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AT&T opens new store in Addison featuring innovative design that mirrors customers' mobile lifestyle

ADDISON, TX., FEBRUARY 5, 2014 — As the lines between the physical and digital retail worlds blur and consumers turn to their mobile devices and apps to enhance their mobile lifestyle, AT&T* is trans-

At right, Hardmon Williams III, Vice President/General Manager North Texas



ing its retail stores in North Texas to enhance the shopping experience for its customers. Many of the new store design and merchandising elements were first seen in AT&T's award-winning flagship brand store on the famed Michigan Avenue and are now scaling across its other company-

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COVER STORY

The high cost of blacks not sticking with the HIV program



See Not Enough, Page 9

Brown blazed a trail in film, sports

By Nonie L. Robinson

Mr. Jophery Clifford Brown is an American hero, Professional Baseball Player, Pioneer Stuntman, Leader, Activist, Husband, Father, Brother and friend. Born on January 22, 1945, in Grambling, Louisiana, his parents, Sylvester and Ida Mae Brown (née Wash-



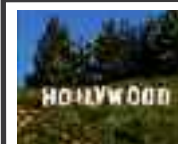
Jophery Brown spent a lot of time on set doubling for Morgan Freeman.

ington), met and married at the age of 18 and 16. They had a family of eight, including five other boys and three girls. Jophery was the seventh child of nine.

Jophery attended Alma Brown Elementary School and Grambling High School and as a youth, played football and basketball but had a serious love

for baseball and excelled at the sport, deciding to pursue his desire to be drafted by a major league. In 1963, Jophery entered Grambling College, [now Grambling University]. After his junior year, the Cubs selected him in the second round of the secondary phase of the June

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A look at pioneering black stuntmen

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COMMENTARY

STEM education gap threatens our US economic success

By Jazelle Hunt
NNPA Washington Correspondent

WASHINGTON (NNPA) — At a time when 6.7 percent unemployment (or, 11.9 percent among African Americans) is an improvement, the STEM sector still has more available jobs than qualified American professionals. And according to a study released last week, the United States' will halt its

economic success unless the racial gap in science, technology, engineering, and math (STEM) education is addressed.

The report, STEM Urgency: Science, Technology, Engineering and Mathematics Education in an Increasingly Unequal and Competitive World, examines the inadequacy of STEM education, particularly among African Americans and Latinos,

See STEM, Page 3

Make a date with yourself for Valentine's Day

Whether you're married, single or divorced, Valentine's Day's emphasis on romance and the expectations it sparks can create more stress than joy for many people, says Dr. Jaime Kulaga, a practicing therapist and life coach.

"There can be pressure on Feb. 14 for anyone," says Dr. Kulaga, author of "Type 'S'uperWoman — Finding the Work-Life Balance: A Self-Searching Book for Women," (www.mindfulrehab.com). "The 'happily single'

may begin to have doubts; spouses may question the quality of their marital relationship; and for someone who recently experienced a breakup, the holiday can bring nothing but heartache."

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Dr. Marybeth Gasman



Congressman John Lewis



Melva Akins

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

Dr. Marybeth Gasman

PHILADELPHIA, PA – In January a new era in higher education for HBCUs and Minority-Serving Institutions (MSIs) began when the University of Pennsylvania's Graduate School of Education (GSE) officially launched the Center for Minority Serving Institutions (CMSI), a first-of-its-kind center focused on furthering higher education for underrepresented populations.

CMSI will bring together researchers and practitioners from Historically Black Colleges and Universities; Tribal Colleges and Univer-

sities; Hispanic-Serving Institutions; and Asian American and Native American Pacific Islander-Serving Institutions. It will serve as a central hub for research, data, best practices, emerging innovations, and ideas surrounding Minority-Serving Institutions (MSIs).

Among its goals include elevating the educational contributions of Minority-Serving Institutions; ensuring that they are a part of national conversations; bringing awareness to the vital role MSIs play in the nation's economic development; increasing the rigor-



Dr. Marybeth Gasman, director, Center for Minority Serving Institutions (CMSI) and Nelson Bowman III, executive director of development, Prairie View A&M University and CMSI advisory board member celebrate at CMSI's launch. (Photo credit: GSE MSIs/ Darryl Moran Photography)

ous scholarship of MSIs; connecting MSI academic and administrative leadership to promote reform initiatives; and bolstering efforts to close educational achievement gaps among disadvantaged communities.

The center is the brainchild of Dr. Marybeth Gasman, a historian and higher education professor at the University of Pennsylvania Graduate School of Education and preeminent authority on the history of American higher education, historically black colleges and universities, minority serving institutions, African American leadership, and fundraising and philan-

thropy.

Gasman shared about the importance of the center's work, "One of the biggest issues facing [MSIs] is that the public ones have a hard time satisfying performance-based standards at the state level. Most of these institutions have high percentages of Pell Grant students, and we know from research that it's much harder to graduate low-income students than it is to graduate other students. [MSIs] are enrolling students who often have financial challenges. We want to do work to increase retention and graduation rates."

Congressman John Lewis

By Congresswoman Eddie Bernice Johnson

The scripture, "We who are strong must bear the infirmities of the weak, and not seek to please ourselves," defines the life's work of the last surviving speaker at the 1963 March on Washington. Georgia Congressman John Lewis is a civil rights icon who played a key role during that march, and in the movement that changed America. On Feb. 24, Con-

gressman John Lewis, will be in Dallas to speak at my 21st annual prayer breakfast.

During his speech 50 years ago, Congressman Lewis echoed the sentiments of that scripture. Congressman Lewis talked about the necessity of improving the lives of sharecroppers who worked for less than three dollars each day, and for maids who worked full-time but earned only \$5.00 each week while cleaning the homes of oth-

ers.

The then 23 year-old student, demanded that the Congress of the United States pass "meaningful legislation" that would give millions of people an opportunity to escape the ravages of poverty, find jobs, and become members of the middle class. He was not asking the government to give people a handout, but instead he asked for a level playing field so that all Americans could get a hand up.

Congressman Lewis's speech, his work, and the work of Dr. Martin Luther

King Jr., and so many others, led President Lyndon Baines Johnson to declare a "war on poverty" which, with the aid of a compassionate and willing Congress, offered millions of American citizens an open hand so that their lives, and the lives of their children might improve.

These same fights for a livable minimum wage and equal pay for women are still being fought today, 50 years later. During his recent State of the Union address President Barack

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Melva Akens

Etiquette and styling expert Melva Akens specializes in image development programs that include business and everyday etiquette, dining tutorials, personal shopping, and styling for television and film production, residential, and special event projects.

Recognized as a creative visionary, Akens has provided services to entertainment, corporate, academic, non-profit and private clientele for more than two decades. With extensive backgrounds in television and film, and retail buying, she is truly one of the foremost and unique experts of her kind.

Melva has styled and designed wardrobe and sets for Nickelodeon, Hasbro, Inc., SeaWorld, Universal CityWalk, Disney Cruise Lines, Walt Disney World and ESPN. She was also the expert of choice with WOFL-FOX News and WFTV News-ABC on consulting and researching stories relative to savvy shopping. Future plans include Miss Melva's Book of Manners for Children and costume design for a film currently in development on the life of Tommy Dorsey – "The Father of Gospel Music."

