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Christmas Blessings for Young Angels

BY SIS. SHIRLEY
TARPLEY

This is the story of six young angels that unselfishness decided to give their Christmas gifts and money from their family and friends to the residents at the Premier Transitional Care & Nursing Home at the northwest corner of



L to R: Alicia Baca, Jessica Puerta and Leticia Baca with some residents removing nail polish and applying new polish.

Harry Hines Blvd. and Mockingbird Blvd.

A mother of two of the children heard me seeking volunteers for the nursing home and told me that her two children and her sister's four have wanted to volunteer at a nursing facility; she asked if it was

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Have the 'good debt' vs. 'bad debt' rules changed?

BY JASON ALDERMAN

Before the Great Recession of 2008 overturned many long-held financial beliefs, it wasn't uncommon for people to differentiate between "good debt" and "bad debt." The thinking was that certain kinds

of debt were worth taking on because you come out ahead in the long run. Buying a home and financing a college education were two notable examples.

But when home values plummeted and the cost of a bachelor's degree soared into five or six digits, those

once-safe investments in your future suddenly seemed risky or unattainable.

Now's a good time to step back and examine the concept of good debt vs. bad debt and why, in certain cases, acquiring debt may still make sense – pro-

See DEBT, Page 13

Early voting underway

Early voting at all sites in Dallas and Collin Counties is 7 a.m. to 7 p.m. Oct. 27, 1 to 6 p.m. Oct. 28 and 7 a.m. to 7 p.m. Oct. 29 to Nov. 2.

Wells Fargo approves a record \$1.24 billion in SBA loans for small businesses

Wells Fargo & Company approved a record \$1.24 billion in Small Business Administration (SBA) loans in federal fiscal year 2012 (Oct. 1, 2011 – Sept. 30, 2012) and for the fourth consecutive year is America's leading SBA 7(a) lender in dollar volume. This is the second



year in a row that Wells Fargo has approved more than \$1 billion in SBA 7(a) loans to small business owners – the only lender to achieve this milestone. An SBA preferred lender in all 50 states, Wells Fargo also is the second largest SBA lender in units extending 3,176 SBA 7(a) loans in

fiscal 2012.

"It is very rewarding to know that every SBA loan we extend is helping American small business owners build their businesses for the long term," said David Rader, head of Wells Fargo's SBA Lending Division. "At Wells Fargo, we

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COVER STORY

Romney supports many of Obama's foreign policy positions



Gov. Mitt Romney and President Barack Obama

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Rapper Drake gets diploma

For more information see pg. 10
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COMMENTARY

Decision time: Texas 2012 Elections

BY NICOLE SCOTT
NDG CONTRIBUTING
WRITER

On Nov. 6 voters will choose the next Senator of Texas, who will hold the 36 seats in the House and a number of other key State positions. What will not be included on the ballot this time around are any measures, no voter ID laws and no propositions on the ballot. Instead, the people of Texas will be choosing between two starkly contrasting ideologies. Make no doubt about it; this is exactly the

dichotomy of the political climate we are facing in this upcoming election. It is a battle between those who wish to see America return to a historical place in time of separation and inequality, 'the good ole days', as some would call it and those who wish to see America move forward towards a more diversified and equitable society.

A prime example of this is Senatorial Republican Candidate Ted Cruz's comment at the Republi-

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People In The News...



Inez Clark



Dr. Shehnaz Sarmast



Dawn Neufeld

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Inez Clark

On Sunday, Nov. 11 at 2 p.m., the Frontiers of Flight Museum will unveil a greatly expanded exhibit about the famed Tuskegee Airmen, the black Americans who achieved a "double victory" over fascism in Germany and racism at home. A prominent feature of the Museum's World War II Gallery for many years, this expanded exhibit has been made possible through a generous gift by the Haddaway Foundation. In partnering with Cheryl Sutterfield-Jones, CEO &

President of the Frontiers of Flight Museum, the Texas Eagles for Aviation Mentoring (TEAM) under the leadership of President Inez Clark has worked to create an event that will not only pay tribute to these great men, but will also give acknowledgement and appreciation to the wives of the Airmen for the immensely supportive roles they have had in their husbands' lives.

Today many of these men are in their late eighties and early nineties. With disabled and injured bodies

and unfulfilled dreams, their greatest allies - their wives, in many instances were the only source of support that helped them over the years.

And so, five of the Airmen wives who live in the Dallas-Fort Worth area, have been chosen by William "Bill" Blair, Jr. Founder and Publisher of the *Elite News*, for its "2012 Women of Excellence" award and recogni-



tion. Mr. Blair will use this occasion to honor these women for the outstanding support, sacrifice and contributions that they have made to their husbands, families and communities.

TEAM is seeking financial support and inviting the public to join them in honoring these Airmen and the women that stood

with them in their first annual "Celebrating the Legacy and the Ladies of the Legendary Tuskegee Airmen." There are several levels of support and for the first 50 contributors of \$250.00 their name and organization name will be inscribed on a plaque that will be prominently displayed on an easel next to the exhibit. A significant portion of the proceeds will be donated to the Claude R. Platte DFW Chapter of the TAI, a 501-C3 organization formed to promote the Legacy of the Tuskegee Airmen.

Dr. Shehnaz Sarmast

Skin Specialists of Addison/Allen, a leading provider of medical, pediatric, surgical, and cosmetic dermatology services, is pleased to welcome University of Texas Health Science Center in San Antonio graduate, Dr. Shehnaz Sarmast to its talented team of leading physicians. Dr. Sarmast is a board-certified dermatologist fluent in English, Hindi, Urdu and Tamil.

"With state-of-the-art technology, a knowledge-

able team of providers and a welcoming atmosphere, Skin Specialists of Addison/Allen was my top choice when deciding to join a medical practice in the D/FW area," said Dr. Shehnaz Sarmast, board-certified dermatologist with Skin Specialists of Addison/Allen. "I am excited about joining a leading practice that provides dermatology services to both children and adults."

With parents and a husband that are each physi-

cians, Dr. Sarmast was destined to continue her family legacy of meeting the health needs of patients throughout the community. She received her doctorate of medicine from the University of Texas Health Science Center in San Antonio where she was inducted to the Alpha Omega Alpha Honor Medical Society and received the "Excellence in Teaching Award for Medical Histology." She then completed an internal medicine internship at Northwestern Memorial Hospital in Chicago before going on to fulfill her dermatology

residency at Vanderbilt Medical Center in Nashville. As an undergraduate, Dr. Sarmast cultivated her love of the sciences before graduating *summa cum laude* from the University of Texas Health Science Center in San Antonio.

"Dr. Sarmast brings a plethora of knowledge to our team of diverse providers," said Dr. Tanya Reddick-Rodgers, board-certified



dermatologists and founder of Skin Specialists of Allen/Addison. "She is committed to our mission of consistently educating patients about the importance of skin health, while providing the most effective treatments for diseases of their skin, hair and nails."

Dr. Shehnaz Sarmast is accepting new appointments at both the Skin Specialists of Allen and Addison locations

See SARMAS, Page 7

Dawn Neufeld

Baby Bash and Bling Expo & Show recently took on the nation's capital and



pregnancy journey. This much anticipated event has hit the road and will take place in Dallas on Nov. 10 from noon to 5 p.m. at the lavish Magnolia Hotel. Former cast member of VH1's *Football Wives*, celebrity mom, attorney and actress and creator of the *Gridiron Goddess*, Dawn Neufeld will serve as the mistress of ceremonies.

provided a celebration for hundreds of expectant moms and fashionistas encouraging them to remain fabulous and fierce during their

The Baby Bash and Bling Expo & Show will offer a host of activities including the "Bump the Runway" fashion show pro-

duced by executive runway producer Maggy Francois, LLC. Special guest speaker, Stephanie Johnson, founder and CEO of Bed Rest Concierge, as seen on the *Bethenny Frankel Show* will provide insight into mommy hood. Stephanie leaves no topic off limits while helping expectant moms stay empowered, pampered, and laughing out loud. The expo will feature "POP" Belly Painting with Mikal where expectant moms can turn their pregnant bellies and baby bumps into works of art. The expo will also showcase My Bougie Baby delivering trendy, chic and age-appropriate fashions to young kids and tweens, 4-14 years of age. The grand prize raffle winner will receive a glam and luxurious cradle from Bratt Décor, makers of designer baby

cribs and luxury nursery furniture. The designer store is giving away a cradle and cradle bedding with a retail value of \$999 to one lucky winner.

In addition, guests that attend the expo can look forward to discovering new and interesting parenting tools, health and safety products, fashion trends, nutrition tips, and baby furnishings. The signature Pregginista Punch™ will be the beverage of choice and guests can also look forward to swag bags, hors d'oeuvres, and the opportunity to visit the cupcakes corner to satisfy their bump cravings. Guests will be able to take part in "The Beauty and the Bump" Bar that will feature make-up sessions, an eyelash station, and pampering services. The metropolitan area's top experts on health, parent-

ing, fitness and safety, and wellness will provide edu-

cational seminars. Compliance seminars. Compli-

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THE TRUTH CLINIC: The reality of presidential debates, elections and your vote

BY JAMES BREEDLOVE

There are less than two weeks remaining before the presidential elections. The media hype, polling prognostications, and campaign rhetoric appears to be exponentially increasing as the time to Nov. 6 decreases.

Who will be the next president of the United States is not only the question of the hour, but staunch Governor Mitt Romney and President Barack Obama supporters eagerly project their candidate as the ultimate victor.

Most national polls indicate the race as statistically even. Still, heightened attention and expectations are being placed on the third and final presidential debate. All

viewers will be waiting for some seismic interchange or an inadvertent gaffe that will determine the next president?

While there is a chance that this will be the case historical evidence indicates that presidential debates do not have a significant impact on final presidential results.

To appreciate this it is important to understand the mechanics of the Commission on Presidential Debates and the Electoral College.

Prior to 1988 the League of Women Voters moderated the 1976, 1980, 1984 presidential debates. The League withdrew its sponsorship of the debates after the George H. W. Bush and Michael Dukakis campaigns secretly

agreed to a "memorandum of understanding" that determined which candidates could participate, the panelists, the audience and abolished follow up questions. The League released a statement saying that they were withdrawing support for the debates because "the demands of the two campaign organizations would perpetrate a fraud on the American voter."

To fill this void the leadership of the two major political parties formed a corporation—The Commission on Presidential Debates (CPD) - to establish the manner in which presidential election debates are run. The Commission is a non-profit, 501(c)(3) corporation

under Federal US tax laws, whose debates are sponsored by private contributions from foundations and corporations. The organization, controlled exclusively by the Democratic and Republican parties, has run each of the presidential debates held since 1988.

For the majority of elections held since the CPD has been in existence the debates have occurred approximately a month prior to the elections. At this late date the candidates have campaigned for over a year and there aren't many undecided voters left to persuade. Debate audiences are mostly supporters of the candidates who are an inte-

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TEXAS, continued from Page 1

can National Convention, "Stand together with Mitt Romney and Paul Ryan. Restore the American love story." The definition of restore is to bring back to a former place or position. When we look at a former America, a time when African-Americans, women and other minorities were prevented from voting, did not have access and opportunities to better their lot in life, is this the love story Cruz and his ilk wish to restore?

