queen Latifa, Sharon Stone, Andy Garcia, Will Smith, Matt Damon, Halle Berry, Jackie Chan, Denzel Washington, Salma Hayek, Wycelf Jean, Eva Longoria, and Lucy Liu.

The Artist of the Year award will be presented during the 32nd annual Harvard Cultural Rhythms Festival.

HOMELESS, continued from Page 1

expectations reasonable.

"I'm an educator, I believe the kids should be in school," Pierce said. "I believe that public schools can help meet their most basic needs and help them through a difficult time, and get them educated and graduated from high school at the same time."

Pierce also said he would like to see universities join into the process, realizing that many students could be coming to college campuses without a "home base" to operate from.

In the meantime, the district mans the Drop-In centers and works to reach students where they are, often delivering food and other essentials to families cur-

rently stuck in hotel living situations, both during the school year and in the summertime as well.

"The Dallas ISD has been at the front of this and we are doing some really wonderful things," Pierce said.

Help to alleviate the homelessness problem in Dallas is actually quite extensive, but it comes in fragmented form, with the funds and other resources being distributed throughout the city from a wide array of public and private interests.

Services of Hope, a local nonprofit on the front line, sees the need when working with the school district and local apartment complexes which offer an after-school

program.

"We work with a nearby Dallas ISD school and provide items such as personal hygiene, clothes, food and any other supplies we can get our hands on because more than 20 percent of the school's population is defined as homeless. Their families are either living in shelters, their cars or short-term extended stay hotels," shared Doris Prescott Services of Hope board member.

Dallas Housing Director Bernadette Mitchell briefed council members on the current condition of assistance resources for the homeless during a Feb. 21 briefing of the Housing committee. She advised members that in total approximately \$26.5 million is allocated toward the

homeless problem in Dallas, though the city itself does not administer the majority of it.

"The Emergency Solutions Grant (ESG) is your only homeless entitlement grant that comes directly to you from HUD," Mitchell said, repeating herself for emphasis. "So when you look at the other grants, the purposes are different."

In the 2016-17 budget, the City of Dallas allocated more than \$1.1 million for numerous Dallas-based agencies serving the homeless population from its ESG grant funds.

Other resources available locally include Continuum of Care Grants from HUD of more than \$16.6 million. The Texas Department of Housing and Community

Affairs (TDHCA) provides another grant of more than \$1 million and an additional \$811,130 through the TDHCA Homeless & Housing Services program. A \$1.5 million contribution comes from the Texas Health and Human Services Commission. Finally, another \$6.5 million is spent via various Dallas County programs.

Currently, city staff is working on recommendations as set forward by the Dallas Commission on Homelessness. These recommendations include: increasing targeted street outreach housing placement and support services; conversion to the community-wide coordinated entity and single-system HMIS; facility development and shelter

capacity; increasing permanent supportive housing; and preventing homelessness within criminal justice and treatment facilities.

Councilmembers Tiffinni A. Young and Carolyn King Arnold, who represent districts highly affected by the problem, both expressed frustration with the growing numbers of homeless, and also with the difficulty in finding the right resources on the ground when the problems arise.

For those who may want to pitch in a little extra specifically for the students, there is a donation button available online at the Homeless Education page of the Dallas ISD website (www.dallasisd.org/Domain/109).

Enter to Win! Ticket Giveaway

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

Millennials are now the buyers driving home sales

(NewsUSA) Guess who's been driving home sales for the past few years?

Millennials — the older ones at least. That's right, contrary to popular perception, not all of the 18- to 35-year-old generation is so wracked with college debt that they're living in their parents' basements while working for peanuts as baristas. In fact, the National Association of Realtors just officially crowned them the largest segment of the home-buyer market at 35 percent — up from 32 percent in 2014 — in its most recent 2016 "Home Buyer and Seller Generational Trends Study."

And that trend only looks to accelerate.

"The coming years of housing demand will be Millennial-driven and will sup-



port the single-family sector," Dennis Lockhart, president and CEO of the Federal Reserve Bank of Atlanta, has said.

