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COVER STORY

## The sisterhood of doing business



Coach and business strategist Brandy Adamson

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## NDG and PACE partnering during upcoming VISIONS: Women's Expo this weekend

BY SHIRLEY DEMUS  
TARPLEY

The North Dallas Gazette is delighted to partner with Professional Achievers for Community Excellence (PACE) organization during the upcoming Visions Women's Expo and

share a booth. PACE is an organization of women dedicated to enhancing the lives of young female graduates. NDG and PACE will



share a booth this weekend at the Dallas Market Hall Saturday and Sunday from 10 a.m. – 6 p.m. during VISIONS.

Professional Achievers for Community Excellence (PACE) organization are  
See PACE, Page 11

## 7-Eleven, Best Buy and Wal-Mart form Irving-based mobile payment network

A group of the nation's leading merchants have announced the formation of Irving-based Merchant Customer Exchange (MCX), a new company focused on developing a versatile mobile-commerce experience that will combine the convenience of paying at the

register with customizable offers. This is an effort to compete against Google's network available on Androids.

Development of MCX's mobile application is underway. The initial focus centers on offering merchants a mobile-commerce

solution capable of seamlessly integrating a wide range of consumer offers, promotions and retail programs. The application will be available through virtually any smartphone.

MCX includes merchants such as: 7-Eleven,  
See SHOPPING, Page 15



Our next issue is September 6th. Enjoy Labor Day and visit [NorthDallasGazette.com](http://NorthDallasGazette.com) for news and updates.



## Win tickets to the Dallas How Sweet the Sound Gospel Concert

For more information see pg. 10  
[www.northdallasgazette.com](http://www.northdallasgazette.com)

## \$11 million FDIC settlement to benefit 60,000 college students' debit cards

BY CHARLENE  
CROWELL

As millions of college students return to campus, a recent settlement by the Federal Deposit Insurance Corporation (FDIC) may become a financial blessing to stu-



dents and their parents. An estimated 60,000 students are expected to share \$11 million in restitution from two financial firms – Higher One Holdings, Inc. and Bancorp Bank.

According to FDIC, beginning in July 2008, the firms charged multiple nonsufficient fund (NSF) fees from a single merchant transaction. By allowing student accounts to remain overdrawn for long periods of time, the

See DEBIT, Page 13

COMMENTARY

## Dump Biden talk, just that: talk

BY EARL OFARI  
HUTCHINSON

(New America Media) Hillary Clinton spokesman Philippe Reines turned faux rapper when he thumped out a rhythmic message to the press vehemently denying that there have been any meetings, back room deals, or nervous talk at the White House about dumping Joe Biden and replacing him with Hillary.

Reines had to move quickly to squelch the in-

cessant media chatter about a Biden exit for two simple reasons. One it's not going to happen. Even if Hillary hadn't repeatedly and vehemently said it wasn't going to happen, history has shown presidents almost never dump their VPs in the midst of their reelection bid. Only one president in the past seven decades has switched VP's in midstream. That was FDR in 1944 when he dumped VP Henry

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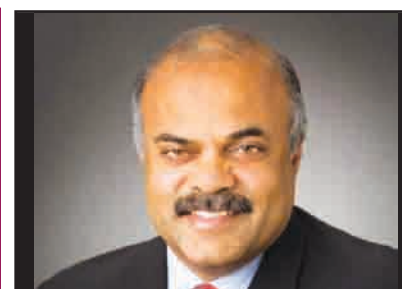
## People In The News...



Ernestine Shepherd



Jennifer Turner



Krish Prabhu, Ph.D.

See Page 2



## Ernestine Shepherd

"When it comes to being fit, it all boils down to four things. The first thing is: nutrition, nutrition nutrition. Then drink plenty of water to cleanse the body, do some type of cardio, and of course strength training. These four things will help make you fit," said Ernestine Shepherd, who at 76 years old, is in the Guinness Book of World Records as the oldest female bodybuilder.

Shepherd, who is known for her chiseled body, will kick off the 11th Sister

to Sister Fitness Festival 5k Walk/Run. The event will take place on Saturday, September 29 at the Cedar Hill Recreation Center located at 310 Parker Rd, in Cedar Hill, Texas. This event raises funds and promotes awareness in the battle against breast cancer among women of color.

The festivities will begin with an aerobic workout at 8:00 am. The race/walk will start at 8:30 am. Other activities include health information, mammograms, singers, zumba,

and healthy cooking instructions from Chef Ken Patrick.

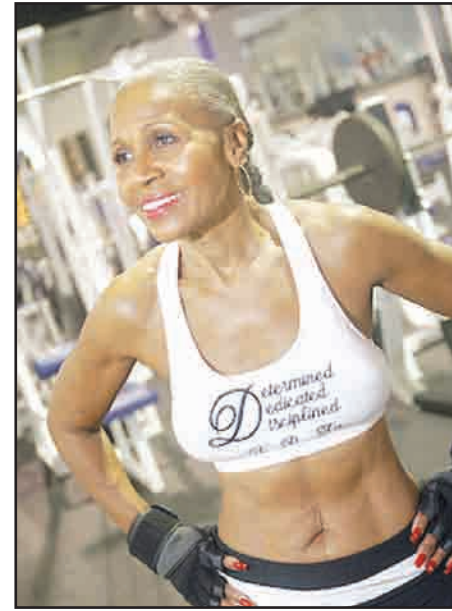
"This year's theme is Staying on Track. As the rate of breast cancer continues to increase, we can no longer afford to play Russian Roulette with our health," said Sylvia Dunnavant the Founder of the Celebrating Life Foundation.

According to a recent study from Oxford University, obesity is the biggest avoidable cause of breast cancer.

"Exercise is just great. If people realized that, they would stop saying I can't

do it, or I don't want to do it. You just need to find someone to work out with. Exercise is good for the body, the mind, the soul and spirit," said Shepherd, whose goal it is to inspire people around the country to live healthier fulfilled lifestyles.

The Celebrating Life Foundation is a non-profit organization devoted to educating the African American com-



munity and women of color about the risks of breast cancer, and the benefits of early detection and treatment. For more information contact Celebrating Life Foundation at 972-501-9981 ext. 110.

This program is being supported by Charleston Methodist Health Systems, the Cedar Hill Recreation Center, the Dallas Urban League and USFI.

## Jennifer Turner

Last month, Harlem's Jennifer Turner was recognized as one of five running enthusiasts tapped to become the faces of the ING Runner's Nation 'ING Class of 2012' for this year's New York City Marathon, which takes place on Sunday, November 4. As one of the official faces and voices for the "ING Class of 2012," which represents all registered runners in this year's ING New York City Marathon, Turner will share her personal stories and training tips via ING branded Facebook, You-Tube and

Twitter pages as she prepares for the big race. On August 25, Turner will bring her athletic talents and inspiration to run in the 2012 Percy Sutton Harlem 5k Run/NYC Family Health Walk-A-Thon.

"The ING New York City Marathon is already known as the 'World's Race,' said Ann Glover, chief marketing officer at ING U.S. "We hope these 'ING Class of 2012' members and their efforts through ING Runner's Nation can further expand the magic and allure of this great event."

"I am so honored to be recognized by ING U.S., the title sponsor of the ING New York City Marathon, and to have an opportunity to encourage and motivate others on such topics as training, nutrition and hydration, injury prevention, athletic gear and more," said self proclaimed "Fitness Activator," Turner. "More importantly, this national recognition gives me the platform to inspire the 32 women that I am training on my own in my community of Harlem to run in their first-ever racing event during Harlem Week 2012. It shows them that they too can achieve any goal they put

their mind to."

By day, Jennifer Turner is a high-powered media executive. By night, Turner's mission is to empower others to "activate" their innate ability to have a healthy lifestyle and achieve happiness. A certified American Council On Exercise (ACE) Group Fitness Instructor and a Lifestyle and Weight Management Consultant, Turner was not always "fit." As a teenager, she developed eating disorders and truly strug-



gled with her weight. In 1998, while attending Stanford University's Business School, Turner was tired of crash diets and decided to make a life change. She embraced fitness and stopped focusing on the results, but rather focused on the process of living an active lifestyle. Fast forward to 2012 - Turner has completed six marathons, including the Boston Marathon (twice) and the New York

See TURNER, Page 13

## Krish Prabhu, Ph.D.

Metroplex Technology Business Council (MTBC), the preeminent leader in ad-



lated enterprises in North Texas, has named Krish Prabhu, Ph.D., to the organization's Tech Titans Hall of Fame.

The MTBC's annual Tech Titans gala recognizes outstanding technology companies and individuals in the North Texas area who have made significant contributions to their industries during the past year. The Hall of Fame award extends this by recognizing one individual as a technology vision-

ary for outstanding leadership in advancing the tech-

nology industry in North Texas; spanning more than a decade and reaching far beyond the individual's current company or organization.

Krish Prabhu is president of AT&T Labs and CTO of AT&T, overseeing AT&T's global technology effort and innovation strategy. His work includes network design and planning, product and application development, and responsibility for AT&T Labs and its security and intellectual property organizations.

Prabhu has held a variety of positions, including work with Bell Labs, Alcatel-Lucent, Xylan Corporation, Tekelec, Morgenthaler Venture Partners and Mobility Ventures.