Complementing Melva's creative style is her organi-

zational and management skills. Both were key on the start-up teams for the acclaimed Hard Rock Acad-

emy, Nickelodeon's Games and Sports for Kids (GAS) Network and the founding

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Why inequality matters

By William Spriggs

With the Super Bowl just ending, fantasy football fans will have to wait until next season to ponder the success of Russell Wilson. But it turns out there is a fantasy league for economists. So sorry to those of you with Paul Krugman on your team, because I am siding with Joseph Stiglitz in his argument that income inequality is slowing the recovery.

Both Stiglitz and Krugman are Nobel laureates in economics. Both agree that inequality hurts the economy in the long run, mostly because

in a market-based economy, high levels of income inequality lead to too many very talented and smart poor children being trapped by low income out of the investments in their schooling, enriching life experiences and opportunities to become the scientists, engineers, doctors and leaders we need to grow as a nation.

Where Stiglitz and Krugman disagree is on how inequality shapes the important outcomes of the market in the present. Here they differ because Krugman argues against the idea that income growth that favors the rich hurts restoring demand for goods and

services that make employers hire more people because the rich save rather than consume. Krugman points to the evidence showing that despite rising income inequality, aggregate consumption has been quite healthy.

But, while consumption by the rich is helping the sale of goods and services, and so keeping Gross Domestic Product (the value of all goods and services produced in the country) growing, rich people spending is a not poor person spending. Stiglitz believes inequality is slowing the current re-

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and how that inadequacy impacts U.S. economic power. The paper is presented by the Joint Center for Political and Economic Studies, a nonprofit, nonpartisan think-tank dedicated to research and policy analysis on issues affecting African Americans and other people of color.

The Joint Center also convened a panel last week to introduce the paper and discuss its findings.

According to the report, just 17 percent of degreed and employed Black professionals hold a STEM degree. In the field itself, African Americans make up just 3.9 percent of the ranks of all science and engineering occupations. White STEM professionals hold 71.8 percent of these jobs.

"While these trends are troubling for the nation overall, a disproportionate number of people of color—particularly African Americans and Hispanics—are even further away from becoming STEM-literate and having the ability to thrive in a hyper-competitive, global marketplace," the report states. "Closing the gap in college graduation rates for African Americans and Hispanics could add a significant number of people to the workforce able to do jobs that require advanced skills and are in high-growth areas of the economy."

Once the global pinnacle of innovation, the United States now ranks 47th in math and science education quality, according to the World Economic Forum. This dearth in quality STEM education and professional training has resulted in a few widespread problems.

For starters, students of color (excluding Asians)—even those who have the interest in and access to STEM training—tend to be discouraged from continuing their studies. The report points to a 2012 White House council study, which found that

high-performing students consider available coursework "uninspiring." It also found that 40 percent of the 1,226 female, African American, Hispanic and American Indian chemists and chemical engineers surveyed had had a teacher or employer discourage them at some point.

This discouragement is reflected in higher education. According to the report, if the proportion of Black and Hispanic students who earned science and engineering bachelor's degrees in 2010 had been raised to the same rate as Asian science and engineering grads, 48,000 more graduates would have entered the STEM field that year alone.

Additionally, the gaps in STEM education also have implications on employment. The national unemployment rate has been above five percent since the recession, peaking at 10.2 percent in 2009—or nearly 16 percent for African Americans. Meanwhile, jobs that depend on STEM skills will grow 17 percent in the next four years.

As the study explains, "Individuals and families left behind might earn their way to better standards of living—but only if they have the skills to compete in a global economy. That is the opportunity STEM presents, in that STEM education gives people the wherewithal for employment in jobs that pay well."

For this reason, Joseph Miller, co-author of the study and deputy director and senior policy counsel of the Joint Center's Media and Technology Institute, believes adults already in the workforce also need access to STEM training.

"We need to talk about K-12 education and those investments have to be made, but we also need to put an eye toward lifelong learning," he says. "We are culturally pessimistic about the versatility of the American

worker."

That idea may be reflected in the influx of foreign-born skilled workers. Tech companies have had such trouble filling their ranks that they routinely hire via "temporary workers in specialty occupation" (H-1B) visas. According to the study, more than a third (35.6 percent) of all foreign-born Americans aged 25 and older with a science and/or engineering degree were born in India, China, or the Philippines. Also, the Obama Administration is currently seeking to strengthen the nation's ability to attract overseas talent through administrative reforms in the Department of Homeland Security.

In short, African Americans and Latinos represent a large pool of American potential talent that isn't being developed. And with changing demographics—the Census predicts that the nation will be majority-minority by 2043—this underdevelopment will continue to hinder the nation's ability to compete globally.

"We're talking about the implications on the future of our country," Miller says. "We're talking about building infrastructure, we're talking about cybersecurity; we need Americans working on these things. And if we're not investing in the communities that are going to be the majority, it's foolhardy of us."

The study shies away from making specific recommendations, but does state that possible solutions will require public-private partnerships and investments. The authors hope their research will also be used to create effective legislation.

"It's a complicated problem, but it's complicated not because we don't know what works," Miller explains. "It's complicated for political reasons. We wish we had all the answers, but research will shed light on how policy should be designed."

Parkland's cardiac rehab helps patients live well with heart disease

Recovering from a heart attack or heart surgery can be overwhelming or even frightening. But the staff of Parkland Memorial Hospital's Cardiac Rehabilitation program is available to assist patients with heart disease and give them some peace of mind.

Since 1988, thousands of patients have benefited from the programs offered in Parkland's Cardiac Rehab program. Kathleen McLean, a registered nurse in Parkland's Medical Intensive Care Unit, is one of those patients. Diagnosed with a pulmonary embolism with a myocardial infarction, or blood clots in her heart and lungs, McLean was a good candidate for cardiac rehab.

"I attend three days a week and am doing well," McLean said. "If it weren't



for some issues with my knee, I'd be 100 percent now."

The 12-week program (36 sessions) is designed to help patients recover faster and reduce the likelihood of future heart problems. The comprehensive program focuses on a patient's risk factors, fitness level and psychosocial well-being. Dur-

ing the fitness segment of the program patients participate in exercises including stretching, cardiovascular exercise such as walking on a treadmill or riding a stationary bike and strength training exercise. They are also given exercises they can do at home. Importantly, their risk factors like high blood pressure and cholesterol are monitored and addressed, and they are taught about heart disease, a heart healthy lifestyle, and their medications.

Comprised of two registered nurses, an exercise physiologist, EKG technicians and registered dietitian, the Cardiac Rehab team is able to assist patients with any heart-related issue or question they may have.

"Our goal is to see our patients 'graduate' from the

program," said Amy Abbott, RN II in Parkland's Cardiac Rehab program. "We have some patients who come in and are very weak, or very scared. Many patients develop a newfound confidence to exercise far beyond what they thought they were capable of while being educated and monitored in the program. Studies have shown that cardiac rehab is associated with a 25 percent reduction in death after a heart at-

tack."

Motivation to change is the key to success, Abbott said, noting that men tend to make rehab more of a priority than some women in that the pressures of daily life including work and children sometimes take priority over the 12-week program. In addition, women who may be suffering from depression are less likely to take part in cardiac rehab. That said, Parkland's staff ensures that all patients re-

ferred to the program are given the necessary tools for success, whether they attend the weekly outpatient sessions or are focusing on a home exercise program.