Texas, since the 1950's, has been a red state and extremely conservative and its representatives reflect that. In fact the last Democratic Presidential candidate to win the state of Texas was Jimmy Carter in 1976. Bob Krueger was the last Democrat to serve as a Senator from Texas in 1993. More than a two-thirds Republican majority controls the Texas House of Representatives and the Senate has close to a two-thirds majority. The GOP holds every statewide office and position. Because of these facts, the state Senate race between Democratic State Senator Wendy Davis and Republican Representative Mark Shelton is one of the closest watched matches this election cycle. Davis'

election would be key to blocking GOP legislature. Were she to lose Republicans would face little to no opposition passing through bills; bills which Democrats and Progressives alike consider to be extreme. Or voting against Democratic sponsored legislature, even when considered bi-partisan, as Representative Shelton did. Such was the case with SB 1636, better known as the "Rape Kit Bill" which helped to eliminate the backlog of untested rape kits by creating a timeline and structure for the collection and testing of sexual assault evidence. Shelton has also repeatedly stated he is opposed to the Affordable Healthcare Act and his objective is to replace legislatures who support it. He is a Tea Party Candidate and proudly acknowledges this touting his "conservative family values." Matt Glazer, executive director of the activist group Progress Texas is calling this race the most critical in all of Texas.

Another pivotal race Texans should be following is Congressional District 14, Ron Paul's seat. Republican candidate Randy Weber of Pearland and Beaumont native Democrat Congressman Nick Lampson are seeking Congressman Pa-

ul's seat. Although Congressman Lampson is well known and respected in his region the race is still expected to be close. Weber is counting on what he considers to be Democratic unpopularity in the district as well as their conservative standing.

"This is not a good time to be a Democrat in Texas, or in this district, with Obamacare at the top of the ticket," Weber claimed. It is considered to be Republican territory based on the results of prior elections. Governor Rick Perry won in 2012 carrying almost 56 percent of the vote. Two years prior to that in his presidential bid Senator John McCain took 57 percent of the vote. Just as the other Tea Party backed candidates Weber espouses the same ideologies, small government, cutbacks to social programs, which assist the poor and people of color and "conservative family values." He co-authored the transvaginal ultrasound bill, which requires women seeking an abortion to undergo a mandatory sonogram and sign an affidavit declaring the physician attempted to find a heartbeat and provide a detailed description of the development of the fetus.

African-Americans, Latinos, women and any disenfranchised people in the state of Texas should be highly concerned. There is much at stake in this upcoming election and no time for apathy. Unfortunately Texas' history does not give us much hope for optimism. The Lone Star state has one of the worst voter participation records in the entire country. In the 2006 general election, Texas ranked 48th among states for voter turnout. In the presidential election of 2008 it ranked 47th and in 2010 it was last. This past May only 1 in 10 voters in Dallas and Fort Worth actually cast a ballot in the primary elections. With numbers like this it is no wonder Texas passes some of the most oppressive and regressive legislature in the country.

First Day of Early Voting: **Monday, Oct. 22**

Last Day of Early Voting: **Friday, Nov. 2**

Election Day: **Tuesday, November 6, 2012 - Polls are open 7:00 a.m. to 7:00 p.m.**

Remember: If you vote on Election Day, you must vote in the polling place designated for your precinct.

Lack of awareness of sudden cardiac arrest leads to increased risk of death for African Americans, warns Heart Rhythm Society

Lack of awareness and treatment of sudden cardiac arrest (SCA) puts African Americans at greater risk of death from the condition, according to a new national survey released today by the Heart Rhythm Society (HRS). The survey findings uncovered significant perception gaps between healthcare providers and consumers when it comes to understanding the condition, its symptoms, risk factors and treatments. Responsible for more than 350,000 U.S. deaths each year, SCA occurs when the heart suddenly and unexpectedly stops beating. Approximately 95 percent of SCA cases result in death; however, it is proven most deadly in African Americans.

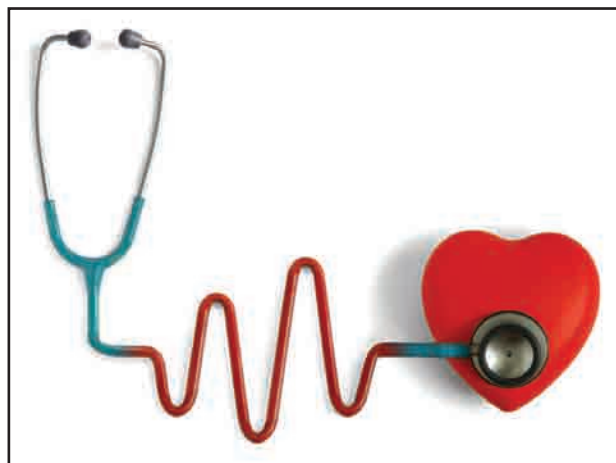
The new study, conducted by HRS with Ipsos Healthcare, found African Americans are significantly less familiar with sudden cardiac arrest, with only 18 percent able to correctly identify the condition, compared with 24 percent of the general population. More than sixty percent of African Americans who reported experiencing heart disease symptoms report not going to the doctor as a

result. In addition, ninety percent of African Americans say their doctor has not talked to them about their risk for SCA. These considerable disparities impact the immediate, life-saving treatments needed to prevent the deadly condition.

To reverse these inequalities and increase the dialogue between patients and physicians, HRS today launched a nationwide public education campaign in partnership with the Association of Black Cardiologists (ABC) and Shaun Robinson, Emmy-award winning journalist and weekend co-anchor and correspondent for "Access Hollywood." Coined "Arrest the Risk," the initiative is designed to overcome the barriers to proper diagnosis and treatment of SCA through educational resources, an SCA symptom tracker available on www.ArrestTheRisk.org, as well as a powerful public service announcement featuring Robinson. Additionally, HRS and ABC will conduct specific educational initiatives in cities with a high prevalence of SCA.

"Racial disparities in the prevention and treatment of sudden cardiac arrest result in too many preventable

deaths. The first step toward reducing these substantial discrepancies is to treat the underlying causes and man-



age the various risk factors," said Walter Clair, MD, MPH, FHRS, electrophysiologist, Vanderbilt Heart and Vascular Institute, Nashville. "However, to bridge the gap, both at-risk consumers and their physicians must better understand the signs and symptoms of SCA, and physicians must translate evidence-based treatment guidelines, including the use of indicated medical devices, into their everyday clinical practice."

Treatment guidelines recommend implantable car-

dioverter defibrillators (ICDs) as the standard of care for patients at risk for SCA, yet half as many

African Americans as Caucasians or Hispanics say that ICDs are the best way to treat SCA. Indeed, studies show that the use of these devices and other innovative cardiovascular technologies are less common among African Americans. As a result, a large percentage of high-risk patients are not receiving these treatments, leading to a greater likelihood of death.

The HRS/Ipsos Healthcare study also surveyed 300 physicians (primary care physicians, cardiologists and electrophysiolo-

gists) in the U.S. regarding their awareness of SCA as well as their treatment and referral history. Results of the survey showed that many physicians are unaware of the significant deadly impact of SCA. Nearly half of physicians (49 percent) did not identify SCA as the condition that poses the greatest risk to Americans today, even though SCA claims more lives each year than stroke, breast cancer, lung cancer or AIDS. When asked to assess a case study, the majority of PCPs do not identify "at risk" patients, even when three or more risk factors are apparent. In addition, only half of primary care physicians believe ICDs are the standard of care for patients at risk.

"By offering insight into the incidence of the condition, addressing diagnosis and treatment related challenges faced by healthcare professionals and working to ensure the implementation of guideline-based care, we can ensure that all patients - regardless of their race, gender or age - receive access to the best possible cardiac care," said Ola Akinboboye, MD, MPH, MBA, President, ABC.

"The Association of Black Cardiologists is proud to partner with HRS to lead this innovative, educational effort that sheds light on the current disparities in care, while also working on practical education to help eliminate these healthcare inequalities."

"Since my grandfather and some other family members have suffered from heart disease, this is a condition that is very personal to me. However, I didn't realize that this family history means I could be at increased risk for sudden cardiac arrest," said Robinson. "Because SCA is so deadly, it is absolutely critical to talk to your doctor because early intervention can literally save your life."

"Arrest the Risk" is a nationwide public education campaign from the Heart Rhythm Society in partnership with the Association of Black Cardiologists (ABC) and Emmy-award winning journalist Shaun Robinson. The initiative is designed to overcome the barriers to proper diagnosis and treatment of SCA. Additional information and resources are available at www.arresttherisk.org.

Free Seminar on Advanced Robotic Surgical Options for Hip and Knee Pain

McKinney, Texas – Medical Center of McKinney's (MCM) MAKOplasty state-of-the-art robotic technology offers hip and knee replacement patients the latest in precision and accuracy in aligning and placing implants.

The public is invited to attend free seminar on the surgical option for hip and knee pain hosted by Charles Toulson, MD, Medical Director of Orthopedics for MCM, on Monday, Oct. 29 from 6 – 7 p.m. for the seminar will be held at Medical Center of McKinney, 4500 Medical Center Drive, in Classroom 3-4 and reservations can be made by calling 1-855-296-6265.

"MAKOplasty enables us to perform knee and hip replacement with utmost precision and accuracy, thus ensuring the replacement lasts longer than was once possible," said Charles Toulson, MD, Medical Director of Orthopedics for MCM. "This is very important news for patients seeking the latest technology advancements in knee and hip replacement, as well as a restored lifestyle."

Osteoarthritis is the most common form of arthritis with pain and limited range of motion being the primary symptoms. A few symptoms of osteoarthritis include:

- Pain while standing or walking short distances,

climbing up or down stairs, or getting in and out of chairs

- Pain with activity
- Pain or stiffness when activities are initiated from a sitting position
- Joint stiffness after getting out of bed
- Swelling in one or more areas of the knee
- A grating sensation or crunching feeling in the knee during use

The human knee is comprised of three parts: the inside area (medial); the outside (lateral); and the area located beneath the kneecap. "The MAKOplasty procedure is ideal for patients suffering from arthritis confined to one of two

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\$720,000 Federal Grant Funds Pregnancy Prevention Program for Girls at Girls Inc. of Dallas

The U.S. Department of Health and Human Services' Administration for Children and Families has awarded Girls Inc. of Dallas, a nonprofit that prepares girls and young women for personal and professional success, \$240,000 per year for three years to develop, implement and evaluate a comprehensive pregnancy and STI prevention program. The three-year project, Girls Getting Ready! (GGR!), will be delivered by staff with at least one bilingual member and with bi-lingual materials in Girls Inc.'s four campuses in West and South Dallas, North Oak Cliff, and Love Field. The curriculum will consist of two age-appropri-

ate modules, "I'm Making a Difference" (IMAD) for girls in grades 5 to 8, and "Reducing My Risk" (RMR) for grades 9 to 12.

The project addresses the critical need for effective teen pregnancy prevention programming in the Dallas-area. The most recent County Health Rankings and Roadmaps study shows that Dallas County has a birth rate of 76 per 1,000 women ages 15-19, in a state ranked the fourth highest in teen birth rate by the Centers for Disease Control and Prevention (CDC). The children of teenage mothers are more likely to drop out of high school, have more health problems, be incarcerated at

some time during adolescence, give birth as teenagers, and face unemployment as young adults, says the CDC.

"These unsettling statistics clearly illustrate the need to equip Dallas-area girls with the information, skills, and competencies to avoid teen pregnancy and STIs, complete high school, go to college, and pursue careers of their choice," noted Lori Palmer, Girls Inc. of Dallas CEO. "We conducted a brief community survey and discovered that there are no comprehensive, evidence-based pregnancy prevention programs available, only resources adapted for specific

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Prosper Rotary Christmas Parade seeking entries

The annual Prosper Rotary Christmas Parade that ends with the arrival of Jolly Old Saint Nick in downtown Prosper is set for Sunday, Dec. 9 starting at 2 p.m., and the call is going out for floats, drill teams, marchers, bands and elves, according to Christmas Festival Committee Chair Beth Larsen.