"Krish Prabhu is a true luminary in the telecommunications industry, focused on what he calls an increasingly 'intelligent' digital net-

work," said Bill Sproull, president and CEO of the MTBC. "Krish's groundbreaking work has led to faster Internet connections, enabling video and better VOIP calling. More recently, one of Krish's contributions at AT&T is making its network more accessible to outside parties, enabling developers and start-up entrepreneurs to work in concert with AT&T to create applications of the future."

Prabhu started his career as a researcher at Bell Labs in 1980. He held various management positions at Alcatel-Lucent, including executive vice president and chief operating officer. Prabhu was instrumental in growing Alcatel's presence in North America by penetrating new accounts such as SBC, Bell South and Verizon, as well as expanding Alcatel's presence with AT&T, Sprint and MCI.

Prabhu has extensive industry experience in research, corporate leadership

and innovation. His previous work with venture capitalists

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## Rev. Al Sharpton calls on NYC Mayor Bloomberg to meet to discuss minority community's concerns with the NYPD

Rev. Al Sharpton, President of National Action Network and MSNBC host, is reiterating his call for New York Mayor Michael R. Bloomberg to meet with Black and Latino leaders about violence, community-police relations, and stop-and-frisk policing, especially in light of the *NY Times* poll released this week showing that a significant majority of New Yorkers say the Police Department favors whites over blacks.

Rev. Sharpton and National Action Network have said all along that mistrust was pervasive and he and NAN called for a Summit with Black and Latino leaders last month to show a co-operative effort, working together against violence. According to Rev. Sharpton: "We have people Occupying the Corners and trying to work with the city to solve the problem of violence, but the Mayor has yet to meet with the community

around the spirit of cooperation. We asked for a meeting almost a month ago to no avail. We are occupying street corners because the people say police are biased and this poll proves that.

According to the New York Times: "That view, as widespread now as it was in 2001 during the administration of Mayor Rudolph W. Giuliani, is particularly prevalent among black New Yorkers, 80 percent of whom say the police favor

one race over the other. A plurality of white residents - 48 percent - agree. Concern about police favoritism comes at a time of intensified scrutiny of the department's extensive practice of stopping, questioning and, in many instances, frisking people on the city's streets. Last year, the police made nearly 700,000 stops; about 85 percent of the stops involved blacks or Hispanics." (*NY Times*).

## TALK, continued from Page 1

Wallace under pressure because of Wallace's much too pronounced leftist politics and utterances. Harry Truman got the replacement nod and the rest is history.

The only other VP that bowed out of an administration in midstream was Spiro Agnew in 1973. He was President Nixon and the GOP's sacrificial lamb. He faced a criminal indictment on bribery charges and resigned as part of a plea deal to avoid a prison stint.

Presidents don't change VP's especially in the middle of a tough reelection battle for obvious reasons. No incumbent has ever won or lost the White House based on the politics, ideology, or personality of their VP. They do not have that kind of power or authority. VP's serve at the pleasure of the president and do his bidding; no more, no less. A switch of VP's in the midst of an election would signal utter desperation, campaign chaos, and panic. This would be the near political kiss of death for a president.

The other reason is Biden. He is and will remain on the ticket for precisely the reason that he was picked by President Obama in the first place. He is a hard hitting, policy knowledgeable advisor and point man. The supposed gaffes that he has

made are anything but that. They are well-scripted, thought through political set pieces carefully designed to convey a serious and politically enhancing policy stance by Obama.

Take the two blurts that got him in supposedly hot water. The first was on gay marriage. Biden was roundly slammed for getting out ahead of Obama in endorsing gay marriage. This supposedly forced Obama to follow suit before he was ready. But gay advocacy groups are integral to Obama's reelection drive.



President Barack Obama & Joe Biden

They provide enthusiasm, growing vote numbers and major funding. The price for firming up their support was a full-throated endorsement of gay marriage. Anything short of that, including a further delay on endorsing it, would have been politically risky for the president. Biden just said and did what Obama had to do.

The same is true of Biden's "chains" quip. The slave-skewed imagery was simply dramatic reaffirmation of the Obama cam-

paign's center hit piece against Romney. And that's that a GOP White House will tank the economy, and wreak untold economic misery on the poor and minorities. This has and will be repeated incessantly by Obama and every other Democrat all the way up to November 6. It will almost certainly be repeated in even harsher terms than Biden could muster.

Then there's race. It's a volatile minefield that can explode in a presidential election even when it appears not to. This was the case in Obama's White House win in 2008.

A Harvard researcher found that race cost Obama 3 to 5 percentage points of the popular vote in the 2008 election. If race had not

been a negative factor in the election, Obama's win over GOP presidential foe John McCain would have been a walkover in the popular vote. The even more troubling thing is that the loss of white support came largely from many conservative white Democrats, who simply stayed home rather than vote for Obama. In an AP-Yahoo poll, one-third of white Democrats said they had negative views of blacks. More than 40 percent of them said they

would not back Obama.

Biden can play a big role here. He's from a Border State. He is a solid fighter in the trenches, and hails from a blue collar background. He can and will be an important bridge to try and keep conservative blue collar white Democrats from straying from the fold. He'll keep hammering hard with them that despite their racial reservations about Obama, the threat of a Romney-Ryan hack up of Medicare, Medicaid, and Social Security, and labor protections pose a far greater danger. He will not use polite language to make that point, nor will he be expected to.

Biden's active appearances at black and Latino gatherings, his rough language, and his policy expertise are a huge plus for Obama in a down and dirty campaign. Any talk about dumping Biden is just that, talk. The likelihood is even that won't last much longer.

*Earl Ofari Hutchinson is an author and political analyst. He is a frequent political commentator on MSNBC and a weekly co-host of the Al Sharpton Show on American Urban Radio Network. He is the author of How Obama Governed: The Year of Crisis and Challenge. He is the host of the weekly Hutchinson Report on KPFK-Radio and the Pacifica Network.*



## Board-certified dermatologist, Dr. Tanya Reddick Rodgers provides 10 tips to having healthy & younger looking skin

What's the secret to healthy and younger-looking skin? There is no magic potion; however, there are many ways to keep your skin in its best condition regardless of your age. Board-certified dermatologist, Dr. Tanya Reddick Rodgers of Skin Specialists of Addison / Allen provides the following tips for keeping skin healthier and younger looking all year long.

**1. Moisturize twice daily:** Use a moisturizer that is oil-free and non-comedogenic (will not clog pores).

**2. Use sunscreen twice a day for both the morning and evening commute:** Many of my patients falsely assume that sunscreen is only necessary to use during outdoor activities, such as golfing or swimming. However, much sun damage occurs from incidental exposure through car windows during trips to work or the grocery store. Make the application of sunscreen to exposed areas, including the face, neck and upper chest, and forearms a daily habit. I especially like sunscreens that contain mineral-based ag-

ents, such as titanium dioxide and zinc oxide.

**3. Use a gentle, moisturizing soap or soap-free body wash for bathing:** Liquid, fragrance-free cleansers are best, as they usually do not strip the skin of its natural oils as they cleanse. If you prefer a bar soap, try to stick to those that are not heavily fragranced and contain added moisturizers. Save the deodorant and antibacterial ones for "dirtier" areas, like the underarms and feet.

**4. Wear sun protective clothing or hats when spending extensive time in**

**the sun:** Consider "rash guard" shirts for swimming and a wide-brimmed hat.

**5. Never use tanning beds - use sunless tanner:** No tan is a safe tan, except for a fake tan!

**6. Use an anti-aging cream containing a retinoid (retinol, retinaldehyde, Retin-A) as its active ingredient nightly:** This is the most proven and effective way to reverse the collagen loss that causes the wrinkles and fine-lines of aging skin. Although some of these can be found in budget-friendly varieties over-the-counter, the best and

most powerful options can be obtained at your dermatologist's office or via a prescription.

**7. Use an anti-aging cream containing an antioxidant daily.** This can boost the power of your sunscreen in the prevention of oxygen radicals. My favorites contain vitamins C, E or ferulic acid.

**8. Limit intake of refined sugars as they can accelerate the aging process.**

**9. Treat yourself to a chemical peel:** A medical-grade peel can safely improve the texture and tone of

any skin color or type. These can also be customized to target a variety of problem areas from acne to wrinkles and brown spots to rosacea. Many require minimal to no downtime.

**10. See your dermatologist once a year for a full skin examination / skin cancer screening:** Unlike many cancers, skin cancer is highly preventable and easily treated if detected early. If an annual skin examination is not a part of your health maintenance routine, add it to the month of your general physical or birthday month.

## Dallas spas become belly friendly

Appropriately, Labor Day, September 3 is one of the first days of the month known as "the biggest birth month." The timing is ideal to focus on health and well-being for expecting moms. A new spa education and recognition program, Belly Friendly aims to raise the bar for the prenatal service experience. Since launching earlier this year, 19 spas nationwide have become Belly Friendly, and more are joining the movement each week. The first Dallas area spas to get Belly Friendly are Carrollton Square Salon & Spa (1026 South Broadway, Carrollton), La Bella Belly (3100

Ridge Road, Rockwall) and Valencia Day Spa (7600 Stonebrook Pkwy, Frisco).

According to the American Pregnancy Association, studies indicate that massage therapy performed during pregnancy can reduce anxiety, decrease symptoms of depression, relieve muscle aches and joint pain, and improve labor outcomes and newborn health. While massage can provide enormous relief, pregnant



moms are encouraged to select their spas and therapists carefully. Belly Friendly spas are recognized as having therapists with prenatal training in ad-

dition to the enhanced Belly Friendly education for all staff.

