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Irving sells bonds for Entertainment Center

The City of Irving's long-awaited sale of HOT revenue bonds for the City's portion of the construction budget of the Entertainment Center took place on Tuesday. After weeks of preparation by financial and bond advisors the City was able to sell \$35.05 million in bonds, an amount considerably higher than what was expected. The Irving City Council



warned initially they would probably be able to sell about \$27 million, although later estimates rose to per-

haps as much as \$31 million.

These bonds will be paid back by revenue generated by the project through the Brimer tax, a 2 cent tax on hotel occupancy that is dedicated to the Entertainment Center project. The developer, Ark, has already delivered their financial commitment.

The next steps include City Coun-

See IRVING, Page 15

Businesses: Time to file W-2 and 1099s

GRAND RAPIDS, Mich. - Reminder to businesses with employees or anyone who has contracted for more than \$600 in work to a freelancer or subcontractor: you have until Jan. 31, 2014, to provide the appropriate wage and income reporting form – a W-2 or 1099-MISC – to all recipients. For those who pro-



Photo Great Beyond / Flickr

crastinate, sorting through the various IRS reporting requirements at the last minute can make a tight deadline even more stressful.

Greatland offers the following tips and answers to the most frequently asked filing questions:

- How late can I file and still meet my deadlines?

When waiting to file, businesses should – ideally – leave ample time to get filings out. Make sure your provider clearly states when their deadline is for accepting filings to meet government deadlines. For recipient W-2 and 1099 reporting, speedEfiler.com accepts filings until 7 p.m.

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Rule changes tighten reverse mortgage eligibility

By Jason Alderman

Reverse mortgages have become increasingly popular in recent years, as cash-strapped seniors seek ways to keep pace with rising expenses – not to mention cope with the pummeling

their retirement savings took during the Great Recession.

But the Department of Housing and Urban Development (HUD) noticed borrowers increasingly have been opting to withdraw most or all of their

home equity at closing, leaving little or nothing for future needs. Consequently, by mid-2012 nearly 10 percent of reverse mortgage holders were in default and at risk of foreclosure because they

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COVER STORY

Black America braces for 2014



Photo Concensus / Flickr

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That Awkward Moment, review by Dwight Brown

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COMMENTARY

The revolution must be financed

By James Clingman

(NNPA) When it comes to gaining true freedom, the words and actions of our most revered Black authentic leaders emphasized economic empowerment.

Unfortunately, many of those who spoke the truth and tried to establish an economic foundation for Black people were ostracized, caricatured, vilified, and even assassinated. Despite their sacri-

fices and refusals to back down from fighting for the most important collective aspect of true freedom, economic empowerment, the vast majority of Black folks either ignored them or chose to follow Black "misleaders" who took our people down the wrong road.

Now in 2014, Black folks are still suffering from and languishing in the results of having put all our eggs in the politi-

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People In The News...

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Brandon Caldwell



Queen Latifah



Kim Herring

In December over 30,000 visited NorthDallasGazette.com - news added daily!

Brandon Caldwell

(BlackNews.com) - Brandon Caldwell has been named Online Editor of *Houston Style Magazine*, Houston's leading weekly publication for Houston's African-American and Hispanic consumer market. As online editor, Caldwell will begin overseeing the creative content of *Houston Style Magazine's* highly popular website, StyleMagazine.com, as well as help to provide growth strategy with the publication's various social media platforms.

With a passion for music, Caldwell started Day and A

Dream (dayandadream.com), an online music website that showcases mainstream and independent Hip-Hop, R&B, and Alternative artists. His work has been published on DJBooth.net, widely popular sites as About.com, New York's VillageVoice.com), as well as the Houston large weekly, *The Houston Press*. Caldwell is a well-respected writer in the underground/independent music scene.

With the addition of Caldwell, *Houston Style Magazine* has positioned itself in setting the standard



as being a worldwide leader in news and entertainment.

"Brandon's track record is one that will be greatly ben-

eficial to our team. I am extremely excited to have him join *Houston Style Magazine* to lead our online team

to increase our daily visitor traffic. Also, Brandon's vision will allow StyleMagazine.com, to grow five-fold to over 1 million unique visitors per month," said Francis Page, Jr., Publisher of *Houston Style Magazine*.

Already garnering over 300,000 unique visitors each month, StyleMagazine.com, will continue to build its reputation worldwide by bringing the best online content to both its present and future readers. Caldwell will carry on the mission by reassuring that all website content provided will serve as an invaluable connection to the world.

Also welcoming Cald-

well to #TeamStyleMag is Houston Style Magazine's Editor-at-Large Jo-Carolyn Goode and Managing Editor Lisa Valadez.

"Brandon brings a different perspective to the voice of Houston Style Magazine which will allow our readership to expand.

"Brandon is considered to be one of the most influential bloggers in Houston, Texas. Every year, Houston's music scene anxiously awaits his end of the year top 25 album/mix-tape review. I am very excited to have him on the team," stated Valadez.

Brandon Caldwell started his new position as online editor on Jan. 15, 2014.

Queen Latifah

Queen Latifah will sing "America The Beautiful" as part of Super Bowl XLVIII pregame festivities at MetLife Stadium in East Rutherford, NJ on Sunday, February 2, the NFL and FOX announced. The performance will be televised live on FOX prior to kickoff.

More than 164 million viewers in the U.S. watched last year's Super Bowl, the most-watched television program in history. The pregame show, including

the National Anthem and "America The Beautiful," and Super Bowl XLVIII will be broadcast worldwide.

Queen Latifah, host of the The Queen Latifah Show, is a musician, actress, a label president, an author and entrepreneur, Queen Latifah is a Grammy Award and Golden Globe Award-winning artist as well as an Emmy and Academy Award nominee.

New Jersey-native Queen Latifah will return to the

Super Bowl after first singing "America The Beautiful" at Super Bowl XLIV.

Last year, Jennifer Hudson along with 26 children from the Newton, CT community sang in advance of Super Bowl XLVII. Other artists to have performed the song at Super Bowl include Vicki Carr (Super Bowl XI), Ray Charles (Super Bowl XXXV), Mary J. Blige and Marc Anthony (Super Bowl XXXVI), Alicia Keys (Super Bowl XXXIX), Faith Hill (Super Bowl XLIII), Lea Michele

(Super Bowl XLV), Blake Shelton and Miranda Lambert (Super Bowl XLVI).

The NFL previously announced that Renee Fleming will perform the National Anthem, Amber Zion will perform in American Sign Language the National Anthem and "America The Beautiful," and Bruno Mars will perform in the Pepsi Super Bowl XLVIII Halftime Show. The pregame and halftime shows are an NFL Network Production and will be executive produced by Ricky Kirshner.



Kim Herring

A feature story about Former NFL safety Kim Herring, Owner of Trinity Sports Performance, was recently seen on MarketWatch as well as other major online publications such as *Orlando Business Journal*, *The Miami Herald*, *South Florida Business Journal*, *Los Angeles Daily News* and Yahoo!Finance, among many others.

Trinity Sports Performance, whose performance coaches work with children ages 13 through college, and its subsidiary facility Garage Mama Fitness, which caters to adults, has grown literally from an in-

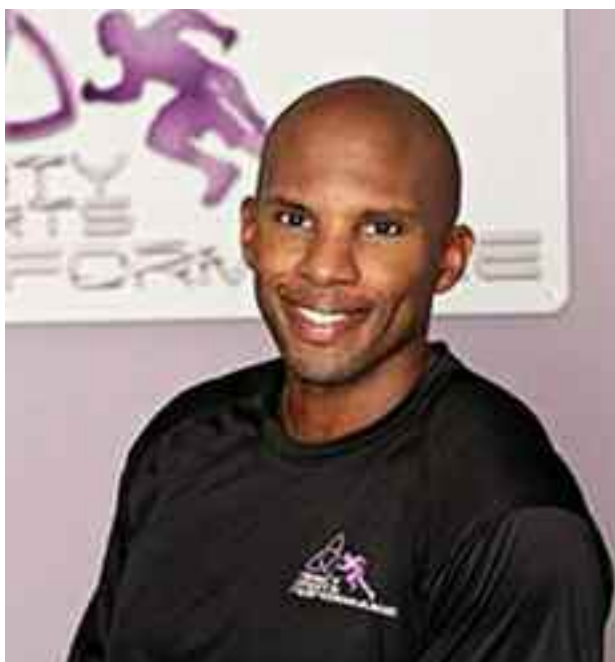
formal start up in the corner of the Herrings' three-car garage in Miami in 2008 to the Orlando area's premier training and performance center. It is now Winter Garden's #1 fitness facility, voted one of Southwest Orlando's Best New Businesses of 2013.

Dedicated to changing the lives of young athletes and be positive role models, Trinity Sports Performance is focused on helping individuals and groups making healthy lifestyle changes by reaching and maintaining fitness goals. In line with Herring's degree in nutritional science, he and his

staff also teach their kids how to make proper nutritional choices.

The facility offers an array of classes ranging

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We need to support our black colleges

By Benjamin F. Chavis, Jr.