After receiving a referral, cardiac patients go through an orientation program which includes a six minute walk so patients' level of activity can be gauged. During rehab, patients wear a heart monitor, have their

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Who will own 'DALLAS?'

No one in Texas has ever been able to own DALLAS on their personalized license plate—until now. From big cities to small towns, My Plates is auctioning 20 coveted city name messages until March 3, and DALLAS is one of the messages up for grabs.

The winner of DALLAS will get to choose from over 100 plate designs—including Cowboys, Mavericks, and Stars designs—and will receive their message for a 10-year, fully-transferable term, with first right of renewal. Meaning, once DALLAS is won at auction, it could be gone forever.

In January 2013, HOUSTON went to the winning bidder for \$25,000. Will DALLAS go for more? Visit www.myplates.com/auc-

tion to register.

Since November 2009, Texans have purchased more than 178,000 My Plates, officials indicate this put more than \$21.6M in the general revenue fund, which helps pay for services for all Texans.



February is Pet Dental Health Month: Are your dog's teeth healthy?

(StatePoint) Did you know that oral hygiene is tied to your pet's overall health? Studies show that keeping your pet's mouth healthy may increase life expectancy by up to two years.

This February is National Pet Dental Health Month, and it's a great time to get started improving your dog's oral health. You can prevent or reduce chances of developing oral disease by beginning a hygiene regimen from an early age.

"It's important to start good oral hygiene as early as possible," says Bob Scharf, president of Sergeant's Pet Care Products. "According to the American Veterinary Dental Society, 80 percent of dogs show symptoms of oral disease by the age of three. However, it's never too late to take better care of your dog's teeth."

A few easy steps can help you get started.

Signs of Oral Disease

Keep an eye out for bad breath and unusual or excessive drooling and pawing at the mouth, as they can be signs of dental problems.

In addition to bad breath, poor oral health can lead to kidney and heart disease. The bacteria in the mouth can build up, entering the bloodstream via the gums. This puts extra work on the kidneys to filter out bacte-

ria. And these bacteria can set up house in a dog's heart valves, potentially leading to a condition called valvular endocarditis.

Establish a Routine

To ensure better dental health, brush your dog's teeth daily. This can be daunting, but half the challenge is getting started and developing a routine.

Dogs need help brushing their teeth. With this in mind, the experts at Sergeant's Pet Care Products developed a line of dental products targeting plaque, a buildup of bacteria, and tartar, which occurs when plaque hardens and adheres to tooth enamel.

Get dogs used to the experience by squeezing canine tooth paste on your finger and putting it between their cheeks and gums. Canine toothpaste has special food flavoring, making it appealing to pets. As they lick the paste, praise them constantly.

Keep initial brushing sessions to a few gentle seconds. Once your dog is used to having his teeth brushed, do so for about a minute daily.

Treats Can Help

Other items and treats can help canine oral care, such as dental chews and rawhides, which promote chewing and mechanically remove plaque. For example, Sentry Petrodex Filled Dental Bones help prevent

plaque while keeping teeth clean and breath fresh.

In addition to the bone's exterior benefits, an advanced dental paste inside of the bone with a residual component adheres to dogs' teeth and works to whiten by cleaning away plaque and tartar buildup. These treats are available at such specialty pet retailers as PetSmart and Petco.

Additionally, feeding your dog hard kibbles instead of soft, moist food is slightly better at keeping plaque from accumulating.

By following a simple dental routine you can help keep your dog happy and healthy for years to come!

More tips and information on pet dental care products are available at www.sentrypetcare.com.

We salute Black History Month!

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A few things Wendy Davis should know



**Curtis
Report**
by Barry Curtis

I don't know Texas Democratic gubernatorial candidate Wendy Davis. I don't think I have ever met Wendy Davis. She seems like a nice person, I just simply don't like her politics.

Texans like most Americans get the flip flop demonstrated by politicians on the issues of the day. How often have we heard that he or she was against this or that before they were for it? Well so be it, it comes with the territory I guess of being a politician.

What Wendy Davis should take note of is this? You can be uncertain and even wrong about political issues but the events of your personal life; well you have to get right. Here is where Wendy Davis fails to make the cut. She has recounted have been not only inaccurate but simply a lie.

Davis states that she was divorced when she was 19.

She was actually divorced when she was 21. Why does this matter? It matters because Wendy Davis wants you to believe that she had a tough life as a single mother and thru some efforts of her own that she overcame those obstacles. She understands that Texans love a good come from behind story or rags to riches if you will. What Mrs. Davis will also be keen to note is that Texans equally demand the truth.

Davis states that she lived in a trailer park. She did. She didn't however live there as long as she claimed. The truth is she appears to have lived there a matter of months not years. She seems to be staking a claim that suggests that it's bad to live in a mobile home? Somehow that is the epitome of struggle and disgrace if you have a prefab home as your permanent residence? Frankly all the good hard

working folks that live in a mobile home should be offended.

Davis on her website also stated that she worked her way through college and struggled afterwards to pay back these mounting and stressful student loan debts. That was a lie as well. The truth is her husband at the time cashed in his 401k and paid off her student loan debt. Mrs. Davis promptly left her husband and child after the debt was paid. That's a hard lesson for the kid and husband to learn.

One thing that Davis has got to get right with is the truth. She is running for the state's highest executive position and she has demonstrated a callous and amateurish approach to honesty. Remember this Wendy Davis here in Texas both honesty and BOB wills are still king.

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

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How consumers make their gas-buying decisions is changing

ALEXANDRIA, Va. — Price remains the dominant reason why consumers buy gas at a particular location, but how consumers shop for that price is shifting, according to the results of a new consumer survey released today by the National Association of Convenience Stores (NACS).

Two thirds of consumers (66 percent) say that price is the most important factor in determining where they buy gas. But while a majority of these price-conscious consumers still shop by looking at the price posted at stores (57 percent), an increasing number of consumers today 'pre-plan' their trips: nearly one in five (18 percent) make their decision based on a specific loyalty card/discount and another 10 percent review gas prices online. And one in seven (14 percent) rely on a specific store's overall reputation for offering the best prices.

Moreover, the price of



gas affects broader consumer sentiment beyond the fill-up: 85 percent of consumers say that gas prices impact how they feel about the economy.

Gas prices affect consumer sentiment because filling up is such an important part of daily life. While the Super Bowl attracts a huge audience of more than 110 million viewers, an even greater number — 160 million consumers — shop at convenience stores every day, with 40 million of them fueling up on any given day.

"Gas prices play an enor-

mous role in consumers' everyday conversations," said John Eichberger, NACS vice president of government relations. "Retailers know that consumers will go someplace else for a difference of a few cents per gallon — and this daily battle for customers is why retail fuel margins are so thin," he said.

Consumers will literally go out of their way to find the best deal for gas prices: 66 percent say that they would drive 5 minutes out of their way to save 5 cents per gallon and 39 percent

would drive 10 minutes out of their way to save 5 cents per gallon. In addition, consumers are very willing to change their method of payment if it leads to cost savings: 78 percent would switch from paying by credit card to debit card and 66 percent would pay by cash if they could save 5 cents per gallon.

The national survey of more than 1,100 consumers was conducted by Penn, Schoen and Berland Associates LLC examined how consumers shop for gas and other items, what changes their behavior and how gas prices impact their views on

fueling and the broader economy.