Stacy Denney, author, columnist and founder of the country's first pre-natal spa Barefoot & Pregnant, has been providing maternity spa services for nearly a decade.

With Belly Friendly, Denney encapsulates the rewarding Barefoot & Pregnant spa experience, and makes it available to moms across the country. Moms know they are getting the best when they visit a spa proudly displaying the Belly Friendly seal.

"With more than 16,000 pregnant moms entering the market each day, it's surprising that most spas - even those with prenatal training - still aren't com-

fortable working on expecting women," says Denney. "By offering supplementary education to the spa staff, Belly Friendly has a direct positive impact on mom's experience. Through our program, moms can identify spas that have taken extra steps to create a pregnancy friendly environment and services."

Belly Friendly sets spas apart. The backbone of Belly Friendly is the educa-

See BELLY, Page 13

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## McKinney #2 on Money Magazine "Best Places to Live" list

McKinney ranks #2 on the Best Places to Live in America list issued by Money Magazine as revealed on the Today Show this morning. McKinney is the only Texas city in the top 10.

Money editors and writers rank communities based on housing affordability, education, arts and culture, safety, health care, diversity and the economy, including the fiscal strength of the government. McKinney ranked #5 in 2010 and debuted on the list at #14 in 2008. In the Best Places to Live listing, Money Magazine ranks

cities with populations between 50,000 and 300,000 every other year.

"The city offers plenty of housing options, from starter homes to old Victorians and 'Texas-style' five-bedrooms. Low taxes have lured companies with white-collar jobs in technology and energy, a new hospital opened in July, and a conference center and hotel complex is in the works." McKinney also boasts "easy access to rolling green hills, golf courses, and leafy open spaces lacking in neighboring towns."

"Ranking among the very best places to live in the country is a distinction we greatly value, especially when you consider how rare it is for a city to consistently rank in the top 15 for several consecutive issues on the Best Places to Live list. McKinney is a great place to live, arguably the best. Our community has a consistently high quality of life for our residents, no matter how we grow and change. It's amazing what we have in our city, and it's just going to get better," said McKinney Mayor Brian Lough-

millier. "To move from #5 to #2 is an honor for our community, and we thank Money Magazine for the recognition."

Money writers visited McKinney in July to interview residents and city leaders and to assess traffic, parks, and gathering places. They also evaluated intangible qualities like community spirit. In addition to set criteria, they noted job availability and the great historic downtown full of activities for residents as attributes that set McKinney apart.

## DART's schedule for Labor Day holiday announced

DART celebrates the 2012 Labor Day federal holiday and the unofficial end to summer Monday, September 3, with the following schedule:

- DART bus and light rail services will follow a Sunday schedule.

- The Trinity Railway Express commuter rail will not operate.

- The following High Occupancy Vehicle (HOV) lanes will be closed: the HOV lane on I-30 (East R.L. Thornton) and on I-

30 West (Tom Landry Freeway); the reversible S-ramp at the southern end of the I-35E (Stemmons) HOV lane; the reversible HOV ramp between the US 75 and the I-635 HOV lanes; and the section of the I-35E/U.S. 67 (South R. L. Thornton/Marvin D. Love) HOV lanes from downtown Dallas to Loop 12.

- The remaining portion of the Stemmons HOV lanes, the HOV lanes on LBJ Freeway, the US 75 HOV lanes, and the HOV lanes on I-35E/U.S. 67 from

Loop 12 to Camp Wisdom Road will be open 24 hours.

- DART Paratransit services for customers with disabilities will operate on a Saturday schedule. The Paratransit Scheduling Center will be closed on Labor Day. Customers may call Thursday, August 30, to book their trips through Monday, September 3, and Friday, August 31, to book their trips through Wednesday, September 5. Customers may call Tuesday, September 4, to book trips through

Thursday, September 6. X-Press Booking and holiday voice mail will also be available.

DART's administrative offices, Customer Care Center, and Lost and Found will be closed. Customers with questions about schedules may still contact DART's Customer Information Center at 214-979-1111 from 8 a.m. to 5 p.m. DART route and schedule information is always available at [www.DART.org](http://www.DART.org).

## Grades 6-12, College and Career Readiness Workshop 2012

There will be a College and Career Readiness Workshop on Saturday, September 15 at 7:45 a.m. - 2 p.m. at Greenville Avenue Church of Christ Family Life Center, 1013 S. Greenville Ave. in Richardson, 75081. For additional information you can call 972-644-2335.

The keynote speaker will be Mark Vaughn, MPA who is the Admissions Counselor at Oklahoma Christian University and Sr. Minister of the East Grant St. Church of Christ.

"Reaching Outward into the Community - College & Career Ready."

Parents and guardians are encouraged to attend with their students, and students are encouraged to bring their friends.

"A wise man will hear, and increase learning, and a man of understanding shall attain unto wise counsels." Proverbs 3:5-6 (KJV)

This workshop will teach students planning for life beyond high school, how to discover finances for college or other career choices. Speakers and Presentations from professionals in a variety of career fields will shed light on paths to success. There is something for every student, how to plan your high school academic career and how to follow through with applications and financial assistance. You don't want to miss this unique workshop.

Workshop Features:

- Three concurrent sessions (Choose from 10 topics)

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# Baruch College earns national ranking from *Diverse: Issues In Higher Education Magazine*

Baruch College received national recognition for providing undergraduate and graduate academic excellence to its multicultural students. *Diverse: Issues in Higher Education Magazine* released their Top 100 list of national institutions that conferred the

most bachelor's and master's degrees to multicultural students in academic year 2010-2011.

In the area of undergraduate programs on *Diverse's* list, Baruch College was ranked #58 overall in the category of "Total Minority / All Disciplines

Combined." Baruch College ranked #59 overall for conferring graduate degrees in the category of "Total Minority/All Disciplines Combined."

Baruch College has received other national recognition for its work to provide affordable access to a

quality education. In June 2011, the Education Trust, a research and advocacy group, released a report that named Baruch College as one of five four-year colleges — out of the 1,186 colleges examined — that is doing a good job serving low-income students.

The data for the *Diverse Magazine* rankings are collected from all U.S. postsecondary institutions through the Completions survey of the Integrated Postsecondary Education Data Set maintained by the National Center for Education Statistics. The 2010-2011 collec-

tion represents the final transition year for the new racial/ethnic categories (Asian American, African American, Hispanic, and American Indian), that are aligned with the way information is collected by the U.S. Census Bureau and other government agencies.

## The North Texas Football Classic at FC Dallas Stadium pits Dallas Skyline vs. The Woodlands

There will be lots of eyes on every play when two of the top high school football teams in the country, The Dallas Skyline Raiders and the Woodlands Highlanders, square off in a playoff-like atmosphere before the season begins 6:00 p.m. Saturday,



September 1 in the North Texas Football Classic at FC Dallas Stadium in Frisco, Texas.

The first high school football game in the country that will allow college coaches and recruiters from out of state to watch the game via a

LIVE Video streamed broadcast for a fee on Sportsgram.net is also a big deal for the Skyline and Woodlands players. Their strength, skill and determination will be on display and could determine results that will affect where they will play collegiately.

The September 1 North Texas Football Classic will be a rematch of the 2011 Texas State Playoffs in which, as the final seconds were ticking away, the Skyline Raiders advanced to play Southlake and the Woodlands Highlanders lost by four points.

Event organizer, John Weaver says, "This pre-season game will look and feel like a championship game. They're great athletes and great kids who will bring their 'A' game for all to see before the season starts."

## Irving Main Street Event

City of Irving invites the community to enjoy the fun at the Irving Main Street Event from 11 a.m. to 6 p.m. Sept. 8 in the Heritage District at 217 Main St. Enjoy artisans,

crafts, music, magic, food and children's activities. A shuttle from the Irving City Hall parking garage, 825 W. Irving Blvd., will take attendees to and from the event site.

For questions regarding available vendor spaces, contact Vicki Miller at 972-721-7318 or [vmiller@cityofirving.org](mailto:vmiller@cityofirving.org).

## PRADHU, continued from Page 2

and start-ups has also provided him with the knowledge and experience needed to make AT&T's innovation program more agile.

Prabhu holds a bachelor of science degree in physics from Bangalore University in India and a master of science degree in physics from the Indian Institute of Technology in Mum-

bai, India. He also holds a master of science degree and a Ph.D. in electrical engineering from the University of Pittsburgh.



