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Local psychologist offers tips to help beat the 'holiday blues' this Christmas

DALLAS — The holidays are supposed to be a festive time of parties, gifts and family gatherings. But for many, it's a season of sadness, loneliness or anxiety. Known as "the holiday blues," these feelings can also cause physical

symptoms, including headaches, insomnia and intestinal problems, according to Karen Frey, PhD, a clinical psychologist at Parkland Health & Hospital System.

"There are many reasons for depression and stress



during the holidays," Dr. Frey said.

"Financial pressure, particularly for households with children, is a leading source of stress. For people without close family, or who have lost a loved one

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Black unemployment dips to 5-year low

By Freddie Allen

WASHINGTON (NNPA) - The Black unemployment rate fell to a five-year low in November, according to the latest jobs report by the Labor Department, but economists saw little to celebrate Congress inaction



threatens the federal unemployment insurance programs that helps millions of families.

The unemployment rate for Blacks fell to 12.5 percent last month the lowest since December 2008 when it was 11.9 percent. In January 2009, the same month President Obama

started his first term the rate jumped to 12.6 percent.

The unemployment rate for Whites ticked down from 6.3 percent in October to 6.2 percent in November.

The unemployment rate

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Why was your credit card transaction denied?

By Jason Alderman

We've all had these moments: You're at a romantic restaurant and the evening went great. But just as you and your date are readying to leave, an embarrassed waiter appears and whispers, "I'm afraid your card has been denied." Oh well, so much

for romance.

The same thing can happen at the grocery store, when shopping online or worst of all, when you're traveling and don't have a back-up means of payment. Why do credit card transactions get denied and what can you do to prevent

Banks and other credit

card issuers have developed complex algorithms that track credit card behavior and highlight unusual usage patterns commonly associated with card theft or fraud.

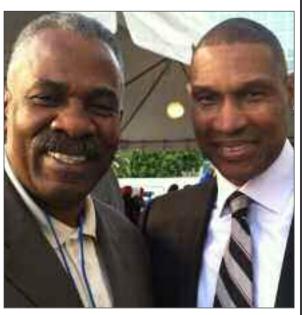
"Unusual activities" that jump out to card issuers include:

When you ordinarily use

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Exploitation of Black athletes



See The Exploitation, Page 9



Must-see hit is on stage in Dallas until Sunday

See Porgy, Page 10

'Political Poverty Pimps'

By James Clingman

(NNPA) An article published on nky.com, titled, "Running for Senate not job for paupers, stated: "The average household in the United States has a net worth of \$69,000, but the average wealth of a U.S. senator is about \$12 million, according to statistics from the U.S. Census Bureau and Center for Responsive Politics." To me, it illustrated the fact

that we are far removed from the original intent of serving in Congress. No longer are "regular" people going off to serve for a few years and returning home to their jobs as farmers, shopkeepers, and factory workers, and the

Washington, D.C. has become a veritable money pit, and candidates are doing and saying some of the dirtiest hypocritical

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People In The News...



Dr. Jendayi E. Frazer







Check us out online 24/7 at NorthDallasGazette.com

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People in the News www.NorthDallasGazette.com

Dr. Jendayi E. Frazer

TORONTO, ONTARIO -The MasterCard Foundation announced recently the appointment of Dr. Jendayi E. Frazer to its Board of Directors.

Dr. Frazer is an accomplished policy leader and academic with an extensive understanding of issues facing Sub-Saharan Africa. She currently serves as Director of the Center for International Policy and Innovation and Distinguished Public Service Professor at Carnegie Mellon University. Previously, she held several positions in the U.S. government including the

Assistant Secretary of State for African Affairs, U.S. Ambassador to South Africa, Special Assistant to the President for African Affairs at the National Security Council, and Director of African Affairs at the National Security Council.

"Dr. Frazer's in-depth knowledge of Sub-Saharan Africa combined with her personal commitment to the continent's development makes her a valuable addition to the Foundation's Board of Directors," said Lois Juliber, Chair of the Board of The MasterCard Foundation.



During her tenure in government, U.S. assistance to Africa quadrupled reaching

an historic high of \$6.7 billion by 2008. Dr. Frazer was instrumental in estab-

lishing some of the U.S. government's signature initiatives including the President's Emergency Plan for AIDS Relief (PEPFAR), the African Education Initiative, as well as the Millennium Challenge Account.

Dr. Frazer is an Adjunct

Senior Fellow for Africa Studies at the Council on Foreign Relations, the Founder, President, and CEO for 50 Ventures, LLC, and Managing Partner of Africa Exchange Holdings Company (AFEX). She also has worked with the Mo Ibrahim Leadership Fellows Program.

"I am both honoured and excited to join The Master-

Card Foundation's Board of Directors," said Dr. Frazer.

"The Foundation's programs provide access to education and finance to empower Africans to improve their lives and build Africa's prosperity. I look forward to contributing to this important work."

Dr. Frazer studied at Stanford University where she earned a PhD in Political Science, two Master's Degrees and a Bachelor's Degree. She was also presented with the Secretary's Distinguished Service Medal, the highest honour bestowed by the Secretary of State in recognition of her public service.

Chef Ron Duprat

St. Thomas, Virgin Islands (BlackNews.com) Internationally recognized *Top Chef* and Consulting Food and Beverage Director/Executive Chef at Sugar Bay Resort and Spa, Chef Ron Duprat, is now Brand Ambassador for Black Elk, a wine brand featuring a best-of-the-best lineup of premium 100 percent varietal wines from viticulture regions around the world.

Chef Duprat's ambassadorship is paired with the announcement that USVI Supplies, LLC, a St. Thomas-based provider of wine and food, will be representing the unique Black Elk brand throughout the Caribbean marketplace.

Black Elk currently produces Moscato, Shiraz, Chardonnay and Tempranillo - all four of which were medal winners (Gold, Silver and two Bronze, respectively) this past summer at the Finger Lakes International Wine Competition.

Chef Duprat, a Caribbean native, has also endorsed Black Elk wine for Caribbean Food and Beverage operations. "Black Elk wines are so diverse and unique, making them an ideal complement for many types of cuisines," said Duprat. "The wine is also offered at a great price - not only providing a quality option for professionally-prepared meals, but also homecooked meals or drinking individually."

For more information about where to buy Black Elk and about distribution, please visit www.blackelkwine.com

Chef Ron Duprat, United States Culinary Ambassador, Consulting Food and Beverage Director and Executive Chef at Sugar Bay Resort and Spa, developed his love of culinary arts as a young child during his time spent harvesting fresh ingredients from the land his family farmed and watching these ingredients transform into family feasts.

From this early interest in the kitchen, Ron Duprat and his grandmother successfully expanded his culinary calling to encompass numerous awards and nominations, including a "Chef of the Year" award from the American Culinary Foundation, and a flourishing ca-

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Emeli Sande

ESSENCE, the preeminent media brand spotlighting African-American women, announced its fifth annual GRAMMY Awards Week celebration with the return of ESSENCE Black Women in Music. In 2014, the organizers of The ESSENCE Festival in New Orleans and Black Women in Hollywood will showcase the incredible artistry and achievement of Emeli Sandé, who has been praised by the New York Times for her "perspectivealtering voice" and admired by Sir Elton John for her show-stopping presence, who said: "When she is on stage, you can feel her passion for music and the heart that goes into her lyrics.

The invitation-only reception, held on Jan. 22, 2014, will include an exclusive performance from Sandé featuring special guests, as well as music by DJ Kiss.

"We're honored to recognize Emeli Sandé during GRAMMY Week. Her soaring confidence as a songwriter and fearless self-expression as a singer is in the tradition of many iconic female trailblazers such as Nina Simone," said ESSENCE Editor-in-Chief Vanessa K. Bush. Michelle Ebanks, President of ESSENCE agreed, stating:

"Emeli Sandé is a creative tour-de-force who connects with audiences around the world, and is fearlessly charting her own course."

Launched in 2010 as a part of ESSENCE maga-

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Phone: 972-516-4191 Fax: 972-509-9058



Publisher's Office:

publisher@northdallasgazette.com

Sales Department:

opportunity@northdallasgazette.com

Editorial Department:

editor@northdallasgazette.com

Online:

www.twitter.com/NDGEditor www.facebook.com/NorthDallasGazette www.pinterest.com/NorthDalGaz

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Ivy N. McQuain Ruth Ferguson Nicole Scott

NDG Intern

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'The Correct Answer'

By William E. Spriggs

This time of year college students cram for final exams. They get graded in a very stark right-or-wrong fashion. Splitting the difference between a bad guess and the right answer is not rewarded.

Unfortunately, Washington is locked in such a crazy struggle. Five years after Wall Street's fall, the economy still is more than 1 million payroll jobs short of where things stood at the last peak of the labor market. Median household income is still below the peak, meaning more than half of America's households are behind where they were five years ago.

