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Even with Affordable Care Act millions may go without health insurance

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

(FinalCall.com) – Though 2014 marks the 50th anniversaries of both the War on Poverty and Civil Rights Act, glaring racial disparities con-



tinue permeating the fabric of American society. Stark differences between Blacks and Whites in education, employment, poverty, housing and net worth, are tied to health disparities and access to health insur-

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Making Future Black History Now

By Ron Busby, Sr.
NNPA Columnist

As America continues to celebrate the countless achievements of African Americans during Black History Month, it makes sense to remind each other that the things we do every day will be the historical recollections for future



generations.

There is no question of the value of recounting the daring exploits, the against-all-odds battles won, or of revisiting the horrors and brutalities that marked our journey through this country's history. I just don't believe that enough of us approach our daily commitments

with an eye on how our actions – or inactions – will impact the lives of Black Americans in the future.

I could fill this space with the names of prodigious Black inventors, from Jan Matzeliger to Norbert Rilleaux, Garrett Morgan to Dr. Mark Dean.

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Consumers of color pay more for dealer financed loans

By Charlene Crowell
NNPA Columnist

New research by the Center for Responsible Lending (CRL) finds that consumers of color still report paying higher interest rates on dealer-financed car loans than other con-

sumers. This disparity is even more disturbing given that Black and Latino consumers report making more of an effort than Whites to negotiate their interest rates. Thirty-nine percent of Latinos and 32 percent of Blacks reported negotiating their interest rate,

compared to only 22 percent of White buyers.

CRL's new report, *Non-Negotiable: Negotiation Doesn't Help African-American and Latinos on Dealer-Financed Car Loans*, is the first research

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COVER STORY

Making music with a purpose



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A look at the OTHER music fest in Texas

See South by So What, Page 10

COMMENTARY

Black History Month: Needed Now More Than Ever

By Marc H. Morial

(NNPA) Ever since the 2009 election of Barack Obama as America's first Black president and the 100th anniversary of the National Urban League in 2010, the perennial debate about the need for Black History Month has intensified. Some have questioned the need for a special month to recognize the many unknown and unsung achievements of African Americans. With

Obama as president, the logic goes, we have now achieved Dr. King's dream of a non-racial America where everyone is judged by the content of their character, not the color of their skin. I wish it were so.

Last year, we celebrated the 50th anniversary of the March on Washington and the passage of the Voting Rights Act. This year marks the 50th anniversary of the 1964

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People In The News...

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Sophia A. Nelson



Keith Lorren



Baruti Kafele

In January nearly 30,000 visited NorthDallasGazette.com - news added daily!

Sophia A. Nelson

Sophia is "redefining" the rules for 21st Century living and success. The award-winning author, journalist, political commentator and former House of Representatives committee counsel is working to change the game for a new generation of Americans in academia, the workplace, interpersonal relationships, and overall persona development.

Prior to becoming a freelance journalist and former White House correspondent and political columnist for JET magazine, Nelson served in several senior and

executive positions within the government and corporate sector. Among her industry accomplishments: She worked as a senior committee staff counsel in the House of Representatives, served as a director of Congressional & Public Affairs for the United States Chamber of Commerce, and as president & CEO of ALN Consulting, Inc., which she merged into a new practice group at the nationally ranked law firm of Holland & Knight LLP in 2004. Her practice focused on developing emerging



market and defense intelligence companies.

When she is not covering the First Lady at the White House, or appearing on TV

as a national political pundit and cultural commentator, Nelson can be found speaking at America's largest Corporations, Universi-

ties, Foundations, and Organizations.

Nelson earned her bachelor's degree in Political Science (Minor in Africana Studies) from San Diego State University in 1990. She earned her juris doctorate degree from American University-Washington College of Law, after transferring from Washington & Lee University-Law School in 1992. She was admitted to practice in New Jersey in 1995, in Washington D.C. and before the United States Supreme Court in 2004. Nelson is also a proud and active member of Alpha Kappa Alpha Sorority, Inc.

She resides in Loudoun County, VA.

Sophia's new award winning, top-selling book 'Black Woman Redefined: Dispelling Myths and Discovering Fulfillment in the Age of Michelle Obama' has captivated the public's interest. Her book has been featured on CNN, MSNBC, *Tom Joyner Morning Show*, *Michael Baisden Show*, FOX, ABC, and she has been the subject of feature stories in the *Philadelphia Inquirer*, *USA Today*, *Essence Magazine*, *Solo Woman Magazine*, and much more.

Keith Lorren

He's been called The King of Spice, The Sheik of Savory, and The Duke of Delicious. Now, internationally recognized Gourmet Spice Designer Keith Lorren is releasing his Soul Food Collection for lovers of classic soul food cuisine to enjoy.

In the African-American experience, the foods we grew up with are as much a part of our collective history as the old black and white photos that sit atop our grandparents' armchairs.

However, for all of us seeking to recreate the expe-

rience in our own kitchens, it can often be disappointing to find that the over-salted, dry seasonings marketed as "soul food seasonings" leave something to be desired flavor-wise.

"In most manufacturing processes the herbs are first dried out, which removes the essential oils that contain the bulk of the natural components that create the tastes we love. When these are removed from the seasoning, you lose a considerable depth of flavor in your food.

"When you eat a piece of

fried chicken, you want to taste various flavors. You want to taste thyme, sage, rosemary, peppercorns ... you want the chicken to be very rich, and have a keen savoriness about it"

Using trade secrets learned while cooking in the Middle East, Chef Lorren has developed a one-of-a-kind method of spice production found nowhere else in the spice production industry.

Chef Keith has worked alongside world-famous celebrity chef Matthew Ona in Shanghai, China, developed a following in countries such as Japan, China, Colombia, and the UAE, and

has been featured on the Travel Channel and worked behind the scenes in recipe development on the Food network's hottest shows.

The inspiration began close to home.

"My great-grandfather, Gene Johnson, was one of the first African-Americans to open a major restaurant in America, an Oyster shack in St Augustine, FL serving the likes of Lucille Ball, Clark Gable, Marilyn Monroe, and many other celebrities of the Golden Era."

Keith Lorren's Soul Food Seasoning collection can be ordered from www.keithlorren.com/shop.



Baruti Kafele

JERSEY CITY, NJ (BlackNews.com) Principal Baruti Kafele has witnessed over the years enough mothers crying over their sons.

In an effort to help their sons develop the willingness to strive for excellence, he recently launched a YouTube video series entitled, *Message to Your Son*. It is comprised of over 100 short 3-6 minute "one-take" video clips where Principal Kafele speaks directly to boys of all ages.

A recipient of the National Alliance of Black School Educators' Hall of Fame Award, Kafele has worked over the years with boys labeled "at-risk." He understood clearly the power in daily positive

messages to students.

Now Principal Kafele has taken this approach to leading schools and applied it to development of *Message to Your Son*. Topics include but are not limited to: attitude, goal setting, planning, purpose, vision, determination, self-esteem, self-respect, decision-making, school behavior, bullying, distractions, temptations and so much more in an effort to motivate, educate and empower boys for success.

Parents are encouraged to watch these videos with sons daily and to engage them over the topics viewed. Educators are also encouraged to show these

videos in their schools and classrooms.

To view the entire series, visit www.PrincipalKafele.com and click the

link to "Principal Kafele's Message to Your Son" on his homepage which will take you directly to his YouTube channel.



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Civil Rights Act and the repeal of the poll tax. But unfortunately, the suppression of voting rights and other instances of racial discrimination remain. All one needs to do is look at the glaring disparities between Blacks and Whites in income, employment, incarceration rates, educational achievement and health status to see that race still matters in America. Income inequality and equal opportunity are still part of the unfinished business of American democracy.