(NNPA) There is a critical and long overdue discussion about the fate of Historically Black Colleges and Universities (HBCUs) now finally taking place around the nation. Yes, this is the time of year where annual government allocations and budgets are debated, passed or adjusted to meet both federal and state priorities. The issue of higher education and the adequate funding for all colleges and universities is one of the most important budgetary matters in 2014, given the increasing costs of higher education. But for most HBCUs, the concerns today about annual funding are far beyond routine dialogue and consultation. It is now for HBCUs a matter of survival.

Given the outstanding academic achievements and contributions of the

105 HBCUs and 50 Predominantly Black Institutions (PBIs) of higher education, finances should never be an issue. I am, therefore, joining the National Association for Equal Opportunity in Higher Education (NAFEO) in issuing a national and global urgent call for increased financial support of HBCUs and PBIs.

It is a sad reality that too many people take for granted the legacy and continued importance of these particular colleges and universities. That is why African Americans must insist on proper funding for HBCUs and PBIs. If African Americans are not more vocal in expressing support for these colleges the stage will be set for more reduced funding of these vital institutions of higher learning that have done so much to make the world a much better place.

I am always impressed with the ded-

ication and commitment of NAFEO and its members to represent and defend the interests of our colleges and universities. NAFEO is the nation's only 501 (c) (3), not-for-profit membership association of the presidents and chancellors of the nation's richly diverse 105 Historically Black Colleges and Universities (HBCUs) and approximately 50 Predominantly Black Institutions (PBIs). NAFEO members are CEOs of 2- and 4-year public, private, land-grant, sectarian and non-sectarian, undergraduate, graduate and professional schools in 35 states, the District of Columbia and Virgin Islands.

HBCUs and PBIs represent 500,000 students, 53,000 faculty, and 5 million alumni worldwide. NAFEO member institutions educate disproportionate

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REVOLUTION, continued from Page 1

cal basket, instead of holding on to what we had built and owned prior to the 1960s. Today, we are still caught up in the same non-sensical approach to true freedom that got us into our dire situation in the first place. So, what do we do at this point?

We know two things for sure: Most of us Black nationalists are often long on rhetoric and short on cash. And everything that happens in this country begins and/or ends with somebody writing a check.

Therefore, as one of our most respected leaders, Marcus Garvey, showed us back in the 1920s, we must have businesses and we must have money, collectively and individually, in order to be truly free. Thus, any "revolution" we talk about must be financed, just as Garvey's revolution had to be.

He raised millions from Black people, encouraged entrepreneurship, and started several businesses himself. As a nationalist, Garvey knew that without an economic foundation Black people would be lost, so he led the way to get likeminded Blacks to put their money where their mouths were.

Our current need for cap-

ital must be satisfied if we are going to build on Garvey's vision, and if we are going to build collective economic empowerment. How do we do that? Three ways: real estate (when the market is right), investments (stocks, etc.) and business ownership. My emphasis is on business ownership, which does not always mean having a storefront. It could mean working from home on the Internet. It could mean getting involved in money-making efforts that require very little work at all, via MLM (Multi-level Marketing) companies, but please do your due diligence and be careful.

Those who remember the MATAH Network know that it was a modified MLM, and worked quite well for those who participated. There are a few that I would recommend today, especially the one I am involved with, but whatever you feel about any of the three ways to create wealth, and whichever you choose, follow through and stay the course; we need capital and we need it now, because the revolution must be financed.

It would be very disingenuous of me to have written so much about this sub-

ject and not have participated in the solutions I have offered over the years.

As a reflection of my commitment to Black economic empowerment, I have supported Black businesses, taught entrepreneurship and business planning, advocated for Black businesses, started a Black chambers of commerce, established an entrepreneurship high school, founded the charitable Internet entity called the Blackonomics Million Dollar Club (BMDC), and I have enrolled and participated in MLM efforts at the request of friends and associates. I continue that commitment today because we will never have what we say we need until we are willing to sacrifice and put forth the appropriate effort.

So, the message here is something we have been saying for a long time, "To have economic empowerment, we must have consciousness and capital." While there are a relative few "conscious capitalists" among our people, we still need many more, and there are ways and means to reach that ideal.

As for me, I have joined with a close friend and business associate, Nathaniel Chism, founder of PoweronomicsNetwork.com, of course from Claud Ander-

son's book, Poweronomics, to obtain more capital. As a result, I am looking to partner with just three more individuals who are serious about the fact that we must have capital in order to finance our individual and collective freedom—and willing to do something about it.

Currently, we are financing our own oppression. We must start financing our own freedom by moving beyond the empty rhetoric, the futile marches, and the useless anger offered as solutions by a few of our "leaders." Black folks need real power, and being financially independent is all the power necessary to be free. Yes, our revolution must be financed and we must work to become individually empowered to achieve that goal. We like to quote, "Freedom ain't free" and "Nobody frees a slave; a slave must free himself." It's way past time we put some action behind those quotes.

Jim Clingman, founder of the Greater Cincinnati African American Chamber of Commerce, is the nation's most prolific writer on economic empowerment for Black people. He is an adjunct professor at the University of Cincinnati and can be reached through his Web site, blackonomics.com.

Parkland offers free health screenings at Winter Care Fair

Parkland Health & Hospital System is encouraging area residents to take a step toward good health by attending the Winter Care Fair taking place from 10 a.m. to 3 p.m., Saturday, Feb. 8 at Parkland's Southeast Dallas Health Center, 9202 Elam Road, Dallas.

The free health fair will include

health information in both English and Spanish, screenings for cholesterol, glucose, blood pressure, height, weight and body mass index (BMI), along with information about community resources. Free parking is available.

In addition, both Spanish and English-speaking Parkland staff will be on hand to answer ques-

tions about the Affordable Care Act and provide help enrolling in the Health Insurance Marketplace.

"Parkland's Certified Application Counselors are trained to assist people interested in applying for Marketplace coverage," said Bob Reed, Vice President, Patient Access.

"They will be at the Winter Care Fair on Feb. 8, and the public can also get help enrolling during regular business hours by visiting the Business Office at Parkland Memorial Hospital, 5201 Harry Hines Blvd., Dallas, or at any of Parkland's Community Oriented Primary Care

(COPC) health centers in the county."

For a list of health center locations, visit www.parklandhospital.com.

For more information about the Winter Care Fair, call Angela Morris, Community Relations Manager, at 214-590-1152.

Organization recruiting African American midwives

(BlackNews.com) -- Since 2002, ICTC has trained nearly 1,000 Full Circle Doulas (TM) with 90 percent being women of color to help reduce infant mortality by serving pregnant and new families. A doula is a trained community health worker, specializing in maternal, newborn and family health; and the need for doula services is growing.

ICTC is renowned for its culturally diverse curriculum that includes the legacy of the African American midwife, the effects of health inequities on birth

outcomes, public health, and traditional comfort measures for labor, birth and the postpartum period, supporting the father and entrepreneurial skills.

Founder Shafia Monroe, comments, "Pregnancy, birth and mothering are special times, and it should be a time of joy. It's proven that in many instances misinformation surrounds birth and parenting. This can cause women to experience unnecessary fear and stress that could contribute to early labor, poor birth outcomes and postpartum depression."

Interested ones are invited to train as an ICTC Full Circle Doula (FCD) in just 29 hours and graduate as a labor and postpartum doula. They can build a career while helping to improve birth outcomes. In response to the demand for more cultural competent doulas, the ICTC will be hosting 15 trainings across the US in 2014 to fulfill the need.

To register and/or to learn more about the ICTC doula program, visit www.ictc-midwives.org or call (503) 460-9324.

TAX, continued from Page 1

on Jan. 31 and guarantees deadline compliance. For electronic filing with the federal government, businesses can file until 5 p.m. on March 31 and still have filings completed in time.

• Do I need to file with my state also? What are my requirements?

The answer is: "it depends." If your state requires workers to file an individual income tax return, you most likely need to file a 1099-MISC or W-2 form with the state and provide the worker with a copy to file with his or her return. Many states require that the 1099-MISC form be sent to the recipient, but the recipient does not need to attach the 1099-MISC form to his or her income tax return.

SpeedEfiler.com provides state W-2 and 1099-MISC filing for all states that require filing, and helps guide filers through the process. In the event you are still unsure about which states re-

quire filing, a complete listing of each state's requirements and deadlines can be found here.

• Do I need to file a 1096 or W-3 form?

If you submit your forms electronically (e-file) with a provider like speedEfiler.com, you do not need to file a 1096 or W-3 summary form. If you choose paper filing, you do need to supply this form to the federal agency.

• Can I e-file 940 and 941 forms?

Yes, the federal government does accept electronic filings for both the 940 (annual) and 941 (quarterly) forms. SpeedEfiler.com has support for both forms to be filed.

• I hear a lot about fraud. How do I make sure my filing is secure?

Many cases involving fraud stem from paper-based reporting. Electronic-based filing is the most secure of filing systems, if

you are using a reputable service. Make sure your provider maintains the proper levels of security (128-bit encryption) to ensure your data is never compromised.

Additional filing tips

• If filing with paper, always use current year forms, not last year's leftovers.

