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TSTA: Rick Perry's state of neglect

"Today, we heard Gov. Rick Perry deliver the state of his political priorities, while neglecting the priorities of Texas school children, their parents and most Texans," said Texas State Teachers Association President Rita Haecker.

Thanks to hard-working Texans, the state's economy has rebounded from the re-

cession. The Legislature has an \$8.8 billion surplus and a Rainy Day Fund balance of \$11.8 billion, enough money for the governor and the legislative majority to do the right thing and



Rick Perry

restore the \$5.4 billion – more than \$500 per student – cut from public school budgets two years ago. That is enough money to restore the school cuts and meet other important public needs without raising taxes.

Failing to restore education cuts is harmful. More

See **NEGLECT**, Page 5

Academic Bowl helps young men in their efforts of "Aiming for the Stars"

BY RUTH FERGUSON,
NDG EDITOR

David Robinson is the founder and event coordinator for the Annual African American Male Academic Bowl. The event, in its fourth year, was held on Saturday, Jan. 26 at the University



Mentor Sean Diop J and members of the Diop Mentoring team (Image: DCCCD)

of North Texas at Dallas campus and featured 111 young men in the 4th – 8th grade competing on a wide range of academic subjects and current events.

The academic tournament invites teams of three youth and one coach to compete in a single elimination tournament. There are two divisions: 4th - 5th grade and 6th- 7th grade. In each round, the two competing teams are asked quiz ques-

See **BOWL**, Page 7

Prepaid cards gain usage

BY CHARLENE CROWELL

Since the enactment of the Credit Card Accountability Responsibility and Disclosure (CARD) Act of 2009, consumers have benefited from more transparent pricing and improved ability to manage credit card debt. Although 68 percent of consumers had a credit card in 2010, fewer than 40 percent carried a balance that year –



the lowest proportion on record. Interest rates paid on credit card debt has fallen since the Act's implementa-

tion. Moreover, the number of late fees paid by consumers dropped by more than half – from \$901 million in January 2010 to \$427 million in November that same year.

Consumers benefited while issuers continued to profit. At the same time, the nation's top five credit card issuers – who accounted for over half of the credit card

market with combined portfolios of \$475 billion, continued to enjoy net earnings that were significantly higher than those of other commercial banks.

The State of Lending in America and its Impact on U.S. Households, (<http://rspnsb.li/state-of-lending>), addresses how credit card practices and usage have changed

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COVER STORY

HUD Voucher program fails to relocate families from poor neighborhoods



Image: bohocommunity.org

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More trouble for Chris Brown?

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

COMMENTARY

Children must stop dying from gun violence

BY MARIAN WRIGHT
EDELMAN

(NNPA) On Saturday, January 26, I was part of the March on Washington for Gun Control. We called on members of Congress and state legislators to pass common sense gun safety laws to stop the epidemic of preventable child and adult gun deaths. Others were marching in Boston, San Francisco, Chicago, San Antonio, Jersey City, and in communities across the country.

Grassroots groups came together in the wake of the massacre at Sandy Hook Elementary School in Newtown, Connecticut. Mothers and fathers, grandparents, pastors, gun violence survivors, law enforcement officers, elected officials, child advocates, and everyone who believes that our children's right to live, learn and grow up safely must be protected before guns, must not stop marching, calling, writing, and visiting and holding our political leaders

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People In The News...



Randi Stewart



Dr. Charles Mitchell



Rickey Smiley

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Randi Stewart

Randi Stewart is more than just a pretty face, she is one of the fastest rising and most sought after young models and talents to come out of the Pacific Northwest since the days of Dollicia Bryan and Heather aka "Halie." So far, she has been featured in over 15 online magazines including what's recognized as the largest online urban magazine, Hype! magazine.

Randi is also being featured in a popular urban men's print maga-

zine called DJ Kay Slay's Straight Stuntin' magazine (which she is currently featured and on newsstands now). She has also been sought after for roles in various reality shows and movies being filmed across the country. Everyone from Grammy-Award winning singer Mya, Love & Hip Hop Reality star Erica Mena to film director and television/movie star Charles S. Dutton are asking who is Randi after looking at her photos.

2012 proved to be a breakout year for Randi. A top photographer in South Beach personally requested her for his photo shoots, Hip Hop star Cam'ron and several other rappers requested her for video appearances. In just one weekend in New York City, she participated in a photo shoot for print magazines iAdore, Straight Stuntin' and the premiere issue of Rhymes & Dimes



(Wiz Khalifa on the cover). She also hosted an event at the popular Fashion 40 club.

Randi's Twitter account (@rthediva) literally grew overnight and reached well over 5,000 in one weekend. Her "Who is Randi?" YouTube video is gaining a lot of viewers and even made the

popular UK video blog harsharanlanda.blogspot.com aka Harsh.tv. Randi is scheduled to hit the road for the first part of 2013 to promote her various magazine features as well as to read and audition for a few movie roles. There's even a possible reality TV role in the works for her.

To see more photos of the up and coming model, visit www.randistewartonline.com. She can also be found on Twitter @rthediva, on Instagram rthediva723, and on Facebook.

Dr. Charles Mitchell

The Urban League of Greater Dallas and North Central Texas has announced Dr. Charles Mitchell and Mr. John Beckwith Sr., outstanding community leaders, will receive their 2013 Legacy Award.

This unique award allows the League to recognize and honor two individuals who have given so much to their professions and their community. This year's Legacy honorees will pass their torch to Dr. Winifred Parnell and Mr. John Beck-

with Jr. and challenge them to continue to excel in their professions and give back to the community.

The honorees will receive tributes at the Urban League Annual Meeting Luncheon on Friday, Feb. 22 at 11:45 a.m. at the Hilton Anatole Hotel, Khmer Pavilion Ballroom, 2201 Stemmons Freeway, Dallas, TX 75207.

Before retiring in 2010, Dr. Mitchell was an Orthopedic Surgeon here in Dallas for 37 years. He is a graduate

of Howard University Medical School and did his Surgery Internship, Residency and Orthopedic Residency at Mt. Sinai Hospital in New York. Some of his academic and professional appointments include Chief Orthopedic Surgeon at Methodist Hospital; former member of the Board of Regents at University of North Texas, President of Southeast Methodist Medical Staff and Chairman of Department of Surgery at Mesquite Community Hospital. He is currently an Orthopedic Consultant.

Many who know Mr.

Beckwith say he was born with the desire and dream of owning a funeral home and helping others. He was so determined, starting at age 14, he would walk or hitchhike to local funeral homes in rural Louisiana to learn the business. Today, he owns Golden Gate Funeral Home in Dallas, Lancaster, Fort Worth and Tallulah, LA. He works closely with the



clergy as a mentor throughout the Metroplex and donates his time and resources to his community.

"We are pleased to recognize these community leaders for their outstanding achievements in their respective careers and for the many meaningful contributions they have made to our community," said Dr. Beverly Mitchell-Brooks, President and CEO of the Urban League of Greater Dallas.

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Rickey Smiley

AT&T announced this week the return of 28 Days, a campaign that



aims to motivate consumers to take a forward

look at Black History Month as they create their own history. Celebrating its fifth anniversary, AT&T 28 Days features a multi-city speaker series and concert tour with comedian and radio personality Rickey Smiley serving as host. The speaker series and concert tour blends together a roster of performers, thought lead-

ers and innovators that are taking a forward look at making history. Learn more about AT&T 28 Days at att.com/28days.

"We believe it's what you do, with what we do, which is why 28 Days keeps coming back. AT&T 28 Days is five years strong because of the response and support we've received from our African American consumers," said Jennifer Jones, vice president of Diverse Markets, AT&T Mobility and Consumer Markets. "Each year, we look at new ways to move people to act on their dreams today. By adding new speakers and musical performances to 28 Days, we hope the campaign remains fun and relevant."

With Smiley at the helm as the new host of AT&T 28 Days, audiences are sure to be entertained this Black History Month. Accompanying Smiley on the 2013 speaker series and concert tour is a lineup of some of today's influential leaders and trendsetters who will provide their perspectives on how consumers can come together to shape their own future. Also new for 2013, the campaign will showcase musical performances from R&B sensation, Elle Varner.

"I feel honored to be involved with 28 Days because it gives me the opportunity to speak candidly about the importance of our history and share the stage with

other individuals who are taking that forward look at making history," said Rickey Smiley.

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On Honor and Compromise

BY STEVE LOVE

"We mutually pledge to each other our Lives, our Fortunes and our sacred Honor" is how the Declaration of Independence ends. These were not idealized words. They were written by men faced with the real possibility that they were signing their own death warrants. It was the inventory of what they were putting on the line – what they believed could be their personal cost – to bring freedom to the British colonies in America. And, indeed, the full measure of that cost would be paid by some of the signers. Others would go on to write the Constitution.

As we look back at those Founders, we must

understand that this pledge was to each other! It was not made to a nation, for none existed at the time; or to a deity, though they put their trust in "divine Providence." It was a pledge of fidelity to a small compact of men devoted to a common cause becoming aware of the price they might be asked to pay to achieve their goal...that for America to come into existence they might have to sacrifice their lives, fortunes and sacred honor.

It is this awareness of a price to be paid – values lost – not retained, that seems to be incomprehensible to some among us. Conservatives seem to have linked faithfulness to their convictions to their sense of honor so that if they hold out for

their convictions, even at the price of losing their seat in the next election, they will maintain their honor. It is this conviction that sets them in opposition to all forms of compromise. To compromise – in their way of thinking – is to lose their honor. Such was not how Lincoln or the Founders thought.