In 1926, after centuries of Blacks being excluded, not only from the mainstream of American life, but also from the textbooks in our schools, African American historian Carter G. Woodson did a service to all Americans when he created Negro History Week, which was expanded to Black History Month in 1976. Woodson's vision was one of unity and inclusion. He said, "What we need is not a history of selected races or nations, but

the history of the world void of national bias, race, hate and religious prejudice." That is a goal that America is still struggling to achieve.

In fact, legislatures in a number of states, including New York, Illinois, Pennsylvania and New Jersey, have passed laws mandating or encouraging teachers to broaden their history courses to include more ethnic, racial and gender diversity. That is why we still recognize March as Women's History Month, May as Jewish American History Month, September 15 to October 15 as Hispanic Heritage Month and February as Black History Month. These celebrations serve a dual purpose: first to build self-esteem among historically oppressed people, and second to remind all Americans that in the face of seemingly insurmountable odds, our diversity is our greatest strength.

Black history is American history. While the story and achievements of

FUTURE, continued from Page 1

We all know the contributions of Samuel Cornish and John Russwurm and their Freedom's Journal, the Sengstackes, the Murphys, the Vanns, the Scotts, the John H. Johnsons and the Earl G. Graves and their heroic struggles to make sure our stories were told – accurately. We know of Madame C.J. Walker, A.G. Gaston, Alonzo Herndon, Oprah, Bob Johnson, Herman Russell and the empire builders of the business world.

But today I want to give a Black History shout out to the millions of nameless, faceless business women and men who rose before dawn and got home long after everyone was asleep. The barbers, hairdressers, shopkeepers, brick masons, carpenters, café owners, mechanics, painters, printers, shoe shine fellows and repairmen. The tailors, grocers, ice, coal and wood deliverymen.... All the folks whose toils paved the way for us, paid the tuition to Howard, Morehouse, Johnson C. Smith, Fisk, Xavier, Dillard, FAMU and all the "A&M's" across the south!

After nearly 50 years of successfully aspiring to "good jobs," we are witnessing a boom in the numbers of Black Americans returning to our roots as entrepreneurs and business owners, and this boom couldn't have come at a better time. When it's clear that government solutions to income inequality fail to factor in or include us; when Black un- and underemployment threaten the nutritional health and educational opportunities for our children; when globalization of mar-

kets consigns our participation to the role of consumers, that's when it should become clear the key role that Black business plays in our communities.

The U.S. Black Chambers, Inc. (USBC) is acutely aware of the battle that African Americans face in the marketplace today. When online purchases of clothing eclipses the purchases made inside actual stores, the opportunities for Black retailers practically disappears. Despite the obvious love affair Black folks have with hats, suits, shoes and boots, it is Nordstrom, Macy's, Neiman's and local designer boutiques that get their share of our income inequality, not Black-owned clothes sellers.

We struggle to find a Black-owned grocery chain, even though African Americans spend a disproportionate share of their disposable income on food. Black-owned restaurants are an increasingly endangered species, even as national chains pad their bottom lines with the lion's share of our discretionary spending on food, including sushi.

Black automobile dealers fare a little better, though the 80s and 90s wreaked havoc on the number of franchised dealerships owned by African Americans. Without question, we continue to provide the comfortable profit cushion, particularly for luxury brand automobiles. (Remember, every dollar earned without advertising/marketing effort to earn that dollar is FREE MONEY!) Telecom companies, high-end electronics, "luxury" liquors, condo sellers and jewelers all posi-

African Americans are especially celebrated this month, the contributions we have made and the struggles we still face deserve recognition every day of the year. Next year, for the first time, Black History will enter the mainstream when the Smithsonian's National Museum of African American History and Culture opens on the National Mall in Washington. The Museum describes itself as "a place of meaning, of memory, of reflection, of laughter, and of hope. It should be a beacon that reminds us of what we were; what challenges we still face; and point us towards what we can become."

As we honor those who have made history, we must also recognize that we are history in the making. Through our work, commitment to equality and civic engagement, we can and we must, in the words of President Obama, continue to "right the wrongs of history and make our world anew."

Marc H. Morial, former mayor of New Orleans, is president and CEO of the National Urban League.

tively salivate when their coffers fill up with Black dollars.

Among the goals of the USBC, entrepreneur development is the loftiest and most elusive. But we believe if we are successful at reigniting our passion for business ownership, we will have the best opportunity to solve the challenges faced by Black America. The record of our ability to build colleges, insurance companies and hospitals proves that when necessary, we can achieve monumental "wins" through collective entrepreneurial activity. And — in today's terminology — joint ventures, mergers and acquisitions provide the context for our next collective steps in business growth.

So, we at the USBC and our affiliates across the country encourage you to be more mindful, and more intentional as you pursue your dreams. Understand that 20, 50, 100 years from now someone will read the record of your contribution to life as they know it, and the fact that you made a lot of money won't be enough to get your name in the record book. Business ownership opens doors of opportunity, not just for you and your family, but the families of your employees, associates, customers/clients, vendors and suppliers. That improved quality of life affords access to opportunities for education, earning, travel and the new worlds they discover will create future generations of inventors and history makers. Black History is made and celebrated every day... make sure that your everyday actions pave the way.

Ron Busby, Sr. is president and CEO of U.S. Black Chambers, Inc. For more information about the U.S. Black Chambers, go to www.usblackchamber.org.

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ance coverage, according to this year's State of the Dream Report.

The report is released annually by United for a Fair Economy to coincide with the King Holiday and examines areas of racial inequality.

"Racial segregation in concentrated poverty effectively creates a toxic soup of health problems and challenges in communities of color," said Brian Miller, executive director of United for a Fair Economy in a conference call with reporters.

This year's report, titled, "State of the Dream 2014: Healthcare For Whom? Enduring Racial Disparities" zeroes in on the Affordable Care Act.

The U.S. Supreme Court upheld key portions of the ACA, dubbed "Obamacare" in 2012. But the high court's ruling also gave each state the authority to opt out of the Medicaid expansion program. The report warns this means millions will still not have health insurance.

Twenty-five states, the majority headed by Republican governors have said or indicated they will reject the expanding Medicaid, said the State of the Dream report. The federal government pays for additional health coverage offered under the Medicaid program but many GOP leaders who fought Obamacare also refuse to accept any funding linked to the program.

"This new 25-state coverage gap will leave millions of Americans without health insurance while exacerbating racial disparities in health and healthcare," the State of the Dream 2014 report warned.

If states opt out, the report said:

Nearly 5 million people who would have otherwise been covered—disproportionately people of color—will go without health insurance.

Blacks though 13 percent of the population would represent 27 percent of those who would not have insurance.

With the exception of Arkansas, every state in the South, where the majority of Blacks live, is rejecting Medicaid expansion, said Mr. Miller.

According to the U.S. Census, in 2010, 55 percent of the Black population lived in the South, and 105 Southern counties had a Black population of 50 percent or higher.

Blacks and Latinos are pushed into low income, high poverty communities where health problems, lack of access to both health facilities and full service grocery stores are common, said Mr. Miller.

Those groups are also less likely to secure jobs that provide employer provided healthcare, he added.

Medicaid is the federal and state program that provides health coverage to 50-60 million pregnant women, families, children, people with disabilities and the elderly.

To qualify for Medicaid coverage, a family can have an income that is up to 133 percent of the federal poverty level, which was about \$29,700 for a family of four

in 2011. The federal poverty level is revised yearly. The federal poverty level in 2013 was \$23,550 for a family of four.

The Supreme Court ruled the federal government could not force states to expand Medicaid by withholding federal money they would otherwise receive for programs that already exist under Medicaid.

A single payer healthcare system where government instead of private insurers pays healthcare costs would be ideal but until then the ACA and pushing for Medicaid expansion is a step toward closing disparities in health insurance, said analysts that agreed with the United For a Fair Economy report.

United for a Fair Economy hopes this year's findings, when examined, will result in a better understanding of the ACA and the importance of Medicaid expansion.