"The parade is the official start of the Prosper Christmas Festival, and this year the Prosper Rotary is once again taking the lead with the arrangements. The parade is an important part of the festival, giving the Town the opportunity to

come together and celebrate the start of the Christmas holiday season," she said.

There are plenty of spaces open on the parade lineup and signing up for a spot is easy.

Todd Lehmann, Prosper Rotary member, is the primary contact person for the sign-ups. He can be reached by calling (469) 556-2497 or by sending an e-mail to parade@prosperrotary.org. Information can also be obtained by contacting the Town of Prosper at specialvent@prospertx.gov.



Parade entry forms along with all of the information relating to the parade will be available on the Town website at www.prospertx.gov or at the Rotary website at www.prosperrotary.org by Friday, Oct. 26.

The deadline for submitting parade entry re-

quests is Wednesday, Nov. 21.

"We're hoping for another wonderful parade like we've had in the past. It always kicks off the Christmas Festival with the right amount of fun and atmosphere," said Larsen.

Adoption seminars in November

Buckner Children and Family Services and Dillon International, Inc. will present two free foster care and adoption information meetings this November at Buckner's office, 5200 Buckner Blvd. in Dallas.

On Monday, Nov. 5, at 6 p.m. a Dillon representative will give an overview of adoption from China, Korea, Haiti, India, Hong Kong, Ghana and Colombia. A domestic adoption program for Texas families and adoption programs in Russia, Ethiopia and Honduras, available through an affiliation with Buckner, will also be discussed. For

information or a reservation to attend the meeting, call 214-319-3426 or email DillonTX@dillonadopt.com.

Then on Thursday, Nov. 15, at 7 p.m. a Buckner representative will give an overview of foster care and adoption options in Texas, including foster-to-adopt, Waiting Texas Children and domestic infant adoption programs. International adoption options, through Buckner's affiliate Dillon International, will also be discussed. For information or a reservation to attend the meeting, call Sheree Scott at 214-319-3425 or email sscott@buckner.org.

Pacifica Foundation rejects Chicago's WBEZ-FM's negative characterization of "Advocacy Identity" in American media

Pacifica Foundation, the founder of listener-sponsored radio in the United States with the birth of KPFA-FM in Northern California in 1949, joins with Chicagoans and people across the country to express its concern about the removal of the broadcast collaboration Smiley & West from Chicago public radio station WBEZ-FM. But the Foundation also "rejects" WBEZ-FM's maligning of advocacy journalism, which is the heart of community radio in America and provides opportunities for groups and individuals to speak for themselves.

Tavis Smiley and Professor Cornel West are African Americans. This action in Chicago is especially worrisome, therefore, when

groups from Rainbow PUSH to Free Press to Color of Change have pointed out repeatedly that Blacks own less than one percent of full power commercial television stations and less than three percent of commercial radio stations, yet make up nearly 14 percent of the total U.S. population. As a consequence, there is a severe lack of Black voices in American media and there needs to be more not fewer voices of independence along with challenging thought provoking analysis.

WBEZ President Torey Malatia ascribed the decision at least in part to Chicago Public Radio uneasiness with the "advocacy identity" of the *Smiley & West Show*, comparing it to Pacifica Radio's *Democracy Now!*



Tavis Smiley

The Pacifica Foundation would like to state in no uncertain terms its tremendous pride in *Democracy Now!* and its uncompromising determination to go to where the silence is and report on what isn't being heard anywhere else. *Democracy Now!* as with other leading lights in public media could not be more central to



Professor Cornel West

American democracy at a time when legacy commercial media are financially struggling and falling into irrelevance.

"It is disappointing when the term advocacy is used as a smear to trivialize the presentation of intelligent and passionate discussion that is sometimes critical of the American status

quo," said Summer Reese, Chair and Interim Executive Director of the Pacifica Foundation.

The Pacifica Foundation urges WBEZ to reflect on the importance of robust dialogue that includes all rea-

soned and intellectual points of view and the paucity of African-American discourse throughout the media system, especially with regard to serving the City of Chicago with a 32.9 percent Black population.

SEMINAR, continued from Page 4

areas of the knee, whereas traditional total knee replacement surgery is indicated for those with arthritis throughout the knee," Dr. Toulson said.

Unlike total knee replacement, MAKOplasty is a resurfacing of the joint with much less bone being removed. Soft tissues and ligaments remain untouched with allows for an overall less invasive procedure.

"The MAKOplasty technology is also available for

hips but, at this point time isn't quite as minimally invasive as the procedure for the knee," Dr. Toulson said. "In addition to the MAKOplasty and traditional hip replacement surgery, MCM offers several other advanced options for patients in need of a hip replacement including the Anterior Hip Replacement Surgery. The anterior approach is a highly effective alternative and is especially appropriate for patients who are active and eager to return to

work and their daily lives as soon as is safely possible."

Benefits of MAKOplasty include:

- Facilitates optimal implant positioning to result in a more natural feeling knee following surgery

- Improved surgical outcomes

- Smaller incision and less scarring

- Reduced blood loss

- Results in a more rapid recovery and shorter hospital stay than traditional knee replacement surgery

- Promotes a rapid relief from pain and return to daily activities

"I'm very proud to say MCM's Joint Replacement Center has again set the bar for providing highly advanced technology to residents of the North Texas Corridor. There's simply no reason for patients to travel to Dallas to receive this type of care; it's available right here on their back porch. MCM has it all," Dr. Toulson said.

M&M RESIDENTIAL AND PRESERVATION SERVICES
"We Clean As If It's Our Home"

469.831.0042 or 214.414.5308



M&M Residential Cleaning and Preservation Services is a foreclosure preservation organization.

Our organization is run by husband and wife team, Marcus L and Marva J Norsworthy. Both partners have individual experience in the field of foreclosure preservation management.

M&M Residential Cleaning and Preservation Services is professional and extremely focused on providing high-quality service and customer satisfaction - we will do everything we can to meet your expectations.

With a variety of services to choose from, we're sure you'll be happy working with us.

We offer:

- Property securing
- Lock change outs
- Re-keys
- Winterization
- Carpet Cleaning
- Broom Swept Cleaning
- White Glove Cleaning
- Yard Maintenance
- Minor Repairs
- Trash outs
- Paint
- Boarding

Our company is based on the belief that our customers' needs are of the utmost importance. Our entire team is committed to meeting those needs. As a result, a high percentage of our business is from repeat customers and referrals.

Garland Police answer unusual call at GISD schools

Homework duty, snack duty, and dodgeball duty are not typical assignments for the City of Garland Police Department. But for officers leading the Garland Police Youth Program (GPYP), it's a typical Wednesday afternoon as the group meets to tutor and mentor Garland ISD elementary school students.

"We want to be a motivator for education and encourage students to do well," said School Resource Officer Don Koerner. "We've seen the results of

poor decisions and want to help steer these kids in the right direction.

The GPYP began in 1988 as an outreach effort by Officer Koerner. While working on patrol in Garland, he initiated a weekly basketball game with neighborhood children on Saturday mornings.

"That first week, I just showed up and started playing," said Koerner. "I noticed kids I had seen on my routes were actually approaching me and talking to me, so I kept coming."

In 1989, Koerner became Garland's first community/ school resource officer. Since then, the partnership between the City of Garland and Garland ISD has grown to include 23 officers and two lieutenants, impacting the 45 campuses located within Garland city limits. The GPYP has also grown from a physical fitness activity to include homework help, reading time, snack time, board games, and an outing to Chuck E. Cheese's each

See POLICE, Page 7

NEUFELD, continued from Page 2

mentary samples and coupons, as well as baby inspired games, give-a-ways, and raffles will also add to this exciting afternoon of mixing and mingling with moms-to-be.

The event is scheduled for Saturday, Nov. 10 from 12 - 5 p.m. at the Magnolia

Hotel Dallas at 1401 Commerce Street in Dallas.

Ticket information: General Admission "Early Pregginista" \$45, "Two For One Early Pregginista" Two moms or expectant moms is \$ 75, "VIP All-Access Pregginista" Ticket - Pamper yourself in the VIP Luxury

Lounge, receive lux swag bag, pre-access to vendors, mini-makeover, hand massage and express manicure is \$55.

For more information and to purchase tickets, visit: www.BabyBashandBling.com.

GRANT, continued from Page 4

audiences. With the help of our community partners, we are well-positioned to address this gap and establish the evidence-based Girls Getting Ready! program well beyond its three-year grant cycle."

Palmer continued, "Girls Inc. has a strong history of providing pregnancy prevention programs based on a research-based Preventing Adolescent Pregnancy (PAP) curriculum. The project is a natural extension of our mission to arm girls and young women with the work and life competencies needed to be successful and economically independent."

To ensure the successful execution of the program, Girls Inc. has recruited high-quality community partners. Among them is Texas Woman's University, serving as the program evaluation partner. Dr. Mandy Golman, assistant professor in the Department of Health Studies in the College of Health Sciences at Texas Woman's University will measure the pro-

gram's process and outcomes to ensure it meets its objectives.

"We are so excited about this project," said Dr. Golman. "Girls Inc. is a natural place to implement such a comprehensive pregnancy prevention program. We look forward to the prospect of this program serving as a national evidence-based model for the reduction of adolescent pregnancy."

In addition to Texas Woman's University, the following program partners will help Girls Inc. with the successful execution of the program by bringing expertise in behavioral health and adolescent reproductive health education, including medical accuracy, gender norms, and responsiveness and sensitivity to a racially, ethnically, and culturally diverse community:

•Salesmanship Club Youth and Family Centers (SCYFC): The organization provides behavioral-health services to at-risk youth and their families. Under the

guidance of Bret Baldwin, PhD, Director of Therapeutic Services, SCYFC will serve as a behavioral health resource for girls and will train staff on critical behavioral health issues.

•Linda Holmes-Latimer, RN-BC: A veteran in women's health. She is board-certified and a nurse practitioner at the Parkland Health and Hospital System and will provide training and technical assistance to the staff for the medical accuracy of the program.

•True Child: This action tank promotes transformative approaches to reproductive health and gender-based violence. A national team led by Executive Director Riki Wilchins will train Girls Inc. staff on gender norms and reproductive health.

With the help of its community partners, Girls Inc. will use the federal funding to create and deliver an enduring program model to serve Dallas-area girls and families in future years.

Methodist HomeCare receives national honor

Methodist HomeCare has been ranked among the nation's Top 25 percent of home health providers in an independent rating of home health quality and performance.

The home health agency is honored on the 2012 HomeCare Elite list, compiled annually by OCS HomeCare and DecisionHealth to recognize the top home health

agencies in the United States.

Methodist HomeCare is one of 63 LHC Group home health providers incorporating 134 agency

See METHODIST, Page 11

ANGELS, continued from Page 1

possible for them to volunteer. I immediately called Ms. Paulette Allen, the Activity Director and set an appointment for them to be interviewed on Saturday, October 13, 2012.

Ms. Olga Mejia, a parent arrived before I did; stating how excited the children had been to get to the nursing home that morning so they left early.

They were serving coffee, milk, tea, water and juice to the residents. They were removing nail polish and applying new polish, with the resident's choice colors. They read storybooks to the resident; and even stayed to help serve lunch trays to them.