Given that new reality, here are four things experts say Millennials crave most in a house, which Boomers and even Gen-Xers need to know before trying to sell to them. (Warning: Be prepared to have some of your most cherished beliefs upended.)

Open floor plans. Okay,

so you're probably not going to tear down your interior walls to create more of a loft feeling — or are you? — but at least know that Millennials entertain differently than their elders and that something like a formal dining room just doesn't impress them.

"In essence, the kitchen is the new living room," one realtor told Bankrate.com. "They want people to flow through the home during

gatherings, rather than be sectioned off in rooms."

What does impress them? A home office, given that 9-to-5 jobs are so passé. Immediately point out that your FDR can easily be converted into one.

Technological efficiency and healthy living. Those built-in bookcases you're so proud of?

Hah!

Don't you know Millennials read everything off a screen? And that they're just as likely to go around counting outlets to plug all their tech toys into as they are to ask if you've installed programmable LED lighting and motion sensors?

"Low-VOC paints and appliances like steam ovens also rank high," Realtor magazine declared.

The right "look." They've

seen all these great houses on Pinterest and HGTV, which means Millennials might not even stick around long enough to gush over your steam oven if the first thing they spot from the street is a shabby roof.

Yes, this is one of the few things they definitely have in common with older generations.

"Unightly roofs are huge turn-offs and make buyers predisposed to find even more things they don't like," warned Patsy O'Neill, a sales associate with Sotheby's in Montclair, New Jersey.

Since Millennials love what the Washington Post calls "modern, sleek lines" — as well as "rustic looks" — if your roof does need replacing you might want to consider the very affordable Sienna line of diamond-

shaped shingles from GAF (gaf.com), North America's largest roofing manufacturer, whose products are often showcased on HGTV.

"They pick up on key Millennial style trends of natural, clean materials, clean lines, and the integration of artistic elements," says Leslie Franklin, executive director of residential marketing at GAF.

Low maintenance. Your definition of what qualifies as "high" and "low" may differ from theirs. Your shag carpeting, for instance? High. Hardwood floors, which they favor? Low.

Hmmm, maybe that also explains why they often like smaller houses, although that could also have to do with Millennial buyers' medium income of \$77,400.

BRAIN, continued from Page 4

discovery, we will be able to provide those who serve and protect Dallas, day in and day out, with strategies to improve their brain health and unlock their brain potential."

Over an 18-month period, the Brain Performance Institute will offer 500 police officers Strategic Memory Advanced Reasoning Training (SMART) and a mind-

fulness program specific to law enforcement.

SMART strengthens the brain's frontal networks — regions that support planning, reasoning, decision-making, judgment and emotional management. The mindfulness program is being created in partnership with Hillsboro, Oregon, police Lt. Richard Goerling, a pioneer in the field of mind-

fulness, preventive mental health care and physical fitness in law enforcement as well as Mastermind, a Dallas-based mindfulness meditation studio. The program integrates positive psychology with accelerated training and short-form application of mindfulness strategies. The goal is to help officers manage high-stress, high-pace situations at work and in their day-to-day lives. Pre- and post-assess-

ments will be administered to demonstrate the program's efficacy.

"The Dallas Police Department continues to be progressive in the ever-changing law enforcement climate," interim Dallas Police Chief David Pughes said. "Members of the Dallas Police Department command staff recently completed the SMART program, and participants found it extremely valuable.

The department is embracing the strategies taught to improve day-to-day decision-making, reasoning and critical-thinking skills when interacting with the citizens of Dallas. We are eager to share both of these innovative training opportunities with the entire department thanks to the generosity of Ms. Lyda Hill."

"How a life in law enforcement affects the brain is unknown and woefully

understudied among the scientific community," said Dr. Leanne Young, executive director of the Brain Performance Institute. "With this work, we hope to not only improve and positively affect the lives of the men and women in blue but also contribute to the body of neuroscience research, advancing the study of brain health among police officers and other first responders."

