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Obama is re-elected to second term

By GEORGE E. CURRY NNPA EDITOR-IN-CHIEF After riding to victory in Ohio on the strength of his successful auto bailout plan and a come-from-behind victory in Virginia and possibly Florida, President Barack

Tuesday to a second term.

Obama was ahead of Republican challenger Mitt

Obama was re-elected on



Obama supporters in Chicago celebrate his re-election (Photo Credit: Time)

Romney Tuesday night by approximately 1 million votes in the general election, but is expected to win the Electoral College by a much larger margin when electors meet on Dec. 17 to officially determine who becomes the next president of the United States. Of the 538 electors, Obama needs only 270 to win. He is poised to collect approximately 322 votes in the Electoral College.

Although experts had predicted a long night before a victor would be declared, CNN announced Obama as

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President Barack Obama's 2012 victory speech



President Barack Obama and Family

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\$140B private student loan debt doubled since 2005

36 million students drop out of college due to student loan debt

By Charlene Crowell

According to a new report, since 2009, 36 million Americans have attended college without earning a degree. Additionally,

850,000 individual private loans valued at more than \$8 billion are now in default. With high and variable interest rates, these loans can cost students more in repayment than the

actual cost of tuition. From 2005 to 2011 alone, private student loan debt more than doubled from \$56 billion to \$140 billion.

Among black students

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Young adults: Avoid these privacy red flags

By Jason Alderman

Young adults applying for college or preparing to enter the workforce are sometimes shocked to find out that that certain behaviors that were either tolerated or ignored when they were younger now fall under closer scrutiny and could actually hurt their advancement possibilities. Among the biggest culprits

are oversharing sensitive personal information in public forums and getting extreme tattoos or body art that may not yet be fully acceptable in certain work environments.

Red flags. It should be common knowledge that many employers perform online profile searches of job or internship candidates. They'll scour public postings on Facebook, Twitter or YouTube looking for inappropriate content like racy photos or videos, racist remarks or evidence of illegal activities that would rule inappropriate candidates.

But many people don't realize that colleges, insurance companies, law enforcement and government agencies sometimes do the same. Thus, an underage student hoping to boost his cool factor by posting photos that show him engaging in drinking games could be disqualified for college admission or even have his scholarship revoked.

Privacy settings. According to projections by Consumer Reports, roughly 13 million Facebook users have never set, or didn't

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Black unemployment still needs to be addressed

By Julianne Malveaux

Editor's note: This column was written at the end of last week and does not consider the Nov. 6 presidential election.

(NNPA) The problem with having a deadline at the end of the week, is that you miss the opportunity to weigh in on things, such as an election, that happens on a Tuesday. It is almost torture when you consider the possibilities face us on November 7

and beyond. I am hoping that President Obama can pull it off, but I am cognizant of the numbers that suggest that Willard is nipping at his heels. No matter what happens, there are real issues that must be faced not only in the next few weeks, but also in the next few years.

The unemployment rate report that was released last Friday was good news for President Obama. The unemployment rate ticked up just a

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or ignored when they Red flags. It should be

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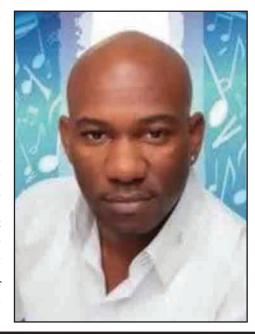
People in the News www.NorthDallasGazette.com

Frankie Wilson

Dallas radio personality nominated for Stellar Award Inside Gospel with Frankie Wilson is up for National Syndicated Radio of the Year! For the first time in years, a Dallas-based radio personality is up for a Stellar Award for their syndicated Christian-based radio show. Frankie Wilson is a 12 year media professional from the Dallas area who got his start in college at Prairie View A&M University, working as an on-air person and Asst. Program Director 91.3fm, KPVU.

His career later brought him back to Dallas, where he worked on-air at "Great Gospel Radio" 1040am, KGGR and "Heaven97" KHVN, 970am. Upon finishing his MBA, Frankie began utilizing his business knowledge, media strengths and calling in ministry, to flagship his first independent show Inside Gospel on November 15, 2011. In 7-months the show's popularity stretched across 5 different markets. A few months later, Inside Gospel expanded into overseas markets with an exclusive partnership with zimNE-Tradio - (Zimbabwebased radio station).

Inside Gospel is not the first of its kind, but is the best of it's kind. The show stays consistent to its mission of presenting "real music and real ministry" from multiple genres of Gospel and Christian music, poetry, news and more. It has been nominated as a finalist for the 28th Annual Stellar Awards under the category of "National Radio of the Year". Inside Gospel is



currently the only radio show nominated out of the entire state of Texas.

We applaud Mr. Frankie Wilson and Inside Gospel for it's efforts and wish him the best of luck in bringing hom a Stellar Award to Texas!

The Chicagobased Central City Productions, Inc. (CCP) produces the Stellar Gospel Music Awards. It has been 27 years since the first awards show was taped at the Arie Crown Theatre in Chicago, and the Stellar Awards has now become the premier Gospel event that recognizes and honors African American artist and personalities.

The annual salute to Gospels best and brightest returns to the iconic Grand Ole Opry House Theatre in Nashville, TN, Saturday, January 19, 2013. For more information or to vote for Inside Gospel, visit: http://www.thestellarawards.com and click on the Radio Ballot.

Dr. Alex Piquero

UT Dallas social scientists recently completed a study aimed at gauging public opinions about financial compensation for collegiate athletes, or "pay-to-play."

The team, which included UT Dallas researchers Drs. Alex Piquero and Nicole Leeper Piquero, published their findings in a recent issue of the journal Sport in Society.

They discovered the biggest demographic dif-

ference of public perception was among African-Americans, who were more than two times as likely to support payment to student athletes.

"We recruited national samples of respondents to assess their attitudes related to support of payment to student athletes," said Dr. Alex Piquero, Ashbel Professor of Criminology at UT Dallas and one of the study's authors. "As key consumers and supporters of collegiate

sports, the public's views are important to the long-term health of college sports."

Piquero added that measuring public perception about this issue could prove useful among policy makers when considering modifications or changes to the system.

The team interviewed more than 420 households chosen randomly throughout the country. Respondents were asked whether they thought college athletes should be financially compensated. The study took into account a number

of independent variables linked to a variety of social issues, including public perceptions associated with college and professional sports.

Demographic characteristics included gender, marital status and level of education. About two-thirds of respondents said they did not support paying college athletes.

"These surveys aren't meant to



suggest a specific course of action. Rather they are tools that can be used to help better inform interested parties about the public's views and concerns over key issues," said Dr. Nicole Leeper Piguero. "This kind of measure of the public's pulse on the pay-for-play issue is useful for thinking about how best to deal

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Lasonda Campbell

Lasonda Campbell, CEO of Campbell Communications, LLC and author of



Passion Power Play is a highly sought after CEO and serial entrepreneur. Her ability to take her passion to new heights and new levels enable her to create out of the box solutions through dedication and persever-

ance, which she describes as Campbellize.

Campbell is a native of Mason, Tenn., where she earned her Bachelor of Science in Speech Communications and Theatre with a minor in Sociology from Tennessee State University. Campbell's business prowess and savvy abilities enabled her to start her first company, Premier Staffing Solutions in 2001

with only a \$1,000 investment. Within its first year of operations Premier Staffing Solutions earned more than \$375,000 in revenues. Her

staffing firm became highly sought after by major corporations such as Bank of America, Presbyterian Hospital, Robertson and Anshultz, LLC to name a few.

In 2004, Campbell started a consulting firm and publishing company, Campbell Communications, LLC to help small business startups build successful brands through the power of media and social media. Campbell's media connections enabled her to be featured on "Four Weddings" on TLC, WFAA Channel 8's "Metro" and "Daybreak", CBS Channel 11 News, NBC Channel 5 News, Dallas Morning News, Dallas Observer, Eclipse Magazine, K-104 and Smooth R&B

Passionate about business and the art of dance, Campbell started S-Factor Dance Company, a competitive Texas swing dance company located in Dallas in 2004. Campbell was a proud Sophisticated Lady Majorette in The Tennessee State University Aristocratic Band but has held many championship titles in the various forms of swing dance. Under Campbell's leadership, S-Factor has become highly recognized in the world of swing dance and has won numerous awards and accolades. Campbell's strategic capabilities have enabled her to position her dance troupe to perform for Norma Miller, George Clinton, Michael Baisden, Vivica A Fox, and many others.

To date Campbell manages a full schedule with traveling for competitions, dance instructions and workshops and a current book tour. Campbell is on Facebook.com/Lasonda-

Campbell and celebrates her life's mantra, live your life's

passion and profit will come.

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Winner isGov. Chris Christie

By Raynard Jackson

(NNPA) When the dust settles on this year's presidential election, the real winner will prove to be Republican New Jersey Gov. Chris Christie.

