



Visit Us Online at www.NorthDallasGazette.com

FDIC: African-American, Latino households represent 2/3 of the nation's under-banked Prepaid debit card usage rising

BY CHARLENE CROWELL
According to a new report by the Federal Deposit Insurance Corporation (FDIC), in 2011 more than 37 million American households were either unbanked or under-banked. African-American households represent 34 percent of all under-

banked consumers, the highest percentage among demographics surveyed. When under-banked African-American and Latino households are combined, these two communities of color comprise over 60 percent of the nation's under-banked households.

Unbanked Hispanics households use alternative financial services (AFS) more actively than any other racial or ethnic group.

FDIC defines a household as "unbanked" if no one in the family has a checking or savings account. "Under-banked" households

are those that have a checking or savings account but rely on AFS to transact personal business.

Another new FDIC finding is that the use of prepaid debit cards is growing particularly among two types of

See CARD, Page 11

COVER STORY

Three City Mayors, a Board Trustee, a DJ and two Ladies come together to make a difference this holiday season



Sister Tarpley; The Honorable Matthew Marchant, Mayor in Carrollton

See HOLIDAY, Page 9

Purposeful Giving

BY MICHELLE THORNHILL

We've all heard the adage, "the more you give, the more you receive." I believe that most people are willing to give, but uncertain about how to make the most meaningful contributions. It's perfectly fine to give as opportunities arise. However, being pro-

active about charitable giving allows you to deliberate about how you "invest." That's right, charitable giving is an investment and should be treated with as much forethought as any other investment.

Although my family has always made charitable contributions, I've spent the last few years develop-

ing a specific giving strategy for us. Here are the things I considered:

Identify a cause

In deciding where to invest, I began by identifying areas where my family is most passionate. Having school-age children, my

See GIVING, Page 5



Visit NorthDallasGazette.com for our 25 Days of Christmas each day!

Wendy Williams says 'Beyonce can't talk'

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

COMMENTARY

THE TRUTH CLINIC: Interest convergence can transcend racism

BY JAMES W. BREEDLOVE

Derrick Albert Bell, Jr., a native of Pittsburgh, PA, was the first tenured African-American Professor of Law at Harvard Law School and was a Visiting Professor at New York University School of Law from 1991 until his death on Oct. 5, 2011. He is considered one of the most influential and controversial constitutional scholars of the twentieth century having helped

create the critical race theory of legal scholarship.

Bell further distinguished himself when in 1980 he advanced "interest convergence" in the illuminating and elegantly intuitive document *Brown v. Board of Education and the Interest-Convergence Dilemma*, 93 HARV. L. REV. 518, 523 (1980). He argued that measures intended to advance racial equality only occur when such measures converge with the interests of the

See RACISM, Page 3

Phi Beta Sigma's toy drive benefit single mothers

The men of the Phi Beta Sigma Fraternity, Inc (Iota Mu Sigma Chapter-Arlington, Texas) in partnership with youth groups hosted their second annual Breakfast Mixer and Toy drive at Luby's in Duncanville. This year the fraternity partnered with The Gift for Moms Project; extended an invitation to the



Phi Beta Sigma Fraternity deliver toys to the children of single moms

public to donate an unwrapped toy or donate a gift card.

"The partnership is important because single mothers and children often go without during the holidays. We are happy we can play a small part to bring some joy to a child's or mother's life during the

See DRIVE, Page 7

INSIDE...

People In The News	2
Op/Ed	3
Community News	5
Holiday Events Pages	7-8
Cover Story	9
Arts & Entertainment	10
Business	11
Classifieds	12
Career Opportunity	13
Church Directory	14-16
Sister Tarpley	15

People In The News...



Richard Fleming



Terrell Owens



Tamela Mann

See Page 2

Richard Fleming

Carrollton-Farmers Branch Independent School District (C-F.B. ISD) Trustee, the Honorable Richard Fleming, Principal and Founder of State Tax Group, LLC, has been selected to receive the 2012 Minority Business Enterprise Executive Scholarship from Exxon-Mobil and the Houston Minority Business Supplier Development Council to attend Dartmouth College Tuck School of Business located in Hanover New Hampshire.

Every year Exxon-Mobil identifies and awards

a Minority Business Executive Scholarship to a minority firm that is on the rise and its top leadership has exemplified leadership, character and stewardship. Mr. Fleming will be attending "Building a High-Performing Minority Business."

State Tax Group, LLC which has offices in Addison and Houston is a professional tax advisory firm specializing in providing multi-state and local tax advisory and consulting services.

State Tax Group is a leader in the transaction tax

practice which includes state sales and use tax compliance; audit defense services; reverse audits; tax recovery; managed audits; credits and incentives enhancement; and tax appeals in multiple state taxes.

Statewide Mr. Fleming serves on the Texas State Comptroller's, Susan Combs, Taxpayer Advisory Group (TAG) and locally Mr. Fleming is a lifelong resident of the Carrollton-Farmers Branch area. He attended elementary and middle schools in Farmers Branch, and graduated from R. L. Turner High in Carrollton, Texas.



Mr. Fleming currently serves as a Trustee for C-F.B. ISD. Last April, Mr. Fleming was inducted into R. L. Turner High School's inaugural Hall of Fame Class as a Distinguished Alumni for his civic work and his professional accomplishments.

In the community Mr. Fleming serves as a Board of Director for Bea's

Kids, a local nonprofit organization based in Carrollton, Texas; and he is an active member of the Rotary 5810 Civic organization with a motto of "Service Above Self."

Mr. Fleming is assisting in raising seven nieces and nephews, five of which currently attend schools in the C-F.B. ISD; the oldest two attends a local Junior College.

One way of giving back, every summer State Tax Group gives a college student an opportunity to work in the firm during the summer to gain insight into the tax practice business process.

Terrell Owens

Sometimes people have questioned whether former Dallas Cowboy wide receiver Terrell Owens was crazy. Perhaps he is merely crazy like a FOX – as in FOX Network where he will next land in their new reality TV show. *Stars in Danger: The High Dive* will feature Owens and other celebrities taking a high dive leap. The show will air on Jan. 9 at 7 p.m.

Owens was a six-time Pro Bowl selection, who

starred in his own cable reality series, *The T.O. Show* and has recurring roles on network comedy *Go On* and cable drama *Necessary Roughness*.

Based on a long-running German show, *Stars in Danger: The High Dive* is the ultimate test for eight celebrities who will step to the edge and take a flying leap or momentous belly flop into diving history. But, first, they must complete a crash-course in diving techniques,

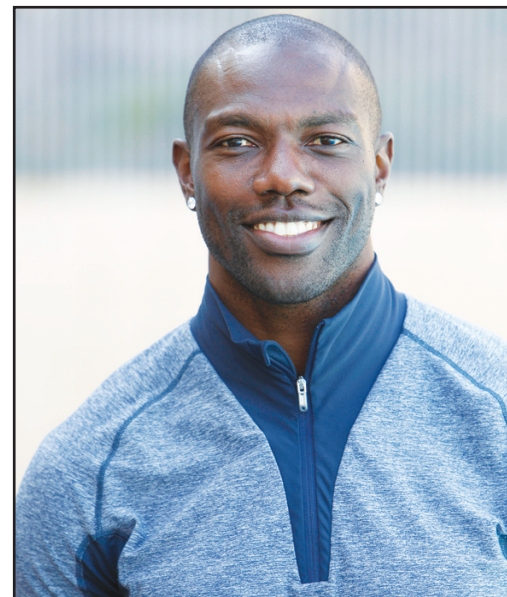
overseen by renowned diving coaches. After an intense training period, they will compete in a series of Olympic-style dives, including solo high diving and synchronized diving, from a variety of heights.

With the help of Olympic diving medalist and commentator Troy Dumais, viewers will also get a poolside look at the courage and perseverance – as well as the twists, turns and flips – that go into turning a celebrity into an expert – or not so expert – diver.

Participating celebrities include:

JWOWW – aka Jennifer Farley, one of the eight original cast members on reality series *Jersey Shore*.

BETHANY HAMILTON – professional surfer, public speaker, role model, author of the book and subject of the feature film, *Soul Surfer*.



Cr. Jordin Althaus/FOX

ALEXANDRA PAUL – actress (star of more than 75 movies and TV shows, including *Baywatch* and endurance athlete (Ironman athlete, long distance swimmer, marathoner).

KIM RICHARDS – former child actress *Escape to Witch Mountain*, sister of Kyle Richards

See OWENS, Page 6

Tamela Mann

Acclaimed Actress, GRAMMY® Award Nominee, NAACP Image Award



ard Nominee, and Dove Award-Winning Singer Tamela Mann received two NAACP Image Award no-

minations for the 44th NAACP Image Awards were announced during a live press conference from the Paley Center for Media in Beverly Hills, Calif. Mann landed nominations for Outstanding Female Artist and Outstanding Gospel Album (Traditional or Contemporary.)

"I give praise and thanks to the Lord for the many blessings that continue to come my way this

year," said Tamela. "I'm honored to be recognized by the NAACP in the categories among many talented artists. These are my 'best days'."

Tamela's CD, *BEST DAYS*, debuted at #1 on multiple music sales charts, including both Billboard's Top Gospel Album Chart and Billboard's Top Christian/Gospel Chart and the Christian Music Trade Association's (CMTA) Current Gospel Overall Chart and continues an impressive run in the top of the charts. The #1 single, *Take Me To The King*, written and produced by Kirk Franklin, remained at the top of the Gospel radio chart this week.

Tamela received her first NAACP Image Award nomination in 2010 for

Outstanding Gospel Album (Traditional or Contemporary) for her album *The Master Plan*.

The NAACP Image Awards celebrates the accomplishments of people of color in the fields of television, music, literature and film and also honors individuals or groups who promote social justice through creative endeavors. Winners will be announced during the two-hour star-studded event, which will air live on Friday, February 17 p.m. on NBC Channel 5.

Tamela Mann is an accomplished NAACP Image Award nominated actress, singer, songwriter, producer, and businesswoman. Starring as "Cora Simmons," the loving and churchgoing "but woe to those who cross me"

daughter of beloved Deacon Leroy Brown and the

iconic Madea Simmons on

See MANN, Page 13

\$69* DIVORCE

Criminal Defense

- DWI / Suspended License
- WARRANTS Removed*
- 24 Hour Jail Release*
- Occupational license, felonies
- Protective Order
- Misdemeanor/Felonies*

Family Cases

- Divorce / Annulment
- Child Support / Paternity
- Custody Modification
- Restraining Order
- Protective Order
- Name Change / Adoption
- Domestic Violence

Easy Payment Plans

Law Offices Of Vincent Ndukwe

214-638-5930

817-277-0196 (Metro)

2730 N. Stemmons Frwy, Suite 409 • Dallas, TX 75207

Not Certified by the Texas Board of Legal Specialization
*If you qualify. *Fees quoted above are minimum down payment needed to begin processing your case.

North Dallas Gazette

P. O. Box 763866 • Dallas, Texas 75376-3866

Phone: 972-516-4191

Fax: 972-509-9058

**Publisher's Office:**

publisher@northdallasgazette.com

Sales Department:

opportunity@northdallasgazette.com

Editorial Department:

editor@northdallasgazette.com

Online:

www.twitter.com/NDGEditor

www.facebook.com/NorthDallasGazette

Website:

www.NorthDallasGazette.com

STAFF

Chairman Emeritus

Jim Bochum

1933 – 2009

Published By

Minority Opportunity News, Inc.

Production

Sharon Jones-Scaife

Special Projects ManagerEdward Dewayne
"Preacher Boy" Gibson, Jr.**Community Marketing Director**

Carrenza Thurmond, Jr.