Indeed, this is precisely the difference between conservatives and the Founders. The Founders understood that majority rule arrived at through compromise is the only way that a society of equals can exist. Lincoln wrote in his First Inaugural; "If the minority will not acquiesce, the majority must, or the government must cease." He goes on to explain that

the choice facing the nation on March 4, 1861 was from the following alternatives: despotism (minority rule), anarchy (the dissolution of all government) and majority rule...with the price to be paid for majority rule being the willingness of those with minority opinions to be submissive to the decisions of the majority. It called for a definition of honor that assumes devotion to country and the civil order trumping one's own convictions. [That Southerners could not bring themselves to that vision of America was the reason we fought a bloody Civil War.]

The question, then, for conservatives is whether they will join with Lincoln and the Founders in sacri-

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accountable. We must vote them out if they do not act to end the preventable and immoral loss of child and human lives and honor what most Americans want and our children need.

A new Gallup poll shows that most Americans support universal background checks for gun buyers, a ban on assault weapons, limiting ammunition magazines to 10 rounds or less, and other proposals in President Obama's plan to reduce gun violence. It will be a formidable fight to achieve these essential steps but we can and will succeed if all of us raise an irresistible and unrelenting voice in every state in the weeks and months to come, and for as long as it takes.

Don't let anyone tell you current gun safety regulations are working just fine. They aren't. The massacre at Sandy Hook woke up many Americans to the epidemic of gun violence which has snuffed out the lives of 148,000 children since 1968 – this is the equivalent of 7,400 classrooms of 20 children and teens. Every 30 minutes a child or teen is shot in the United States. Every 3 hours and 15 minutes a child dies from gun violence. It's time to say "no more."

Epidemic gun violence against children—and its toll on all who live in the United

States—is a uniquely American phenomenon. In 2010, the U.S. gun death rate—homicides, suicides, and accidents—for children and teens was nearly 65 times higher than the rates in the United Kingdom and Germany and 108 times higher than in Spain. The U.S. gun homicide rate for children and teens was 106 times higher than the rate in Germany and 213 times higher than the rates in Spain and the United Kingdom.

The reason gun deaths are a huge epidemic in the United States is simple: it's the guns and the permissive gun laws that protect them. In a 2007 study of 178 countries by the Geneva-based Graduate Institute of International and Development Studies, the U.S. ranked number one in the number of guns per person (88.8 per 100), far ahead of all the other countries in the study. Yemen was a distant runner-up with 55 guns per 100 people, 40 percent less than the U.S. rate.

Although the U.S. accounts for less than five percent of the global population, Americans own an estimated 35 to 50 percent of all civilian-owned guns in the world. Between 270-300 million guns are in civilian hands in the U.S. – nearly one gun for every man, woman, and child. Our nation is saturated with guns

and the National Rifle Association wants more and more.

We can free our nation of this scourge of gun violence. No external enemy ever took the lives of so many children and adults. We can and must change this. I am confident that most Americans value children's safety and right to live more than they value the right of anyone to have assault weapons and high capacity ammunition magazines. If America can't stand up for its

children, it doesn't stand for anything.

Marian Wright Edelman is president of the Children's Defense Fund whose *Leave No Child Behind®* mission is to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start and a Moral Start in life and successful passage to adulthood with the help of caring families and communities. For more information go to www.childrensdefense.org.

Letter to the Editor

When will black people stop being referred to as African Americans as a race? Think about it. Our leaders, such as you, are perpetuating this nonsensical error. African American is a nationality characterization, not a race. If I were of the Black race, see there, and born and lived in Haiti, Europe or Mexico, would my race still be African American?

If I were an American naturalized white person born in South Africa, could I not be an African American? This African American crap is ludicrous.

I suppose, however, whatever "our" black, see here we go again, civil rights "leaders" say what we should be called at the time is what we are. I am old enough to have been "Colored", "Negro", "Black," and now I refuse to accept "African American". Go figure. I can live anywhere in the world and still identify as being of the black race. Why do people always have to use black to explain "African American"? I have had more than I can stand.

Now the *North Dallas Gazette*, being a newspaper run by intelligent people, should know better and have the intestinal fortitude to use correct terminology and not be coerced by what others are saying. You should lead, not follow. Let's see.

Elrie Freeman

American Heart Association and Total You Women's Wellness Summit partner for "Go Red" during Heart Health Month

Dallas, TX – This February marks the tenth year of the American Heart Association's *Go Red For Women* movement. In North Texas, one organization supports the American Heart Association's movement by inviting women from across the country to participate in the Total You Women's Wellness Summit (TYWWS) on Feb. 22-23, 2013 at Park Inn

by Radisson Dallas Love Field.

A portion of the proceeds from TYWWS will be used to support the American Heart Association's *Go Red for Women* movement. Host, Emily Blue, believes it is extremely important to help eradicate heart disease, especially in women. "Heart disease is still the number one killer in women. It is

important for us to continue to find cures and educate women on how they can eradicate this disease. That is why we partnered with the American Heart Association and the Go Red for Women movement," says Blue.

TYWWS is an opportunity for teens and women of all ages, ethnicities, and socioeconomic backgrounds to be empowered with tools

that will promote a healthy mind, body, and spirit. The Summit will also feature dynamic speakers who can provide a wealth of information that will empower and promote healthy living.

Speakers include Jacquie Hood Martin, executive coach, author of *Fulfilled: The Art & Joy of Balanced Living* and wife of multimedia journalist, Roland

Martin, will offer insight on spiritual wellness.

The Summit kicks off with an Evening of Elegance Gala featuring Author, Certified Professional Life Coach, International Ambassador Against Obesity Philanthropist and Model, Carla Ferrer, with a special performance from local artist Semaj' Jones & Co. and an appearance from

celebrity model, motivational speaker and one of the Physical Wellness speakers for the weekend, *America's Next Top Model* contestant, Bianca Chardei.

For more information about registration, becoming a sponsor, vendor, or other news, contact DeAnn Dunkins Lax at 1-888-628-3270 or visit www.totallyousummit.com.

Fight for Air Climb to benefit the American Lung Assn. scheduled for Feb. 23

DALLAS — The American Lung Association is excited to present the fifth annual competitive stairclimb, Fight for Air Climb, in Dallas on Feb. 23, 2013. This fun athletic event will challenge participants to climb the Renaissance Tower in downtown Dallas. Participants may run or walk each one of the 53 floors on their way to a celebration at the top.

This year's honoree is Laura McCracken. McCracken was diagnosed with stage four lung cancer in 2007 at the age of 30.

"The American Lung Association has my support because their efforts are so important," said McCracken. "They educate people about the importance of clean air, stopping tobacco use, and funding research to help people like me."

Stairclimbs are emerging athletic competitions that take participants beyond the average run/walk event. These "vertical marathons" are growing in popularity and Dallas is leading the way by hosting this one-of-a-kind event. Participants can compete in the Fight for Air Climb as individuals or as teams. All participants will have their time calculated through an electronic chip-timing system. Teams will

have the ability to start the race together and support one another during the climb. Water stations and rest floors will be available periodically throughout the climb if needed.

When climbers reach the top of Renaissance Tower, a celebratory After Party will be held on the 53rd floor, which will include a DJ, food, massage therapists, various vendors, entertainment and an awards ceremony.

Through team sponsorships and donations, Fight for Air Climb participants will support the American Lung Association's fight against lung disease. Proceeds from Fight for Air Climb will help find cures, protect clean air and promote smokefree kids. The American Lung Association in Dallas has announced a goal of raising \$155,000 from this year's event.

"I climbed 53 stories last

year to 'Fight for Air,' so that hopefully someday people like me won't have to suffer with lung cancer," said McCracken. "I look forward to this year's event, and to being a voice for awareness about lung health."

For more information about the *Fight for Air Climb*, visit www.FightForAirClimb.org or call Amanda Frederick at 214-631-5864 x209.

Hartz voluntarily withdrawing Chicken Chews and Oinkies Pig Skin Twists wrapped with chicken for dogs

The Hartz Mountain Corporation is voluntarily withdrawing its Hartz Chicken Chews and Hartz Oinkies Pig Skin Twists wrapped with Chicken for dogs in the United States because they contain trace amounts of unapproved antibiotic residue.

We are taking this action after recent Hartz testing found trace amounts of unapproved antibiotic residue in samples of Hartz® Chicken Chews™ and Oinkies® Pig Skin Twists wrapped with Chicken products. Even though two-thirds of the products we tested did not contain antibiotic residues, we would rather be overly cautious by voluntarily withdrawing these products from the market.

These antibiotics are approved for use in poultry in China and other countries, including European Union member states, but are not among those approved in

the U.S. Based on the FDA's review of the New York State Department of Agriculture & Markets (NYSDAM) results, there is no evidence that raises health concerns, and these results are highly unlikely to be related to the reports of illnesses FDA has received related to jerky pet treats.

Immediately upon learning of this finding, Hartz contacted the FDA to share our test results and execute a nationwide voluntary withdrawal. There have been no known illnesses to date associated with the consumption of these products.

"Upon learning about the nationwide voluntary withdrawal of several other brands of chicken jerky products through media reports, Hartz acted immediately to begin additional testing to determine if the same unapproved antibiotic residues were present in our products," said Sean McNear, Sr. Director of Quality

and Regulatory at Hartz Mountain.

There is no indication that the trace amounts of unapproved antibiotic residue are linked to the FDA's ongoing investigation of chicken jerky products produced in China. The trace amounts of antibiotic residue do not pose a health or pet safety risk.