Christie is finishing his first term as governor and will be seeking reelection in 2013. He has built a reputation as a rare no-nonsense, straight-talking politician. The public claims they want an honest politician, but when they see one, he gets roundly criticized for being honest.

The governor has been given high marks for his response to the aftermath of Superstorm Sandy, which devastated both New Jersey and New York City. He is a living example of how a politician can set aside partisanship for the betterment of the



Gov. Chris Christie

people. The way he and President Obama joined together to comfort and help those affected by the storm was remarkable in light of the polarization of our body politic.

Christie served as one of Mitt Romney's most visible and staunchest surrogates. Christie can be very partisan, but seems to have the maturity and wisdom to know when to put partisanship

aside. This seems to have led him to be in trouble with many in the Republican Party.

Christie has been effusive with his praise of President Obama's handling of the storm. The president, in turn, has been just as effusive in praise of Christie.

As a top surrogate for Romney and with the election less than a week away, many in the party seemed to be taken aback at this "lovefest" between to politicians from opposite parties. Many Republicans thought Christie was providing a huge "political" boost to Obama at a critical time in the election.

Christy made it perfectly clear to media outlets that his focus was totally on getting help for his people without any political considerations.

But, Fox News would not accept the governor's words and proceeded to ask him about whether he would tour the state with Romney. In classic Christie style, he smacked the Fox anchors right across the lips with a stinging rebuke, "I have no idea, nor am I the least bit concerned or interested. I've got a job to do here in New Jersey that's much bigger than presidential politics, and I could care less about any of that stuff... If you think right now I give a damn about presidential politics then you don't know me," he said. The Fox anchors looked like a deer in the headlights.

In other interviews Christie said, "The federal government response has been great. I was on the

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tiny bit, from 7.8 to 7.9 percent. It staved below the magic number of 8 percent, which is a boost for the president. Behind the good news, though, there are issues of concern. For example the African American unemployment rate rose significantly from 13.4 to 14.3 percent. Black women took most of the hit, with unemployment rates rising from 10.9 to 12.4 percent. Meanwhile, Black male unemployment dropped from 14.2 to 14.1 percent.

There's more. More than 5 million people have been officially unemployed for more than half a year. They have been looking for work for an average of 41 weeks. I cannot imagine the pain and misery that is reflected in such a long job search. One wonders how many of these folks have left the labor market because they have become discouraged. At the same time, the data shows that more than 600,000 people returned to the labor force as a result of recent trends.

The most discouraging data comes from hidden unemployment and other measures of unemploy-The 7.8 percent overall rate of unemployment is reported as 14.6 percent. Thus, the Black unemployment rate of 14.3 percent translates to an overall Black unemployment rate of 26.4 percent. That means more than one in four African Americans is unemployed. In some

ple to figure out how to develop an economic model that does not depend on government (not a bad idea in any case). Then make the new administration understand that they are not only the leaders of conservatives.



Black unemployment remains unacceptably high

urban areas, as many as half of the African American male population does not work

When President Obama wins this election, African American activists, especially those who have access, must remind our president of this data. They must suggest that there is a coordinated and comprehensive response to the disproportionate exclusion of African Americans in our economy. In the unlikely scenario that Romney is elected, it will be a signal for African American peobut also leaders of our entire nation.

When African Americans are marginalized in the labor market, the whole of our nation suffers. Any unused human capital is a drain on our economy and society. Whether Gov. President Romney or Obama is the victor on November 6, the brain drain that is a result of high unemployment rates will not be staunched until there is focused attention on Romney's 47 percent. Investments in education are threatened by the Ryan

budget, but following the Ryan budget is much like eating our seed corn instead of plating it for the next generation. The focus on education improvements in China and India are really a focus on the failure of our nation to fully invest in higher education, especially for those who are underrepresented

Our nation's situation is not simply about an election, but about a matter of direction. Too many of us think that voting is the most we can do, not the least we can do. Too many of us have eschewed the role of community agitator and activist. Way too many of us feel that professional success and community involvement are mutually exclusive. Too many of us fail to understand that our personal success germinates from community activity.

The unemployment rate data is a monthly reminder of the State of Black America. If we are unsatisfied with the facts, what will we do to change them?

Julianne Malveaux is a Washington, D.C.-based economist and writer. She is President Emerita of Bennett College for Women in Greensboro, N.C.

Parkland announces four CEO finalists

The Parkland Health & Hospital System Board of Managers has reduced to four the number of candidates currently under consideration for the position of permanent Chief Executive Officer. The Board did so following first-round interviews of several individuals interested in the position during scheduled Board meetings late last month.

"Our executive search firm, Korn/Ferry, and the Board jointly examined nearly twenty potential candidates," said Board chair Debbie Branson. "These were some of the leading health care executives in the country – a truly amazing and diverse cross section of professionals. We have narrowed them down to the four who we think will vig-

ilantly sustain a culture of patient safety and quality care at Parkland for many years to come. These four candidates most closely fit the needs of Dallas County, Parkland and our patients."

The four candidates are:

- Pete Delgado, Chief Executive Officer, LAC +USC Healthcare Network, Los Angeles, CA
- Wright L. Lassiter, III, Chief Executive Officer, Alameda County Medical Center, Oakland, CA
- Walter (Ted) Shaw, CPA, FHFMA, Interim Executive Vice President and Chief Financial Officer, Parkland Health & Hospital System, Dallas, TX
- Larry E. Volkmar, Chief Executive Officer, Banner Good Samaritan Medical Center, Phoenix, AZ

The first round of interviews was held during a posted Board meeting that began early on October 15th. The second round is expected to occur over the next several weeks.

Branson cautioned, however, that it is possible the Board could choose to continue examining other candidates once this process is complete.

"We hope to select a new permanent CEO as quickly as possible, but we're not setting a hard deadline. We're going to wait until this Board is satisfied that it has identified the individual best suited to lead Parkland into a new era. This is the most important decision this Board will make. We're going to get it right," Branson said.

Santa and the Simon Kidgits Club kickoff holiday season at Irving Mall

Santa Claus is coming to town and setting up shop at Irving Mall. Irving-area kids and parents are invited to welcome the spirit of the holidays at Simon Kidgits Club's® Santa Saturday celebration on Saturday, Nov. 10

During this holiday event, the mall will host a special Santa Set preview event with a bounce house, face painting, giveaways, and a seasonal craft-making activity from 24-hour preschool television channel Sprout's newest original series "The Chica Show," which premieres Saturday, Nov. 24, at 11:30 a.m. To extend children's cherished visit with Santa Claus, Santa will lead little ones in a parade through the mall, ending at The Children's Place. At The Children's Place, families can enjoy various holiday-inspired offerings and

exclusive in-store discounts. Plus, kids will have the chance to visit Santa for a highly-anticipated and beloved holiday photo opportunity at Center Court.

The Children's Place holiday collection is currently available in stores, offering moms picture-perfect looks and colorful, cozy basics just in time for family photos and colder days ahead. With Big Fashions at Little Prices®, The Children's Place offers styles kids want at prices parents love. Even beyond the holidays, families can shop fun fashions, everyday musthaves and head-to-toe outfitting at unmatched value for kids in sizes newborn to

The public is invited to celebrate the holiday season with the Irving Mall's Kidgits Club at Santa's Arrival event: on Nov. 17 from 9:30

a.m. – 11:30 a.m., and PJ Party with Santa on Dec. 8 from 2 p.m. – 4 p.m. Visit www.shopirvingmall.com for event details.

The Simon Kidgits Club is a fun and informative program that focuses on health, wellness, education, safety and entertainment for children ages 3-8. Since 2003, the Simon Kidgits Club has kept children and parents alike amused with various events and activities while providing incentives for club members, such as special offers, rewards and games.

Kidgits Club members receive a variety of goodies, including a Kidgits Club T-shirt, membership card, birthday card and gift, discounts and scheduled activities. For more information about the Simon Kidgits Club, visit http://www.simon.com/kidgits/.

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with the financial aspects of college sports and to provide information for considering any residual effects this change may have on all aspects of education."

The research team also pointed out that the study illuminates key differences in perception between various groups and added that follow-up studies with wider samples would shed further light on the issue

"Future studies will include more designations, particularly gender, among respondents," Alex Piquero said.

Disability.gov Launches "What's Your Connection?" Initiative

There are nearly 57 million individuals with disabilities in the United States, and they are all connected to the people around them in some way. They are sons and daughters, sisters and brothers, parents and grandparents, coworkers, neighbors and friends. What's Your Connection? emphasizes the connections among all people and reinforces the idea that people with disabilities are not sep-



arate, but an integral part of American society.

People nationwide are being asked to share how having a disability or knowing someone with one has touched their lives by submitting a photograph (in JPG format) with a 250word maximum caption to disability@dol.gov, or uploading a captioned, oneminute YouTube video that answers the question, "What's Your Connection?"