• Businesses must ensure that recipients (the employees or contractors paid) have their correct W-2 or 1099 form postmarked by Jan. 31, 2014. The IRS also requires these forms to be sealed in an envelope that is marked "Important Tax Information Enclosed".

• If you intend to print and mail the IRS its 1099-MISC copies, they must be the red Copy A and must be postmarked by Feb. 28, 2014 with a 1096 transmittal form to summarize the entire batch you are filing.

• If you intend to e-file to the IRS or the Social Security Administration, the deadline for doing so is March 31, 2014.

HERRING, continued from Page 2

from small crew, power training, men's elite class and youth sports training. Herring specializes in resistance speed and agility training for all sports, strength and conditioning and biometric skills development. The facility features an indoor turf field, plate loaded machines, free weights, selectorized machines, ballet bar, an outdoor training space among other state of the art fitness equipment.

Learn more about Kim Herring and Trinity Sports Performance at www.trinitysportsperformance.net

Kim Herring may be the only player in NFL history to appear in two consecutive Super Bowls with two different teams. A second round draft pick in 1997, he had

an interception in the Baltimore Ravens' 34-7 win over the New York Giants in Super Bowl XXXV. Then after signing as a free agent in the offseason to St. Louis, was on the losing end of the Rams 20-17 defeat to the New England Patriots in Super Bowl XXXVI the following season.

The Detroit native's nine years in the NFL makes it easy to overlook his brilliant career at Penn State, where he was part of the undefeated team that won the 1995 Rose Bowl and became team captain, a first team All-American and All Big Ten—and finished as the #4 career interception leader in school history with 13.

LEGAL NOTICE

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

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1545	\$75,000 Cashword-O-Rama Overall Odds are 1 in 3.58	\$5	3/2/14	8/29/14
1562	Holiday Millions Overall Odds are 1 in 3.08	\$20	3/3/14	8/30/14
1487	Tons of Fun Overall Odds are 1 in 3.96	\$1	4/2/14	9/29/14
1558	Scaredy Cash Overall Odds are 1 in 4.70	\$2	4/2/14	9/29/14
1540	Loteria® Texas Overall Odds are 1 in 3.99	\$3	4/2/14	9/29/14
1493	Gimme 5 Overall Odds are 1 in 3.67	\$5	4/2/14	9/29/14
1516	Livin' Lucky Overall Odds are 1 in 3.41	\$5	4/2/14	9/29/14
1525	Platinum Card Overall Odds are 1 in 3.24	\$5	4/2/14	9/29/14
1535	5X The Money Overall Odds are 1 in 3.47	\$5	4/2/14	9/29/14
1548	5X Raceway Riches Overall Odds are 1 in 3.25	\$5	4/2/14	9/29/14

For detailed odds and game information, visit txlottery.org or call 1-800-371-LOTTO. Must be 18 or older to purchase a ticket. The Texas Lottery supports Texas Education. © 2014 Texas Lottery Commission. All rights reserved.

TEXAS
LOTTERY

Veterans Housing Landlord Forum to be held Thursday

The City of Dallas and community groups will host an informational forum for landlords about veteran homelessness at the Dallas Public Library, 1515 Young St. The event will be held from 9 to 11:30 a.m. Thursday in the library's first floor auditorium.

Organizers of the Forum hope to attract more Dallas area landlords and also thank those who are currently housing homeless veterans. Other community organizations sponsoring the event include City-Square, the U.S. Depart-

ment of Veteran Affairs/North Texas Healthcare System, the National League of Cities and the Metro Dallas Homeless Alliance.

"Unfortunately, in 2012, there were an estimated 409 homeless veterans living on the streets and in shelters," said Mayor Mike Rawlings. "I am happy to report that the City is actively working on this issue with the U.S. Department of Veteran Affairs and numerous other community members." The mayor noted that a key re-

source in the effort is housing assistance provided through the HUD-VASH program, a joint initiative between the U.S. Department of Housing and Urban Development and the VA.

Veterans experiencing homelessness can call the National Call Center for Homeless Veterans at 877-424-3838. Landlords and property managers interested in getting involved can contact the Dallas Housing Authority Landlord Relations Office at 214-640-6803.

Affordable solar energy options now available in Plano

As proponents of solar energy, Live Green in Plano and Plano Solar Advocates will offer the 2014 Solarize Plano program.

Last year the Solarize Plano pilot program helped more than 20 Plano homeowners install solar photovoltaic (PV) systems with a total capacity exceeding 100kW. Solarize Plano will connect residential homeowners who are ready to install solar systems with local, qualified installers. For a limited time, residents will also be able to take advantage of local utility incentives. This "group purchase" process will reduce anxiety typical with a large purchase and increase customer satisfaction throughout the quote and installa-



Photo Amanda Stegell / Flickr

tion process. Plano Solar Advocates volunteers will educate, coordinate and provide technical support for homeowners (and all other stakeholders) throughout this process.

Using PV solar to generate electricity at homes and businesses is not a research project anymore. Install PV solar at your home and join the 75 installations across Plano, 1,000 across the

DFW area, 4,500 across Texas and 250,000 across the United States. To learn more about the program, key dates and enrollment, visit SolarizePlano.org.

Plano is hosting a free Learn 2 Live Green event on Saturday, April 12, which features vendors and presentation on solar and renewable energy. Visit Learn2LiveGreen.com to plan your day at the Shops at Legacy (Dallas North Tollway at Legacy Drive) for Learn 2 Live Green.

Dallas officers compete in Big D climb to raise money

On Saturday, Jan. 25 at 8 a.m., members of the Dallas Police Department will face off against the Dallas Fire Rescue in the 6th Annual Big D Climb. This event will be held at Fountain Place in Downtown Dallas. This stair climb raises money for the Leukemia & Lymphoma Society. Chief David O. Brown is among 100 Dallas Police Officers

who will take on the challenge of climbing 52 flights of stairs (1,040 steps total) for this cause.

The Dallas Police Field Services Team, led by Deputy Chief Scott Walton, has dedicated their climb to the son of Senior Corporal Curtis Steger whose son was diagnosed with Hodgkin's Lymphoma.

The artificial lie of radical liberalism



You know that you have mastered the art of the lie when even your lie isn't a legitimate lie. Radical liberalism is the epitome of the artificial lie. A legitimate lie is simply a lie, from tip to tip, from the outer creases to its core; all of it is simply a lie. Radical liberalism takes the lie one step further. My conservative friend's radical liberalism is based on a sad premise. It's called the 'artificial Lie.' This lie is cunningly positioned, as it is soaked in deceit and sprinkled with tiny bits of historical and statistical information masquerading as the truth.

Radical liberalism desperately wants you to believe it's artificial lies. Here is a classic artificial lie: Radicals would suggest to you that black unemployment rates are higher than those of whites. That's a fact. The

artificial lie is black unemployment rate in three times that of whites and is higher because black people are black and whites have taken advantage of them. That is the artificial lie. It's a great example of a carefully crafted mixture of fact and fiction to peak your emotions.

Radical liberalism takes the artificial lie to new levels. It takes emotionally enforced facts such as race and poverty and covers it with the filth of social engineering and the so called, "Let's make everyone equal no matter what the cost" mentality. These actions are all designed to gain political traction with the politically challenged voting group.

Radical liberalism takes the artificial lie and turns the full force of its emotionally charged statistics and historical scares into a rallying cry for self-righteous liberal ideology.

Take this example: Johnny doesn't have any food. Johnny broke into the store and stole food.

That is ok because Johnny needed the food correct? Radical liberal ideology has an artificial lie ready for this scenario. The radical artificial lie will tell us Johnny is part of an underserved, racially slandered, politically disadvantaged, poverty stricken class. Therefore Johnny's actions are justified based on his need and social status. The radical artificial lie goes further and suggests that if you disagree with Johnny or attempt to criminally prosecute Johnny --- then you sir are a racist!

Listen carefully my friends for certain language to preclude the artificial lie. That language will have words such as, wage gap, underserved, racially disadvantaged, or someone is waging a "WAR" against some gender or group.

When you hear those words my friends, be sure to brace yourself for the artificial lie.

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Texas School Choice Week will feature 460 events

AUSTIN – This week is School Choice Week in Texas and across the country. More than 460 events are planned across the Lone Star State, in addition to 5,500 events nationwide. Governor Rick Perry recently proclaimed Jan. 26 – Feb. 1 as “Texas School Choice Week.”

The Week, which is the nation’s largest-ever celebration of educational opportunity, gives students, parents, and teachers in Texas a chance to raise awareness of the different types of educational options available to families in ad-



vance of the 2014-2015 school year. Events across the state will include rallies, school fairs, roundtable discussions, open houses, and parent information sessions.

National School Choice Week spotlights all types of education options for families – including traditional public schools, public magnet schools, charter schools, private schools, online learning and homeschooling.

In addition to raising awareness of school choice options in Texas, the Week also provides students, parents and teachers with an opportunity to call on leaders in Austin to expand access to high-quality education environments for children.

“Texas families know

that when parents have the freedom to choose the best schools for their children, great things happen,” said Andrew Campanella, president of National School Choice Week. “Student achievement increases, graduation rates rise, and children are better prepared for real life.”