The poverty level of America's children is higher, and state and local revenues only recovered last fiscal year, leaving hundreds of thousands of fewer teachers and larger class sizes for our children. Our nation's total output is more than \$1 trillion less than where it would be if we could get to

full employment. Clearly, the right answer to this set of problems is for massive government action to kick start the economy to address the woes of the American people.

But what we have is a Washington elite preoccupied by its fetish with federal deficits, and a Republican party blinded by ideology to shrink the government to the size the 1% is willing to pay for (meaning not very much at all). There is such a disconnect between Congress and the problems of America's households that whatever President Barack Obama might do is stuck in the muck of policy groupthink.

The last employment numbers only encourage a group-think that believes the economy is doing well. November's numbers boosted the average monthly job growth to a level that could get private-sector jobs back to their January 2008 peak within six months-in mid-2014. But rising to the job levels of more than six years ago means that would leave the deficit of all the new job entrants over that sixyear period-almost 8 million jobs needed!

Unemployment is like landing on fly paper. It is easy to get stuck. From one month to the next, the majority of the unemployed remain unemployed. Of the nearly 10.7 million people looking unsuccessfully for work in October, 6.7 million remained unemploved in November. More give up and drop out of the labor force, quitting their searches-2.4 million-than leave unemployment by finding a job, 2.1 million; and unfortunately, 1.6 million people who had been employed in October joined the rank of the unemployed in November. For millions of people we are simply not addressing the immediate need to create job opportunities.

After weeks of deliberating, Congress appears to have reached a budget

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things in order to set up residence there. At the likely prospect of becoming millionaires, it's no wonder those running for office are quite willing to forget about "the people" and get to work immediately to maintain their lucrative jobs in Congress. They spend more time running and campaigning than they do governing, and they end up staying in their positions for ridiculously long periods of time, which is why we have such dysfunction in Congress.

But there is also a high level of dysfunction among "the people" because we are the ones who elect and keep them in office, despite their horrendous record of working on our behalf. They become multi-millionaires and we keep losing ground economically. You would think, in light of the current debate over raising the minimum wage and the sad financial situations affecting a huge number of American families, "the people" would decide to do something about the disparity and the utter disregard some of these nouveau poverty pimps have for us.

Now let's be real here. It takes two to tango, right? If some of our elected officials are pimps, what does that make us? You know the word, no need to say it here. Question is, "Why do we allow ourselves to be treated this way?" We are obviously mesmerized by what we perceive as "royalty" and celebrity in this country, but to allow our penchant for person-worship to bleed over into the political arena is very dangerous - and we are seeing the results of having done that for so long. We respond to some of our politicians in ways that mimic idol worship, and pay them quite well in the process.

Since award shows are in vogue now, we should have a Political Players Ball and give an award for the best "playa." They could dress in their best playa outfits - pinstripe suits with red or blue ties, that is, and strut their stuff down the runway while they rattle off their promises and claims, and tell us how bad they feel for the poor and for disabled veterans. Of course, the one who has the most money would have a leg up on the competition and would probably get the most votes for "Political Playa of the Year."

Amos Wilson wrote, "The irrational economy of...America, based as it is on irrational consumption, requires a high level of impulsivity and economic stupidity in its population, all the more in its lower classes and subordinated African American population." Of course, Wilson was referring to economic empowerment and the lack thereof within our ranks, but the same principle applies to political empowerment, not only for Black voters but for the entire U.S. electorate.

This nation's elite relies and thrives on the necessary "stupidity" of consumers and the electorate to keep them in their positions of power. Political pimps, with an average wealth of \$12 million versus \$69,000 for those over whom they rule, are definitely slapping us around and making us pay them for doing so. What's that famous line Huggy Bear and other pimps used to say? "...better have my money."

I encourage the bi-polar electorate and the blind consumers to be more aware and active around these issues. If we act like sheep, we will be treated like sheep, right? We must stop getting so fired up about politicians who are only interested in having a sweet job as a result of our voting for them. We must stop being so emotional about politics and start being more practical. We major in the minors and get fighting mad because someone calls our President a name, and we spend an inordinate amount of time allowing the talking heads to stir the flames, which keeps our attention diverted from important issues. President Barack Obama is a multi-millionaire too; believe me, he is not the least bit concerned about folks calling him names. He and his family are going to be just fine. What about you and your family?

Stop working for the political pimps; they are supposed to be working for us.

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 at his Web site, blackonomics.com.

Agents offer checklist for buying health insurance inside or outside the exchange

AUSTIN - With some progress being reported on repairs to Healthcare.gov, many consumers are moving forward with efforts to purchase coverage through the electronic marketplace. However, gaining access to the website may only be the beginning of an exercise that could leave many consumers uncertain about key details regarding the coverage they choose.

Mark Bellman, president of the Texas Association of Health Underwriters, offered this assessment of the dilemma that many consumers may experience: "So many consumers will be focused on the pricing of the coverage available and may not be taking the time to consider details that, if known, might cause them to make other selections. The cheapest deal may not be the best deal."



Bellman said, "Questions like, 'Is my current doctor included in the plan?'; 'How much will my out-ofpocket expenses be?'; and 'Will I be able to receive the same medications that I'm currently taking?' are among an array of important details that most will want to know before making a choice. Many will discover, after it's too late, that their doctor or preferred hospital are not in the networks of the plan they select?

Because of complications in using the website immediately following its rollout, consumers now have until Dec. 23, 2013, to purchase policies that will take effect Jan. 1, 2014. Overall enrollment for the year will end on March 31, 2014.

Members of the association that Bellman leads are working feverishly to help Texans meet the deadline and make the right choices at no charge to the consumer, a fact that many fail to realize, since agent commissions are paid by insurers.

Bellman added, "The cost of purchasing a policy will be the same for a consumer that uses an agent as one that does not. The commissions an insurer expects to pay are already built into the cost of a plan, so the price inside or outside the

Exchange is the same whether or not an agent is involved."

He continued, "Consumers are, in a way, leaving money on the table if they don't seek the assistance of insurance professionals in shopping for coverage that best meets their needs and preferences."

Following is a brief checklist covering some of the considerations that health agents address with their customers when assisting them in choosing coverage:

- 1) Check whether your doctor and hospital preferences are included in the plan's network.
- 2) Check to determine what you will have to pay out-of-pocket on things like deductibles, co-pays, and possibly co-insurance.
- 3) Make sure the plan covers any medical services or benefits that you require as well as future health care needs you may have.

4) Make sure the plan covers any prescriptions that you must take.

5) Ask about processing time and what will happen after you apply so you will know what to expect.

Bellman said, "Many of the navigator organizations that the government is funding to assist consumer signup are recognized groups that make significant contributions to our society. While their efforts are wellintentioned, we may be placing an unrealistic burden on them given their lack of expertise and experience in providing counsel on coverage options and in managing sensitive personal data.'

Reports of efforts to defraud consumers have led state and federal agencies, including the Federal Trade Commission, to warn consumers to be cautious in providing social security numbers, credit cards, bank accounts and other personal information to individuals purporting to be involved in assisting with insurance registration.

"Benefit advisers' experience and insight are not the only reasons to seek their help. Health agents are required to meet strict state-level exam-based licensing laws and annual continuing education requirements, as well as significant federal and state privacy, security and market conduct requirements," Bellman stated.

"It would seem to be a bit of a no-brainer on whether to engage a trained professional at no cost to offer guidance on a decision of this importance," he added.

Bellman concluded, "We just want consumers to understand we're here to provide peace of mind with their enrollment decisions at no charge to them."

Individuals wanting to locate a health agent in their area may do so at tahu.org.

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or recently divorced, the holidays can trigger grief and loneliness. For others, the season can feel overwhelming, with too much to do. And finding ways to manage different personalities at holiday gatherings can be challenging if old tensions and feuds reignite."

According to the American Psychological Association (APA), nearly half of all Americans report that stress has a negative impact on their lives. A 2011 study by the APA found that 75 percent of Americans report money as a significant source of stress.

"The pressure to spend too much at this time of year is intense, so it's important for us to talk to our children and family to set realistic expectations," Dr. Frey advised.

"For children, this can be used as an opportunity to teach them about the value of money and spending responsibly."

Coping with negative feelings during the holidays can be painful, but there are things you can do to feel more relaxed and positive, Dr. Frey said. Following are some tips for relieving stress and making your holidays healthier and happier:

Find meaning and purpose in the season by reaching out to help others. Do volunteer work or help a neighbor in need.

Seek emotional support if you feel isolated. Talk to a professional counselor, or find help through social services, religious or community support systems.

Focus on family experiences rather than things. Start a new tradition or revive an old one from your childhood.

