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Growing push to stop payday loan debt trap

By Charlene Crowell
NNPA Columnist

In recent weeks a consistent drum beat against predatory lending's small dollar loans has reached regulators and legislators alike. Broad consensus on the real-life harms caused by these lending products has united consumers in all 50 states and forged an unprecedented call of concern linking 467 organizations including civil rights leaders, clergy, labor, veterans, elder and consumer advocates.

Pending legislation and an upcoming rule by the Consumer Financial Protection Bureau (CFPB) together triggered a deluge of advocacy with a single purpose: stop the debt trap of triple-digit interest rates on a range of predatory products like payday, car title and high-cost installment loans.

In September before the Senate Committee on Banking Housing and Urban Affairs, Hilary Shelton, Director of the NAACP Washington Bureau testified on the specific harms inflicted on communities of color.

"We need to rid our neighborhoods of predators and stop the proliferation of abusive predatory lending products that strips, rather than builds, financial health and wealth



Photo: Seth Anderson / Flickr

in our communities," said Shelton.

In October, the National Association of Evangelicals (NAE), representing more than 45,000 churches and 40 different denominations, sent a resolution to CFPB Director Richard Cordray, the nation's top financial cop. In part it states, "We call on the Consumer Financial Protection Bureau to investigate predatory lending abuses and to establish just regulations that protect the poor in our communities."

"Christians and churches should also advocate for just and responsible practices among lenders and reasonable state and federal regulations that protect the poor in our commu-

nities," added Galen Carey, NAE vice-president.

On the heels of NAE's resolution, 467 consumer advocates representing every state in the nation and more than a million consumers called for specific minimum standards in the small-dollar rulemaking. Coordinated by Americans for Financial Reform, the allies urged CFPB Director Richard Cordray to end payday, car-title and high-cost installment loans with 300 percent interest or higher interest rates. After citing well-documented research on predatory lending, the

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COMMENTARY

When does one become 'Black enough?'

By Omar Tyree
NNPA Columnist

Seattle Seahawks Super Bowl-winning quarterback Russell Wilson, published a revealing article a month ago on ThePlayersTribune.com in which he discussed being a bully in grade school. Wilson evidently concluded that it would be beneficial to tarnish his squeaky-clean image so more fans and players could relate to him. But now it's been re-

ported that unnamed "sources" within the Seahawks locker room claim some players don't consider Wilson "Black enough."

It seems like just yesterday that Barack Obama, was questioned about not being "Black enough" while running for president in 2008. In fact, he showed up late for a speech to the National Association of Black Journalists and jokingly asked

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Bishop T.D. Jakes



VeLois Bowers



Dr. Colleen Altaffer Smith

In October over 20,000 visited NorthDallasGazette.com - news added daily!

Bishop T.D. Jakes

Success in the fast-changing landscape of the modern workforce requires proper, ongoing education and training amid a talent pool that is increasingly diverse, tech-savvy, global-minded and entrepreneurial. However, inspirational and talented today's workforce may be, employment demand often exceeds supply, making competition for jobs stiff and increasing hiring/candidate qualification standards in kind.

In fact, by 2020, it is expected that fully 65 percent



of job openings will require at least an associate's degree, while 35 percent will require a bachelor's degree. Even so, having a college education or being exceptional at what you do will no longer suffice when you

need to stand out from the crowd. Continued specialized education and training will, however, help success-minded professionals break through career stagnation barriers and successfully realize growth opportunities.

According to the U.S. Department of Education's National Center for Education Statistics, demand for continuing education for adults aged 35 or older will continue to grow through 2016. Despite compressed national median family income and claims that higher education might be overpromising and under-delivering, the underlying value

proposition for continuing education persists.

The T.D. Jakes School of Leadership (TDJ-SOL) instituted by Regent University's Professional & Continuing Education division (PCE) and championed by esteemed education authority Dr. Steve Perry, have joined forces with key industry leaders and field experts to offer fully accredited, industry-focused curriculums comprised of online business/leadership institutes and specialized certificate programs. These programs are designed for professionals, emerging and established leaders, knowl-

edge workers in transition and retirees striving to "chart a course" for the next phase of their lives.

TDJ-SOL's world-class courses and programs, including The Women's Leadership Institute and The Daymond John Certificate in Entrepreneurship with marketing classes taught by ABC-TV Shark Tank star Daymond John, himself, are expertly engineered for adult learners seeking concentrated continuing education opportunities that will help them grow and excel in their professional and personal development.

Continuing education

units are a universal way to measure professional development hours. One CEU is considered the equivalent of 10 contact hours with an instructor.

This certificate stands alone as a professional development credential. It may be used to demonstrate the number of training hours achieved in the area of ministry leadership.

A certificate of completion is for professional development and is eligible for continuing education units (CEUs). CEUs may not be transferred for academic credit toward a degree program.

VeLois Bowers

(IRVING) – VeLois Bowers, senior system director for diversity and inclusion at CHRISTUS Health, was listed as one of the "Top Influential Women in Corporate America" by Savoy Magazine.

The listing is comprised of top African American women achievers impacting corporate America who embody talent, leadership and grace while executing critical roles for some of the largest corporations in the world.

As System Director for Diversity and Inclusion,



Bowers is responsible for driving diversity and inclusion objectives and initiatives for best practices, education, talent development, recruitment and retention while meeting the

needs of the ministry in developing a culturally competent staff and a diverse workforce. All of these efforts help CHRISTUS Health become a more diverse organization, and better serve a diverse patient population.

The changing demographics and economics of a growing multicultural world and the long-standing disparities in the health status of people from culturally diverse backgrounds have challenged health care providers and organizations to consider cultural diversity as a priority.

"We are inspired by

VeLois' leadership and the many contributions she has made to CHRISTUS Health," said Ernie Sadau, Chief Executive Officer of CHRISTUS Health, "this recognition is well-deserved and reinforces a commitment of diversity and inclusion which was instilled in us by the Sisters of our Sponsoring Congregations, who remind us that every person is a creation of God, and all have value and deserve respect. VeLois has been an essential leader for CHRISTUS Health going beyond knowing values, beliefs, practices and customs of all of the populations we

serve, while extending the healing ministry of Jesus Christ."

The selection for the "Top Influential Women in Corporate America" was made by the Savoy editorial board and community leaders from various business sectors, who reviewed executive candidates from various business arenas.

After reviewing all executive profiles, the field of candidates was narrowed to the 2014 Top Influential Women listing based upon their exemplary record of accomplishments and influence while working to better their community and in-

spire others.

To extend the healing ministry of Jesus Christ, the mission that the Sisters of Charity Health Care system and Incarnate Word Health system shared for more than a century, is now also the mission of CHRISTUS Health.

Ranked among the top 10 Catholic health systems in the United States by size, the CHRISTUS Health system includes more than 40 hospitals and facilities in seven U.S. states and six states in Mexico, with assets of more than \$4.6 billion.

Dr. Colleen Altaffer Smith

Collin College Board of Trustees appointed Dr. Colleen Altaffer Smith as the interim district president following the resignation of long-time CEO Cary A. Israel.