Said Campanella: “National School Choice Week chose Texas to host the Official Kickoff of this incredible week for a reason: school choice is working for Texas families, and Texas parents remain committed to advancing even

greater educational options for their children. We are grateful for everyone in the Lone Star State who has given National School Choice Week a positive, Texas-sized welcome, and we thank Governor Perry for raising awareness of this important issue.”

The Week officially kicked off at a major rally Saturday night in Houston, Texas. On Monday, students wore National School Choice Week’s signature yellow scarves and rang the opening bell of the New York Stock Exchange.

Deadline for Microsoft’s scholarships for minorities is Jan. 31

A Microsoft scholarship provides a leg up so students can pursue undergraduate studies in computer science and related technical disciplines.

They will join a community of scholarship recipients from the United States, Canada and Mex-

ico who share their passion for technology and academic excellence.

For the 2014-2015 academic year, Microsoft is offering four different types of technical scholarships to current undergraduate

students: General Scholarships, Women’s Scholarships, Minority Scholarships, and Scholarships for Students with Disabilities.

Scholarship recipients will enjoy the benefits for one academic year.

They may receive either a full or partial scholarship for the academic year. Full tuition scholarships will cover tuition for the academic year as posted by the financial aid office at the student’s college or university.

The deadline to apply is Jan. 31. No late or incomplete applications will be accepted.

For more details and/or to apply, visit: www.scholarshipsonline.org/2012/09/microsoft-scholarships.html.



1200 N. Tennessee St., McKinney, Texas 75069

January 23, 2014

PUBLIC NOTICE

The McKinney Housing Authority will accept applications for the Public Housing waiting list on February 3, 2014 thru February 27, 2014.

The McKinney Housing Authority has One, Two and Three Bedroom Units. Applications will be taken in our office Monday - Thursday * 7:30-5:30pm.

Applicants may mail in their application to the address above. You can also fax in your application to 972-562-8387. All applications must be received or postmarked by 02/27/14.

McKinney Housing Authority
1200 N. Tennessee St.
McKinney, Texas 75069
Phone: 972-542-5641 * Fax: 972-562-8387

AVISO PUBLICO

La Autoridad de Vivienda de McKinney aceptará solicitudes para la lista de espera de Vivienda Pública en 03 de febrero 2014 a través de 27 de febrero 2014.

El Ministerio de Vivienda de McKinney tiene Un, Dos y Tres Unidades del Dormitorio. Las aplicaciones se tomarán en nuestra oficina El lunes-Jueves * 7:30-5:30pm.

Los candidatos pueden enviar su aplicación a la dirección en línea. También puede mandarla por fax en su aplicación a 972-562-8387. Todas las aplicaciones se deben recibir o timbrarse antes del 02/27/14.

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Plano mayor proclaims Feb. 1 as Powerful Journey Day

PLANO – Recognition for the Powerful Journal Women's Conference has caught the attention of women all over the world. Plano Mayor Harry LaRosiliere recently proclaimed Feb. 1 as "Powerful Journey Day."

"I was elated to receive the signed proclamation from Mayor Harry LaRosiliere proclaiming Feb. 1, 2014, as Powerful Journey Day in the city of Plano," said Phyllis Jenkins, founder of Powerful Journey. "It is just more 'fuel for my cause' to keep equipping women to flourish in their life-purpose. That's the reason the Powerful Journey Organization exists."

The event, slated for 9 a.m. to 2 p.m. Feb. 1 at The Hope Center, 2001 W. Plano Parkway in Plano, will include an invigorating and dynamic keynote presentation from reinvention strategist, author, and speaker Marshawn Evans, a panel of experts featured in Empowerment Breakout Sessions, and the REALationship Roundtable.



Plano Mayor Harry LaRosiliere, right, and Phyllis Jenkins, founder of Powerful Journey, were one of many in attendance at the MLK Power Breakfast and Health and Information Fair on Jan. 18 at the Collin College Conference Center. LaRosiliere recently proclaimed Feb. 1 as Powerful Journey Day. The organization will hold its annual women's conference Saturday, Feb. 1 at the Hope Center in Plano.

Evans, who appeared on season 3 of NBC's The Apprentice, will speak to the theme of this year's conference: Your Time To Flourish.

"As women, we are everything to everybody and often no good to ourselves," Evans said. "This conference is an opportunity for you to fill yourself

back up with power, sisterhood, wisdom, and inspiration.

"I really do think that women today need that 'Mary and Elizabeth' type sisterhood to go to the next level and bond and build together. This is what this conference is about."

Born and reared in Dallas, Evans graduated magna cum laude from Texas Christian University in Fort Worth. She earned her J.D. from Georgetown University Law Center in Washington, D.C. The attorney is one of the nation's leading experts on the art of maximizing potential and life coaching. Evans also provides regular commentary for CNN and ESPN.

The MC's for the conference include radio personalities Markeeta Campbell from KGGR 1040 am and Jamila Camp from KHVN 970 am. The Powerful Praise and Worship will be led by Ilya Golden. Door

prizes will be given away and raffle items will be up for grabs

To register for the conference or reserve vendor space, visit www.phyllis-jenkins.com. A few vendor

spaces are still available and start at \$100. Individuals are welcome to send an email to phyllis@phyllis-jenkins.com for additional information on the conference.

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COLLEGES, continued from Page 3

percentages of low-income students—in excess of 60 percent of the students enrolled at HBCUs are eligible for income-based Pell Grants. Because HBCUs educate disproportionate percentages of low-income students, they have designed, tested, and perfected a myriad of successful programs that increase the numbers of low-income students prepared for, entering into and graduating from HBCUs and PBIs.

At a recent meeting at the White House Skills and Education Summit, NAFEO President and CEO Lezli Baskerville challenged the summit participants to both increase the funding for HBCUs and PBIs and to see the clear strategic academic priority for strengthening HBCUs and PBIs in order to achieve President Barack Obama's higher education

goals for the nation.

Baskerville emphasized, "The ability of the nation to meet the challenges and seize the opportunities of today and tomorrow depends to a great extent on our science, technological, engineering, agricultural, and mathematics (STEAM) enterprises and ability. We must train 100,000 new STEAM teachers over 10 years and create an American workforce and entrepreneurs prepared for a new generation of high-tech manufacturing and high-paying jobs.

To have an America that is 'Built to Last,' President Obama projects that we need to increase the number of college graduates to roughly 60 percent by 2020, which equates to approximately 8 million more Americans with a 2- or 4-year college degree. To re-

alize that goal, the nation must educate at least 2 million more African Americans with college degree by 2020 and many will be graduates of HBCUs and PBIs."

Unfortunately at a time when there is a clear, demonstrated need for more funding for HBCUs and PBIs, the political will does not appear to be there at the local, state or national level. Therefore, it calls on us to inform all our elected officials that increased funding for our colleges and universities has to be a top priority. This is not an option — our future and the future of our nation depends on it.

Benjamin F. Chavis Jr. is President of Education Online Services Corporation and the Hip-Hop Summit Action Network and can be reached at the following <http://drbenjaminfchavisjr.wix.com/drbbfc>

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Wells Fargo and three other banks discontinue payday loans



Charlene Crowell
Editorial

(NNPA) More good news keeps coming for consumers in early 2014. On the heels of new mortgage rules that took effect January 10, the following week four banks making payday loans pulled their products from the market. Announcing a halt to their triple-digit interest rates were Wells Fargo, Regions, Fifth Third and US Bank. Together, these lenders have combined assets of \$2.1 trillion, serving customers through 30,000 branches and more than 21,500 ATMs across the country.

Sometimes known as advance deposit loans, or trademarked names such as US Bank's Checking Account Advance or Wells Fargo's Direct Deposit Advance, the loans operate in the same manner as payday loans hawked by stores. Customers borrow a few hundred dollars and then the bank repays itself from the borrower's next direct deposit, assessing a fee plus the entire loan amount.

Research by the Center for Responsible Lending (CRL) has found that the typical bank payday borrower:

- Is charged a fee of \$10 per \$100 borrowed, amounting to an annual percentage rate (APR) of 300 percent;
- Has a one in four chance of also being a Social Security recipient;
- Is twice more likely to incur overdraft fees than bank customers as a whole and
- Often remains in debt for six months of a year.

Consumer advocates and civil rights leaders have been shining a bright light on banks that chose to engage in this kind of lending over the past two years.

Below are a few examples of that consumer activism.

In early 2012, 250 organizations and individuals sent a letter to federal banking regulators expressing concerns. A year later in 2013, more than 1,000 consumers and organizations told the Consumer Financial Protection Bureau about elder financial abuse, including bank payday lending. CRL in coordination with CREDO, an organization that funds progressive nonprofits, delivered a petition with 150,000 signatures in an appeal to federal regulators.

By April 2013, the Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency proposed regulatory guidance on bank payday loan criteria. Weeks later amid still-growing consumer concerns, Florida's U.S. Senator Bill Nelson and Sen. Elizabeth Warren of Massachusetts in May 2013 sent a joint letter to the Office of the Comptroller of the Currency (OCC).