The next morning, before leaving for church, I received a call from Ms. Olga telling me how excited the children were volunteering at the nursing home. She mentioned all that they had done that day. The children helped with afternoon bingo games, read to residents in the activity room; and also in the rooms of residents that are unable to get out of their beds.

They were so glad to do something for others that they asked their parents to allow them to use their Christmas money to buy gifts, crafts and books to be read to the residents. Someone has taught them that it is better to give than receive, wouldn't you say?

These are the type of things that older and mature Christians do for others, not usually children. In this day and time to know young people that are thinking of what they can do to make others in life more comfortable in life and feel the love of God is heart warming to say the least. To these children it's about others and not about themselves.

North Dallas Gazette (NDG) will print the name and picture of the church, organization or individual (with their permission) in a later edition, on the Internet, www.northdallasgazette.com and on NDG's social Medias, such as Facebook, twitter.com and flickr too. The children do not know about this act of kindness and God's blessings for them. With your help, what a surprise this will be for them on Christmas morning 2012.



Sergio Mejia and Jessica Puerta helping residents with their Bingo cards.

The following names, ages, sizes, etc. is of each child; please help with this blessing by picking an item from this list for the child. The deadline for gifts and donations is December 17, 2012; when the list is complete, we will let you know ASAP. If gifts are given after the deadline, they will be given to Toys for Tots. Receipts will be kept for verification.

1. Elizabeth Puerta, age 15, is a straight A student in school; the others makes A's and B's.) She loves to read; a gift card from Half Price Book store will be wonderful. She wears a size 5 in pants, a large in a shirt size and a size 5 in tennis shoes, her favorite color is green.

2. Sergio Mejia (the only young man in this group) age 13. He wants a bike (husky size please) and loves video games (living with five girls,

no wonder!) His pants & shirt size are both a Husky 16. His tennis shoes are 5 wide and his favorite color is blue.

3. Leticia Baca, age 12; she wants a bike and loves to dance. She wears a size 10 in pants and a medium shirt. Her tennis shoes are 4 and her favorite color is turquoise.

4. Jessica Puerta, age 11; she wants a bike and loves to dance. She wears a size 12 in pants, a medium shirt; her tennis shoes are 3 and her favorite color is purple.

5. Alicia Baca, age 9; she wants a bike and loves to dress up (for any occasion.) She wears a size 8 in pants and a size 10 shirt. Her tennis shoes are 3 also and her favorite color is pink.

6. Anicia Baca, age 7; she wants a bike and loves "girly girl things: hair, jewelry, baby dolls, etc." She wears a size 6 in pants and a size 7 shirt. Her tennis shoes are 12 and her favorite color is red.

We all know that we can't beat God giving; but doesn't it warm your heart to know that you are a vessel that our Lord and Savior will use to brighten the hearts of these deserving young people?

Thank you for your contribution and God bless you. Mail your donation or gift card to the address below.

Christmas Blessings 2012; 1507 Milam Way; Carrollton, TX 75006-7635; 972-416-6109 (HM)

"Cuts for Cause" goal is to help feed the hungry during the holidays

Remington College-Dallas Campus is holding a food drive to benefit local food banks and offering a haircut, manicure or pedicure to anyone who brings in a can of food or other non-perishable food donation.

The effort is called Cuts for Cause and will run throughout the month of November.

The salon services will be provided by students and instructors in the Remington College-Dallas Campus Cosmetology Program.

To schedule an appointment: call The Salon at Remington at 972-698-3890. Walk-ins are also welcome.

Hours: Tuesday - Saturday, 9:30 am to 2:00 pm.

The Remington College Cosmetology Program teaches students the art of hair, skin and nail care through traditional classroom instruction and hands-on training. Students have the opportunity to work with



real clients in a salon-like setting.

The Salon at Remington is located at 1640 Eastgate Dr. in Garland.

Second Annual Charity Donation Event Hosted by Commissioner Elba Garcia



Commissioner Garcia and donation recipients.



Bear Creek Food Pantry Veronica Peason and Reverend Dennis Webb



Commissioner Garcia and Shon Williams

Bible Way Community Church Food Pantry and Bear Creek Community Baptist Church Food Pantry were among the 25 different charities and non-profit organizations that received donations at the

Second Annual Charity Donation event hosted by Dallas County Commissioner Elba Garcia. During her campaign in 2010, Commissioner Garcia promised she would donate a portion of her Commis-

sioner's salary to charity. She fulfilled this promise last week with a donation of \$15,800 to local charities throughout Commissioner District 4 and Dallas County.

SARMAST, continued from Page 2

which can be booked by calling the office at 972.649.6644.

Skin Specialists of Addison/Allen is a leading provider of medical, pediatric, surgical, and cosmetic dermatology services. Skin

Specialists of Addison is located at 5304 Beltline Road, Dallas, Texas, 75254. Skin Specialists of Allen is located at 1101 Raintree Circle, Twin Creeks Medical Center 2, Suite 250, Allen, Texas, 75013. Office hours

are Monday, 11 a.m. to 7 p.m.; Tuesday to Thursday, 9 a.m. to 5 p.m.; Friday, 9 a.m. to 3 p.m. and Saturday, 9 a.m. to 12 noon. For additional information, call 972.649.6644 or visit www.skinspecialistsoa.com.

POLICE, continued from Page 6

grading period for students who pass all their classes.

Every Wednesday from 3:15-5:15 p.m., approximately 30 second-through-fifth graders come to the Gale Fields Recreation Center to receive after school assistance from six elementary school resource officers.

"I like coming because they help me do well in school," commented Jasmine Alonzo, third grader at Kimberlin Academy. "I would probably just be watching TV if I didn't come."

Alonzo is the second GPYP participant in her family. Her older brother Jonathan also attends. According to School Resource Officer Rene Granado, multi-generational families are a common occurrence now that the Program is 25-years old.

"Because of our longevity, we've seen children of former participants come through GPYP," he explained. "We've also seen some of our kids become GISD educators."

A constant despite changes in teachers, principals, and possibly even family structures, Garland school resource officers strive to



Garland ISD's School Resource Officer Don Koerner and kids enjoy a fun break

connect the community and the school district. The GPYP helps strengthen that connection for both participants and their parents.

"Having an extra person that knows my son at school is great," said Carolina Lagos, whose son attends Northlake Elementary. "I know I can talk to the officers if I have any problems."

And the GPYP isn't the only interaction that students and parents have with school resource officers. At the elementary level, SROs hold summer camps and teach several safety classes, covering topics like gang resistance, internet use, and bullying. Acting as an in-

structor, counselor, and law enforcement agent, school resource officers share GISD's commitment to student success.

"Officer Koerner and the GPYP have given so many of our students the support they needed to 'care' about the grades they receive," commented Kimberlin teacher Peggy O'Leary. "Each student is greeted by name when Officer Koerner comes down the hall. This personal touch connects him with our entire school. We have seen students' behavior completely change because of his interaction with them."

Where Does DJ Kayotik

Get His Funk?

Go to NorthDallasGazette.com and click DJ Kayotik's photo to find out!

UNCF announces BNSF Railway Scholarship

\$25,000 grant benefits youth from Tarrant County

BNSF Railway and UNCF—the United Negro College Fund—the nation's largest and most effective education organization — today announced the 2012-13 BNSF Railway Scholarship fund. The scholarships are to reduce financial barriers and help increase access to higher education for low-income college students from cities located within Tarrant County, Texas. Students can attend any UNCF member institution or other four-year accredited U.S. college or university. Scholarships valued up to \$2,000 will be awarded to qualifying students beginning with

the 2012-13 academic year — spring semester.

"These scholarship funds are vitally important to low-income students — especially those whose college education continues to be threatened by the current economy," said UNCF's Area Development Director Diane Stephenson. "UNCF is grateful for BNSF Railway's long-time partnership that has helped hundred of deserving young people attend college. The BNSF Foundation's investment towards the advancement of education is playing a critical role in the future economic well-being of our



New UNCF scholarship funds and BNSF Railway check presentation photo. (left to right): Lynn Baldwin, BNSF Railway, Diane Stephenson, UNCF, Joseph Faust, BNSF Railway. Photo credit: Grace Photography

communities and our nation. We commend BNSF for their continued generosity."

"The BNSF Railway Foundation is proud to support the United Negro College Fund's proactive ef-

forts to develop our young people and prepare the skilled talent needed to ensure our Nation's future," said John Ambler, president of the BNSF Railway Foundation. "By supporting the UNCF's academic scholarships we can help ensure that outstanding Tarrant County students have the opportunity to realize their full potential."

Eligible students must have a cumulative GPA of 2.75 or higher, be enrolled full-time at a UNCF or other 4 year fully accredited U.S. college or university, have a financial need and be a resident of Tarrant

County, Texas. Applications are online at www.uncf.org. For information about all UNCF scholarship programs visit www.uncf.org. The deadline to apply for the BNSF Railway Scholarship is November 30, 2012. For additional assistance or more information call UNCF Program Services at 703-205-3400. To support UNCF scholarships or its member colleges and universities, please contact UNCF North Texas/Oklahoma office at 972-234-1007 — or make a donation at: <http://give.uncf.org/dallas>.

545 vs. 300,000,000 People

BY CHARLIE REESE

Politicians are the only people in the world who create problems and then campaign against them.

Have you ever wondered, if both the Democrats and the Republicans are against deficits, WHY do we have deficits?

Have you ever wondered, if all the politicians are against inflation and high taxes, WHY do we have inflation and high taxes?

You and I don't propose a federal budget. The President does.

You and I don't have the Constitutional authority to vote on appropriations. The House of Representatives does.

You and I don't write the tax code, Congress does.

You and I don't set fiscal policy, Congress does.

You and I don't control monetary policy, the Federal Reserve Bank does.

One hundred senators, 435 congressmen, one President, and nine Supreme Court justices equates to 545 human beings out of the 300 million are directly, legally, morally, and individually responsible for the domestic problems that plague this country.

I excluded the members of the Federal Reserve Board because that problem was created by the Congress. In 1913, Congress

delegated its Constitutional duty to provide a sound currency to a federally chartered, but private, central bank.

I excluded all the special interests and lobbyists for a sound reason. They have no legal authority. They have no ability to coerce a senator, a congressman, or a President to do one cotton-picking thing. I don't care if they offer a politician \$1 million dollars in cash. The politician has the power to accept or reject it. No matter what the lobbyist promises, it is the legislator's responsibility to determine how he votes.

Those 545 human beings spend much of their energy convincing you that what they did is not their fault. They cooperate in this common con regardless of party.

What separates a politician from a normal human being is an excessive amount of gall. No normal human being would have the gall of a Speaker, who stood up and criticized the President for creating deficits. The President can only propose a budget. He cannot force the Congress to accept it.

The Constitution, which is the supreme law of the land, gives sole responsibility to the House of Representatives for originating and approving ap-



Charlie Reese

propriations and taxes. Who is the speaker of the House? John Boehner. He is the leader of the majority party. He and fellow House members, not the President, can approve any budget they want. If the President vetoes it, they can pass it over his veto if they agree to.

It seems inconceivable to me that a nation of 300 million cannot replace 545 people who stand convicted -- by present facts -- of incompetence and irresponsibility. I can't think of a single domestic problem that is not traceable directly to those 545 people. When you fully grasp the plain truth that 545 people exercise the power of the federal government, then it must follow that what exists is what they want to exist.

If the tax code is unfair, it's because they want it unfair.

If the budget is in the red, it's because they want it in the red.

If the Army & Marines are in Iraq and Afghanistan it's because they want them in Iraq and Afghanistan ...