The survey results were released as part of the 2014 NACS Retail Fuels Report (www.nacsonline.com/gasprices), which examines conditions and trends that could impact gasoline prices.

The online resource is annually published to help demystify the retail fueling industry by examining, among other topics, how fuel is sold, how prices affect consumer sentiment, why prices historically increase in the spring and which new fuels are likely to gain traction in the marketplace.

The first week of February traditionally marks the beginning of the spring transition to summer-blend fuels for the fuels industry. Since 2000, gasoline prices have increased, on average, more than 50 cents between the first week in February and the time of the seasonal high price, typically late May.

The annual NACS Retail Fuels Report is published in early February to help address a variety of fuels issues before the switchover to summer-blend fuel.

"Most consumers don't

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LEGACY, continued from Page 1

owned retail stores.

"As Addison businesses and consumers rely more and more on mobile technology to communicate, announcements like this become even more important to our economic growth. We will continue to work to ensure support of policies that attract this sort of investment and advancement," said Lisa Hermes, CEO & President, Metrocrest Chamber of Commerce. "We've worked hard to build a business climate in Addison that works for businesses and helps expand job opportunities."

Customers in Addison will be among the first to experience the new store concept.

This new location will serve the growing number of consumers relying on their wireless devices to manage their busy lives. The new store is located at 5100 Belt Line Road, Suite

1032, Addison, TX 75254.

"Customers visiting our Addison store will discover a design that is built around their experiences and delivers an interactive shopping experience that mirrors their mobile lifestyle," said Hardmon Williams, Vice-President/General Manager, AT&T-North Texas.

Flexible Design

Everything about the store is designed for ultimate flexibility. It brings to life AT&T's mission, brand vision, and personality while encouraging self-discovery and satisfying curiosity.

The store layout will highlight AT&T's products and services, devices and accessories across three unique "zones" -the Connected Experience Zone, the Community Zone, and the Explore Zone.

The new Connected Experience Zone features "lifestyle vignettes" that



Will Moody, Store Manager for Addison's Store of the Future; Adrian Quintanilla, Director of Sales, North Texas Mobility; Thurman Jones, Publisher of the North Dallas Gazette.

offer customers a glimpse of how solutions can be used in customers' everyday lives. These lifestyle pavilions will highlight categories such as music, home security and entertainment and more.

Next is the Community Zone, featuring "community tables" that encourage customers to shop and play in an open and interactive space. This space merchandises apps, accessories and devices to show customers how they can work together.

Finally, customers can check out the Explore Zone

with "explore walls" that highlight AT&T's diverse device line-up and accessories complemented by digital monitors with product information.

Enhanced service experience

What you won't see in these new stores is almost as important as what you will see. Customers will no longer see the traditional retail "cash-register" counters. Instead, they'll find round café-style "learning tables" that allow for side-by-side interactions with the AT&T retail consultant to

ask questions or learn about a product or service. All retail consultants are equipped with a tablet supported by a new mobile point-of-sale system that gives ultimate flexibility for helping customers anywhere in the store.

Customers also won't see

the printed product brochures common in many stores. With digital signage, e-brochures and interactive video monitors, they can have the information literally at their finger tips while giving AT&T the flexibility of updating messaging faster and more efficiently.

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VALENTINE, continued from Page 1

Kulaga says she prefers to view Valentine's Day as an opportunity for personal growth.

She suggests planning a date with yourself on Valentine's Day, no matter your current relationship status.

If you're single - The holiday is not just for couples; it's for anyone who wants to strengthen a relationship, including the one with yourself. This is, after all, the most important and truly lifelong relationship we all have. Being comfortable in your own skin and in silence and with your own thoughts is a sign of self-acceptance and emotional maturity. So, what kind of date would you take you on?

Meditation can be like confronting yourself for the first time, mentally naked. Can you literally do nothing but keep quiet and still for five, 10 or 20 minutes? Maybe you want to take yourself on an adventure -- consider spending a day or evening visiting places you'd never otherwise go.

Or, you may simply cook yourself your favorite meal -- or go out. Dinner for one is much cheaper!

If you have a spouse - Even though you likely won't be alone on Valentine's Day, there's no reason you shouldn't spend some time working on the relationship you have with yourself. Some couples participate in "girls' (or boys') night out" to gently establish a measure of independence in their relationship, but that's not the same as spending quality time alone. Try a peaceful walk in the park, fishing or spending a few hours with a great novel. If you have plans on Feb. 14, make some time for yourself Feb. 13. It can make date night on the next day all the more rewarding.

If you're divorced or recently heartbroken - As with a romance, you shouldn't limit your focus on improving your relationship to just one day of the year. Take yourself out to somewhere that's a treat; be

spontaneous; think about your dreams and priorities - the ones that come from your passions, talents and skills. Most importantly, be loving on this "date." Whether or not you're eager to find another romantic partner, you'll be in a better place to meet Mr. or Ms. Right if you're confident in your feelings about you. Your past relationships do not define you, but they can make you stronger and wiser.

Motivated by watching those she coaches become successful and with a true passion for helping others, Dr. Jaime Kulaga earned her bachelor's degree in psychology, and master's and doctorate's in counseling. As a licensed mental health counselor and certified professional coach, she has a special interest in the complex lives of today's women. She serves as a go-to expert resource for Bay News 9, the Tampa Bay area's 24-hour news channel, and as a coach for individuals, couples and business people

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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 overpaying 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. The website offers many helpful tools, including:

- Tax and Health Care Review
- Answers to frequently asked questions
- A step-by-step guide to the enrollment process
- Personalized tax calculators and support for tax credit applications
- Live assistance from experienced enrollment experts.

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

Second Annual Single Parent Symposium scheduled for March

Affect, Inc. is presenting their 2nd Annual Single Parent Symposium at Avenue F Church of Christ, a church family led by Minister Ramon Hodridge. The event is open to the public and there is no cost. The church is hosting the event on March 8-9 at 1026 F Avenue in Plano.

AFFECT, Inc. is a non-profit corporation established to provide services in Plano, Texas especially the Douglass Community and the surrounding cities throughout Texas. The or-

ganization strives to be a leader in affecting positive changes in the lives of the Plano and surrounding communities.

The Single Parents Symposium will provide resources for single parents as they face unique challenges in raising their children. Childcare will be provided for attendees.

Guests are asked to register at <http://avefchurchofchrist.org/index.php/calendar/2sps> and for additional information reach out to ReginaShaw71@yahoo.com.



Dallas native Ramón Hodridge is the minister of the Avenue F Church of Christ.


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Not enough blacks are staying in HIV treatment programs

By Freddie Allen
NNPA Washington Correspondent

WASHINGTON (NNPA) — Even though Blacks get tested for HIV (Human Immunodeficiency Virus), the virus that causes AIDS more than other group, health care providers continue to struggle to get Blacks into treatment and keep them there, according to a recent report by the Centers for Disease Control and Prevention.

During a three-year period, Blacks accounted for 60 percent of people tested for HIV. When Blacks test positive for HIV, 75 percent get “linked to care” and 48 percent are retained in care, compared to 54 percent of Whites who stay in treatment after testing positive for HIV, according to the CDC.

Researchers for the CDC study considered a person “linked to care” if they receive “one or more CD4 (count or percentage) or Viral Load test performed within 3 months after HIV diagnosis during 2010.”