The initiative will run for nine months, from October 30, 2012 to July 31, 2013.

AARP Foundation establishes relief fund for victims of Superstorm Sandy

AARP Foundation last week announced it has established the AARP Foundation Relief Fund to support victims in the U.S. devastated by Superstorm Sandy. AARP and its members are committed to helping those in need, so to bolster the Foundation's relief effort AARP and its affiliates will match contributions dollar-for-dollar up to \$500,000, assuring up to \$1 million in aid. The matching program will be administered through AA-RP Foundation.

"We realize that people want to help, and we are here as a resource to provide emergency relief funding to organizations working with victims of Superstorm Sandy," said Jo Ann Jenkins, AARP Foundation President. "Our hearts go out to all who have been impacted by this terrible storm and we're encouraging those who can give to please do so."

Jenkins continued, "As trusted organization, AARP Foundation will play a vital role in facilitating the relief effort. All too often we know that fraud follows disaster, as con artists may try to take advantage of people who are looking for ways to help the victims of this terrible storm. Through our secure web site those who choose to give can do so with the confidence that 100 percent of their tax-deductible donations will be used to help the victims of this disaster."

Sadly, the impact of Sandy continues to increase as news agencies report it as one of the biggest and most devastating "superstorms" ever to hit the United States. In the states most severely impacted, more than six million AARP members, their families and neighbors are

struggling to recover from the storm's initial Oct. 29 impact. An immediate response to this urgent appeal will allow AARP to expedite support to those who need it now.

To donate to the AARP Foundation Relief Fund, please go to: www.aarp. org/disasterrelief.

November is Long-Term Care Awareness Month

When planning ahead in these uncertain financial times, it's important to think about long-term care for yourself and your loved ones. Long-term care (LTC) is a range of services and supports you may need to meet your health or personal needs over a long period of time. These services might include emergency response systems, senior centers, assisted living, nursing homes, transportation services, and many

Most long-term care assists people with activities of daily living like dressing, bathing and using the bathroom. Other common longterm care services include helping with housework, cooking, shopping, or even managing money. Longterm care can be provided at home, in the community, in assisted living or in nursing homes. And it's not just for seniors—if you have a significant health challenge, you may need long-term

care at any age.

While there are a variety of ways to pay for longterm care, it is important to think ahead about how you will fund the care you may need. Generally, Medicare doesn't pay for long-term care, but only for a medically necessary skilled nursing facility or home health care. Long-term care insurance may be an option to help you and your family prepare ahead of time for the potential need for longterm care. There are a variety of plans available that vary in cost depending on what services you want covered and the age you begin coverage. Before you choose a plan you should take into account where and what kind of care you might

Be sure to take some time this month to check out your options and plan ahead, so you can rest assured that you and your family get the care you need. www.NorthDallasGazette.com **Community News**

Public invited to Veterans Day celebration

The Department of Veterans Affairs (VA) and Texas National Cemetery Foundation (TNCF) invite the public to attend a Veterans Day ceremony at Dallas-Fort Worth National Cemetery on Sunday, Nov. 11 at 3 p.m.

Colonel Keith Knudson, Commander 419th Fighter Wing, Hill AFB, Utah, will give keynote remarks.

The ceremony will also feature a fly over by the USAFR 917th Fighter Group/47th Fighter Squadron, Barksdale AFB, La. and a cannon salute rendered by Second Battalion, 14th Marines. Other program highlights include the Mountain View



College Community Band and Dallas Police Department Choir who will perform patriotic musical renditions during the pro-

The 638-acre cemetery opened May 2000 and is located in the southwestern part of Dallas adjacent to Mountain Creek Lake. Since inception, the cemetery has conducted more than 36,000 interments of Veterans and immediate dependents. More than 500,000 veterans live in North-Central Te-

The DFW National Cemetery is located at 2000 Moun-

tain Creek Parkway in Dallas. Attendees should arrive early and bring a chair. Parking will be directed once on cemetery grounds.

Dallas Chief of Police Brown fires two officers

Following investigations by the Internal Affairs Division and disciplinary hearings last week, Dallas Police Chief David O. Brown terminated two police employees for their involvement in unrelated incidents.

Police Officer Victor Esparza-Alvarez, #9807, was involved in the following two incidents:

On July 4, 2011, Officer Esparza-Alvarez was involved in a verbal argument that escalated into a physical confrontation with the mother of his child. During that same episode, Officer Esparza-Alvarez endangered his child who was being held by the mother during the physical confrontation. On July 6, 2011,

Officer Esparza-Alvarez was arrested for Family Violence Assault and Endangering a Child. The Internal Affairs Division investigation concluded Officer Esparza-Alvarez engaged in adverse conduct when he made offensive contact with another person.

On April 12, 2012, an Insufficient Bond Capias/ Warrant of Arrest was issued for the arrest of Officer Esparza-Alvarez. On April 25, 2012, Garland Police Department arrested Officer Esparza-Alvarez for those warrants and transported him to jail. The Internal Affairs Division investigation concluded Officer Esparza-Alvarez engaged in adverse conduct when he had an Insufficient Bond Warrant issued for his

Officer Victor Esparza-Alvarez was terminated for his actions.

Parking Enforcement Officer Lekia Carson, #T1229, had been on extended leave and exhausted all her leave time. Carson did not report for duty and failed to notify her supervisor regarding her absences. The Internal Affairs Division investigation concluded Carson was absent without leave from her duty assignment. For her actions, Carson was terminated.

Under civil service rules, Officer Esparza-Alvarez and Ms. Carson have the right to appeal their dis-

Volunteer Center of North Texas calls families to action for National Family Volunteer Day on Nov. 17

Preparation for this national day of service is underway and the Volunteer Center of North Texas (VCNT) is encouraging and recruiting families to volunteer on Saturday, Nov. 17. VCNT is the central point of contact for National Family Volunteer Day in north Texas and is working in collaboration with organizations throughout our community.

National Family Volunteer Day is designed to demonstrate the power of families working together, to

introduce community service and to encourage those who have not yet made the commitment to volunteer together as a family to do so. National Family Volunteer Day is held annually the Saturday before Thanksgiving and kicks off National Family Week (Nov. 18-24), which embraces the premise that children live better lives when their families are strong; and families are stronger when they live in communities which connect them to social responsibilities, economic opportunities, and other life-enhancing services.

This year VCNT, in partnership with Wee Volunteer, will be working with 10 local nonprofits to provide families with an opportunity to serve. Each of these organizations has made a commitment to empower even our youngest community members to get involved and learn firsthand what it means to make a difference in changing the lives of others. Volunteering transforms youth in many positive ways and its influence reaches far into the future by building a generation of leaders who care about their community and are committed to giving

Nov. 17 provides a great opportunity to inspire and motivate individual family members as well the family as a unit. Volunteering as a family provides quality time together, strengthens communication, and teaches members to how to be role models while making significant contributions to their communities. Although this day encourages participation as a family, anyone interested in volunteering is welcome. Visit VCNT.org

for more information regarding volunteer registra-



M&M Residential Cleaning and Preservation Services is a fore-closure preservation organization.

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

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Plano breaking ground on new green housing community

Green Extreme Homes, a North Texas non-profit, the Texas State Affordable Housing Corporation, and the City of Plano announced the groundbreaking ceremony for a new transit-oriented housing development located at Avenue G and 14th Street in downtown Plano, Texas, on Friday, Nov. 9 at 10:30 a.m.

The development represents a collaborative partnership and strategic planning to create a green, energy efficient community that is affordable and near public transportation. Through this

development, the organizations will create much needed workforce housing and revitalize the area by replacing a distressed housing property that has been vacant for several years.

When complete, the development will consist of 60 housing units that will be sold to individuals or families with moderate incomes, many of whom currently live outside the Plano area where they work, due to a lack of affordable homeownership opportunities. The housing development will feature one, two and three bedroom

units, ranging in size from 800 to 1,200 square feet.

The unique housing development is the first of its kind in Plano, and will adhere to the Department of Energy's "Challenge Home" guidelines, featuring green, energy efficient construction and products. As transportation costs continue to rise, the need to build communities in close proximity to neighborhood services such as grocery, retail shopping and public transportation the DART RAIL station is a six minute walk from the development.

Executive Director, Jean Brown remarks "The mission of Green Extreme Homes is to build quality, energy efficient affordable housing that provides a more sustainable future for the homeowners. The homes will have fantastic curb appeal and will feature stateof-the-art energy efficient materials and products to keep the home's energy use at a minimum, creating more opportunity for successful homeownership as well as economic benefits for the City and surrounding community.

www.NorthDallasGazette.com Education

Texas Latin Teacher of the Year Jennifer Jarnagin is keeping Latin alive in the 21st Century

is alive and well in the 21st century thanks to the work of teachers like Jennifer Jarnagin of McKinney Boyd High School. Jarnagin was recently named Texas Latin Teacher of the Year by the Texas Foreign Language Association (TFLA).