**PACE's Yearly Calendar**  
August  
Planning Workshop

**September**  
Opening Meeting  
Membership Rush/Program

**November**  
Help-the-Needy Project

**December**  
Christmas Gala  
Adopt-An-Angel

**January**  
Martin Luther King Parade  
Worship Service/Brunch

**February**  
African American Read-In

**March**  
Scholarship Selection  
Reception for Scholarship Recipients

**April**  
Scholarship Luncheon

**May**  
Closing Meeting

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2012-2014

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Corresponding Secretary

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Parliamentarian

**ANNUAL MEMBERSHIP DUES:**  
\$75.00

**MEETINGS: 2nd SUNDAY**  
**OF THE MONTH AT 3:00 PM**

"We the members of PACE are united to enhance community excellence, spiritual growth, educational opportunities and leadership"

# LEGAL NOTICE

These Texas Lottery Commission Scratch-Off games will be closing soon:

Game #	Game Name / Odds	\$	Official Close of Game	End Validations Date
1400	<b>Texas 7's</b> Overall Odds are 1 in 3.52	\$5	08/31/12	02/27/13
1430	<b>Magic 8 Ball™</b> Overall Odds are 1 in 4.71	\$2	09/03/12	03/02/13
1142	<b>Maximum Millions</b> Overall Odds are 1 in 2.81	\$20	09/20/12	03/19/13
1390	<b>Triple It</b> Overall Odds are 1 in 4.58	\$1	10/24/12	04/22/13
1398	<b>Cash Farmer</b> Overall Odds are 1 in 3.94	\$5	10/24/12	04/22/13
1417	<b>The Three Stooges®</b> Overall Odds are 1 in 4.14	\$2	10/24/12	04/22/13

For detailed odds and game information, visit [txlottery.org](http://txlottery.org) or call 1-800-37LOTTO. Must be 18 or older to purchase a ticket. The Texas Lottery supports Texas Education. © 2012 Texas Lottery Commission. All rights reserved.

TEXAS  
LOTTERY



## Show only tickets available for Urban League 2012 Gala Artist Frank Frazier & other artists offer

Show Only tickets are available for the concert featuring R&B/Jazz Violinist Michael Ward at the Urban League Gala on Saturday, August 25, 2012 at the Hilton Anatole Hotel. Doors will open for Show Only ticket holders at 8:30 p.m. For ticket information call (214) 915-4632

World renowned artist, Frank Frazier and a group of local artists will showcase and sell a variety of art in a special exhibition at the event. A percentage of sales

will be donated to the Urban League Programs and Services.

Frazier, a native of Harlem, captures the Black American experience in his paintings through bright, vibrant colors and undertones influenced by the Vietnam War and the Civil Rights movement. He has donated a painting from his famous Shoe Polish Series to the Gala auction. Frazier's art career spans over 50 years of persever-



ance and inspiration. A self-taught artist he has exhibited at prestigious galleries throughout the country in-

cluding the Schomburg Center in New York, National Civil Rights Museum in Tennessee, The Library of Congress in Washington, D.C. and the King Center exhibit in Ohio.

Other artists participating in the exhibit include Jamaal Stanford and Janice Thacker.

A native of Dallas, Texas, Jamaal Stafford began his art

career at a young age and thrived as a student at Booker T. Washington High School for The Performing and Visual Arts. Since then he has devoted his life to perfecting his craft which has enabled him to produce stunning and thought provoking pieces that highlight his unique gift and sets him apart from his contemporaries.

Janice Thacker is a retired art teacher and high school counselor, and for the past 6 years has been a three state (Ks, Tx, Mo,) Lecturer,

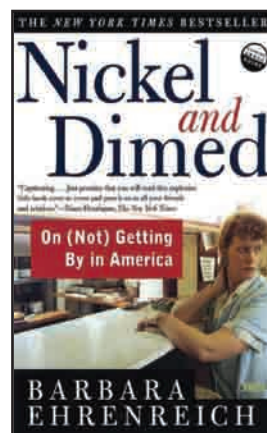
and Gallery Display Artist to high schools, college campuses and the Wichita City Arts Council. She was born in Boley, Oklahoma and reared in Wichita, Kansas. She received a Bachelor's degree in Art Education from Wichita State University, a Masters of Art Education and a certification in counseling from Emporia State University. She has been a lifelong educator, illustrator artist, and community activist for positive change in youth.

## Author's appearance at Mountain View College in September

Meet the author of *Nickel and Dimed: On (Not) Getting By in America*, Barbara Ehrenreich at Mountain View College on September 13 at 11 a.m. inside the Mountain View College Performance Hall, located at 4849 West Illinois Ave, Dallas, TX 75211 (East campus).

"Entering the world of service work, Barbara Ehrenreich folded clothes at Walmart, waitressed, washed dishes in a nursing home, and

scrubbed floors on her hands and knees. Her account of those experiences is unforgettable-heart wrenching, infuriating, funny, smart, and empowering. Few readers will be untouched by the shameful reali-



ties that underlie America's economy. Vintage Ehrenreich, *Nickel and Dimed* will surely take its place among the classics of underground reportage." - Juliet Schor

The event is free and open to the public.

## KRLD Restaurant Week still on-going

There's still time to dine out for a cause during KRLD Restaurant Week and help support the North Texas Food Bank with many spots extending their participation. Restaurants extending through Sunday, August 26 are noted in "green," and restaurants offering their prix fixe menu special until Sept. 2 are noted with "red" in the list at CBSDFW.com.

Contact the restaurant of your choice directly for reservation availability.

Far North Dallas restaurants extending, include:

- III Forks
- Cadot
- Lavendou Bistro
- Ruth's Chris Steak

House - Dallas

There are also several Collin County area restaurants extending too. For a full list of all restaurants



**Recent Italian lunch entree at Trevi's in Irving**  
visit: <http://dfw.cbslocal.com/krlrestaurant-week/>

**NORTH TEXAS GIVING DAY**  
September 13th - 7 am - Midnight

**Supporting Learners are Leaders, Inc.**

Give to Learners are Leaders, Inc. through [DonorBridgeTx.org](http://DonorBridgeTx.org) on September 13 and your donation will be multiplied!

**GET UP and GIVE!**

Visit [www.LL-inc.org](http://www.LL-inc.org) or [www.donorbridgetx.org](http://www.donorbridgetx.org) for more information.

Powered by Communities Foundation of Texas

Where Does  
DJ Kayotik

**DJ KAYOTIK**

Get His Funk?

Go to [NorthDallasGazette.com](http://NorthDallasGazette.com) and click DJ Kayotik's photo to find out!



# SAVE THE DAY. SAVE SOME GAS.

## *The all-new 2013 Chevrolet Malibu Eco*

*With 37 MPG highway,<sup>1</sup> the all-new Chevy Malibu Eco lets you save the day without emptying your wallet. And with its aggressive styling and responsive handling, every journey promises to be a little more epic – whether you're getting your kids to school on time or getting away for a glamorous weekend. After all, it's your life. Star in it.*

<sup>1</sup> EPA estimated.

Chevy Runs Deep





# The sisterhood of doing business

BY IVY N. McQUAIN,  
NDG CONTRIBUTING WRITER

Being a business owner will always present challenges. But good business owners, regardless of color, should show the quality of their work, passion for doing what they do and be competitive. These challenges should never hinder the forward progress of a business owner. Unfortunately, in the African American community, business owners are often public enemy number one. For African American female entrepreneurs, the sword seems sharper and always aimed to kill.

## How did we get here?

If the first image of an African American woman received by a potential client or business opportunity is that of

the reports suggest the numbers have grown considerably since 2002. So why is it difficult for African American women to build co-ops, work together and nurture the growth of each other's businesses and entrepreneurial endeavors?

The question is why do African American women fail to "get along" in business, while other women in other ethnic groups thrive. The unstated, but clearly obvious answers include attitude, jealousy, pride and just the desire to get as much as possible out of everyone. In order to better understand the plight plaguing the African American women business community these women have been broken down into groups – the hater, the taker and the hustler.

**Haters – Takers – Hustlers**  
Everyone has a hater,

women have a need to "get it off their chest" by any means necessary. All too often it makes them look angry, unprofessional and a host of other negative images that cannot be erased from memory. It is always a challenge for African American women to get along, but when you add business into the mix the claws come out and everything flies from insults to lies.

Celebrity cake designer Porsha Kimble of Cake Diva in Grand Prairie believes African American women business owners cause more detriment to each other than to any other race. Kimble said she has experienced backlash from others when she declined to use their services or products.

"If I don't have a need for your business or services don't mean that I am not supporting you by telling others about you," said Kimble. "Unfortunately, when I say no, the hating starts immediately and I get torn down."

Kimble said she also experiences hating when she adds comments to her Facebook page about baking cakes for high-profile clients. After she shares the good news, she receives a barrage of emails or Facebook messages saying she no longer wants to deal with "regular" clients.

"I have even been told that I am too high when asked for a price and they don't tell others about my business," Kimble added.

Coach and business strate-

gist Brandy Adamson believes a negative attitude, coupled with continual complaining is something no one wants to hear. She added anyone who is willing to start a business, African American or not, is a champion. Building a solid support system is more important than complaining – for the benefit of the community.

"It seems very hard to please African American women at times even when you are providing the best service as it relates to one-on-one relationships and regular business. Nothing ever seems good enough," said Rashida Hobbs, owner of Poleiticians, a pole dancing fitness club.

Another type of business owner plaguing African American women is the taker. This woman only builds alliances to benefit her end game. She is quick to offer assistance, just to get a better understanding. Oftentimes she is more than willing to steal ideas from those who help her. No matter what discounts offered, she is determined to receive products or services for free or little to nothing. She complains and is willing to jeopardize anyone's reputation just to get her way.

Adamson points out many African American women seem surprised when given price quotes regarding her services or advertising in ALIVE Magazine, her publication. She recalled all the times when she offered huge discounts just to get the client, only to receive complaints – not payments. She advises business owners who want to grow their business, do not settle for the client continuously seeking discounts.

"African American women, and usually women in general, fail to realize that they are in business to make money. PERIOD," said Adamson. "No one has time to always offer discounts just to get business."