"As Chairman and member of the Senate Special Committee on Aging, we take very seriously our responsibilities to seniors and elderly consumers who expect and deserve fair and transparent financial services," said the Senators. "Social Security was created to provide seniors with financial support to help them cover basic living expenses not for banks seeking new sources of revenue by exploiting retirees with limited means. Therefore it is critical that banks be discouraged from using government benefits as proof of income, and we would hope such a provision would be included in the final guidance."

By November 2013, FDIC and OCC finalized regulations and advised banks that a borrower's ability to repay a loan must be considered when issuing these loans.

In December 2013, the

Leadership Conference on Civil and Human Rights (LCCR), representing more than 200 diverse national organizations, unanimously adopted a resolution urging states, Congress and federal agencies to increase regulatory oversight and enforcement of all payday lenders.

"Low-income people and people of color have long been targeted by slick advertising and aggressive marketing campaigns to trap consumers into outrageously high interest loans," said Wade Henderson, LCCR president and CEO. "We're simply advocating for reasonable regulatory oversight that ensures that low-income people won't be swindled out of the little money they do have at their disposal."

Reactions to the bank decisions resulted in cheers from consumer advocates. For example, Dory Rand, president of the Chicago-based Woodstock Institute, said, "We applaud these decisions to stop offering these dangerous products. For too long, these products — like storefront payday loan products — have wreaked havoc on borrowers' finances and trapped them in a cycle of debt."

In short, it was the constant call for consumer protections that ultimately led to banks foregoing payday loans. By combining efforts on a single issue, advocates accomplished together what none might have done alone.

I am hoping the rest of 2014 will be energized by the success of these early 2014 consumer victories. Perhaps federal regulators will soon put an end to all consumer debt traps. As we celebrate this key consumer victory, let us strive towards more financial reforms.

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

Obama spotlights the race factor in the war on drugs

By Earl Ofari Hutchinson

(New America Media) President Barack Obama again cast an ugly glare on the race tainted drug laws in a recent interview and in reports from the White House. He specifically finger pointed marijuana. Virtually all medical professionals have repeatedly said that marijuana use is no more damaging than alcohol, and so did Obama. If anything, judging from the thousands of family break ups, the mountainous carnage from alcohol related accidents and physical deaths from liquor addiction, marijuana use is far safer than alcohol. But marijuana, as with the wildly disparate racial hammering of minorities with cocaine drug busts, has also been yet another weapon in the ruthless, relentless and naked drug war on minorities, especially African Americans. The difference is that the gaping racial disparities in crack cocaine prosecutions and sentencing have gotten massive public attention, White House and legislative action to close the legal gap. Marijuana, by contrast, has flown far under the public and lawmaker's radar scope.

But the racial war that has been blatantly evident in the drug war is just as, if not more blatant, in who's arrested, tried, convicted, and sentenced for marijuana use and sale. Take two states, Minnesota and Iowa. Minorities and especially blacks make up a relatively tiny overall percentage of residents of these two states. Yet blacks were eight times more likely to be arrested than whites. An ACLU study released last June found that in nearly every county in the nation the arrest rate for marijuana possession among blacks was at least four times higher than that for whites. Even worse the big gaping disparities in arrest numbers for blacks and whites come at a time when public attitudes have radically softened on both personal and medicinal mar-

ijuana use. Many states and locales have drastically decriminalized marijuana possession, and two states have legalized its use, and other states are poised to vote on legalization. Even worse, the huge race tinged arrest numbers come at a time when the incidences of nearly every other type of crime has plummeted.

The reasons aren't hard to find. The near institution of open and covert stop and frisk laws that target minorities, incentives to pad arrest numbers to insure greater federal funding and to bolster the perceived crime fighting stature of police agencies, and the ease and cheapness of focusing on low level crimes are major reasons for the continued war on minorities for marijuana use.

Then there are the public attitudes toward black and white drug offenders. The top-heavy drug use by young whites has never stirred any public outcry for mass arrests, prosecutions, and tough prison sentences for them, many of whom deal drugs that are directly linked to serious crime and violence.

Whites unlucky enough to get popped for drug possession are treated with compassion, prayer sessions, expensive psychiatric counseling, treatment and rehab programs, and drug diversion programs. And they should be. But so should those blacks and other non-whites victimized by discriminatory drug laws.

A frank admission that the laws are biased and unfair, and have not done much to combat the drug plague, would be an admission of failure. It could ignite a real soul-searching over whether all the billions of dollars that have been squandered in the failed and flawed drug war — the lives ruined by it, and the families torn apart by the rigid and unequal enforcement of the laws — has really accomplished anything.

This might call into question why peo-

See DRUGS, Page 16

Web site offers assistance to Black seniors sorting out healthcare option

(BlackNews.com) -- The Black Seniors Healthcare Program, a joint venture between Health Plans of America and BlackNews.com, has launched to help African American parents and grandparents (age 50 and over) to obtain an affordable health insurance plan. The program works directly with Obamacare, Medicaid, Medicare, and all the major health insurance companies on a local and national level.

The free program aims to address devastating statistics about African Ameri-

cans who still lack adequate health insurance. Last month, Kaiser Family Foundation released a report showing minorities will make up 53 percent of the estimated 4.8 million low-income Americans who will fall into the "coverage gap," leaving them without viable options to obtain health insurance. That means that minorities makeup about 2.6 million of the people in the gap.

The program's web site, BlackSeniorHealthcare.org, allows visitors to register for a free quote.

Black America braces for what's ahead in 2014

By Charlene Muhammad
Special to the NNPA from *The Final Call*

(FinalCall.com) – Black America faces a bleak outlook in 2014 if trends over the last several years and particularly 2013 are any indication. This daunting projection spans economics, politics, health, education, and violence, according to national facts, figures, and expert analysis.

2014 will unfortunately be a replay of 2013, according to macro-economist Dr. Algernon Austin. “At best, we will see the very slow and very weak economic recovery continue,” Dr. Austin told *The Final Call*.

He suggested people pressure elected officials to extend unemployment insurance, expand the Supplemental Nutrition Assistance Program, and increase the minimum wage. Politicians must invest in public transportation and other infrastructure projects, prevent further state and local government cuts, and expand Social Security, among other things, he said.

A united economic front

While the Congressional Budget Office anticipates small growth in America's Gross Domestic Product over the next few years, the news is not so good in other areas that directly impact Americans.

The U.S. economy made little progress and unemployment over all will remain at about eight percent, the Congressional Budget Office noted in “What is the U.S. economic outlook for 2014? Not good,” posted on economicoutlook2014.com.

For Blacks, that means a much higher unemployment rate, typically officially double the White rate on a national level and much higher for Black youth.

But the overall economic outlook for Black America is ripe with potential with organizations such as the Nation of Islam continuing the push to unite and pool financial resources available in the community.

The Honorable Minister Louis Farrakhan reintroduced “Muhammad's Economic Blueprint” last year, warning it is unrealistic to rely on the U.S. government to

provide jobs and address the many needs of its Black citizens.

The program, which calls for 16 million Black wage earners to contribute 35 cent a week, \$18.20 per year, to a national treasury via www.economicblueprint.org, is a realistic, painless and attainable solution to many of the issues that plague the descendants of slaves in America.

“This time of great crisis and economic downturn calls for a sound Economic Plan,” said Min. Farrakhan. He noted Blacks were slipping deeper and deeper into the abyss of poverty and want, and detailed a few statistics on the dire condition of “Black Life” in America.

Blacks make up 13 percent of the U.S. population, but own a meager “1 percent” (about \$650 billion) of its total wealth (about \$65 trillion), Min. Farrakhan said. He added, of the five million Americans that have lost their homes so far, the “Black foreclosure rate” is 80 percent higher than the rate of Whites.

While the official “unemployment rate” is 7.8 percent, the official rate for Blacks shot up over a full point, from 13 percent to 14 percent, Min. Farrakhan continued. However, the numbers are deceptive, he said because according to some economists, the “unemployment rate for Blacks” is closer to 30 percent.

“The statistics for Blacks in America have always been bad! And now, they are truly ominous. Clearly, we are in a dire condition—and the government of America cannot solve our problem. I want you to understand this, brothers and sisters; you whose ‘hope’ is in government to do this,” he said.

Health disparities, healthier choices

On the health front, 2013 saw several challenges relating to the physical and mental wellbeing of Black America. Statistically, while Blacks represented less than 13 percent of the total U.S. population, they topped many lists when it came to obesity, sexually transmitted diseases, certain cancers, heart attacks, strokes and high blood pressure.

Several maladies greatly con-



Children play basketball at a park near blighted row houses in Baltimore, April 1, 2013. Baltimore is far from the worst American city for poverty, but it faces all the problems of cities where vast numbers of the poor now live. The U.S. Census Bureau puts the number of Americans in poverty at levels not seen since the mid-1960s, while \$85 billion in federal government spending cuts that began last month are expected to begin squeezing services for the poor nationwide.

Photo: AP/Patrick Semansky

cerned Dr. Corey Herbert, CEO of BlackHealthTV.com and medical director at Dillard University.