CFPB continued from Page 3

shortcut and deceive consumers to save on operating costs," said CFPB Director Richard Cordray. "Too many borrowers paid more for their loans because Navient illegally cheated them... The Bureau seeks to recover significant relief for the borrowers harmed by these illegal servicing failures."

From January 2010 to March 2015, CFPB estimates that Navient's practices cost borrowers up to \$4 billion in extra interest by repeatedly enrolling borrowers in forbearance. CFPB also found that many federal student loan borrowers were unaware that the government could pay part of the interest charges on their loans when personal circumstances prevent borrowers

from keeping up.

The lawsuit names Navient and two of its subsidiaries: Navient Solutions, the corporate division responsible for loan servicing operations, and another subsidiary, Pioneer Credit Recovery that collects on defaulted student loans with the parent corporation. All three entities are charged with systematically making it harder for borrowers by incorrectly processing payments or failing to effectively act when borrowers complained. Instead of assisting borrowers with available options for repayment, CFPB charges that borrowers were steered into forbearance, a temporary and high cost solution that suspends payments but allows

interest rates to continue accruing.

"With forbearance, borrowers can temporarily suspend making monthly payments, but their debt continues to grow as the unpaid interest is added to the loan", continued Cordray. "It is typically not suitable for borrowers who are facing long-term financial hardship. And the longer a borrower is in forbearance, the more their loan balance increases."

Many of the borrowers incurring excessive charges, according to CFPB, included military veterans who became disabled during their service to the country. Federal law provides that military veterans whose disabilities were incurred during service to the country are entitled to loan forgiveness.

Other CFPB charges include:

- Failure to correctly apply or allocate borrower payments to their accounts;
- Deceiving private student loan borrowers about requirements to release co-signers from loans; and
- Harming the credit of disabled borrowers, including severely-injured veterans.

"Servicers are supposed to follow instructions from the borrower about how to allocate payments across what often are multiple student loans," noted Director Cordray. "We believe that Navient repeatedly creates obstacles to repayment by misallocating or misapplying payments. The company all too often fails to correct its errors unless a consumer stays vigilant, discovers the

problem, and contacts the company to insist that it be fixed."

Illinois Attorney General Lisa Madigan supports the CFPB lawsuit adding, "Navient's actions have led to student borrowers needlessly carrying billions of dollars in debt and the company must be held accountable."

Many consumer advocates agree.

"Too many Americans are struggling to make their student loan payments every month," said Whitney Barkley-Denney, a policy counsel specializing in student lending with the Center for Responsible Lending. "While the Department of Education has created programs to help make monthly payments more affordable, those programs only work if

servicers are actually helping eligible borrowers access them. Servicers aren't merely debt collectors — they can be a borrower's lifeline to financial stability."

Anyone interested in filing a student loan complaint with CFPB can use an online form, fax to 855-237-2392, or mail complaints to

Consumer Financial Protection Bureau

PO Box 4503

Iowa City, IA 52244

CFPB staff is available at its toll-free number that is staffed weekdays from 8am until 8pm Eastern Time: 855 411-CFPB or 855- 411-2372.

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

Do you know how to save on online brokerage fees?

By Nathaniel Sillin

If you've made it to a point in life where you're ready to start investing, or at least start thinking about investing, you may consider opening a brokerage account. But you're not alone if the thought of choosing a brokerage firm is foreign to you.

While brokers have helped individual investors buy and sell investments for decades, the relationship and services have changed over time. For instance, rather than calling their brokers, today many

investors use a sleek online platform or mobile app to place orders.

Fees associated with maintaining a brokerage account and investing have also changed. Whether you've been investing for years, or are just diving in, it's wise to occasionally compare brokerage firms' offerings and costs, including those listed below, and find the option that's right for you.

Trading-platform fees might not be necessary. A trading platform is downloadable software or an on-line app that you can use to

make trades, view real-time quotes and news, perform analysis and set up your trading strategies. While platform fees can cost hundreds of dollars a month, many high-quality options are completely free. Others are free as long as you meet minimum account balance requirements.