Keep your cool, especially when someone gets on your nerves. Take a walk if you need a break from irritating relatives. Try to accept people as they are and set aside grievances.

Feeling anxious? Listen to your favorite music. Research shows it can relax muscle tension and increase blood flow, helping to calm

Exercise is also a great stress-reliever. Studies have found that your mood can

be lifted for up to 12 hours after a good workout.

Acknowledge your feelings. It's normal to feel sad if you're missing a loved one. It's okay to express your sadness to a friend or counselor.

Stick to your budget. Overspending will only make you feel bluer. Set up a family tradition of drawing names for gift giving rather than buying for everyone or donate to a favorite charity to help control expenses.

Plan ahead to eliminate last-minute frenzy. Make shopping lists, set aside time for cooking and cleaning. Ask your family to help

Prioritize your health. Eat holiday treats in moderation and avoid over-indulging in alcohol.

Use techniques like meditation, breathing or muscle relaxation to alleviate stress and anxiety.

Parkland offers behavioral health services through the Community Oriented Primary Care health centers. For more information, visit www.parklandhospital.com.

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Aio Wireless invests in 30 DFW students on the fast track to success

DALLAS - Ladies and gentlemen... start your engines! Aio Wireless' "30 Day, 30 Dreams" program is providing 30 greater Dallas/Fort Worth-area students with the necessary throttle to make a smoother transition to college. On Dec. 11, these young people each received a \$1,000 college scholarship, a tablet, and the opportunity to take a full lap around the Texas Motor Speedway courtesy of Aio Wireless' "30 Days, 30 Dreams."

In DFW, Aio collaborated with three community-based organizations -- The Concilio, The Urban League of Greater Dallas and North Central Texas, and The YMCA of Greater Dallas - to identify and recognize 30 recipients who are poised to make a positive difference in their communities.

"'30 Days, 30 Dreams' is about working with organizations to help turn dreams into reality for young people representing the diverse neighborhoods we serve," said Norelie Garcia, Aio's director of sponsorships and community engagement. "Aio is proud

to include Dallas on the list of cities - including Houston, Orlando, Atlanta and Los Angeles -- where '30 Days, 30 Dreams' is supporting local youth along their path to

The scholarships and tablets were presented during Aio Wireless' "30 Days, 30 Dreams" celebration on Dec. 11 at 6:30 p.m. at the Texas Motor Speedway.

Aio will continue to celebrate the inspiration and achievement by highlighting the dreams and aspirations of the scholarship recipients on its Instagram and Facebook

Aio makes wireless easy with a friendly in-store and online experience and three simple plans to choose from. All three plans include unlimited talk, text, and data—with a pre-established amount of high-speed access, including 4G LTE. Plans range from \$40 to \$70 per month, taxes and fees in-

For more information visit www.aiowireless.com, www.facebook.com/aiowireless and www.twitter.com/aiowireless.



Garland NAACP's 25th Annual Dr. Martin Luther King Jr. Parade and March set for Jan. 18

GARLAND – The National Association for the Advancement of Colored People (NAACP) Garland, Texas unit will host its 25th annual Dr. Martin Luther King, Jr. parade and march on Saturday, Jan. 18, 2014, beginning at 10 a.m. The parade begins near Embree Park on Dairy Road and ends at the Granville Arts Center in Downtown Garland. The 2014 theme is "Preparing

Our Youth for Success in lowing the parade and the 21st Century."

Grand marshals for the quarter-century celebration in Garland will be attorney Gary Bledsoe, Texas State NAACP president and Mrs. Linda Lydia, Texas State NAACP secretary. The celebration continues with an MLK Commemorative Program in the Granville Arts Center, 300 N. 5th Street, downtown Garland, immediately folmarch.

Garland's massive MLK Communitywide Youth Choir led by clinician Reuben Lael Griffin and the St. Luke AME Puppet Ministry led by Ms. Beatrice Mosley will both perform.

This event is free and open to the public. For more information visit www.GarlandTx-NAACP.org.

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zine's year-long 40th anniversary commemoration, ESSENCE Black Women in Music continues to herald the accomplishments of both emerging and established artists and influencers during GRAMMY week.

Previous celebrants include: GRAMMY-winner Mary J. Blige, GRAMMY winner Kelly Rowland, GRAMMY-nominee Janelle Monáe, music industry veteran Sylvia Rhone, and singer/ songwriters Solangé and Lianne La Havas.

The ESSENCE Black Women in Music event is being held in conjunction with the publication of the brand's special GRAMMY Insider package (February issue, on newsstands January 10th), which profiles Sandé and features the "Evolution of R&B"saluting the past, present and future of the genre. The package also includes a GRAMMY Awards flashback, as well as a list of "New and Next" artists to watch and much more.

"What a privilege to have received the news that I will be a part of celebrating powerful, strong, creative women in the music industry today," commented Sandé: "I am honored to have been selected by ESSENCE magazine and look forward to an evening of empowerment.'

Emeli Sandé got her first big break as a singer-songwriter after her kid sister filmed her performing one of her own songs; Sandé sent the clip to a BBC talent contest and was named one of the contest winners. Sandé soon started fielding a flood of record-deal of-

But instead of signing to a label, Sandé put her music career on hold and embarked on a six-year degree in clinical neuroscience. Cut to present day and Sandé's lavishly acclaimed full-length debut, Our Version of Events, has emerged as the best-selling album of 2012 in the UK (where it remains the top-seller of 2013 to date). Our Version Of Events has now logged more consecutive weeks in the UK album chart's Top 10 than any other debut album in chart history, surpassing even The Beatles. Featuring the RIAA-certified platinum single "Next To Me," Our Version of Events spurred Sandé to take home the prestigious Critics' Choice Award at the BRIT Awards 2013, as well as a Silver Clef Award and the International UK Award at the 2013 BET Awards.

Stay tuned to ES-SENCE.com for highlights and behind-the-scenes ac-

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Educators stress the crucial years of early childhood learning

Daseta Gray of Sabree Education Services says that Black children are not getting the preparation they need to excel in school during the early years of their development and argues that education needs to be a priority, even at infancy.

Grey is the founder and CEO of Sabree Education Services, which offers parents tips and tools to get children prepared before leaving home and going to kindergarten. The service is also offered to caregivers and offers cooking classes, book recommendations and lessons on brain development.

"We show parents how to use things at home at how to

develop their child's skills," Gray said. "Research shows that a lot of children of color in underserved communities don't have these skills. We show people how to get those skills and how to give a child time to be creative and reach small goals."

Research shows the average 24-month-old is already behind, according to the Children's Defense fund. One bipartisan research group revealed that 68 percent of Americans feel that children get to kindergarten and don't have the skills they need.

"One of the reasons I started Sabree is because that conversation is not happening in the African-American community," Gray said. "If you listen to politicians, they are focusing on kindergarten, but if the children don't have the skills, they are not going to be ready."

Right now, Grey said parents with babies should have age-appropriate books out on the floor, interactive toys and items that help develop the wrist and the fingers. She also says to not speak to children in "baby talk."

"When you are born, your brain is 25 percent developed," Gray said. "By the time you are five, it is 95 developed. Although the child will not talk until age 13 months, a child needs to be hearing language."



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for Black men over 20 also improved dropping from 13 percent in October to 12.3 percent in November. The jobless rate for White men fell from 6.2 percent in October to 6 percent in November.

The jobless rate for Black women fell from 11.5 percent in October to 11.1 percent in November, compared to White women that saw their unemployment rate fall from 5.5 percent in October to 5.3 percent in November.

Black youth between 16-19 years old continue to suffer the worst unemployment rate at 35.8 percent. The unemployment rate for White youth in the same age group was 18.6 percent in November.

The economy added 203,000 jobs last month.

"What this report shows is that the economy continues to grow at a very tepid pace," said Bernard Anderson, an economist and professor emeritus of the Wharton School at the University of Pennsylvania in Philadelphia. "The economy is not growing at a rate that will reduce the overhang of long-term unemployment."

Economists fear that Congress won't act to ex-

tend federal unemployment insurance benefits, a move that could stifle job growth in 2014.

"For lawmakers to not be considering extending [unemployment insurance] means that they are really not looking at what's happening in the economy and they think that things are better than they are," said Elise Gould, the director of health policy research at the Economic Policy Institute.

Gould added: "What's often missed in these discussions is that these unemployment payments to people actually provide stimulus for the economy. Without [the benefits] the labor market will actually lose more jobs in 2014."

Chad Stone, chief economist at the Center on Budget and Policy Priorities, agreed.

In a blog on the center's website, Stone wrote: "Despite improvements this year, the labor market is still not strong enough for policymakers to let emergency federal unemployment insurance (UI) expire as scheduled during Christmas week"

According to CBPP, the long-term unemployment rate has never been higher than 1.3 percent when the

federal unemployment insurance program ended after past recessions.