"I am truly honored to be recognized by TFLA," said Jarnagin. "My fellow

McKinney, Texas - Latin Latin teachers, Lindy Olsen and Joe Jacquot, and I work very hard to create worthwhile lessons and challenge our students to make connections across curricula. They share in this award as well, since I would not be able to do what I do without their support and friend-

> Jarnagin was recognized at the TFLA Fall 2012 Con

ference held in Austin on October 11-13.

Jennifer Jarnagin teaches the finer points of Latin grammar in her Latin III Pre-AP class at McKinney Boyd High School.

The award spotlights a McKinney ISD foreign language subject that is slightly off the beaten path but has much to offer students who partake in the journey -- a

journey that, according to Jarnagin, is not just for "crusty academics in ivory towers.'

"Learning Latin helps us to better articulate our thoughts and feelings, and it gives us a greater command over our own language," she said. "About 90 percent of all multisyllabic words come from Latin, so its study helps anyone to understand English better. This is why Latin boosts students' standardized tests scores regardless of their cultural, ethnic or socioeconomic background."

Jarnagin cited benefits across a broad spectrum of academic disciplines and noted that Latin provides a particular advantage during the college admissions pro-

"College admissions panels routinely list the study of Latin as a reason for admitting students into their universities," said Jarnagin.

"In fact, Matthew Potts, an Admissions Counselor for the University of Notre Dame said, 'Students taking Latin are typically scholarly. They pursue academic study in the purest sense, they are

See TEACHER, Page 15

University of Dallas to offer new engineering degree

The University of Dallas has signed a letter of intent to offer an engineering dual degree program with the University of Texas at Arlington (UTA). The agreement will make it possible for University of Dallas students to earn a bachelor of arts degree in physics from the University of Dallas and bachelor of science degree in electrical engineering from UTA.

University of Dallas engineering majors will still be required to complete the university's rigorous core curriculum as part of the suggested 172 credit hour curriculum, which can be completed in five years. A unique feature of the new program is that students will take courses at both schools throughout the five year program. Students will be granted both degrees after they have

completed both universities' degree requirements. The first students are expected to enroll in the program beginning next fall.

"We knew our students were interested in engineering, so we found a way to meet that interest." said Charles W. Eaker, dean of the University of Dallas Constantin College of Liberal Arts. "Because of this program's unique structure, our students will be able to take engineering courses in all five years, which is a very powerful thing. They will begin thinking of themselves as engineers as early as their freshman year."

"This agreement is a win-win, with students being the beneficiaries," said Jean-Pierre Bardet, dean of the UTA College of Engineering. "That's the true spirit of this partnership, that we do what will

most benefit our students." The University of Texas at Arlington's College of Engineering provides one of the most comprehensive engineering programs in the nation, with nine baccalaureate, 13 master's and nine doctoral programs.

The University of Dallas is a Catholic, co-educational university with students enrolled in undergraduate and graduate programs through the Constantin College of Liberal Arts, the College of Business, the Braniff Graduate School of Liberal Arts and the School of Ministry. The University of Dallas has its main campus in Irving, Texas, an international campus near Rome, Italy, and a learning center in Frisco, Texas.

For more information, visit www.udallas.edu or www.uta.edu/engineering.

Cedar Hill high school students serve the community

Cedar Hill High School students took on various volunteer projects throughout the community on Sat., Oct. 27, 2012 as part of National Make A Difference Day. The students were all members of the CHHS Student Leadership class and Student Council members. The Longhorns organized the volunteer projects.

Various student teams volunteered at Hope Mansion. "They were cleaning our windows, organizing our janitorial closet and garden shed, doing light grounds clean up and landscaping," said Keith Semple, a Hope Mansion staff member. "Thank you so very much for a job well done. You certainly made a difference here at Hope Mansion!"

One group of students played bingo and games with residents at the Sterling House Nursing Home, while other student teams volunteered to pick up trash at Crawford Park and along U.S. Highway 67. Some students handed out flyers for the Cedar Hill Youth Sports Organizations. Volunteer teams also helped Bridges Safe

See SCHOOL, Page 8

CHRISTIE, continued from Page 3

phone at midnight again last night with the president personally," he told NBC's "Today" program.

During a press conference Christie said, "The president has been outstanding in this. The folks at FEMA ... have been excellent...I don't give a damn about Election Day. It doesn't matter a lick to me at the moment...I've got bigger fish to fry.'

Wow! We heard a national Republican who actually believes that there is a legitimate role for the federal government to play in our lives. Maybe Christie is that

"adult" the Republican Party needs to get our party back on track and to tone down some of the craziness happening within the party – "legitimate" rape," "the president is lazy," "the president should learn how to be American," etc.

In a country that has become hyper-partisan to the point of total gridlock, you have a politician who is determined to put the people first, even if it helps the opposition party right before a major election. Did Christie want Romney to defeat Obama in the election? Certainly he did. But it was more

important that he got his people the help they needed.

Without a doubt, Christie was the true winner of this year's election. And the Republican Party can win, too, if it adopts his road map for balancing partisanship with governorship. This is the only way to get the GOP back to relevancy.

Raynard Jackson is president & CEO of Raynard Jackson & Associates, LLC., a Washington, D.C.-based public relations/government affairs firm. He can be reached through his Web site, www.raynardjackson.com





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For more information, go to the government websites: occ.gov/independentforeclosurereview or federalreserve.gov/consumerinfo/independent-foreclosure-review.htm

If you need free help to complete the Request for Review Form, contact a HUD-approved nonprofit organization that helps homeowners in distress. Information about HUD-approved nonprofit organizations that can provide free assistance is available at makinghomeaffordable.gov/get-started/housing-expert or by calling 1-855-778-0855.

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An important message directed by the Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency INDEPENDENT FORECLOSURE REVIEW

TERM, continued from Page 1

the projected winner at 11:18 p.m., EST. With the outcome still unknown at the time in swing states Florida, Ohio, Colorado, Virginia and Nevada, the Buckeye state put Obama over the top.

Obama swept to victory on the strength of a progressive coalition of Blacks, Latinos, youth, unmarried women, Jews, union members and gay men and lesbians. He won about 40 percent of the White vote, down about 3 percent from 2008, and 69 percent of Latinos.

Speaking to cheering supporters in Chicago, Obama said: "While our journey has been long, we have picked ourselves up. We have fought our way back. And we know in our hearts that, for the United States of America, the best is yet to come."

Obama and Vice President Joe Biden carried most of the swing states, including: Michigan, Romney's birthplace; Massachusetts, where Romney served as governor; New Hampshire, where Romney has a summer home; Wisconsin the home state of Congressman Paul Ryan, the Republican vice presidential nominee, as well as Ohio, Colorado, Pennsylvania, Nevada, and Virginia.

leading Ohama was Romney in Florida by about 45,000 votes, or 0.53 percentage points, as of early Wednesday morning. At that time, 99 percent of the state's 8.27 million votes had been counted

In a brief speech in Boston, Romney said, "I so wish that I had been able to fulfill your hopes to lead the country in a different direction. But the nation chose another leader. So Ann and I join with you to earnestly pray for him and for this great nation."

Democrats maintained their majority in the Senate and Republicans kept their grip on the House. In closely watched races, two Republicans who had made controversial remarks about "legitimate rape" and abortion -Todd Akin in Missouri and Richard Mourdock in Indiana were defeated in their Senate contests. Elizabeth Warren, an outspoken liberal, defeated Republican incumbent Scott Brown in Massachusetts. Rep. Tammy Baldwin will become the first known lesbian to serve in the U.S. Senate after defeating former Gov. Tommy Thompson in Wisconsin.

In a major surprise, conservative Republican Congressman Allen West was trailing Democrat Patrick Murphy 159.959 to 157.578 with 99 percent of the vote counted as of Wednesday

morning. West's district was redrawn to include more Republican voters but apparently that won't be enough to save his seat

Another Black conservative, Saratoga Springs, Utah Mayor Mia Love, lost her bid to unseat Rep. Jim Matheson, losing by less than 3,000 votes

Obama's re-election probably means that the Affordable Care Act, also known as Obamacare, probably will not be repealed as Republicans had hoped.

The president, who made two Supreme Court appointments in his first term will most likely get an opportunity to make another appointment to the court, possibly two. Depending on who retires from the court, Obama's appointments could alter the direction of the court, which has been drifting to the right.

His first challenge will be a budget showdown with Republicans, who want to reduce the deficit solely through spending cuts. Obama, on the other hand, is insisting on a combination of cuts and increased revenue, including repeal of the Bush tax cuts that favor the wealthy.

Exit polls showed that the economy was the top issue on voters' minds. The polls also showed that voters blamed George W. Bush more than Obama for the sluggish economy. In addition voters also said they trust Obama more than Romney to protect the middle class.