"People in states that have opted out are going to say, 'Oh God, I don't have health care coverage, this Obamacare program's a failure.' Instead of blaming it on

the fact that their state policy makers chose not to expand Medicaid they may unfortunately in some cases blame the original legislation and view it as a failure of that. Which it is not," said Mr. Miller.

Dedrick Muhammad, senior director of the NAACP Economic Department, was one of several policy experts that reviewed and contributed feedback on this year's State of the Dream report. Despite it being the second term of the country's first Black president, racial inequities are still very much a reality, he said. Some of the findings show racial disenfranchisement is being further cemented into society, Mr. Muhammad added.

"This really goes to the heart of what Dr. King says; of all forms of inequality, injustice in healthcare is the most shocking and inhumane. We agree and that's why we wrote this report," said Mr. Miller.

A copy of this year's 11th annual State of the Dream report can be downloaded at www.faireconomy.org/dream.



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Military and veterans can receive free tax prep until Feb. 23

LEWISVILLE – Liberty Tax Service once again salutes veterans, active military and their immediate family members with free tax preparation during “Military and Veterans Appreciation Week.” At participating offices this week, ending on Feb. 23. Liberty Tax will prepare tax returns free of charge to those veterans, active military and their immediate family

members who are first-time customers.

“We want to give something back to honor the men and women who bravely defend our freedom, our family and friends, and the American way of life,” said Kryssi Contreras, owner of Liberty Tax Service at Round Grove & MacArthur or Main St & Old Orchard, both in Lewisville, TX “We

look forward to helping them prepare their taxes in 2013. Tax advice is always free regarding military service tax issues or any tax concern. Just call us and ask.”

To find a local Liberty Tax office, call 866-871-1040 or visit www.libertytax.com. Liberty Tax does take appointments; however, they are not necessary.

Are your meetings a waste of time?

In survey after survey, meetings get knocked by everyone from employees to senior executives as being among the biggest waste of work hours.

In one poll, by Office Team, 45 percent of senior executives said their firms would be more productive if they banned all meetings at least one day a week!

“The problem that often occurs – beyond the obvious, like lacking a clear agenda – is the underlying current of competition that each person brings to the table,” says Berny Dohrmann, chairman and founder of CEO Space International, and author of “Redemption: The Cooperation Revolution,” (ceospaceinternational.com).

“Competition pulls people apart; cooperation brings them together. Signs that competition is causing unproductive meetings include one or two people dominating the floor; individuals touting their achievements; people consistently failing to contribute their ideas because they fear being criticized or ridiculed.”

The drive to compete is so ingrained in most of us, we often don’t recognize it, Dohrmann says.

“We get it culturally. We learn it in school. It’s often

reinforced within our own families as we’re growing up. We have to be aware of that and identify the culture we want, and then set about creating it – beginning with our meetings.”

Cooperative meetings yield far better results, he says. People working together toward a goal are more efficient, more productive, and even happier. The group pulling together toward the same goal will achieve that goal far more quickly than individuals each pulling in opposite directions, Dohrmann says.

How can you turn competition into cooperation – and wasted meetings into fruitful gatherings? He offers these suggestions:

Begin instituting culture change by rewarding cooperative behavior. When someone makes a suggestion that can help another individual or department, publicly acknowledge and praise that teamwork. Encourage inter-departmental interest, empathy and even personal bonds by allowing employees from one area to shadow employees from another. Remind everyone that when one department succeeds, everyone succeeds. Look for managers and employees who tend to be naturally cooperative and enlist them as mentors and leaders

to encourage and spread the new culture.

Identify and curb competitive behavior in meetings. Avoid discouraging the behavior with tactics that rely on public criticism, scorn or ridicule. Rather, set egalitarian standards, such as time limits for each person to speak, and stick to them. When someone strays off topic, discern whether he or she is sharing a potentially valuable idea or seeking a personal competitive advantage (i.e. by laying blame, self-promoting, etc.) before steering him back on topic.

Participation is essential to cooperation. Require everyone to participate in

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We salute Black History Month!

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GOP State House Representative Stephanie Carter should be ashamed



**Curtis
Report**

by Barry Curtis

Texans have grown accustomed to politicians changing course on issues and being completely wrong on a particular subject. At this point, I assume that comes with being a politician. This pragmatic position is also reflected in our level of what we determine to be a working government. We simply just expect government to at least have the ‘open for business sign up’ and the lights on. That’s about it as it relates to functionality of government. I agree that isn’t much but the polls continue to reflect that’s the correct sentiment.

However, Texans do hold our political leaders to a higher standard as it relates to character and honesty. State Representative Stephanie Carter should take note here.

Rep. Carter is the incumbent republican state representative from House District 102. She faces in the primary several candidates. One candidate in particular she faces is an Afghanistan decorated war hero Sam Brown. Sam Brown was horribly burned in Afghanistan and still bares the scars of his injury. He was burned over 30 percent of his body during an attack on his convoy

in Afghanistan.

I tell you all this to bring up an ugly chapter in Texas politics. Its ugly and Stephanie Carter made it so.

During a recent GOP debate for House District 102 with all the candidates’ present Stephanie Carter made an amazing comparison that must have stunned even her paid staffers. She compared a recent fender bender that she was involved in to Sam Browns heroic military service. She stated the recent car accident caused her to ask, “what is the purpose of life” and “do you like what you do?” She went on to describe the accident as a “life-altering” in which she could have died. There is simply one little issue with that story. It isn’t true.

Her are the facts. On Jan. 21, 2014 Rep. Carter ran into a sitting vehicle while she attempted to execute a turn. The Addison Police Department found her at fault. In addition the police report stated there were no injuries sustained to either party in the accident. The person she ran into Rolando Cerezos stated she attempted to file against his insurance and was denied because the police clearly indicated she

was at fault.

According to the Dallas Morning News, Mr .Cerezos was stunned to learn Rep. Carter was using a wreck she caused to score political points. During a recent interview with the News editorial board Rep. Carter could provide little details about the accident. She stated during the interview the accident happened this year in Dallas. She stated she could not remember the exact date. She also stated her car was totaled. Rep. Carter made it clear during the interview (according to the newspaper) she did not think she was at fault.

It’s amazing how such a life-altering event could yield so few memories for Rep. Carter. Let me clear a few facts for you Rep. Carter: one, you were found to be at fault on the police report that I am sure you read. Two, your car was not totaled you drove it away from the scene with just a bumper off. Three, the accident happened in Addison, not Dallas.

Stephanie Carter it is a shame of immense proportions to compare your fender bender to the heroic service of Sam Brown and

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Peers help students with classes at UT Dallas' Success Center

When Francesca "Franchy" Ursua enrolled in a behavioral neurosciences class last fall, she heard "horror stories" from students about how hard it would be.

She not only ended up loving the class, she earned an A. So she figured she would put her experience to good use.

Ursua, a junior in child learning and development and psychology, now helps other students in that same class. She is a trained Supplemental Instruction (SI) leader in the University's Student Success Center, facilitating study group sessions for her peers.

As an SI leader, Ursua is taking the same class again this semester with a new group of students. She

takes notes and develops a group learning experience with a faculty member. In group sessions held three times a week, she shares learning strategies as well as subject content.

"I love learning more about the brain, and I want people to enjoy it rather than be afraid of it," Ursua said. "I know what they're struggling with. I wanted to disprove the horror stories about hard courses like this."

SI is just one of the peer-led offerings available at the Student Success Center, located in the first floor of the McDermott Library. Besides group learning experiences, the center offers one-on-one tutoring and labs for math and

writing.

There are 165 SI leaders this semester. They are paid student workers who did well in the classes for which they offer expertise.

"It's a great opportunity to build a relationship with someone who's already taken the class and who is in class with you," said Tiffanie Douglas, program coordinator. "If you have a question, they've heard the material. It's a safe place to ask questions."

Free, Effective Resource for Students

The center's records show that students who participate in group or individual study sessions typi-

cally improve by a whole grade in their classes. All of the center's services are free to UT Dallas students.