For Cass Butler, owner of The Butler Enterprise, African American women business owners seem to always want to be on the receiving end. She is saddened to see these business owners seeking an all or nothing approach to an opportunity to grow

their business. Also, they seemingly refuse to help others gain customers.

"We are missing out on becoming a mega conglomerate as other ethnicities have become because we want everything for ourselves," Butler said.

The final type of business owner hurting the African American women business community is the hustler. This woman is about getting what she can, by any means necessary. She loves networking opportunities, because she is always looking for an opportunity to get what she can. This business owner will always say what needs to be said to win the trust of others.

Adamson shared how business owners of other races have refused to work with her, because as she was told, of previous experiences with African American women. She believes the negative association regarding working with African American women stems from various issues, including being hustled.

"Unfortunately African American women, as a whole, allow past experiences to mold their future success and many times, lose out because of their unwillingness to take a chance on the unknown," Adamson said.

While the hustler enjoys networking, they actually are not willing to assist others. Butler indicated she is always willing to share information regarding other African American women who own businesses. She has been hustled several times by business owners who disguised themselves as clients or business partners. However, they do not reciprocate. Hobbs said she has encountered several African

American women who declined her services, and then opened their own business that closely resembled hers.

"While there are a few out there who just do not want to see another woman succeed it



Cass Butler of The Butler Enterprise



(Center) Coach and business strategist Brandy Adamson

the mean-spirited likes of NeNe Leakes (*Atlanta Housewives*) or Tammy (*Basketball Wives*), then surely the deal would immediately be taken away. In movies, on television and even in the African American community, African American women are viewed negatively. When someone hears that "Sister so and so" got a new car, started a new job or, heaven forbids, starts her own business, immediately the thoughts of, "What did she do?" "Who is she doing?" and comments about her ability to maintain what she has fills the conversation at salons and through text messages.

Let's look at some numbers. According to the Census Bureau, 42 million individuals in America are African American. Of that number, only 1.9 million own and operate businesses. The number of businesses owned by African American women is unofficial, but

whether they know it or not. Unfortunately, the problem with haters in the African American female business community is the fact haters can literally destroy this small minority. This woman is always the first to tear down another African American entrepreneur. She rarely, if ever, has anything positive to say and can present a convincing argument on why she disapproves. She also attracts attention easily, and if she is savvy with social media, her hating is far reaching.

"Despite any issues I may have had with other African American women business owners I never take it to social media because once it's there, it's there," said Kristi Jackson, founder of Women CEO.

Jackson acknowledged African American



Porsha Kimble of Cake Diva



Women CEO Project

women business owners. Despite the negativity associated with African American women business owners those interviewed for this article believe there are ways to combat the negativity. Adamson said when African American women bring their talents to the table – success is a no-brainer.

"If we come together to mentor and educate future business owners, sharing with them," Adamson said,

See BUSINESS, Page 15



## NDG Gossip: Tia Mowry speaks out about online commentators calling her baby ugly

BY KENDRIA BROWN,  
NDG INTERN

We all remember the twins Tia and Tamera from the 90s television series *Sister, Sister* and later the reality show *Tia & Tamera*. Tia is also the author of "Oh Baby! Tales and Advice from One Hot Mama to Another." Tia married Cory Hardict in 2008, and they had their first baby Cree Taylor Hardict in 2011.

While Tia is out making a living for her family, others have been paying negative attention to her little one instead. People are actually taking the time to describe her baby as ugly. They claim her baby's head is too big. Look, all babies are unique and while Tia tried to display this image and message by sharing her baby's photos and life-inspiring quotes online, some people found the need to talk about how unpleasant the baby looks.

Mama Tia has run to his defense and stated, "I really don't understand why people feel the need to belittle a



Cree Taylor Hardict (Tia's son)

child, someone who doesn't even have a voice yet to express themselves. I just think it's disgusting—disgusting that we live in a society that focuses on looks."

As if being a mother is not hard enough, the actress has been faced with the ad-

ditional job of defending her baby and lashing back at critics. People should just let her child grow into the person he is. How do these comments about Tia's baby make you feel? Share your comments on our Facebook page.

## UNCF sponsors 20th annual golf tournament

UNCF in partnership with The Paradies Shops, Dallas Cowboys great Jethro Pugh and DFW International Airports AACTION Group, proudly presents the 20th annual Jethro Pugh - Two Podners Scholarship Invitational. This year's golf tournament will be held Thursday, Septem-

ber 13, 2012 at the TPC Four Seasons Resort -Las Colinas.

This first class event features a sumptuous breakfast, 18 holes of exciting championship golf (the course is home to the Byron Nelson Championship), fabulous player gift items and an awards luncheon

with prizes and silent & live auctions. Since its inception the tournament has raised more than \$660,000 for UNCF's Texas universities and students. For more information, please contact Diane Stephenson at 972-234-1007 or [diane.stephenson@uncf.org](mailto:diane.stephenson@uncf.org).

## Win tickets to the Dallas How Sweet the Sound Gospel Concert

The search is on for the Best Gospel Choir in America and you can be there for the Dallas competition.

The finalists for best church choirs in the DFW Metroplex in the Verizon's How Sweet the Sound contest are getting their songs and robes ready in their attempt to crowned #1.

The selected Dallas choirs performing are Marquinn Middleton & The Miracle Chorale, Carnel Davis & Incorporated To

Praise, St. Mark Sanctuary Choir, St. John Church Music Ministry, God's Tabernacle of Deliverance Bishop's Choir, and Selah. The gospel experience is scheduled for Thursday, September 6 at the Verizon Theatre at Grand Prairie.

Join host Yolanda Adams, Judge CeCe Winans, Fred Hammond, and many more for this glorious event. Enter to win tickets for a chance enjoy the melodically gathering of congregations. Visit our



Yolanda Adams

[Facebook.com/ NorthDallasGazette](https://www.facebook.com/NorthDallasGazette) for details on how you can win.

Urban League of Greater Dallas & North Central Texas

**45th ANNIVERSARY GALA**  
"Looking Toward The Future"

Saturday, August 25, 2012  
7:00 p.m.

Cocktails      Dinner  
Silent Auction      Entertainment

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2201 Stemmons Freeway

**Honorees**

Stan Levenson      Edna Pemberton      Jim Washington

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## Congresswoman Eddie Bernice Johnson presented Transportation Award in her name at the 15th Annual Transportation & Infrastructure Summit

On August 16, Congresswoman Johnson presented the Eddie Bernice Johnson Award for Excellence in Transportation Leadership to Congressman Tom Petri, who represents the 6th District of Wisconsin.

"I am very proud to present this award to Congressman Petri for his longstanding

dedication to improving transportation infrastructure in our country. Congressman Petri's career in Congress has been characterized by his commitment to pursuing thoughtful legislation, and the advancement of sound policy," said Congresswoman Johnson.

The Transportation & Infrastructure Summit was Con-



Representative Tom Petri

gresswoman Johnson's brainchild and she has been heavily involved in the Summit since its inception. Congresswoman Johnson also served on a panel with several other Members of Congress on issues facing the Nation's transportation systems and what passage of the transportation bill would mean for Texas.

"The passage of the transportation bill will result in over 2 million jobs being created or saved across the Nation. In terms of transportation dollars, Texas will receive more than \$3 billion annually in highway formula funds. As the senior Texan on the House Transportation and Infrastructure Committee, I

will continue to work with my colleagues to ensure that Texas receives the needed infrastructure and its share of federal funding."

The event, now in its 15th year, is an internationally recognized conference aimed at furthering the dialogue on transportation policy.

## PACE, continued from Page 1

women dedicated to enhancing the lives of young female graduates.

As strong supporters of education, they are excited about any opportunity to encourage growth in higher learning. They are focused on ways to assure young talented Black females within the Dallas-Fort Worth Metroplex are able to take advantage of high caliber learning and to seize the opportunity to continually move forward in life.

The organization, active since 1984, has sponsored several events in the past to raise funds for scholarships. Their events include: Stay at Home Teas, Christmas Galas, PACE's Garage Sales, Chili's Restaurant Fundraisers, City of Carrollton's Community Garage Sales and the Annual Spring Luncheon and Fashion Show. The luncheon generates most of revenue for their scholarships.

Ms. Rachel Lewis, Pres-

ident, said, "We, the members of PACE are always encouraging our friends in the community to join us in seizing this exceptional opportunity to strengthen our community, our state and our country by assisting young females in preparing to assume future leadership roles."

Each year, PACE awards as many \$1,000 scholarships as their generous donors give to the organization. In the spring of 2012, donations from individuals,

organizations and businesses made it possible for them to award five scholarships to young Black women enrolling in colleges, universities or other institution of higher learning.

PACE members look forward to partnering with community members in this worthwhile effort. Donors are invited to make a liberal contribution to the Scholarship Fund. They are a non-profit organization (501(c)(3)) so donations are tax-deductible and should be

mailed to PACE, P.O. Box 112721, Carrollton, Texas 75011-2721.

To learn more about the organization visit their website, [www.pacedfw.org](http://www.pacedfw.org). It is their way of staying con-

nected with supporters, friends and family. They trust that the website will help answer any questions you may have about their organization and will encourage your participation.

Find our booth and stop by to say hello Saturday and Sunday 10 a.m. – 6 p.m. at Dallas Market Hall. Tickets are \$10 for adults on Saturday, \$5 for adults on Sunday and FREE for children under 12 both days.