Obama's re-election victory set off a round of speculation about what Republicans need to do to remain competitive in national poli-

Republican strategist Alex Castellanos said on CNN, "This is not just going to be a loss for Mitt Romney...This is going to be a repudiation of the Republican Party. Democrats moved to the middle - new Democrats – and they transformed their party. Republicans are still the party of 'no.' We're not seen as having enough solutions."

Another CNN analyst, David Gergen, said Obama needs to make some major concessions to Republicans, but James Carville disagreed, saying elections have conse-

Since the election, everyone has been speculating on whether Tuesday's outcome will increase the prospect of House Republicans working more closely with the White House. Although no one claimed to have the definitive answer to that question, there

were signs than the rancor between the president and conservatives is not likely to evaporate soon.

conservatives Some started raising questions about the size of Obama's victory, saying he should not interpret the results as a mandate. They didn't raise similar questions in 2000 when George W. Bush was declared the winner after receiving 500,000 fewer popular votes than Al Gore, his Democratic challenger.

And Donald Trump was being, well, Donald Trump.

He tweeted about a dozen rants, including: "We can't let this happen. We should march on Washington and stop this travesty. Our nation is totally divided!"

He said in another one, "The electoral college is a disaster for a democracy.

The Electoral College has its roots in the U.S. Constitution.

The electoral outcome has matched the popular vote in 47 of the 51 presidential elections since ratification of the 12th Amendment in

1804. The exceptions were 1876, 1888 and 2000 when George W. Bush was declared president after losing the popular vote to Al Gore.

As Trump's comments show, the debate will continue over whether the Electoral College should be replaced by direct elections.

The Congressional Research Service report noted, "Proponents of direct popular election argue that it is simple, democratic, and foolproof: the candidates with the most popular votes would win under any conceivable circumstance. Opponents, and defenders of the electoral college, claim that the existing system is an integral and vital element in the U.S. federal system, that it contributes to a stable and ideologically diverse two party system, and that it has delivered the 'people's choice' in 47 of 51 presidential elections since the 12th Amendment came into effect in 1804—what they characterize as an excellent track record."

SCHOOL, continued from Page 6

House, the Cedar Hill Library, Tri-City Animal Shelter, and New 2 U Thrift

"I enjoy making a difference for my community and school," said Kirsten Owens, a 17year-old senior.

Many of the students started Saturday morning volunteering to make the Fourth Annual Trunk or Treat a success at the high school. The students decorated the trunks of cars and filled them with candy, games and prizes. Each treat included a note to the younger students offering ideas on how they can make a difference every day by doing small things to make a big difference. The Leadership Class members made



CHHS Leadership students take a Longhorn break while volunteering at the Hope Mansion. (Photo by Keith Bobb-Semple)

up the 'make a difference' ideas on the notes.

"I feel it is important to help nonprofits," said Naomi Borrego, a 17year-old senior. Naomi plans to major in nonprofit administration in college.

Thirty-nine Cedar Hill students gave a combined total of 156 hours to the Cedar Hill Community on National Make A Difference Day. Each Leadership student is required to perform 120 hours of community service a year. Last year Leadership students logged a total of 4,781 community service hours at an estimated value of \$34,445.00. This years' leadership team hopes to top that amount.

"I am so lucky to have the opportunity to work with this amazing group of young leaders," explained Becky Rader, sponsor of the Student Council and instructor of the Student Leadership class. "They are driven and passionate about making their school and community a better place; this was just a small part of their greater goals."

The Leadership team adopted a slogan at the beginning of the school year: 'We didn't just come to 'make a difference', we are here to 'be' the difference."



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President Barack Obama's 2012 victory speech

Written transcript of President Barack Obama's acceptance speech on Nov. 6, 2012

"Thank you so much.

Tonight, more than 200 years after a former colony won the right to determine its own destiny, the task of perfecting our union moves forward.

It moves forward because of you. It moves forward because you reaffirmed the spirit that has triumphed over war and depression, the spirit that has lifted this country from the depths of despair to the great heights of hope, the belief that while each of us will pursue our own individual dreams, we are an American family and we rise or fall together as one nation and as one people.

Tonight, in this election, you, the American people, reminded us that while our road has been hard, while our journey has been long, we have picked ourselves up, we have fought our way back, and we know in our hearts that for the United States of America the best is yet to come.

I want to thank every American who participated in this election, whether you voted for the very first time or waited in line for a very long time. By the way, we have to fix that. Whether you pounded the pavement or picked up the phone, whether you held an Obama sign or a Romney sign, you made your voice heard and you made a difference.

I just spoke with Gov. Romney and I congratulated him and Paul Ryan on a hardfought campaign. We may have battled fiercely, but it's only because we love this country deeply and we care so strongly about its future. From George to Lenore to their son Mitt, the Romney family has chosen to give back to America through public service and that is the legacy that we honor and applaud tonight. In the weeks ahead, I also look forward to sitting down with Gov. Romney to talk about where we

can work together to move this country forward.

I want to thank my friend and partner of the last four years, America's happy warrior, the best vice president anybody could ever hope for, Joe Biden.

And I wouldn't be the man I am today without the woman who agreed to marry me 20 years ago. Let me say this publicly: Michelle, I have never loved you more. I have never been prouder to watch the rest of America fall in love with you, too, as our nation's first lady. Sasha and Malia, before our very eyes you're growing up to become two strong, smart beautiful young women, just like your mom. And I'm so proud of you guys. But I will say that for now one dog's probably enough.

To the best campaign team and volunteers in the history of politics. The best. The best ever. Some of you were new this time around, and some of you have been at my side since the very beginning. But all of you are family. No matter what you do or where you go from here, you will carry the memory of the history we made together and you will have the lifelong appreciation of a grateful president. Thank you for believing all the way, through every hill, through every vallev. You lifted me up the whole way and I will always be grateful for everything that you've done and all the incredible work that you put

I know that political campaigns can sometimes seem small, even silly. And that provides plenty of fodder for the cynics that tell us that politics is nothing more than a contest of egos or the domain of special interests. But if you ever get the chance to talk to folks who turned out at our rallies and crowded along a rope line in a high school gym, or saw folks working late in a campaign office in some tiny county far away from home, you'll discover something else.

You'll hear the determination in the voice of a young field organizer who's working his way through college and wants to make sure every child has that same opportunity. You'll hear the pride in the voice of a volunteer who's going door to door because her brother was finally hired when the local auto plant added another shift. You'll hear the deep patriotism in the voice of a military spouse who's working the phones late at night to make sure that no one who fights for this country ever has to fight for a job or a roof over their head when they come

That's why we do this. That's what politics can be. That's why elections matter. It's not small, it's big. It's important. Democracy in a nation of 300 million can be noisy and messy and complicated. We have our own opinions. Each of us has deeply held beliefs. And when we go through tough times, when we make big decisions as a country, it necessarily stirs passions, stirs up controversy.

That won't change after tonight, and it shouldn't. These arguments we have are a mark of our liberty. We can never forget that as we speak people in distant nations are risking their lives right now just for a chance to argue about the issues that matter, the chance to cast their ballots like we did today.

But despite all our differences, most of us share certain hopes for America's future. We want our kids to grow up in a country where they have access to the best schools and the best teachers. A country that lives up to its legacy as the global leader in technology and discovery and innovation, with all the good jobs and new businesses that follow.

We want our children to live in an America that isn't burdened by debt, that isn't weakened by inequality, that isn't threatened by the destructive power of a warming



President Barack Obama

planet. We want to pass on a country that's safe and respected and admired around the world, a nation that is defended by the strongest military on earth and the best troops this — this world has ever known. But also a country that moves with confidence beyond this time of war, to shape a peace that is built on the promise of freedom and dignity for every human being.

We believe in a generous America, in a compassionate America, in a tolerant America, open to the dreams of an immigrant's daughter who studies in our schools and pledges to our flag. To the young boy on the south side of Chicago who sees a life beyond the nearest street corner. To the furniture worker's child in North Carolina who wants to become a doctor or a scientist, an engineer or an entrepreneur, a diplomat or even a president — that's the future we hope for. That's the vision we share. That's where we need to go - forward. That's where we need

Now, we will disagree, sometimes fiercely, about how to get there. As it has for more than two centuries, progress will come in fits and starts. It's not always a straight line. It's not always a smooth path.

By itself, the recognition that we have common hopes and dreams won't end all the

gridlock or solve all our problems or substitute for the painstaking work of building consensus and making the difficult compromises needed to move this country forward. But that common bond is where we must begin.

Our economy is recovering. A decade of war is ending. A long campaign is now over. And whether I earned your vote or not, I have listened to you, I have learned from you, and you've made me a better president. And with your stories and your struggles, I return to the White House more determined and more inspired than ever about the work there is to do and the future that lies ahead.

Tonight you voted for action, not politics as usual. You elected us to focus on your jobs, not ours. And in the coming weeks and months, I am looking forward to reaching out and working with leaders of both parties to meet the challenges we can only solve together. Reducing our deficit. Reforming our tax code. Fixing our immigration system. Freeing ourselves from foreign oil. We've got more work to do.