Michael Lee Jr. explained a concept to Linh Bui (right) during a Peer-Led Team Learning session for organic chemistry. PLTLs offer structured small group learning for historically difficult courses.

"We're here to support our students and to support them toward graduation. We give them all the tools they need to succeed," said Kimshi Hickman, assistant dean in the Office of Undergraduate Education, who leads the center. "The strategies and techniques

learned at the center will help when they get to graduate and professional schools."

Students with a range of academic needs take advantage of the center. Some may be struggling to pass a course; others want to beef up their grade from an A- to an A+.

The Student Success Center also provides a strong leadership opportunity for students who tutor or lead group sessions for their peers.

"I'm biased. We have the best students on campus. They really want to help others succeed," Hickman said.

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MEETINGS, continued from Page 5

meetings.

Circulate the agenda in advance with the stated expectation that each attendee will come to the table prepared to address at least one item – even if it's not an item within their area of responsibility. Par-

ticipation is a key component of a cooperative work group and making it the norm is often as simple as getting everyone into the habit.

Berny Dohrmann is chairman and founder of CEO Space International,

one of the largest support organizations for business owners.

As the inventor of Super Teaching, a Title I technology that accelerates retention for public schools, he is a frequently a guest speaker to various nations, VIP conferences and television programs.

CURTIS, continued from Page 5

all the other brave men and women who have sacrificed so much. Your not so subtle attempt to gain political points was weak and unbecoming. Your political posturing is beneath the office that you seek --- and currently hold.

Mrs. Carter here is a few suggestions for you. Stand up and accept the responsibility of being candidate, citizen and a courteous human being.

Admit you were wrong in your comparison; reiterate the importance of re-

sponsible driving and please pay the man's deductible for damages clearly your fault.

Remember this Stephanie Carter, here in Texas character and Bob Wills are still the king.

Barry Curtis can be reached at www.thecurtisreport.com.



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With City Grant, MISD Offers Free Parenting Classes to the Community

MCKINNEY -- McKinney ISD has announced it will offer free Practical Parent Education classes to the McKinney community at large beginning this month. The expanded community classes have been made

possible by a City of McKinney Community Support Grant and run from 5:30 p.m. – 6:30 p.m. on Mondays and continue through June 23.

Practical Parent Education (PPE) is a research-

based parent program that helps families grapple with the challenges of raising children in today's complex world. Individual class topics will cover issues such as understanding the role of

See CLASSES, Page 12

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Call Carrenza Thurmond
972-509-9149

UTD, continued from Page 6



Supplemental Instruction leader Franchy Ursua, a junior studying child learning and development and psychology, helped neuroscience freshman Sammy Lutes understand concepts in behavioral neuroscience at the Student Success Center.

Methods That Suit Different Learning Styles

Students needing help can choose a method that suits their learning style. Some use multiple services, layering individual tutoring with group sessions. Others target specific, one-time help for difficult problems.

One popular method is Peer-Led Team Learning (PLTL), a structured small group learning experience to help students succeed in historically difficult courses, such as organic chemistry.

Grishma Pradhan, a biology junior, led a Peer-Led Team Learning session for organic chemistry in the Student Success Center.

Students must register for the PLTL sessions and are required to attend once a week. Staff said the 80-minute sessions are as effective for students as two and ½ hours of studying on their own.

Up to eight students and a peer leader work as a team each week to complete a packet developed by faculty. The groups tend to fill up as soon as registration opens.

Biology sophomore Aamir Syed is taking the Organic Chemistry II PLTL to improve his A- grade from last semester. He is hoping to get into medical school and wants the best grades possible.

Even his first PLTL ses-

sion was helpful, Syed said. "I figured out what I don't know. It's a lot more open," he said. "You're not afraid to ask stupid questions."

Other group learning options, like the SI sessions, have a drop-in format with no registration needed.

One-on-One Preferred By Some

For students who prefer a one-on-one learning environment, Peer-Led Tutoring offers help for classes that range from biochemistry to computer science.

"Individualized peer tutoring is great for those who want one-on-one customized [tutoring]. It's them showing up and saying 'This is what I need,'" said Jody Everson, learning specialist.

Math senior Sarah Wells said she has been tutoring fellow students since she was in elementary school.

"I've always loved tutoring. It makes me happy to see people get it. And I think I'm good at it. I like to improve on what happens in the classroom. It's getting on (students) level," Wells said.

Tutoring sessions are held in McDermott Library, MC 1.312, and Residential Hall West, RHW 4.003, and are available by appointment and drop-in.

Math Lab Draws Large Crowds

For students who need

quick help with math, physics and statistics courses, the Math Lab in MC 3.606 provides an open environment lab setting.

"Students will camp out for four hours. They put up the flag when they have a question or need help," said Michael Saenz, program coordinator.

Student Success Center Visits

Fall 2013

Math Lab: 10,000

Writing Lab: 360

Supplemental Instruction: 1,100

Peer-Led Team Learning: 1,100

Peer Tutoring: 800

About 75 percent of the help sought is calculus-based, Saenz said. The lab also offers weekly reviews for specific classes and topics.

The Writing Center in MC 1.206 helps students with any stage of the writing process. Writing consultants are graduate students in various disciplines who can help with writing

assignments and personal essays.

Consultants can help students find a topic for a paper, organize ideas, draft or revise papers, document sources and prepare for essay exams. Walk-ins are welcome, but appointments are encouraged. Students

need to bring copies of their assignments, the writing work they have started and their Comet Cards.

The center will open a Communications Lab in fall 2014 where students can work on speeches and oral presentations by video recording practice sessions.

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Happy Valentine's Day and Black History Month



To all the readers of the North Dallas Gazette newspaper from Carrenza Thurmond "Ten Fingers of Soul." You may call me for advertising needs or entertainment at 972-509-9149.

National Pretty Brown Girl Day is Feb. 22

(BlackNews.com) — Established during Black History month in 2012, National Pretty Brown Girl (PBG) Day embodies the mission of the Pretty Brown Girl Movement to celebrate the shades of brown all over the world, while inspiring positive self-esteem and confidence. This celebratory day takes place each year on the fourth Saturday of February during Black History Month.

“This is a day of camaraderie girls of all ages to have fun, bond with others and reflect on their inner beauty,” says PBG Founder Sheri Crawley. The movement, which was sparked by the native Detroit and her husband’s creation of the Pretty Brown Girl Doll “Laila,” quickly developed into a full product line and platform of dialogue and engaging activity for girls ages 5-18.

Launched on PBG Day 2013, there are now 85 Pretty Brown Girl Self-Esteem Clubs throughout the U.S and 6 in Metro Detroit. In addition, the first three collegiate Clubs were announced in 2013 on Spelman’s College campus, The University of Michigan and DePaul University. There are already over 350 members that are now benefiting from healthy discussions based on the Pretty Brown Girl Pledge in a celebratory environment. Girls can bond, meet new friends and learn to love the skin they’re in says Sheri Crawley. The concept for the movement was inspired by Sheri and Corey Crawley’s two daughters and their experience with skin tone related issues when they relocated back to Michigan.

The Pretty Brown Girl Club is the first gender specific national club for girls whose mission is to address skin tone and self-esteem as well as character building,



leadership development and community service. “It is long overdue and our girls need a healing to combat the hundreds of years of negative messaging received through slavery, mass media and society at large,” says Crawley.

In a setting catered to girls, they can connect with each other and a Club Leader who can invest in them through dialogue and activities and help them grow in their understanding their self-worth and discover the answers to the questions they face. The organization also offers principals and school districts a revolutionary After School K-12 model that supports Common Core Standards with a 15-week instructionally designed package for groups of 15 or more students.

All are invited to join the movement and celebrate Pretty Brown Girl Day by uplifting, empowering, and encouraging girls to love the skin they are in. There will be flagship events in Atlanta and Detroit, as well as community celebrations nationwide. More details can be found on the company website at www.prettybrownngirl.com.