Dr. Smith is a seasoned higher education professional with more than 30 years in teaching and administration. She has served as the college's district senior vice president of academic affairs and student development since 2010 and previously served as president of Cisco College. Her extensive experience also includes service as a vice president of instruction, an associate dean, a divisional chair and a profes-



sor.

"Dr. Smith is the right person to step in and provide leadership continuity for the district. She has a wealth of knowledge, and we know she can ensure that our objectives move forward through the transition," said Mac Hendricks, who chairs the Collin Col-

lege Board of Trustees.

The Board of Trustees will conduct a national search for the next district president of Collin College, and the position is expected to attract exceptional candidates because of the college's fiscal health, reputation as a national award winner and location in a vibrant community. The college has maintained or lowered the tax rate for 15 consecutive years, and tuition is the lowest in the state of Texas. Collin College's enrollment grew more than 50 percent during President Israel's tenure.

Dr. Smith holds a Ph.D. from Texas Woman's University as well as both a Master of Science degree and a Bachelor of Science degree from Texas A&M

University-Commerce. She chairs accreditation committees for the Southern Association of College and Schools Commission on Colleges, co-chairs the statewide Undergraduate Education Advisory Committee for the Texas Higher Education Coordinating Board, serves as secretary of the McKinney Community Development Corporation and just completed a term as chair of the North Texas Community College Consortium board of directors.

She will officially assume the role on November 10.

Collin College serves nearly 52,000 credit and continuing education students annually and offers more than 100 degrees and certificates.

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How to get away with the Black Woman's Self-Esteem

By Tezlyn Figaro
NDG Contributing Writer

How to Get Away with Murder television show episode titled ‘Freakin’ Whack-a-Mole’ commentary’

Did ABC have you on the edge of your seat waiting to hear the much-hyped Annalise’s “last nine words” two weeks ago on How to Get Away with Murder? I most certainly was, but I bet you’ll never guess which words stuck out to me the most last week.

“Even though you have lied to me and have had numerous affairs I STILL NEED YOU!” This is how Annalise a polished, highly intelligent, income-generat-

ing sister, responds to her unfaithful husband. Tears rolled down her face because even her brilliant legal mind, could not explain why despite everything her husband has done, her “need” still exists.

Sadly, this is not fiction. Many of us suffer from low self-esteem in private while we live another way in public.

Defending our oppressors every step of the way offering countless excuses to our peers, afraid they will be the jury that judges us!

Even I have been found guilty of such foolishness!

Know that you are not alone! You are among a jury of your peers! You just need to speak up and tell your

story! Just as Annalise, the public defender character must defend her clients by any means necessary, we must learn to do the same and defend ourselves in public, not private.

We stay in bad relationships, and we stay registered with political parties that DO NOTHING about black women having the highest unemployment rate in the country.

Nothing is being done about the unfair wage disparity between black and white women. Nor is anything being done about the high rate of HIV in the black community, the staggering number of broken homes, the lack of anything better than a dead end job,

even for the college educated. To top it all off black women are sent to prison more than any other women (often as a result of a man) yet the only thing we worry about is who KILLED Annalise’s cheating husband Sam?!

The question we should be asking is WHO IN THE HELL KILLED OUR SELF-ESTEEM?

Since the show has seemed to grab the attention of the black woman, then I must use the show to create political messages in an effort to get you to look past what you see on television screen and get you to see the BIG picture in real life!

Read more at www.TezlynFigaro.com.

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was that Black enough for them. Former Miami Dolphins lineman, Jonathan Martin was deemed not “Black enough” by his African-American teammates a year ago, when being bullied and called the N-word by Richie Incognito, a White teammate. A year earlier, Heisman Trophy winner Robert Griffin III, whose father boasted that he and his wife had reared their son to be color-blind, faced similar charges.

The ongoing and bitter history of African-Americans who mistrust, ostracize and bully one another into following certain stereotypical traits, beliefs and concerns of the community has been a long and conflicting battle.

On one hand, certain group decisions are still needed to benefit the race as a whole, in particular on issues of politics that may affect fair education, employment, housing, taxation and the fair practices of American law. But when it comes to individual beliefs, ideas,

habits, likes, dislikes and behaviors, all bets are off. Each person has a God-given right and license to be who they are. There have been far too many disputes about how someone looks, walks, talks, dresses, who they hang out with, what music they listen to, and who they marry.

Let’s put it out there: Griffin’s wife is White and Wilson’s ex-wife is White and that’s the source of some discontent among Blacks, especially women. Again, that’s their business.

I participated in such race bullying in my college years, where certain small town kids were teased for being less than urban cool. When you’re born and reared in such big cities as Philadelphia, New York, Washington, Chicago, Detroit, you tend to set a higher bar of what Black is supposed to be. Everything else becomes “country,” “corny,” “backwards,” “bama” and “not Black enough.”

However, the most harmful type of Black-on-black

bullying is when we accuse someone of “acting White,” “talking White,” “selling out” or being an “oreo.” Without realizing the many societal implications involved, “acting White” becomes a label for African-Americans who have higher academic standards, speak correct English, read books, live in higher economic neighborhoods, have attained their goals, and are accepted and sociable with White American peers as well as African Americans.

Wow, that sounds like Russell Wilson. But the problem is, if all of that is “acting White” and not being “Black enough,” then what is “acting Black” and being “real”—having low academic standards, speaking broken English, never reading anything, living in poverty, never reaching your goals, and not being accepted or sociable with White America?

Think about it. What exactly are we saying when we quantify the words “Black” and “White?” Because the last time I checked the dictionary, everything “white” is deemed

fresh, clean, innocent, angelic, perfect, ideal, good, honest, bright, new, beginning, exact and unmarked. In contrast, “black” is labeled soiled, dark, evil, deadly, mysterious, deceptive, violent, secretive, demonic, tragic and the end of things.

Ironically, the color “black” is also identified with power and elegance, like Black Power, black-tie affairs and businesses finishing the year “in the black.” However, that’s not the identification of the word “black” that African-Americans are referring to when they claim that someone isn’t “Black enough.” I’ve never used it, because I understand that there are degrees to everything and one person’s “not Black enough” may be someone else’s “too Black.”

Omar Tyree is a New York Times bestselling author, an NAACP Image Award winner for Outstanding Fiction and a professional journalist. Visit him at www.OmarTyree.com.

Parkland offers flu vaccine at 'Walk-in Wednesday' clinics

The changing weather can only mean one thing: it's time to get ready for the upcoming flu season. And the best way to do that is by getting a flu vaccine.

While nothing can guarantee that you won't get the flu, the vaccine is about as close as you can get. And, health care experts at Parkland Health & Hospital System note that it is especially important for certain populations, including pregnant women, to protect themselves against the virus. Generally, anyone above the age of 6 months is urged to get vaccinated.

"Studies have revealed that children who got vaccinated had a 74 percent decreased risk of getting admitted to a pediatric ICU with flu-related illnesses; and similar risk reductions were seen in adults and the elderly," said Patricia Chenault-Salisbury, MS, APRN, Clinic Manager at



Parkland's E. Carlyle Smith Jr. Health Center in Grand Prairie. "You should receive the flu vaccine as soon as possible, since it takes two weeks for antibodies to develop in the body and provide protection."