VISIONS is a week-end of fashion shows, jewelry, food, entertainment, cosmetics, travel, vacation and free health & beauty screenings. Info: 972-499-7500 or <http://www.visionsexpo.com/>.



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A VERIZON EXPERIENCE

**JOIN OUR GOSPEL CELEBRATION**  
and witness the best choirs in the region  
lift their voices for the opportunity to be named  
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Performances by: CECE WINANS, ERICA CAMPBELL of MARY MARY, FRED HAMMOND, HEZEKIAH WALKER and many more...

Verizon Theater at Grand Prairie  
Thursday, September 6, 2012 • Doors open at 6:30PM

Tickets available at Verizon Theater Box Office or Ticketmaster.com  
Tickets starting at \$10 • Visit [HowSweetTheSound.com](http://HowSweetTheSound.com) for details

Follow us on Twitter @HSTSCelebration | Become a fan at Facebook.com/HowSweetTheSound

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Community Calendar

Visit [www.NorthDallasGazette.com](http://www.NorthDallasGazette.com) and click on Community Calendar for more events!

<p><b>Weeknights</b></p> <p>Award-winning journalist <b>Cheryl Smith: Cheryl's World</b> provides informative talk, commentary and interesting guests Tune in weeknights at 6 p.m., Sundays 8 a.m. &amp; Saturdays at Noon on Blog Talk Radio or call 646-200-0459 to listen.</p>	<p><b>Through September 16</b></p> <p><b>Sharky Sundays- Planet Shark: Predator or Prey exhibiton</b> at Musuem of Nature &amp; Science, 3535 Grand Ave; Cost \$7-\$10; Info: 214.428.5555</p>	<p><b>Through September 15</b></p> <p><b>Shark Dissections</b> on Saturdays at 1 p.m. at the Museum of Nature &amp; Science in Fair Park; 214-428-5555</p>	<p><b>Urban League of Greater Dallas 45th Anniversary GALA</b> at the Hilton Anatole at 7 p.m. 214-915-4632</p>	<p><b>September 2</b></p> <p><b>Shark Sunday: Shark Celebration</b> at the Museum of Nature &amp; Science in Fair Park; Info: 214.428.5555</p>	<p><b>IMAX: Flying Monsters</b> at the Museum of Nature &amp; Science in Fair Park; Info: 214.428.5555</p>
<p><b>Through August 23</b></p> <p><b>Camp Idol</b> at South Side on Lamar, 1409 S Lamar; Cost: \$200; Info: 214.789.6677</p>	<p><b>Through September 23</b></p> <p><b>Sandy Lake Amusement Park</b> in Carrollton. Admission is \$2 and children under 3 years old is free (see family coupon for free admission online) and coupons for rides are \$.50. Info: sandy-lake.com</p>	<p><b>Through November 27</b></p> <p><b>Family Movie Time</b> at Irving Public Library, 801 W Irving Blvd at 4:30 p.m.; free; Info: 972.721.2628</p>	<p><b>August 31- September 2</b></p> <p>The Lewisville Saddle Club, with sponsorship from the City of Lewisville, will present the <b>48th Annual Labor Day Rodeo</b> starting at 8 p.m. nightly, at Lewisville Rodeo Arena, 101 Parkway Street. Featured will be the Red River Shooting Stars Drill Team. Prices are \$8 for adults, \$6 for children age 5-11, and free for children younger than 5. A military discount is available. lewisvillesaddleclub.net.</p>	<p><b>September 6</b></p> <p><b>Verizon's How Sweet the Sound</b> featuring CeCe Winans, Mary Mary, Fred Hammond &amp; more at Verizon Theatre at Grand Prairie at 7:30 p.m.; 972-854-5050</p>	<p><b>September 20</b></p> <p><b>Beer &amp; Bones: Science in the City</b> at the Museum of Nature &amp; Science in Fair Park at 7-10 p.m.; 18+; Info: 214.428.5555</p>
<p><b>Through August 26</b></p> <p><b>Chicago at Winspear Opera House</b>, 2403 Flora St; Cost: \$30-\$120; Info: 214.880.0202</p>	<p><b>Through September 9</b></p> <p><b>The Magic School Bus Kicks up a Storm</b> at the Museum of Nature &amp; Science in Fair Park at 10:30 a.m.; Book readings are on June 23 (Ms. Fizzle appearance), September 1, and September 8; Admission is \$7-\$10; Info: 214.428.5555</p>	<p><b>Through December 8</b></p> <p><b>New Life Skills Certificate program for African Women</b> each Saturday morning from 9:45 a.m. to 12:30 p.m. at the Audelia Branch Library located 10045 Audelia Rd. (at Church St.) in Dallas. Info: hellen.fissihaie5@gmail.com</p>	<p><b>September 1</b></p> <p><b>Back to School Community Bazaar</b> at Urban League Community Service Center Pleasant Grove Parking Lot, 3312 N. Buckner, Suite 234 from 7 a.m.- 2p.m.; Info: 214.915.4688</p>	<p><b>September 9</b></p> <p><b>Tyga, Kirko Bangz &amp; more</b> at The Palladium Ballroom at 8 p.m.; Info: 972.343.2444</p>	<p><b>Irving International Women's Consortium Event</b> from 6 – 8:30 p.m. at North Lake College – Student Life Center – Room H200, 5001 N. MacArthur Blvd. This is a free event, but you will need a ticket to attend. Please register at <a href="http://deccdoir.us.qualtrics.com/SE/?SID=SV_aYtj2S6NBBf06fX">http://deccdoir.us.qualtrics.com/SE/?SID=SV_aYtj2S6NBBf06fX</a>. Tickets can be picked up on at 5:30 p.m. outside the Student Life Center. For more information: visit <a href="http://www.iiwc.net">www.iiwc.net</a></p>
<p><b>Through August 30</b></p> <p><b>Havana Nights</b> at W Dallas Victory, 24440 Victory Park Lane at 7 p.m.; Info: 214.397.4100</p>	<p><b>Through September 14</b></p> <p><b>Shark Feedings</b> on Wednesday and Friday at 11 a.m. at the Museum of Nature &amp; Science in Fair Park; Info: 214.428.5555</p>	<p><b>Through December 18</b></p> <p><b>TeenScene Movie</b> at Irving Public Library, 801 W Irving Blvd; Free; Info: 972.721.2628</p>	<p><b>August 25</b></p> <p><b>Enrique Iglesias, Jennifer Lopez &amp; Wisin &amp; Yandel</b> at the American Airlines Center at 7:30 p.m.; Tickets \$26-\$196; Info: <a href="http://www.ticketmaster.com">www.ticketmaster.com</a></p>	<p><b>September 15</b></p> <p><b>B.L.A.S.T. I Workshop</b>; Info: <a href="http://www.lifelong.tcu.edu">www.lifelong.tcu.edu</a> 817-257-7132</p>	<p><b>September 19</b></p> <p><b>The Family Place Trailblazer Awards Luncheon</b> at 11:30 a.m. at the Omni Hotel, 555 S. Lamar, Dallas. Tickets are \$125. Sponsorships available, info @ <a href="http://www.family-place.org">www.family-place.org</a></p>
<p><b>Through September 1</b></p> <p><b>"Present Laughter"</b> at Theatre Three Inc., 2800 Routh St. Ste. 168; Tickets \$10-\$50; Info: 214.871.3300</p>			<p><b>Gucci Mane</b> at The Palladium Ballroom at 9:30 p.m.; Tickets: \$40-\$80; Info: 972.343.2444</p>	<p><b>September 16</b></p> <p><b>Shark Sunday:</b> Award-winning shark conservationist David McGuire at the Museum of Nature &amp; Science in Fair Park; Info: 214.428. 5555</p>	<p><b>IMAX: Whales</b> at the Museum of Nature &amp; Science in Fair Park; Info: 214.428. 5555</p>

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## DEBIT, continued from Page 1

firms were able to collect more NSF fees while also charging more fees for subsequent deposits to student accounts.

Most importantly, these practices exposed an often hidden role that financial institutions have on college campuses. As student monies were eaten up by these fees, the remaining available funds diminished the availability of monies intended for tuition and other student expenses.

FDIC held that Bancorp Bank, based in Wilmington, Delaware was responsible to ensure that Higher One operated the OneAccount program in compliance with all applicable laws. Unfair or deceptive acts or practices are violations of the Federal Trade Commission

Act. According to FDIC, Higher One's operations were violations.

According to the U.S. Public Interest Research Group (PIRG), Higher One has card agreements with 520 campuses that enroll 4.3 million students. Commenting on the settlement announcement, Rich Williams, higher education advocate for U.S. PIRG said, "We commend the FDIC for holding Higher One accountable. Student aid should not be a piggy bank for banks to dip into especially when their practices are unfair or deceptive."

In May, U.S. PIRG released The Campus Debit Card Trap, a report that found banks and financial firms now control or influence federal financial aid disbursement to over 9

million students by linking checking accounts and prepaid debit cards to student IDs and providing financial aid disbursement services. According to the report, students can pay significant fees that are charged against their student aid, including per-swipe fees of \$0.50, inactivity fees of \$10 or more after six months and overdraft fees of up to \$38. Financial institutions use aggressive marketing to maximize these fees, the report found.

The FDIC settlement will also require the two firms to pay a combined \$282,000 in civil penalties. In addition, should Higher One fail to fully repay the \$11 million in restitution, Bancorp Bank will be financially responsible for restitution pay-

ment. Higher One expects to pay credits on current and charged-off accounts. Closed accounts are expected to be paid by check.