Parents, schools, churches and organizations can learn more by visiting www.prettybrownngirl.com or calling 800-514-8559.

A salute to Black History Month

By Carrenza Thurmond

“There is much more to Black History Month than what many people may know of. Each and every day some black person is making history. It's not all about those who have gone on before, but now concerns the achievement of the living is quite strong,"says Willie C. Cochran, pastor of the South Dallas Faith Based Outreach Ministry Church.

“History repeats itself through sports, church,



Pastor Willie C. Cochran

entertainment, law , journalism, TV, Radio, armed forces, education, politics

and much more.

“With all this in mind one should share an interest in Black History Month and educate those who would like to know more about the history of our people.

“As the world turns it could be you or someone you may know sitting in the spotlight of the making of history. Over all please make sure your qualifications stand and your voices heard, and most of all let freedom ring," Cochran concludes.

South Dallas Faith Based Outreach Ministry Church

2822 Tanner St., Dallas, TX 75215
214-428-2390

In Conversation ~ An Evening With Zan Holmes

Thursday, February 27, 2014
7:00 pm

Zan W. Holmes, Jr. Community Life Center
6211 East Grand Avenue
Dallas, TX 75223

Purchase tickets at www.zwhjcoc.org

For more information --
info@zwhjcoc.org 214.887.4000



Clarice Tinsley, KDFW-TV
Event Moderator



Rev. Dr. Zan W. Holmes, Jr.

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"Benefitting the Zan W. Holmes, Jr. Community Outreach Center and Methodism's Breadbasket"

Irving-based gospel group Harmony of Praise creating music with a purpose

By Jackie Hardy
NDG Contributing Writer

Harmony of Praise (HOP) is a group of three women based in Irving who decided to come together with one purpose: to uplift, minister, and glorify God in song. The group consists of sisters Nicole and Tashaye Doss and Jessica Anthony who have been performing together for over the past three years.

Last December, HOP released their 11 track CD to an audience of over 100 people at the Antioch Worship Center located in Dallas where Julius Sanders resides as pastor. It was important to the group to have the release party at a church since that is where it all began for each of them.

"We met at (Glory Temple Holiness) Church and Mary Lewallen is the Bishop of our church. I visited the church (where she is currently a member) and the Lord led us in this direction," states Anthony.

Tashaye also adds, "We really wanted to have it in a church because we wanted to bring everybody back to the church house. God gave it to us in the church, the words had been spoken in church, the prophecy {for the CD} came in church; so we wanted to make sure everything had been rooted in the church as well."

Sisters Nicole and Tashaye have been singing in church since their childhood. They credit their mother, Bishop Lewallen for their love of God and passion to share his message through song.

"My sister and I always started singing because of our mother. She kept us in choir all of our lives in school, in the summer we had choir camps, and we were always singing at home. I call our mother our silent member, she is our main force and backbone of the group," shares Tashaye.

"She has definitely played a very important part because she bought my keyboard. She was the one that was saying go play for the church and I didn't want to, that's thing when we started off singing we didn't want to sing; it was just our mom telling us to sing. Then a love developed for it because I began to know God for myself so



Group members (left to right) Nicole Doss, Tashaye Doss and Jessica Anthony belt out a tune of praise during a recent rehearsal for Irving-based Harmony of Praise.

I wanted to sing for him and play for him. Her introduction to this gospel, Christian and holy lifestyle really played an important part to who Harmony of Praise is today," comments Nicole.

Doss (Tashaye) also draws inspiration from artists like Dr. Judith McAllister who she believes is a worshipper and takes worship serious. Also, she is inspired by Yolanda Adams because she feels Adams has a strong voice that does not need a microphone; as her voice according to Doss does not require a microphone.

Doss believes it is hard to say who inspires them as a group because they each have different styles; therefore, she advises they have never been compared to other gospel groups that are popular today.

"I thank God for giving us something that's a little bit different. We have a praise and worship style of singing that's more of a contemporary praise and worship style," explains Doss.

The group's different style is resonating with fans like Darlene Wiseman who appreciates their unique style of music and feels it is refreshing.

"They are very authentic at what they are singing about because I go to church with all of

them. It comes from their heart and the songs are refreshing and their life stories will help people relate to each song on every different level, so its authentic," shares Wiseman.

As a recent widow, Wiseman also adds the song, *Looking for a Miracle* has been so encouraging to her in this season of loss.

Currently, they have sold close to 100 CDs and the group is grateful to have sold over half their inventory current-to-date. Their single, *I Won't Let Nobody* can be purchased online at www.reverb-nation.com/harmonyofpraise. Fans can also purchase their entire CD by attending one of their upcoming performances. The cost for the CD is \$10.

According to Anthony, "the overall message of the CD is to praise and worship God through any and everything because praise and worship is first."

"In this album we wanted everyone to really truly hear it and see what God has for them when they got it in their hands, when they played it. We wanted something that (you) could not only shake your head to, but fall down on your knees to, you can lift your hands to; it's not just about the music, but it's about the words," states Tashaye.

Each member of the group has their favorite song from the CD and those three songs include: *Looking for a Miracle*, *It's Okay*, and *Brand New Day*.

The songs were collectively written by both Tashaye, Nicole and their mother, Bishop Lewallen with Nicole being involved in every aspect of the album's production from conception to execution.

"I did all the music for it. I arranged it, recorded it and I engineered it as well. I did not mix or master it, but I did all the recording and arranging of the music," adds Nicole.

The ultimate purpose HOP hopes to accomplish as gospel artists is based on Isaiah 61:1, which states:

The Spirit of the Lord God is upon me; because the Lord hath anointed me to preach good tidings unto the meek; he hath sent me to bind up the brokenhearted, to proclaim liberty to the captives, and the opening of the prison to them that are bound.

"We always say we are not entertainers, but we are here for ministry. God has put us in a position to stand before people and proclaim his word. We are ambassadors for Christ in everything that we do especially when we stand

Upcoming Harmony of Praise Events

March 2
3:15 p.m.

Ark Bible Fellowship
1601 NE Green Oaks Blvd.
Arlington, TX 76006

March 21
7 p.m.

Prayer Tower COGIC
2129 Spikes Street
Grand Prairie, TX 75051

More dates TBA

Harmony of Praise in Concert; follow HOP on Facebook for more details on the March date.

www.facebook.com/harmonyofpraise

up and we proclaim his name, making God's presence know is what that scripture is about," adds Anthony.

Each member of HOP feels the journey to releasing the album has been well worth it. They were excited to share the journey together and be able to finally hold the CD in their hands and see the promise God made to them as well as the promise they made to God come to fruition. The support of the fans was also something Nicole shared was very special to her throughout their journey of making the album.

"This journey has taught me patience because you get a word from God and you are so ready for it to happen you don't really know the test and trials and the ups and downs that you have to go through to actually birth it, and how to hold onto the words of God and not give up," describes Tashaye on what has been her greatest experience during the making of the album.

Information about their upcoming performances can be found by visiting www.facebook.com/harmonyofpraise.

The 7th Annual South By So What?! Music Festival to be held March 14-16

GRAND PRAIRE - The 7th Annual South By So What?! Music Festival is scheduled to take place on March 14-16 at QuikTrip Ballpark, just minutes from downtown Dallas! This year's festival boasts over 100 bands from different genres including major artists such as, The Used, Taking Back Sunday, Bring Me The Horizon, Of Mice & Men, Asking Alexandria, The Devil Wears Prada, The Story So Far, Between The Buried & Me, August Burns Red, Motionless In White, We Came As Romans, and Mindless Self Indulgence. Tickets for South By So What?! start at \$45 for single day and \$120 for 3-Day Passes. There are a few additional 3-Day ticket options including merch bundle, VIP, and VIP Elite that are all selling out quickly.