“I saw a disturbing trend in the amount of pediatric cases of diabetes due to diet,” Dr. Herbert told *The Final Call*. He was referring to Type 2 Diabetes, the most common form of the disease, which can be controlled and even cured with proper diet and exercise. Dr. Herbert, a pediatrician, said when he started practicing medicine 17 years ago, he had no patients with Type 2. Now he has 60 diabetes patients. According to the Centers for Disease Control, 4.9 million or 18.74 percent of non-Hispanic Blacks age 20 and older have the disease.

“This is an alarming trend because of our diets and eating these processed foods, and I think this is something that is only going to get progressively worse because of the way we deal with food in America,” he added.

The CDC also noted Blacks had 51 percent higher obesity rates compared to Whites from 2006-2008. The American Heart Association in its 2013 fact sheet indicated 37.9 percent of non-His-

panic Black men and 53.9 percent of non-Hispanic Black women were obese.

Among U.S. men, for all cancers combined the rate for new cancers is highest among Black men the CDC also noted.

Despite past successes, “empirical data reveal a number of areas in which racial/ethnic health disparities continue to exist,” indicated the National Medical Association in its 2013 report on

African American Health. The NMA is the country's largest and leading professional association of Black physicians.

According to the group, Blacks have higher mortality rates for nearly all causes of death including suicide, HIV, homicide, heart disease.

Black men and women die from diseases of the heart 28.57 percent and 34.17 percent more often than White men and women, it continued.

Dr. Herbert said there was also an “uptick” in sexually transmitted diseases, and according to the CDC, Blacks are still the largest racial/ethnic group affected by these diseases.

“So many people now think that HIV and a lot of these other diseases are off the map that we don't see them anymore. But in actuality we do see them and the ones that we do see (strains of HIV) are a little bit more aggressive than the ones we saw before,” he said.

Access to quality health care still proves to be a problem as well, noted several reports.

Black Americans must be more cognizant of what they put in their bodies to begin tackling some of the problems, Dr. Herbert said. Consuming more fruits and vegetables, cutting out alcohol and cigarette smoking, washing hands to cut down on spreading germs, and maintaining good dental health are a few of his suggestions.

He also urged Black organizations to unite to combat the daunting and overwhelming health disparities in Black America.

“We have to do this in a coalition. We can't do it in a way that's just haphazard. It's got to be coalition based, grassrootsbased because if we do it from the communities and take it up, it will stick a lot better than if we do it on the federal level and trickle it down,” said Dr. Herbert.

Organizing against violence

Carl Dix, a revolutionary activist and co-founder of the October 22nd Coalition predicted the continued and intensified criminalization of Black and Brown youth is ahead in 2014.

“You're going to see more police murders. You're going to see more of these vigilante and civilian murders of Black people. There'll be more murders on the border of Latinos, but that might not get much news. They may be able to suppress that but that's going to be going on nonetheless.”

“It really is treating our youth like criminals, guilty until proven innocent if they can survive to prove their innocence,” Mr. Dix told *The Final Call*.

Part of the problem is the increasingly common right wing narrative spreading in social media, talk radio, and Fox News about Black on White crime, feels Tim Wise, anti-racism activist and

See BRACE, Page 12

Dance Theatre of Harlem performing in Irving

The Dance Theatre of Harlem Double Bill is performing for one night only on Jan. 30. There is also an exhibition and reception that evening.

The public is invited to a free reception celebrating Dance Theatre of Harlem. Guests will have an opportunity to meet former Prima Ballerina and current Artistic Director, Virginia Johnson. The event is scheduled for 5:30 to 7:30 p.m. prior to the performance.

Tickets to the performance range \$20-30 or \$15 Students. Receive a \$5 discount when you mention code DTH5. The performance is at the Irving Arts Center, located at 3333 N. MacArthur Blvd. in Irving. Visit www.IrvingArtsCenter.com for more info.

Film Review: *That Awkward Moment*

By Dwight Brown
NNPA Film Critic

In *That Awkward Moment* they made a pact. As young men are prone to do, they made a decision without foreseeing any consequences. They vowed to stay single. Now how long was that going to last?

First-time director/writer Tom Gormican has one finger on the pulse of twentysomethings. Their swagger. Naïveté. Innocence. Ignorance. Arrogance. Testosterone overload. He cobbles together three young-turk characters who are feeling their oats on New York City streets. Working by day. Hanging out at the clubs at night. Hooking up with nameless one-nighters. He's got a feel for the demographics, not much else. His three, lead characters are shallowly drawn, though the young women in their lives are more



three-dimensional. All are about to learn life lessons, but not significant enough to warrant a film. If it wasn't for the three leads' chemistry and camaraderie, this whole endeavor would be, well, awkward.

The opportunity to appear in this movie comes at a pivotal time in the careers of the three headliners. Miles Teller played the

party boy who throws the ultimate parents-are-away-and-the-kids-will-wreak-havoc debauchery in the film *Project X*, followed by a role as callous teen who finds his heart in *The Spectacular Now*. Zac Efron garnered millions of fans as the lead in the popular TV series *High School Musical*, but has yet to capture that same glory as a movie actor: *The Paperboy*

was an embarrassment; *The Lucky One* wasn't all that lucky for him; and *Parkland* was a very, minor esoteric success. Michael B. Jordan's captured critical acclaim with TV's *The Wire* and *Friday Night Lights*; he reached greater heights with the melancholy Fruitvale Station, which threatened to pigeonhole him as an actor who could only play angst-riddled inner city youth. All three have something to prove.

Jason (Efron) and Daniel (Teller) are cocky book-cover designers, who think they know what's better for their clients than the clients themselves. They're usually right. Mikey (Jordan) is a young doctor. The guys have been friends since college. The designers are single and the doc is "happily" coupled with Vera (Jessica Lucas). When Jason and

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RULES, continued from Page 1

couldn't pay their taxes and insurance.

That's why Congress authorized HUD to tighten FHA reverse mortgage requirements in order to: encourage homeowners to tap their equity more slowly; better ensure that borrowers can afford their loan's fees and other financial obligations; and strengthen the mortgage insurance fund from which loans are drawn.

Here are the key changes:

Most reverse mortgage borrowers can now withdraw no more than 60 percent of their total loan during the first year. Previously, borrowers could tap the entire amount on day one – a recipe for future financial disaster for those with limited means.

The first-year limit may be waived for certain homeowners whose "mandatory obligations" (e.g., upfront insurance premiums, loan origination fees, delinquent federal debt, etc.) exceed the 60 percent amount; but they'll have to pay a higher upfront mortgage insurance premium – 2.5 percent of the home's appraised value

instead of the normal 0.5 percent. (Note: Credit card debt isn't considered a mandatory obligation, so those with significant credit card debt may not be able to withdraw enough to pay off their debt.)

Generally, borrowers can take the money either as a lump sum at closing (with a fixed-rate loan), or as an ongoing line of credit or monthly payments (adjustable rate loan). However, lump-sum payments are now subject to the 60 percent mandatory obligations test, so to withdraw more than that you'll have to go the line-of-credit route, at least for the first year; after that, you can tap the remaining balance if you wish.

Under previous rules, almost anyone with sizeable home equity could take out a reverse mortgage. Now, potential borrowers must undergo a detailed financial assessment to ensure they'll be able to meet future tax and insurance obligations.

Lenders are required to review the borrower's credit history. They also must ana-

lyze all income from earnings, pensions, IRAs, 401(k) plans or Social Security, and weigh it against the borrower's likely living expenses, including other outstanding debts. Those who come up short (i.e., are more likely to default) may be required to set aside money from their reverse mortgage to cover future obligations – thereby lowering the amount of equity they'd be able to tap.

The new regulations also reduce the maximum amount of home equity that can be borrowed against – 10 to 15 percent less than before, on average. Generally, the older you are, the more equity you have and the lower the interest rate, the more you'll be able to borrow. Note: The age component of this calculation is based on the youngest party listed on the loan.

Because reverse mortgages are so complicated, potential borrowers are required to consult an HUD-approved counselor before being allowed to apply. Do preliminary research at helpful sites sponsored by HUD (www.hud.gov), the Consumer Financial Protection Bureau (www.cfpb.gov) and AARP (www.aarp.org).

Also check with an accountant, financial planner or lawyer specializing in elder law to make

sure a reverse mortgage is right for you.

Jason Alderman directs Visa's financial education

programs. To Follow Jason Alderman on Twitter: www.twitter.com/Practical-Money

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BRACE, continued from Page 9

author.

In the wake of the Zimmerman trial, the media placed a lot of attention on the killing of Christopher Lane, an Australian baseball player in Oklahoma, he said.

The killing ignited a whole narrative about how Black people and Black activists never spoke about it, but in reality, the perpetrators were one White and two Black youths, he said. They killed Mr. Lane for reasons that had absolutely nothing to do with being White, but the mainstream drove that narrative home, he argued.

“When you have right wing media constantly painting this narrative that Black people are out to get White people, and that’s been a constant theme for a year and a half since Trayvon, then it’s really not shocking that certain folks

are going to respond to the presence of Black people in the way that they have and the way that they are which is sort of a shoot first ask questions later kind of mentality,” Mr. Wise told *The Final Call*.

Elaine Brown, former Black Panther leader, insists Blacks must tackle the problems of violence as it pertains to youth and race relations head on and in a more organized way.