Trading fees are common, but prices vary. Brokerage trading fees can vary widely depending on the financial product and broker. Many online brokers charge a flat fee, typically somewhere between

\$5 to \$10 per online trade for stocks or exchange-traded funds (ETFs). Some brokers alternatively charge a fee per share, which could be a better option for day traders.

Making a trade over the phone or with the help of a broker rather than on your own online could incur an additional fee (sometimes between \$20 to \$50).

Mutual fund transaction fees may be higher than the cost of trading stocks, although some brokers have a list of no-transaction-fee funds. More advanced trading tactics,

such as options, also may have additional fees.

Higher trading fees don't necessarily indicate better service, but the fees could help the brokerage firm invest in its trading platform, customer service and research tools. Therefore, you'll want to compare each firm as a whole, not just the trading fees.

Avoid annual fees. Some brokers charge an annual fee, often around \$50 to \$75. You might be able to avoid the fee by maintaining a minimum balance in your account, or there are a number of bro-

kerages that don't charge this fee regardless of your account balance.

Don't overthink account closure or transfer fees. It's common for a brokerage to charge \$50 to \$75 to close your account or transfer your holdings to a different brokerage. However, many brokerages will reimburse you when you open a new account with them.

Optional services are just that – optional. There are a few services, such as paper statements or pre-

See FEES, Page 16

HBCUS, continued from Page 6

Trump signed will have a key difference: Trump's order will move the White House Initiative on Historically Black Colleges and Universities, previously part of the Department of Education, into the White House.

During the Obama Administration, the late Dr. George Cooper, headed the White House Initiative on Historically Black Colleges and Universities. Cooper was succeeded by Dr. Ivory Toldson, who left the post in June 2016 to lead the Quality Education for Minorities (QEM), a non-profit group in Washington, D.C.

A February 27 photo-op with President Trump in the Oval Office and group "listening session" meeting with Vice President Michael Pence with over 60 HBCU presidents was the first meeting of its kind with HBCU presidents and chancellors in at least eight years.

HBCU presidents, who are in Washington, D.C., this week, also have decided to request \$25 billion from the Trump Administration to assist their schools.

At a HBCU president's reception on Monday night, Grambling President Rick Gallot told the NNPA Newswire that the priorities of HBCUs are, "spending on campus infrastructure

and an increase in year around Pell Grants."

A senior White House Official in the Trump Administration briefed reporters on February 27 at the White House on moving the White House Initiative on Historically Black Colleges and Universities into the White House and assigning an executive director.

The initiative on HBCUs, "lost track, because they didn't have the full force of the White House behind them. This HBCU order will do that by repositioning the initiative in the White House," the senior Trump Administration official said.

The senior White House Official added that the administration wants HBCUs to serve as partners in the President's urban agenda and that the administration also wants to increase the private sector's role in supporting and strengthening their participation in federal programs.

HBCUs did not fare well during the Obama Administration. In 2009, the Obama Administration failed to renew a two-year appropriation for HBCUs of \$85 million a year. The money would later have to be restored by concerned Democrats who controlled Congress.

HBCUs collectively lost over \$300 million in grants



President Donald Trump meets with the presidents and chancellors from the nation's Historically Black Colleges and Universities. (Lauren Victoria Burke/NNPA)

and tuition after a bureaucratic level decision in 2011 enacted in Obama's Department of Education made obtaining Parent PLUS loans much more difficult. As a result, 28,000 HBCU students were negatively impacted.

In September 2013, President Obama's Education Secretary Arne Duncan apologized to HBCU leaders and advocates for the Parent PLUS loan decision. In 2012, Duncan proposed an end to a three-year implementation of summer Pell Grants.

The elimination of summer Pell Grants is an issue HBCU presidents often say they'd like restored. Almost two-thirds of African American undergraduate students receive Pell funding.