The current long-term unemployment rate is 2.6 percent. More than 4 million people have been looking for work longer than six months.

If Congress allows the emergency federal unemployment insurance (UI) to lapse, Stone wrote: "That means more hardship for the families of workers who are still struggling to find a job, and it also means that families that lose EUC will have less to spend. Reduced spending, in turn, will hurt the recovery and slow job creation."

Those hardships would be disastrous for the families of Black workers, who continue to endure higher levels of unemployment than White workers.

The number of Black workers either employed or looking for work fell from 60.7 percent in October to 60.6 percent in November, compared to White workers who saw an uptick in their labor force participation rate from 63 percent in October to 63.1 percent in November. A decrease in the labor force can make the unemployment rate look better than it does on the ground.

"In general, nothing has

changed in the relative economic position of African Americans relative to Whites in November compared to what it was in October," said Anderson. "I don't see anything to shout about. I guess one can be happy that the African

American unemployment rate didn't go up, but the unemployment rate didn't go up for anybody."

Anderson said: "African Americans have a relationship with the American economy similar to the caboose on the train. When the train speeds up, the caboose speeds up, and when the train slows down, the caboose slows down, but in the natural order of things, the caboose never catches up with the engine. That's what these numbers show you."

LEGAL NOTICE

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

Сате#	Garte Name / Odds	\$	Official Close of Game	End Validations Date
1532	Lady Bucks - Ownel Odds are 1 in 4.18	81	2/19/14	8/18/14
1533	Cash 2 Go - Overall Ocds are 1 in 4.72	SI	2/19/14	B/1B/14
1541	Find the 9's - Overall Odds are 1 in 3.76	81	2/19/14	.8/18/14
1457	Küss [®] - Overall Odda ara 1 in 4.18	52	2/18/14	8/18/14
1474	Veterans Cash - Overall Gdds are 1 in 4.14	52	2/19/14	8/18/14
1494	Wild Card - Overall Odds are 1 in 4.21	62	2/19/14	8/18/14
1518	Cash Bam Boom - Overall Odds are 1 in 4.73	\$2	2/19/14	6/18/14
1508	Star Trek* - Overall Odds are 1 in 3.77	83	2/19/14	6/16/14
1539	Bonus Ball Binge - Overall Dods are 1 in 3:93	\$3	2/19/14	8/18/14
1455	Diamonds & Gold - Overall Odds are 1 in 3.33	\$5	2/19/14	8/18/14
1505	Mucho Cash Fiesta - Overall Ords are 1 in 3.82	8/5	2/19/14	8/18/14
1508	Money Mania - Overall Odds are 1 in 3.82	55	2/19/14	6/18/14
1519	Stacks of Cash + Overall Orlds are 1 in 3.83	SS	2/19/14	B/18/14

For detailed odds and game information, well bitetters, one or call 1-800-37LOTTO. Must be 10 or older to purchase a ticket. The Texas Lottery supports Texas Education. © 2013 Texas Lottery Commission. All rights reserved.

LOTTERY

NDG's 2013 Christmas Gift Guide

By Ruth Ferguson NDG Editor

Here are just a few of the interesting gift ideas that has crossed desk this year. Stay tuned for even more.

Ok I know a vacuum cleaner at the top of a gift guide list is interesting choice, but frankly last year my Brunn coffee maker changed my tune on appliances for Christmas. This year the **Delta Force Stick** Vacuum is on track to do the same.

The older you get the more you just want to get it done, easily with no fuss. I grew up with my mother's treasured Hoover vacuum. However, these days as we moved away from wall to wall shag carpet (come on we have all moved away from that right), the "stick vacuum" trend has grown a great deal. The model they sent is light-weight, so no lugging a heavy machine around, which is wonderful if you have a two story house. The great thing is it



Delta Force Stick Vacuum



Lerato is a comfortable, stylish pair of flats from Natu-

can handle bare floors, area rugs or carpet (yes even shag if it must). I also love the fact it is bagless, which is cheaper, and for us tech challenged, just easier to deal with. And the last special treat – it is cordless! Just charge it up and it should last about 40 minutes, which gives you a great excuse to stop. You can find it the Delta Force Stick Vacuum at Macy's or Dillards. Rowenta.com

Keeping with Rowenta for a moment and again

high on the list unless you are 15-year-old girl that must be pried from the mirror. However, again convenience and frankly budget will make you change your song. Who has time to go to the beauty shop every week, so to avoid being doomed to a month of bad hair days you should consider the Straight Express Flat Iron. What I loved about this flat iron is the 16 comb teeth, which helps to straighten frizzy hair like mine. This puppy don't

curling irons are usually not play, because it can heat up Since 1914 "Colobrating 100 Years" Excellence is our Tradition ... Service is our Legacy We are comfort in your greatest time of need (214) 376-8297 2517 E. Illinois Avenue Dallas, TX 75216 www.hlackandclark.com

to 450 degrees, so make toys without a single video sure you follow directions closely. Visit their website for more details, bottomline is the results. It delivers on straightening your hair in one swipe. Rowenta.com

Naturalizer is probably my favorite shoe company these days - and I don't even own a pair right now – but I love the **Lerato** design from their fall line-up. They are a stylish flat with sass. The shoes are offered in different color options, but the sample pair sent was brown with Cordovan leather – by far my favorite. It seriously dresses up jeans and nice shirt – with a leather jacket of course - and you are good to go for a night at the movies or dinner. Naturalizer.com

BToys is a great independent toy company that we have profiled in each of our holiday issues. It is a company that makes fun and engaging, but SMART

involved. It gives that sense of just good old fashion playtime that requires something called imagination! This year BToys submitted

for our review YouTurns, which is geared to a child between the ages of 1 to 5 years. The child will have

See GUIDE, Page 8

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GUIDE, continued from Page 7

fun moving the animals around in the barn, they can watch balls swirl down the silo and listen to four songs and more.

Also, they sent their Illuminated Teepee, perfect for your favorite princess or adventurous wannbe camper. The teepee is easy to assemble – and to take apart. Just in case your camper is a little afraid of the dark, when the pull the cord, they can enjoy a colorful light show of stars. You can pick up these gifts and more wonderful BToys locally at your favorite Target. By the way the company donates .10 to Free the Children for every purchase. BToys.com

This recent cold snap had everyone scrambling to stay warm but that doesn't mean you don't want to be fashionable while staying warm. Who would know better about the need to stay warm than NBC's Today Show weatherman Al Roker while he is staying outside in the freezing New York weather? He has been known to wear scarfs from British Barbour throughout the season. The Barbour's Ordley Fairisle scarf is a lovely shade of indigo, is one of two I received. The scarf is wonderfully crafted from 100 percent lambs wool. It is substantive, but not too heavy, so a perfect choice for the few real cold days we have in Dallas. You can find Barbour's designs online or at St. Bernard Sports in Dallas. Do rush over before the next cold front!

warm, anyone who must stand outside or rush back and forth to a bus stop would love to find Thermacell's Heated Insoles under the Christmas tree. They come in a wide range of sizes from Small to XXLarge and include a remote control. They are water resist, customizable and really soft and comfortable. You can turn them off, or crank up to 111 degrees on a truly cold day. You must visit ThermaCell.com for more info.

No doubt the prettiest item I received to review this year were these exquisite CicciaBella Kwilts slippers that are simply divine. Sadly I can't get my toe in them, but just running my hands across the faux fur bottoms was delightful. They have a knit/chevron strap featuring their signature butterfly button. A cold winter day, cup of hot chocolate and these slippers - it will be heavenly. CicciaBella.com

If there was another trend during the gift submissions this year it was self-expression through your words. I have been carrying around for months a lovely Sheic Journal. My review copy came in a beautiful gift wrapped box which I hated to open it was so pretty, but the true prize was inside. The leather cover is durable but pretty in pink, it contains a refillable notebook and zipper pocket for those little notes or business cards

Not everyone loves to journal, I get that, but many folks love personalize stationary and note cards. Again, the packaging was beautiful last week when the items from Milo Paper arrived, I received Luxe Notes in a pretty clear holding case, that just screams for a spot on my desk. Also, in one of my two boxes was a cute mid size Sticky Note Cube with my name on the outer rim of the cube at the bottom. My favorite item was the Chunky Notepad in a pink design with my name at the top. Maybe you can't order it for Christmas, but order something for yourself as you prepare for your get organized New Year's resolutions coming. Milopaper.com

So the The Justin Power Case by Innovative Technology is designed for the iPad, but guess what I don't even own a tablet yet. However, ever since they sent one to me it has been in my car or bag most days.

Because I have a power hungry iPhone and the ability to simply plug into this lightweight tablet case is priceless.