Gun violence claims the lives of Chicago's mom 4 children

BY KENDRIA BROWN,
NDG INTERN

In the midst of a push for stronger gun control legislation by President Barack Obama, a Chicago mom Shirley Chambers lost her last surviving child, Ronnie Chambers, to gun violence. Chicago's homicide rate in the black community has been ominously increasing,

with seven people murdered this past weekend.

Chambers expressed, "It's not Chicago. It's these people. It's these people with these guns. They

shouldn't have guns, you know?"

In 1995, Chambers' son Carlos, 18, was killed. Then in April 2000, Chambers'

See GUN, Page 5

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Urban League of Greater Dallas Offers Comprehensive Community 2nd Chance Program for Youth

Through a grant from the Department of Labor, the Urban League of Greater Dallas now offers a career and education development program with service learning opportunities for young adults between the ages 18 and 21.

The Urban Youth Empowerment Program (UYEP) is a 6-8 month long commitment and includes job readiness courses, career and education support, service learning projects, internship placements, and assistance

with job placement or enrollment in post-secondary education institution or an industry recognized certification program. For more information contact Stefion Chandler at schandler@ulgdncx.com or call (214) 915-4696.

Educators are concerned that cost may prevent students and adults from obtaining a GED test credential. The Urban League's UYEP



Urban League
Greater Dallas and North Central Texas
An Affiliate of the National Urban League, Incorporated

program includes a GED curriculum which is a free program that includes classroom instruction and weekly meetings with an advisor to assess progress. Test fees are waived. Students who qualify for the Urban Youth Empowerment Program also receive tutoring and flexible class hours. To put them on

the road for educational success, they receive financial counseling, one-on-one career coaching, and a graduation ceremony upon completion.

Eligible participants must have had contact with the justice system between the ages of 14 and 18 but not charged as an adult, and live in Dallas County. At the close of the program students will leave with a GED or high school diploma, solid skills to enter and compete in the workforce, and a positive

relationship with their community.

Youth who have been involved in the juvenile justice system find themselves uniquely disadvantaged; often they are considerably behind in academic achievement, with little guidance on how to succeed in the workplace. Communities lose trust in young offenders and offenders continue to feel displaced and disengaged from the community. In addition to providing academic support to earn a GED or

high school diploma and training on how to succeed in the workplace, UYEP participants will engage in 448 hours of paid service learning where they develop necessary employment skills while substantively and meaningfully serving their community.

The mission of the Urban League of Greater Dallas and North Central Texas (ULGD) is to provide the critical skills and resources necessary to enable all citizens to secure economic self-reliance.

Frisco hosting Daddy Daughter Dance on Feb. 2

Frisco is hosting the 17th annual Daddy Daughter Dance on Saturday, Feb. 2. Lords and little ladies won't want to miss the "Royal Ball", featuring four dance times designed for different ages. Castle grounds are located at the Frisco Conference Center, 7601 Gaylord Parkway.

"This event is always a sellout," said Cara Harting,

Special Events Supervisor. "Last year, we heard from people who had bought dresses and flowers and made dinner reservations, but forgot to get tickets and we were forced to turn them away. We want to make sure everyone is aware of this royal event."

The annual Daddy Daughter Dances, with a royal theme, also feature costumed characters, light refreshments

and professional photos for additional purchase.

Dances are approaching 'sellout' status, and the tickets to the Frisco's Royal Ball are \$15 per person, per dance – or \$18 per ticket for non-residents. New this year - take advantage of printing your own tickets once you at www.FriscoFun.org. Also, you can view information on the City of Frisco's YouTube site.

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Huffington Post

Shirley Chambers

daughter Latoya, 15, was killed, followed by her son Jerome, 23, being killed in July of that same year. Ronnie was Shirley's only child left and she feared losing him.

Her son was a changed man and much different from his days of belonging to a gang, stealing cars, selling drugs, and behind bars. Chambers said that his new life included him helping other people out. He even appeared on the Ricki Lake

show last month to show his improved character.

On the show, Ronnie (Chambers son) said, "I told myself that you know, I need to protect my mother and be out here for her."

Now that her son is gone, it only adds to the issue of "gun control" and "values-based education"

for Chicago as Mayor Rahm Emanuel puts it. Emanuel elaborates, "It's not about crime. It's about values. Where were you raised and who raised you?"

Chambers says that her son knew right from wrong. "He wanted to change his life for his mother. He loved me and I loved him."

West Dallas rail crossings and bridges closed in west Dallas through March

West Dallas rail crossings will be closed starting Feb. 5 as part of Union Pacific Railroad's (UPRR) effort to replace tracks from

downtown Fort Worth to downtown Dallas.

For more information and rail crossing closure locations visit www.dallasci-

tyhall.com. Residents can also get closure information by calling the Union Pacific Railroad's 24-hour access line at (877) 243-1350.

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than 25,000 school employees – including 11,000 teachers – have lost their jobs, and thousands of children are studying in overcrowded classrooms.

Texas' per-pupil expenditure dropped from 41st to 45th among the states and the District of Columbia following the 2011 cuts, and Texas has the highest percentage of adult residents without a high school diploma.

Yet, instead of repairing the damage the cuts have done to our schools, Gov. Perry proposes tax relief for political supporters that would further erode the financial support our students

and their teachers need to succeed. And, he would undermine public education and our state's future even more by imposing a private school voucher program that would drain additional tax dollars from our local, public schools.

TSTA urges educators, parents and the vast majority of Texans who value the public schools to tell the governor and their legislators, "No," to vouchers and special interest tax cuts and demand that they restore the education funding cuts.

"Rick Perry may be willing to ignore the school children of Texas. The people of

Texas are not," Haecker said.

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Deadline for Microsoft scholarships is Feb. 1

Microsoft, a world leader in software, mobile phones, tablets, video games, and more, has announced that they are giving away millions in scholarships this year. They are offering four different types of technical scholarships for the 2013-2014 academic year to current undergraduate students: General Scholarships, Women's Scholarships, Minority Scholarships, and Scholarships for Students with Disabilities.

To be eligible, applicants must be enrolled full



Microsoft

time in a Bachelor's degree program at a 4-year college or university in the United States, Canada, or Mexico at the time you submit the application. Plus, they must be making satisfactory progress toward an undergraduate degree in computer science, computer engineering, or a related technical discipline such as electrical engineering, math, or physics.

The deadline to apply is Feb. 1. Students are encouraged to get started on the application process right away!

To apply for this scholarship, visit: www.scholarshipsonline.org/2012/09/microsoft-scholarships.html

For a complete list of other scholarships available in 2013, visit: www.ScholarshipsOnline.org

Plano brother and sister named regional finalist award in prestigious Siemens competition

Kimberley and Phillip Yu, a dynamic brother-sister duo attending Plano West Senior High School and Shepton High School, respectively, captured Regional Finalist standing in the 2012 Siemens Foundation Competition in Math, Science & Technology for their science research about a fatal degenerative brain disease.

An additional 10 students from Plano ISD were named Semifinalists in the same prestigious competition, an annual event that reveals the brightest high school minds in contention for the nation's

most coveted teen science prize.

The Yus' research focuses on frontotemporal dementia, a fatal degenerative brain disease similar to Alzheimer's. Chronic inflammation may play a key role in causing this disease; thus, the main goal of the students' project was to identify the roles that two key disease proteins play in inflammation.

While the first protein surprisingly did not have a significant role in regulating inflammation levels, they found that the second protein significantly reduced levels

of inflammation in its normal form. Importantly, a mutated version of this protein found in patients with frontotemporal dementia resulted in higher inflammation levels than the normal version, indicating that people with this mutation experience prolonged inflammation, which may in turn cause the disease. By targeting this protein and its role in inflammation, new drugs and therapies can be developed to treat this devastating form of dementia, which currently has no effective treatments.

See SIEMENS, Page 8

Jerome McNeil's legacy honored with at the Jerome McNeil Center

Pastor Jerome McNeil of Christian Chapel Temple of Faith passed away last year on July 15 at the age of 63, after delivering his Sunday service sermon. In 21 years, Pastor McNeil led the congregation to grow from 60 members to 6,000.

McNeil inspired so many and his legacy continues to live on through not only the church but through special honor bestowed by Dallas County. On Monday, Jan. 28, Dallas County recognized the contributions he made to the juvenile system in the community during his years of service, including as the Assistant Director of the Dallas County Juvenile Department. The county renamed a section of the facility the Jerome McNeil Jr. Juvenile Detention Center. The facility is a part of the Henry Wade Juvenile Justice Center located at 2600 Lone Star Dr.



Pastor Jerome McNeil

Dallas County works with the Texas Juvenile Probation Commission to house youth ages 10-17 who have been arrested by a police agency or charged with a criminal offense or who are alleged to have violated their conditions of probation.

Other lifetime achievements for the Cleburne native included lobbying for Texas Coalition for Juvenile Justice, being appointed to the Texas Marriage and Family Licensing Board by Gov. Ann

Richards, and co-founding the African American Pastors Coalition in Dallas. He was the denominational prayer coordinator for the Christian Methodist Episcopal Church, and served on the board of state and national institutions, along with serving on the social work faculty at some Texas schools.

Pastor McNeil authored *The Pain of Change: Transitioning a Church Through Worship and Prayer*.