Festival founder, Mike Ziemer, and his company, Third String Productions, are celebrating their 10th anniversary as a production company with a bang this year. "When I first started promoting I was still in high school," Ziemer explains, "I was putting on shows with 500-600 people while still being front row for bands like Taking Back Sunday and The Used. For me, booking them on this event was the perfect 'full circle' moment where it finally hit me how big these festivals are getting!"

With thousands of tickets already sold, this year's festival is poised to be the largest edition to date. "It's incredible," Ziemer adds, "I've been talking to people from literally all over the world, Scotland, Canada,

Brazil, Europe, Mexico, Australia... the list goes on. They keep telling me there is nothing like this for them anywhere and it's worth the trip to America." On top of selling tickets outside the US, the festival always seems to sell at least one ticket in all 48 continental United States.

"This year's festival is kind of like the perfect storm, and no one that loves the music in this scene wants to miss it," Ziemer explains, "With the new Of Mice & Men album coming out of the gates at 55K albums sold, Bring Me The Horizon's headlining tour selling out dates across the country, The Used & Taking Back Sunday doing a co-headliner and releasing new albums, and the hot up and coming bands like Issues, The Story So Far, Neck

Deep, Crown The Empire, and more on the bill, it's literally a dream come true for

so many of the people that support our events." To purchase tickets for

South By So What?!, please visit: <http://bit.ly/SB-SWTickets>.



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It pays to learn how to work with a cash buyer for homes

The simplest and safest type of real estate transaction involves cash. It reduces headaches, third parties, time and costs. An all-cash offer means that there is no need for bank financing. The buyer has all the money in their bank account.

A report recently published by Goldman Sachs has estimated that 57 percent of all houses bought, in 2013, were all-cash purchases. As recently as 2005, all-cash deals only accounted for roughly 19 percent of purchases. The decline in bank financing is directly related to the banks being more careful about lending money to home buyers. The risks are higher these days.

How a cash home purchase differs from one with bank financing? Below are a few of the major differences between the two offer types..

No banks or Under Writers

An all cash offer means that the buyer is not dependent on the bank to approve a loan. In the

current market, many banks are declining loans for a variety of reasons such as lower than expected appraisals. This will never happen with a cash offer. There is no bank involved, the seller already has the money to pay for your house in full.

Cash purchases pretty much eliminate most of the headaches involved with a real estate transaction. Banks love to wait to a few days before closing to give the final approval on a loan. Even if the buyer was pre-approved it doesn't guarantee they will get the money.

Faster Transactions

Typically with bank financing, you'll need between 30 to 60 days for the bank to approve the loan. The bank needs to perform an appraisal and then have their underwriter review the loan before it will be approved. Banks are swamped and this process takes a long time.

With an all cash purchase, the buyer will not require an appraisal

and he is the decision maker. Typically the closing can take place in as little as 7 days after the offer is accepted.

Fewer Contingencies

Financing Contingency: The offer is contingent on the buyer being able to procure financing for the property. It will often be specific about the type of financing (FHA, Conventional Loan, etc), the terms (interest rate, down payment, etc), and the time period.

With an all cash offer...There is no Financing Contingency

Appraisal Contingency: If the property does not appraise for at least as high as the purchase price, the buyer can back out of the deal. The appraisal contingency often is required by the bank in order to meet the financing contingency. The lender will not fund a loan above the appraised price.

With an all cash offer...There is no Appraisal Contingency

Inspection Contingency: This contingency gives the buyer a certain amount of time (from 3-14

days), where he can do whatever he needs to to ensure that he wants to buy the property. This might include inspections, appraisals, contractor walk-throughs, etc. If at any time within that inspection period the buyer chooses to back out of the deal for any reason, he can.

With an all cash offer...There may be an inspection contingency depending on the property.

Selling A Current Property

This contingency is not generally used by investors, but is very common among homeowners going from one house to another. It states that the buyer has a set amount of time to sell their current home before closing on their new home (your house). If that time period passes the agreement you had with the buyer can now be cancelled.

With an all cash offer there is never a contingency to sell another property

Fewer Fees

Even though loan fees do not directly affect a property seller,

they do affect how much the buyer will be able to offer. In many cases the buyer will attempt to negotiate some of these costs into the deal...costing you money.

Below is a list of the possible loan fees:

Processing Fee - Lender's cost to process the loan. Cost can range from \$50 - \$100

Credit Report - The cost charged to the bank by the service providing credit report services. \$50-\$100.

Appraisal - The cost charged to the lender by a certified appraisal company providing the appraisal of your home. \$200 - \$300

Flood Certification or Flood Tracking - The cost charged to the bank by the service, which notifies the lender whether or not your home is located in a flood zone. \$15-\$30

Origination - Mortgage brokers, bankers or companies normally charge origination fees. 1 percent of the amount borrowed.

See CASH, Page 12

Hey Irving, Pick Us Up!

You can find a copy of the North Dallas Gazette at any one of these fine businesses and organizations. Be sure to pick up a copy every week to stay on top of the issues important to the Irving area in particular and the DFW African American community as a whole.

Greater Irving-Las Colinas Chamber of Commerce
5201 N. O'Connor Blvd., Ste. 100

Iglesia Santa Marie de Guadalupe
2601 S. MacArthur

The Chateau on Wildbriar Lake
1515 Hard Rock Rd

Bombay Sizzlers
397 East Las Colinas Blvd, Ste. 180

Le Peep
4835 N. O'Connor Blvd.

Mattito's Tex Mex
1001 MacArthur Park Drive

Taqueria El Tacazo
1150 W. Pioneer Drive

Capistrano's Café & Catering
4650 W. Airport Frwy

Empress of China
2648 N. Beltline Rd.

The Spirit Grille
4030 N. MacArthur Blvd #112

El Rancho Restaurant
1210 E. Irving Blvd

504 Salon
3414 W. Rochelle

Irving YMCA
220 W. Irving Blvd

Mitchell's Barbershop
4020 N. Beltline Rd

Roy's Pawn Shop
635 E. Irving Blvd

Evergreen Missionary Baptist Church "The Green"
3329 Country Club West

Irving Islamic Center Valley Ranch - Valley Ranch Masjid
9940 Valley Ranch Pkwy W.

Irving Salvation Army
1140 E. Irving Blvd

Antioch Christian Church
2043 W. Walnut Hill Ln

Lee Park Recreation Center
300 Pamela Drive

Lively Pointe Youth Center
909 N. O'Connor Rd

Mustang Park Recreation Center
2223 Kinwest Pkwy

Northwest Park Recreation Center
2800 Cheyenne St.

Senter Park Recreation Center
907 S. Senter Rd

Austin Recreation Center
825 E. Union Bower Rd.

Houston Recreation Center
3033 Country Club Rd.

Cimarron Park Recreation Center
201 Red River Trail

Georgia Farrow Recreation Center
530 Davis Street

Heritage Senior Center
200 Jefferson Street

iRealy Office Building
320 Decker Drive

Irving Hispanic Chamber of Commerce
135 S. Jefferson

Irving City Hall
825 W. Irving Blvd

Irving Public Library
801 W. Irving Blvd

Shady Grove CME Church
3537 E. Gilbert Road

Emmanuel Baptist Missionary Church
511 Gilbert Road

Ben Washington Baptist Church
3901 Frisco Ave

Shepherd Church
615 W. Davis

West Irving C.O.G.I.C.
3922 Grimes Road

Bible Way Baptist Church
4215 N. Greenview Dr.

Strictly Business
4159 W. Northgate

Washateria
3712 Cheyenne Street

New Life Ministries
3706 Cheyenne Street

Elisha Mane Attractions
3704 Cheyenne Street

Bear Creek Community Church
2700 Finley Rd.