In 2015, President Obama proposed two years of free community college without consulting HBCU advocates. Many of those advocates viewed the proposal as

a threat to HBCUs. The proposal, which was never enacted by a Republican-controlled Congress, was later changed to include HBCUs.

In early 2015, during a meeting with members of the Congressional Black Caucus, President Obama expressed what many members later told the NNPA Newswire was a lack of support for HBCUs. President Obama was critical of HBCU graduation rates and loan policies.

In February 2015, President Obama's own HBCU Board of Advisors Chair, Hampton University President Dr. William Harvey, was critical of the Obama Administration.

"We are not consulted when it comes to policy changes and decisions impacting – in a major way – the institutions on whose behalf we are to advocate," said Harvey. "It happened with Pell. It happened with Parent PLUS. And, now it is

happening with the new community college initiative."

Regarding their visit to the White House on Monday, that included seeing President Trump and Vice President Pence, many HBCU presidents said they were happy to see HBCUs receiving attention within the first 100 days of Trump's presidency, but they were cautiously optimistic.

"There was very little listening to HBCU presidents today. We were only given about two minutes each, and that was cut to one minute, so only about 7 of maybe 15 or so speakers were given an opportunity today,"

wrote Dillard President Walter Kimbrough detailed in a column posted on Medium on the night of February 27.

The HBCU presidents convened at the Library of Congress on February 28 for an all day session with members of Congress.

Lauren Victoria Burke is a political analyst who speaks on politics and African American leadership. She is also a frequent contributor to the NNPA Newswire and BlackPressUSA.com. Connect with Lauren by email at LBurke007@gmail.com and on Twitter at [@LVBurke](https://twitter.com/LVBurke).

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HHS launches employment services training

Texas Health and Human Services (HHS) developed online trainings to enhance knowledge of Employment Services for persons with intellectual and developmental disabilities (IDD) across the state. The Employment Services Trainings are for anyone who participates in service planning, including legally authorized representatives, family members, friends, nurses, behavior specialists, employment specialists, attendants, direct support professionals or anyone asked to be a member of the team.

Take the Online Training

The Employment Services section on the HHS Training Initiatives webpage is a resource for all initiatives and efforts related to Employment Services.

It contains information important to those receiving services as well as for service providers. The trainings include:

- What is Employment Assistance and Supported Employment?
- A step by step process to achieve positive employment outcomes
- Why is Competitive, Integrated Employment im-

portant?

- Working while receiving Social Security Disability Benefits
- Overview of Texas Workforce Solutions-Vocational Rehabilitation Services
- Contacts for additional

training, resources, and assistance.

This Employment First Initiative series can be used to improve the quality of Employment Services for individuals with IDD throughout Texas.



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Church Happenings

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

February 4, 10 a.m.
Ladies, join us for our Women's Ministry meeting, W.O.R.T.H. at the church. We meet the first Saturday of each month.

February 5, 9:45 a.m.
You're invited to our Sunday Morning "Prayer and Meditation" at 10 a.m. See what God is doing through and with us; you will be blessed.

February 8, 7 p.m.
Join us in Wednesday's Prayer and Bible Study Class with Senior Pastor Woodson, Pastor Brenda Patterson and others teaching a series on "Design for Discipleship, Book 6, Chapter 2." Spiritual maturity is God's desire for you. It's Time to Grow; Ephesians 4:12 & 13.

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

CHRIST COMMUNITY CHURCH IN RICHARDSON

February 5, 8:45 a.m.
You're invited to our Morning Services as we worship, honor and praise God for His blessings.

February 8, 7 p.m.
Join us at 12 Noon with Rev. Viveca Potter teaching on the Word of God; come back at 6:45 p.m. for Corporate Prayer and stay for Senior Pastor Autry at 7:30 p.m. teaching the Word of

God. Our youth will come for Food and Fellowship at 7 p.m. followed by Bible Study at 7:30 p.m.