Additionally, the settlement orders multiple changes to practices by the two financial firms.

Higher One has agreed to:

- Not charge NSF fees to accounts that have been in a continuous negative balance for more than 60 days;
- Not charge more than three NSF fees on any single day to a single account;
- Not charge more than one NSF fee with respect to a single automated clearing house transaction that is returned unpaid within any 21-day period;
- Refrain from mis-

leading or deceptive representations or omissions in its marketing materials and/or disclosures; and

• Institute a sound compliance management system.

Similarly, Bancorp Bank is now required to:

- Correct all violations;
- Significantly increase its management of third party risk;
- Increase board oversight of all compliance matters; and
- Improve its compliance management system.

In the aftermath of the 1930's Great Depression, Congress created the FDIC in 1933, to restore public confidence in the nation's banking system. The FDIC insures deposits at 7,309 banks and savings associations across the country.

Today in 2012, a series of recent enforcement actions in financial services are giving hope to consumers: the Consumer Financial Protection Bureau's recent \$140 million action against Capital One, the Department of Justice's \$175 million action against Wells Fargo and the newest FDIC \$11 million settlement signal that regulators are heeding the concerns of consumers.

Here's hoping the enforcement actions continue. Everyone deserves a fair deal on financial services.

*Charlene Crowell is a communications manager with the Center for Responsible Lending. She can be reached at: Charlene.crowell@responsiblelending.org.*

## TURNER, continued from Page 2

City Marathon (twice). She has also completed 11 triathlons and is currently an Athleta sponsored athlete. This fall, she will run not only in the New York City Marathon, but also in the Malibu Triathlon and Chicago Marathon.

Moreover, with her

## BELLY, continued from Page 4

tion program. The one-of-a-kind program provides online education for all staff involved in the prenatal spa experience, from front desk personnel and management to therapists. Focusing on the emotional and physical states of pregnancy, the program raises awareness for everything the client is experiencing - ensuring confidence in both therapist and client. The front desk staff will benefit from details on the common myths, etiquette and faux pas of pregnancies, while therapists consider the unique aches and pains associated with hormonal and musculoskeletal changes by trimester.

Spa visitors interested in Belly Friendly services can visit [www.bellyfriendly.com](http://www.bellyfriendly.com).

passion to inspire and create healthy communities across the country, Turner has worked

as a fitness consultant for the Harlem Children's Zone Adult Fitness Programs teaching

exercise and fitness support classes to the Harlem community.

"I'm so excited to play a

small role in helping these women in their health and fitness journeys. It's been a pleasure working with them,

as well as watching them grow and take charge of their health," said Turner.



### Store Management Opportunities

Hobby Lobby is a leader in the Arts & Crafts industry with 500 stores Over located in 42 states. Candidates must have previous retail store management experience in one of the following:

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[www.hobbylobby.com](http://www.hobbylobby.com)  
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[trj1909@tx.rr.com](mailto:trj1909@tx.rr.com)



## AVENUE F CHURCH OF CHRIST IN PLANO

### Mondays – Fridays

Call 972-423-8833 for AFFECT, Inc. or email: AFFECT-TxInc@aol.com for counseling services, resources and assistance for job readiness and training programs for individuals. For couples we offer services for marital relationships and for ex-offenders we offer programs for getting back into the work force.

### August 22

Join us for Wednesday Morning Bible Study at 10:30 a.m. and come back at 7 p.m. for Prayer, Praise and Songs as we worship and praise God.

### August 26, 10:45 a.m.

It's time to get and stay healthy in your natural and spiritual life; come for our Worship Services and stay for our FREE Blood Pressure Clinic.

### August 29, Noon

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

**Brother Ramon Hodridge,**  
**Minister**

**1026 Avenue F**  
**Plano, TX 75074**  
**972-423-8833**

[www.avefchurchofchrist.org](http://www.avefchurchofchrist.org)

## BIBLE WAY COMMUNITY BAPTIST CHURCH

### August 26, 9:35 a.m.

You're invited to our Sunday School at 9:35 a.m. and to stay

for Morning Worship at 11 a.m. as we worship and praise God.

### August 29, 7 p.m.

Come to our Wednesday's Bible Study to learn more about God's Word and help us to praise and worship His holy name.

Also bring your children to our Wednesday Night Children Program, two things are incorporated when they come, children learn and they play.

**Dr. Timothy Wilbert, Sr.**

**Senior Pastor**  
**4215 N. Greenview Drive**

**Irving, TX 75062**

**972-257-3766**

[www.biblewayirving.org](http://www.biblewayirving.org)

## CHRIST COMMUNITY CHURCH IN RICHARDSON

### August 25, 11 a.m.

Ladies you are invited to our Women of Wisdom meeting as we study and discuss God's Word. Call the church for details.

### August 26

Join us in worship at 8:45 a.m. and 11 a.m. as we praise and worship God's to the utmost.

### August 29, 7:30 p.m.

Come to Bible Study as we go further in and deeper down into God's Word and we give Him all of the glory and praise.

**Dr. Terrence Autry,**

**Senior Pastor**  
**701 E. Centennial Blvd.**  
**Richardson, TX 75081**

**972-991-0200**

[www.followpeace.org](http://www.followpeace.org)

## DAYSTAR DELIVERANCE MINISTRIES

### August, 2012

### 9:30 a.m. – 11:30 a.m.

Visit Helen's House Tuesdays and Fridays (exceptions are bad weather and holidays) to receive, to give, to comfort and to fellowship. The give-a-way of food, love and household items is given freely to all those who could use a little touch.

**Pastor Minnie**  
**Hawthorne-Ewing**  
**635 W. Campbell Road**  
**Suite 210**  
**Richardson, TX 75080**

**972-480-0200**

## FELLOWSHIP CHRISTIAN CENTER CHURCH IN ALLEN "The Ship"

### Monday – Friday

### 9 a.m.-1 p.m.

TheShip3C's Prayer Lines for those that are in need are 972-649-0566 and 972-649-0567 or they may be submitted via email to: [prayerline@theship3c.org](mailto:prayerline@theship3c.org)

### August 26, 9:30 a.m.

Join us and experience the joy of praising and worshipping God to the fullest at Story Elementary School, 1550 Edelweiss Drive, Allen, TX. We will have Baby Dedication and praise God for His blessings.

### August 22, 7 p.m.

You're invited to our Wednesday Night Live in the Joycie Turner Fellowship Hall on Belmont Drive, with old school prayer and testimony. Also, come to our Corporate Prayer and our Kidz Zone (an environment to equip children to grow and to show God's love.)

### August 25-26

You're invited to help us celebrate Pastor & First Lady Stafford's Anniversary. Call the church for details.

### August 27

Join us for GenNex Back-2-School Bash; call the church for details.

**Dr. W. L. Stafford, Sr., Ed.D.**

**Senior Pastor**  
**1550 Edelweiss Drive**  
**In Allen for Sunday**  
**Morning Worship.**

**Admin. Building Address**  
**Is 200 W. Belmont Drive**

**Allen, TX 75013**

**972-359-9956**

[www.theship3c.org](http://www.theship3c.org)

## FIRST BAPTIST CHURCH OF HAMILTON PARK "First Church"

### August 26

You're invited to First Church's Homecoming at 3 p.m. with Dr. A.C. Stapleton from Shekinah Glory Baptist Church as we praise and worship God for all of His blessings.

**Dr. Gregory Foster,**  
**Senior Pastor**

**Rev. Anthony Foster,**  
**Pastor**

**300 Phillips Street**  
**Richardson, TX 75081**  
**972-235-4235**

[www.fbchp.org](http://www.fbchp.org)

## NORTH DALLAS ROCKBRIDGE CHURCH

### August 26

Join us in Prayer with Pastor at 8:30 a.m. and stay for Worship Celebration at 10 a.m. as we worship and praise God.

**Timothy Jones,**  
**Lead Pastor**  
**21 Prestige Circle**  
**Allen, TX 75002**  
**214-383-9993**  
[www.rockbridgechurch.com](http://www.rockbridgechurch.com)

## SAINT MARK MBC IN MCKINNEY

### August 26, 9:30 a.m.

Join us in our Education Ministries, stay for our Worship Celebration at 10:45 a.m.; and you're invited to join us for our Friends and Family Day as we fellowship, worship and praise God.

### August 30, 7 p.m.

You're invited to our Wellness Ministry with Tamara Haskins, Director and Fitness Instructor. Call for details.

**Dr. Charles Wattley**  
**Senior Pastor**

**1308 Wilcox Street**  
**McKinney TX 75069**  
**972-542-6178**

[www.saintmarkbc.com](http://www.saintmarkbc.com)

## SHILOH MBC IN PLANO

### August 26, 8 a.m.

### And 11 a.m.

Join us in our Morning Worship times and stay for our Sunday School at 10 a.m.

### August 29, 7 p.m.

You're invited to our Midweek Service as we worship and praise God.

**Dr. Isaiah Joshua, Jr.**  
**Senior Pastor**

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

[www.smbcplano.org](http://www.smbcplano.org)

## THE INSPIRING BODY OF CHRIST CHURCH

### August 26, 7:30 a.m.

Join us as we worship, honor and magnify God's Holy name.

### August 27, 7 p.m.

Come to Monday School as we study the Word of God, worship Him and praise His Holy name.