If they do not receive social security but are on an elite retirement plan not available to the people, it's because they want it that way.

There are no insoluble government problems.

Do not let these 545 people shift the blame to bureaucrats, whom they hire and whose jobs they can abolish; to lobbyists, whose gifts and advice they can reject; to regulators, to whom they give the power to regulate and from whom they can take this power.

Above all, do not let them con you into the belief that there exists disembodied mystical forces like "the economy," "inflation," or "politics" that prevent them from doing what they take an oath to do.

Those 545 people, and they alone, are responsible.

They, and they alone, have the power.

They, and they alone, should be held accountable by the people who are their bosses.

Provided the voters have the gumption to manage their own employees...

We should vote all of them out of office and clean up their mess!

What you do with this article now that you have read it... is up to you.

This might be funny if it weren't so true.

Be sure to read all the way to the end:

Tax his land,
Tax his bed,
Tax the table,
At which he's fed.

Tax his tractor,
Tax his mule,
Teach him taxes
Are the rule.

Tax his work,
Tax his pay,
He works for
peanuts anyway!

Tax his cow,
Tax his goat,
Tax his pants,
Tax his coat.

Tax his ties,
Tax his shirt,
Tax his work,
Tax his dirt.

Tax his tobacco,
Tax his drink,
Tax him if he
Tries to think.

Tax his cigars,
Tax his beers,
If he cries
Tax his tears.

Tax his car,
Tax his gas,
Find other ways
To tax his ass.

Tax all he has
Then let him know

That you won't be done
Till he has no dough.

When he screams and
hollers;

Then tax him some
more,

Tax him till
He's good and sore.

Then tax his coffin,
Tax his grave,
Tax the sod in
Which he's laid...

Put these words
Upon his tomb,
'Taxes drove me
to my doom...'

When he's gone,
Do not relax,
Its time to apply
The inheritance tax.

Accounts Receivable
Tax
Building Permit Tax
CDL license Tax
Cigarette Tax
Corporate Income Tax
Dog License Tax
Excise Taxes
Federal Income Tax
Federal Unemployment
Tax (FUTA)
Fishing License Tax
Food License Tax
Fuel Permit Tax
Gasoline Tax (currently
44.75 cents per gallon)
Gross Receipts Tax
Hunting License Tax
Inheritance Tax
Inventory Tax
IRS Interest Charges
IRS Penalties (tax on top of
tax)

See 545, Page 13

Romney supports many of Obama's foreign policy positions

BY GEORGE E. CURRY,
NNPA EDITOR-IN-CHIEF

What was billed as the third and final debate between President Barack Obama and Republican challenger Mitt Romney on Monday night often featured the former Massachusetts governor agreeing with actions taken by the president on foreign policy.

Unlike his acerbic performance in the earlier debates, Romney agreed with at least a half-dozen actions taken by Obama, including instituting economic sanctions against Iran, wanting Egyptian President Hosni Mubarak to step down, increasing the use of drones, implementing a troop surge in Afghanistan, and supporting the killing of Osama bin Laden.

At one point, Obama said: "What you've just heard Gov. Romney say is that he doesn't have different ideas."

A CBS News/GFK instant poll of uncommitted voters showed that 53 percent thought Obama won the debate; 23 percent favored Romney and 24 percent called it a tie.

During the 90-minute debate in Boca Raton, Fla., Romney repeated his charge that Obama had taken an "apology tour" around the world when he first entered office.

The *Washington Post* fact checker stated: "...it is an article of faith among top Republicans that President Obama has repeatedly apologized for the United States and its behavior. Even more, the argument goes, he does not believe in American strength and greatness. The assertion feeds into a subterranean narrative that Obama, with his exotic, mixed-race background, is not really American in the first place."

It concluded, "The claim that Obama repeatedly has apologized for the United States is not borne out by the facts, especially if his full quotes are viewed in context."



President Barack Obama

The *Washington Post* awarded the charge four Pinochios, described as a whooper of a lie.

When Romney mentioned that the United States has fewer naval ships than it had in 1916, "Well, Governor, we also have fewer horses and bayonets, because the nature of our military's changed. We have these things called aircraft carriers, where planes land on them. We have these ships that go underwater, nuclear submarines. And so the question is not a game of Battleship, where we're counting slips. It's what are our capabilities."

Obama repeatedly accused Romney of being "all over the map."

He specifically criticized the Republican nominee for saying he would have asked Pakistan's permission before entering that country to hunt down Bin Laden. Obama made no such request before approving the mission that ended with the killing of Bin Laden.

Summarizing his foreign policy accomplishments, Obama said: "We ended the war in Iraq, refocused our attention on those who actually killed us on 9/11. And as a consequence, Al Qaeda's core leadership has been decimated. In addition, we're now able to transition out of Afghanistan in a responsible way, making sure that Afghans take responsibility for their own security. And that allows us also to rebuild alliances and make friends around the world to combat future threats."

"Now with respect to Libya, as I indicated in the last debate, when we received that phone call, I immediately made sure that, number one, that we did everything we could to secure those Americans who were still in harm's way; number two, that we would investigate exactly what happened, and number three, most importantly, that we would go after those who killed Americans and we would bring them to justice. And that's exactly what we're going to do."

In a shift of tactics, Romney tried to attack Obama from the left, saying the United States "can't kill our way out of this mess" of religious extremism.

Even though the debate focused on foreign policy, each candidate eased in references to domestic issues.

On one, the bailout of the auto industry, the *Washington Post* fact checker said: "In the tangled debate over whether the auto industry would have survived under Romney's bankruptcy plan, Obama has the edge on the argument. This exchange is drawn from a headline — 'Let Detroit Go Bankrupt' — on an opinion article written by Romney for the *New York Times*. But he did not say that in the article. (He repeated the line, however, on television.)"

It continued, "Ultimately, along with getting nearly \$80 billion in loans and other assistance from the Bush and Obama administrations, GM and Chrysler did go through a managed bankruptcy. But many independent analysts have concluded that taking the approach recommended by Romney would not have worked in 2008, simply because the credit markets were so frozen that a bankruptcy was not a viable option at the time."

In one lively exchange, Romney again boasted that Massachusetts students led the nation in standardized

test scores for math and reading while he was governor.

The *Washington Post* fact checker stated, "He is correct, but many educational experts credit the scores to a comprehensive education overhaul that the state began a decade before the Republican presidential candidate became governor."

Turning to Romney, Obama said: "But Governor, when it comes to our foreign policy, you seem to want to import the foreign policies of the 1980s, just like the social policies of the 1950s and the economic policies of the 1920s."

It is unclear how much Monday night's debate will have on voter preferences.

In three battleground states, for example — Col-

orado, Virginia and Wisconsin — less than 10 percent of voters in each state ranked national security as their top priority. It was considered less important than the economy, the deficit and health care.

Perhaps more important than the topic of the last debate is how each candidate is perceived as a leader.

Vice President Joe Biden said at a rally in Florida over the weekend, "Presidential elections are about character and the character of your convictions, and my guy, he never tells you anything he doesn't mean and he doesn't do."

Various polls show both Obama and Romney with a small edge. However, it is important to remember that state figures are far more important than national numbers because that's the pathway to victory in the Electoral College where the election is decided.

An Ohio poll released Monday by Quinnipiac University/CBS News showed Obama with a 50-45 percent lead over Romney.

"The good news for Gov. Romney is that he has sliced President Obama's lead in Ohio in half in the last month," said Peter A. Brown, assistant director of the Quinnipiac University Polling Institute. "The bad news for Romney, and the

That simulation gives Obama 288 delegates to Romney's 250. In the all-important battleground states, Obama is favored in Colorado, Iowa, Michigan, Nevada, New Mexico, Ohio, Pennsylvania and Wisconsin. Romney has the lead in Florida, New Hampshire, North Carolina, and Virginia. Nat Silver, author of the popular *New York Times* column noted, "There remains an outside chance that the race will break clearly toward one or the other candidate, after the third debate on Monday or because of some interven-



Last 2012 Presidential debate.

ing news event, but the odds are strong that we will wake up on Nov. 6 with a reasonable degree of doubt about the winner. For that matter, we may wake up on Nov. 7 still uncertain about who won.

"Nonetheless, stipulating that the race is clearly very close is not an adequate substitute for placing any kinds of odds on it at all. And the central premise behind why we see Mr. Obama as the modest favorite is very simple: he seems to hold a slight advantage right now in enough states to carry 270 electoral votes."

The *New York Times*' popular "FiveThirtyEight" column calculates that Obama has a 67.6 percent chance of winning the Electoral College. Romney is given only a 32.4 percent chance of upsetting Obama. It notes, "These estimates might seem to be incongruous with national polls that show a nearly tied race. But the FiveThirtyEight method is, princi-

pal, an Electoral College simulation, and therefore relies more heavily on state-by-state polls."

NDG Gossip: Rapper Drake gets diploma

BY KENDRIA BROWN,
NDG INTERN

We all know that Aubrey Graham aka Drake is musically inclined with great talent expressed through his music. But did you know until recently the rapper did not have a high school diploma. At the age of 25, a long-time goal for the rapper was finishing his high school diploma. Well he finally accomplished this credential and tweeted to followers, "97% on my final exam, 88% in the course. One of the greatest feelings in my entire life....I have graduated high school!..."

At the age of 15, Drake dropped out of high school to join *Degrassi*, a Canadian-



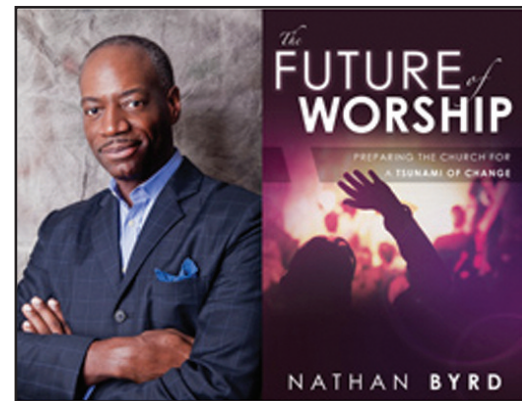
Drake

based TV show depicting relationships of high school students. He played the role of "Jimmy" Brooks for seven seasons to help his mother out and put food on the table. Although the rapper admits that it did not pay much, it was the only money he had to support his mother.

When Drake's music career took off in 2006 and he signed a record deal with Lil Wayne's *Young Money Entertainment* in 2009, he was successful since. The rapper took a break from his music career to set forth his achievement at his diploma and finished without hesitation. For Drake it seems to be better to say he graduated at 25 then to say he never graduated at all. With the increasing drop-out rates of high school students, maybe this achievement will inspire many others to go back to school and graduate, regardless of how long they have been out; and maybe the rapper will put this latest accomplishment in a song!

New book discusses *The Future of Worship: Preparing the Church for a Tsunami of Change*

Leader and international speaker Apostle Nathan Byrd is gearing up to release his second book, *The Future of Worship: Preparing the Church for a Tsunami of Change* (ISBN: 9780768402902 - \$16.99). The book will take readers on a journey to reveal the evolution of corporate worship from the time God introduced it to Moses and Israel until when Christ comes to



Author Apostle Nathan Byrd and bookcover
Photo Credit: Sean P. Watters

fulfill and return it to its original intent. *The Future of Worship* is due to be released

on November 20, 2012, by Destiny Image Publishers.