Dr. Terrence Autry, Senior Pastor
701 Centennial
972-991-0200
Richardson, TX 75081
www.Christcommunityrichardson.org

FELLOWSHIP CHRISTIAN CENTER CHURCH IN ALLEN "THE SHIP"

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February 5, 8 a.m.
Join us on our main campus at 200 West Belmont Drive for Early Morning Worship and be blessed; followed by our Sunday Worship Services at Bolin Elementary School in Allen, Texas 75002 and bring someone with you, you will be blessed.

February 8, 7 p.m.
Join us in our Wednesday's 12 Noon-Day Live, Prayer and Bible Study and/or our Wednesday Night Live, Prayer and Bible Study at 7 p.m. to learn more about God's Word at the Joycie Turner Fellowship Hall, 200 West Belmont Drive in Allen. Be encouraged by God's plan for your maturity and His glory; and most of all; be prepared to grow.

Dr. W. L. Stafford, Sr., Ed. D. Senior Pastor
5705 Cheyenne Drive
at Bolin Elementary School in Allen 75002 for Sunday Morning Worship and the Admin. Building Address is 200 W. Belmont Drive Allen, TX 75013
972-359-9956
www.theship3c.org

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February 3, 2017
All men are invited to

Men's Ministry meeting each Friday night at 7 p.m.

February 5, 10 a.m.
(Only One Service, every Sunday)
You're invited this Sunday as we praise, worship, honor and magnify God's Holy name.

February 6, 7 p.m.
Join us in Monday School as we grow in God's Word and learn what God has to say to us.

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

MT. OLIVE CHURCH OF PLANO (MOCOP)

February 5, 10 a.m.
Join us for Worship Service as we praise and worship God in 2017 for His Honor and His glory; and don't forget to comeback at 7 p.m. for our Brazilian Church.

February 8, 7 p.m.
You're invited to our Wednesday's Bible Study class; you will learn what God has to say to us. Come to be encouraged by God's plan for your spiritual growth and His glory.

February 10, 7:30 p.m.
Join us for our Pre-Valentine Celebration Love Extravaganza, "It's About Love"; attire is dressy, call the church for details, you don't want to miss this affair.

Pastor Sam Fenceroy Senior Pastor and Pastor Gloria Fenceroy
300 Chisholm Place
Plano, TX 75075
972-633-5511
www.mocop.org

SHILOH MBC IN PLANO (WHERE COMMUNITY BECOMES FAMILY)

February 5, 8 a.m. and 11 a.m.
Join us for Worship Serv-

ices and fellowship as we give God all glory, honor and praise.

February 8, 7 p.m.
You're invited to our Wednesday's Bible Study to learn more about God's Word. Come and be encouraged by God's plan for your maturity and growth; it's all for His glory and His honor. We are, "Growing in Christ through the study of His Word."

Two Notices: Our AWANA (Approved Workman Are Not Ashamed from 2 Timothy 2:15) is held from 6:30 - 8:15 pm, now through May 2017. There is no charge

for registration for new participants! This is a Bible-based program for children and youth, ages three years old through the 12th grade. The emphasis is on memorizing the Word of God and developing a personal relationship with our Lord Jesus Christ in a structured, safe and fun environment. Our church ministries offer opportunities for motivation and growth; join us and see. Be blessed of the Lord.

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- Wednesday Night Service 7:00 pm

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National Women History Month



Send email to: businessoffice@northdallasgazette.com to sign up for Sister Tarpley's weekly electronic newsletter.

The 2017 Theme for National Women's History Month is "Honoring Trailblazing Women in Labor and Business" – This theme also honors Black women who have successfully challenged the role of Black women in both business and the paid labor force.

Dedicating the whole month of March in honor of Black women's achievements by North Dallas Gazette and Sister Tarpley's Column may seem irrelevant today.

However, at the time of the conception of Women's History Week, activists saw the designation as a way to revise a written and social American history that had largely ignored women's contributions; especially, Black women.

These Black women that I will highlight in my column this month, all successfully challenged the social and legal structures that have kept women's labor underpaid, and underappreciated.