Religious/ Marketing Editor

Shirley Demus Tarpley

Editor

Ruth Ferguson

VP of Digital & Entertainment Marketing

Brandy Jones-West

Contributing WriterJackie Hardy
Ivy N. McQuain
Jacqueline Murphy
Terri Schlichenmeyer
Nicole Scott
Tanya DeVaughn**Editorial Writers**Ivy N. McQuain
Ruth Ferguson
Nicole Scott**NDG Intern**

Kendria Brown

Advisory Board:John Dudley
Myrtle Hightower
Fred Moses
Annie Dickson
Cecil Starks
Willie Wattley
Coty Rodriguez-Anderson
B. J. Williams
Denise Upchurch
Barbara Simpkins,
ADVISORY BOARD SECRETARY**Advisory Board Committees:**Public Relations Planning
and Implementation
Cecil Starks, CHAIRPERSON
Business Growth Referral
John Dudley, CHAIRPERSON
Program Policy Development
Annie Dickson, CHAIRPERSON
Quality Assurance
Myrtle Hightower, CHAIRPERSON
Coty Rodriguez

North Dallas Gazette assumes no responsibility for unsolicited material and reserves the right to edit and make appropriate revisions.

The North Dallas Gazette, formerly Minority Opportunity News, was founded in July 1991, by Mr. Jim Bochum and Mr. Thurman R. Jones. North Dallas Gazette is a wholly owned subsidiary of Minority Opportunity News, Inc.

Send stories suggestions email: editor@nothdallasgazette.com
For advertising quote print or web (for upcoming event or your Business)
Email: opportunity@northdallasgazette.com

After UN passes resolution approving Palestinian Statehood bid Israel retaliates with a unilateral move

BY NICOLE SCOTT,
NDG CONTRIBUTING
WRITER

On Sept. 23, 2011 Palestinian President Mahmoud Abbas presented UN Secretary-General Ban Ki-moon an application for full membership. In the application President Abbas wrote, "The State of Palestine

affirms its commitment to the achievement of a just, lasting and comprehensive resolution of the Israeli-Palestinian conflict based on the vision of two states living side by side in peace and security."

On cue, Israeli Prime Minister Benjamin Netanyahu retorted stating the bid would not succeed and called on leaders

throughout the international community to oppose the effort. U.S. President Barack Obama stated he supported the idea of an independent Palestinian state, however voted against the UN bid implying it somehow thwarted the peace process.

Well Prime Minister Netanyahu was correct, in a sense.

The UN Security Council committee could not reach a consensus on the measure and all seemed lost for the Palestinians. But as the old expression goes-- slow and steady wins the race. Just a year later in an overwhelming vote--138 countries voted yes, 41 countries abstained (including the U.K. and

See ISRAEL, Page 13

RACISM, continued from Page 1

dominant majority.

He stated, "Throughout the history of civil rights policies, even the most serious injustices suffered by blacks, including slavery, segregation, and patterns of murderous violence, have been insufficient, standing alone, to gain real relief from any branch of government. Rather, relief from racial discrimination has come only when policy-makers recognize that such relief will provide a clear benefit for the nation or portions of the populace."

While the controversy over Bell's critical race theory and interest convergence still rages the concerns that Bell addressed were not new. Bell's ideas are closely related to those of another great political theorist, James Madison. One of Madison's great concerns was the influence of "factions" which he addressed in "Federalist Papers 10." He asserted the problems when factions have a majority are that the majority will allow its interests to dominate the public good. Both Bell and Madison emphasize the role of self-interest (or group interest) in politics.

In "Do the Right Thing: Understanding the Interest-Convergence Thesis" Stephen M. Feldman describes how Bell used the Brown v. Board of Education case to illustrate his theory. Bell emphasized that blacks had long been attacking the "separate but equal" doctrine, arguing that it was unconstitutional and immoral.

Why, then, did the Brown Court suddenly decide to listen to these com-

plaints? Bell answered: in 1954, the Court's decision holding that racially segregated public schools violated equal protection corresponded with widespread white interests. Most importantly, the United States was locked in a Cold War struggle with the Soviet Union, and Jim Crow undermined the nation's appeals for the allegiance of emerging Third World countries (often inhabited by people of color). Brown, in other words, lent credibility to the nation's claim that democracy was superior to Communism. Moreover, the Court's invalidation of Jim Crow appeared likely to spur economic development in the South and diffuse festering black frustration.

Bell further explained, "We live in a society in which racism has been internalized and institutionalized to the point of being an essential and inherently functioning component of that society." He elaborates in *Faces at the Bottom of the Well*, "Black people will never gain full equality in this country. Even those herculean efforts we hail as successful will produce no more than temporary 'peaks of progress', short-lived victories that slide into irrelevance as racial patterns adapt in ways that maintain white dominance. Racism is a permanent part of the American landscape."

Even today, 60 years after the Brown decision many black children attend public schools that are both racially isolated and inferior unable to experience Brown's promise of equal

educational opportunity. Also, witness the overt majority actions in the 70's and 80's to take back the civil rights gains of the 60's.

However, racial realism presents a multifaceted strategy for dealing with a society that is infected with institutionalized racism. Bell insisted that realism is not a prescription for [black] paralysis; that is waiting for interest convergence to occur. Instead, realism can free African Americans from complacency and hope based thinking; freeing them to plan and act unfettered by false future promises of full racial equality and justice.

Bell thus encouraged blacks to continue the fight against racism. Instead of simply resorting to traditional, integration-oriented remedies, blacks should realistically reevaluate prior methods; develop new tactics, actions, and even attitudes that challenge the continuing assumptions of white dominance. Ultimately, Bell maintained that blacks could achieve success by continuing to fight aggressively for their freedom and justice.

Frederick Douglass in an 1857 speech stated, "Let me give you a word of the philosophy of reform. The whole history of the progress of human liberty shows that all concessions yet made to her august claims, have been born of earnest struggle. If there is no struggle there is no progress. This struggle may be a moral one, or it may be a physical one, and it may be both. Power concedes nothing without a de-

mand. It never did and it never will. Find out just what any people will quietly submit to and you have found out the exact measure of injustice and wrong which will be imposed upon them, and these will continue till they are resisted with either words or blows or with both. . . . Men may not get all they pay for in this world, but they must certainly pay for all they get. If we ever get free from the oppressions and wrongs heaped upon us, we must pay for their removal. We must do this by labor, by suffering, by sacrifice, and if needs be, by our lives and the lives of others.

In spite of the controversy, Bell consistently maintained that African Americans would have to make strategic use of his interest-convergence model in a self-sufficient but mutually beneficial way. Perhaps it is time to focus on reality and not ideology. Reality dictates that the interests of poor and working class whites are more aligned with poor and working class minorities. Ideology mandates that poor and working class whites align themselves with other whites to maintain their racial superiority. Recent political events have shown the weakness of maintaining that philosophy.

Bell's final admonition was a challenge borrowed from many great thinkers over the ages: "nobody can free us but ourselves."

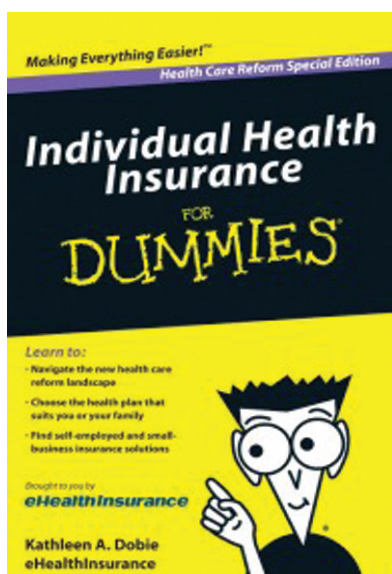
Comments or opinions may be sent to the writer at: www.jaydubub@swbell.net

Free Book: Affordable Health Insurance For Dummies

A new book, *Individual Health Insurance For Dummies*, produced by eHealthInsurance in cooperation with For Dummies®, has been released to help individuals and families to better understand how to obtain affordable health insurance. The book is available for free in print or ebook formats. Consumers may request their copy online by visiting www.AffordableHealthInsurance.org

The book is being made available at a time when many consumers are uncertain about the meaning of basic health insurance terms as well as the impact of health care reform legislation passed in 2010.

A recent survey conducted by Kelton Research and sponsored by eHealthInsurance found that barely



half (55%) of American consumers can confidently say what a "deductible" is, and even fewer can define or explain the terms "premium" (41%), "HMO" (34%), or "coinsurance" (25%).

When asked about specific provisions of the 2010 health care reform law, fewer than half (45%) were aware that the provision of

the law allowing adult children to stay on their parents' health insurance plan until age 26 is currently in effect.

The book discusses how to:

- * Navigate the new health care reform landscape

- * Choose the health plan that suits you or your family

- * Find self-employed and small-business insurance solutions

Copies of the book are limited to one per person and can be delivered to domestic addresses in the United States only. *Individual Health Insurance For Dummies* will not be sold in stores and is only available while supplies last.

To get your free copy of the book, visit www.AffordableHealthInsurance.org.

Agency helps older Texans — and stressed out caregivers

Some parents call it a flash-forward — that anxious moment when a son's crackling voice or a daughter's joy over her first job hints at dawning adulthood and permanent changes in family relationships.

Years later, those children often face their own anxious moment when they see the first signs of aging in their parents. How will they manage the shift — gradual or sudden — to caring for those who once cared for them?

The Texas Department of Aging and Disability Services (DADS) can help. Its caregiver-oriented programs and resources are designed specifically for busy Texans who are looking after family members and other loved ones.

The help comes from both public and private sources and can be anything from home-delivered meals and care coordination to benefits counseling, medication management, information

about caregiver and Alzheimer's disease support groups, caregiver training, transportation, basic housekeeping, local volunteer groups and more.

Many of these programs are available through DADS' network of 28 area agencies on aging. "Eligibility requirements vary from service to service, and we can help you figure out which ones your family member can access," said DADS' Patricia Bordie.

If you're a caregiver, contact the area agency on aging nearest you at 800-252-9240. In addition to help for your loved one, they also can link you up with National Caregiver Support Program (NCSP) services to make your duties more manageable.

Another option is to directly contact the NCCSP online. Just go to the US Administration on Aging (AoA) website at www.aoa.gov and type caregiver support into the search box at the top of

the page. AoA's site also has a useful Elders and Families section.

DADS' additional caregiver resources include the Take Time Texas website (www.dads.state.tx.us/taketimetexas/index.html)

Bordie added that caregivers should never forget to take care of themselves. Caregiver stress can lead to insomnia, changes in eating habits, periods of irritation or anger, headaches, stomachaches and loss of interest in favorite activities. To avoid these and other problems, DADS advises:

- Talk with friends or family members who may be able to share your caregiver responsibilities.

- When you're talking to your area agency on aging, ask about nearby adult day care centers that can provide temporary care in a community setting.

- Share your feelings with family, friends or co-workers — or join a support group.

See TEXANS, Page 8

McKinney Fire Department offers safety tips as winter weather hits DFW

As the temperature outside drops, area residents take to the indoors to keep safe and warm. Unfortunately, turning up the heat increases the risk of home heating fires.

According to the National Fire Protection Association (NFPA), half of all home-heating fires occur during the winter months. Research shows that heating equipment is involved in more than 60,000 reported U.S. home structure fires per year, contributing to more than 500 civilian deaths, more than 1,500 civilian injuries and roughly \$900 million in direct property damage per year.

"While these numbers are frightening, nearly all of these fires are preventable," said Stacie Durham, Public Information Officer for the McKinney Fire Department. "We can reduce the number of home heating fires by taking some



simple precautions and using heating equipment properly."

The McKinney Fire Department recommends some simple home heating safety tips to help keep our community safe and warm this winter.

- Install smoke alarms in every bedroom, outside each sleeping area and on every level of the home. Interconnect all smoke alarms throughout the home so that when one sounds, they all sound. Test smoke alarms at least once a month by pressing the test button. Change batteries at least once a year; or, use 10-year lithium batteries.

- Be sure your home has both photoelectric and ionization smoke alarms or combination ionization and photoelectric alarms, also known as dual sensor smoke alarms. With both types of alarm, you have a better chance of surviving both slow, smoldering fires and fast-flaming fires.

- Practice your home fire escape drill. Make sure everyone in the home knows the designated meeting place.