Within *The Future of Worship*, Pastor Byrd aptly identifies what was right with worship and what went wrong, showing readers the path to changing old perspectives and thus realizing a

tangible God-present work. **See CHANGE, Page 15**

New dating site for black nerds

Black nerds and geeks from all walks of life now have an online social hub where nerds can finally get their geek on the right way! BlackNerdDating.com is the only online social site dedicated to the dating plight of black nerds and geeks everywhere.

"It's no secret that Nerds and geeks, particularly black nerds have specific tastes and preferences that may not fit into the today's online social circles," said BlackNerdDating.com creator and proud geek, Keith York. "Dating is no different which is why BlackNerdDating.com is a necessary addition to any actively dating black geek's list of favorite sites."

Black nerds are able to do all the things that current dating sites offer and include more "nerd" options and "geeked-out" features built around the life, interests and trends that define the world of the black nerd a.k.a Blerd. In addition to being 100% free for users, BlackNerdDating.com offers Nerd Credentials a special feature that make matching "nerd yins" with their "geek yangs" that much easier.

Other features slated to be added in the near future include: chat and text features, live video chat, perfect date planner options and much more... BlackNerdDating.com understands that nerds have a degree of eccentricity that is best appreciated by other geeks and now there is an online dating site that will make geeks feel at home

with the matches they find and have fun in the process.

"This is the right time for BlackNerdDating.com's twofold mission," explained York when explaining his reasons for creating BlackNerdDating.com. "One, I want black nerds to have great online dating options but I also

want to engage people's changing perception of black nerds and geeks."

A new day for black nerds has arisen, ads York and he may be right. According to a recent CNN article, black geeks have traded in their Urkel-style pocket protectors for a leader-of-the-

free-world swagger with President Barack Obama as their new "nerd idle." The former stigma attached to the words nerd and geek does seem to be a little less venomous these days and rings with a more positive tone. The trends seems to follow as black geeks are now taking

center stage with television shows like *Key & Peele*, a sketch comedy show starring Keegan Michael Key and Jordan Peele (two self proclaimed black nerds) that debuted on Comedy Central earlier this year. In terms of dating for black nerds, the momentous trend of that is

making uncool the new cool is huge and BlackNerdDating.com hopes to be at the crest of that wave of change with all the sexy black nerds soon to be turning heads.

For more information visit www.BlackNerdDating.com

The Dallas Flea rings in the holidays

The one-day market featuring 75-plus artisans and food trucks celebrates its third anniversary

The Dallas Flea's holiday show is around the corner offering art, furniture, home décor, fashion, jewelry, food, and more from Texas creatives and companies. Observing the holiday season, the show has beefed up its grab-and-go gift items from candles and stationery to aprons and baby blankets. The quarterly event only showcases handmade, vintage, and one-of-a-kind goods.

Founded in 2009, The Dallas Flea is a one-day, curated, indoor marketplace with a wide range of booths for varying ages and tastes. Founder Brittany Cobb, a Dallas-based freelance writer and editor, created the show to offer unique finds and crafts from grassroots artists and companies from Austin to Tyler. With an average of 75 booths per show, the market is ever changing and adapts to each season. Several new vendors have been

added to the December show lineup including Dacia Designs (handmade wood tree swings), Gresham Jewelry (artistic baubles crafted from vintage trinkets), Lemon Glaze (ceramic pottery and ornaments), The Tiny Hunter (bibs and burp cloths made from upcycled textiles) and Vunkology (refurbished vintage furniture). In addition, five mobile vendors will line the entrance including Ruthie's Cheesesteak Café and Southern Hippie, a popular Austin-based airstream that sells women's hippie-chic clothing.

The event is scheduled for Saturday, Dec. 1 from 9 a.m. - 4 p.m. at South Side on Lamar, located at 1409 South Lamar Street in Dallas. The cost is \$5 for adults, children 12 and under get in free.

For more information, visit thedallasflea.com, facebook.com/dallasflea, or pinterest.com/brittanyecobb/thedallasflea.



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DHL Express rolls out clean energy vehicle fleet

DHL Express in Dallas has announced their new fleet of pickup and delivery vans are fueled by propane autogas (LPG). The new Ford E-250 cargo vans, each equipped with a ROUSH CleanTech dedicated liquid propane autogas fuel system, join other propane vehicles already being

launched by DHL Express across the U.S.

"Customers in the U.S. and worldwide are increasingly demanding greener logistics and sustainable business procedures," said Ian Clough, CEO of DHL Express U.S. "Initiatives like our all 'green' fleet in Manhattan and this propane autogas fleet not only



lower our DHL carbon footprint, but are a smart, clean and cost-effective choice for our business."

The new vehicles complement Deutsche Post DHL's GoGreen program and its target to improve the company's worldwide carbon efficiency 30% by 2020, using 2007 levels as a baseline. Through the use

of Propane autogas, each alternative fuel vehicle saves over 22,587 pounds of CO2 emissions each year. Propane autogas is a low carbon fuel that reduces greenhouse gases by up to 25%, carbon monoxide by up to 60%, nitrogen oxide by 20% and virtually eliminates particulate mat-

See VEHICLE Page 13

ELECTIONS, continued from Page 3

gral part of the well-orchestrated media show and are eager to participate in post-debate polls to enhance their candidate's electability.

To qualify for a debate, a candidate has to have a statistically feasible chance of being able to win a majority of the votes available in the Electoral College. The candidate also must have at least 15 percent of voters' support in polls before the debates begin.

Except for Thomas Dewey in 1948 no presidential contender who was leading in the polls six weeks before the election has lost the popular vote. There have been four cases where the popular vote winner has not been sworn in as president due to the peculiar anomaly known as the Electoral College.

The Electoral College is a controversial mechanism of presidential elections that was created by the framers of the U.S. Constitution as a

compromise for selecting a president by majority vote. At that time, some politicians believed it was too risky to let the people directly elect a president, while others objected to giving Congress the power to select the president. The compromise was to set up a system that allowed voters to vote for electors, who would then cast their votes for the candidates. This system is described in Article II, section 1 of the Constitution.

Each state has a number of electors equal to the number of its senators plus the number of its representatives. Currently, the Electoral College includes 538 electors, 535 for the total number of congressional members, and three who represent Washington, D.C.

On the Monday following the second Wednesday in December, the electors of each state meet in their respective state capitals to officially cast their votes for

president and vice president. These votes are then sealed and sent to the president of the Senate, who on January 6th opens and reads the votes in the presence of both houses of Congress. The electoral winner is sworn into office at noon on January 20th.

Most of the time, electors cast their votes for the candidate who has received the most votes in their particular state. Some states have laws that require electors to vote for the candidate that won the popular vote, while other electors are bound by pledges to a specific political party. However, there have been times when electors have voted contrary to the people's decision, and there is no federal law to prevent this.

If a voter supports the re-election of President Obama and lives in a state such as Texas, Arizona or Indiana (confirmed Red

States) that is overwhelmingly pre-disposed to Romney then his vote for the president will have no direct impact. His state's Electoral College votes will be cast for Romney.

In similar fashion if a voter supports the election of Mitt Romney and lives in a state pre-disposed to Obama such as California, New York or Illinois (confirmed Blue States) then his vote for Romney will be negated because the Electoral College votes of his state will be cast for President Obama.

However, if the voter lives in one of the marginal states such as Ohio, Pennsylvania, Florida or Colorado that have not been conclusively aligned with a candidate then a vote for the candidate of choice becomes critical in determining how the state will vote in the Electoral College.

For those voters that live in states in which your

preferred candidate does not win a majority of the votes do not despair because your candidate may still become president by decision of the Electoral College. If this happens then each vote becomes more valuable if it aided in getting the chosen president a congressional majority. We have all witnessed during the past four years the obstruction a president faces if the congressional majority consists of unpromising opposition loyalists.

The pundits will be working overtime analyzing and interpreting the third debate. While Romney may be advancing in the national polls President Obama has a good chance of becoming the fifth person sworn in as president without winning the popular vote.

James W. Breedlove is the author of Let's Call Them Nigger and Other Controversial Commentary on Black America. Comments or opinions may be sent to the writer at: www.jaydubub@swbell.net.

LOANS, continued from Page 1

work hard to provide the financing that supports business growth and drives economic development and job creation in every community we serve. The fact that we approved more than \$1 billion in SBA loans each of the last two years is a result of that hard work. While we take pride in our market leadership, we're more proud that we provided the essential capital for thousands of customers across the country to start or invest in a small business."

In addition to its national ranking, Wells Fargo is the No. 1 SBA 7(a) lender in dollars in 15 states –

Alaska, Arizona, California, Colorado, Florida, Minnesota, Nevada, New Mexico, North Carolina, North Dakota, Oregon, Texas, Virginia, Washington and Wyoming – and the No. 1 SBA 7(a) lender in number of loans (units) in 10 states: Alaska, California, Colorado, Georgia, Iowa, Nebraska, Nevada, New Mexico, South Carolina and Wyoming.

Among the 3,176 SBA 7(a) loans extended by Wells Fargo in 2012 was a loan that helped Bill Hoyt of Tampa, Fla., realize his dream of becoming a business owner. In September,

Hoyt acquired Southern Pride Landscaping, a Lakeland, Fla., commercial landscaping firm with eight full-time employees. He financed the purchase with a Wells Fargo SBA 7(a) loan and secured an SBA Express line of credit for working capital.

"The entrepreneurial spirit has always been in my blood, but I needed to find the right opportunity to use my management experience and skills, and the right financing to make it possible," says Hoyt, a former Navy helicopter pilot who more recently worked for a Florida real estate manage-

ment company. "In Southern Pride, I found a solid business with strong customer relationships and a reputation for great landscaping service that I could build further as an owner. With Wells Fargo, I had a team of people who worked with me to secure an SBA loan, giving me confidence that I had the capital I needed to be successful from day one."

For the stories of two more small business customers who worked with Wells Fargo to help them build their businesses, see Wells Fargo's latest SBA Lending video.

METHODIST, continued from Page 6

locations that achieved HomeCare Elite status for 2012. LHC Group is a national provider of post-acute care. Methodist HomeCare is operated in partnership with Methodist Health System.

"At LHC Group, our 8,000 employees are united by a shared purpose. In everything we do, it's all about helping people," said Keith G. Myers, LHC Group's chairman and chief executive officer. "HomeCare Elite recognition bears out what our tens of thousands of patients already know. All across the country and in every community we're privileged to serve, our home health professionals are delivering superior, compassionate health care that ranks among the nation's best."

The 2012 HomeCare Elite ranking is a compilation of the most successful home care providers in the United States. Now in its seventh year, the market-leading review names the top 25 percent of agencies

based on a collection of performance measures. This year, those measures include quality of care, quality improvement, patient experience, process measure implementation and financial performance.

OCS HomeCare, a product of National Research Corporation, uses publicly available data from Home Health Compare and CMS cost reports to create the HomeCare Elite list of agencies. The quality of care, process measure implementation and patient experience domains measure agency performance in each of the publicly reported Home Health Compare measures. The quality improvement index is based on changes in the eight outcomes between data released in July 2011 and July 2012. The financial performance measure represents agency indexed Medicare profit margin from the 2011 CMS cost reports (or 2010 adjusted when 2011 data was not available).

Community Calendar

Visit www.NorthDallasGazette.com and click on *Community Calendar* for more events!