But that doesn't mean your work is done. The role of citizen in our democracy does not end with your vote. America's never been about what can be done for us. It's about what can be done by us together through the hard and frustrating, but necessary work of self-government. That's the principle we were founded on.

This country has more wealth than any nation, but that's not what makes us rich. We have the most powerful military in history, but that's not what makes us strong. Our university, our culture are all the envy of the world, but that's not what keeps the world coming to our shores.

What makes America exceptional are the bonds that hold together the most diverse nation on earth. The belief that our destiny is shared; that this country only works when we accept certain obligations to one another and to future generations. The freedom which so many Americans have fought for and died for come with responsibilities as well as rights. And among those are love and charity and duty and patriotism. That's makes America great.

I am hopeful tonight because I've seen the spirit at work in America. I've seen it in the family business whose owners would rather cut their own pay than lay off their neighbors, and in the workers who would rather cut back their hours than see a friend lose a job. I've seen it in the soldiers who reenlist after losing a limb and in those SEALs who charged up the stairs into darkness

See VICTORY, Page 11

NDG Gossip: Lil Wayne ordered by courts to pay Quincy Jones III 2M

By Kendria Brown, NDG Intern

The A Milli rapper Lil Wayne now has to pay over 2 million to Quincy Jones III, after battling and losing his lawsuit against him. The lawsuit alleged that Jones, who directed the documentary film of the rapper titled The Carter, inaccurately portrayed Wayne in a scandalous light. Wayne was also suing over unauthorized use of his music for the film. In response, Jones filed a counter claim against the rapper for prohibiting the movie's profits. Jones won, and is now owed a hefty \$2,195,000 from the Young Money CEO.

Dwayne Michael Carter did not appear in court against Jones due to a health scare he experienced on his private jet which forced an emergency landing. However a video of his deposition was shown to



Lil Wayne

the judge in place of the rapper's absence in court. This did not help his case, since Wayne's demeanor was more than inappropriate in the video. In a series of questioning performed by Quincy Jones' lawyer Peter Ross, Wayne agitatedly responds to Ross in an abrupt and mocking man-

Many viewers found this deposition of Wayne to be very amusing as they

posted online in response to the frenzy. But the judge found Wayne to display "unreasonable conduct in the deposition" and "irresponsible behavior."

First Wayne is troubled by his health and now his financial woes are closing in. Will the rapper get a break? Comment on www.facebook.com/NorthDallasGazette and let us know what you think.

Dallas Symphony Orchestra Announces 2012 Holidays at the DSO Concerts

Dallas Symphony Orchestra (DSO) announced Holidays at the DSO, a month-long holiday celebration with programming perfect for the entire family at the Meyerson Symphony Center. The DSO also invites patrons to "spread the warmth" this holiday season and help those less fortunate through a clothing drive in partnership with LifeNet. From Nov. 30-Dec. 23, patrons may bring new or gently used coats, blankets, socks and scarves and drop them off in marked boxes in the Meyerson Symphony Center lobby. All donated items benefit the LifeNet community in Pebbles Park.

The Dallas Symphony Orchestra's 2012 Holidays at the DSO lineup includes:

Nov. 30 at 7:30 p.m. **Irish Tenors with the DSO** breathe new life into traditional songs from the Emerald Isle, holiday favorites and beloved religious hymns with the DSO, creating



special holiday magic for the entire family. Single tickets start at \$21.

Christmas Celebration on Dec. 7, 8, 14, 15, 16, 20, 21, 22, 23 at 7:30 p.m. and Dec. 9, 16, 23 at 2:30 p.m. The DSO's holiday concert tradition returns with an allnew concert of dazzling seasonal favorites that is perfect for the entire family. Single tickets start at \$36.

Dec. 8 at 11:00 a.m. A **DSO Family Christmas -**Kids can enjoy the magic of the holidays with classic carols, favorite songs and a special visit from St. Nick.

Enjoy a winter wonderland of music and fun, including the pre show lobby activities for the whole family, such as photos with Santa, an instrument petting zoo, holiday themed arts and crafts, and more. Single tickets start at \$10.

Dec. 13 at 7:30 p.m. Fiesta Navidad with Mariachi Los Camperos de Nati Cano is a unique holiday treat for the entire family. Single tickets start at \$21

Dec. 17-18 at 7:30 p.m. Michael W. Smith with the **DSO** Inspiring and entertaining hits of pop and worship with special guests and the DSO. Single tickets start

Dec. 27-28 at 8 p.m. Mannheim Steamroller **Christmas by Chip Davis** Single tickets start at \$40.

Tickets are on sale now and can be purchased by visiting DallasSymphony. com or by calling 214-692-

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Pearl Cup Coffee raising money to open coffee truck

Specialty coffee shop, Pearl Cup Coffee, has launched a campaign (indiegogo. com/pearlcup) to create Dallas' first specialty coffee truck. The campaign seeks to raise \$30,000 in order to purchase and equip the truck with one of Pearl Cup Coffee's espresso machines, as well as a grill to serve sandwiches and breakfast items along with their award-winning coffee dri-nks.

"We have customers all over the metroplex that want us to open up a shop near them" says Pearl Cup owner Carlene Saelg. "By getting a coffee truck on the road, we have an easy way to share the gift of great coffee with

everyone, not just those in Dallas."

Perks for contributing include a private party with the truck, a drink named after you, free coffee dri-nks and more. The IndieGoGo campaign (indie-gogo.com/pearl-cup) begins today and will run through Dec. 31, 2012.

Harvest from student garden will be served at fundraiser

Students and staff from John J. Pershing Elementary School are joining with Blue Mesa Grill in Addison for a Community Night fundraising dinner to benefit the school's learning garden. Blue Mesa Grill will use lettuce, spinach and cilantro, which the students will harvest from their learning garden, to prepare dinner for the Community Night event. The restaurant will donate 25 percent of each bill from the dinner to the REAL School Garden at Pershing.

The event is scheduled for Nov. 15 at 6:30 p.m. at the Blue Mesa Grill located in Addison at 5100 Beltline.

The learning garden at John J. Pershing Elementary School was created in partnership with REAL School



Gardens, a Fort Worth-based non-profit organization which partners with highpoverty elementary schools to create learning gardens that grow successful students. The garden features a shaded outdoor gathering area, native perennial plantings for small wildlife habitats, a pond, an earth science station, organic vegetable beds, fruit trees, composting station, rainwater harvesting, and chicken coop.

Everyone is invited to attend and support the student's learning garden at Pershing.

FLAGS, continued from Page 1

know about, the site's privacy tools, and 28 percent share all, or almost all, of their wall posts with more than just their friends. It pays to thoroughly read the privacy policies of all sites where you've registered, including social networks, your bank, retailers, blogs and news sites where you've made comments, etc.

Email is forever. Deleting an email from your computer doesn't mean it no longer exists. Chances are your email provider – or employer, if sent from work – will retain a record for years to come. Plus, recipients won't necessarily delete the email and may in fact forward it to others.

Haunting photos. Just like emails, photos posted online can live forever. That includes pictures of you that someone else posted and tagged with your name. My rule of thumb: If you wouldn't want your grandmother to see it, don't do it, say it or film it. Also, don't post photos of your kids that might embarrass them or hurt their professional reputation down the road.

Resume lies. It can be tempting to embellish the truth on your resume or during a job interview, but as recent headlines about disgraced executives being fired have shown, these lies can come back to haunt you. Employers can easily determine if the degree or past job titles you're claiming are legitimate. Another no-brainer: If your resume is posted online on Monster.com or LinkedIn, make sure there aren't major inconsistencies with the one you submit to prospective employers.

Tattoos. One-fifth of adults have at least one tattoo

the percentages are higher

among younger adults. A few years ago, job candidates wouldn't get past the first interview sporting tattoos; today, depending on the industry and type of customer contact involved, many employers will look the other way.

However, some employers do enforce strict no-tattoo policies which, if based on sound business reasons, are legal. Fortunately, my own kids aren't old enough for body art to be a consideration, but when they are, I'll give them the same advice I'd give any young adult: Think about the long-term consequences of your actions.

Jason Alderman directs Visa's financial education programs. To Follow Jason Alderman on Twitter: www.twitter.com/Practical-Money.

VICTORY, continued from Page 9

and danger because they knew there was a buddy behind them watching their back.

I've seen it on the shores of New Jersey and New York, where leaders from every party and level of government have swept aside their differences to help a community rebuild from the wreckage of a terrible storm. And I saw just the other day, in Mentor, Ohio, where a father told the story of his 8-year-old daughter, whose long battle with leukemia nearly cost their family everything had it not been for health care reform passing just a few months before the insurance company was about to stop paying for her care.