That's why Parkland's Community Oriented Primary Care health centers are once again offering flu vaccines as part of their Walk-In Wednesday's cam-

paign. Dallas County residents can get flu vaccines, without having to make an appointment, from 9 a.m. to noon and from 1-4 p.m., every Wednesday during fall and winter months.

In addition to Walk-in Wednesdays, people may call 214.266.4000 to schedule a day and time that may be more convenient for them. The vaccines are provided at a cost of \$10 for adults with Parkland HEALTHplus, and \$20 for self-pay adults. Children 6 months to 18 years old may qualify for free vaccines under the Texas Vaccines for Children Program. Parkland accepts Medicare, Medicaid, CHIP and most major health insurance plans. For persons without health insurance, Parkland can provide financial screening.

The flu season in the U.S. generally starts in October, although it can begin as

early as September or as late as February or March. The season generally lasts three to four months and the severity depends on the type of virus strains that are circulating during the season. Anyone can get the flu regardless of age, and it can have serious consequences.

Anywhere from 5 to 20 percent of the U.S. population is affected by the flu virus every season and about 36,000 people die. It is especially important for women who are pregnant to get vaccinated since they are at a higher risk for complications from the flu.

"Pregnant women with the flu have a greater chance for serious problems for their fetuses, including premature birth," Chenault-Salisbury said. Health experts note that vaccination rates for pregnant women vary each season from 40 to 80 percent, despite the importance of the vaccine for both mother and unborn child. Most major organizations such as the Centers for Disease Control and Prevention, the American Congress of Obstetricians and Gynecologists, and the Society of Maternal-Fetal

Medicine encourage pregnant women to get vaccinated against the flu.

"Some women fear that the vaccine will adversely affect their babies, but research has shown that there are health benefits for the unborn babies, and those benefits continue for up to six months," Chenault-Salisbury said. "Flu shots have not been shown to cause harm to the mothers or their unborn children."

To find the Parkland COPC health center nearest you, visit www.parkland-hospital.com/locations

Ebola Tracks Outbreak of HIV/AIDS Pandemic

By Bill Fletcher, Jr.
NNPA Columnist

A high school friend of my wife was one of the earliest victims of the HIV/AIDS pandemic. He was a flight attendant, who was stricken and died quickly. When he died they still had not come up with a name for the pandemic. But then others became sick and died and suddenly the public knew that something deadly was unfolding.

In the beginning of the pandemic there were different ways that it was characterized. The media and the "street" would talk about the "gay cancer" or the "disease" that afflicted Haitians, homosexuals and hemophiliacs. There were those who suggested locking up entire populations. No one seemed to know whether you could hug and kiss someone with what later came to be called HIV/AIDS. There was

panic. While the science was ignored, there was a demand for a cure. All sorts of theories circulated as to how and why HIV/AIDS emerged.

It was through the work of groups such as Gay Men's Health Crisis, ACT UP and others that the crisis was confronted at the level of public health and justice. They and similar such formations mobilized against the demonization of the HIV/AIDS infected. Slowly the tide began to turn and attitudes started to shift.

That said, it feels, in the midst of the Ebola crisis, that we are back to ground zero. Science is being ignored. The Australian government has cut off visas to West African countries afflicted by the outbreak and has refused to deploy medical personnel to help to confront the tragedy. They seem to think that they can put Australia in some sort of

bubble and keep it healthy. I hate to break it to them but in this age of globalization, it does not work that way.

Yet, in the U.S. there are many people with the same impulses. In a country of more than 300 million people there have been nine victims of Ebola. Nine. Yet the actions by some politicians would make you think that thousands of people had crossed the Atlantic and were infecting the population. Worse, there are politicians who are pinning this crisis on President Obama as a way of motivating their base to vote for conservatives.

It is time for something akin to the Gay Men's Health Crisis and ACT UP. There needs to be a broad-based discussion about Ebola and I would argue that the African American community and African im-

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Dallas holiday season glows with BIGGER & Brighter Events

The Dallas Convention & Visitors Bureau (Dallas CVB) introduces a citywide partnership with area arts institutions and attractions in the Dallas Arts District, at Fair Park, and throughout Dallas to showcase the full array of holiday events and other activities for everyone in the family to enjoy this holiday season.

Launched for the first time in Dallas, BIGGER & Brighter! is a collaboration between the Dallas CVB and 14 organizations to provide visitors and out of town guests with ideas and easy-to-find details about the holiday activities and special exhibits occurring over the next three months and into the New Year.

"From musicals to holiday spectacles, and festive celebrations – Dallas offers an unforgettable holiday experience for local residents and visitors," said Phillip J. Jones, president/CEO of the Dallas CVB. "As the num-



ber one visitor destination in Texas, the Dallas area has a lot to offer families that will put a holiday twinkle in everyone's eye," continued Jones.

"By bundling several holiday activities under the BIGGER & Brighter! experience we are presenting Dallas as a BIG holiday destination – all with a special Dallas flair," said Noelle LeVeaux, Chief Marketing Officer for the Dallas CVB. "North Texans know how Dallas transforms into a magical city during the holidays; now we're inviting people and families living in other

Texas cities and neighboring states to come, see and share this incredible Dallas experience," added LeVeaux.

The collection of BIGGER & Brighter! events includes free and paid concerts in the Arts District with hundreds of sparkling lights and a boutique shopping experience; award-winning musicals and other new and returning performances throughout the city; a new exhibition at the Dallas Arboretum and Botanical Garden featuring a Victorian collection of three-dimensional, life-size gazebos filled with charming holi-

day characters made famous in the 12 Days of Christmas; Santa's Workshop and indoor skating rink at Sparkle!; a Christmas Market, and City Lights, downtown's free official tree lighting celebration complete with fireworks, musical performances and the arrival of Santa Claus. Santa Claus also makes an appearance high above Dallas with his elves at the Geo-Deck at Reunion Tower.

Want to take a break from the holiday festivities and explore arts and cultural activities with your out of town guests? BIGGER & Brighter! also offers other special events taking place during the holiday season including 2theXtreme: MathAlive! at the Perot Museum of Nature and Science; Bouquets: French Still-Life Painting from Chardin to Matisse at the Dallas Museum of Art, The Mary Baskett Collection of

Japanese Fashion at the Crow Collection of Asian Art; and Provocations: The Architecture and Design of Heatherwick Studio at the Nasher Sculpture Center.

BIGGER & Brighter will culminate with Dallas' unique ringing in of the new year during the eighth annual Big D NYE, the largest New Year's Eve celebration in the Central Time Zone. Last year's New Year's celebration drew more than 40,000 people to Victory Park in Downtown Dallas.

For more information on these events and to purchase tickets please visit www.VisitDallas.com/BIGDHoliday.

BIGGER & Brighter!