Evergreen Baptist Church
3329 W. Country Club Drive

Po' Boys Restaurant
4070 N. Beltline Rd. Ste. 100

Girl Friends Africa
4070 N. Beltline Rd. Ste. 134

VW Barbershop
4070 N. Beltline Rd. Ste. 143

Northlake College
2000 College Blvd Bldg. A

Antioch Christian Church
2041 West Walnut Hill

Kasbah Grill
2851 Esters Rd

Fresh Food Store
4020 W. Northgate Drive

Lee's Catfish
1911 Esters Road

Danal's Mexican Restaurant
508 N. O'Connor Rd

Fred's Pit Barbecue
808 E. Irving Blvd

Gary's Barbershop
2117 Story Rd.

African Village Restaurant
3000 N. Beltline Rd

New Look Barbershop
3317 Finley Rd.

Irving Arts Center
3333 N. MacArthur #200

New laws, misunderstanding old laws create tax return angst

Most of the 750 regulatory changes made to the tax code in 2013 didn't make headlines, but that doesn't mean taxpayers won't notice a change when they file their tax returns.

"Understanding how changes in the tax code and life changes impact their tax situation can keep taxpayers from leaving money on the table at tax time," said Eddie Prieto, Office Manager at H&R Block. "H&R Block is committed to helping taxpayers get back their maximum refund and the only way to do that is to file an accurate tax return."

For tax season 2014, taxpayers need to know about new tax laws, commonly overlooked tax breaks and how health care could impact their taxes.

Tax year 2013 changes can mean tax season 2014

confusion

There has been an average of more than one tax code change a day for the past decade. Following are some changes that went into effect in 2013:

- Only medical expenses that exceed 10 percent of adjusted gross income (7.5 percent for taxpayers 65 or older) may be deducted.

- A special safe harbor deduction allows taxpayers to take a home office deduction of up to \$1,500, depending on the square footage of the office, without the need to save receipts to calculate relevant home expenses.

- The additional Medicare tax is applied to earned income (including self-employment income) and increases the Medicare tax paid by 0.9 percent for compensation that exceeds

\$250,000 for those married filing jointly (\$200,000 single and \$125,000 MFS).

- The new net investment income tax is applied to capital gains from the sale of stock, dividends and investments. Taxpayers with net investment income whose filing status is married filing jointly with modified adjusted gross income exceeding \$250,000 (\$200,000 single and \$125,000 MFS) could be subject to the tax.

Also, many popular tax breaks impacting students, teachers and homeowners expired Dec. 31, but can still be claimed on 2013 tax returns. These tax breaks include the tuition and fees deduction, the \$250 educator expense deduction, debt forgiveness for some foreclosures, and being able to deduct state and local sales

tax instead of state income tax.

Not claiming commonly overlooked tax breaks and picking wrong filing status are frequent causes of over-paying taxes

As a frequently overlooked tax credit, 1 in 5 of those eligible is not claiming the Earned Income Tax Credit. Low-income workers may be eligible for this credit (maximum credit of \$487 to \$6,044) based on the number of children they have and if their income is below specific requirements. Because eligibility isn't static – financial, marital and parental changes can cause a taxpayer to be ineligible one year and eligible the next – many taxpayers may not realize when they qualify.

Higher education tax

breaks can help parents manage college costs, but these are frequently overlooked:

- The American Opportunity Credit was extended through 2017, allowing taxpayers to claim up to \$2,500 for the first four years of college education for each student.

- The tuition and fees deduction (expired Dec. 31, 2013, but can be claimed on 2013 returns) provides a reduction in taxable income of up to \$4,000 per tax return.

- The Lifetime Learning Credit is worth up to \$2,000 per return for post-secondary degree programs or courses taken to acquire or improve job skills.

Also, selecting the wrong filing status can impact the value of some tax credits

and deductions. Changes in marital status can cause taxpayers to wonder what status they should use to file; generally, marital status on Dec. 31 of the tax year determines filing status.

Health care and taxes intersect as a result of the Affordable Care Act

Now, due to the Affordable Care Act, almost everyone must have health insurance or face potential tax penalties next year. H&R Block's helpth.com (help getting health insurance) aids consumers in understanding the implications of the Affordable Care Act on a more personal level.

For more information about filing tax returns now or for tax tips all year long, visit www.hrblock.com or call 800-HRBLOCK.

CASH, continued from Page 11

Warehouse - Warehouse fees are normally charge by mortgage brokers, bankers, or companies, which carry a line of credit with a larger bank or finance company.

Commitment Fee - Fee paid to the lender at the time of commitment. Charged in place of the attorney review

or title review fee. \$100 to \$300

Tax Service Fee - A service which informs the mortgage holder of any liens which apply to the home where the mortgage holder would take second position. \$80 to \$100

Doc Prep Fee - Fee to

prepare the mortgage documentation. \$50-\$100

Attorney or Title Review Fee - Bank's attorney fee for work performed in connection with the mortgage. \$150-\$300

Rate Lock Fee - Cost to lock the rate. Usually refundable except when an extension is required.

Pre-Paid PMI - If PMI is required on your loan,

buyer is required to pre-pay some of this PMI at closing. The amount required may range from 2 to 14 months of your monthly premium, depending on the type of coverage the lender offers.

With an all cash offer, none of these loan fees will apply. This allows for the buyer to offer more money. Additionally, a tactic of many people who use bank

financing is to ask for up to a 6 percent concession (money back at closing) in order to help offset the loan fees.

Closing fees

Attorney Costs. \$600-1,000
Survey. \$350-\$400
Title Search. \$150 - \$250.
Title Insurance. \$500 to \$2,000

Home Inspection. \$300-\$400

Termite Inspection. \$75.
Well and Septic. \$250.

Underground Oil Tank. \$400.

Recording Fees. \$100-\$200

Overnight Mail. \$75.

Other Costs. Lead Paint, Asbestos and/or Radon Tests.

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Only half of surveyed Americans have more savings than credit card debt

NEW YORK -- Slightly more than half of Americans (51 percent) have more emergency savings than credit card debt, according to a new Bankrate.com report.

That is the lowest percentage since Bankrate.com began tracking this issue in 2011.

Twenty-eight percent of Americans (more than one in four) have more credit card debt than emergency savings, the highest percentage in the past four years. And 17 percent have neither emergency savings nor credit card debt.

Americans between ages 30 and 64 – typically the prime earning years – are the most likely to have more credit card debt than emergency savings.

"This is a reflection of the stagnant incomes, long-term unemployment and

high household expenses that are hampering the financial progress of many Americans," according to Greg McBride, CFA, Bankrate.com's chief financial analyst.

Bankrate.com's Financial Security Index fell to 99.3 in February, its lowest level since November 2013. Readings below 100 indicate lower financial security than the previous year.

Two of the five components (job security and net worth) are higher than one year ago; two others (debt and overall financial situation) slipped into neutral territory this month.

Americans' comfort levels with their savings, consistently the most dire aspect of financial security, dropped to their lowest point in a year. Those who are less comfortable with their savings currently out-

number those who are more comfortable by more than two-to-one.

"The stock market's rocky start to the year and a

run of less-than-stellar economic readings have put a dent in consumers' feelings of financial security," McBride added.

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CLASSES,

continued from Page 6

the parent, developing trust within the family, communication, building self-esteem and working through natural life transitions.

"McKinney ISD has been providing Practical Parent Education to our parents for the last five years, and we are excited to now be able to share this wonderful resource with residents of McKinney, Texas," said Stella Uribe, Director of Community Affairs and Educational Grants.

Classes will be presented in both English and Spanish, and free childcare will be provided for children 4 and older.

Here are the scheduled classes:

City of McKinney Practical Parent Education Classes

Available in English and Spanish with classes running from 5:30 p.m.–6:30 p.m. For more information: 469-302-6325.

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Call 972-423-8833 for AFFECT, Inc. or email: AFFECTxInc@aol.com for counseling services, resources and assistance for job readiness and training programs for individuals.

**February 16
9:30 a.m.**

You're invited to join us in our Sunday Morning Services.

February 19

Join us for Wednesday Morning Bible Class at 10:30 a.m.; and come back for Evening Bible Classes at 7 p.m.