I had an opportunity to not just talk to the father, but meet this incredible daughter of his. And when he spoke to the crowd listening to that father's story, every parent in that room had tears in their eyes, because we knew that little girl could be our own. And I know that every American wants her future to be just as bright. That's who we are. That's the country I'm so

proud to lead as your president.

And tonight, despite all the hardship we've been through, despite all the frustrations of Washington, I've never been more hopeful about our future. I have never been more hopeful about America. And I ask you to sustain that hope. I'm not talking about blind optimism, the kind of hope that just ignores the enormity of the tasks ahead or the roadblocks that stand in our path. I'm not talking about the wishful idealism that allows us to just sit on the sidelines or shirk from a fight.

I have always believed that hope is that stubborn thing inside us that insists, despite all the evidence to the contrary, that something better awaits us so long as we have the courage to keep reaching, to keep working, to keep fighting.

America, I believe we can build on the progress we've made and continue to fight for new jobs and new opportunity and new security for the middle class. I believe we can keep the promise of our founders, the idea that if you're willing to work hard, it doesn't matter who you are or where you come from or what you look like or where you love. It doesn't matter whether you're black or white or Hispanic or Asian or Native American or young or old or rich or poor, able, disabled, gay or straight, you can make it here in America if you're willing to try.

I believe we can seize this future together because we are not as divided as our politics suggests. We're not as cynical as the pundits believe. We are greater than the sum of our individual ambitions, and we remain more than a collection of red states and blue states. We are and forever will be the United States of America.

And together with your help and God's grace we will continue our journey forward and remind the world just why it is that we live in the greatest nation on Earth.

Thank you, America. God bless you. God bless these United States."

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Daily

Time Highland Activity Hills at Highland Hills Branch Library, 3624 Simpson Stuart Rd.; 214-670-0987

Personal Views: Texas Black Folk Artists at African American Museum, 3536 Grand Ave.; 214-565-9026

Every Tuesday Dallas Comedy House Open Mic at 2645 Commerce St; 214-741-4448

Through November 21 Autumn At The Arboretum at Dallas Arboretum, 8525 Garland Rd

Through November 25 Beyond the Lens: The Photography of Resistance and Liberation at Dallas Holocaust Museum/Center for Education and Tolerance

Through November 27 Family Movie Time at Irving

Public Library, 801 W Irving Blvd at 4:30 p.m.; free; Info: 972.721.2628

Through December 6

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

Through December 8 New Life Skills Certificate

program for African Women each Saturday morning from 9:45 a.m. to 12:30 p.m. at the Audelia Branch Library located 10045 Audelia Rd. (at Church St.) in Dallas. Info: hellen.fissihaie5@gmail.com

Through December 11 Movie Night @ the Library at Irving Public Library Central Library, 801 W. Irving Blvd at 6:30 p.m.; Free to at-

tend; Info: 972-781-2628 **Through December 18** TeenScene Movie at Irving

Public Library, 801 W Irving

Blvd; Free; 972.721.2628

Through December 28 Jazz Happy Hour Fridays at

Champagne's Luxe, 5201 W Lovers Lane at 4 p.m.; Info: 214-352-7777

Through January 13 American Childhood: Celebrating Classic Toys at the Old Red Museum of Dallas County History & Culture,

100 S Houston

0876

Dead Sea Scrolls & the Bible at MacGorman Performing Arts Center, 4616 Stanley Ave. in Fort Worth; 877-789-

November 7-11

Broadway's Next H!t Musical at Charles W. Eisemann Center for Performing Arts & Corporate Presentations, 2351 Performance Drive Richardson; 972-744-4650

November 8

Council for Life Celebrate Life Luncheon at Hilton Anatole Hotel, 2201 Stemmons Freeway; 214-668-1055

Dallas Sample Sale Preview Night at Dallas Market Hall, 2200 Stemmons Frwy' 214-655-6100 or 214-744-7444

November 9

What's New in Psychopharmacology: An Update for the Non-Physician Mental Health Professional at Medical City Dallas Hospital, 7777 Forest Lane - Care Tower E; 972-566-4591

The Irving Veterans Memorial Park Committee will host a Veterans Day Program at 11:30 a.m. Nov. 9 at the Irving Central Library Auditorium, 801 W. Irving Blvd.

Waka Flacka Flame at Dallas House of Blues at 8:30

November 10

Pass the Butter Please at TCU; Info: www.lifelong. tcu.edu 817-257-7132

Dallas' Best Pizza and More **Pizza Tour** at 2:30-5:30 p.m.; \$40; www.dallasbychocolate.com/

Dallas Opera: Doctor Miracle; Info: http://dallasopera.

Dallas' Best Pizza and More Pizza Tour, presented by Dallas Bites! at 2:30 - 5:30 p.m.;

Cost: \$40; Info: www.dallasbychocolate.com or 972-814-

Dallas White Rock Local Market Fall Pie Contest at Green Spot Market and Fuels, 702 N. Buckner Blvd.; Info: 214-797-4989

November 10-December 24

Visits with Santa at the New North Pole at Stonebriar Centre, 2601 Preston Road in Frisco; 972-668-6255

November 11

John Legend at the Verizon Theatre at Grand Prairie at 7:30 p.m.; http://www.axs. com/dallas-tx/music-events/ john-legend-2012 november11-37474.html; 972-259-3909

Best Buddies Texas 2012 Dallas 5K Friendship Walk at Tee Pee Hill at White Rock Lake, 3240 West Lawther Dr.

November 12

Minnesota Timberwolves vs. Dallas Mavericks at American Airlines Center, 2500 Victory Avenue; Info: 214-222-3687

November 14 20th Annual Candlelight Walk on Henderson at 2811 N. Henderson Ave.

November 17

City Lights at Main Street Garden, 1902 Main St.

November 18

November Bishop Arts Walking Food & Historical Tour, presented by Dallas Bites! at the Bishop Arts District at 1 -4:15 p.m.; Cost: \$35; Info: www.dallasbychocolate.com or 972-814-5997.

Nov. 15-Dec. 8 "Legally Blonde" by Garland Civic Theatre at Granville Arts Center -Small Theatre; 972-205-2790

November 16

Garland Symphony Orchestra, Concert II at Granville Arts Center -Brownlee Auditorium; 972-926-0611

Kevin Hart Let Me Explain at the American Airlines Center at 8 p.m.; Tickets: \$52-\$122; Info: www. ticketmaster com

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LOAN, continued from Page 1

who did not complete college, 69 percent cited high student loan debt as the reason. Soon after dropping out of school, these ex-students began struggling with repayment without the earning power a degree could have provided.

The report, The Student Debt Crisis, is authored by the Center for American Progress, an independent, nonpartisan institute. The October report analyzes key factors in this looming financial crisis including changes in debt over time, the role lenders have played in the current crisis, who has incurred debt and factors contributing to the rise of student debt.

Speaking to the reasons for more than \$1 trillion in combined federal and private student loan debt the report found that the primary contributors have been the increasing cost of college, the choice by state legislatures to make higher education a lesser priority in annual budgets, aggressive lending practices, and the recession cutting into the savings and earning power of families."

"Students of color, particularly African-Americans", the report added, "are graduating with more student debt: 27 percent of black bachelor's degree recipients had more than \$30,500 in debt, compared to 16 percent for their white counterparts. And with Pell Grants facing cuts, many students of color who rely on these awards to help pay for school will be forced to borrow at even greater rates," says the report.

Among students of color who graduate, the report found that 81 percent of black students and 67 percent of Latino students typically have their hands full with a degree in one hand and multiple student loans ready to be repaid in the other. Among young African-American college graduates under the age of 34, more than half – 56 percent – have delayed purchasing a home. Further, the



lengthy time it now takes for most new graduates to find employment brings another dimension to student debt challenges. While nearly nine percent of recent white graduates are unemployed, for graduates of color nearly 11 percent of black graduates and 13 percent of Latinos are unemployed.

Continuing financial strains have forced many state and local governments to make painful cuts, including education. This reduction in funding left



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www.hobbylobby.com EOE replace needed revenues. To make matters worse for students, many state-sponsored scholarships and grants were reduced, if not eliminated. As costly as college has

raising the cost of tuition to

As costly as college has become, there are still valid reasons to pursue higher education. According to Wilbert van der Klaauw, an economist with the Federal Reserve Bank of New York, the disparities in lifetime earnings are stark. Americans with degrees can expect their collective earnings to reach \$2.3 million. For people that attended

college but never completed a degree the lifetime expected earnings drop to \$1.5 million.

"The overlap of the recent recession and the continuing rise in student debt has created a perfect storm that is overwhelming many borrowers" concludes the report.

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

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many institutions of higher

learning with fiscal chal-

lenges. Some school en-

dowments also lost funds

from the recession. As a re-

sult, most schools turned to

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November 18, 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.

November 21

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.

November 25, 10:45 a.m.

Take charge of your life and your health, come for our Worship Services and stay for our FREE Blood Pressure Clinic."