Events

- The Dallas Arboretum: The 12 Days of Christmas | November 16 – January 4
- AT&T Performing Arts Center: Reliant Lights Your Holidays | December 6
- AT&T Performing Arts

Center Broadway Series: ONCE | December 17 – 28 & Blue Man Group December 30 – January 4

• Dallas Theater Center: A Christmas Carol | November 25- December 27

• AT&T Performing Arts Center presents at the Majestic Theater: Rudolph The Red-Nosed Reindeer: The Musical | December 16 – 21

• Fair Park, TX: Holiday Lights | November 1 – December 25

• Fair Park, TX: Chi Omega Christmas Market | November 19 – 22

• Downtown Dallas, Inc.: City Lights | November 22 – December 25

• Dallas Summer Musicals: A Christmas Story, the Musical | December 2 – 14

• Dallas Arts District: Holidays In The District | December 6

• Dallas Symphony Orchestra: Christmas at the DSO | December 5 – 21

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Dallas Public Library to become first in Texas to host authorized GED testing center

Groundbreaking grants from Atmos Energy and Institute of Museum and Library Services (IMLS) with the Texas State Library and Archives Commission (TSLAC) will enable the Dallas Public Library to soon become the first library in Texas to host an official GED® testing center for the public. Anyone – whether they live in the Dallas/Fort Worth region, Texas or any state in the U.S. – can take the exam at the J. Erik Jonsson Central Library.

Dallas Public Library is honored to announce the dedication of the Atmos Energy GED® Testing Center at the Dallas Public Library. The Testing Center will launch with a ribbon cutting ceremony on Wednesday, Oct. 29, at 2 p.m. on the 3rd floor of the J. Erik Jonsson Central Library. This event is free and open to the public. Those participating in the announcement and celebration will include City Manager A.C. Gonzalez;



Photo Dallas Public Library

Philip Kingston, Dallas Council Member, District 14; Adam Medrano, Dallas Council Member, District 2 and Kim Cocklin, Atmos Energy President and CEO. The new testing site will be open for testing in November 2014.

"Because of its central location and flexible hours, including nights and weekends, the GED Testing Center provides the opportunity and convenience for many to earn their high school equivalency," said Kim Cocklin, president and CEO of Atmos Energy. "Education is one of the greatest gifts to receive, as it sets

forth the path to success and ensures that everyone has a chance to achieve their greatest potential."

The Atmos Energy grant funds the computers, wiring and desks and will accommodate 15 test-takers at one time. The new Atmos Energy GED® Testing Center will operate approximately 30 hours a week, including nights and weekends, giving up to 3,000 people the opportunity to take the GED® equivalency test this coming year. Because of the generosity of Atmos Energy, the Library was able to qualify for a 2015 cooperation grant from the Institute

of Museum and Library Services and Texas State Library and Archives Commission to fund one full-time and one part-time testing coordinator to run the testing center operations.

"We're absolutely thrilled to partner with Atmos Energy to open this new GED testing center," said Jo Giudice, director of Dallas Public Library. "Because libraries are natural gathering spots and centers for learning, curiosity and growth, this new Atmos Energy GED Testing Center is a perfect fit for the Dallas Public Library. We feel very fortunate to be on the leading edge in offering this service to adults who are looking to take this big step forward in making a better life for themselves."

The J. Erik Jonsson Library is located at 1515 Young St. in Dallas. For more information contact the Library Literacy Line at 214-671-8291, email literacy@dallaslibrary2.org or visit www.dallaslibrary.org.

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Collin College is now an all-Steinway school

With the gorgeous strains of Chopin and Debussy providing a classical backdrop in the theatre center, executives from Steinway & Sons and Steinway Hall Dallas recently announced that Collin College has been added to the elite roster of All-Steinway Schools.

Faculty and music students could hardly wait to play on pianos designed by Steinway that now grace practice rooms, music studios, classrooms and per-

formance venues throughout the college district.

"Being an All-Steinway School places Collin College in a leadership position for excellence in music education," said Mac Hendricks, who chairs the Board of Trustees.

District President Cary Israel said the All-Steinway initiative reflects a strong commitment to the highest standards. "Our students deserve the very best, and Collin College will not per-

mit anything less than the finest tools available to provide them with a quality education and to enrich the community that we so proudly serve," he said.

Dr. Brian Allison, who heads the piano department, added that it would be impossible to exaggerate how much such beautiful instruments will influence the program going forward. "It would be like trying to measure the vast difference between day and night," he

said.

Sally Coveleskie, Steinway's national director of higher education sales, made this point, "Throughout our more than 160 year history, pianos by Steinway & Sons have proven to be terrific investments and are often considered essential equipment for the study of music. With proper maintenance and care, these new instruments will serve students of Collin College for generations."



(Pictured from left) Collin College District President Cary A. Israel, Sally Coveleskie, Steinway's national director of higher education sales, Bryan Elmore, institutional advancement at Steinway and Dr. Brian Allison, professor of music at Collin College. Photos by Nick Young, Collin College photographer

Aaron Shust to perform Christmas show at the Heights Baptist Church in Richardson

The Heights Choir, Orchestra and Children's Choir will present a Christmas performance with Contemporary Christian recording artist Aaron Shust at 7 p.m. Friday, December 5, in The Heights Worship Center. Doors will open at 6 p.m.

"Aaron Shust is a great talent and we are so pleased to partner with him for this show," said Trent Blackley, worship pastor at The Heights. "The evening will be a wonderful combination of Christmas music, celebration, and community."

Tickets for reserved seat-

ing range from \$10 - \$25 and are available now at <http://www.itickets.com>. If available, tickets at the door will cost an additional \$5 each.

Shust and his band will perform several of his popular songs, including God of Brilliant Lights; My

Hope Is In You; To God Alone; and My Savior My God. The Heights Choir, Orchestra and Children's Choir will join Shust in singing songs from his new Christmas album Unto Us, including O Come O Come Emmanuel; Gloria; God Has Come To Earth and tra-

ditional Christmas favorites First Noel, Hark the Herald, Joy to the World, O Holy Night and Silent Night.

The Heights also has Countdown to Christmas scheduled 5 p.m. - 10 p.m. November 6 for women to enjoy dinner, shopping and Christian fellowship.

Candlelight Christmas Eve services will be held at 3 p.m. and 5 p.m. on December 24.

Founded in 1956, the Heights Baptist Church is located at 201 W Renner Road, on the southwest corner of US-75. More info can be found at <http://www.theheights.org>.

Richland Arts Fest's 'Moonstruck' celebrates all things lunar

DALLAS — Richland College will be looking to the night sky when it presents "Moonstruck," the 2014 Richland Arts Fest, Nov. 3-7.

"The theme 'Moonstruck' is about the cultural celebrations of the moon and the madness the moon inspires," said Jennifer Rose, Richland College humanities faculty visiting scholar. "We're hoping visitors will not only have a great time, but that they'll also come away with a greater sense of the moon's importance throughout history and in current pop culture."

Some of the festival's highlight events include:

On Nov. 3, Humanities faculty member Aditi Samarth will be displaying student projects about mourning rituals in other cultures. Lois Parrot, Richland College's 2013-2014 Excellence in Teaching



honoree, will also give an informal lecture about the crescent moon in art.

On Nov. 4, visitors can get their faces painted in the style of calavera candy skulls that are used during the Dia de los Muertos (Day of the Dead) holiday.

In the east breezeway, the crowd is invited to participate in a spontaneous tap and modern dance performance.

On Nov. 5, the Richland College String Orchestra will be performing in the cafeteria. Participants are also welcome to give back and donate blood for the American Red Cross during the Harvest Moon Blood Drive.