- Have your chimney inspected each year by a qualified professional and cleaned if necessary.

- Use a sturdy fireplace screen.

- Allow ashes to cool before disposing. Dispose of ashes in a metal container.

- Space heaters need space. Keep all things that can burn, such as paper, curtains, bedding or furniture, at least 3 feet away from heating equipment.

- Turn portable heaters off when you go to bed or leave the room.

- Plug power cords only into outlets with sufficient capacity and never into an extension cord.

- Inspect for cracked or broken plugs or loose connections. Replace before using.

- Install and maintain a carbon monoxide alarm in a central location outside each sleeping area and on every level of the home.

- Never use an oven to heat your home.

For fuel assistance, contact the National Energy Assistance Referral Line at 866-674-6327 or visit www.energyearg.org.

The McKinney Fire Department is your partner for preventing fires, falls, burns and injuries. For safety tips on a variety of topics visit the Life Safety Section at

www.mckinneyfire.org. For additional information or to schedule an educational program or home visit call 972-547-2850 or email contactfire@mckinneytexas.org.

Top Dollar Tax Service



Get up to \$1000.00 Loan (with bank approval)

**W2s, Schedule C, 1099,
RAL's funded in 24 hours!**
WWW.TOPDOLLARTAXSERVICE.BIZ

- All refunds are Electronically filed (24 hr RAL's)
- You have earned a 25.00 off filling fee with this card
- Ask about our 100.00 referral fee program
- Students Welcomed
- Free Estimates with your last paycheck stub
- Business Taxes Welcomed

Stop at any one of our convenient locations

(Corporate Office)
330 N 8th Street - Midlothian, Texas 76065

(Oak Cliff Office)
3333 Cedar Crest Blvd - Dallas, Texas 75203

(Cell) 817-615-7014 (Office) 214-614-8217 (Fax) 469-757-4522

Recent Facebook post of Dallas Cowboy player Jerry Brown reflected his disappointment and hope

By Ruth Ferguson,
NDG Editor

Jerry Brown, a practice squad member of the Dallas Cowboys, less than two weeks ago shared his very personal regret and hope in a single post on Facebook. He referred to a missed opportunity to share his life with a woman he loved because he planted the wrong "seed" and yet he was happy about the fact he would become a father soon. He finished his post on Nov. 30 with "hopes of becoming a better man."

At 2:20 a.m. on Saturday, Dec. 8 in Irving the lives of two families were permanently changed. As

the result of a single tragic moment, Dallas Cowboy linebacker Josh Brent sits in jail facing intoxication manslaughter charges for the death of his friend and teammate. The other, 25-year-old Brown, was taken to the hospital following the one vehicle accident, and later pronounced dead.

The friendship of Brown and Brent goes back to the three years they spent together as teammates in college at the University of Illinois. Before being signed by the Dallas Cowboys on Oct. 24, Brown was a member of the Indianapolis Colts' practice squad.

Dallas Cowboys owner Jerry Jones issued a statement earlier today:

"We are deeply saddened by the news of this accident and the passing of Jerry Brown. At this time, our hearts and prayers and deepest sympathies are with the members of Jerry's family and all of those who knew him and loved him."

This is not Brent's first time being in trouble for drinking and driving. AP is reporting he was arrested in 2009 while at college:

Jerry J. Brown
November 29 via mobile

Sometimes when I actually get a chance to get away from football I think of how bad I want a family (wife, children) and how the fast life isn't as fun as it use to be after living it for so long. I mean I do have my lil one coming soon and don't get me wrong I'm overly excited to c her and b everything for her. Its just the circumstances I bring her into aren't nearly as ideal as I'd like. I had what I wanted in a woman just without the seed. That relationship has been soiled due to the seed I planted. My only hopes are to become a better man and build a stronger connection both ways!!

Share

49 people like this.

View all 17 comments

Jaybaby Mayz A'mayzme Grown man knocking on the door lol love you cousin xoxo
November 30 at 6:51pm via mobile · 1

Cora Daniel thank you jerry stay strong son .love you with the love of god.
December 2 at 9:22pm · 1

Danvella Berry OK Cuz we have not seen u for a

"Brent was arrested in February 2009 near the Illinois campus for driving

under the influence, driving on a suspended license and speeding, according to Champaign County, Ill., court records.

In June 2009, Brent pleaded guilty to DUI and was sentenced to 60 days in jail, two years of probation, 200 hours of community service and a fine of about \$2,000. As part of his plea deal, prosecutors dropped one count of aggravated

DUI/no valid driver's license. Brent successfully completed his probation in July 2011, court records show."

In moments like this it is not about fame, status or money. As Brown alluded to in his Facebook post, that is fun for awhile, but it does not reflect what really matters in life. Unfortunately, Brown will not have the opportunity to reconcile with the love of his life or "b everything" for his expected daughter. Hopefully this unfortunate tragedy will cause someone to think before drinking and driving this weekend.

GIVING, continued from Page 1

husband and I are particularly passionate about education. Our goal is to ensure that we prepare our sons academically to compete in a global society. Beyond this, it is also our desire to help as many students as possible achieve success, particularly disadvantaged students.

Whatever your passion, always consider ways to align your charitable efforts with a relative cause/organization.

Decide what you'll invest

After you identify what you're passionate about, give careful thought to what you will invest – time, talent or treasures. When we think of charitable giving, we typically focus on treasures (or money). Thinking more broadly allows you the opportunity to contribute in a way that works best for you, even when you may not have the financial resources.

Are you really good at doing something, or are you professionally trained? Perform services for an organization that they wouldn't otherwise be able to afford.

Select an organization

Once you've decided how you will invest and a cause you want to help, determine where you will invest. Whether volunteering or providing financial resources, nonprofits rely on individual contributions.

However, stretching yourself too thin by contributing to multiple organizations might not be as valuable as focusing on one or two to concentrate on. Again, you want to make sure the organization supports a cause that is important to you. For instance, given my passion around education, I decided to search for a local organization that advocates for success in education. I now serve on its board of directors, where I can dedicate my time in a meaningful way.

Research your charity

Giving in any form is a commitment, which is why it's important to know whether the organization you choose is registered and reputable. Several sources evaluate charities and compile findings in an online database of registered organizations (see references below). If you're unable to find a specific charity using these resources, contact the organization directly to request documentation, including: 501(c) (3) status; IRS Form 990; or its most recent annual report. For local organizations, or national organizations with regional offices, you can also contact your state government for verification.

Better Business Bureau - Wise Giving Alliance

<http://www.bbb.org/us/charity/>

Charity Watch (formerly known as American Institute of Philanthropy - AIP)

<http://www.charity-watch.org/index.html>

As you begin to set goals for 2013, make sure creating a giving strategy is on your list.

This article has been prepared for informational purposes only. The accuracy and completeness of this information is not guaranteed and is subject to change. Since each individual's fi-

nancial situation is unique, you need to review your financial objectives to determine which approaches might work best for you. © 2012 Wells Fargo Bank, N.A. All rights reserved.

**BROOKHAVEN • CEDAR VALLEY
EASTFIELD • EL CENTRO
MOUNTAIN VIEW • NORTH LAKE • RICHLAND**

**SPRING 2013?
REALLY?**

**REGISTER BY
JAN. 16.
CLASSES START
JAN. 22!**

**You don't have to be Einstein to know that
registering early will ensure that you get the
classes you want, when you want them, for the
Spring 2013 semester.**

**Get class schedule info at
www.dcccd.edu/schedules.**

**SMART
STARTS HERE.**

Really!

**Dallas County
Community College District**

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.

Buddy program builds leaders at Club Hill ES

Fifth graders aren't just students at Garland ISD's Club Hill Elementary School. The campus' buddy program gives them extra responsibilities, including being a leader, role model, teacher, friend, and confidant.

Club Hill's buddy program began in 2006 as an idea by school counselor Oliva Hester.

"A couple of my kindergarten and fifth grade students were having difficulties with discipline, so I thought, 'why not pair them together?'" she explained. "The fifth graders would be held accountable as role models while the kindergartners would learn correct behavior."

Following a successful



Rami Mirza and Valentina Chen

trial, Club Hill implemented the program throughout its entire kindergarten and fifth grade in 2007. This year, that inaugural kindergarten class receives the chance to pay it forward.

"My buddy was really nice," remembers fifth grader Valentina Chen.

"She took care of me and taught me not to be shy. That's what I'm trying to teach my buddy now."

Chen is paired with Rami Mirza, an ESL kindergartner at the campus. While Hester usually only pairs girls with other girls, she chose Mirza for

Chen because they share similar backgrounds.

"Valentina was an ESL student who didn't speak much English and mainly kept to herself," commented Hester. "Now she's a vibrant young lady. I hope that she can have the same impact on Rami."

Choosing buddies that compliment each other's personalities, Hester looks at activity level and interests. One month after school starts, Club Hill teachers give her synopses of their students, and she pairs them together based on mutual needs.

"If I have fifth graders that are strong leaders, I might pair them with kindergartners that are having difficulty with dis-

cipline," explained Hester. "If my fifth graders are shy, I might pair them with more dynamic kindergartners."

The goal of Club Hill's buddy program is to help shape students' character. Fifth graders set the example of acceptable behavior and learn what it's like to be responsible for someone else. Kindergartners make one of their first personal connections at school, receiving a friend that can reach and teach them on their level.

Every Friday from 2:15-2:45 p.m. buddies meet together to read, complete crafts, or practice assignments that need extra attention. And, both parties take buddy time seriously.

"The best part is getting to see Rami every Friday," said Chen. "The buddy program has made me more responsible at home for my little brother. Before, I was mature, but now my parents say I'm a little adult."

Mirza says he looks forward to one day being a buddy like Chen. With the seventh year of Club Hill's buddy program off to a successful start, Hester says if it's up to her, he'll get that chance.

"I really enjoy watching the buddies faces light up when they see each other and them holding hands when they walk down the halls. It's the cutest thing. I know this program will impact them forever."

Dallas Cowboy fans invited to fundraiser for local military charity and send holiday care packages to troops

Before the game on Sunday, Dec. 16, Crown Royal Whisky will provide adult fans (21 and over) of the Dallas Cowboys the opportunity to support the military by visiting a tailgate located at 2533 McKinney Avenue

(close to the intersection of McKinney Avenue and Routh Street) to stuff special holiday care packages for servicemen and women.

As part of a series of events taking place throughout the nation, the

Crown Royal Heroes Project is an on-going commitment from the whisky brand to recognize, honor and support America's finest serving in the U.S. Armed Forces.

At the event, adult consumers will fill com-

memorative Crown Royal CAMO bags with items to be sent overseas including snacks and food.

For every bag stuffed, Crown Royal will make a donation to Defenders of Freedom, a Dallas non-profit organization that

aids wounded soldiers in their transition to civilian life.

The event on Sunday is scheduled for Sunday, Dec. 16 from 1 - 3 p.m. at 2533 McKinney Avenue in Dallas, near the intersection of McKinney Av-

enue and Routh Street. For more information about the Crown Royal Heroes project, and to fill out your own postcard to be sent to service men and women overseas, visit www.facebook.com/CrownRoyal.

Paul Quinn College continues free monthly Saturday College this weekend

Paul Quinn College will continue its Saturday College series on Dec. 15 from 9 a.m. to 12 p.m. on campus at 3837 Simpson Stuart Road. The series is designed to help families from under-resourced communities learn the ABCs of preparing for and achieving success in college. The sessions are held once a month. The December session is "What Employers Want: Tips for How to Select a Career, Succeed in the Interview and Excel on the Job". Representatives from INROADS and the UPLIFT Schools will participate in the

session, which will include tips for conducting great interviews with colleges and employers. Saturday College is free and open to high school students and their parents from Dallas/Fort Worth and surrounding areas.

For more information, families can call 214-379-5515, email admissions@pqc.edu, or log on to www.pqc.edu.