It can recharge my cell phone several times (up to seven according to the company, but I have not counted) without needing a single recharge itself thanks to a built-in 11,600 mAh rechargeable battery. You only need a universal USB charging port which can



The Justin Power Case



The Exploitation of Black Athletes: An Action Plan for Success

By Everett L. Glenn

WASHINGTON (NNPA) – A description of Rice University's stand-alone major in sports management describes the enormity of the sports business: "Experts conservatively estimate the sport industry at \$500 billion a year making it one of the top 10 industries in the nation."

Touting its sports management program, George Washington University in the District of Columbia observes: "No single aspect of our culture receives as much media attention nor has the power to bring people together as sport."

It is clear from above that universities are following the money in hopes of their students getting a larger slice of it and, along the way, praying that alumni will not forget their alma mater when they write checks to charity.

However, as we've seen in Part I and Part II of this series, Black athletes are primarily fueling this money-machine at the collegiate and professional levels yet African-Americans are excluded from everything from getting in on construction contracts, agent representation, media advertising and accounting to financial planning.

This must change.

In its TV commercials, the NCAA accurately states that most college athletes will turn pro in a field other than athletics.

I hereby submit Community Action Plan #1:

Petition the NCAA to finance a study to determine what happens to the 99 percent of Black student-athletes in college basketball and football who do not go pro.

Some who do turn pro are ill-equipped for life.

One of the saddest spectacles I have ever witnessed was former All-Pro defensive end Dexter Manley of the Washington Redskins testifying before Congress in 1989 that he could not read, write or spell. He was failed at every point in his life – from high school and university coaches who allowed him to play football without mastering basic academic skills to the NFL that allowed him to continue on his dead-in path to nowhere.

That's one of the reasons we at the National Sports Authority established our Business of Sport Success program (BOSS). Essentially, we use sports as a vehicle to motivate middle and high school students to complete high school and go on to college by exposing the students to the business side of athletics.

To get our young Black males pointed in the right direction, we hereby submit Community Action Plan #2:

As part of the BOSS initiative, convene a national conference, to be jointly sponsored by such organizations as 100 Black Men and male Greek organizations for the fall of 2014 to address Black male issues, including Black male student-athletes.

As was pointed out in Part I of this series, Black athletes represent 52.9 percent of Ohio State University's basketball and football rosters and dominate among its star players, fueling a nearly \$130 million athletic department budget on a campus where Black males represent only 2.7 percent of the student body. The disparity between the graduation rate for OSU's Black football players, at 38 percent, and all student-athletes, at 71 percent, represent the highest disparity in the Big-10.

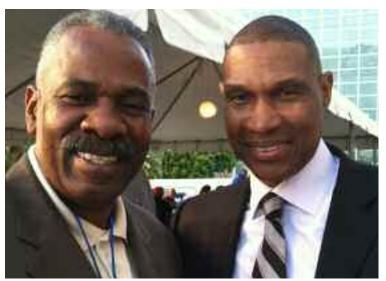
Community Action Plan #3:

Petition the NCAA and each of the six major conferences (ACC, Big East, Big-10, Big-12, Pacific-12 and SEC) to impose sanctions on their members, including the loss of scholarships and/or a ban on bowl appearances, if the graduation rate of Black student-athletes in basketball and football is not within 20 percent of the graduation rate of all student athletes in their respective institutions, commencing in 2016 when the NCAA's new eligibility standards for prospective student-athletes go into effect.

In Part II, we cited examples from the long list of professional athletes who earn millions of dollars yet, in the case of Allen Iverson, for example, he had reached to point where he said he could not afford to buy a cheeseburger.

Again, this is where family and friends – true friends, not vultures looking for a soft landing spot – can assist.

It was inspiring to see that Philadelphia 76ers rookie Michael Carter-Williams, who is being managed by his mother and her best friend, is placing his entire salary in a trust fund that he cannot touch for three years. Instead of dipping into his salary of \$4.5 million over his first two season — with the possibility of earning \$10 million if the 76ers pick up the final season of his two-year deal —



Everett Glenn with Minnesota Vikings Coach Leslie Frazier.

Carter-Williams is living off of the money he is making from endorsement deals with Nike and Panini trading cards. Other pro athletes should follow his example.

Of course, athletes need stadiums and arenas in which to play. And, like everything else related to the business side of sports, Blacks are Missing in Action.

Our taxes are used to help finance new or modernized sports facilities, but we do not get a return on our investment.

Approximately two-thirds of the \$21.7 billion spent on the 95 stadiums and arenas built between 1990 and 2000 were heavily subsidized or entirely financed by tax revenues. The carnival of construction taking place today is proceeding without an effective strategy to ensure meaningful participation by Black construction professionals. The National Sports Authority (the "Authority"), of which I am president, was established in last year, in large measure, to reverse this trend.

The entire Black community will benefit if we can redirect just 10 percent of the sports industry spend on goods and services. Such a shift will create new and exciting opportunities for Black accountants, construction professionals, consultants, financial and real estate professionals in the sports industry.

It will also have the trickle down effect of increasing discretionary income available to Black professionals and businesses to support institutions and organizations in our community, from the NAACP, the National Urban League, the National Action Network and the Rainbow/PUSH Coalition to Black churches that have been the backbone of our

community.

We know from first-hand experience this can work.

The National Sports Authority was able to secure more than \$25 million in contracts for people of color on the Levi's Stadium project, the new home of the San Francisco 49ers, even though the project was already 60 percent complete and contracts for more than 80 percent of the work had been awarded.

On the heels of that experience, our organization has initiated conversations with the principals on the new \$500 million Sacramento Kings arena and the \$1 billion-plus Atlanta Braves stadium/entertainment center project, with a view towards creating even more opportunities by being engaged from the very start of those and other projects.

Our effort was supported by more than 12 million Blacks who are members of the California Black Chamber, the National Association of Minority Contractors, the Empowerment Experiment, the Fritz Pollard Alliance, the NAACP, National Action Network, the National Association of Real Estate Brokers, the National Baptist Convention, the National Urban League and the U.S. Black Chamber, Inc., as well as the San Francisco and Oakland African-American chambers.

Of course, the problem extends beyond sports.

A Nielsen report, produced in cooperation with the National Newspaper Publishers Association (NNPA) titled, "Resilient, Receptive and Relevant: The African-American Consumer 2013 Report," disclosed that although annual Black spending is projected to rise from its current \$1 trillion to \$1.3 trillion in 2017,

advertisers allot only 3 percent of their \$2.2 billion yearly budget to media that target Black audiences.

To address this and related problems, we offer Community Action Plan #4:

Convene a national conference in July of 2014 jointly sponsored by major civil rights organizations and the U.S. Black Chamber to develop strategies for holding colleges, professional leagues and major corporations accountable for the lack of economic reciprocity in their goods and services they purchase.

As Cheryl Pearson-McNeil, senior vice-president, public affairs and government relations for Nielsen, said, "Until we do a better job as consumers in the choices we make and invest in companies that invest in us, we are not going to have any changes."

We hope you'll join our nation-wide effort at the National Sports Authority to empower our community by letting everyone know that sports in more than a game – it's a business.

Everett Glenn of the National Sports Authority can be reached at 562.619.8460 or eglenn@thensa.org.

As a sports agent, Attorney Everett Glenn has negotiated contracts for some of the biggest names in sports, including NFL Hall of Famers Jerry Rice, Richard Dent and Reggie White as well as 11 first round draft picks. He has also had a front-row seat observing how Black athletes and the Black community are exploited, enriching others while leaving the community and, ultimately, the athletes themselves destitute. Sports are a \$500 billion per year industry, but few of those dollars return to the African-American community, According to Sports Illustrated, by the time former NFL players have been retired for two years, nearly 80 percent of them "have gone bankrupt or are under financial stress because of joblessness or divorce.' Within five years of retirement, approximately 60 percent of former NBA players are broke. After more than three decades of looking at this tragedy on the collegiate and professional level, Attorney Glenn pulls back the cover on these practices in a 3-part series for the NNPA News Service and, more importantly, outlines what can be done to halt the wholesale exploitation and initiate economic reciprocity.



The must-see hit Porgy and Bess on stage until Sunday

DALLAS - The Gershwins' Porgy and Bess, winner of the 2012 Tony Award for Best Musical Revival is on stage at the Margot and Bill Winspear Opera House in the Dallas Arts District for a limited engagement through Sunday, Dec. 22, as part of the Lexus Broadway Series.

Based on DuBose Heyward's novel "Porgy" and the play of the same name, which he co-wrote with his wife Dorothy Heyward, the Broadway revival of the Gershwins' Porgy and Bess is a stunning and stirring new staging accompanied by a lush 23-piece orchestra and includes such legendary songs as "Summertime," "It Ain't Necessarily So," and "I Got Plenty of Nothing."