The highlight of the Nov. 6 events is the full moon viewing party when the sun goes down.

The art department and science department will host the party.

Moonstruck will culminate on Nov. 7 with a samurai sword fight and two performances of the "Moonstruck" dance performance at 12:30 and 7:30 p.m., featuring dance students, faculty, the Dallas Black Dance Theatre II, guest choreographer Jamie Thompson and guest tap dancer Sean Smith.

Richland College's social media channels are also hosting two contests that will run throughout the

week: the "Crater-Quest Scavenger Hunt" and the "Man in the Moon Photo Contest."

All Moonstruck events are free and open to the

public.

To learn more about Moonstruck and see a full schedule of events, visit <http://www.richlandcollege.edu/moonstruck/>. To

participate in the contests, visit www.twitter.com/richlandcollege or www.instagram.com/richlandcollege for more information on how to enter.

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NDG Book Review: *Justice While Black* is a helpful guide

By Terri Schlichenmeyer

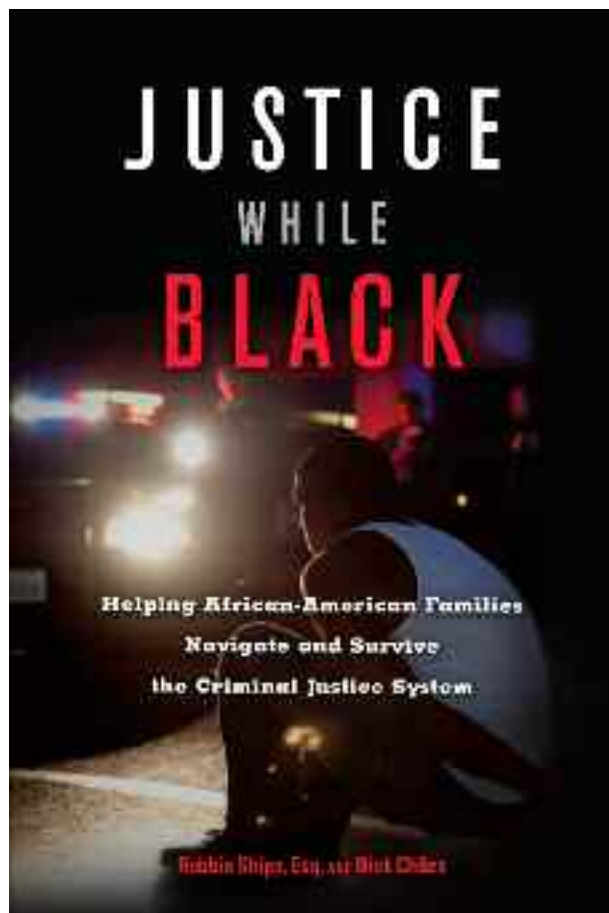
You have the right to remain silent.

But then, you already know that. You've seen it all your life on TV, read it in books, heard it in movies. It's almost become a cliché.

You have the right to remain silent, but you also have the right to speak up – which is precisely one of the things you don't want to do if you're arrested. In "Justice While Black" by Robbin Shipp, Esq. and Nick Chiles, you'll learn why, among other things.

It is a sobering story: one in three young black men can expect to be jailed in his lifetime. The number of imprisoned African Americans is disproportionate to the number of jailed whites in this country. Everyone with dark skin knows about Driving While Black and Shopping While Black.

And, of course, there are the headlines...



The fact is that if you're black – particularly if you're a black male, Attorney Shipp says - you are

vulnerable to being a potential suspect in a crime. It doesn't matter who you are, who your father is, or even if you're innocent: as soon as you're put in the back of a police car, you're probably going to jail.

If that happens, the first thing to remember is to go against human nature and shut up. Be polite, answer questions succinctly, but don't try to talk yourself out of anything. It won't work; it could make things worse.

Know your Constitutional rights, laws of search & seizure, and other rules, and teach them to your children. Shipp says that the Nation of Islam has proven

See *JUSTICE*, Page 13

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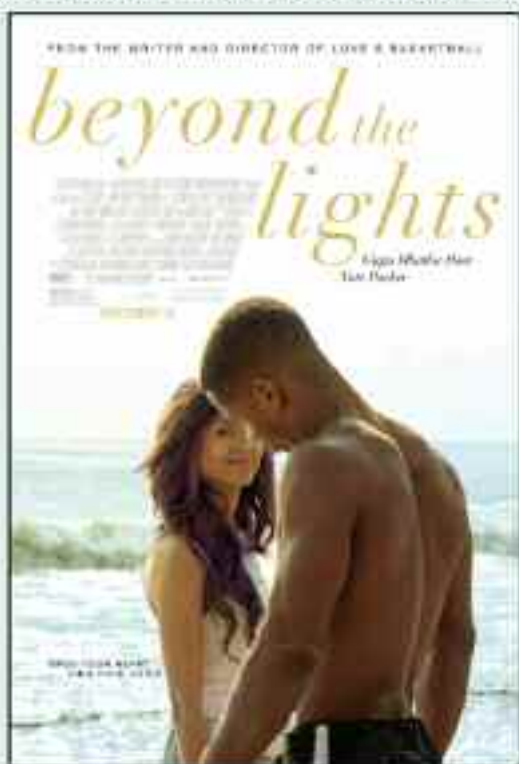
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Improved quality of Medicare plans and steady premiums are great news as Open Enrollment begins

By Marilyn Tavenner
Centers for Medicare &
Medicaid Services Administrator

Fall is a wonderful time of year. Changing leaves. Cooler weather. It's also the season for people with Medicare to review their current Medicare coverage, as Medicare Open Enrollment begins.

As we prepare for Medicare Open Enrollment, which began on October 15 and ends on December 7, Medicare wants everyone to know that quality continues to improve both in Medicare Advantage and in the Part D Prescription Drug Program.

Each year, plan costs and coverage can change. Dur-

ing open enrollment, seniors and people with disabilities across the country have the opportunity to review their current Medicare coverage and see if they want to make any changes for the next year. It's important for people with Medicare to take the time to make sure their current situation still meets their health care needs best.

To help people choose a plan, Medicare calculates plan "star ratings" for Medicare health and prescription drug plans. Each plan gets a number of stars on a scale of 1 to 5—with 5 being the best—based on quality and performance. These ratings are designed to help people with Medicare,

their families, and caregivers compare plans, in addition to information on their premiums and benefits.

This year, people with Medicare who choose to enroll in a Medicare health or prescription drug plan will have access to more high-rated, four- and five-star plans than ever before. Approximately 60 percent of Medicare Advantage enrollees are in a Medicare Advantage Plan earning four or more stars in 2015, compared to an estimated 17 percent back in 2009. Likewise, about 53 percent of Part D enrollees are currently enrolled in stand-alone prescription drug plans with four or more

stars for 2015, compared to just 16 percent in 2009. Since the passage of the Affordable Care Act, enrollment in Medicare Advantage will increase to 42 percent to an all-time high of over 16 million and Medicare Advantage premiums will have decreased by 6 percent.