Facing stark inequalities in the workplace (lower wages, poor working conditions, and limited opportunities), they fought to make the workplace a less hostile environment for women.

They succeeded in expanding Black women's participation in commerce and their power in the paid

labor force.

They proved that women could succeed in every field. While these Black women are extraordinary, each is also ordinary in her own way, proving that Black women business and labor leaders can and should be considered the norm.

Most importantly, these ladies paved the way for generations of Black women labor and business leaders to follow.

Katherine Coleman Goble Johnson. AKA "The Human Computer") was born in 1918 in White Sulphur Springs, Greenbrier County, West Virginia, the daughter of Joshua and Joylette Coleman.

She was the youngest of four children. Her father was a lumberman, farmer, and handyman and worked at the Greenbrier Hotel. Her mother was a former teacher.

Johnson is a Black physicist and mathematician who made contributions to the United States' aeronautics and space programs with the early application of digital electronic computers at NASA.

Known for accuracy in computerized celestial navigation, she conducted technical work at NASA that spanned decades.

During this time, she calculated the trajectories, launch windows, and emergency back-up return paths for many flights from Project Mercury, including the early NASA missions of John Glenn and Alan Shepard, and the 1969 Apollo 11 flight to the Moon.

Her calculations were critical to the success of

these missions. Johnson also did calculations for plans for a mission to Mars.

In 2015, Johnson received the Presidential Medal of Freedom. She was included in the BBC series 100 Women the next year.

On February 26, 2017, she was honored on the 89th Academy Awards program, appearing with the stars of the movie Hidden Figures which is about the mathematicians working in the background at NASA during the Space Race.

Coleman showed a talent for math from an early age.

Because Greenbrier County did not offer public schooling for Black students past the eighth grade, the Coleman parents arranged for their children to attend high school in Institute, West Virginia when she was only 10 years old.

This school was on the campus of West Virginia State College. The family split their time between Institute during the school year and White Sulphur Springs in the summer.

She graduated from high school at 14, and entered West Virginia State College, a historically Black

college. As a student, Coleman took every math course offered by the college.

Multiple professors took Coleman under their wings, including chemist and

mathematician Angie Turner King, who had mentored the girl throughout high school, and, W.W. Schiefflin Claytor, the third Black person to receive a PhD in math.



Katherine G. Johnson, one of the real women behind the movie, Hidden Figures.

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<p>Wednesday Night Live 700 W. Belmont Drive Allen, TX 75013 7:00 p.m.</p>	

Pastor: Dr. W. L. Williams, Sr.

NDG

North Dallas Gazette takes a moment to reflect on the past with **Historical Perspectives from Sister Tarpley**

Hear what it was like growing up in a very different Dallas when Booker T. Washington was a black school. Sister Tarpley graduated from there and went on to college and later became a city councilmember in Carrollton.

Look for NDGTV at NorthDallasGazette.com

NDG Book Review: *Organized Enough* might just work for you

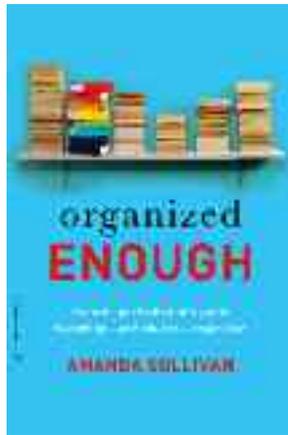
By Terri Schlichenmeyer

You know exactly where Monday's report is.

That, of course, doesn't mean anybody else could find it. You put that report in a safe place in your office, which is organized to work for you. But is it really organized, or is it just a mess?

Admit it: it's probably the latter and nobody's perfect, but with "Organized Enough" by Amanda Sullivan, you might find a perfect solution.

You promised yourself on January 1 that you'd keep your office clean and your desk clear. Same with your



home: who needs ten blue sweaters or eight pairs of black shoes, anyhow? First of the year, you were going to become a neatnik.