March 8 & 9

You're invited to our Single Parent Symposium. For info please contact Sis Regina Shaw or register at <http://avefchurchofchrist.org/index.php/calendar/2sps>.

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

BIBLE WAY COMMUNITY BAPTIST CHURCH

February 16, 8 a.m.
You're invited to our Sunday School at 9:30 a.m. and stay for Morning Worship Service as we praise God for all of His blessings.

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

CHRIST COMMUNITY CHURCH IN RICHARDSON

February 16, 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

DAYSTAR DELIVERANCE MINISTRIES

February 2014
For those in need visit Helen's House Tuesdays and Fridays (exceptions are

bad weather and holidays) to receive, to give, to comfort and to fellowship.

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

FELLOWSHIP CHRISTIAN CENTER CHURCH IN ALLEN "The Ship"

**Monday – Friday
9 a.m.-1 p.m.**

TheShip3C's Prayer Lines for those that are in need are 972-649-0566 and 972-649-0567 or they may be submitted via email to: prayerline@theship3c.org

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 16, 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 19, 7 p.m.
You're invited to our Wednesday's Bible Study to learn more about God's Word.

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

SHILOH MBC IN PLANO

February 15 & 22
His Extended Hands Pantry will be open for those in need on the above Saturdays.

**February 16
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 19, 7 p.m.
You're invited to our Wednesday's Bible Study to learn more about God's Word.

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

THE INSPIRING BODY OF CHRIST CHURCH

February 16, 7:30 a.m.
You're invited to join us as we worship, honor and magnify God's Holy name.

February 17, 7 p.m.
Come to Monday School as

we study the Word of God. We will worship Him and praise His Holy name.

Pastor Rickie Rush
7701 S Westmoreland Road
Dallas, TX 75237
972-372-4262

WORD OF LIFE CHURCH OF GOD IN CHRIST

Early Prayer, 5 a.m.
Join us in prayer early in the morning at 5 a.m. on Monday – Friday at 1-661-673-8600, Code # 142219 and please put your phone on mute. God will meet you and prayer does change people, things and situations.

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

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Sunday Morning Worship
Story Elementary
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Allen, TX 75002
9:30 a.m.
Wednesday Night Live
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7:00 p.m.

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NDG Book Review: *I'll Take You There* by Greg Kot

By Terri Schlichenmeyer

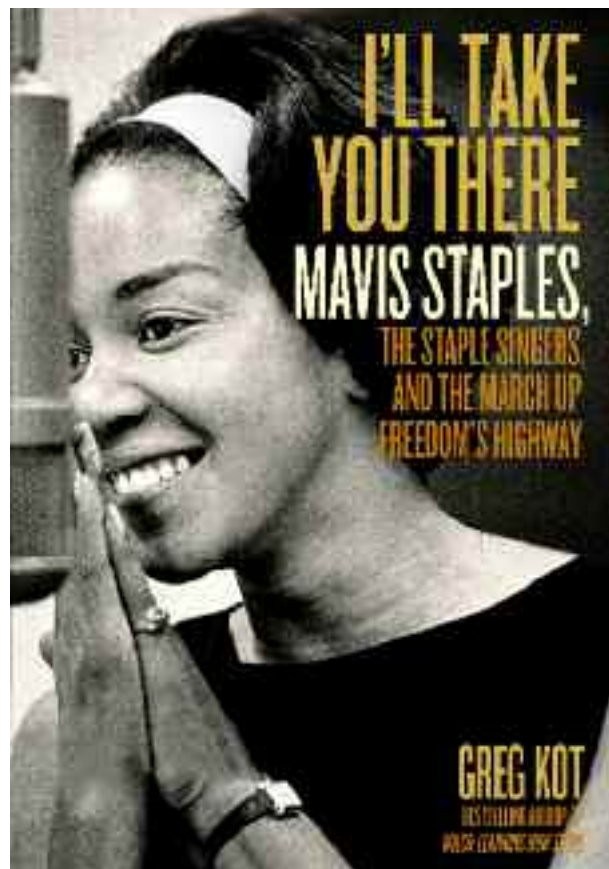
For as long as you can remember, there's always been someone in your corner.

A sibling watched out for you on the playground. A teacher took you aside for extra tutoring. A neighbor watched your home, so you'd be safe. Someone mentored you, someone fed you, someone put you on the right path.

For most kids, though, the first advocate was a parent. And in the new book *I'll Take You There* by Greg Kot, you'll see how one father's push left a mark on his family and on music.

Born on a "cold Mississippi Delta" in 1915, Roebuck Staples knew enough to stay away from white folks. He also understood that his father's sharecropping life wasn't his own future. No, Roebuck was obsessed with the guitar at a time when guitarists could make good money so, at age 21, he moved to Chicago where he took a series of jobs to care for the family he'd had by then.

Before long, there were four children to feed: a boy



and three girls (later, a fourth). There wasn't much money to go around, so the children sometimes spent school years with their grandmother in Mississippi – but when the family was together, Roebuck (now called Pops) taught his children to sing.

Singing was something

the Staples kids did often. Their neighborhood friends included Lou Rawls, Johnnie Taylor, and Sam Cooke; Muddy Waters, Nat "King" Cole, and Duke Ellington also performed in the area, although Pops insisted that his family stick to gospel songs. By the late 1940s, churches on Chicago's

South Side were delighted to host the Staple Singers, headed up by 8-year-old Mavis.

By 1953, Pops had recorded his family's performance and was shopping for record labels. When Mavis graduated from high school in 1957, the family began touring. By the early 1960s, they'd performed many times in the South.

But the South wasn't like it was when Pops left it during the Depression years, and neither was music. Folk songs "merged" with the civil rights movement by 1963. Pops Staple, im-

pressed with Dr. King's work, started writing and performing songs to reflect society then.

And thus, says Kot, "The Staple Singers were unabashedly freedom fighters."

Though it focused a little too much on dates and discography, I was overall impressed here. "I'll Take You There" is a darn good story.

Whisking readers over a span of nearly 100 years, author Greg Kot presents a roller-coaster ride of the highs and lows of one of gospel and soul's most

iconic families. What I loved the best about it was seeing other singers and another time through the eyes of Mavis Staples, who is Kot's main interviewee. That brought me back to my parents' living room, a scratchy LP, and things I'd almost forgotten.

This is a great look at history, both musically and culturally, and though the dates-and-discography part can overwhelm, I think it's worth reading. If you're particularly a fan of soul, R&B, or gospel, "I'll Take You There" is a book you'll want to corner.

← LOANS, continued from Page 1

on the impact of shopping habits as well as information consumers report receiving from car dealers and disparities related to "add-on" products. Findings were based on an October 2012 phone survey of 946 consumers.

The report identifies three specific sales practices as the main culprits:

Dealer interest rate mark-ups, sometimes called "dealer reserves" or "dealer participation" can and do raise interest rates above those charged by financial institutions. Lenders bidding to buy the auto loan contract from dealers allow the dealer to add to the interest rate for compensation. Dealers then pocket most or all of the difference. As with a similar practice

once allowed for mortgage brokers, this discretion to raise interest rates can facilitate discrimination. Previous research shows that people of color get higher interest rates from dealers that are not justified by objective measures, such as credit history.

Misleading sales information is a second cause of higher costs. For example, many consumers report they were told that they were offered the "best interest rate available," when it wasn't. Other consumers surveyed shared that they were told that certain additional items were mandatory for the purchase when they were not. Misrepresentations, when accepted by consumers, can increase the total purchase price and

then lead to higher rates.

Similarly, "add-on" products sometimes known as "loan-packing" also increase the amount of financing. Non-essential items such as optional insurance and warranties become part of the financing package at highly-inflated costs.

"As long as dealers can manipulate interest rates, car loans are a gamble for consumers," said Chris Kukla, Senior Vice-President at CRL. "Car buyers can do their best to negotiate; but they are at the mercy of dealers whose compensation is tied to hidden interest rate increases. That's a formula for abuse."

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