The classic story is set in Charleston's fa-

bled Catfish Row, where the beautiful Bess struggles to break free from her scandalous past, and the only one who can rescue her is the courageous Porgy. Threatened by her formidable former lover Crown, and the seductive enticements of the colorful troublemaker Sporting Life, Porgy and Bess' relationship evolves into a deep romance that triumphs as one of theater's most exhilarating love stories.

Ticket prices range from \$150 to \$30, with prime orchestra seats for most performances priced at \$85. Tickets can be purchased online at www.attpac.org/porgy, by phone at 214-880-0202 or in person at the AT&T Performing Arts Center Information Center, 2353 Flora Street (Monday through Sunday, 10 a.m. – 9 p.m.).

Belk unveils new Galleria facade



DALLAS -- Belk, the nation's largest family owned and operated department store company, today released renderings of its new store at the Galleria Dallas. The opening of Belk's Galleria Dallas location marks a new milestone for the 125-year-old company, with its first flagship store in Texas.

As part of Belk's move to Galleria Dallas, the mall's northern façade will get an update that will create a more inviting entrance while staying true to its original design. The centerpiece of the exterior will be a towering 68 foot blue mosaic glass tile backdrop. The signature mark on Belk's main entrance at Galleria Dallas was created to have a waterfall-like effect, adding

See BELK. Page 11

Angela Blair appearing in Christmas N Da Hood

If you have not heard the name Angela Happy Birthday Jesus." Blair expect that to soon change.

With an amazing vocal range, this award-winning psalmist is second to none. Also, Blair is no stranger to acting. She played an Angel of Mercy Singer in the movie Leap of Faith. Now she is set to hit the big stage again Dec. 17 - 22, starring as Mama Lu, in the much anticipated stage play, Christmas Da Hood, written by Kendrick D. Young.

Because of Blair's strong but charming personality, she brings wit, and sass as the matriarch of the family, Mama Lu. Blair, along with the rest of the celebrity cast, Palmer Williams Jr. from Tyler Perry's, Love Thy Neighbor and The House of Payne, Tony Grant from Tyler Perry's Madea Gets a Job, and Kier "Junior" Spates from the Steve Harvey Morning

When asked about playing such a vital role in Christmas N Da Hood Angela said, "I am so grateful to God for any opportunity I'm given to share my gift. To work with such an amazing cast of people and have the honor of bringing the playwright, Kendrick D. Young's dream to the stage, is a blessing. To God be the Glory.

The show is scheduled Thursday Dec. 19 at 7:30 p.m., Friday Dec. 20 at 8 p.m., Saturday Dec. 21 1 p.m., 4:30 p.m. and 8 p.m.; and Sun. Dec. 22 3 p.m. and 7:30

To purchase tickets visit www.ticketmaster.com and 800-745-3000 or for more information visit www.TheSilent-Partner.biz.





Irving Convention And Visitors Bureau receives two Adrian Awards

IRVING – The Hospitality Sales & Marketing Association International (HSMAI) will recognize the Irving Convention and Visitors Bureau (ICVB) with two Silver Adrian Awards for compelling marketing and public relations campaigns in the 57th annual Adrian Awards Competition, the largest and most prestigious travel marketing competition globally.

The ICVB was recognized for its work on a digital marketing campaign for bridal events held at the Irving Convention Center at Las Colinas(ICC) and key public relations placement in the national market for the ICC consumer event Zestfest.

These two awards bring the total number of Adrian Awards received by the ICVB to 16 in the last four years. HSMAI will present the awards on Feb. 24, 2014, during the annual HSMAI Adrian Awards Gala at the New York Marriott Marquis, a black-tie affair attended by more than 1,000 hospitality, travel and tourism marketing executives.

"The fact that these awards recognize

the comprehensive expertise of our staff, as well as the actual results derived from creative efforts, is important, said Maura Allen Gast, executive director of the ICVB.

The Adrian Awards stage represents the pinnacle of a very large and competitive industry. These awards are validation that what we do, we do well, and it delivers results

This year's contest attracted more than 1,200 entries from around the world – the winners displayed premium industry knowledge and delivered excellent consumer engagement results. The entries were judged by top executives from all sectors of the industry.

All winning entries will be accessible in the HSMAI Adrian Awards Winners' Gallery online following the gala. For more information on the HSMAI Adrian Awards competition and Gala, please contact AdrianAwards@hsmai.org or visit adrianawards.com.

Isaiah Rice participates in Bates College Junior Year Abroad program

Isaiah Rice, the child of Mr. Roderick L. Gathright and Ms. Samuella Gathright of Dallas, Texas, and a 2011 graduate of Warren T. White High School, is participating in the 2013-14 Bates College Junior Year Abroad program.

Rice, who is majoring in dance and politics at Bates, is studying in Atlanta, Georgia, through the Morehouse College Exchange program.

About 60 percent of Bates students study abroad, and Bates offers access to study-abroad programs in more than 80 countries. Through academically rigorous and culturally enriching study-abroad experiences, Bates students engage the transformative power of our differences and develop a commitment to responsible stewardship of the wider world.

Located in Lewiston, Maine, Bates is internationally recognized as a leading college of the liberal arts, attracting 2,000 students from across the U.S. and around the world. Since 1855, Bates has been dedicated to educating the whole person through creative and rigorous scholarship in a collaborative residential community.

With a commitment to affordability, Bates has always admitted students without regard to gender, race, religion or national origin.

Cultivating intellectual discovery and informed civic action, Bates prepares leaders sustained by a love of learning and zeal for responsible stewardship of the wider world.

BELK, continued from Page 10

greater visual appeal to the Dallas landmark. Construction on Belk's 180,000 square foot space began in July 2013.

The anchor store's makeover will include an entirely updated interior.

Belk at Galleria Dallas will have three floors of shopping, a wider selection of merchandise and high-end brands.

"Our goal for the design of this flagship store is to preserve the mall's iconic façade while giving it a refreshed, welcoming atmosphere," said Jan Clevenger, chair of the Western Division.

Belk will open its doors at the Galleria Dallas in April 2014. This location will be the company's 18th flagship store.

CORRECT, continued from Page 3

compromise. Fortunately, it makes a sizable portion of the sequestration cuts in federal spending go away, making the federal government less a drag on the economy. It will help create more jobs but only a tiny dent. And it is being done by punishing federal workers-both civilian and military-by reducing their retirement benefits. And federal unemployment benefits are set to expire for 1.3 million still stuck in the unemployment queue, leaving them with no relief.

Back in October, there were 2.87 unemployed workers for each job opening. This is why more than 4 million Americans remained unemployed for more than 27 weeks. The loss of income for these families is a strain and part of the reason household incomes remain below their peak of five years ago.

The Congressional Budget Office has shown that unemployment benefits help stimulate the economy more than any other gov-

ernment program. It is only common sense.

Unemployed workers need to make rent or mortgage payments, buy groceries and pay utilities. With the fall in income from a job loss, all unemployment benefits are put to use. And, unlike a tax cut that a Wall Street broker might use to go take a ski trip to St. Moritz, those grocery bills and utilities are dollars that circulate in the local economy.

A compromise that splits the difference between not

extending unemployment benefits and choosing to extend them is moving away from the right answer. As the bumper sticker says, "I'd agree with you, but then we would both be wrong."

Follow Spriggs on Twitter: @WSpriggs.

MESOUTTE WINTER CLASSIC DEC. 27 - 28 KIDS HALF-PRICE TICKETS ON SALE NOW WWW. MesquiteRodeo.com

LEGAL NOTICE

The North Central Texas Council of Governments is soliciting request for proposals to conduct public awareness surveys in order to assess citizens' expectations of 9-1-1 emergency services, capabilities, educational efforts, effectiveness and identify opportunities for improvement.

If interested, please call Kelly Williams at 817-704-5681 or obtain an RFP packet at http://www.nctcog.org/aa/RFP.asp.

Sealed RFPs will be due 1/17/14.

The problems with being young and healthy in an Obama world

Do you know what the worst part of being young and healthy is? It's being young and healthy. It is said that so much is wasted on the youth but Obamacare hasn't wasted one single opportunity to fine, tax and gouge the youth at every turn. The affordable care act is in full bloom with the young people of the nation firmly in its cross hairs. This should be alarming to Americas 20 something crowd and the democrats are understandable nervous.

The liberals are losing the much sought after youth vote. Young people are realizing that they are baring the cost of Obamacare. The basic philosophy of a workable Obamacare policy is that the younger healthier generation must pay for the older and sicker people. This is not only philosophy it's the law. The law



Curtis Report by Barry Curtis

spells out what's called the 'community rating rule.' This is a mandated portion of Obamacare that forces insurers to keep an artificially high difference in premiums between younger people and their older counter parts. Young adults who are by far the hardest hit(so far! the employer mandate starts in 2015) by this law will in some cases pay double in premiums then what they would have paid before Obamacare.