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

BIBLE WAY COMMUNITY BAPTIST CHURCH

November 18, 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.

November 21, 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, three 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

November 17, 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

November 18

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

November 21, 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

DAYSTAR DELIVERANCE MINISTRIES

November 2012

For those in need visit Helen's House Tuesdays and Fridays (exceptions are bad weather and holidays) to receive, to give, to comfort and to fellowship

> Pastor Minnie Hawthorne-Ewing 635 W. Campbell Road Suite 210 Richardson, TX 75080 972-480-0200

FELLOWSHIP CHRISTIAN CENTER CHURCH IN ALLEN "The Ship"

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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

November 18, 9:30 a.m.

You're invited to experience the joy of praising and worshipping God to the fullest at Story Elementary School, 1550 Edelweiss Drive, Allen, TX.

November 21, 7 p.m.

Join us for our Church Wide Fasting each Wednesday (100% juice & water only); the fast begins at 12:01 am with our 1st prayer at 3:30 am; 2nd prayer at 12 Noon, and closing prayer at 6 pm. Then join us for Wednesday Night Live in the Joycie Turner Fellowship Hall on Belmont Drive, with old school prayer and testimony. Also, come to

our Corporate Prayer and our Kidz Zone (an environment to equip children to grow and to show God's love.)

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NORTH DALLAS ROCKBRIDGE CHURCH

November 18

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

November 11, Morning Service

You're invited to worship with us as we celebrate our 133rd Church Anniversary." Call the church for details.

November 18, 9:30 a.m.

Join us in our Morning Worship Service and 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

November 21, 7 p.m.

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

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

SHILOH MBC IN PLANO

November 18, 8 a.m.

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

November 21, 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

November 18, 7:30 a.m. Join us as we worship, honor

and magnify God's Holy name.

November 19, 7 p.m.

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

Pastor Rickie Rush

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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.

November 18, 9:30 a.m.

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

November 23, 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 God's Holy name.

December 2-7, 7:30 pm

Join us for our Winter Holy Ghost Camp Meeting. There will be songs, fellowship and praising God for His blessings throughout the year.

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

Jesus Saves!

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Sister Tarplev

Every day we should be thankful to God for all of His blessings to us; and surely we can't forget to thank Him this time of the

The United States of America has set aside the third Thursday in November to be especially thankful to God.

When I think of the goodness of God, I am reminded of a song that I learned long ago, "Count your many blessings, count them one by one, count your many blessings and see what God has done."

If you get in a quiet place and start thinking of the things that God has done for you, you will find that you have more pluses than minuses.

Even with things that can and will go wrong, we still have a lot to be thankful for; as a saying that I once heard, "I complained because I had no shoes, until I met a man who had no feet".

Being Thankful: When emergencies arise, we are usually grateful for emergency numbers that we can call for immediate help. The following numbers are more effective than calling 911! This year be thankful that when

You are sad, call – John 14. You have sinned, call – Psalm 51. People have failed you, call – Psalm 27. This time of the year when you feel like an outcast, call

Thanks be to God because He cares

− Roman 8:31 − 39. If you are seeking God's peace, call – Matthew 11:25 - 30. You require courage for a task, call – Joshua 1. You are depressed, call – Psalm

Your bank account is empty, call - Psalm 37. You lose faith in mankind, call – 1 Corinthian 13. You are loosing hope, call -Psalm 126. Want to know Paul's secret for happiness, call - Colossian 3:12-17. How to get along with other people, call - Romans 12.

Alternate numbers that you can call: For dealing with fear, call -Psalm 3:47. For security, call-Psalm 121:3. For assurance, call – Mark 8:35. For reassurance, call -Psalm 145:18.

The good news is that all of these numbers may be phoned directly, no busy signal and no operator assistance is necessary!

We are truly thankful for our veterans. Veterans Day is usually observed on November 11. However, if it occurs on a Sunday then the following Monday is designated for holiday leave, and if it occurs Saturday then either Saturday or Friday may be so desig-

As you take the time to thank God for everything that He has done for you, just remember:

Do not take for granted the things closest to your heart. Cling to them as you would your life, for without them, life is meaningless.

Do not let your life slip through your fingers by living in the past nor for the future. By living your life one day at a time, you live all the days of your life and learn to appreciate each day because tomorrow isn't promised to you.

Do not give up when you have something to give. Nothing is really over until the moment you stop trying. It is a very fragile thread that binds us to each other and once the trust is gone, it is hard, if ever you can, regain the

Do not be afraid to encounter risks. It is by taking chances that we learn how to be brave.

Do not shut love out of your life by saying it is impossible to find. It is said that the quickest way to receive love is to give love and the fastest way to lose love is to hold it too tightly.

Do not dismiss your dreams. To be without dreams is to be without

Sister Tarpley with one of her favorite veterans, Mr. Monaque Carter, Sr. To Mr. Carter, Mr. Eugene H. Tinner and all our wonderful veterans, we owe you a debt of gratitude; thank you!

hope. To be without hope is to be without purpose. To be without purpose is to merely exist and not live.

Do not run through life so fast that you forget not only where you have been but also where you are

Please remember that it's the short words in life that counts, life, love,

care, hope, peace and joy, to name a few. Life is not a race but a journey to be savored each step of the way with God.

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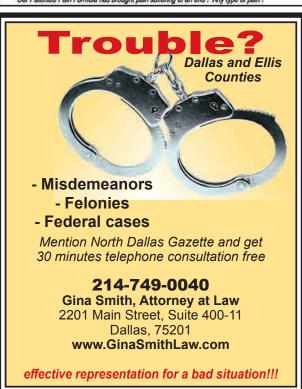


quirement,' and Ray Brown, the Dean of Admissions of TCU said about Latin students: 'That's a student willing to step away from the crowd.' Why not study a language that has so many benefits?'

In addition to the scholarly benefits Jarnagin's class brings to her students, she holds firmly to the conviction that her goals should reach beyond academics.

"I feel that we as educators have an obligation to help our students learn to be global citizens; respect, responsibility, tolerance, effective communication and passion are essential qualities for success in the 21st century, no matter what line of work our students choose," she said.

"I want students to leave my room everyday feeling confident and good about themselves, not only because they've been successful at Latin, but because they feel like they belong."



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NDG Bookshelf

By Terri Schlichenmeyer

For a quiet weekend getaway, there's nothing like a novel.

With a novel in your hands, you can travel the world without going anywhere, seeing things your eyes can't show you. Reading a novel allows you to be someone – or something – else for a while.

A good novel is just what you need when you need escape. But as you'll see in The Black Count by Tom Reiss, your favorite fiction may not be a fiction at all.

NDG Book Review: The Real Count of Monte Cristo was a Black Frenchman?

battlefield.

Much taller

than his contem-

poraries, Dumas

was said to look

like a centaur

when riding. He

was extraordinar-

ily strong, wide-

shouldered and

The knock on the door came just before midnight.

Alexandre Dumas, then four years old and the future author of The Count of Monte Cristo and The Three Musketeers, remembered the sound, even as an adult. It was a knock that brought word of his father's

Dumas' father, Thomas-Alexandre Delisle, was born in 1762 in Saint-Domingue to a fugitive nobleman and a black slave Known as a fine horseman, Thomas-Alexandre's life was idyllic until his father brought him to France in 1776. There, the boy was educated and later changed his name to become, as Reiss calls him, the "original Alex Dumas."

Though he was technically "owned" by his father, Alex Dumas père's French education and his life as a nobleman's son was possible, says Reiss, because of several French laws and concepts. Slavery was allowed in France but the French

also embraced the "undeniable right to freedom" once a black slave landed on French soil. Though Dumas was darkskinned, his appearance was "admired and celebrated." but not as much as his later accom-



well-built, and good with a sword. Though he joined the French Revolution as an enlisted man, he quickly worked his way up

fought alongside Napoleon. But in 1799, on his way home from Egypt, the great soldier was captured by Italian

to General and eventually

plishments on the forces and became a prisoner of war. Released two years later, betrayed by his country, he never fought again.

Part classic literature, part biography, and very steeped in French history, The Black Count explains the correlation between Alexandre Dumas' swashbuckling stories and the man who inspired them. And that's all good – if you're into French history, because that makes up a good portion of this

Author Tom Reiss brings plenty of excitement to Dumas' story, but it comes between pages and pages of battle descriptions and details that are nice to know but that aren't necessarily integral to Dumas' biography. That tended to slow the story down, which often made me lose sight of its importance; specifically, that this inspirational, battle-tested historical and literary figure lived in a surprisingly enlightened time and died in relative obscurity. Reiss tells us why, but it takes awhile to get there.

Overall, this isn't a bad book. It's a good peek into a slice of history, but it's slow at times. Beware of that, and The Black Count may be just the right escape for you this weekend.

The Black Count: Glory, Revolution, Betrayal, and the Real Count of Monte Cristo by Tom Reiss (Crown, \$27.00, 414

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