Remaining sessions for the academic year include:

- Jan. 19, 2013: "Looking Down the Road and Preparing for the Journey: Financial Literacy and Personal Fi-

nance for the College-Going Family"

- Feb. 16, 2013: "Why Does My Neighborhood Look Like This? (Part I): The Power of Political Participation"

- March 16, 2013: "Why Does My Neighborhood Look Like This? (Part II): The Power of Social Entrepreneurship and Philanthropy"

- April 20, 2013: "I Said What? The Real Story with Verbal, Non-Verbal and Written Communication in the Age of Social Media"

- May 11, 2013: "Servant Leadership Project"

Attention Homeowners! Time is running out

If you had a foreclosure between January 1, 2009 and December 31, 2010 you may be eligible for an Independent Foreclosure Review. Call the Urban League of Greater Dallas Headquarters NOW if

1. Your property was sold due to a foreclosure
2. Your mortgage loan was referred into the foreclosure process but removed when payments were brought up to date or borrower entered a payment plan or modification program
3. Mortgage loan was referred into the foreclosure process, but home was sold

or borrower participated in short sale or chose deed in lieu of foreclosure

4. Mortgage loan was referred into foreclosure

process and remains delinquent but foreclosure sale has not yet taken place

CALL (214) 915-4638 OR (214) 915-4639

OWENS, continued from Page 2

and cast member on *The Real Housewives of Beverly Hills*.

KYLE RICHARDS – former child actress ("Little House on the Prairie"), sister of Kim Richards, cast member on *The Real*

Housewives of Beverly Hills and author *Life Is Not a Reality Show: Keeping It Real with the Housewife Who Does It All*.

DAVID CHOKACHI – actor (*Baywatch*,

Witchblade, *Beyond the Break*), TV host, avid surfer and paddle boarder, honorary chair for Surfrider Foundation.

ANTONIO SABATO JR. – actor (*Melrose*

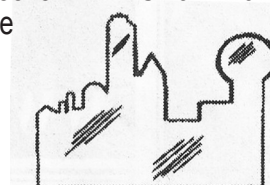
Place, *The Bold And The Beautiful*, *General Hospital*), former model, and reality TV star (*My Antonio*, *Celebrity Circus*, *But Can They Sing?*).

UNIQUE GLASS & MIRROR & REMODELING

"Covering the DFW Area"

Decks
Fences
Floors
Counter Tops
Windows
Shower Doors
Window Screens
Lawn Service

Solar Screens
Mirrors Cut To Order
Tempered Glass
Furniture Tops
Wall Mirrors
Fog Window Replacement
Small Brick Repair



We Will Save You Money

Roderick, Owner

(469) 231-6007 ~ Fax (214) 941-4665

Uniqueglassandmirror.com

uniquegandm@aol.com



Was your home in the FORECLOSURE PROCESS in 2009-2010, and was your mortgage loan serviced by one of the companies listed here?

America’s Servicing Co.	EMC	PNC Mortgage
Aurora Loan Services	EverBank/EverHome Mortgage Company	Sovereign Bank
BAC Home Loans Servicing	Financial Freedom	SunTrust Mortgage
Bank of America	GMAC Mortgage	U.S. Bank
Beneficial	HFC	Wachovia Mortgage
Chase	HSBC	Washington Mutual (WaMu)
Citibank	IndyMac Mortgage Services	Wells Fargo Bank, N.A.
CitiFinancial	MetLife Bank	Wilshire Credit Corporation
CitiMortgage	National City Mortgage	
Countrywide		

If you believe foreclosure errors cost you money, you can request a free review of your mortgage foreclosure file by a neutral party. You give up nothing by requesting a review and waive no rights by accepting compensation.

IF AN ERROR IS FOUND, YOU COULD RECEIVE A PAYMENT OR OTHER COMPENSATION THAT MAY INCLUDE REFUNDED FEES, STOPPING OF A FORECLOSURE OR PAYMENTS UP TO \$125,000 PLUS EQUITY.*

Visit IndependentForeclosureReview.com or call 1-888-952-9105 to request a review today. You must submit a Request for Review Form no later than December 31, 2012.

Don’t pay for help to request a review. Federal bank regulators—the Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency, a bureau of the U.S. Department of the Treasury—are directing and monitoring the review process.

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.

Si usted habla español, tenemos representantes que pueden asistirle en su idioma para darle información sobre la Revisión Independiente de Ejecución Hipotecaria.

Assistance is also available in over 200 languages, including: Chinese, Korean, Vietnamese, Tagalog, Hmong and Russian.

提供中文幫助。
한국어 도움을 제공합니다.
Помощь на русском языке.

Trợ giúp hiện có bằng tiếng Việt.
Peb muaj cov neeg hais lus Hmoob pab nej.
Available ang tulong sa wikang Tagalog.

* Any payments made to you if errors in your foreclosure are found may be reported to the IRS and may have tax implications. Consult a tax advisor to discuss those implications.

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

NDG's 25 Days of Christmas: Enjoy low cal drinks with DISARONNO, so you can splurge on dessert!

Tis the season to be jolly – responsibly of course – but with so many holiday parties to attend many people do not consider that many popular cocktails feature a lot of calories. Well with a little bit of planning you can enjoy offer a lower calorie option for your guests, so they don't feel so bad about that delicious desserts.

Proving it is possible to SAVE calories, yet SPLURGE and enjoy yourself with delicious treats, DISARONNO has created lower calorie cocktail options to pair with classic winter desserts.

SAVE: Italian Egg Nog – 236 calories per serving

1 ounce DISARONNO
1 ounce dark rum
1 ounce low-fat creamer
1.5 ounces egg white, foamed separately
Dash cinnamon
Dash nutmeg

Foam egg whites using hand blender, set aside. Combine remaining ingredients in shaker and dry shake. Add egg white and ice to shaker, shake vigorously. Strain into coupe, garnish with cinnamon stick.

SPLURGE: Slice of Cheesecake – 450 calories per serving

SAVE: DISARONNO Apple Cobbler – 190 calories per serving

1 ounce DISARONNO
1 ounce cranberry juice – no sugar added

.75 ounce fresh unfiltered/unpasteurized apple juice

TEXANS,

continued from Page 4

•Take time for yourself. Bordie said the most important step of the caregivers' journey is the first one: Clearly and honestly recognizing the changes in our loved ones and our relationship with them.

"Every family handles the transition in its own way. We're here to make it a little bit easier."



.25 ounce fresh lemon juice

2 dashes Peychauds bitters

Combine all ingredients in shaker, shake vigorously with ice, fine strain into cocktail glass. Garnish with a thinly sliced red apple.

SPLURGE: Slice of Apple Pie – 441 calories per serving

If your guests enjoy it than you perhaps you might want to give them a DISARONNO gift set which features a lovely bottle and two embossed glasses.

Ghetto Club Annual Food Drive in South Dallas

BY CARRENZA THURMOND
Bells will be ringing loudly at the Ghetto Club lo-

as non-perishable items, can goods, meats, toys, and more to be awarded to many

Cause We Care Christmas Food Drive."

The chosen schools of the needy families selected to receive donations are Charles Rice, H.S. Thompson Learning Center, Joseph J. Rhodes, Julia C. Frazier, Paul Lawrence Dunbar, and Phyllis Wheatley. The staff will select two families per school to receive these donations.

The club will also host its Annual Throw Down Christmas Party Saturday, Dec. 15th. If you would like to give or for more information, please call Bubba Frazier, Anna, or Van at 214-426-2926.



Bubba Frazier, Van, Tommy, and Anna

cated at 1645 Starks St. in sunny south Dallas. True members of the Ghetto Club have now kicked off their Annual Christmas Food Drive for the needy families of south Dallas. This year's program is expected to become much larger than last year's, due to the vast interest of public response.

There has been a special request for donations such

chosen families of south Dallas from the "Santa

NDG's 25 Days of Christmas

Visit www.NorthDallasGazette.com to read about gift ideas for the special child, lady or guy on your Christmas list. Will also feature special events, local nonprofits and Dallas dining. Check in each day until Dec. 20 and share your ideas with us too!

Good Day 24 Hour Childcare Center



- * Fieldtrips
- * Sports Programs
- * Preschool Programs
- * After School Programs
- * A Gardening Program
- * Online High School Programs
- * In-Home Childcare Services

Your Child's Health Important to Us
Every child receives snacks and three meals a day. We provide them with a healthy breakfast, lunch and dinner!
Furthermore, because obesity is such a huge problem on a local and national level, we also have a food program for obese children.

Phone: (469) 271-2217
Fax: (972) 491-6941

Comprehensive 24 Hour Childcare Services in Plano, Texas
3237 Santana Lane, Plano, TX 75023-3602
Bilingual Services
Info@goodday24hrchildcare.com

North Dallas Gazette The Money Saver CHRISTMAS & NEW YEARS PROMOTION

2c x 5

**Thurmond's
Bar & Grill Ad**

Coupon

AD & FREE Coupon
Reg. \$800.00 Per Month
Now \$400.00 Per Month

Contact Carrenza Thurmond at 972-516-4191 X3
or call 214-298-5125 (cell).

Three City Mayors, a Board Trustee, a DJ and two Ladies come together to make a difference this holiday season

Mayors of three cities, Addison, Carrollton and Farmers Branch, a School Board Trustee, and a DJ came together recently for a fundraiser to help with Christmas Blessings for Six Young Angels (front page story in NDG's October 25, 2012 Edition. The event was hosted by Buttons Food & Music for the Soul Restaurant located at 15207 Addison Road in Addison. The Food

and music ambassador for the event was Lady Jae-celyn Merseberg.

This fundraising was for 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 Harry Hines Blvd. and Mockingbird Blvd.

The Honorable Todd Meier is the Mayor in the City of Addison, Texas; he is also an attorney in the Dallas Metroplex area. Addison is a bustling town alive with entrepreneurial spirit where small start-ups to major corporations are headquartered.

Within a compact urban center, Addison has a unique combination of towering office buildings, up-scale shopping, beautifully landscaped residential communities, award-winning parks, 22 hotels and over 170 restaurants, all within a 5 minute drive from anywhere in town.

Addison is located 13 miles north of downtown Dallas, 16 miles northeast of D-FW airport, 11 miles north of Love Field airport and about a mile from The Dallas Galleria.

The Addison Airport is a convenient way to arrive for charter and private planes. World-class shopping, excellent restaurants, friendly people and beautiful spaces

make Addison a fun place to live, work, play and visit.

Addison's Vision Statement – "To be an attractive, thriving community that de-

Residents are drawn to the City for its high quality of life, abundant parks, schools and safe neighborhoods. In 2008, MONEY

the quality of life for our residents."

A frequent visitor said, "The greatest thing about Farmers Branch is the peo-

BBA in Finance and minored in Accounting and Economics. In 1990 Fleming received a Presidential Scholarship to Cameron's

were busy removing nail polish and applying new polish. They read storybooks to the residents; and even stayed to help serve lunch trays to them.

These children 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.

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 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. A lesson we should all keep in mind this holiday season.

NDG says a big, "Thank you to other organizations, business and individuals that have donated funds or in-kind service to this worthy project to date: Word of Life Church of God in Christ in Carrollton, Dr. Gregory Voss, Pastor; Paulson and Paulson Tax Service in Carrollton; Hamilton Park Civic Organization, Mr. Thomas Jefferson, President; State Tax Group, LLC, Mr. Fleming, principle Co-Founder; Mr. Ed Lott, Ms. Paulette Allen, Activity Director, Premier Transitional Care at Mockingbird and Harry Hines Blvd. in Dallas; Ms. Joan Hodges; Mr. Ray Beasley, Founder of b-Security Systems, LLC; Sistas of Color Civic Organization in Dallas, Ms. Jackie Erving Johnson, Co-Founder & President; and Mr. & Ms. Eugene (Phemia) Tinner and Family in Hamilton Park."

To make donations, call 972-416-6109.