Here how these exchanges work: "In the exchanges, those who aren't offered minimal essential coverage elsewhere (like through an employer) and who earn between 100 percent and 400 percent of the federal poverty level (FPL) are eligible for a premium subsidy after they pay a certain percentage of their income in premiums. The applicable percentage of income increases with income level. Subsidies will be based off of the second-lowest cost silver-level plan in a given area," according to the Heritage Foundation.

Let's understand that the premiums will vary by age. That means the younger people by law will pay more. The percentage however that the individuals will pay will not change. What that means is that a younger person of 30 will pay far more in total premium cost than a 60 year old but the same percentage. So younger people how does it feel to be singled out by age and penalized for it? It may

mean that you younger folks may have to give up your daily \$3.85 latte in favor of paying your premiums.

It does seem however that the youth maybe getting the message. A recent Harvard university poll found that 57 percent of young adults disapprove of the healthcare law. This poll must be concerning to the White House. The Obama administration has recently started an aggressive lobbying campaign aimed at the younger population. They have employed the liberal forces of Hollywood to weigh in on the worthiness of the new law. They include a push by the sexist man alive (according to People Magazine not this author) Adam Levine. In a more controversial move the White House has even garnered support from some National Football League teams to push for the troubled law.

In the end it might be asking too much of our young people to grow up so fast and be responsible for us older folks. This youth demographic that voted for Obama is overwhelming numbers may have just looked up for a brief moment from their Apple computers and YouTube to see the Affordable Care Act and just as quickly resumed their self-absorbed entry back to the internet fantasy world.

Let's face it folks Grand Theft Auto and ITunes are far more interesting than premiums and penalty's. Today's young people now might have to make a choice between an new upgraded cell phone and health insurance.

Barry Curtis publishes The Curtis initiative at www.thecurtis-report.com.

DUPRAT, continued from Page 2

reer as Executive Chef at one of the top-rated hotel club restaurant companies in America and the Caribbean, a fierce cheftestant on the sixth season of Bravo TV's "Top Chef: Las Vegas," and a host of "Bar Rescue New Orleans," on Spike TV and "Iron Chef" on the Food Network.

Chef Duprat's culinary creations are inspired by French, Cajun, American, Haitian and other various ethnic and world cultures. His Haitian heritage allows him to add the flair and wide range of bold flavors found in Caribbean cooking to other cuisines.

"The style of my food reflects exquisite, sophisticated and contemporary French cuisine with Caribbean influences," said Duprat. "I focus on locally-grown products, seasonal ingredients, impeccable presentation, and cutting-edge menu choices to create a truly memorable dining experience. A key element of my philosophy is that food should be as

fresh and as local as possible."

Chef Duprat has a carefully cultivated network of area growers/suppliers who enable him to practice what he believes is best for procuring and serving food.

His ability to effortlessly assemble an exceptional dining experience has allowed Chef Duprat to excel in his career. Mere months after graduating from La Varrene Culinary in France and CIA ProChef, he was awarded the "Chef of the Year Award" from the American Culinary Foundation in 2000. Soon after, Chef Duprat became the Executive Chef for the Pelican Bay Foundation, Opl Ocean Properties, Host Mark, Benchmark International, and The Fame Montauk Yacht Club Resort and Marina.

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Dallas ISD makes significant reading gains in 'Nation's Report Card'

Minority achievement gap narrowed; English language learners show progress in math and reading

DALLAS— Dallas ISD students made significant gains in eighth-grade reading on the 2013 National Assessment of Educational Progress (NAEP), also known as The Nation's Report Card. Dallas' gains outpaced those of the nation's public schools and Texas when compared to 2011.

Results for the district held steady across the board for fourth-grade reading and math and eighth-grade math, but the sampling of eighth-grade Dallas ISD students who participated in the 2013 Trial Urban District Assessment, or TUDA, reading assessment registered a three-point increase compared to the 2011 results. This is the second time Dallas ISD has participated in TUDA.

"The results released by the NAEP this week are encouraging because they showed increases in areas where we needed to make gains and confirm that the

Dallas ISD is making steady progress toward increasing student achievement levels," said Dallas ISD Superintendent Mike Miles. "This is only the second time that the district has participated in this national assessment, and our fourthand eighth-grade students showed they can perform at the level of other comparable urban districts."

The assessment results also revealed that Dallas ISD Hispanic students, English language learners and students eligible to receive free and reduced meals made the most gains in several areas.

The sampling of fourthgrade English language learners who participated in the assessment registered gains of three points in math and five points in reading. Eighth-grade English language learners registered a 16-point gain in math and a 12-point gain in reading.

"These new results

demonstrate that Dallas is making among the strongest reading gains among its urban peers nationally and is beginning to realize the fruits of its performance,"

said Michael Casserly, executive director of the Council of the Great City Schools, based in Washington, D.C. "The progress is particularly prominent among Hispanic students and students who are eligible for free and reduced lunch.

"This is particularly important because progress is

being demonstrated where it is most needed." Casserly added. "The results also demonstrate where the dis-

See DISD, Page 16

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December 22, 8 a.m.

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

December 25, 10:30 a.m. Join us in our to our

Wednesday Morning Bible Study and/or our 7 p.m. Evening Bible Study.

December 29, 9:30 a.m.

You're invited to join us in our 5th Sunday Services; there will be meals and activities after service.

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

BIBLE WAY COMMUNITY BAPTIST CHURCH

December 22, 8 a.m.

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You're invited to our Sun-

day School at 9:30 a.m. and stay for Morning Worship Service as we praise God for all of His blessings.

December 25, 7 p.m.

Join us in Bible Study each Wednesday to learn more about God's Word for your

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

CHRIST COMMUNITY CHURCH IN RICHARDSON

December 22, 8:45 or 11 a.m.

Join us in one or both of our Worship Services as we honor and praise God for His many blessings.

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

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December 2013

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Early Morning Service

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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

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.

December 22, 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.

December 25, 7 p.m.

You're invited to 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

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December 22

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prayer at 9:30 a.m. and Worship Service at 10 a.m.

December 25, 7 p.m.

Join us in our Bible Study to learn and grow in God.

Pastor Sam Fenceroy Senior Pastor 300 Chisholm Place Plano, TX 75075 972-633-5511

SHILOH MBC **IN PLANO**

December 22, 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.

December 25, 7 p.m.

Come see what the God's Word can do for you each Wednesday in Bible Study.

Dr. Isaiah Joshua, Jr. Senior Pastor 920 E. 14th Street Plano, TX 75074 972-423-6695 www.smbcplano.org

THE INSPIRING BODY OF CHRIST CHURCH

December 22, 7:30 a.m.

You're invited to join us as we worship, honor and magnify God's Holy name.

December 23, 7 p.m.

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

December 27, 7:30 p.m.

Join us at our Men's Fellowship each Friday as we praise and worship God.

Pastor Rickie Rush 7701 S Westmoreland Road Dallas, TX 75237 972-372-4262 www.ibocjoy.org

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'Have you thought about your soul?'



Send email to: salesmanager @northdallasgazette.com to sign up for Sister Tarpley's weekly electronic newsletter.

Have you ever stopped to wonder what this life is all about? Why you're here and where you're going when your lease on time runs out? May you've been far too busy trying hard to reach your goal; would you

let me ask you kindly; "Have you thought about your soul?"

ou may reach the highest portals, and your dreams may all come true; wealth and fame may be your portion, and success may shine on you. All your friends may sing your praises, not a care on you may roll; what about the great tomorrow, "Have you thought about your soul?"

Don't forget your days are numbered, though you may be riding high, but like all of us poor mortals,

someday you'll just up and die. Your success, your fame and your glory won't be worth the bell they toll; let me ask just one question, "Have you thought about your soul?"

If you've never thought it over, spend a little time today, there is nothing more important that will ever come your way, than the joy of sins forgiven, and to know you've been made whole, in the name of Christ the Savior, "Have you thought about your soul?"

Things to Ponder: The

best vitamin for a Christian is B-1 (Be One.) We are operating under the same management for over 1900 years. Plenty of "Soul" food served here; come in and try some for your life. Give a liberal offering if you love Jesus - Anyone can honk and most will.

Don't wait for the hearse to bring you to church and thank God that you can walk in on your own power. Life has many choices. Eternity has only two what's your choice?

The most destructive

habit is worry, because worry is interest paid on trouble before it is due. Don't be guilty of paying high interest rates when you don't have to.

Prevent truth decay; brush up on your Bible, the Word of God. It's hard to stumble when you are down on your knees. Never give the devil a ride; he will always want to drive.

Can't sleep? Peace of Mind is the most effective sleeping pill. Or try counting your blessings and thank God for what he has done for you.

Forbidden fruit creates many jams; however, if you don't want to reap the fruit of sin, stay out of the devil's vineyard.