For people with Medicare, this is good news in how they receive care. Plans that are higher rated deliver a high-level of care, such as improving the coordination of care, managing diabetes or other chronic conditions more efficiently, screening for and preventing illnesses, making sure people get much-needed prescription drugs, or get-

ting appointments and care quickly. A high rating also means these plans give better customer service, with fewer complaints or long waits for care.

If you have Medicare and need assistance, you can visit Medicare.gov, call 1-800-MEDICARE (1-800-633-4227), or contact your State Health Insurance Assistance Program (SHIP). You should have received the 2015 "Medicare & You" Handbook and important notices from your current plan, Medicare, or Social Security about changes to your coverage. If you're satisfied with your current coverage, there's nothing you need to do.

Better quality in Medicare

health and prescription drug plans isn't the only good news for people with Medicare.

For most seniors who have Original Medicare, the 2015 Part B premium will stay unchanged for a second consecutive year at \$104.90.

This means more of seniors' retirement income and any increase in Social Security benefits will stay in their pockets. The Part B deductible will stay the same as well.

Medicare is working hard to make sure this good news continues so that seniors and people with disabilities will continue to get the health care coverage they deserve.

LOANS, continued from Page 1

group letter reminded the regulator of the serious harms caused to consumers.

"All one needs to do is travel a street in a low-income community or community of color to witness the strikingly high concentration of payday and high-cost lenders. Additionally, these loans are particularly devastating to individuals with a fixed-income, such as seniors on retirement or Social Security income," states the letter.

The consumer advocates also identified specific reforms to effectively end small-dollar predatory lending:

1. Require the lender to determine the borrower's ability to repay the loan—including consideration of income and expenses;

2. Restrict lenders from requiring a post-dated check or electronic access to a borrower's checking account as a condition of extending credit;

3. Establish a 90-day limit on the length of indebtedness in a 12-month period—the same limit first identified in 2005 by the Federal Deposit Insurance Corporation; and

4. Ban repeat loans or any others that allow poorly underwritten loans to be made.

Since 2005, no state has authorized loans that require full repayment within two weeks with an average interest rate of 400 percent. To date, the District of Columbia and 15 states have enacted double-digit rate caps on payday loans.

In other states where legislatures have failed to enact meaningful reforms, cities have enacted municipal ordinances that curb these abusive loans. For example, a growing number of cities in Alabama, Iowa, New Mexico and Texas have enacted local protections.

"It's hard to argue that those at the bottom or on the margins need to pull themselves up by their bootstraps when those bootstraps are so expensive," wrote Mayor Albert B. Kelly of Bridgeton, New Jersey. "One crisis leads to a loan with outrageous interest rates—the borrower has trouble paying—they rollover the debt with more interest and it keeps going."

"They get buried by the interest and they never get out of the cycle," continued

larger public to consider reality.

That time has arrived.

Bill Fletcher, Jr. is the host of The Global African on Telesur-English. He is a racial justice, labor and global justice writer and activist. You can follow him on Facebook and at www.billfletcherjr.com.

EBOLA, continued from Page 4

migrants must take the lead because this pandemic is painted with "race" by all sorts of charlatans. Much as HIV/AIDS became another reason to dehumanize gays, Ebola has become yet another reason to condemn the African World.

Panic and irrational re-

sponses are not stopped through pleading, and are frequently not stopped through common sense.

You sometimes need a strong force that, through its actions, mobilizations, publicity, etc., shatters the panic and actually forces the

Mayor Kelly. "There's a lot of money to be made off of those on the margins, but there's a point where it's just wrong and not in the country's long-term interests."

The 467-allied organizations phrased their hopes for

reform efforts this way, "The changes we are urging put predatory lenders on the same footing as other lenders, requiring them to play by the rules and make fair loans."

Here's hoping that CFPB's new rule will pro-

vide the full range of protections that are clearly needed.

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



October 30, 2014
PUBLIC NOTICE

The McKinney Housing Authority will accept applications for the Public Housing waiting list beginning November 1, 2014 – November 30, 2014.

Applications will be taken in our office
Monday-Thursday * 7:30 am-5:30 pm
To download an application, visit our website at
www.mckinneyha.org

All applications must be received in our office by November 30, 2014. You can walk in, fax or mail the application to the following.
McKinney Housing Authority
1200 N. Tennessee St.
McKinney, Texas 75069
Phone: 972-542-5641 * Fax: 972-562-8387

WHAT IS PUBLIC HOUSING?

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to highrise apartments for elderly families. There are approximately 1.2 million households living in public housing units, managed by some 3,300 HAs. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

WHO IS ELIGIBLE?

Public housing is limited to low-income families and individuals. An HA determines your eligibility based on: 1) annual gross income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If you are eligible, the HA will check your references to make sure you and your family will be good tenants. HAs will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

HAs use income limits developed by HUD. HUD sets the lower income limits at 80% and very low income limits at 50% of the median income for the county or metropolitan area in which you choose to live. Income limits vary from area to area so you may be eligible at one HA but not at another. The HA serving your community can provide you with the income levels for your area and family size, or you can also find the income limits here on the internet.

WILL I NEED TO PRODUCE ANY DOCUMENTATION?

Yes, the HA representative will request whatever documentation is needed (e.g., birth certificates, tax returns) to verify the information given on your application. The PHA will also rely on direct verification from your employer, etc. You will be asked to sign a form to authorize release of pertinent information to the PHA.

Equal Housing Opportunity

A Christmas Story, The Musical coming to Dallas Summer Musical stage

Direct from Broadway, A Christmas Story, The Musical, nominated for three 2013 Tony Awards including Best Musical, comes to hilarious life onstage!

Based on the classic 1983 movie, the story takes place in 1940's Indiana, where a bespectacled boy named Ralphie has a big imagination and one wish for Christmas. A kooky leg lamp, outrageous pink bunny pajamas, a cranky department store Santa, and



a triple dog-dare to lick a freezing flagpole are just a few of the obstacles that stand between Ralphie and

his Christmas dream.

The Associated Press calls A Christmas Story, The Musical "a joyous

Christmas miracle," while The New York Times writes "I was dazzled. You'd have to have a Grinch-sized heart not to feel a smile spreading across your face."

For all Dallas Summer Musicals shows, M Dining at the Music Hall is open for each performance (matinee and evening). Dining at the Music Hall serves a buffet before each performance. Reservations are recommended, but not required; call 214-413-3940.

Texas Winds to honor Veterans Nov. 10

Texas Winds Musical Outreach will perform a special Veterans Day concert for patients of Dallas VA Medical Center on Monday, Nov. 10 at 10 a.m. in the Atrium. Dallas VA is located at 4500 S. Lancaster Road. The concert is free and open to the public.

The Perennial Brass Quintet, led by Scott Stratton, trombonist, will perform the Armed Forces Medley, John Philip Sousa's

"El Capitan March," and works by Cab Calloway, Duke Ellington, Leonard Bernstein and Paul Desmond.

"While we regularly present concerts at Dallas VA, we want this Veterans Day event to be a special way of recognizing those who have served our country," said Cathy Barr, Texas Winds executive director. The musical performances provide a caring environment for

patients, family members, doctors, nurses and hospital staff.

Texas Winds musicians use their "instruments of healing" to strengthen morale, alleviate loneliness and improve quality of life for their audience members, allowing them to feel special rather than forgotten.