According to the report, be-

Black MSMs (men who have sex with men). Thirty-seven percent of Black MSMs achieved viral suppression, followed by 29 percent of Black heterosexual men who achieved viral suppression.

Donna Hubbard McCree, associate director of Health Equity for the HIV/AIDS Prevention division at the National Center for HIV/AIDS, Viral Hepatitis, STD, and Tuberculosis Prevention at the CDC said that viral suppression is the outcome of being in care, staying in care, being on meds and adhering to your meds. She added that achieving viral suppression allows patients to get the HIV virus levels low enough to be healthy and reduce transmission to others.

Some clinicians have said that the CDC report on linkage to HIV care for Blacks doesn’t tell the whole story.

Lisa Fitzpatrick, a CDC-trained medical epidemiologist and infectious diseases physician at the United Medical Center in Southeast, Washington, D.C., suggested that if CDC only used the pool of



achieve viral suppression, so it makes more sense to start from the pool of people that are in care.

Blacks account for 44 percent of the new HIV infections and 44 percent of people living with HIV in the United States. According to the CDC, there was a 21 percent drop in HIV infections among Black women, but McCree said that it was too early to call the decline in numbers a trend. Despite the decrease, Black women still accounted for nearly two-thirds of all new infections for women and suffer HIV infection rate that is 20 times higher than the rate for White women.

Black men account for 31 percent of all new HIV infections, according to the CDC report, and the rate of new infections is six times higher than the rate for White men.

The exponential growth of HIV infections among Black men is largely driven by the infection rates of Black men who have sex with men (MSMs). Black MSMs accounted for more than half (51 percent) of the new infections, followed by heterosexual females (25 percent) and heterosexual males (13 percent). In a 2008 study, 28 percent of Black MSMs were HIV positive compared to 16 percent of White MSMs.

Phill Wilson, the chief executive officer of the Black AIDS Institute, the only national HIV/AIDS think tank focused on Blacks, said that being a Black male and being gay can make it harder for people who need treatment to get it.

“It’s the double jeopardy at the nexus where racism, homophobia, and sexophobia – the fear of talking about sex – come together,” said Wilson. “The combination has created barriers to the actual research on the [Black MSMs] or the desire to do research in this population.”

Wilson noted that Black men also suffer higher rates of unemployment than their White counterparts. Not having a job can end up closing another door to health care for Black men.

According to the Labor Department, Black men 20 years old and over had a 12 percent unemployment rate in January, compared to White men in the same age group who had 5.2 percent unemployment rate.

The unemployment rate for Blacks teens (16-19 years old) is the highest in the nation at 38 percent, compared to White teen jobless rate was 17.5 percent.

Although Wilson said that the Affordable Care Act would help

some Blacks get treatment for HIV/AIDS, most Blacks live in southern states where many Republican lawmakers refused to expand Medicaid, blocking millions of state residents from affordable health care.

In September 2011, the CDC awarded \$55 million in grants to 34 community-based organizations to focus on HIV prevention, testing and education among gay, bisexual and transgender youth of color.

In a statement on the grant program, Jonathan Mermin, director of CDC’s Division of HIV/AIDS Prevention, said the AIDS “epidemic cannot be overcome without effectively addressing the severe and rising toll of HIV infections among gay and bisexual men of color, who continue to be hardest hit by this disease.”

Under the program, CBOs in the South will receive 44 percent of the funds. In 2008, more than 40 percent of minority MSMs were diagnosed in the South.

McCree also touted The Care and Prevention in the United States (CAPUS) Demonstration Project designed to increase testing and prevention and improve the rate of that newly diagnosed minorities to were linked to and retained in care. Total funding for the CAPUS project is \$44 million.

Wilson said that it is possible to break the back of the AIDS epidemic.

“What the Black community has to understand is that nobody is ever going to care about us as much as we care about ourselves,” he said. “As long as we think that it’s okay for Black people to get infected, and to get sick, and to die from the AIDS, the rest of the world is going to think that it’s okay.”

Phill Wilson suggested developing a cadre of Black MSMs that can be funded to do research on Black MSMs.

“The research agenda needs to be in alignment with the demographic of the epidemic,” said Wilson. “You can’t stop the epidemic, if you ignore the most at-risk population.”

“What the Black community has to understand is that nobody is ever going to care about us as much as we care about ourselves. As long as we think that it’s okay for Black people to get infected, and to get sick, and to die from the AIDS, the rest of the world is going to think that it’s okay.”

-Phil Wilson

cause of the low number of Blacks in care for HIV, only 35 percent have achieved viral suppression, compared to 39 percent in the total population of people living with HIV in the United States.

The numbers are lower for Black heterosexual males and

HIV-positive individuals who were in care instead of counting all people who tested positive for HIV, their numbers for “retained in care” and viral suppression would be higher. Fitzpatrick said that people who are HIV-positive and not in care can’t clinically

Celebrating the First Black Stuntmen in Hollywood

By Nonie L. Robinson
and Kandace Williams

"Painted Down" is a Historical Film Documentary that spotlights and gives honor to a group of men and women who were willing to stand up and fight for something. Something that most men could only dream of, and often never given the chance to dream of a career in Television and Film; especially during the Civil Rights Movement and a time in the United States where blacks were fighting for the right to work and decent pay.

At the time, there were very few African-American actors in the entertainment business, and even fewer stuntmen supporting them. Also a disingenuous prac-

tice, being "painted down", that kept Blacks from working with their would-be superstar counterparts ruled the industry, until a brave few, led by an highly ethical and even braver Bill Cosby, stood up and demanded its end.

Largely out of sight and out of mind, these pioneering stuntmen worked hard, and not only fought for jobs, but the right to work, comparable wages and finally the recognition they deserved. Five decades later their stories are being told; their contributions are being recognized, and their celluloid legacy is equated by their human legacy of stuntmen and stuntwomen who owe their careers and likelihoods to the men who became the First Black Stunt-

men in America. And the legacy lives on.

The successes and triumphs of African-American stuntmen and stuntwomen in the late sixties and beyond is something to celebrate, and we highlight their glorious achievements, along with the Black celebrity elite they supported and continue to support, and the iconic film and television presentations that are remembered and often adored, as they are mixed in with our societal structures, pop culture and childhood memories. A few of the stuntmen and stuntwomen who are featured in this project are Calvin Brown, Angela Meryl, Jophery Brown, Annie Ellis and Greg Elam. Some of the actors who were doubled by

the stuntmen and stuntwomen in this film are Bill Cosby, Morgan Freeman, Vanessa L. Williams, Sidney Poitier, Samuel L. Jackson, Gregory Hines, Phillip Michael Thomas, Vivica Fox, and Beyonce'.

"Painted Down", Produced by Nonie L. Robinson (HBO), Shant Tutunjian (Initiative/HBO) and Megan Lurty, will be released for television network airing February 2015 along with the unveiling of

the Smithsonian's National Museum of African American History and Culture who will showcase an exhibit honoring the stuntmen and their accomplishments in the History of Television and Film.