“We should be looking to ourselves because that’s the only help that we have. That’s number one. And unfortunately, we are not organized,” Ms. Brown told *The Final Call*.

In addition, Blacks must face the fact they are powerless, primarily because they are poor and at the mercy of elected officials who have shown they don’t have Black best interests in mind, she continued.

“So everybody on the job is hustling. Everybody has two and three jobs. Everybody’s trying to keep their house. Everybody’s trying to cut corners on their food. But White people are not thinking like that, generally speaking, other than the poor ones,” said Ms. Brown.

School closures: a wrap up

School closings, one of the same major education issues that closed out 2013, opened 2014.

There were more school closings than ever last year with Chicago’s 47 closed schools leading the nation, followed by Philadelphia with 23. The closings predominantly affected poor (90 percent), and Black (80 percent) students, and left some parents with few choices of where to send their children.

In Philadelphia 10,000 students were displaced,

there were 3,700 layoffs and nine charter schools were opened. In Chicago 12,700 students were displaced, 3700 teachers were laid off, though 1,000 were hired back and 15 charter schools were opened.

“This is a national policy of de-education for people who can least afford it,” said Phillip Jackson, who leads the Black Star Project in Chicago. “Instead of closing schools, we should be opening schools and encouraging children to learn.”

The Black Star Project is poised to continue its fight in Chicago to end school closings and expand their work nationwide. Closed schools are typically

the results of low-test scores with some schools reporting 95 percent of their students below grade level, low attendance and budget cuts, as well as budget deficits.

Just saying school clos-

ings creates emotional responses from city leaders, parents, activists and children.

While he wants to stop school closings, Dr. Steve Perry, founder and principal of Capital Preparatory Magnet School in Hartford, Connecticut, says it’s a time to rejoice.

“A closing school should be celebrated because the children are free,” he told *The Final Call*. “You can’t call it a school if the children are not being educated. The day 95 percent of our children are not on level, that’s the day the school should be closed. Our children are just not being taught,” Dr. Perry said.

“Education has always been a civil rights issue. Education is our only protected right,” added Dr. Perry, who is on a national campaign to help parents take charge of their children’s education and demand better schools while

letting failing schools go.

According to Dr. Sunni Ali, assistant professor at Northeastern Illinois University, public education as people know it will soon no longer exist.

“We will only have a few high functioning public schools left that will be magnet schools. The other schools will be turned over to businesses to run. They will take the problems off the states’ hands,” he told *The Final Call*.

Dr. Ali feels a solution is to provide failing schools with the same resources as charter schools, invest in crumbling infrastructure and provide support for teachers.

“Practically all of the teachers in charter schools are White.

You would never find an all-Black staff teaching at an all-White school. It just wouldn’t happen,” he continued.

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New study finds that solar jobs grew by 20 percent last year

WASHINGTON -- The Solar Foundation (TSF), an independent nonprofit solar research and education organization, today released its fourth annual National Solar Jobs Census, which found that the U.S. solar industry employed 142,698 Americans in 2013. That figure includes the addition of 23,682 solar jobs over the previous year, representing 19.9 percent growth in employment since September 2012. Solar employment grew 10 times faster than the national average employment growth rate of 1.9 percent in the same period.

"The solar industry's job-creating power is clear," said Andrea Luecke, Executive Director and President of The Solar Foundation. "The industry has grown an astounding 53 percent in the last four years alone, adding nearly 50,000 jobs. Our Census findings show that for the fourth year running, solar jobs remain well-paid and attract highly-skilled workers. That growth is putting people back to work and helping local economies."

Solar employers are also optimistic about 2014, expecting to add another 22,000 jobs over the coming year. By comparison, over the same time period, the fossil fuel electric generation sector shrank by more than 8,500 jobs (a decline of 8.7 percent) and jobs in coal mining grew by just 0.25 percent, according to the Bureau of Labor Statistics Current Employment Survey (Not Seasonally Adjusted), Sept. 2012 - Nov. 2013.

"The solar industry is a proven job-creator," said Bill Ritter, former Governor of Colorado and Director of the Center for the New Energy Economy at Colorado State University. "In Colorado and across the country, we have seen that when the right policies are in place to create long-term market certainty, this indus-

try continues to add jobs to our economy."

"SolarCity has added more than 2,000 jobs since the beginning of 2013; every single one in the United States. When you install a solar panel you create a local job that can't be outsourced," said Lyndon Rive, Chief Executive Officer of SolarCity. "More than 90 percent of Americans believe we should be using more solar, and fewer than one percent have it today. We've barely begun this transformation, but as it advances, the American solar industry has the potential to be one of the greatest job creators this country has ever seen."

"Tens of thousands of new living-wage jobs have been created over the past year thanks to plunging solar technology costs, increasing consumer demand, and supportive government

policies," said Amit Ronen, Director of The George Washington University Solar Institute. "As the nation's fastest growing en-

ergy source, we expect the solar industry will continue to generate robust job growth for at least the next decade."

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February 5

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Senior Pastor
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972-257-3766
www.biblewayirving.org

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or 11 a.m.**

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For Community help the Assistance Center serves Collin County by responding to people in crisis for emergency shelter, clothing, food, and access to medicine and medical services for county residents. Call the church or Allen's City Hall for details.

February 2, 8 a.m.

Join us in Early Worship at 200 W. Belmont Drive location in Allen as we praise God and at 9:30 a.m. at 1550 Edelweiss Drive in Allen for Sunday Morning Worship.

What's on Your Mind? Don't copy the behavior, attitude and action of the world. Let God transform you into a new person by changing the way you think. Romans 12: 2a. Join us for one or both of our Worship Services as we praise God for the victories in our lives.

February 5, 7 p.m.

You're invited to our Wednesday's Bible Study to learn more about God's Word

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African American Read-In. Pace has partnered with the Josey Ranch Branch of the Carrollton Public Library to host their Annual Read-In in the Community room of the library at 1700 Keller Springs Road, in Carrollton, Texas.

Guest speaker, Chuck Siler author, political cartoonist, and contributor to noted publications. He is a retired programs curator for the Louisiana State Museum and has been an artist/journalist since junior high school.

Currently, he is a contributor to the Black Commentator, Chickenbones, See Me

Online, and others.

The Read-In is endorsed by the International Reading Association. Over a million readers of all ethnic groups from the United States, the District of Columbia, the West Indies, African countries, and more have participated over the years. The goal is to make the celebration of African American literacy a traditional part of Black History Month activities.

For information, please contact: Historian Committee Chair – Tracey Richardson, csrich47@hotmail.com; (469)585-6844
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**February 2
8 a.m. and 11 a.m.**

Join us for one or both of our Worship Services as we praise and honor God. Sunday School starts at 9:45 a.m. After each service ministers and deacons are available to meet with you for prayer or questions.

February 5, 7 p.m.
You're invited to our Wednesday's Bible Study to learn more about God's Word. And our Health & Fitness Ministry in the annex will resume for 2014.

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Discovering your African American roots



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This February, 2014, our nation celebrates Black History Month. I have heard, as you probably have, "It's the shortest month of the year, why bother to celebrate it." The truth is, a Black man; Mr. Carter G. Woodson (1875-1950) started the celebration. It originated as Negro History Week. I personally believe that it's a great idea.

Black History Month is a time to reflect on our ancestors and contributions that the Black race made not only to the United States of America but also to the world. To me it doesn't matter who, what, when, why, and/or where, just since we celebrate Black History, especially since most of it is not widely taught in our public and private schools during the school year. As a retired teacher, my desire is that the facts are taught anytime, anyplace and anywhere.

I mention our ancestors,

because as the saying goes, you can't know where you are going until you know where you have been. What a great time to start gathering facts and stories about your family than during Black History Month.

Mr. Thurman Jones, Publisher of *North Dallas Gazette*, handed me a book to review a few years ago. I found, after looking through the book and reading some chapters that *Discovering Your African-American Ancestors: How to Find and Record Your Unique Heritage* by Franklin Carter Smith & Emily Anne Croom (Houston) is a book that many genealogist need to add to his/her home library.

In completing my son's "baby book" many years ago, I called upon the wisdom and knowledge of my entire family on both sides. On the home going of my mother, Mrs. Cedella Baker Demus in 1984, the search and recording of my family history became urgent and very important to me. Since no one else in my family was compiling our family history, I realized that there is no greater gift that I can leave to my heirs and other family members than to re-

search and publish our family history.

After writing *ROOTS*, Mr. Alex Haley (1921-1992) caused people of every race, creed and color to begin searching all kinds of records to put their family history on paper.

I am reminded of a saying that I picked up some place, I will repeat it now. The author is unknown to me but if you have a name, please email, fax or mail it to me so that I can give credit.

There is something unique about being at a family gathering.

You can see a link to the past by watching the young children, perhaps a walk, a smile, a stand, a laugh, or just the way someone hold his or her head. You may see an aunt, uncle, cousin, or another relative in some of the children, especially if that relative has passed away.

You will really begin to see that the family never really dies.

It is like looking into the future and seeing the past at the same time.

Precious moments like this would be missed if you miss a family gathering without just cause.