The medical community recognizes that music therapy in palliative care provides such positive benefits

as decreased heart rates, decreased respiration rates, decreased blood pressure, decreased pain and improved breath management.

Psychological benefits include decreased stress and anxiety, decreased feelings of isolation and an increase in positive mood. VA North Texas Director Jeff Milligan is a firm believer in alternative therapies such as music therapy.

Last Comic Standing finalists to play Dallas

See the finalists from the hit NBC series perform live at 8 p.m. on Thursday, Nov. 20 at the Winspear Opera House.

Enjoy a night of stand-up

comedy with the winner and finalists of NBC's popular laughfest Last Comic Standing.

Watch each week to cheer your favorites onto the fi-

nals, then see them LIVE on Nov. 20 in their first tour post-finale.

Last Comic Standing alumni include: Kathleen Madigan, Amy Schumer

and Ralphie May so you are sure to laugh out loud.

Follow the action every week on TV, then see the finalists perform live at the Winspear Opera House.

Lauryn Hill show postponed

The Ms. Lauryn Hill concert, originally scheduled for Tuesday,

Nov. 4 at South Side Ballroom was postponed.

A new concert date will be announced soon, once determined. All tickets for the original date will be honored on the TBA date.



Cortney Lewis Smith from United Negro College Fund; the nation's largest and most effective minority education organization, was thrilled to win tickets to Ms. Lauryn Hill originally scheduled for Nov. 4 at the South Side Ballroom.

ELF on stage at Bass Hall this holiday season

ELF is the tale of Buddy, a young orphan child who mistakenly crawls into Santa's bag of gifts and is transported back to the North Pole. Unaware that he is actually human, Buddy's enormous size and poor toy-making abilities cause him to face the truth. With

Santa's permission, Buddy embarks on a journey to New York City to find his birth father, discover his true identity, and help New York remember the true meaning of Christmas.

This modern day Christmas classic is at Bass Performance Hall Nov. 18-23.

Enjoy your favorite Disney characters performing in Allen

Enter a world of wonder where heroes and hearts prevail. Join Ariel as she yearns to explore the world above the waves and Prince Eric as he breaks Ursula's slithering spell to reclaim his one true love.

See Price Phillip, in a race against time to rescue Sleeping Beauty's Aurora, defeat the evil Maleficent as she transforms herself into a fire-breathing dragon! Be there to discover a whole new world with Jasmine and Aladdin.

And, watch in awe as the dreams of Cinderella, Belle, Snow White, Rapunzel and Tiana all come true. High-flying jumps, daring acrobatics, breathtaking skating and lovable Disney friends are just a wish away!

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4:00 p.m.

Group ticket opportunities available by contacting Mary Lambert at 214.665.4274 or e-mail mlambert@americanairlinescenter.com

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Film Review: *Nightcrawler*

By Dwight Brown
NNPA Film Critic

They mostly come out at night, under the cloak of darkness. They swarm around dead bodies and carnage. Around the wounded, the maimed, the vulnerable. They're hated by some, loathed by others. No, not vultures. Not vampires. Crime journalists. Stringers, a/k/a "nightcrawlers," with no conscience, who would do anything for the right photo op. They can be more despicable than you think.

In the back alleys of Los Angeles, Louis Bloom (Jake Gyllenhaal), a psychopath who looks like he hasn't bathed in weeks, sells stolen manhole covers and wire fencing to junkyards to make a meager living. He has an "ah hah" moment the night he encounters photographers swarming over a crime scene. When he learns from one (Bill Paxton) that there is money to be made selling photos or footage of other people's misery to news outlets, he discovers a profession that calls his name.

Screenwriter Dan Gilroy (Bourne Identity) turned writer/director outs a part of a legitimate profession that can be loathsome. Nightcrawlers are to crime journalism what the paparazzi are to celebrity photography. They're the underbelly. Gilroy's script sets up the perfect person, a man without morals, to join the ranks of the vermin who would cross the line of basic decency just to make a dollar. Lou is everyone's nightmare. He stops at nothing to get what he wants. He has no humane trigger. No boundaries. He lives in a world all is own, where the end product justifies the means. Normally it's hard for an audience to relate to a central character who is this seedy, but Lou is so casually diabolical, he's fascinating.



Jake Gyllenhaal and Riz Ahmed in the crime/thriller *Nightcrawler*
(photo by Chuck Zlotnic)

Lou buys a camera, a police scanner and digs in. For good measure, he hires (duplicates) a young naive intern, Rick (Riz Ahmed, *The Reluctant Fundamentalist*), who becomes his wingman. They hunt down crime scenes and accidents, muscle their way past police barricades, and shoot video that can be gruesome. Lou starts a viable business the night he sells skuzzy footage to Nina (Rene Russo), a TV news director who never meant a severed body she didn't like. She'll program anything for ratings. Anything. If it bleeds, it leads. Says Nina, "Think of our newscast as a screaming woman running down the street with her throat cut."

Lou is more than willing to step over the line to oblige her. The money and power he gets when she runs his footage on the 6 o'clock news become an addiction. His ambition takes him way down the road from observant crime journalist to orchestrator of filmable crimes scenes. His actions come under the investigation of Detective Fronteiri (Michael Hyatt), who chases him like a hungry pit bull.

The role of Lou cried out for a sleazebag actor, someone like a James Woods, no offense. Someone you believe could live at the depths of society. Pretty boy actor Jake Gyllenhaal, greases his hair back, dons a wispy nasal voice and wears his clothes like a

criminal who just got out of prison and has no fashion sense. He takes on the role with his entire being, but he just doesn't have the physical looks for the part. Riz Ahmed, as the wide-eyed rookie and increasing horrified sidekick, is far more believable in his role.

Rene Russo's interpretation of Nina fits the profile of an overambitious producer who has lost her moral compass. Michael Hyatt (TV's *Oz*), as the aggressive Detective Fronteiri, is perfectly cast; she's a fireball.

As a director and an astute writer, Dan Gilroy gets inside the evil mind of the crime paparazzi and it's not a pretty picture. His script and direction become more astonishing as the film goes on. He sets a very encompassing feel for Los Angeles at night, when things go bump in the dark. Credit his cinematographer (Robert Elswit, Oscar winner for *There Will Be Blood*), art director (Naaman Marshall, *The Dark Knight*), production designer (Kevin Kavanaugh, *The Dark Knight Rises*), set decorator (Meg Everest, *21 Grams*) and costume designer (Amy Westcott, *Black Swan*) for the impressive visuals that make nocturnal scenes of the City of Angels hypnotic. The tech credits are excellent all the way around, including the tight-as-a-choke editing (John Gilroy).

Visit NNPA Film Critic Dwight Brown at DwightBrownInk.com.

Win free tickets to see Wanda Sykes live in Dallas

Get your laugh on with Wanda Sykes at the Majestic Theatre on Nov. 14 at 8 p.m.

Sykes has been called "one of the funniest stand up comics" by her peers and ranks among Entertainment Weekly's 25 Funniest People in America.

Wanda is currently filming *The Hot Flashes* with Brooke Shields and Daryl Hannah.