Inside Entertainment launches in Dallas on March 7

Texas is now home to "INSIDE ENTERTAINMENT," the television show that gives viewers the inside scoop on all things pop culture, celebrities and entertainment news. Hosted by Bri Crum and Paul Salfen, "INSIDE ENTERTAINMENT" will bring the entertainment to viewers and will be their one-stop shop to stay up on what's hot in Hollywood, Texas and beyond. "INSIDE ENTERTAINMENT" will air weekly on KTXD 47 London Broadcasting beginning

Friday, Mar. 7 at 10:30 a.m. with one additional showing on Fridays at 5:30 p.m. and again Saturdays at 11:00 p.m.

According to Crum, "INSIDE ENTERTAINMENT" was born out of a desire to bring something fresh and new to Texas. "This show is created out of a love for Texas, and realizing that Texas is missing one particular form of media exposure: Entertainment News about TX pop culture and lifestyle through

TV programming," Crum said.

"We've put together a like-minded team who love the arts and entertainment, and who genuinely want to produce a respected entertaining show." Reaching more than 3.7 million households, "INSIDE ENTERTAINMENT" will bring an additional viewership of those influential thought-leaders and tastemakers who set trends

See INSIDE, Page 12

AKENS, continued from Page 2

board of directors of Women in Film & Television International. As a firm believer in opportunity and fairness for all, she participated in a historical conference call with the White House on Women's Initiatives and served as vice-chair for the City of Winter Park's Program Development and Evaluation Committee.

An astute visionary versed with managing budgets into the millions of dollars, Melva's talents ex-

tend to styling residential, themed interiors and producing special events including fundraisers, festivals, dedications, and grand openings.

In addition, she produced a private birthday celebration for a United States diplomat where the majority of guests were foreign officials, United States ambassadors, top-ranking military officers, university presidents, and philanthropists.

The Compton, California

native is affiliated with the Global Peace Film Festival, Women in Film & Television International, Women in Film & Television Atlanta, Women in Film & Television-Florida, Atlanta Association of Black Journalists, WESH News (CBC affiliate) African American Advisory Committee, The Links, Incorporated and Alpha Kappa Alpha Sorority, Incorporated.

She is a Pepperdine University alumna and studied etiquette with the legendary Protocol School of Washington.



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What every small business needs to know

(StatePoint) Adapting to the changing times is crucial for success. That's why it's important for small businesses to periodically review what's working and where there's room for transformation.

"Take the time to step back and examine everything, from connecting with customers to cash flow management," says Tim Carroll, vice president of small business engagement at Deluxe Corporation.

With this in mind, here are tips for small businesses to improve their chances for success.

Connect with Customers

Nothing beats word-of-mouth recommendations. Thanks to new digital technologies and social media, it's easier than ever to share these kudos.

"In today's digital world, you can reach millions of eyes simultaneously. The key is to also get customers to engage with you and share your story with others," points out Carroll.

You don't have to be a social media maven to make the most of your digital presence. Take a look at other websites and incorporate appealing aspects of these on your website. Use the space to highlight successes. But don't overlook more "traditional" communications. A recent survey found that 86 percent of consumers preferred receiving customer appreciation gifts – including thank you cards – through traditional rather than online methods.

Get Noticed Online

A website can be a powerful marketing and sales tool. But if nobody visits, it's a virtual ghost town.

Your website needs to be indexed properly to show up high in search engine results. According to researchers, more than half of online shoppers don't go past the first two pages of search results.

This is why Search Engine Optimization (SEO) is critical. Optimize your web-

site for keywords and phrases your customers are searching for online. To accomplish this and improve search engine rankings, small businesses increasingly turn to marketing services firms, like Deluxe.

Think Ahead

Don't get caught off guard by annual events that matter to your business. For example, it's never too early to think about holiday marketing. Plan now to maximize sales when it matters.

Streamline Payments

New payment technologies can streamline logistics and keep you in complete control of the payment process.

For example, with Deluxe eChecks powered by VerifyValid, you can create a check in a few keystrokes on a computer or tablet and pay your vendors in seconds – whenever and wherever you want.

With its proprietary technology, anyone can send or receive a Deluxe eCheck, without requiring payees to sign up for the service. The eCheck can be sent to anyone who can cash or deposit a check.

Prevent Identity Theft

Identity theft and fraud are increasing, and businesses -- like individuals -- are at risk. Before giving out confidential informa-



Photo InfusionSoft / Flickr

tion, confirm how it will be used or shared.

Ensure password protection on your accounts, and don't use easily available information as a password or authentication.

It is crucial to have a contingency plan in place prior to ID theft or fraud. Services like EZShield Business Identity Restoration can help businesses quickly recover to pre-incident status. More tips and information about small business services can be found at Deluxe.com.

Make changes to help set you up for success.

57 percent of homes sold in 2013 were cash purchases. Learn how to work with a cash buyer

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, where 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 ap-

prove 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 prop-

erty. 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.

See SMALL, Page 16

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.

South Dallas Faith Based Outreach Ministry Church



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*Pastor Willie C.
Cochran*

HAPPY VALENTINES DAY To Family and Friends

"A commandment I give unto you. That we love one another: as I have loved you that we also love one another.

By this shall all men know that ye are disciples. If ye have love one to another."

St. John 13:34 & 35

INSIDE, continued from Page 10

and agendas in their city.

KTXD represents 42 percent of Texas television audiences with more than 100,000 daily viewers. "INSIDE ENTERTAINMENT" will feature such trending topics like: X Games, movie premieres, Grammys, Academy Awards, Coachella music and arts festival, Super Bowl, Lollapalooza, Austin Food and

Wine Festival, Dallas International Film Festival, Formula 1, South by Southwest, Austin City Limits, travel and more.

Show Schedule: Every Friday at 10:30 a.m. and 5:30 p.m., and Saturday at 11 p.m. (CST). Check your local listing at ktxdtv.com. To view the sizzle reel, please visit www.insideentertainmenttv.com.

PARKLAND, continued from Page 4

blood pressure and glucose level checked before and after exercise, and start their exercises slowly and gradually progress until they become stronger and able to complete 30 minutes of cardiovascular exercise.

Their risk factors are reviewed and discussed

with the rehab cardiologists and the patients' doctors. The programs are individually designed so patients can progress at their own pace

For more information about Parkland's Cardiac Rehab program, please call 214.590.8236.

GAS, continued from Page 4

think much about their fueling experience — it's convenient and they are on their way," said Eichberger. "But consumers are always thinking about gas prices. The NACS Retail Fuels Re-

port is designed to simply explain complex conditions so that we can help demystify the fueling experience."

Founded in 1961 as the National Association of Convenience Stores, NACS

LEWIS, continued from Page 2

Obama, who was weeks short of his second birthday during the 1963 march, asked a joint session of Congress to give poor working class Americans a livable minimum wage, and to confront the blatant reality of income inequality in America that grows rapidly each day.

A recent written report stated that nearly 24 percent of all inner-city residents in Dallas live below the poverty line. The numbers are similar to those found in many of our larger cities, and rural areas. I know that

you will agree with me when I say that the situation is unacceptable and must be addressed and rectified. This is an issue that my fellow Democrats in Congress and I are focused on.

In 1963, a youthful John Lewis marched for "jobs and freedom." He is coming to Dallas because the reasons for the march are still uncompleted. No doubt he will use the same words that he articulated on August 28th, 1963 when he concluded his speech by saying, "Wake up America! Wake up!"