Annual Neighbor 2 Neighbor event set for spring 2013

Murphy's annual "Neighbor 2 Neighbor" citywide block party night is set for Saturday, March 23, 2013, when Police and Fire personnel attend and actively participate in block parties throughout the City, according to Detective Brad Taylor, the City's Crime Watch Coordinator.

"We've scheduled the 2013 version in the spring versus the summer, hoping to

avoid the family vacation time and, of course, the temperatures will likely not be in the three digits," he chuckled.

Neighbor 2 Neighbor block parties are designed to build rapport between citizens and public safety personnel, improve and deepen trust, allow for social interaction within neighborhoods, engender discussion of local issues and challenges, and strengthen

confidence in the capabilities of the City's public safety network.

"The last three N2N block parties have been extremely useful in getting neighbors to come together, exchange contact information, and meet our officers and firefighters. It's these kinds of community-based efforts that form the backbone of an efficient crime

See NEIGHBOR, Page 16

BOWL, continued from Page 1

tions, which they must provide the correct answer within a specific timeframe. The team correctly answering the most questions is declared the winner.

Speaking by phone on Wednesday to NDG, Robinson shared the steady growth of the event over the years with 69 boys in 2009, 75 the following year and last year 87 boys participated. This year the competitors included students from Austin, Fort Worth, Frisco and other DFW school districts.

Robinson kicked off the project because, "There were not really any events such as this that targeting 4th - 8th graders." He points to the challenges African American males are facing in academics, "Our boys are not even getting through middle school." Robinson hopes that the

competition will encourage the students throughout their academic career from middle school through college.

He credits the enthusiasm of the participants and the community partners for the growth of the program. The cooperation from outside partners such as Texas Sen. Royce West, Irving ISD, Fort Worth ISD, and the Dallas Community College District have helped to spread the word. McDonalds was also a major supporter for the program providing meals and other assistance.

According to Robinson, the majority of the boys participating this year are return competitors, having participated in at least one previous academy bowl. Also more than half of the 4th graders, who participated in the inaugural event

in January 2010, returned this year.

All participants receive recognition, t-shirts and gift items provided by the community partners. Members of the 2nd place team received a Kindle Fire and the team winning 1st place received a Samsung Galaxy Tablet.

The coach of each team who progressed to the championship round received two tickets for the Feb. 9 Dallas Mavericks vs. Golden State Warriors game, donated by the NBA team.

Registration for next year opens in October for teams and volunteers. For more information in the meantime, visit <http://www.aamab.org/> and follow them on Facebook at <https://www.facebook.com/yscholars>.

HONOR, continued from Page 3

ficing their "sacred honor" to find a middle ground where our democracy is preserved and the domestic tranquility of our nation is restored. If they are willing to make some sacrifice, they will be met at that mid-

dle ground by liberals who feel they have every bit as much to lose in the agreement as conservatives have but more to gain than either by themselves. Compromise is a double-edged sword. It cuts both ways.

Steve Love is one of the first male members of North Dallas Texas Democratic Women (NDTDW). A retired minister and former Congressional candidate, Steve is a regular contributor to the NDTDW newsletter, *The Link*.

DISD students to participate in Irma P. Hall Festival at Wilmer-Hutchins High School

DALLAS – Talented Dallas ISD students from 9 high schools, 10 middle schools and 23 theatre programs will compete for awards in play-writing, directing and acting during this weekend's Irma P. Hall Theatre Arts Festival. The festival will be held on Saturday, Feb. 2 at Wilmer-Hutchins High School, 5520 Langdon Road.

Hall will lead the welcoming ceremonies at 10 a.m. Those taking part in the Centre Stage Play Contest will also have the privilege of meeting Hall in person.

The festival is believed to be the only theatre festival in the state



Irma P. Hall

that addresses crucial skills such as critical thinking, problem solving, communication, collaboration, creativity and innovation.

The goal is for students to learn 21st century skills, while also celebrating student creativity.

Schools that win the top awards will be honored with a trophy, however, schools will not compete against each other but against a standard.

The Irma P. Hall festival is made possible with the generous support of the African American Museum, Inspiring Body of Christ Church and Sankofa Players. Community volunteers, students from the University of North Texas as well as professional judges will also contribute to the competition's production.

Students from Dallas ISD Anne Frank Elementary School plan to attend and support this exciting thespian event.

Winner Crowned at Atomic Wing Eating Contest



Wingstop hosted the Atomic Wing-Eating Contest at ZestFest 2013 over the weekend at the Irving Convention Center in Las Colinas. Tyson Henry won 1st place and received a 50" HD-TV for eating a total of 16 Atomic wings in two-timed rounds. Second place and a Wingstop gift card went to Robert Mitchell and third place was Christian Fadul. The annual ZestFest is one of the largest events in the nation that showcases the fieriest food products from around the country.

Sex offender gets life for sexually abusing girl

A convicted sex offender has been sentenced to life in prison for forcing an acquaintance's 8-year-old daughter to perform oral sex on two occasions.

Jurors deliberated about 20 minutes on Tuesday before finding Jonathan Luther Nichols, 36, guilty of aggravated sexual assault of a child under 14. A short time later, he received an automatic life sentence after prosecutors proved to the judge that he had a prior conviction for aggravated sexual assault of a child.

During the trial in state-district Judge Sharen Wilson's court, prosecutors Melinda Westmoreland and Steve Gebhardt presented evidence that Nichols forced an acquaintance's daughter to give him oral sex on two occasions in 2008 while the child's

mother was away from the house.

The first time, Nichols threatened to take the child away from her mother if she didn't obey him. The second time, he threatened to hurt her and her mother if she didn't perform the sex act.

The jury also heard that the child's mother had an extensive history with Child Protective Services because of her methamphetamine use. In 2010, CPS removed the child from her home for the third time and placed her with a family who later adopted her.

While living with this family, she told them what Nichols had done.

The family contacted Haltom City police, an investigation ensued and Nichols, who was in prison at the time, was later charged in connection with the sexual assault.



Jonathan Luther Nichols

Nichols has a long criminal history which includes convictions for assaults, fraudulent use and possession of identifying information, and aggravated sexual assault of a child.

In March 1995, a Tarrant County jury convicted Nichols of sexually assaulting an 11-year-old girl and sentenced him to seven years in prison.

High graduation rates reach 40-year high – but not for Blacks

BY MAYA RHODAN (NNPA) In 2010, more than 3 million students received their high school diploma accounting for 78.2 percent of students who started secondary school four years prior, according to a new report by the National Center for Education Statistics (NCES).

According to Robert Stillwell, a NCES statistician and co-author the report, says the graduation rate hasn't been this high since the 1969-70 school year.

But the graduation rate for Blacks could be higher.

According to the report, the graduation rate for African American students in 2010 was 66.1 percent, compared to 83 percent for Whites and 93.5 percent for Asian American students.

In terms of drop out rates, 5.5 percent of African American students dropped out of 9-12th grade, 2 points higher than the national average of 3.4 percent.

"No one has nailed down why, it's particular to each and every student who wants to drop out," says Donna Harris Aikens, director of Education Policy and Practice for the National Education Association. "However, it can be



Mike Brown/The Commercial Appeal/AP-File

argued that it is a reflection of the achievement gap."

In Vermont and Wisconsin, the overall graduation rate was as high as 91 percent. However, in the District of Columbia, the graduation rate was only 59.9 percent, just above Nevada, which had the lowest rate in the country at 57.8 percent.

Harris Aikens says that although any raise in the rate is something to be celebrated, the data should be used to close the existing achievement gaps so all students graduate at high rates.

"The questions become how do we make sure that each student is learning and progressing," Harris Aikens says. "How do we close the gap for Black students?"

She says students who don't have access to rigorous and engaging curriculum or advanced coursework necessary for college could feel like they aren't

spending their time wisely in school..

Leslie Fenwick, the dean of the School of Education at Howard University agrees, stating that there are communities within the U.S. where students are being "educationally malnourished," and as result of that are "opting out" of school.

"Drop out rates are declining, but they are still too high," Fenwick says. "The differences between Black and White students shouldn't be attached to skin color; it should be attached to caliber of resources being made available to Black, Brown and poor students."

Asian students dropped out at the lowest rates in the country in 2010, with only 1.9 percent of students failing to return to classrooms. Among White students, the rate stands at 2.3 percent.

And although Hispanic students saw a significant decrease in their drop out rate, it still remains at 5 percent.

According to a 2012 analysis of Department of Education data by the Civil Rights Project, Black and Latino students are more likely to attend segregated, impoverished schools. Such

SIEMENS, continued from Page 7

Also remarkably accomplished in the area of science research are the following Plano ISD students who were named Semifinalists in the 2012 Siemens Competition. Congratulations to the following young science researchers.

- Evelyn Ho, Plano Senior High School
- Jessica Hong, Clark High School
- Sunand Iyer, Clark High School
- Revanth Manchenella, Plano East Senior High School
- Kevin Nguyen, Plano East Senior High School
- Karisma Sheth, Plano East Senior High School
- Pranaav Sudheendra, Clark High School

- Daniel Suh, Plano West Senior High School
- Michael Trinh, Plano East Senior High School
- Rui Xu, Plano Senior High School



Siblings Phillip and Kimberley Yu are pictured with science teachers Deanna Shea and Stephanie Peterson of Shepton High School.

HUD Voucher program fails to relocate families from poor neighborhoods

(America's Wire) Social scientists and policy makers have long understood the harmful effects that living in high poverty neighborhoods can have on children and adults. Numerous studies underscore the links between neighborhood disadvantage and a host of social problems, including high school dropout, infant mortality, cognitive difficulties, teenage childbearing and exposure to violence.