Left to Right: Sister Tarpley; The Honorable Matthew Marchant, Mayor in Carrollton; DJ Meshack; Lady Jae-celyn Merseberg; The Honorable Todd Meier, Mayor in Addison; The Honorable Bill Glancy, Mayor in Farmers Branch; and The Honorable Richard Fleming, C-FB ISD Board Trustee at Button's Restaurant in Addison.

livers the 'Addison Way' with superior services, enhanced sense of community, and a safe, high-quality experience for residents, businesses, visitors, and all other stakeholders. Addison will lead the way in creativity, innovation and fiscal responsibility within a culture of excellence and kindness."

The Honorable Matthew H. Marchant is the Mayor in the City of Carrollton, Texas; he is also an attorney in the Dallas Metroplex area. The City of Carrollton is located in the heart of the Dallas-Fort Worth area and is a vibrant corporate and residential community.

Carrollton's location and business cost advantages attract and support a diverse local economy. Over 5,000 businesses call Carrollton home. Manufacturing, construction trades and wholesale trades are some of the largest economic sectors as well as finance, insurance and real estate.

Magazine ranked Carrollton 15th in the country as the Best Place to Live and Forbes Magazine recently ranked Carrollton #12 for "America's Best Places to Move."

The Honorable William (Bill) Glancy is the Mayor in the City of Farmers Branch, Texas. Farmers Branch is a hidden gem amidst the hustle and bustle of the Dallas-Fort Worth Metroplex. It stands quietly alone as the epitome of small-town living in the middle of a world-class metro area.

Residents enjoy quiet neighborhoods, excellent services and top-notch facilities. Businesses take advantage of the low property tax rate, favorable incentives and multiple transportation options. Visitors find a quiet haven to relax and rejuvenate while staying near big-city amenities.

Farmers Branch motto is, "To build a vibrant, dynamic community that consistently seeks to improve

ple. They provide the heart of the city and foster that small town atmosphere even in the midst of the bustling metro area. People can have their cake and eat it, too - small town feel with big city amenities. Farmers Branch rocks! ..."

Working closely with the other gentlemen and ladies is the Honorable Richard Fleming a Carrollton-Farmers Branch Independent School District (C-FB ISD) Board of Trustee. He is a native of Farmers Branch, but currently resides in Carrollton.

He attended the C-FB ISD; he graduated from R. L. Turner High School in 1986. At R. L. Turner High Mr. Fleming excelled in football, wrestling and track. After graduation he received a football scholarship to attend Cameron University located in Lawton Oklahoma. Fleming was a member of Cameron's 1988 NAIA National Football Championship team. He received a

graduate school, where he graduated with a MBA in Business.

Coming out of College Mr. Fleming worked in Property Tax for five years and he worked for the State Comptroller's office for the next nine years as a State Tax Auditor. In 2005 Richard Fleming co-founded State Tax Group, LLC, a state tax advisory firm in Addison representing small to fortune 500 companies. Mr. Fleming is Principle owner and serves as Managing Director of Tax Services.

Dallas Native, DJ Meshack, has a unique sound and dynamic ability of mixing Country, Electro, Hip-Hop and Rock & Roll, all the while taking it back to the old school.

His uncanny ability to create musical mixes exposed him to club jocking, which he soon found was his forte'.

The children served coffee, milk, tea, water and juice to the residents. They

NDG Gossip: Wendy Williams says 'Beyonce can't talk'

BY KENDRIA BROWN,
NDG INTERN

The Wendy Williams talk show is known for its "hot topics" and "celebrity gossip", but the statement she made about Beyonce a few days ago greatly displeased the audience. Wendy talked about being a big Beyonce fan of course, but her commentary went from compliment to insult when she referred to Beyonce as being "not too smart." After admitting how much she loved Beyonce, Wendy went on to say that she would have to watch Beyonce's new HBO documentary on her kitchen tv with the closed captioning on it for her to understand what Beyonce is saying.



Beyonce

"You know Beyonce can't talk...Beyonce sounds like she has a fifth-grade education." When the audience began to boo, Wendy was unhesitant, swearing "Excuse me! I'm a fan, but let's call a spade a spade."

So Wendy said that she would be watching Beyonce's HBO documentary after all, but that will not be

all to watch now since Beyonce just signed a \$50 million dollar deal with Pepsi. So taking all things into consideration here, it looks as though Beyonce came out on top despite an insult to her intelligence made by the "How you doing" talk show host.

Do you think new mommy Beyonce's big bank, millionaire husband, and new multi-million-dollar Pepsi deal came from her looks and body alone? Share your comments on facebook.com/northdallasgazette.com.

Crossover Arts Theater presents Ebony Scrooge in Desoto

Crossover Arts Theater is hosting the *Ebony Scrooge* by D.M. Larson at Desoto Corner Theater beginning Dec. 14-30. This morning show is on Friday, Dec. 28, at 10 a.m.

Following its highly successful production of *Beauty Is A Beast* this past summer, CrossOver Arts Theatre offers a timeless Christmas classic with a

new twist. In this updated 1990s version of *A Christmas Carol*, Ebenezer is now Ebony, a successful but miserly restaurant owner. Her faithful employee, Roberta Cratchet, along with a host of musical spirits and friends, help her find the true meaning of Christmas.

The cost of admission for this event is \$10 for

adults and \$5 for seniors and students. Advance tickets are available at Blue Cow Coffee Co., 211 E. Pleasant Run Road.

For more information contact 972-230-9250 or visit www.desotoartscommission.com. The shows are on Friday and Saturday at 7:00pm, Saturday and Sunday (matinees) at 3:00pm, with no matinee Dec. 29.

Free 3D screening for Zero One a sci-fi thriller produced in Dallas

P3DHD LLC and Grey Area FilmWorks LLC, two Dallas-based companies, have collaborated to produce the 3D HD version of *Zero One*. The film was written, directed and produced by Kareem N. Gray, the Managing Director of Grey Area FilmWorks. The feature length film is the catalyst for an upcoming science fiction 3D TV series, *The Zero One Mandate*. A free screening will be held Dec. 19 in Carrollton.

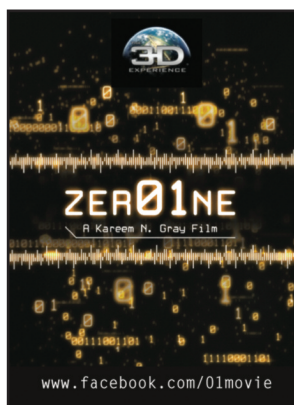
Zero One features Devon Owens, a talented yet troubled young man who unlocks an artificial intelligence program; code named 01. Through interaction with 01, Devon's concept of humanity is chal-

lenged and the fate of mankind may rest in his hands.

Gray was the winner of the 10th Annual Dallas Black Film Festival for 2012. The movie has been well received by film festivals throughout 2012. Awards won this year include best screenplay and music at the 37th Annual Boston Sci-Fi Film Festival and it was also an Official Selection of the 2012 London Sci-Fi film festival.

"Independent producers have a hard time raising funds for production, much less the 3D process" said Gray.

Alan Hoffman of P3DHD said, "After Kareem saw some sample footage of what we could do in our Dallas production center, he was sold. We



then decided to collaborate on the production and Kareem felt the results exceeded his expectations. It took us less than a week to do the 3D production work."

See ZERO, Page 16

2012 KWANZAA Community Choir Rehearsal

2012 KWANZAA Community Choir Rehearsal is for all ages and skill levels to join in ONE voice, bringing the Funk and Uplifting Message of KWANZAA. The event takes place on the following dates and times:

Dec. 17 at 6-8 p.m.

Dec. 22 at 12-2 p.m.

Dec. 23 at 4-6 p.m.

Performance Ralley is on Dec. 26, 2012 at 1 p.m., at the 2012 Kwanzaa Ralley at Pan African Connection Bookstore, Art Gallery and Resource Center; Kwanzaa Community Choir Rehearsal will also take place inside Pan African Connec-

tion Bookstore Art Gallery and Resource Center, located at 828 Fourth Ave.

The workshop aims in teaching the seven songs composed by Jason Davis to the community choir participants. This will be done by Jason Davis and Candace Miller. Copies of the lyrics to the songs will be supplied at the first two rehearsals. Participant will be expected to have the songs memorized by the final two rehearsal sessions. Participants don't have to come to all sessions in order to perform but are expected to give 100% effort while re-

hearsing and performing. Jason Davis will supply musical accompaniment that will assist all participants with the proper mood as intended by the composer.

Each musical work corresponds with a principle of Kwanzaa. The Music has African diaspora flavor and is contemporary in nature. Dallas citizens will be invited to learn these songs with the intent to sing them in the Kwanzaa Rally on Dec. 26, 2012.

For more information contact 214-943-8262.

DCCCD students can buy discounted DART passes

Students throughout the Dallas County Community College District will be able to purchase discounted semester regional DART passes, beginning in spring 2013.

During its regular monthly meeting in December, members of the DCCCD board of trustees approved a contract with DART that will provide all DCCCD students at Bro-

okhaven, Cedar Valley, Eastfield, Mountain View, North Lake and Richland colleges with an opportunity to buy a five-month re-

See PASSES, Page 15

Holiday Gifts on a Budget

(Family Features) From family and friends to teachers and coaches, finding the perfect present for everyone on your list can be a daunting task. But with a little creativity, you can find a great gift without breaking your budget.



such as ninja gingerbread cookie cutters. If your loved one is known for their savory cuisine, consider purchasing an assortment of spices to add to their favorite dishes. Likewise, a new cookbook will help inspire creativity in the kitchen and add a dash of excitement to their regular recipe routine.

Choosing the Perfect Gift

The key to finding the perfect present? Taking time to consider what your loved one most cherishes. Do they favor a specific hobby? How do they spend their free time? If you're picking a gift for someone you might not know well, such as your child's teacher or school nurse, consider giving them something to help them unwind and relax. Here are some ideas to get you started:

For teachers, school nurses and coaches

The role models in your child's life are often the people that would benefit most from a pampering present. Help them indulge in some relaxation by packaging up a basket of spa-inspired

items. Moisturizing beauty products with seasonal scents – such as the Softsoap Wintermint Wonderland and Enchanting Sugar Plum body washes – will keep skin smooth and glowing throughout the season's festivities and conjure up images of favorite winter memories. Bundle with a lush loofah, mini manicure and pedicure kit, facial mask and lotion for a basket filled with items that will give them the opportunity to treat themselves to a little "me" time. Homemade treats and photo collages are also great gift options.

For cooking and baking enthusiasts

For your favorite foodie, consider giving some fun and affordable kitchen tools,

For travel lovers

For those on your list who love to hit the road and explore new territories, consider gifts that will make their travel more enjoyable. Passport covers, camera accessories, travel journals, or a mini alarm clock are all great options that won't break the bank. You can also give them items that will remind them of their explorations. Put together a gift basket of exotic chocolates and shelf-safe foods to remind them of their favorite flavors from abroad. Or you can remind them of one of the best parts of travel – the feeling of relaxation and getting away. Body washes with a refreshing scent, such

See GIFTS, Page 15

Error on Your Credit Report? Here's Help

BY JASON ALDERMAN

If you've ever tried to remove inaccurate or fraudulent information from your credit report and gotten the runaround, take heart: The Consumer Financial Protection Bureau is now on the case.

In July 2012, the watchdog agency, formed as a result of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, gained authority to supervise all of the major consumer reporting agencies.

The CFPB now advocates for consumers who have complaints regarding interactions with credit bureaus and identity theft protection services. This adds to the agency's consumer grievance oversight which already included mort-

gages, bank accounts, consumer loans and private student loans.

"Credit reporting companies exert great influence over the lives of consumers," said CFPB Director Richard Cordray in announcing his agency's new responsibility. "They help determine eligibility for loans, housing, and sometimes jobs. Consumers need an avenue of recourse when they feel they have been wronged."

You can seek assistance from the CFPB if you have issues with:

- Incorrect information on your credit report;
- How a consumer reporting agency is handling its investigation of your complaint;
- The improper use of a credit report;

• Being unable to get a copy of a credit score or file; and

• Problems with credit monitoring or identity-protection services.