(nacsonline.com) is the international association for convenience and fuel retailing. The U.S. convenience store industry, with more than 151,000 stores across the country, posted \$700

billion in total sales in 2012, of which \$501 billion were motor fuels sales. NACS has 2,100 retail and 1,600 supplier member companies, which do business in nearly 50 countries.

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INEQUALITY, continued from Page 3

covery.

Economists Steven Fazzari and Barry Cynamon point out that consumption by the top 1 percent has grown by 17 percent since 2009 when the "recovery" began and just 1 percent for the bottom 95 percent. Business knows that spending patterns are different, as a New York Times article explained this week. Darden, a chain of sit-down restaurants, grew from a base of its middle-class restaurants-Olive Garden and Red Lobster.

Those brands now sag in sales, while their upscale brand Capital Grille is growing fast. But it is more than restaurants that differ. If it is simply that more is spent at Capital Grille than Red Lobster, Kruger argues then presumably the wages and number of workers Darden would allocate to Red Lobster would fall but rise at the Capital Grille, so employment and income for the bottom 95 percent also would grow.

But something else happens with inequality; a rising share of all consumption takes place at the top. There are two problems when a high share of consumption is concentrated at the top.

First, for things like housing and education, where the rich consume the bulk of private consumption, it tilts prices toward their income levels. Just as Darden will chase the dollars in the market place by changing its mix of restaurants, home builders will chase the dollars and tastes and preferences and willingness to pay of the rich in building homes.

Elite institutions favored by the rich, like Harvard and Stanford, will raise tuition to capture the ability and willingness to pay of the rich, and in turn use those resources to bid for the best faculties in business and engineering. The ripple effect of those price shifts is to up the ante for those in the middle who want to become homeowners or send their children to

college.

Fazzari and Cynamon document that indeed the middle class kept up with those rising prices by borrowing heavily-too heavily as it led to a collapse in middle class demand when debt levels rose too high. The housing collapse froze middle-class homeowners, but families have continued to chase quality education by increasing their debt for college student loans.

The second problem is that middle-class incomes lead to increased purchases of more things that lead to more jobs-like more automobiles. Increase income at the top instead leads to production of items with higher profit margins and prices-luxury automobiles and high-end appliances-not more cars and more appliances. So the collapse and lack of recovery of incomes in the middle mean that current consumption isn't translating into more people

being hired, just higher profits and higher prices for luxury items.

Unfortunately, the lack of income recovery at the bottom is that rising prices are still outstripping the ability of many families to buy food.

So passing farm bills that

subsidize rich farmers, while cutting food to lower-income families will continue to exacerbate the difficulties we are having in growing demand at the bottom-demand that is linked to more jobs.

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programs for individuals.

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

You're invited to join us in
our Sunday Morning Serv-
ices.

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
additional information
please contact Sis Regina
Shaw. Also you can register
[http://avefchurchofchrist.org/
index.php/calendar/2sps](http://avefchurchofchrist.org/index.php/calendar/2sps).

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February 16, 8 a.m.

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.

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

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**February 16, 8:45
or 11 a.m.**

Join us in one or both of our
Worship Services as we
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February 2014

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"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 sub-
mitted via email to: [prayer-
line@theship3c.org](mailto:prayer-line@theship3c.org)

For Community help the
Assistance Center serves
Collin County by respond-
ing to people in crisis for
emergency shelter, clothing,
food, and access to medi-
cine 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 loca-
tion 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, at-
titude 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

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February 15 & 22

His Extended Hands Pantry
will be open for those in
need on the above Satur-
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February 16

www.theship3c.org Fellowship Christian Center Church 972-359-9956

200 W. Belmont Drive • Allen, TX 75013
A Kingdom Building Church

Pastor: Dr. W. L. Stafford, Sr.

Early Morning Service
200 W. Belmont Drive
Allen, TX 75013
8:00 a.m.

Sunday Morning Worship
Story Elementary
1550 Edelweiss Drive
Allen, TX 75080
9:30 a.m.

Wednesday Night Live
200 W. Belmont Drive
Allen, TX 75013
7:00 p.m.



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our Worship Services as we
praise and honor God. Sun-
day 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 Mon-
day – 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 situa-
tions.

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

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Black History facts



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

Romare Bearden, an artist known as the "Master of Collage" (the art of covering a surface with fragments of pictures from magazines, drawing, painting, and whatever else the artist is inspired to attach.

Otis Boykin in 1955, created an electrical mechanism regulating unit for the first heart pacemaker. Marshall "Major" Taylor, known as "The Black Cyclone" became the first African American to win a national title in any sport in 1898.

In 1896 Taylor won the World One-Mile Sprint Championship at a Montreal meet and set a world's record in a Chicago bicycle race. Taylor took his motto from Booker T. Washington:

"I shall allow no man to narrow my soul and drag me down." He concluded his autobiography by assert-

ing, "I am a Negro in every sense of the word."

Susie King Taylor was the first Black Army Nurse. She was with the 33rd U.S. Colored Infantry and served at a laundress, cook, and nurse. She also taught classes for the men, having learned to read and write in a secret slave school.

Later in the Civil War, Taylor tended the men of the famous black regiment, the Massachusetts 54th, and she worked with Clara Barton, the woman who founded the Red Cross.

Walter S. McAfee is the first African American mathematician and physicist who first calculated the speed of the moon.

Participating in the U.S. Army program, Project Diana in the 1940's; McAfee made the necessary calculations and on January 10, 1946, allowed a team to send a radar pulse through a special 40-foot square antenna towards the moon. Two and a half seconds later, they received a faint signal, proving that transmissions from earth could cross the vast distances of outer space.

Frederick McKinley

Jones, born in Cincinnati, Ohio in 1893 and orphaned at the age of nine, is best remembered for devising a method to refrigerate trucks carrying perishable food, an idea expanded to include air coolers for ships, planes, and trains.

As a result of this method called pre-fabricated refrigerated construction, meat, fruit, vegetable, and butter could be transported long distances.

The Institute for Colored Youth (now known as Cheyney State University) founded in Philadelphia in 1832 is the first historically Black college.

It began as a private school, but was taken over by Pennsylvania in 1921 and became part of the state system. Longer than any other American college, Cheyney served the educational needs of the Black community.

However, Middlebury was another college teaching African Americans during this time; it was the first college to grant a degree to an African American (Alexander Lucius Twilight) in 1823.

Peter Hill, born a slave

and lived in New Jersey from 1767 – 1829, was a highly skilled clock maker (at the time, a clock was a delicate mechanism, which had to be perfectly constructed for it to work. Only the most skilled craftspeople could create one), and fortunately two of the clocks Hill made still exist.

One is in the Westtown School in Westtown, Pennsylvania. The other is in the National Museum of History and Technology at the Smithsonian Institution in Washington, D.C.

Inventions: Shoe Lasting Machine by H.E. Matzeliger on September 22, 1891. Sugar Refinement by Norman Rillieux on December 10, 1846.

Thermostat Control by Frederick M. Jones on February 23, 1960. Egg Beater by Willie Johnson on February 5, 1884. Dough Kneader by L. Bell on December 10, 1872.

Eye Protector by P. Johnson on November 2, 1880. Fire Escape Ladder by J.B. Winters on May 7, 1878. Fire Extinguisher by T. Marshall on October 26,

See TARPLEY, Page16



With only an elementary school education, Garrett Morgan, born in Kentucky on March 4, 1877, began his career as a sewing-machine mechanic. He went on to patent several inventions, including an improved sewing machine and traffic signal, a hair-straightening product, and a respiratory device that would later provide the blueprint for WWI gas masks. The inventor died on August 27, 1963, in Cleveland, Ohio.