<p>Weeknights</p> <p>Award-winning journalist Cheryl Smith: Cheryl's World provides informative talk, commentary and interesting guests Tune in weeknights at 6 p.m., Sundays 8 a.m. & Saturdays at Noon on Blog Talk Radio or call 646-200-0459 to listen.</p>	<p>Through November 5</p> <p>Dale Chihuly at Dallas Arboretum, 8525 Garland Road; 214-515-6500</p>	<p>Audelia Branch Library located 10045 Audelia Rd. (at Church St.) in Dallas. Info: hellen.fissilhaie5@gmail. com</p>	<p>Auction at Omni Hotel, 555 South Lamar Street at 6:30 p.m.; signaturechefsdallas.com/</p>	<p>October 27</p> <p>The fourth annual McKinney ISD Holiday Bazaar will be held inside McKinney Boyd High School - 600 North Lake Forest Drive - in McKinney.</p>	<p>Cool 5k & 10k Run at the Four Seasons Resort and Club Dallas at Las Colinas; Info: 972-717-2441</p>
<p>Daily</p> <p>Activity Time Highland Hills at Highland Hills Branch Library, 3624 Simpson Stuart Rd.; 214-670-0987</p> <p>Personal Views: Texas Black Folk Artists at African American Museum, 3536 Grand Ave.; 214-565-9026</p>	<p>Through November 21</p> <p>Autumn At The Arboretum at Dallas Arboretum, 8525 Garland Rd</p>	<p>Through December 11</p> <p>Movie Night @ the Library at Irving Public Library Central Library, 801 W. Irving Blvd at 6:30 p.m.; Free to attend; Info: 972-781-2628</p>	<p>The Care Van offers free immunizations for uninsured or no vaccine insurance coverage students from infants to 18 years of age in McKinney from 5 – 7 p.m. at the Lawson Early Childhood Center, 500 Dowell St.</p>	<p>Halloween Thriller Dance Karaoke Party at 316 S. Industrial Blvd in Euless at 9 p.m.</p>	<p>Dallas Opera: Jack and the Beanstalk; Info: http://dallasopera.org/</p>
<p>Every Tuesday</p> <p>Dallas Comedy House Open Mic at 2645 Commerce St; 214-741-4448</p>	<p>Through November 25</p> <p>Beyond the Lens: The Photography of Resistance and Liberation at Dallas Holocaust Museum/ Center for Education and Tolerance</p>	<p>Through December 18</p> <p>TeenScene Movie at Irving Public Library, 801 W Irving Blvd; Free; 972.721.2628</p>	<p>Karaoke Best Singer of the Night Contest at 316 S. Industrial Blvd in Euless at 9 p.m.</p>	<p>Give Your Business The Advantage of HUB Certification at Collin College, 2800 E. Spring Creek Pkwy in Plano from 9 a.m. – 1 p.m. FREE ccblackchamber.org</p>	<p>October 29</p> <p>Justin Bieber at American Airlines Center at 7 p.m.; Info: 214-221-8326</p>
<p>Through October 27</p> <p>“The Nerd” by Garland Civic Theatre at Granville Arts Center – Small Theatre; 972-205-2790</p>	<p>Through November 27</p> <p>Family Movie Time at Irving Public Library, 801 W Irving Blvd at 4:30 p.m.; free; Info: 972.721.2628</p>	<p>Through December 28</p> <p>Jazz Happy Hour Fridays at Champagne's Luxe, 5201 W Lovers Lane at 4 p.m.; Info: 214-352-7777</p>	<p>“Life after St. Philip’s” middle school preview 5:30 p.m. – 7:30 p.m. at the St. Philip’s School & Community Center’s Life Center Gymnasium located on the school campus at 1600 Pennsylvania Avenue in Dallas.</p>	<p>Las Llaves del Exito (keys to Success) College Fair at University of North Texas at Dallas, 7300 University Hills Blvd. at 8 a.m.</p>	<p>October 30</p> <p>Hope for Humanity Dinner honoring Don Glendenning at the Dallas Fairmont Hotel VIP Reception 6 p.m. and dinner at 7 p.m. – Info: 214-741-7500</p>
<p>Through November 3</p> <p>Cutting Edge Haunted House at 1701 E. Lancaster Ave in; 817-348-8444</p>	<p>Through December 6</p> <p>Books N' Bugs at Texas Discovery Gardens, 3601 Martin Luther King Jr. Blvd- Fair Park at 10:30 a.m.; Cost: \$8-\$10; Info: http://texasdiscoverygardens.org/events_and_cl asses.php</p>	<p>Through January 13</p> <p>American Childhood: Celebrating Classic Toys at the Old Red Museum of Dallas County History & Culture, 100 S Houston</p>	<p>October 26</p> <p>Zan Wesley Holmes Jr. Middle School Dedication at 2939 St. Rita Dr. at 10:30 a.m.</p>	<p>Lakeshore Symphonic Winds at Granville Arts Center – Brownlee Auditorium; Lakesh-oresymphonicwinds.com</p>	<p>Irving/Carrollton NAACP Freedom Fund Luncheon from 11:30 a.m. – 2 p.m. Keynote Speaker Alethea Bonell, Former Southwest Region Field Director of the NAACP; DFW Marriott, 8440 Freeport Parkway, Irving; Admission: \$50 Individual</p>
	<p>Through December 8</p> <p>New Life Skills Certificate program for African Women each Saturday morning from 9:45 a.m. to 12:30 p.m. at the</p>	<p>October 25</p> <p>2012 Dallas Signature Chefs</p>	<p>Dead Sea Scrolls & the Bible at MacGorman Performing Arts Center, 4616 Stanley Ave. in Fort Worth; 877-789-0876</p>	<p>PaPa Was A Rollin' Stone by Tyler Productions at Plaza Theatre; 214-722-7566</p>	<p>October 31</p> <p>Fourth Annual Gala, "What if...?" at the Intercontinental Hotel Dallas.</p>

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STILL THINK THIS
IS FUNNY?

Not one of these
taxes existed 100 years
ago, & our nation was
the most prosperous in
the world.

We had absolutely no
national debt, had the
largest middle class in
the world, and Mom
stayed home to raise the
kids.

What in the heck hap-
pened? Can you spell 'politi-
cians?'

I hope this goes around
THE USA at least 545
times!!! YOU can help it get
there!!!

GO AHEAD... BE AN
AMERICAN!!!

*This was the final column
of Charlie Reese, a retired re-
porter for the Orlando Sen-
tinel. This article was first
published by the Orlando
Sentinel Star newspaper and
subsequently several versions
of it reproduced by several
other publications.*

VEHICLE, continued from Page 11

ter when compared to con-
ventional fuels. In addition,
non-toxic propane does not
harm soil or groundwater.

DHL Express plans to
use existing public refuel-
ing infrastructure in addi-
tion to adding refueling ca-
pability at its service center
facilities. The infrastruc-
ture for propane autogas is
less expensive than any
other alternative fuel, and
with thousands of stations
across the nation; propane
autogas already has the
largest public refueling in-

frastructure of all alterna-
tive transportation fuel op-
tions.

The DHL fleet world-
wide including its corpo-
rate brands under Deutsche
Post DHL consists of over
4,000 non-conventional ve-
hicles either powered by al-
ternative fuels or modified
for improved fuel-effi-
ciency – including an all
“Green” fleet in Manhattan
with 50 hybrid vans and 30
American-made, battery-
powered electric trucks.

DEBT, continued from Page 1

vided you plan carefully and
don't exceed what you can
reasonably expect to repay.

This simple distinction
still applies: Taking on so-
called good debt can help
boost your credit rating or
allow you to buy something
that will increase in value
over time, whereas bad debt
often fuels the purchase of
items that are disposable, un-
necessary or rapidly depre-
ciable.

One of the best ways to
build strong credit history is
to show lenders you can pay
off debt responsibly. You're
more apt to qualify for a
mortgage, car loan, or other
large debt if you've demon-
strated sound repayment be-
havior. Just remember: Car-
rying multiple loans or high-
limit credit cards could harm
your rating, since lenders
might worry you're taking on

more debt than you can
repay.

Student loans. The aver-
age college graduate earns
\$47,422 a year, compared to
\$26,349 for high school
graduates – a difference of
\$21,073. Using simple math,
some calculate the difference
in total earnings over a 40-
year work life as more than
\$800,000.

However, such estimates
don't factor in the crippling
student loan debt many grad-
uates face or their inability to
find work in a chosen field
during difficult times. But
still, the unemployment rate
among college grads is
roughly half that of high
school grads – 4.5 percent vs.
8.4 percent. College is still a
worthwhile investment for
many people if they don't go
overboard on loans and
choose a degree with good

earnings and employment
potential.

Mortgages. Before the
real estate crash, homeown-
ership was considered good
debt because historically,
when someone finally paid
off their mortgage, their
home was usually worth
much more than the purchase
price. For many, this proba-
bly still will be true, unless
they bought during the mar-
ket upswing or are forced to

sell before prices can re-
cover. After all, mortgage in-
terest rates are historically
low and interest and mort-
gage points are still tax-de-
ductible.

Just don't buy more
house than you can afford.
Factor in expenses like
property tax, primary mort-
gage insurance, homeown-
ers du-es, utilities and re-
pairs – and if you get an ad-
justable rate mortgage, cal-

culate how high rates could
climb.

Bad debt. What qualifies
as bad debt hasn't changed
since the recession, but
budget-conscious con-
sumers are paying more at-
tention now. Meals out, ex-
cessive vacations, and un-
necessary clothing or elec-
tronics – wants vs. needs –
all qualify if you're spend-
ing beyond your means. Ba-
sically, if you can't pay the

bill in full within a month or
two, reexamine whether it's
a worthwhile expense; par-
ticularly if you don't have at
least six to nine month's pay
stashed in an emergency
fund or you're trying to save
for a car or home.

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Visa's financial education
programs. To Follow Jason
Alderman on Twitter: www.
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ney.*

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The North Central Texas Council of Governments (NCTCOG) is seeking an independent legal advisor to assist staff in review and evaluation of public-private partnership proposal(s) to develop passenger rail projects in the region. The selected firm(s) will be tasked with advising on the legal sufficiency of the procurement process, analyses of proposals and associated legal implications to the public sector, assisting in review and preparation of legal documents and agreements, and providing other legal advice and analyses as needed. The term of this engagement is anticipated to be approximately one year, with an option to extend for one additional year.

Statements of Qualifications and Interest must be received no later than 5:00 pm, on Monday, November 5, 2012, to Ken Kirkpatrick, Senior Program Manager, North Central Texas Council of Governments, 616 Six Flags Drive, Arlington, Texas 76011. Copies of the Request for Statement of Qualifications and Interest will be available at www.nctcog.org/rfp by the close of business on Monday, October 22, 2012.

NCTCOG encourages participation by disadvantaged business enterprises and does not discriminate on the basis of age, race, color, religion, sex, national origin, or disability.



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972-509-9058, or email to:

trj1909@tx.rr.com

AVENUE F CHURCH OF CHRIST IN PLANO

Mondays – Fridays

Call 972-423-8833 for AFFECT, Inc. or email: AFFECTxInc@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.

October 28, 8 a.m.

You're invited to our Early Morning Worship, stay for Bible Classes at 9:30 a.m. and for Morning Worship at 10:45 a.m. Meal and activities afterwards.

October 31

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.

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

www.avefchurchofchrist.org

BIBLE WAY COMMUNITY BAPTIST CHURCH

October 28, 9:35 a.m.

You're invited to our Sunday School Day at 9 a.m. and to stay for Morning Worship at 11 a.m. as we worship and praise God.

October 31, 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 and have fun.

Dr. Timothy Wilbert, Sr.
Senior Pastor
4215 N. Greenview Drive
Irving, TX 75062
972-257-3766
www.biblewayirving.org

CHRIST COMMUNITY CHURCH IN RICHARDSON

October 20, 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.