If you don't think this is

true, I challenge you to ask other family members if they haven't found this to be true. A few weeks ago my sister, Ida Mae, saw the likeness of her daughter and granddaughter in an old family picture of some cousins. She just had to have a copy of the picture. Also, two cousins, Jackie & Sharon, found that people were commenting how much they looked alike and was sure that they were sisters, even though, at that time, they had never met each other.

I have conducted several workshops on how to research your ancestors, give me a call if I can help you get started documenting your family history.

Please remember, I want to hear from you. I want to share your stories and events with our readers. Call, fax, email, mail or just leave me a message on my voice mail.

Thought for this week: If the roots are deep and strong, the tree need not worry about the wind. Jeremiah 17:7-8, paraphrased.

Remember to celebrate how special and unique you are, one of a kind.

The 2014 Texas Pinball Festival set for Frisco in March

FRISCO - The Frisco Conference Center will turn into a huge 40,000 sf game room on March 28-30 with more than 400 pinball machines, classic arcade and video games and other game room attractions set up on free play for everyone to enjoy.

This show draws people from all around the country and the world is the largest show in the industry and fans can experience it first-hand.

Vendors will be selling parts, supplies, equipment and memorabilia all

weekend. There will be a presentation by pinball artists and designers followed by signing autographs and answering questions from the audience.

Show Times: Friday: 5 p.m. - 1 a.m. Saturday: 10 a.m. - noon. Sunday: 9 a.m. - 2 p.m.

One Day Pass Prices (at the door): Adult / Child \$25 / \$15 \$35 / \$20 \$20 / \$10.

Weekend passes at the door are \$60 for adults and \$30 for children ages 5-12. Children under 5 get in free.

IRVING, continued from Page 1

cil approval of the RAB zoning on the property, the approval of Ark's contractor selection, and the approval of design documents. Once those items are taken care of a groundbreaking will be close behind.

City staff and Ark principals are very pleased. Ark representatives credit Interim City Manager Steve McCullough with shepherding what was an intense and sometimes tense internal process to a successful conclusion.

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NDG Review: *Reset* offers good tips for job seekers

By Terri Schlichenmeyer

You haven't had to hit the alarm for quite a few months now.

You haven't had a whole lot of reason to look presentable, either; sweats and tees are just fine. You're not even sure your office attire fits anymore.

Retired? You wish it were that simple. No, you've been downsized, laid off, fired, let go, and it's starting to wear on you. But after you've read *Reset: How to Beat the Job-Loss Blues and Get Ready for Your Next Act* by Dwain Schenck, you might be inspired to hit the streets again.

Dwain Schenck was part of an inherited staff.

(You know where this is going.)

He'd been hired for a job he loved by a man for whom he truly enjoyed working. When that guy

left, the woman who took over was amazing. She let Schenck interview the man who would eventually become his third boss, the guy who made Schenck uncomfortable and who ultimately let him go.

At first, Schenck was filled with "fake bliss." He was "too good for [that] company anyhow" and he figured it wouldn't take him long to find a job. He had a few months' severance, great ideas, and tons of experience. He'd be fine.

But as the weeks passed, it became apparent that the search wouldn't be easy at all. Schenck went on interviews that seemed to go well, only to end in silence. He endured "courtesy interviews" set up by former colleagues and contacts, in which it quickly became apparent that there was no job to

be had. He obsessively searched online and even applied for positions for which he was extremely overqualified. The lack of job-hunting success made Schenck depressed and his family life suffered.

Through this experience, though, Schenck learned several things, and he shares the advice he discovered: Upgrade your resume and "make sure [it] doesn't read like an obituary..." then utilize the internet (including LinkedIn) by tweaking it to maximize search engines. Become a "networking machine." Be "transparent" about your age and experience, have a strategy for all interviews, and practice what you'll say before you leave the house. Send thank-you notes following interviews.

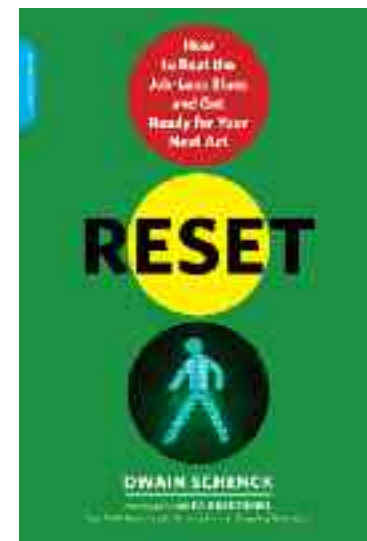
Be resilient.

And finally, "Don't go it alone," says Schenck. That's the worst mistake you can make.

At the risk of being a spoiler, I should tell you that *Reset* ends on a nice up-note... but wow, is it harrowing to get to that point.

Author Dwain Schenck gives readers his story, warts and all. We're privy to the embarrassments, the aggravations, the outrageousness, the highs, and the bottom-of-the-barrel moments including envy and consuming bitterness. The ferocity of the latter is quite disquieting, but not without reason; Schenck's experiences as a job-hunter were often soul-crushing and, sadly, common — and on that note alone, his book offers lessons and tips all around.

Definitely, this is a book for



job-seekers but there's plenty here for upper management, CEOs, and anyone along the job spectrum who knows that, well, you never know. If that's you, then *Reset* is a book to hit.

DRUGS, continued from Page 8

ple use and abuse drugs in the first place — and if it is really the government's business to turn the legal screws on some drug users while turning a blind eye to others?

The greatest fallout from the nation's failed drug policy and that certainly includes racially skewed marijuana arrests is that it is a double-edged sword. On the one hand it further embeds the widespread notion that the drug problem is exclusively a black problem. This makes it easy for on-the-make politicians to grab votes, garner press attention, and balloon state prison budgets to jail more black offenders, while continuing to feed the illusion that we are winning the drug war. On the other, the easing up of marijuana arrests and prosecutions of whites permits much of the public and lawmakers to delude themselves that the nation has become much more prudent and enlightened in how it views the drug fight.

In his interview Obama was blunt, "We should not be locking up kids or individuals for long stretches of jail time when those writing

the laws have probably done the same thing." Obama certainly could testify to that since he has frankly admitted his use of drugs in his youthful days. This frank admission and the realization that more prisons, the hiring and maintaining of waves of corrections officers, and the bloating state budgets in the process, not to mention political pandering is a lose-lose for the nation. The biggest loser of all with the nation's disastrously failed

and flawed drug war, is minorities and especially blacks. Marijuana is no different.

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Daniel hang out at local New York City bars, their wing man is a young woman named Chelsea (MacKenzie Davis), who will stop a girl who is headed to the bathroom with a line like, "Oh I love your shoes," then promptly introduce the prey to Daniel who goes in for the kill. And so it goes, trolling the clubs for women, or working long shifts at the hospital. Until...

Jason meets a blonde named Ellie (Imogene Poots) who makes his heart arch. Daniel's directionless love life starts too focus on a friend. And Mikey's home life turns out not to be so rock solid. Amidst all the confusion, a half-ass pact to remain single gets tested, over and over again, as a string of clumsy moments throw the trio for a loop.

The plotline does not distinguish these young men's dilemma from those in many other movies. The dialogue (and there is way too much of it) feels like it's from a not-quite-ready-for-opening-night play. Tom Gormican's script is better at assembling character arcs that take the three dudes through life-altering changes that give the film a intermittently interesting core. Jason beds a lady who he thinks is a streetwalker. Is he right? Daniel gets caught having sex at a very embarrassing moment. Will it ruin a dinner party? Mikey tries to go from mild-mannered physician to a Romeo? Can he do it? It's just enough to keep your engaged. Just enough, not more.

Efron, Teller and Jordan breathe a little life into their generic characters. Even more so, they present themselves as real friends, and the vibe the young actors create is the films' strongest element. Their

friendship seems genuine, authentic. Not an easy feat, considering the material. Efron shows a promise and stability that will make him a respected big screen actor some day. Teller further perfects his perpetual smirk; he is destined to do bigger and better comedies, a la Seth Rogen. Michael B. Jordan is heading down the Morris Chestnut path. He sports his six-pack abs, brags about his manhood and sheds the tragic cloak of Oscar Grant from Fruitvale Station. He is his own man, now, versatile enough to play a romantic comedy, a thriller, a drama. Jessica Lucas, as his emotionally ambivalent lady friend is fine. Poots as Efron's kryptonite is sweet and layered. Davis as the gal who every guy wants to take to a bar exudes hip friendliness.

The soundtrack features twentsomething cool vibe music like "Still Life" by The Horrors and "Still Not a Player" by Big Pun. Brandon Trost's cinematography captures New York City life on a cold day perfectly; you can feel the chill in the air. Deirdre Brennan's set decoration replicates New York City apartments in way that makes you want to call a realtor. Anna Bingham's costumes are the right blend of young man swag, and they don't get in the way, you don't feel like the guys pulled their jeans off a wardrobe rack.

The three amigos save this picture. Efron, Teller and Jordan will use this as a calling card to let Hollywood know that they are ready for their close-up. Making a ho-hum movie memorable, just for the performances, will do that.

Visit NNPA Film Critic Dwight Brown at www.DwightBrownInk.com.