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Wed Bible Study	7:00 P.M.

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SUNDAY 10:30 AM
SUNDAY 12:00 PM
SUNDAY 3:00 PM
SUNDAY 5:00 PM
SUNDAY 7:00 PM

WEDNESDAY SERVICES:
WEDNESDAY 7:00 PM
WEDNESDAY 9:00 PM

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972-423-8833
www.avefchurchofchrist.org

Early Sunday Morning8:00 am
Sunday Bible Class.....9:45 am
Sunday Morning Worship.....10:45 am
Evening Worship.....3:00 pm
Wednesday Bible Class.....7:00 pm

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

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972-423-6695

Sunday Worship 8:30 & 11:15am
Wednesday Prayer 6:00pm
Wednesday Bible Study 7:00pm
mbcf.org 972-423-6695

Things I've Learned from Dying: A Book about Life is a moving book

By Terri Schlichenmeyer

Just one more bedtime story.

You wanted that as a child because you've always been someone who hates endings (one more for the road). Everyone knows you never get out the door on time (let me just look again). Coat on, hat on, and you start another story (did I tell you...?).

"Goodbye" sounds so final and it's not a bad thing that you can't take your leave. But, as in the new book "Things I've Learned from Dying" by David R. Dow, sometimes, it's time to go.

The crime was horrifying for its brutality: four teenagers broke into the home of an eighty-four-year-old woman, slinked upstairs to where she was watching TV in

bed, took her car keys, and killed her. Later, Texas law allowed Eddie Waterman, who did not shoot the fatal bullet, to be sentenced to die for the crime.

In Huntsville, where "inmates spend twenty-three hours a day in a sixty-square-foot cell with... a slit of translucent plastic for a window" David Dow met Waterman, his new client. Dow, a lawyer for Death Row inmates, had been down this road before. At their first meeting, he "did the math" and figured Waterman would "be dead in twenty-eight months." Still, he would try to overturn the sentence.

Dow's father-in-law, Peter, asked why Dow wanted to save Waterman's life. It was a good question from a man who was

dying himself: Peter had metastatic melanoma.

But as hard as Dow fought to save the life of Waterman, who had nothing and wanted to live, Peter, who had everything to live for, wanted to die. Every possible legal chance was used to help Waterman's plight; Dow and his team even put themselves in danger of disbarment. Meanwhile, Dow's wife, Katya, desperately searched for viable alternative treatments for her father, who'd decided there'd be no more chemotherapy.

"I know you know how to let go," Peter wrote to Dow. "I need you to teach it to Katya."

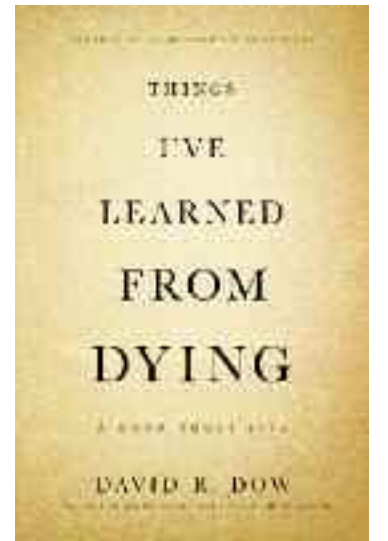
In a file stored somewhere in my computer, there's a flexible list of my Top Five Books Ever. "Things I've Learned from

Dying" is there.

As a meditation on life, author David R. Dow first takes his readers on a dual path of sorrow ("My entire life consists of trying to put off the end."). The situations, together, drip with irony; his good memories of Peter seem grief-flat, dry, and joyless. It's hardly believable, then, that Dow's dog falls ill during this time, which feels to readers like another kick to the stomach.

That's overwhelming - obviously for the author as much as it is for us - but it's also so affecting that you'll find your hand creeping over your mouth as you read. You may even cry. But you won't avoid being moved.

This memoir on life and death is a must-read for both sides of the



capital punishment fence. It's a must-read for anyone who's lost a loved one. Start "Things I've Learned from Dying," and I don't think you'll be able to leave it.

TARPLEY, continued from Page 15

1872. Folding Bed by L.C. Bailey on July 18, 1899.

Folding Chair by Purdy & Sadgwar on June 11, 1889. Lawn Mower by L.A. Burr on May 19, 1899.

The Refrigerator by J. Standard on June 14, 1891. An Insect-Destroyer Gun by A.C. Richard on February 28, 1899. The Automatic Gear Shift by Richard Spikes on February 28, 1932.

Chamber Commode by T. Elkins on January 3, 1897. Horseshoe by J. Ricks on March 30, 1885. The Lock by

W.A. Martin on July 23rd in the 1800's. Mailbox by Paul L. Downing on October 27, 1891.

Riding Saddles by W.D. Davis on October 6, 1895. The Stove by T.A. Carrington on July 25, 1876. The Automatic Transmission by R.B. Spikes. Asphalt by Lloyd Hall.

The Helicopter by Paul E. Williams. Multi-stage rocket by Adolph Shamms. The Urinalysis Machine by Dewey Sanderson; and the Traffic Signal by Garrett Morgan.

BROWN, continued from Page 1

1966 draft. It's no surprise that the scout was legendary Negro Leaguer Buck O'Neil, who signed a number of very talented young black players in the Deep South for Chicago. The Pittsburgh Pirates selected him in the 21st round of the June 1965 amateur draft, but he did not sign. As a result, he was eligible for the secondary phase of the following draft, in January 1966. The Boston Red Sox wanted him in the fourth round, but again he decided to stay in school.

In 1968, Jophery followed in the foot-steps of older brother, Calvin Brown and ventured into the world of stunts and as a result became one of the First Black Stuntmen in Hol-

lywood.

Before that, when black actors needed a stunt double, a white man put on blackface ("painting down," as the practice was known). Cosby changed that on I Spy, insisting that Calvin Brown get the job.

In 2009, Calvin's friend and fellow stuntman Willie Harris said, "[Cosby] refused to let a white man double for him."

Jophery, initially a member of the Black Stuntmen's Association (BSA), was later inducted into Stunts Unlimited, where he began a successful career as a stuntman and stunt coordinator. Throughout his career he worked on action-packed projects. In his later years, Jophery

continued to work on a myriad of projects in the industry, including a biopic film documentary titled "Painted Down", in which he began shooting in the spring of 2013, amongst many others.

Over the span of a 40-year career in the Film and Television industry, Jophery earned both the "Taurus Lifetime Achievement Award" and the "NAACP Lifetime Achievement Award" and his screen credits include over 400 Film and Television shows combined. For the last fifteen years, Jophery served the industry as the Stunt Double for Academy Award Winning Actor Morgan Freeman.

Article by Nonie L. Robinson with content from Willie Harris, Rory Costello & Jopher.

SMALL, continued from Page 11

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 ne-

gotiate 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.

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.

These fees will typically still apply as even with a cash closing, state laws require many of these items. However the results of them can be negotiated when dealing with a cash offer.

There is no question that cash offers are stronger and safer. Not only are they better offers than offers with financing involved, but also they allow the seller to get their money quicker.