These studies show that families living in high poverty neighborhoods face burdens beyond their individual resource constraints in finding jobs, staying safe and raising children. After falling during the decade of the 1990s, both the number of neighborhoods of extreme concentrated poverty and the number of people living in such neighborhoods rose during the past decade, such that 10 percent of poor people now live in extremely high poverty neighborhoods.

Starting in the 1990s, the federal government significantly reshaped housing policy to address the problem of concentrated poverty. Recognizing that public housing projects were creating the very environments they were designed to eliminate, Congress authorized the HOPE VI program in 1992. This program provided funding to demolish public housing complexes, in many cases replacing them with mixed income communities. While these new communities were intended to reduce poverty concentration by encouraging middle class and poor families to share the same neighborhood, the HOPE VI program did not give residents a right to return to the redeveloped community, and failed to provide one-for-one replacement of public housing units. This contributed to a reduction the nation's supply of public housing, and also meant that many of the original tenants would not be part of the

newly developed community.

The families who did not or could not return to public housing after HOPE VI joined the millions of poor families already participating in the Department of Housing and Urban Development's Housing Choice Voucher (HCV) program. HCV (formerly Section 8) is the largest housing program in the country, subsidizing over 2.2 million households,

than whites to move to better communities, and the proportion of voucher recipients in such neighborhoods shrinks when recipients are mostly black and unassisted households are mostly white. In sum, the HCV program falls short of its full potential to facilitate moves by low-income families out of poor neighborhoods.

A multi-year study of family dynamics and housing mobility that we con-

ducted in Mobile, Alabama helps explain why the program doesn't work as designed. While the story of housing and segregation is well known in larger "rust belt" cities in the Northeast and Midwest, less is known about how these processes play out in smaller cities, and cities in the South. Almost a quarter of the HCV households in the Mobile area live in the highest poverty neighborhoods. Between 2009 and 2012, we talked with more than 100 low-income African American families across Mobile about the places they had lived in the past, their reasons for moving, and their neighborhood characteristics, children, finances, and family dynamics.

list was their primary resource during the housing search, and some believed (incorrectly) that they were not allowed to use their vouchers at places which were not on the list. After reviewing the list, we found that there were nearly 200 properties on it, but only nine were in non-segregated neighborhoods in the city, and only seven were in non-poor neighborhoods.

Clearly, families who use the HCV program face a number of constraints that limit their ability to make a careful, calculated search for housing. Not only do they face difficulties finding affordable housing where landlords will take their voucher in the first place, but with the loud ticking clock on their voucher, they are often forced into desperate and last minute choices about where to live. Landlord referrals, the housing authority's limited property list, and a general unfamiliarity with better off neighborhoods helped channel families into other poor, segregated neighborhoods. Under these circumstances, it would be misleading to say that many of the families were affirmatively "choosing" their neighborhoods.

These barriers are reinforced by some aspects of the HCV program's administration that reduce the capacity and incentive for public housing authorities to implement programs that leverage vouchers to de-concentrate poverty. For example, the way that HUD has traditionally chosen to set maximum "Fair Market Rents" (FMRs), at the 40th (or 50th) percentile of overall metropolitan rents, tends to place rental units in many higher opportunity communities out of reach.

While the constraints are daunting, there are policy changes that can directly impact them, some of which are currently under consideration at HUD:

- Give more weight to the poverty de-concentration factor in the tool HUD uses to evaluate the administration of HCV.

- Streamline the portability process.

- Experiment with smaller area FMR limits, which would set voucher rents by zip code rather than metropolitan area, thus increasing the rent limit in better neighborhoods while decreasing it in high poverty ones.

- Extend the voucher search time, especially for families who are trying to rent the difficult to find units in better neighborhoods.

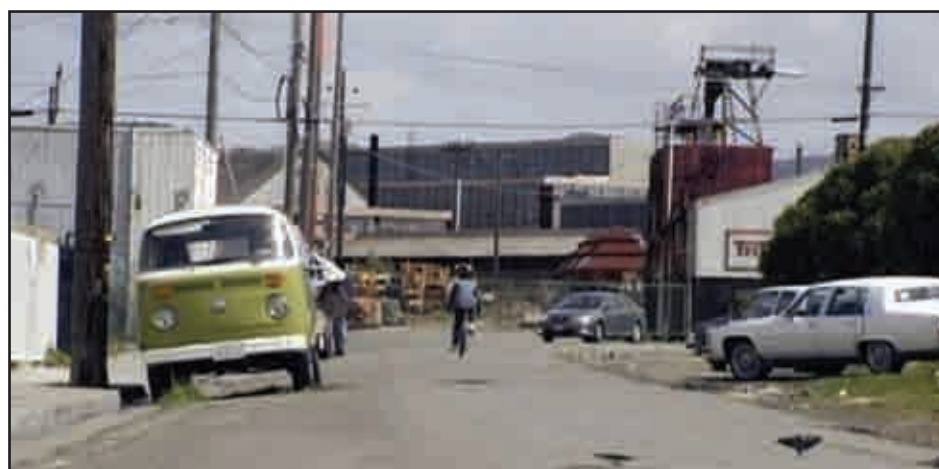
- Expand special "mobility programs" that have been implemented in several metropolitan areas; these programs provide counseling to low-income, minority families to help them find housing in low poverty or non-segregated neighborhoods and to stay there.

While the nation's public housing policy is touted as allowing poor families the freedom and "choice" to move to better neighborhoods, our research shows that is frequently not the case. The reality is that many low-income families are stuck living in high poverty, racially segregated areas.

Stefanie DeLuca is Assoc. Professor of Sociology at Johns Hopkins University. America's Wire is an independent, nonprofit news service run by the Maynard Institute for Journalism Education.

For more information, visit www.americaswire.org or contact Michael K. Frisby at mike@frisbyassociates.com.

Editor's note: UNNATURAL CAUSES is the acclaimed documentary series broadcast by PBS and now used by thousands of organizations around the country to tackle the root causes of our alarming socio-economic and racial inequities in health. A photo from the series was shared.



Scene from *Unnatural Causes*, a documentary on the health implications of inequity

twice the number served by traditional public housing projects. The voucher program provides tenants with a rent subsidy, which they can use to lease any private-market unit renting at or lower than 40-50 percent of the metropolitan area median rent.

Because vouchers are not attached to specific developments, the HCV program should theoretically work to de-concentrate poverty by allowing poor families to move to more affluent neighborhoods than they would otherwise be able to afford.

Yet despite this potential, voucher holders usually struggle to move out of poor neighborhoods -on the whole, they are no more likely to relocate to low-poverty communities than poor renters who do not receive federal housing assistance. There are also significant racial differences in the program. Minority voucher users are even less likely

to move to better communities, and the proportion of voucher recipients in such neighborhoods shrinks when recipients are mostly black and unassisted households are mostly white. In sum, the HCV program falls short of its full potential to facilitate moves by low-income families out of poor neighborhoods.

A multi-year study of family dynamics and housing mobility that we conducted in Mobile, Alabama helps explain why the program doesn't work as designed. While the story of housing and segregation is well known in larger "rust belt" cities in the Northeast and Midwest, less is known about how these processes play out in smaller cities, and cities in the South. Almost a quarter of the HCV households in the Mobile area live in the highest poverty neighborhoods. Between 2009 and 2012, we talked with more than 100 low-income African American families across Mobile about the places they had lived in the past, their reasons for moving, and their neighborhood characteristics, children, finances, and family dynamics.

The difficulties begin before the families even receive their subsidy. Because the supply of vouchers lags far behind the demand, housing authorities often maintain waitlists that are thousands

of names long. In many cities, the names on the waitlists are so stale that administrators have abandoned a "first come, first served" policy and instead select families randomly when turnover vouchers become available.

Once families do receive their voucher, they are limited in the amount of time they have to search for a unit. With such a high demand, housing authorities are under pressure to rescind the voucher if a family can't find a unit in the allotted time, in order to let the next person on the waitlist use it.

Mothers responded to this time crunch in a number of ways that reduced their chances of moving out of poor neighborhoods and into higher opportunity areas. Some relied on their social networks to refer them to a landlord-this common practice eased anxiety about running out of search time and being left without housing, but often meant that families took a housing unit in a poor or segregated neighborhood, because a relative in such a neighborhood saw a "for rent" sign down the street, or were themselves renting from the same landlord.

NDG Gossip: More trouble for Chris Brown?

BY KENDRIA BROWN,
NDG INTERN

After receiving probation for assaulting Rihanna in February 2009, and fighting Drake in a New York nightclub in June 2012, the singer may now have more trouble to come. Brown is accused of punching singer Frank Ocean over a parking space in Los Angeles over the weekend.

Frank Ocean's popular songs include Novacane and Swim Good, but he and Brown have had a Twitter feud going for a minute.

After the incident, Ocean tweeted about his injury, stating he "got jumped by Chris and a couple guys." "Cut my finger now I can't play w two hands at the Grammys." This year, Ocean is up for six Grammy nominations that will air on Feb. 10 in Los Angeles.

In response to the allegations, Brown likened himself to Jesus on the cross. He tweeted, "Painting the way I feel today. Focus on what matters!" with a portrait of a crucified Jesus on the cross on his Instagram.

According to some sources, Ocean started the fight. However, according to others, Brown punched Ocean after he refused to shake his hand.

Brown is currently on probation and this could result in a violation which would result in him facing jail time, depending on how a judge rules in this case.