Here's how the new system works:

If you believe your credit report contains incorrect or fraudulent information, you should first file a dispute with and get a response directly from that credit reporting company before contacting the CFPB. The same goes if you have an issue with how the company is handling its investigation of your grievance – for example, if they don't respond in writing within 30 days.

If, after filing your grievance, you are dissatisfied with the resolution, you may file a complaint

with the CFPB using any of the following methods:

- File online at www.cfpb.gov/complaint
- Call toll-free at 855-411-2372
- Fax it to 855-237-2392
- Mail to Consumer Financial Protection Bureau, P.O. Box 4503, Iowa City, Iowa, 52244.

Once your complaint has been logged, you'll be given a tracking number to check its status. Each complaint will be processed individually and sent to the credit bureau in question for response. The CFPB expects companies to respond within 15 days with information about the steps they have taken or plan to take. You'll have the option to dispute the company's response to your complaint.

Credit reporting companies issue more than 3 billion consumer credit reports a year and maintain files on more than 200 million Americans. Among other things, they track the number and types of credit accounts you use, how long they've been open and whether you've paid your bills on time.

"The consequences of errors in a consumer report can be catastrophic for a consumer, shutting him or her out of credit markets, jeopardizing employment prospects, or significantly increasing the cost of housing," noted the CFPB's announcement.

You can order one free credit report per year from the three major credit bu-

reaus – Equifax, Experian and TransUnion. (Order through www.annualcreditreport.com; otherwise you'll pay a small fee.) Proactively ordering your reports on a regular basis can help identify bad credit behavior and spot fraudulent activity or errors before they can damage your credit.

To learn more about credit reports and scores, visit the CFPB's website, www.cfpb.gov. Another good resource is What's My Score (www.whatsmyscore.org), a financial literacy program run by Visa Inc.

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

CARD, continued from Page 1

consumers – those who have never banked and the previously banked. From 2009 to 2011, use of prepaid debit cards by consumers who have never held bank accounts nearly doubled from six to 11 percent. Previously banked consumers' usage grew from 19 to 27 percent.

Beyond racial disparities, unbanked and under-banked consumers find that AFSs are more convenient, easier to access, and present lower barriers to qualification than traditional banking. Ease of access was most often mentioned by consumers as the deciding factor in their choices. The second most frequent reason unbanked and under-banked consumers chose AFS was that banks either did not make small-dollar loans or the consumers did not qualify.

More than half of 2011's under-banked consumers felt purchasing non-bank money orders or using a non-bank check-cashing service was more convenient than bank services. Unbanked consumers agreed by more than 29 percent.

On a state-by-state basis, FDIC's analysis found the highest incidence of unbanked consumers in the South: Alabama, Arkansas,

Louisiana, Mississippi, Oklahoma and Texas. Of these states, the highest percentage of unbanked consumers was Mississippi with more than 15 percent.

FDIC's metro area data revealed that Texas' most populous city, Houston, had the highest percentage of under-banked consumers with more than 28 percent. Other metro areas with 20 percent or higher numbers of under-banked consumers we-

re: Austin, TX; Baltimore, MD; Kansas City, MO; Little Rock, AR; New Orleans, LA; and Rochester, NY.

Commenting on these findings, Uriah King, vice-president for state policy with the Center for Responsible Lending (CRL) said, "Payday loans are no easy fix. Borrowers have to take out loan after loan just to stay afloat."

Earlier CRL research has found that payday loans lead

to long-term debt. The payday industry's \$27 billion annual loan volume is largely derived by 'loan churning', the practice of taking out a new loan in order to pay an earlier one. Payday loans' debt cycle generates \$3.5 billion in fees alone each year, and the typical borrower is in debt for 212 days of the year.

Other CRL research on overdraft fees found that most debit card transactions were triggered by an average

expenditure of \$20.00; but the typical fee charged for each overdraft is \$34.00 per transaction. As a result, each year overdraft fees cost consumers \$23.7 billion.

It could be argued that the increase in prepaid card usage is related to the high overdraft fees charged after consumers receive their monthly bank statements.

"Usurious payday loans and overdraft fees are clearly predatory products. No won-

der so many consumers simply opt out completely. These findings really uncover how far afield big bank practices are from serving the needs both families of color and/or low-income communities", concluded King.

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

TISEO PAVING COMPANY

419 E. Hwy. 80, Mesquite, TX 75150

Tel: (972) 289-0723 Fax (972) 216-5637

www.tiseopaving.com

Performing Concrete Street Paving
in the Metroplex Area

We Accept Subcontracting Bids
For All Public Works Projects
in the Dallas Area.

We Are Accepting Applications for Concrete Mixer Drivers and Heavy Equipment Mechanics

Equal Opportunity Employer

Experienced Welder

Reynolds Asphalt and Construction Company has an immediate need for welder with experience in heavy equipment welding and industrial plant fabrication.

Requirements:

- 1 to 2 years of proven welding experience
- Legal to work in the United States
- Pass a pre-employment drug screening and physical
- Clean driving record
- Willing to work in the field and at the shop in all weather conditions
- Available to work extended hours, including weekends
- Hold a HS diploma or GED
- Be flexible to work extended hours, including weekends
- Be a positive team player

Please do not apply unless you are willing to work

Salary to match your experience and knowledge

Qualified candidates please e-mail your resume to:

mhood@reynoldsasphalt.com or

Come by and fill out an application:

701 S. Industrial Blvd #100

Euless, TX 76040

EEO

Weeknights

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.

Daily

Activity Time Highland 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 December 17
Santa "Cause We Care Christmas" Program at the Ghetto Club, 1645 Stark Street; 214-426-2926

Through December 18
TeenScene Movie at Irving Public Library, 801 W Irving Blvd; Free; 972.721.2628

Through December 22

The Forgotten Carols at the Belaire Plaza at 420 East Pipeline Rd. Performances are at 7:30pm on Monday, Tuesday, Thursday, Friday, and Saturday with 3 p.m. matinees on Saturdays Nov. 24 and Dec. 1, 8, 15, 22, 2012. Reserved seating tickets on Friday and Saturday are \$18 for adults, \$16 for students and seniors, and \$9 for children 12 and under. 817-284-1200 or <http://www.ArtisanCT.com>

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

Dead Sea Scrolls & the Bible at MacGorman Performing Arts Center, 4616 Stanley Ave. in Fort Worth; 877-789-0876

Through December 15

"Fruitcakes" by Breitling Youth Theatre at Plaza Theatre; 972-658-3915

Through December 16

Batman Live- World Arena Tour at American Airlines Center

December 14

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

December 15

Funky Towns First Annual Grown & Sexy Saturday at The Elegant Masonic Hall Center, 1100 Henderson St. in Fort Worth; Cost: \$25; 682-221-4078

December 15

Jingle Bells Rock! Jingle Bell Choir Class at Town East Mall, 2063 Town East Mall in Mesquite; 972-270-2363

December 18

Philadelphia 76ers vs. Dallas Mavericks at American Airlines Center, 2500 Victory Avenue; 214-222-3687

December 27-30

"Laura Ingalls Wilder Christmas" at Granville Arts Center – Small Theatre; 972-205-2790

December 27, 2012 - January 1, 2013

Lone Star Circus Illuminates the Imagination with Cirque Banquiste Dec 27-Jan 1. International circus stars from around the globe bring their talents and a pre-show in the theatre lobby allows children from the Lone Star Circus School's classes to show their skills, too. Tickets \$20-\$46, 214-740-0051 or www.lonestarcircus.org. For group sales information, contact Mark Doyle at 214-237-2515.

December 30

Trey Songz Chapter V World Tour at Verizon Theatre at Grand Prairie, 1001 Performance Place at 8 p.m.; \$40-\$90; 972-854-5050

January 6, 2013

First Sundays talent showcase and buffet at 1:30 p.m. at Center City Grille, 3316 Merrilee Drive in Dallas. Tickets are \$15 in advance and \$25 at the door. Enjoy

live entertainment, clean comedy, inspirational poetry, an all-you-can eat buffet, and the sounds of DJ Diamond K. INFO: 972-834-5936, roundtheclock.cm@gmail.com or firstsunday.eventbrite.com.

January 17- February 9, 2013

"Under the Yum-Yum Tree" by GCT at Granville Arts Center – Small Theatre; 972-205-2790

January 18, 2013

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

January 25- March 3, 2013

Goodnight Moon at the Dallas Children's Theater brings a favorite book to life. Savor the whimsical and rich world of a child's imagination with stars, air and noises everywhere! This fanciful poem of goodnight wishes comes to life as an extravaganza of enchantment, singing, dancing and puppetry. Rosewood Center for Family Arts at

5938 Skillman Street in Dallas.

February 2, 2013

The Joey Riley Show at Granville Arts Center – Brownlee Auditorium; 817-455-7783

February 15, 2013

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

February 19, 2013

Mike Tyson: Undisputed Truth at Verizon Theatre at Grand Prairie, 1001 Performance Place at 8 p.m.; \$40-\$300; 972-854-5050

February 28- March 23, 2013

"Death Takes A Holiday" by Garland Civic Theatre at Granville Arts Center – Small Theatre; 972-205-2790

March 2, 2013

Salutation of the Dawn at Zion Lutheran Church, 6121 East Lovers Lane at 7:30 p.m.

CADNET/NORTH DALLAS GAZETTE

National and Local Classified Advertising Network

To advertise call 972-509-9049 Email (ad for quote) opportunity@northdallasgazette.com

ADOPTION

PREGNANT? CONSIDERING ADOPTION? You choose from families nationwide. **LIVING EXPENSES PAID.** Abby's One True Gift Adoptions. 866-413-6292, 24/7 Void/Illinois

Pregnant? FTMom / Devoted dad seek to adopt. Financial security. Expenses paid. Yvette / David. Ask4Adam. 1-800-790-5260

AUTOMOTIVE

BLOWN HEADGASKET? Any vehicle repair yourself.

State of the art 2-Component chemical process. Specializing in Cadillac Northstar Overheating. 100% guaranteed. 1-866-780-9038 www.RXHP.com

AUTOS WANTED

TOP CASH FOR CARS, Any Car/Truck, Running or Not. Call for INSTANT offer: 1-800-454-6951

ELECTRONICS

Direct To Home Satellite TV \$19.99/mo. Free Installation **FREE HD/DVR Upgrade** Credit/Debit Card Req. Call 1-800-795-3579

HEALTH & FITNESS

TAKE VIAGRA? SAVE \$500! 100mg ./ Cialis 20mg. 40+4 FREE, PILLS. Only \$99.00 Discreet. 1-888-797-9024

HELP WANTED

Surfing USA. Now hiring 10 spontaneous individuals. Travel full time. Must be 18+. Transportation and hotel provided. Call Shawn 800-716-0048

MISCELLANEOUS

AIRLINE CAREERS begin here - Become an Aviation Maintenance Tech. FAA approved training. Financial

aid if qualified - Housing available. Job placement assistance. Call AIM (866)453-6204

CASH FOR CARS, Any Make or Model! Free Towing. Sell it TODAY. Instant offer: 1-800-864-5784

Meet singles right now! No paid operators, just real people like you. Browse greetings, exchange messages and connect live. Try it free. Call now 1-888-909-9905

CANADA DRUG CENTER. Safe and affordable med-

ications. Save up to 90% on your medication needs. Call 1-888-734-1530 (\$25.00 off your first prescription and free shipping.)