October 27, 10:15 a.m.

Don't miss our Party in Pink™ Zumbathon Charity Event benefiting Susan G. Komen for the Cure, hosted by Kitrina Johnson.

October 28

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

October 31, 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, honor and praise.

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

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

October 28, 9:30 a.m.

Join us to experience the joy of praising and worshipping God to the fullest at Story Elementary School, 1550 Edelweiss Drive, Allen, TX.

October 31, 7 p.m.

You're invited to our Praise Festival of fun with candy, food, fun, fellowship, games and costumes (please no scary costumes.) We will meet at our Administration Building, 200 W. Belmont Drive in Allen.

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

MOUNT OLIVE CHURCH OF PLANO

October 25-26, 7:30 p.m.

Join us for our 2012 Vision Summit with Psalmist Andrea Helms and Guest speaker Dr. Pepe Ramnath on Thursday night; and with Psalmist Sharon Jones and guest speaker MOCOP's Bishop David E. Martin on Friday night.

October 27, 7 p.m.

The MOCOP Drama Ministry presents "What Goes on in This House Stays in this House" by Tra' Lesha Willis and directed by Katrina Wren. Call the church for details and tickets.

Pastor Sam Fenceroy,
300 Chisholm Place

Plano, TX 75075
972-633-5511
www.mocop.org

NORTH DALLAS ROCKBRIDGE CHURCH

October 28

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

SAINT MARK MBC IN MCKINNEY

October 28, 9:30 a.m.

Join us in our morning service as we celebrate Pastor Wattley's church anniversary; stay to enjoy our Education Ministries at 10:45 a.m. We will also have our Friends and Family Day as we fellowship, worship and praise God.

October 31, 7 p.m.

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

November 10, 12 p.m.

All Senior Saints are invited to our Double Nickel (55 and above) Luncheon @ the Newsome Center on Amcott Street in McKinney. Activities include lunch, bingo and door prizes. Come and bring a friend. If you are homebound, we will deliver to you. Please call 972-542-6178 no later than the Friday, (November 9th this month) before the luncheon and leave a message with your name, address, phone

number and how many meals you need.

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

SHILOH MBC IN PLANO

October 21, 8 a.m.

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

October 31, 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

THE INSPIRING BODY OF CHRIST CHURCH

October 28, 7:30 a.m.

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

October 29, 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
972-372-4262
www.ibocjoy.org

VICTORY BIBLE CHURCH INTERNATIONAL, (VBCI DALLAS)

October 28

You are invited to a Life Transforming Service that will change your life as we praise and worship God for His blessings.

1100 Business Parkway,
Suite 1007
Richardson, TX 75081

WORD OF LIFE CHURCH OF GOD IN CHRIST

Early Prayer, 5 a.m.

Join us in prayer early in the morning at 5 a.m. on Monday – Thursday at 1-661-673-8600, Code # 142219 and please put your phone on mute. God will meet you and prayer does change people, things and situations.

October 28, 9:30 a.m.

Join us for Sunday school with Elder/Superintendent Greg Mason and teacher for adult class, Sis. Vicki Mason and Evangelist McAfee in children class; and stay for Morning Worship at 11 a.m. as we honor and praise God for His goodness.

October 30, 7 p.m.

You're invited to our School of The Prophets as Pastor Voss; who is a prophet, bring the Word of God; and we worship and praise His Holy name.

November 1-2, 7 p.m.

You're invited to two days of "Life Changing Outpourings." A Soul Winners Concert; come and help us worship and praise God for all of His blessings.

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

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300 Chisholm Pl. Plano, TX 75075 972-633-5511

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- Sunday Morning Prayer 9:30 am
- Sunday Service 10:00 am
- Wednesday Night Service 7:00 pm

Pastor Gloria Fenceroy

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KGGR 1040 AM

www.mocop.org

FELLOWSHIP CHRISTIAN CENTER CHURCH

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

FC
CC

Sunday Morning Worship
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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Tarpley**

"The Lord loves righteousness and justice; the earth is full of his unfailing love." **Psalm 33:5**

A loved one died, and on that clear, cold morning, in the warmth of the day the other person was struck with the pain of learning that sometimes there isn't anymore. No more hugs, no more special moments to celebrate together, no more phone calls just to chat, no more "just one minute." Sometimes, what we care about the most gets all used up and goes away, never to return before we can say, "good-bye," before we can say, "I love you."

So while we have it. It is best that we love it, care for it and fix it when it's broken . . . and heal it when it's sick. This is true for spouses, children, other family members, friends, marriages, aging parents and grandparents. We keep and love them because they are worth it, because we are worth it.

Some things we keep - like a best friend who moved away or a classmate we grew up with. There are just some things that make us happy, no matter what.

CHANGE, continued from Page 10

ship experience that allows your spirit to soar with expectation!

Having received a direct message from the Holy Spirit regarding four words - tabernacle, temple, synagogue and sanctuary. Byrd began his quest to understand and expose the true and absolute process of authentic worship. "Whatever your occupation in the Body or your level of faith, the tsunami that is about to hit the church will strategically reposition believers while simultaneously shaking up old traditions and expectations thus uncovering higher and more meaningful plateaus in worship," states Byrd.

Life is important, like people we know who are special; and so, we keep them close! Suppose one morning you never wake up, do all your family and friends know you love them?

I was thinking . . . I could die today, tomorrow or next week, and I wondered if I had any wounds needing to be healed, friendships that needed rekindling or three words needing to be said.

Let every one know you love them. Even if you think they don't love you back, you would be amazed at what those three little words and a smile can do.

Live today to the fullest because tomorrow is not promised.

Yesterday, Today and Tomorrow: There are two days in every week about which we should not worry, two days which should be kept free from fear and apprehension.

One of these days is YESTERDAY with its mistakes and cares, its faults and blunders, its aches and pains. Yesterday has passed forever beyond our control.

All the money in the world cannot bring back "Yesterday." We cannot erase a single word we

said. Yesterday is gone forever.

The other day we should not worry about is TOMORROW with its possible adversities, its burdens, its large promise and poor performance. Tomorrow is also beyond our immediate control.

Tomorrow's sun will rise, either in splendor or behind a mask of clouds—but it will rise. Until it does, we have no stake in "Tomorrow" for it is as yet unborn; and it's no guarantee that we live to see "Tomorrow."

This leaves only one day – TODAY – Any man or woman can fight the battles of just one day! It is only when you and I add the burdens of those two other eternities – Yesterday and Tomorrow that we break down.

It is not the experience of Today that drives men and women into a state of depression and worrying—it is remorse or bit-



Sister Tarpley and Rockin Robert, the awesome D. J. at Coaches Corner in Oak Cliff, playing music for Sister Tarpley and other Seniors after their annual day at the State Fair of Texas.

terness for something which happened Yesterday which is forever beyond our control; and the dread

of what Tomorrow which is yet unborn and beyond our immediate control, may bring.

Let us, therefore, live but one day at a time. **Let Us Pray and Learn to Keep an Open Mind.**

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BRING A FRIEND!

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We would like to invite men & women to come out to our prayer meeting and Bible Study The first Tuesday of every month

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For more information about our meetings and our services, please call:
PASTOR WILLIE C. COCHRAN, Founder
2822 Tanner, Dallas, TX 75215
214-428-2390

NDG Bookshelf



BY TERRI SCHLICHENMEYER

When you were young, you couldn't wait to escape.

Your old hometown was boring. It was tiny, closed-in, stifling and stiff. Everybody knew everybody's business – and if they didn't, well, wait five minutes.

It was a one-horse town with one stoplight. It was the least interesting place you could ever imagine. You couldn't wait to leave and move far away.

And in the new book *Your House Is on Fire, Your Children All Gone* by Stefan Kiesbye, four

NDG BookShelf: Keep your lights on while you read *Your House is On Fire, Your Children All Gone*

former friends should've gone while they had the chance.

The Big House, which stood just beyond the edge of the small village of Hemmersmoor, was once elegant and imposing.

Its owners, the von Kamphoff family, liked it that way: they used their money and prestige wisely and kept themselves distant from villagers. Their gardens were tended by hired hands. There was a maze behind the huge mansion.

And there were rumors.

By the time Anke von Kamphoff died, however, The Big House had fallen into disrepair so Alek Frick purchased it, intending to restore the mansion to its former grandeur for use as a hotel. Alek's old friend, Martin

Sch-urholz wasn't sure that was a good idea, though, because the place held old ghosts – and after the funeral, after Anke's childhood friend, Linde Janeke, had finished desecrating Anke's grave, the house's grounds seemed even more foreboding.

Or maybe the vileness came from the German village of Hemmersmoor itself.

Hemmersmoor was where little boys suffocated their sisters to own their souls, or taunted others with deadly dares. It was



where a crazy woman could scream about nine dead child-spirits, and where nine tiny skeletons could be found beneath a local matron's rosebushes. It was a place of curses and omens, where lies could ultimately ruin a girl's

future and her face.

There, the old mill was irresistible to children playing violent games of pretend. There, men made a living in the muck

of peat bogs. Within its borders, poor women were beaten to death, along with their children, and their house burned.

And Hemmersmoor was where the baker's son discovered a secret village behind the village, filled with buildings that everyone knew were there...

Looking for a jump-and-scream fright for your Halloween pleasure? It's not here. *Your House Is on Fire, Your Children All Gone* is more subtle than that.

Starting with a shocker at a gravesite, author Stefan Kiesbye layers on the squirminess thinly and slowly. His story stretches through the childhoods of five young people

who each hold terrible secrets about which the others seem to know, culminating in an ending that, well, all I can say without ruining the story is to keep your eyes open.

Then again – with a book as taut as this one, you might not be able to close them.

So when the wind howls this Halloween and there's a scratching at the window, grab this book and make yourself uncomfortable. For chill-lovers like you, *Your House Is on Fire, Your Children All Gone* is a tale you can't escape from.

Your House Is on Fire, Your Children All Gone by Stefan Kiesbye (Penguin \$15.00 198 pages)

Bible Way Community Baptist Church



Dr. Timothy J. Wilbert, Sr.
Senior Pastor

4215 N. Greenview Dr. • Irving, TX 75062
972-257-3766

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Avenue F Church of Christ



Ramon Hodridge, Minister

1026 Avenue F • Plano, TX 75074

972-423-8833

www.avefchurchofchrist.org

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

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

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10:30 AM
MONDAY SCHOOL
7:00 PM
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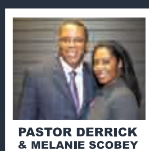
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Isiah Joshua, Jr.
Pastor



2012 Theme:
*Serving the Savior,
Seeking the Sinner
and Sustaining the Saved*

Worship Times: 8 and 11 a.m.
Sunday School: 9:45 a.m.
Mid-week: Wednesday at 7:00 p.m.
Service: Every 3rd, 4th, and 5th Sunday at 10:45 a.m.

AWANA: Wednesday at 6:30 p.m.
Contact Information: 972-423-6695
www.smbcplano.org



Becoming Salt and Light

North Dallas Community Bible Fellowship

Dr. Leslie W. Smith, Senior Pastor

1010 & 1020 S. Sherman Street Richardson, TX 75081

972-437-3493 www.ndcbf.org

Sunday Worship Services

7:45am 9:30am 11:30am



Charles S. Wattley
Senior Pastor

SUNDAY

Education Ministries
9:30 a.m.

Worship Celebration
10:45 a.m.

WEDNESDAY

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7:00 p.m.



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