One of Brown's most recent songs, Don't Judge Me talks about how a situa-



Chris Brown

tion can turn ugly before it gets beautiful. Do you believe this to be Brown's case? Furthermore, do you think Brown has violated his probation or are the facts not straight? Share your thoughts on our website www.NorthDallasGazette.com or Facebook.com/NorthDallasGazette

Still time to win tickets to see Patti LaBelle and the Heads of State on Valentines

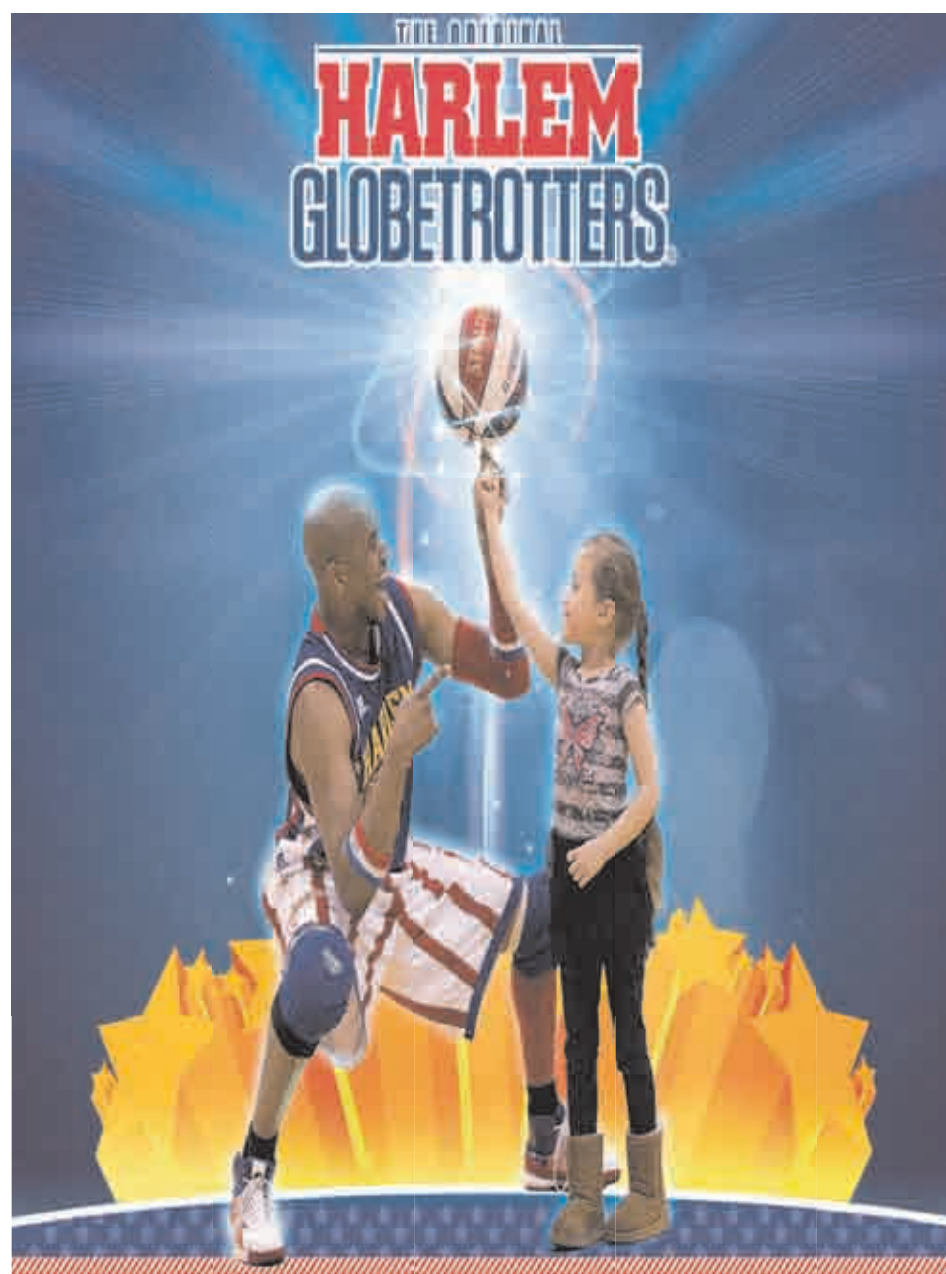
This Valentines Day treat your sweetheart to the smooth sounds of your favorite R&B singers on the Love Train by registering for a chance to to win on Facebook.com/NorthDallasGazette.com. Old School 94.5 Presents Love Train "A Night Full Of Love" at American Airlines Center on Thursday, February 14 at 5:00 pm. The very special Valentine night performances include the iconic Patti LaBelle, Heads of State (featuring legends Bobby Brown, Johnny Gill,

and Ralph Tresvant), with special guests Phil Perry, Tony Terry, Michael Cooper, Larry Dodson, and Glen Jones.

Beautiful, simply does not describe the incomparable force known to the world as Patti LaBelle. As time continues to evolve, the soulful songbird's name has become synonymous with grace, style, elegance and class. Belting out classic rhythm and blues renditions, pop standards and spiritual sonnets have created the unique platform of

versatility that Ms. Patti is known and revered for. As she continues into her fourth decade of performing, the Philadelphia maven will be headlining the Old School 94.5 Love Train event February 14th, 2013.

So how do you get tickets? One you can register to win via our Facebook page at Facebook.com/NorthDallasGazette or you can call the American Airlines Center box office or you can call Ticketmaster at 800-745-3000.



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AMERICAN AIRLINES CENTER

Blacks bear brunt of Great Recession wealth losses

BY FREDDIE ALLEN

W A S H I N G T O N (NNPA) – The Great Recession has had its greatest impact on African Americans, who saw their net wealth decrease at a rate more than four times faster than Whites, according to a recent report by United for a Fair Economy, a Boston-based research group that advocates for economic equality. Black families are losing ground.

The report titled, “State of the Dream 2013: A Long Way From Home” found that as White families lost 6.7 percent of their average net wealth from 2007 to 2010, net wealth for Black families dropped by 27.1 percent.

“Wealth disparities, the legacy of white supremacy

in the United States, are among the largest, most persistent, and damaging aspects of racial inequality,” the report stated. According to the report, net worth of White families is more than six times higher than the average net worth of Black families.

Federal policies that compounded the wealth disparities that existed during the Jim Crow era can be linked to rapid expansion of the middle class following World War II.

After World War II, the federal government launched a number of initiatives and public investment programs that contributed to the growth of the middle class – a White middle class. Blacks were often blocked from tak-

ing part in those same programs that assisted White families in securing stable jobs and buying their first homes, the report observes.

As civil rights legislation sought to level the playing field during the 1960s, those same programs that aided Whites in acquiring wealth through home ownership began to evaporate.

“Meanwhile, the financial wealth and social capital that had accumulated for the White middle class was transferred from one generation to the next ensuring that the inequalities of the past live on,” the report concluded.

As Whites accumulated wealth, Black families accrued more debt while chasing the American Dream.

Today, White families carry 17 percent of their net worth in debt, but Black families owe more than half (53 percent) of their net worth in debt.

“The [housing] crisis was about people being over-leveraged and communities as a whole carrying to much debt relative to what they owned,” said Tim Sullivan, federal policy coordinator for United for a Fair Economy and co-author of the State of the Dream report.

Blacks keep almost half (48.6 percent) of their wealth wrapped up in their homes, making it harder to access those assets in times of emergency. For White families, the value of their home is 27.9 percent of their total

assets.

Because Blacks tied so much of their financial futures to their homes, when the housing market collapsed, their slice of the American Dream collapsed as well.

Whites also held 10 times more of their assets in stocks, bonds and cash in banks than Blacks. This balance enabled White families to weather the crisis better than Black families.

“Federal policies that encourage home ownership as both housing and asset building strategies play a significant role in continuing the wealth divide,” according to the report.

The top 5 percent of income earners received more than a 30 percent of the

home interest mortgage deduction benefits. The bottom 80 percent received only 21 percent of the benefit, according to the report.

“We should be looking to pull more people up to the middle class rather than giving more benefits to the wealthiest and people that are doing well,” said Sullivan.

Even though the State of the Dream report acknowledges that there are no easy solutions to closing the racial wealth gap, lawmakers ignore the problem at the peril of the nation.

The report offered a number of recommendations for closing the gap including: “separating housing and wealth creation policies, im-

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CARDS, continued from Page 1

since the enactment of credit card reform. It also speaks to emerging challenges.

While opponents of credit card reform predicted that the Credit CARD Act would lead to higher prices and shrinking credit availability, those claims were never realized. According to CRL, “Opponents of the Credit CARD Act raised fears that the reforms would result in the unintended consequence of restricting consumers’ access to credit. This has been proven unfounded.”

Additionally, a series of credit card enforcement actions in 2012 by the Consumer Financial Protection Bureau (CFPB) resulted in consumers receiving nearly half a billion dollars in refunds. Governmental penalties were added to these refunds at an additional cost of \$66.5 million.

Despite these encouraging developments, debt remains a weighty financial burden for millions of Americans. After examining consumer activity from 2000 to 2012, CRL found that credit card debt rose over a full decade from \$172 billion in 2000 to \$855 billion in 2012. The only consumer debts that surpassed credit cards were housing, cars, and student loans.

Many low and moderate income households still turn to credit cards to pay for basic

expenses at the rate of 40 percent. Credit card debt has also stemmed from out-of-pocket medical costs for 47 percent of low and middle income families. And among families struggling with the challenges of employment, 86 percent racked up credit card debt.