ATTEND COLLEGE ONLINE from Home. *Medical, *Business, *Criminal Justice, *Hospitality. Job placement assistance. Computer available. Financial Aid if qualified. SCHEV Authorized 800-494-3586 www.CenturaOnline.com

WANTED TO BUY

CASH PAID- up to \$26/Box for unexpired, sealed **DIABETIC TEST STRIPS.**

Hablamos Espanol. 1-800-371-1136

Yearbooks Up to \$15 paid for high school yearbooks 1900-2012. www.yearbookusa.com or 214-514-1040

DIABETIC TEST STRIPS Wanted Check us out Online! All Major Brands Bought Dtsbuyer.com 1-866-446-3009

Wants to purchase minerals and other oil and gas interests. Send details to P.O. Box 13557 Denver, Co. 80201

Reader Advisory: the National Trade Association we belong to has purchased the following classifieds. Determining the value of their service or product is advised by this publication. In order to avoid misunderstandings, some advertisers do not offer employment but rather supply the readers with manuals, directories and other materials designed to help their clients establish mail order selling and other businesses at home. Under NO circumstance should you send any money in advance or give the client your checking, license ID, or credit card numbers. Also beware of ads that claim to guarantee loans regardless of credit and note that if a credit repair company does business only over the phone it is illegal to request any money before delivering its service. All funds are based in US dollars. 800 numbers may or may not reach Canada.

DONATION, continued from Page 7

800 animals a year. Having monthly money coming into the shelter helps cover regular expenses." Felicia Kalish, of the Humane Society of Dallas County, added: "Private donations can be very sporadic. When there's some consistency, we know what funding to expect and can budget better."

Thanks to the efforts of one company, shelters are receiving regular charitable donations to help defray costs. AxiaRx is a free prescription card available to Dallas Metroplex residents who may be having trouble paying the high cost of prescription drugs. Every time this card is used, a donation is made to area humane so-

cieties. As an added benefit, not only does the card cover prescriptions for people, but many pet prescriptions are discounted as well.

"It's a win-win," Kalish said about the AxiaRx program that helps animal welfare organizations, while helping those in the community, at the same time. According to the American Community Survey released in August by the U.S. Census Bureau, more than one million Metroplex residents are uninsured while many thousands more are forced to pay full price because their insurance doesn't cover their prescription.

The program has the potential to help many resi-

dents afford their prescription medications while also providing thousands of dollars in donations to rescue, rehabilitate and adopt pets throughout the county.

Currently, the average AxiaRx card carrier saves 49% off of prescription drugs. One customer wrote: "I just picked up my prescription from Walmart. It only cost me \$24.25! You saved me over \$250! Thank you so much. Words cannot express my gratitude."

Nearly 4,100 retail pharmacies in Texas participate in the prescription card program as well as national retail chains such as Walgreens, CVS, Walmart, Target, Tom Thumb, Kroger

and many others. There are currently over 50,000 drugs available for a discount.

"We are so grateful for his wonderful program. This kind of regular support is essential to keeping the shelter afloat," said Kalish.

Looking to adopt a dog or cat this Christmas? Or, to find out how to support your local animal shelter, visit one of these great websites for more information: Humane Society of Dallas County, Collin County Humane Society, Taylor-Jones Humane Society and DFW Humane Society.

To learn more about AxiaRx and obtain a free prescription card, visit AxiaRx online.

MANN, continued from Page 2

the hit TBS comedy Tyler Perry's Meet The Browns.

Mann's highly successful, Dove Award-winning CD The Master Plan remained at the top of the Gospel sales chart for almost a year, and in 2010, Tamela released The Master Plan Deluxe Edition which contained not only all the songs from the best-seller, but David's CD, Mr. Brown's Good Ol' Time

Church, and a full bonus DVD of behind the scenes footage and music videos.

Tamela and David's new cooking and lifestyle show, Hanging With The Manns, will be coming to television next year.

For more information about Tamela Mann, visit <http://www.tillymannmusic.com> and www.facebook.com/davidtamela-mann.

ISRAEL, continued from Page 3

Germany) and 9 countries voted no, the U.S., Israel, Canada, Panama, Czech Republic, Marshall Islands, Nauru, Micronesia and Palau. Most are not familiar with the latter four countries and for good reason. All are very small countries with virtually no political clout and excluding Nauru basically U.S. proxies and heavily depend on it for aid.

The passing of this resolution is significant for a number of reasons, but what it represents more than anything is the growing reality that the state of Israel is becoming more and more isolated on the international stage. The far-right, extreme government led by Prime Minister Netanyahu is being exposed for the entire world to see for its genocidal, oppressive treatment of the Palestinian people. All eyes are on Israel just as they were on South Africa during apartheid. Everyone is watching, waiting and now responding.

And how does Israel react? Announce plans to build 3,000 settlements in the area known as E1 between Jerusalem and Ma'aleh Adumim. For those who are not aware building in this area is considered so offensive and off the table, even former President George W. Bush, who never opposed anything the state of Israel did, during his tenure condemned such a move. By Prime Minister Netanyahu forging ahead despite condemnations from the international community, including

its closest ally, the U.S. he is basically driving the last remaining nail in the coffin and negating any hopes of a two-state solution. But then the idea of two, equal and sovereign nations living side by side in peace has never been his agenda.



Store Management Opportunities

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

Supermarket chain, Craft chain, Mass merchant, Drug chain, Building supply chain

Must be willing to relocate.

Benefits include:

- All Stores Closed on Sunday!
- Competitive Salaries
- Paid Vacations
- 401K Plan
- Medical/Dental
- Life Insurance
- Merchandise Discount
- Flex Spending Plan

Qualified Candidates who are self motivated and top performers must apply online.

www.hobbylobby.com
EOE



GARLAND

Attention Suppliers of Goods, Services and Construction

Review Competitive Opportunities at www.bidsync.com

www.garlandpurchasing.com

972-205-2415

Advertising Account Manager Needed Immediately

Must be

- A good telemarketer
- Willing and able to cold call effectively
- Have reliable transportation
- Skilled in MS Word and Excel
- Able to demonstrate good people skills
- Able to work in Plano and surrounding areas

Interested candidates should email resume to publisher@northdallasgazette.com

GRAPHIC ARTIST

Small Community Newspaper looking for a parttime student graphic artist.

Prefer student (intern) that's available on a per project basis.

Must have knowledge of Quark and Indesign software.

Work will be done at company office.

Must be professional and dependable. Fax resumes to:

972-509-9058, or email to: trj1909@tx.rr.com

Attendants Needed!

Disability Services of the Southwest is seeking Personal Care Attendants to care for people with disabilities. CPR and a clean criminal history necessary.

Apply online at www.dsswtx.org or call 877-946-0442 for more information

Employment Opportunity

Family Service Counselor (Sales) Must be a self starter, self motivated and pass background check. Excellent Pay, Full benefit package including 401K, medical, life, dental, & vision insurance. Plus liberal sick and vacation benefits. Call (214)398-5898 or (214)514-9553.

Lincoln Funeral Home & Cemetery Services
8100 Fireside Drive
Dallas, Texas 75217



DO YOU WANT AN EXCITING AND REWARDING CAREER?

PURSUE A CAREER AS A POLICE OFFICER OR FIREFIGHTER!

- Competitive wages
- Array of benefits
- Education incentive pay
- ... and more

SIGN UP TO TAKE THE CITY OF IRVING'S NEXT CIVIL SERVICE ENTRANCE EXAM. CALL (972) 721-2696 TO REGISTER.

The City of Irving does not discriminate on the basis of race, sex, religion, age, or disability in employment or the provision of services.
www.cityofirving.org

**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.

December 16, 8 a.m.

You're invited to our Early Morning Worship Service; stay for Bible Classes at 9:30 a.m. and for Morning Worship at 10:45 a.m.

December 19, 10 a.m.

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 of Education
1026 Avenue F
Plano, TX 75074
972-423-8833
www.avefchurchofchrist.org

**BIBLE WAY
COMMUNITY
BAPTIST CHURCH**

December 16, 9:35 a.m.

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

December 19, 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 incorpo-

rated when they come, children learn and they play and have fun.

December 22, 9 a.m.

Join us for Men's Fellowship as we worship and praise God; and we study His Word.

December 28, 7 p.m.

You're invited to our Women's Fellowship as we praise God; worship Him and Study His Word.

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

**CHRIST COMMUNITY
CHURCH
IN RICHARDSON**

December 15, 1 p.m.

Ladies you are invited to our Mother, Daughter, Sister Tea. Call the church for details and fee.

December 16

Join us in our Women's Day 2012 Worship Service at 8:45 a.m. and 11 a.m. with guest speaker Rev. Cokiesha Bailey Robinson from Concord Church. Theme: It's All about the Kingdom, Rev. 7:9-12. Come and be blessed by the Word of God.

December 19, 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
New Location for 12-16-2012
George Bush Fwy at Jupiter
Road
On the Garland/Richardson
Border
972-991-0200
www.followpeace.org

**DAYSTAR
DELIVERANCE
MINISTRIES**

December 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"**

**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

December 16, 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.

December 19, 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 the 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.)

December 22, 4 p.m.

F3C Theatre and Arts Ministry pres-

ents "Jesus Season" at Story Elementary School, 1550 Edelweiss Drive, Allen, TX. Found in James 1:17 & 18.

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

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

December 31, 9:30 p.m.

Join us, First Church and New Mount Zion Baptist Church, for Watch Night Service in memory of Dr. Robert E. Price, Sr. with special guests, celebrities and Psalmists Tamela and David Mann from Meet the Browns' TV show. Doors will open at 9 p.m.

Dr. Gregory Foster,
Senior Pastor and
Rev. Anthony Foster
Pastor
300 Phillips Street
Richardson, TX 75081
972-235-4235
www.fbchp.org

**SAINT MARK MBC
IN MCKINNEY**

December 16, 9:30 a.m.

Join us in our Morning Worship Service and stay to enjoy our Education Ministries at 10:45 a.m.

December 19, 6:30 p.m.

You're invited to our Prayer Ministry every Wednesday because "Prayer Changes Things" People and Situations.

Dr. Charles Wattleley
Senior Pastor

1308 Wilcox Street
McKinney TX 75069
972-542-6178
www.saintmarkbc.org

**SANCTUARY 303 TRUE
TABERNACLE CHURCH**

December 12-16

You're invited to witness an electrifying Ministry of Prophet James, a pastor and national Evangelist; and the power of God. This event will take place at Zion Chapel MBC, 1004 N. Jefferson, Lancaster, Texas 75134. On Wednesday – Friday meet us at 7 p.m. On Sunday come at 3 p.m. and be blessed. For information call Pastor Lee Barnes at 214-759-9244.

Dr. Lee Barnes, Pastor and
Dr. Sharon Garrett Barnes,
Co-Pastor
214-759-9244
Barneslee1221@gmail.com

**SHILOH MBC
IN PLANO**

December 16, 8 a.m.

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

December 19, 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**

December 16, at 7:30 a.m.
or 11 a.m.

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

December 17, 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

**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.

December 16, 9:30 a.m.

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

December 31, 9 p.m.

Mark your calendar for an exciting, blessed and Spirit-filled Night Watch Worship Service with Prophet James and other prophets and pastors around the Metroplex area.

Dr. Gregory E. Voss,
Senior Pastor
2765 Trinity Mills Road
Building 300
Carrollton, TX 75006
214-514-9147
www.wordoflife09@live.com

MT. OLIVE CHURCH OF PLANO

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

*Answers you need, Hope for today
is waiting for you...*

Pastor
Sam
Fenceroy

- Sunday School for all ages 8:30 am
- Sunday Morning Prayer 9:30 am
- Sunday Service 10:00 am
- Wednesday Night Service 7:00 pm

Pastor
Gloria
Fenceroy



Radio Programs

"Vision & Truth Live"
Call Pastor Sam
Every Sun. 9:00pm-10:00pm
KWRD 100.7 FM THE WORD

"Truth Made Simple"
Listen to Pastor Sam
Mon.-Fri. 5:25pm- 5:30pm
KGGK 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



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



**KEDRA A. WILLIAMS
CPA. PC**

Financial Statements

IRS Negotiation & Audit Representation

Profitability Analysis & Reporting



Tax Preparation

469-449-9833

www.kedrawilliams.com



**Sister
Tarpley**

Heaven's Grocery Store: I was walking down life's highway some time ago; I saw a sign that read, "Heaven's Grocery Store" as I got closer the door opened wide, and when I came to myself I was standing inside. I saw a host of Angels; they were everywhere. One handed me a basket and said, "My child, shop with care."