But of course, that's "not sustainable," says Sullivan.

You set yourself up for perfection (and therefore, failure), when you should strive instead for "organized enough."

The first step, she says, is to "Go with the FLOW."

Forgive yourself for the things you impulsively bought or wasted money on. Understand that you can "Let stuff go," starting with one small corner and ten minutes' time. Throw things into the trash, donate other items, pay attention to unnecessary duplicates within a given category, and keep working; it might actually feel good! Then Organize what's left and set up a time to keep

Weeding on a regular basis.

Working on FLOW may inspire you, but don't "move too fast." You want to make good decisions, not hasty ones, which could backfire. Remember that storage containers are not your friends but someone with fresh eyes is, so invite a trusted pal over to help you see things anew.

Once you've let go of your fears (Will I have enough? Will I run out? Will it go up in price?) and your paper pile, it's time to set good habits – starting with inventory. What's in your supply room? You'll never overbuy, if you know. Make time to organize, even if it's just a

minute; and always make "a last sweep" before lights-out, so you don't start the day with a mess. Limit new purchases, "buy less but better," and remember that nobody's ever perfect.

"What we want," says Sullivan, "is joy... and to know where we put the car keys – and those things, my friends, are within your grasp."

So you say you don't remember what color the top of your desk is. The corners of your workspace are piled with boxes. Get a pen – there's one somewhere in that mess – and write down "Organized Enough."

Chances are, you've been

down this very unkempt road before, and you might ask what makes this book different from several thousand others on the subject. This: author Amanda Sullivan isn't proposing that you keep everything one-hundred-percent ship-shape. She only aims to help the ship stay afloat with fewer items in the cargo hold and an unobstructed captain's chair.

That means no guilt, no pressure, use the advice that's applicable, discard what's not, no problems. And if that's what it takes, then this book is what you need. "Organized Enough" might just work for you.

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mium research tools, that often cost money but are easy to opt in or out of based on your preferences.

How much could you save by choosing a low-fee brokerage? Unless

you're an advanced investor, there are likely a variety of brokerages that can fulfill your needs. Review the fees you're paying at your current brokerage, or at a brokerage you're

considering, and the competition's offering.

Paying \$5 versus \$10 per trade might not be significant for every investor. However, that's the difference between receiving \$95 or \$90 worth of stock when you invest \$100.

Everything being equal, spending the extra \$5 means you take an immediate 5-percent loss, plus you miss out on potential gains.

Bottom line: Choosing a brokerage with low fees helps ensure that your

money goes towards your investments rather than overhead expenses. Low-fee brokerages aren't necessarily worse either. Some still offer high-end services, advanced trading platforms and mobile apps that can satisfy the needs

of most beginner or intermediate investors.

Nathaniel Sillin directs Visa's financial education programs. To follow Practical Money Skills on Twitter: www.twitter.com/PracticalMoney.



"My family came to America for a better life. I am living the American dream and have been blessed beyond description.

I now want to give back to this community. I offer international business contacts and insights that will help Carrollton get more jobs.

I ask for your vote on May 6th (early voting is April 24 - May 2) and look forward to serving you."

Pol adv pd for by the Young Sung Campaign
Larry Kelso, Treasurer, 4321 Millsap Dr., Carrollton, TX 75010

Community Involvement

- 35-plus year Carrollton resident
- Fluent in both English and Korean
- Active member of the Korean Chamber of Commerce
- Children are a product of CFBISD school system
- Member and Deacon at the Korean United Central Methodist Church
- Graduated from Newman Smith in Carrollton, TX
- Bachelors Degree in Business Management from Maryville College, Maryville, TN
- MBA from Le Tourneau University from Longview, TX

Professional Accomplishments

- Court Interpreter and Mediator
- Real Estate Broker
- Department of Justice Language consultant
- Holds an MBA degree
- Endorsed by the Korean Chamber of Commerce
- Former an All American collegiate soccer nominee
- Interpreter/Translator for Korean World Cup National Soccer Team in 1994