Further, new financial challenges are emerging with a seven-year surge in the use of prepaid cards. In 2009 alone, six billion prepaid card transactions totaled \$140 billion in the U.S.

In addition to consumers, many governmental benefits are shifting towards payment

via prepaid cards and some employers now offer prepaid cards instead of traditional payroll checks.

“Prepaid credit cards can provide convenience and safety,” states CRL, “but these advantages can be quickly eroded by high fees. Many prepaid cards come with significant charges – fees to sign up, deposit money, check a balance, use an ATM, and cancel the account.”

“Because the disclosure of fees varies from card to card – many are hidden altogether – consumers have difficulty knowing what their

costs will be, let alone comparison shopping”, the report said.

CRL urges continued state and federal enforcement and strong defense of

both the CFPB and the Credit CARD Act. For prepaid cards, CRL will analyze credit features, mandatory arbitration and the effect of overdraft fees.

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

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

Game #	Game Name / Odds	\$	Official Close of Game	End Validations Date
1391	Platinum Card - Overall Odds are 1 in 4.14	\$2	02/01/13	07/31/13
1414	Diamond Dollars - Overall Odds are 1 in 4.73	\$2	02/01/13	07/31/13
1422	Rockin' 9's - Overall Odds are 1 in 4.73	\$2	02/16/13	08/15/13
1459	10X The Money - Overall Odds are 1 in 3.47	\$5	02/25/13	08/24/13
1470	Holiday Doubler - Overall Odds are 1 in 3.18	\$10	02/28/13	08/27/13
1466	Merry Millions - Overall Odds are 1 in 3.03	\$20	03/01/13	08/28/13
1302	Magnificent 7's - Overall Odds are 1 in 3.56	\$7	04/03/13	09/30/13
1336	Veterans Cash - Overall Odds are 1 in 4.15	\$2	04/03/13	09/30/13
1418	Fire & Ice 5's - Overall Odds are 1 in 3.83	\$5	04/03/13	09/30/13
1421	King's Ransom - Overall Odds are 1 in 3.87	\$5	04/03/13	09/30/13
1436	World Series Of Poker® - Overall Odds are 1 in 3.15	\$10	04/03/13	09/30/13
1462	Haunted Tripler - Overall Odds are 1 in 4.66	\$2	04/03/13	09/30/13

For detailed odds and game information, visit txlottery.org or call 1-800-37LOTTO. Must be 18 or older to purchase a ticket. The Texas Lottery supports Texas Education. © 2013 Texas Lottery Commission. All rights reserved.

TEXAS LOTTERY

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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 February 9
"Under the Yum-Yum Tree" by GCT at Granville Arts Center – Small Theatre; 972-205-2790

Through March 3
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 1 - 3
Youth America Grand Prix Semi-Finals at The Irving Arts Center in the Carpenter Performance Hall, 3333 N. MacArthur Blvd. The student ballet scholarship competition that awards over \$250,000 annually in scholarships to leading dance schools worldwide. Cost is \$5 at the door. Info: 972-252-7558

February 1
Piccadilly Circus all day at Diamond T Arena, 6900 E Sherman Drive in Denton; 941-552-9952

The Murder Mystery Company Presents: "Totally 80's, Totally Murder" at Edison's, 1724 Cockrell Street at 7-10 pm; 888-643-2583

February 2
Dallas Opera Family Concert at AT&T Performing Arts Center, 2403 Flora St. at 2 pm; 214-443-1000

Free Lawn Care Seminar at Richland College Fannin Hall, 12800 Abrams Road at 9 -11 a.m.; 214-670-3155

Harlem Globetrotters at the American Airline Center at 2 p.m. & 7 p.m.

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

February 3
"My Heart Belongs to Chocolate" Valentine's Chocolate Tour at Empire Baking Company, 5450 W. Lovers Lane at 1-4:15 p.m.; 972-814-5997

February 4
Get Your Bump On! at Medical City Children's Hospital Atrium, 7777 Forest Lane at 6:30 -8:30 pm; 972-566-7000

Knees Not What They Used To Be? at Medical

City Dallas Hospital, Building E, Auditorium, 7777 Forest Lane at 6-7 p.m.; 972-566-7000

February 6
Portland Trail Blazers vs. Dallas Mavericks at American Airlines, 2500 Victory Avenue at 7 p.m.; 214-222-3687

February 7
Heartfelt Chocolate and Wine Tour, presented by Dallas by Chocolate at Two Corks and a Bottle, 2650 Laclede at 6-9 p.m.; 972-814-5997

Sharing the Beauty of a Photography Collection at Latino Cultural Center, 2600 Live Oak at Good Latimer at 7 p.m.

February 9
Beer & Chocolate Tasting at The Ginger Man- Dallas, 2718 Boll Street at 2:30 p.m.; 214-754-8771

Dallas' Best Ethnic Markets Tour at Hong Kong Supermarket, 9780 Walnut at 1-4:15 p.m.; 972-814-5997

Golden State Warriors vs. Dallas Mavericks at American Airlines Center, 2500 Victory Avenue at 7:30 p.m.; 214-222-3687

Hot Chocolate 15/5K at Fair Park Dallas, 1300 Robert B. Cullum Boulevard; 214-670-8400

Pure Chocolate Valentine Tour, presented by Dallas by Chocolate at Donna's Pie House Café, 5600 W. Lovers Lane at 1-4:15 p.m.; 972-814-5997

February 10
My Chocolate Valentine Tour, presented by Dallas by Chocolate at Empire Baking Company, 5450 W. Lovers Lane at 1-4:15 p.m.; 972-814-5997

February 11
Atlanta Hawks vs. Dallas Mavericks at American Airlines Center, 2500 Victory Avenue at 7:30 p.m.; 214-222-3687

February 12-24
Catch Me If You Can at Music Hall at Fair Park, 909 First Avenue at Parry; (855) 289-2856

February 14
Valentine's Day Chocolate Romance Tour, presented by Dallas by Chocolate at Times Ten Cellars, 6324 Prospect at 6-9 p.m.; 972-814-5997

February 15
Keith & Margo's 23rd Annual St. Valentine's Massacre at Omni Dallas Hotel at Park West, 1590 LBJ Freeway at 7- 11 p.m.; 972-263-5178

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

February 19
Mike Tyson: Undisputed Truth at Verizon Theatre at Grand Prairie, 1001 Performance Place at 8 p.m.; \$40-\$300; 972-854-5050

February 23
14th Annual Black Tie Gala Fundraiser at Downtown Dallas Sheraton Hotel at 6 p.m.; 972-234-1007

March 21
17th Annual Spirit of Contact Luncheon at Hyatt-Regency, Landmark Ballroom, at 11 a.m. to 1 p.m.; Keynote speaker is Mrs. Laura Bush, Former First Lady; www.contactcrisis.org

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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.

Seven former TWC employees convicted for filing false claims

AUSTIN — An investigation by the Texas Workforce Commission (TWC) and the U.S. Department of Labor (DOL) Office of Inspector General (OIG) of a former TWC employee and six others has resulted in convictions on charges stemming from a scheme to file false Unemployment Insurance (UI) benefits claims totaling \$61,617.

Former San Antonio workforce center employee Sylvia Hawkins was convicted on one count of mail fraud conspiracy, ordered to serve five years' probation, pay all or part of \$61,617 in restitution, and serve 200 hours of community service.

The investigation revealed false claims, conspiracy, mail fraud and theft of government benefits, and occurred while Hawkins was employed by TWC. TWC discovered that Hawkins coached her family and friends on how to file false UI claims using fictitious employers. Hawkins also abused her access to the TWC benefits mainframe system to enter the fabricated claims. The case was presented to the U.S. Attorney's Office, Western District, on May 5, 2010.

"TWC takes these offenses very seriously," said TWC Chairman Andres Alcantar. "The UI benefits program is designed to help

those out of work through no fault of their own, and we pursue those who try to steal from it."

The use of the U.S. Postal service also was an integral part of this scheme to defraud TWC as the false claims generated multiple pieces of correspondence to the false claimants and alleged employers.

"The UI benefits program is here to help those Texans who need some assistance while looking for another job," said TWC Commissioner Representing Labor Ronny Congleton. "Our investigations unit also is here to make sure we re-

cover the funds stolen from their intended purpose."

Also convicted in the scheme were:

- Matthew Saenz, guilty of theft of government property and ordered to pay \$3,642 in restitution. Saenz also received one year probation.

- Mary Jane Gonzalez, guilty of mail fraud conspiracy and ordered to pay all or part of \$19,591 in restitution. Gonzalez also received five years' probation.

- Mark Gonzalez, guilty of mail fraud conspiracy and ordered to pay all or part of \$19,591 in restitution. Gonzalez also received five years' probation.

- Johnny Gonzalez, guilty of mail fraud conspiracy and ordered to pay all or part of \$19,591 in restitution. Gonzalez also received a 12-month and one-day prison term and three years' supervised release.

- Norma Saenz, guilty of mail fraud conspiracy and ordered to pay all or part of \$61,167 in restitution. Saenz also received five years' probation.

- Yvonne Rivette, guilty of mail fraud conspiracy and ordered to pay all or part of \$61,167 in restitution. Rivette also received five years' probation.