**Pastor Rickie Rush**

**7701 S. Westmoreland Road**  
**Dallas, TX 75237**

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[www.ibocjoy.org](http://www.ibocjoy.org)

## VICTORY BIBLE CHURCH INTERNATIONAL, (VBCI DALLAS)

### August 26

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**Dr. Gregory E. Voss,**  
**Senior Pastor**

**2765 Trinity Mills Road**  
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**Story Elementary**  
**1550 Edelweiss Drive**  
**Allen, TX 75002**  
**9:30 AM**

**Wednesday Night**  
**Live Service**  
**200 Belmont Drive**  
**Allen, TX 75013**  
**7:00 PM**


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Memory is the mother of all wisdom. —Aeschylus. God gave us memories so that we might have roses in December. —Barrie. Memory is the cabinet of imagination, the treasury of reason, the registry of conscience, and the council of thought. —Basil. Age is something that doesn't matter, unless you are cheese. —Burke. To live in hearts what we leave behind is not to die. —Campbell. Some memories are realities, and are better than anything that can even happen to one again. —Cather.

It is as healthy to enjoy sentiment as to enjoy jam. —Chesterton. The days may come, the days may go, but still the hands of memory weave. The blissful dreams of long ago. —Cooper. A memory is what is left when something happens and does not completely un-happen. —de Bono. We do not know the true value of our moments until they have undergone the test of memory. —Duhamel. Memories are everyone's second chance at happiness. —Queen Elizabeth. We must always have old memories

and young hopes. —Hous-  
saye. Every man's memory is his private literature. —Huxley. Philosophy is perfectly right in saying that life must be understood backward. But then one forgets the other clause—that it must be lived forward. —Kierkegaard.

Sentiment is the poetry of the imagination. —de Lamar-  
tine. To be able to enjoy one's past life is to live twice. —Martial. The richness of life lies in the memories we have forgotten. —Pavese. Memory is a present that never stops passing. —Paz. Old age is the most unexpected of all the things that happen to a man. —Trosky. Memory performs the impossible for man; holds together past and present, gives continuity and dignity to human life. —Van Doren. The best antiques are old friends. —Source unknown.

How far you go in life depends on your being tender with the young, compassionate with the aged, sympathetic with the striving, and tolerant of the weak and strong; because someday you will have been all of these. —George Washington Carver. The success of service is not

measured by numbers. Our service to and for Jesus is measured by obedience. —Wayne Nix. Life has many choices. Eternity has only two. What's yours? —Bernie Koerselman. If a window of opportunity appears, don't pull down the shade. —Tom Peters. We get our moral bearings by looking at God. We must begin with God. We are right when, and only when, we stand in a right position relative to God, and we are wrong so far and so long as we stand in any other position. —A.W. Tozer.

**Christian One-Liners:** Don't let your worries get the best of you; remember Moses started out as a basket case. Some people are kind, polite, and sweet-spirited, until you try to sit in their church pew. Many folks want to serve God, but only as advisors. It's easier to preach ten sermons than it is to live one. When you get to your wit's end, you'll find God lives there too. People are funny; they want the front of the bus, the middle of the road, and the back of the church.

Opportunity may knock once, but temptation bangs on your front door forever. Quit griping about your

church; if it were perfect, you couldn't belong. If the church wants a better pastor, it only needs to pray for the one it has. God Himself does not propose to judge a man until he is dead. So why should you? Some minds are like concrete, thoroughly mixed up and permanently set.

**The Blessings in "No":** I asked God to take away my pride. He said, "No." It is not for me to take away, but for you to give up. I asked God to make my handicapped child whole. He said, "No." The spirit is whole, the body is only temporary. I asked God to grant me patience. He said, "No." Patience is a byproduct of tribulations; it isn't granted it is earned. I asked God to give me happiness. He said, "No." I give you blessings, happiness is up to you.

I asked God to spare me pain. He said, "No." Suffering draws you apart from worldly cares and brings you closer to me. I asked God to make my spirit grow. He said, "No." You must grow on your own, but I will prune you to make you fruitful. I ask for all things that I might enjoy life. God said, "No." I will give you life so that you



*Mr. Kenneth & Mrs. Debra Roney enjoying a night out.*

may enjoy all things. I ask God said . . . Ahhhh, finally God to help me LOVE others you have the idea! as much as He loves me.

## SHOPPING, continued from Page 1

Inc.; Alon Brands; Best Buy Co., Inc.; CVS/pharmacy; Darden Restaurants; HMSHost; Hy-Vee, Inc.; Lowe's; Publix Super Markets, Inc.; Sears Holdings; Shell Oil Products US; Sunoco, Inc.; Target Corp. and Wal-Mart Stores, Inc. Combined, these initial members serve nearly every smartphone-enabled American and account for approximately \$1 trillion in annual sales. While current MCX merchants have un-

matched scale, MCX intends to address the needs of financial institutions and merchants of all sizes to better serve consumers in the growing mobile marketplace.

Mike Cook, corporate vice president and assistant treasurer, Wal-Mart said, "The MCX platform will employ secure technology to deliver an efficiency-enhancing mobile solution available to all merchant categories, including retail

stores, casual dining, petroleum and e-commerce."

"We believe MCX is uniquely qualified to offer the most comprehensive mobile payment options for consumers," said Terry Scully, president of financial and retail services, Target. "By participating in MCX, merchants are in a position to effectively deliver innovative payment approaches that aren't available today."

"As merchants, no one understands our customers'

shopping and payment experience better than we do, and we're confident that together we can develop a technology solution that makes that experience more engaging, convenient and efficient," said Mark Williams, president of financial services, Best Buy.

MCX expects to announce additional members during the coming months. Visit MCX at <http://www.mcx.com>.

## BUSINESS, continued from Page 9

"Then we could do much to change the environment."

Butler believes leading by example is important to building strong networks. She admits not everyone wants to have a cooperative network but it is important to build one. A network of people, she said, that can be called on

within the African American women business community within and outside of their industry is important for moral support and networking.

"If everyone has a circle, then we will eventually dispel the 'we cannot work together' myth," Butler said.

Jackson works daily through the Women CEO Project to mentor and foster a community of women business owners who are able to cooperatively build sustainable networks in various industries. She started her company with the hopes of not only building bridges with

African American women business owners but among all women.

Hobbs hopes the issues African American business owners face can be addressed through meetings and support groups and began the dialogue toward developing workable partnerships.

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## NDG Bookshelf



BY TERRI SCHLICHENMEYER  
NDG CONTRIBUTING WRITER

Hindsight is always crystal clear.

Except this time. Nothing's clear about your breakup.

What happened in your relationship that shattered it so irreparably? Was it something you said, or did, or *didn't* do? You've soul-searched and reconstructed conversations, arguments, and laughs. You've hashed this over in your mind for months now and your

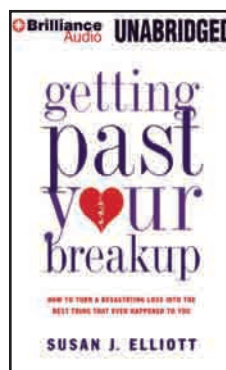
friends are starting to get worried.

Frankly, you're worried, too, but when you utilize the new audiobook **"Getting Past Your Breakup"** by Susan J. Elliott, you'll see that what you're experiencing is surmountable. You just need a little nudge.

So what caused the breakup? You've asked yourself that question a thousand times, trying to figure out where things went wrong but Elliott says it "doesn't matter." You must get through this process, and *that's* what's important.

The first step on a path to healing is to "go NC," or No Contact. Don't stop by the places you know your ex fre-

quents. Don't drive by your old house to pick anything up. Remain away from your ex and don't allow yourself to be manipulated into returning. Forget about saying that "one more thing to say," because chances are, it's already been said. Remember that going NC extends to phone and email, too. Understand that you and your ex are not friends and there's a good chance that you may never be friends. That means you can't be "friends with benefits," either.



Once you've gone completely NC and have extricated yourself from the relationship, allow some time to work through the loss and achieve healing. Take care of yourself, both spiritually and physically. Allow yourself to ruminate and let your anger out. Admit your role in the breakup and affirm your belief in who you are. Write what you're feeling in a journal, and share it with a counselor if you think you're stuck. You can (and should) grieve, but it's also time to ac-

cept and to prepare for a life without your ex. It's also time to set limits and boundaries.

Finally, keep the kids out of this. To assist you in doing so, Elliott offers seven "rules" to help your children deal with everything, because you and your ex are not the only ones involved in this breakup...

From the devastation that comes at the end of a relationship, through the reeling, dealing, and healing, author Susan J. Elliott worms her way around all aspects of a broken heart. In doing so, she offers plenty of examples from her clients and from her own life.

That adds a good touch of relevance here, but what's nice about this audiobook is the

firmness of Elliott's advice: she hand-holds, but she's also very no-nonsense. When you're digging your fingernails into the last shreds of a relationship and it's time to move on, that attitude is often exactly what's needed.

Yes, this audiobook might seem like a lot of common sense because it is. In matters of the heart, though, when it's hard to see the obvious, "Getting Past Your Breakup" will help you see a crystal-bright future.

*"Getting Past Your Breakup" by Susan J. Elliott c.2012, Brilliance Audio \$19.99 / \$20.95 Canada 8 CDs / 6h 50m*

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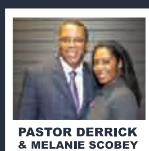
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