Don't let the littleness of others bring out the littleness in you. The deadliest weapon is the tongue. It is true, God answers kneemail, try Him.

The greatest advice is, "Try Jesus; if you don't like Him, the devil will always take you back."

Merry Christmas and Happy New Year to All.



Flu is spreading in Texas – fruits and vegetables can make a difference

According to the CDC's flu-tracker the flu is gaining traction in Texas.

Just one 8-ounce glass of 100 percent Florida orange juice is an excellent source of vitamin C, a key nutrient that helps support a healthy immune system and overall health.

Other nutrients found in orange juice like folate, potassium and thiamin can also help support the immune system, the body's natural mechanism to resist illness.

Load up on fruit and vegetables: Consume at least

tire on District Of AM

MORENO ACHADA

five servings of fruit and vegetables each day to get a variety of vitamins, minerals and phytochemicals.

Liquids help with hydration, which is essential when you feel under the weather. Be sure to drink

plenty of water and incorporate nutrient-dense beverages into your diet.

For example, 100 percent orange juice is more nutrient dense than many commonly consumed 100 percent fruit juices.



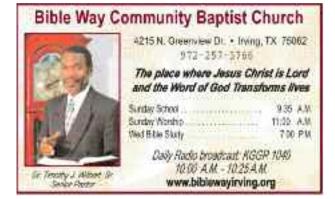






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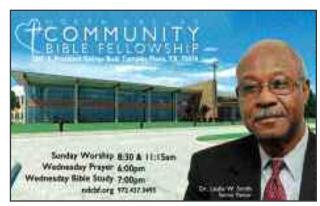


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Early Sunday Morning Sunday Bible ClassSunday Morning Worship Evening Worship Wednesday Bible Class	9:45 am 10:45 am 3:00 pm
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Radio Program @, 7:30 am on KHVN 970 AM Sunday Mornings



DESCRIPTION OF THE PERSON.

Dusk by Uri Shulevitz is a delightful children's holiday book

By Terri Schlichenmeyer

This time of year, one of your favorite things to do is to look at lights.

Your entire neighborhood is filled with all kinds of them. Lights on houses, lights on trees, lights on bushes, wire, decks, and steps. You might see them on boats, in the park, on a statue, or made into shapes in someone's front yard. And you might even have them inside your own house, on a tree or in a window.

They're twinkly. They're bright. And you can't stop looking at all the lights. So let's take a walk to see the lights in *Dusk* by Uri Shulevitz.

It gets dark very early in the winter, sometimes even before you get home from school. On this one winter afternoon, a boy, his grandfather, and their dog decide to take a walk around the city. By the time they got to the edge of the water, the sun was disappearing

beyond the horizon.

"How sad," the boy said, "the day is no more."

But the grandfather (who had a very long beard) wasn't worried. It was only dusk, which is what happens when the sun goes down.

On their way back to the city, they noticed that people were scurrying everywhere. Some were on their way back home at the end of the day. Others were hoping to do a little shopping at the downtown stores.

The grandfather and the boy met a lot of unusual people as they walked. One man was shopping for toys. A woman with a very fancy hat was looking for gifts for her kitten. People were looking for yummy things and weird things.

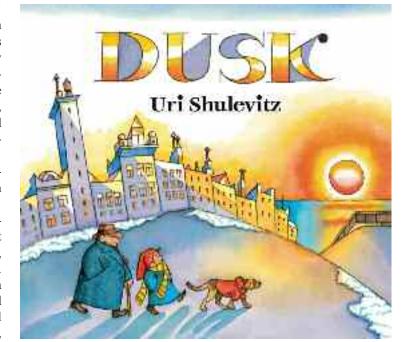
But the boy, his grandfather, and their dog kept right on walking. It was starting to get dark. "As nature's lights go out, city's lights come on" and so did the lights on all the downtown stores! The boy saw Christmas lights on the street lamps and on Christmas trees inside and outside. He saw candles on a menorah, and children celebrating Hanukkah. He saw candles in another window, standing proud on a kinara and surrounded by children celebrating Kwanzaa.

It was beautiful. It was magnificent. It was almost as if the sun was still out.

So your child wants a readaloud tonight, but there's not much time for it. Grab *Dusk*, then, because this book won't take long.

Author Uri Shulevitz tells a story of an evening stroll on a cold night and he does it with a handful of words; some pages, in fact, hold just a half-sentence. That forces you to take a slower, ambling pace in reading – somewhat like a leisurely walk.

And maybe because those words are so sparse, it's easy to



focus on the illustrations here – which is, perhaps, what you should be doing anyhow. Shulevitz' drawings are done in gorgeous color, evoking the night chill and the warmth of the lights.

If you're looking for a Kwanzaa-Christmas-Hanukkah book that will dazzle your 2-to-6-year-old, this one's it. Read it, and *Dusk* could become one of her favorite things.

CREDIT, continued from Page 1

your card only rarely, but suddenly make several charges in one day.

Making multiple purchases at the same store (or website) within a few minutes of each other.

An unusually large purchase – say for a major appliance, furniture or jewelry. Alert your card issuer before making large purchases.

One small purchase quickly followed by larger ones. Thieves will test the waters to see if a small purchase is denied; if it's not, they'll quickly run up major

harges.

Exceeding daily spending limits. Some cards limit how much you can charge per day, even if you have sufficient remaining credit.

Making large purchases outside your geographic area.

Multiple out-of-town purchases in short succession. (Always tell your card issuer when you'll be traveling)

International purchases, whether online or while traveling. In fact, some card issuers automatically decline international transactions because of the high potential for fraud, so learn your issuer's policy before attempting one.

Other common triggers for credit card denials include:

Outdated or incorrect personal information – for example, when you're asked to enter your zip code at a gas station. Always alert your card issuer whenever you move.

Also, make sure you don't mistype your credit card number, expiration date, security code, address or other identifying information.

Expired card. Always

check the card's expiration date. You should receive a replacement card several weeks beforehand. It's often mailed in a plain envelope, so be careful what you toss. If the new card doesn't arrive, contact the issuer to ensure it hasn't been stolen.

You've reached your credit limit. For the sake of your credit score, try to keep your overall and individual card credit utilization ratios (credit available divided by amount used) as low as possible – ideally below 50, or even 30, percent

A temporary hold has been placed on your card –

say for a rental car or hotel reservation – that puts you over your credit limit. Always ask whether a hold will be placed, how much and for how long, and factor that into your remaining balance calculations.

You miss a monthly payment. Card issuers may let this slide once or twice, depending on your history with them, but eventually if you don't make at least the minimum payment due, your card will probably be frozen.

The primary cardholder made changes on the account and forgot to tell other authorized users – for

example, reporting his or her card stolen, lowering credit limits or removing you from the account.

On last thought: If your card is denied, don't shoot the messenger – he's only following instructions. Rather, call the card issuer and find out what happened. Embarrassment aside, it's nice to know that someone is trying to ensure your card isn't being used fraudulently.

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

DISD, continued from Page 13

trict faces its greatest challenges and where priorities for future work rest."

In addition to showing considerable gains compared to the 2011 assessments, the representative sampling of several student groups equaled or significantly outscored their peers in comparable participating districts or large cities overall in fourth- and eighthgrade math.

The NAEP is known as

The Nation's Report Card because it is the only nationally representative assessment of what U.S. students know and can do in core subjects such as mathematics, reading, science and writing. It reports on student achievement at the national and state levels and 21 selected urban districts. The 21 urban districts that participated in the 2013 TUDA include New York, Los Angeles, Chicago,

Houston, and Austin.

NAEP results for Dallas ISD also showed that the representative sampling of the district's African-American and Hispanic students narrowed the achievement gap in eighth-grade math and reading when compared to the performance of white students statewide.

The gap between Dallas ISD Hispanic eighth-grade students and white students statewide who participated in the NAEP reading assessments narrowed 11 points when compared to

2011 results. Similarly, in reading, the achievement gap between Dallas African-American eighthgraders and white students statewide narrowed by four points compared to 2011 results. Hispanic fourthgraders who participated in the reading assessment also narrowed the gap by four points compared to their white peers statewide.

In math, the achievement gap for eighth-grade Hispanic students narrowed by five points and the one for African Americans narrowed by three points.

Dallas ISD students who qualify for free and reduced price meals also outscored or matched their peers in several districts in math and reading in fourth and eighth grades. Of the 21 participating districts, Dallas ISD has the third or fourth highest percentage of students who are eligible to receive free and reduced price meals, depending on the assessment sampling.

NAEP results showed a slight decrease that may not

be statistically significant for white and African-American students who took the eighth-grade math assessments when compared to 2011 results. White students also registered a loss of six points in fourth-grade reading when comparing the current results with 2011.

African-American students registered a threepoint decline in fourthgrade reading when compared to their performance in 2011.