TWC's Regulatory Integrity Division (RID) is

charged with detecting and preventing fraud, waste and abuse. RID enforces all regulatory statutes within the jurisdiction of the agency, including Tax, Workforce, Trade Act, Skills Development Fund, Self-Sufficiency Fund, Child Care Development Fund and all other programs that TWC administers. Prevention, detection and elimination of fraud, waste and abuse in the UI benefits program are top priorities; ensuring funds are available exclusively to those who meet the eligibility requirements.

"Our agency takes the issue of claim fraud very se-

See CLAIMS, Page 15

RECESSION, continued from Page 11

plementing better targeted asset building strategies, and encouraging alternative ownership models."

The report offered case studies from Cleveland, Ohio and Austin, Texas where worker-owned business cooperatives have made a positive impact on local

communities. Four years ago, the Evergreen Cooperatives in Cleveland were created to combat high unemployment in the city. Now, the worker-owned Evergreen Laundry Cooperative cleans more than 10 tons of linen annually. The laundry business, a solar panel installation service and a greenhouse business, are "thriving" according to the case study.

Regina Massey, one of the worker-owners at the laundry co-op was quoted in the case study.

"It's great," said Massey. "I get to own my house, stay in my house, pay my bills."



Store Management Opportunities

Hobby Lobby is a leader in the Arts & Crafts industry with 530 stores and growing located in 46 states. Candidates must have previous retail store management experience in one of the following:

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**AVENUE F CHURCH
OF CHRIST IN PLANO**

February 2013

For those in need and live in the 75074 and 75075 Zip Codes area, CALL TODAY about Avenue F Family Health Center's (AFFHC) Community Clinic. You can also set an appointment at 214-380-9713. Read this information on the following websites: www.affhc.org and/or www.avefchurchofchrist.org

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.

February 3, 2013 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.

February 6, 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**

February 3, 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.

February 6, 7 p.m.

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

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

February 1, 7 p.m.

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

February 2, 9 a.m.

Join us for Men's Fellowship as we worship and praise God; and we 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**

February 3

Join us in our Sunday Worship Service at 8:45 or 11 am. Come and be blessed by the Word of God.

February 6, 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.

February 10, 11 a.m.

You're invited to celebrate our 14th Anniversary with guest speaker Rev. Stephen Brown from Greater Bethlehem Baptist Church.

Dr. Terrence Autry,
Senior Pastor
George Bush Fwy at Jupiter
Road
On the Garland/Richardson
Border
972-991-0200
www.followpeace.org

**CHRISTIAN CHAPEL CME
TEMPLE OF FAITH
CHURCH**

February 3

You're invited to join us for our Sunday Worship Experience at 8 a.m. or 10:45 a.m. Come and be blessed of God.

February 6

Join us for Bible Study at 7 p.m.
Rev. Kwesi R. Kamau,
Senior Pastor
14120 Noel Road
Dallas, TX
972-239-1120
www.cctof.org

**DELIVERANCE
MINISTRIES**

February 2013

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

February 3, 2013

Come and grow with us. You're invited to a new series of teaching, "Guaranteed Victory". God will "Equip, Elevate, and Empower" you; call the church for details.

February 6, 7 p.m.

Join us for our Church Wide Fast-ing 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.)

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"**

February 3

You're invited to our Sunday Morning Service at 7:30 and 10:30 a.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**

February 3, 9:30 a.m.

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

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

SHILOH MBC IN PLANO

**February 3,
8 a.m. and 11 a.m.**

Join us in our Sunday Morning Worship Service. After both services ministers and deacons are available to meet with you for prayer or questions.

February 6, 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**

February 3, at 7:30 a.m.

There will be only one service for these two Sundays at the end of the year. Join us as we worship, honor and magnify God's Holy name.

February 4, 7 p.m.

Come to Monday School as we study the Word of God. We will 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.

February 3, 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.

February 5, 7:30 p.m.

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

February 7, 7:30 p.m.

Join us in our Gift Stirring Night as Saints of God bring God's Word and reveal their God-given talents.

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

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My column this week will close-out January 2013 with a Biography of a man that changed the world. My father, Mr. Lloyd David Demus, once told me, "Strive to leave the world a better place than when you found it." Dr. King did just that, he made a difference and we are better off as a world. Thank God for Dr. King.

On January 21, 2013 our nation celebrated the life of Dr. Martin Luther King, Jr., a Nobel Peace Prize winner in 1968 at age 35 for his contributions to our nation and to the world.

Dr. King (January 15, 1929-April 4, 1968) was born Michael Luther King, Jr., but later had his name changed to Martin. His grandfather began the family's long tenure as pastors of the Ebenezer Baptist Church in Atlanta honoring and praising God, he served from 1914 to 1931; Dr. King's father served from then until his death; and from 1960 until his death Dr. Martin Luther King, Jr. acted as co-pastor.

The World Honors Dr. Martin Luther King, Jr.

Dr. King attended segregated public schools in Georgia, graduating from high school at the age of 15; he received his B. A. degree in 1948 from Morehouse College, a distinguished Negro institution of Atlanta from which both his father and grandfather had graduated.

After three years of theological study at Crozer Theological Seminary in Pennsylvania where he was elected president of a predominantly white senior class, he was awarded the B.D. in 1951. Dr. King received his doctorate degree in 1955. In Boston he met and married Coretta Scott, a young woman of uncommon intellectual and artistic attainments. Two sons and two daughters were born into the family.

In 1954, Reverend Martin Luther King, Jr. became pastor of the Dexter Avenue Baptist Church in Montgomery, Alabama and he was a member of the executive committee of the National Association for the Advancement of Colored People, the leading organization of its kind in the nation.

In December 1955 he accepted the leadership of the first great Black nonviolent demonstration of contemporary times in the United States; the bus boycott lasted 382 days.

On December 21, 1956, after the Supreme Court of the United States had declared unconstitutional the laws requiring segregation on buses, Blacks and whites rode the buses as equals.

In 1957 he was elected president of the Southern Christian Leadership Conference (SCLC), an organization formed to provide new leadership for the now burgeoning civil rights movement. The ideals for this organization he took from Christianity; its operational techniques from Gandhi.

In the eleven-year period between 1957 and 1968, Dr. King traveled over six million miles and spoke over twenty-five hundred times, appearing wherever there was injustice, protest, and action; and meanwhile he wrote five books as well as numerous articles.

In these years, he led a massive protest in Birmingham, Alabama, that caught the attention of the entire



The Demus Twins with Their Sister and Nephew, L to R: Lloyd David (Twin A), Cheqwa Renese, Lloyd Eric (Twin B) and Cedrick

world, providing what he called a coalition of conscience.

Dr. King planned voter registration drives in Alabama and he directed the peaceful march on Washington, D.C., of 250,000 people to whom he delivered his address, "I Have a Dream", he conferred with President

John F. Kennedy and campaigned for President Lyndon B. Johnson.

He was awarded five honorary degrees; was named Man of the Year by Time magazine in 1963; and became not only the symbolic leader of American Blacks but also a world figure.

At the age of thirty-five, Dr. Martin Luther King, Jr., was the youngest man to have received the Nobel Peace Prize. When notified of his selection, he announced that he would turn over the prize money of \$54,123 to the furtherance of the civil rights movement.

American Dream Scholarship

Jan. 22, 2013 - Badmus Law Firm, a Dallas-based immigration law firm, is seeking scholarship applicants for its 3rd Annual American Dream Scholarship, which will recognize excellent immigrant high school seniors in the Dallas-Fort Worth area.

"These scholarships will help to fund the education of students that have demonstrated academic achievement and excellence among their peers," said the firm's founder, Ann Massey Badmus.

Badmus Law Firm's scholarship will be funded by proceeds from its 3rd Annual Immigrant Journey Awards luncheon to be held April 18, 2013 at the La Cima Country Club in Irving, Texas. The awards program honors notable DFW immigrants who have made an impact on the immigrant community or exhibited professional excellence.

The American Dream Scholarship will award three extraordinary DFW immigrant high school seniors

with the following eligibility: Current high school (or home-schooled) seniors attending school in the DFW area anticipating completion of high school diploma at the time of application. Student must be planning to pursue a degree at an accredited U.S. post-secondary institution and carrying a minimum 3.0 GPA at the end of their junior year of high school. Finally, the student must possess financial need.

Previous winners of the awards include Manuel

Callebero, a high school senior from Irving and Matthew Jauregi, a high school senior from Dallas.

Those wishing to apply the American Dream Scholarship can obtain scholarships forms at www.badmuslaw.com/third-annual-immigrant-journey-awards. All applications must be received by Thursday, January 31, 2013.

Badmus Law Firm is a Dallas-based law firm that helps immigrants nationwide obtain the government

approval they need to live and work in the United States. For more informa-

tion, please visit <http://www.badmuslaw.com>

CLAIMS, continued from Page 13

riously," said TWC Commissioner Representing Employers Tom Pauken. "Our agency protects this program intended for those who lose their job through no fault of their own, and the employers who fund it."

TWC administers UI benefits to workers who be-

come unemployed through no fault of their own and are actively seeking work. TWC regularly cross-matches UI claims with employer wage reports and other databases to detect possible UI fraud. When TWC discovers that claimants have received UI

benefits through fraudulent applications, the agency seeks immediate reimbursement of overpayments. Examples of UI fraud include giving false information and failure to report self-employment or other earnings while receiving UI benefits.

To report suspected UI fraud, call the TWC Fraud and Program Abuse Hotline at 800-252-3642. For updates on fraud convictions, visit TWC's website at www.texasworkforce.org/ui/bnfts/prosecutiondispo.html.

Trouble?

Dallas and Ellis Counties



- Misdemeanors
- Felonies
- Federal cases

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