Everything a Christian needed was in that grocery store and all that you couldn't carry you could come back the next day for more.

First I picked some **Patience, Longsuffering and Gentleness. Love and Goodness** were in the next row. Further down the aisle on a shelf was plenty of **Understanding**, I knew that I would need it everywhere I go.

I got two boxes of **God's Wisdom** and two bags of **Faith**; I picked up some Temperance too. I just couldn't miss the **Holy Spirit** for it was all over the

place. I stopped to get some **Strength and Courage** to help me run this race.

By then my basket was getting full, but I remembered that I needed more of God's mighty **Grace**. I'm glad that I didn't forget **Salvation** for **Salvation** is free and I wanted to get enough of it for you and me.

I started to the counter to pay my grocery bill; I thought I had everything to do my Master's Will. As I went up the aisle I saw **The Power of Prayer**; I simply had to put that in the basket for I knew that when I stepped outside, I would run right into sin.

Joy, Peace and Meekness were all plentiful; they were on the last shelf. **Songs and Praises** were hanging near so I helped myself. Then I said to the Angel, "How much do I owe?" The Angel smiled and said, "Not a thing, just take them everywhere you go."

I smiled at the Angel and said, "Really, how much do I owe?" The Angel smiled again and

said, "My Child, Jesus Paid Your Bill A Long Time Ago!" --Author Unknown.

In Disguise: It's often difficult to understand why people give in to certain temptations. From our vantage point, their problems should be easy to handle.

We may even wonder how Adam and Eve could have been so foolish as to have thrown aside all that God had given them in the dawn of their existence. We wouldn't have fallen so easily—or would we?

Part of the problem is that Satan wears a disguise when he slithers into our lives. People do not know the devil is there even when he has them by the throat." The Bible tells us that the serpent was, "More cunning than any beast of the field."

Genesis 3:1. There was no ominous hissing or rattling that warned of danger. Satan didn't ask, "Pardon me, may I have 20 minutes to destroy your life?"

Our "Public Enemy No. 1" uses the same tactics today as he did back then. He appeals to our sinful de-



L to R: Cousins Beulah Ali-Carr from Florida, Maxiline Castille from New Mexico, Laura B. Pollard from Big Spring, Texas and Harvey Green from New Mexico at a family gathering.

sires, **1 John 2:15-16.** Satan even disguises himself as an angel of light, and his cohort appear as ministers of righteousness **2 Corinthians 11:14-15.**

To resist temptation and to detect Satan's deceptions, we must live in close fellowship with Christ, **1 John 2:28.**

When sin entices and allures, its lies must be ignored; the strength to gain the victory comes when we trust God.

Hello Nice Person: Hello nice person, did anyone ever tell you, just how special you are? The light that you emit might even light a star.

Did anyone ever tell you how important you make others feel? Somebody out here is smiling about love that is so real.

Did anyone ever tell you, many times, when they were sad, your smile made them smile a bit, in fact, it made them glad?

For the time you spend sending things and sharing whatever you find; there are no words to "Thank you." But somebody thinks that you are fine.

Did anyone ever tell you just how much they like you? Well my friend, today I am telling you, I believe that without a friend, you are missing out on a lot!

--Author Unknown.

PASSES, continued from Page 10

gional DART pass this coming spring at a cost of \$200. Students who are eligible must either be taking three semester credit hours or be enrolled in 48 continuing education contact hours in order to purchase the semester DART passes from the business office at the college where they are enrolled; they also must provide proof to the business office that they have registered and paid for their classes.

El Centro College will continue to provide free



DART passes to students who are enrolled in six or more semester credit hours. The free DART ride for eligible students at El Centro was implemented years ago because the college does not offer parking to its students in downtown Dallas. David Browning, vice president for business

affairs at ECC, has worked with DART extensively to provide transportation to students, and he assisted with the districtwide contract as well, according to Ed DesPlas, executive vice chancellor for business affairs at DCCCD.

The new discounted regional DART pass for the

spring semester will provide students with access to DART, the TRE, DCTA and Fort Worth public transportation from January 1 to May 31, 2013, for \$200 -- that's \$40 per month, or 75 percent less than others pay. Currently, DCCCD has a contract with DART for the spring 2013 semester and is working with the agency on a contract for the next academic year, 2013-14, to cover the fall and spring semesters, said DesPlas. "We are pleased to offer

these discounted passes to our students, who always must balance budgets, classes, tuition, jobs and other demands," he added.

Students who have questions should contact

the business office at the college where they are enrolled. DCCCD's colleges will begin selling the new discounted regional semester passes in January 2013.

GIFTS, continued from Page 10

as the new moisturizing Softsoap Citrus Splash & Berry Fusion, will transport recipients to warm days and exotic locales. Combine with a selection of personal care products, such as facial masks and moisturizers to help them transform their bathroom into a mini-vacation abroad.

For the kiddos

When purchasing gifts for very young children, look for brightly colored toys that play music or offer an interactive element. Stuffed animals, baby blankets and clothing are great options as well.

For adolescents, teens and in-be-tweens

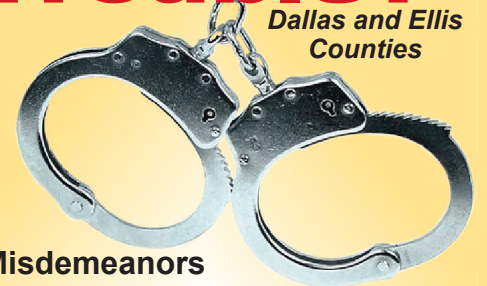
It's hard to stay on top of the trends most pre-teens and teenagers are in tune with. Instead, opt for something you know they'll enjoy. Consider giving a gift certificate to a movie theater or popular store where they can purchase electronics,

clothing or sporting equipment. If you have your heart set on a tangible present, remember to request a gift receipt, just in case.

To learn more about the full line of scented body washes from Softsoap, visit www.Softsoap.com or www.facebook.com/Softsoap.

Trouble?

Dallas and Ellis Counties



- Misdemeanors
- Felonies
- Federal cases

Mention North Dallas Gazette and get 30 minutes telephone consultation free

214-749-0040

Gina Smith, Attorney at Law

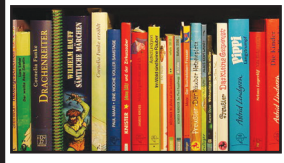
2201 Main Street, Suite 400-11

Dallas, 75201

www.GinaSmithLaw.com

effective representation for a bad situation!!!

NDG Bookshelf



BY TERRI
SCHLICHENMEYER

This Christmas, you'll find lots of surprises beneath your tree.

Some of them, of course, will arrive from Santa. Others will come in the mail from Grandma or a favorite aunt who lives far away. Then there are the beribboned packages that somehow manage to sneak under the tree, courtesy of someone special.

Emerson Johansson never expected a gift, especially not something sent decades ago. But in the new

book *The Lost Christmas Gift* by Andrew Beckham, he received a box full of memories...

Two days before Christmas, a box arrived at Emerson Johansson's house. It was wrapped in paper that was old and fragile, and he was surprised to see his father's handwriting on the outside.

His dad had been dead for years.

During World War II, Emerson's father worked as a cartographer in France and, judging by the postmarks, Emerson knew that that was where the box had come from, some seventy-odd years ago. He wondered where it had been all this time. With excitement, he wondered what was inside it.

Discover *The Lost Christmas Gift*

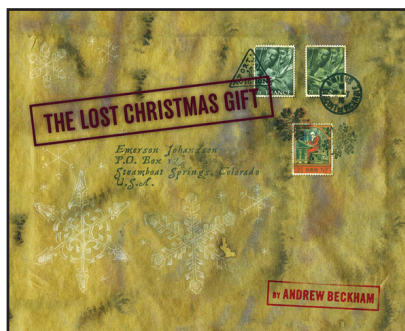
When he opened the box, he found a book.

Memories came flooding back.

It had been a special father-son outing, the kind that boys eagerly anticipate each year.

They had set out to find the perfect Christmas tree; Emerson had taken his new camera to mark the occasion, and a flask of hot coffee to keep them warm.

It was a good thing, too, because the clouds rolled in about noon that day and it snowed very hard. Soon, Emerson and his father were lost and they knew



they'd have to spend a cold night in a hastily-dug snow shelter.

But before they could huddle down for the night, Emerson saw something in the woods: it was a small man who carried twigs, and Emerson took a picture. Then they saw another man through the trees, who left some coal. The gifts were just enough to get them

through the cold night.

As he looked through the book his father had made for him all those years ago, Emerson was amazed. His pictures – the ones he thought were missing – were in the book, along with drawings his father had made.

Drawings made with love. Pictures with Christmas magic behind them...

Okay, I have to admit that author Andrew Beckham had me there for a minute.

In his brief introduction to *The Lost Christmas Gift*, he says that he's known Emerson Johansson for years, which starts this delightful story off on just the right note. From there, we're treated to a book-

within-a-book and side-by-side, across the years comments about a special day shared and the incredible things that happened. I'm not going to give you one more hint here, except to say that if you're not a believer in holiday enchantment now, you will be when you're done reading this tale.

This Christmas, start a brand-new tradition by reading this exquisitely illustrated, wonderfully told story together with your family. For you and for them, *The Lost Christmas Gift* is the perfect holiday find.

The Lost Christmas Gift by Andrew Beckham (Princeton Architectural Press, \$29.95, 40 pages)

ZERO, continued from Page 10

The 3D market is growing rapidly. A majority of TVs over 50" are now equipped to display 3D. Movie lovers are continually seeking more quality content.

Dallas-based P3DHD utilizes its proprietary process to convert existing 2D content into true 1080p 3D content in a timely and cost effective manner. This opens

up the opportunity to convert thousands of titles from classic content all the way to new productions such as *Zero One*.

"The P3DHD process is hardware neutral, producing

exceptional 3D content that works with all display technologies; active glasses, passive glasses, glasses-free (autostereoscopic) displays and DCP file for large screen cinema viewing."

Moviegoers can attend a free screening of *Zero One: The 3D Experience* on Wednesday, Dec. 19 at 7 p.m. at The Venetian Theaters Movie Bar & Grill located at 2661 Midway Road #200 in

Carrollton. Seating is limited, and to receive a ticket call the theater at 972-733-0285 or visit the box office.

To learn more about *Zero One*, visit <http://www.facebook.com/01movie>.

Bible Way Community Baptist Church



Dr. Timothy J. Wilbert, Sr.
Senior Pastor

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

*The place where Jesus Christ is Lord
and the Word of God Transforms lives*

Sunday School 9:35 A.M.
Sunday Worship 11:00 A.M.
Wed Bible Study 7:00 P.M.

Daily Radio broadcast: KGGR 1040 & 102.5 FM
10:00 A.M. - 10:25 A.M.

www.biblewayirving.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



Shiloh Missionary Baptist Church

*Serving the Plano Community for 127 Years
Founded 1884*

920 E 14th Street Plano, TX



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

IBOC INSPIRING BODY OF CHRIST CHURCH
7701 S. WESTMORELAND RD
DALLAS, TX 75237
972-572-4262 (IBOC)

SERVICE TIMES:
SUNDAY
LIVE ON 1301 7:30 AM
10:30AM
MONDAY SCHOOL
7:00 PM
FRIDAY
MEN'S FELLOWSHIP
7:00 PM
WWW.IBOCJOY.ORG

RICKIE G. RUSH, PASTOR
INVITED BY:

Avenue F Church of Christ

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



Ramon Hodridge, Minister

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

the mark pressing toward

Charles S. Wattleby
Senior Pastor

SUNDAY
Education Ministries
9:30 a.m.
Worship Celebration
10:45 a.m.

WEDNESDAY
Family Ministries
7:00 p.m.

*Friendly Fellowship
With a Family Focus!*

SAINT MARK MISSIONARY BAPTIST CHURCH
1308 Wilcox Street • McKinney, TX 75069 • 972-542-6178
Visit us on the web at www.saintmarkbc.com