In 2011, Wanda made a return to HBO's "Curb Your Enthusiasm" and in 2010 she starred on her own late night talk show on FOX, "The Wanda Sykes Show."

Sykes spent 5 years as a performer and writer for HBO's critically acclaimed "Chris Rock Show", for which she was nominated for three Primetime Emmys and won an Emmy

for Outstanding Writing for a Variety, Music or Comedy Special. In 2001, she won the American Comedy Award for Outstanding Female Stand Up Comic.

She won three more Emmys, in 2002, 2004 and 2005, for her work on "Inside the NFL."

NDG readers can win tickets to the show at NorthDallasGazette.com.

National Novel Writing Month

Aspiring authors all over the world are in a race against the clock this November to write their own 50,000-word novel by Nov. 30.

Write-in Workshops from 6 to 8 p.m., are scheduled for

Nov. 10, 17 and 24 at the Irving Central Library, 801 W. Irving Blvd.

Connect with other NaNoWriMoers while writing, drinking caffeine, and eating carb-loaded

snacks and word sprints.

Irving libraries will celebrate by hosting several events throughout the month for a full list of NaNoWriMo events visit cityofirving.org/library.

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NDG Entertainment Ticket Giveaway!!! Visit www.northdallasgazette.com to win tickets to Wanda Sykes @ Majestic Theatre

Why start a small business?

By Cary Yates
Wells Fargo Senior
Vice President
Special to the NNPA from
the *Houston-Forward Times*



Starting a business takes careful consideration and planning. It takes emotional and financial preparation and a commitment to invest the time required to see your endeavor succeed. The stakes are also high: only half of all new businesses survive five years or more, and about one-third survive 10 years or more, according to the U.S. Small Business Administration. But despite the many challenges of starting a business, the business owners say the rewards are plenty.

In the second quarter 2014 Wells Fargo/Gallup Small Business Index, we surveyed small business owners across the U.S. and asked them to look back to when they began their businesses. Here are the areas they said aspiring entrepreneurs should consider before starting and owning a business:

Challenges

One of the first considerations of becoming a business owner is to make sure you have a solid business plan. That includes doing research to learn about your customers, your competitors and your industry and meeting with a financial advisor to review projected cash flow. In our survey, when business owners were asked to identify the most important challenge they faced at the time they opened their business, the number one challenge was securing accounts and customers (23 percent), followed by cash flow (15 percent) and credit financing/availability of funds (10 percent). Although starting a business often requires a great investment of time and dedication, interestingly, only two percent of small business owners reported the personal sacrifice and long

hours was their biggest challenge – an indicator of the great personal satisfaction derived from business ownership.

Funding

Starting any business or buying into a franchise requires you to make a large initial investment, so it's important to ensure that your current and future finances are in order. In terms of funds small business owners used when opening their businesses, personal savings (77 percent), loan or credit (41 percent), and family and friends (33 percent) are the most cited sources of funds.

Make sure you research the startup costs for your business and you have a financial plan that you've reviewed with your financial advisor to ensure that you have the funds you need for the first years of operation. And before you apply for credit, take time to understand what your business needs to do to be considered credit-ready and in the best position to secure financing. It's important to meet with a banker to understand your options before you need credit.

Rewards

Often, potential small business owners underestimate the amount of time and energy it takes to launch a new business, yet owning a small business can be extremely rewarding. Think about why you want to start a business and what the potential opportunity could be.

In the Small Business

Index survey, the independence of being your own boss was far and away the most rewarding aspect of being a business owner identified by respondents (42 percent). The next three top mentions were job satisfaction (17 percent), flexibility (12 percent) and interactions with customers (11 percent). Interestingly, only 7 percent said making money was the most rewarding aspect.

Your financial future

In the survey, business owners were asked in an aided fashion the reasons why they opened a small business, and securing their financial future and being their own boss were the most frequently mentioned.

However, most small businesses do not turn a profit immediately, so you need to make sure you have enough reserves on hand to cover your expenses. We typically advise business owners to plan on having enough working capital on hand to cover payroll, operations and other unplanned expenses for at least a year.

Building a small business comes with many challenges, yet as business owners have shared with us, the opportunities and rewards of starting a business can be amazing. A successful business starts with asking the right questions. When you prepare, work hard and plan carefully you can put yourself in position to reap the rewards.

Cary Yates, a Wells Fargo market growth & development manager, is based in Houston.

Money magazine honor for McKinney will encourage economic growth

Money magazine has named the City of McKinney the Best Place to Live in America. This designation will help recruit more businesses to the city and only adds to the benefits of doing business in McKinney. Data such as affordable homes, excellent schools and strong economies were taken into account to narrow the list from 781 cities nationwide to just 50. Along with the data, McKinney came out on top due to intangible elements like a sense of community. For employers, that means they can offer employees the opportunity to call the #1 Best Place to Live in the country home.

"McKinney has access to a tremendous highly skilled and educated workforce and our recognition as the Best Place to



Live in America by *Money* Magazine further supports any workforce needs employers may have by making McKinney a very easy place to recruit talent to relocate to," said Jim Wehmeier, President – CEO of McKinney Economic Development Corporation.

"That on top of our business environment and focus on quality development makes McKinney the best place to do business."

According to the article, McKinney is a hotbed for growth-industry jobs. McKinney's highly skilled

and well-educated workforce boasts 92 percent of residents over 25 with a high school diploma, and 47 percent of the same group with a bachelor's degree. Companies can offer potential and current employees the opportunity to live in a community with highly regarded schools and competitive housing prices as well as community amenities like nationally regarded parks and facilities. All this is within a short drive to DFW International Airport, Dallas Love Field or anywhere else in North Texas.



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Training available during National Veterans Small Business Week

The accomplishments of Veteran small business owners around the country will be celebrated during National Veterans Small Business Week (NVSBW) November 3-7.

U.S. Small Business Administration district offices and resource partners nationwide will host more than 100 local events, including entrepreneurship training such as Boots to Business: Reboot classes, veteran access to capital workshops, and government contracting roundtables.

Veteran entrepreneurship workshops will also be held at U.S. military installations in Germany and Korea. On Friday, Nov. 7, the ABC television network will host a special "Shark Tank" episode featuring veteran

entrepreneurs who will pitch their business ideas. The episode airs at 9 p.m. EST.

"In a significant way, veteran small business owners continue to serve America in a big way by employing more than six million workers, running one of every 10 small companies and generating more than \$1.2 trillion in receipts every year," said SBA Administrator Maria Contreras-Sweet. "National Veterans Small Business Week is a great opportunity to expand the ranks of veteran entrepreneurship. We are proud of the men and women who continue to play such a critical role in the economic growth of our nation."

The Dallas/ Fort Worth

See **VETERANS**, Page 15

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.
4011 Conflans Road

Bible Way Baptist Church
4215 N. Greenvview 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

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JUSTICE, continued from Page 7

the propriety of this; rarely does she see Muslim clients, in or out of jail.

Know how to proceed when stopped while driving or walking. Learn to keep impulses in control when faced with arrest.

Remember that the prison system is driven by economics. Don't think that you can't afford a private lawyer; talent doesn't necessarily cost much. Ask questions and accept advice, but think hard before accepting a plea deal.

And above all: never stop hoping.

Turn on the news, pick up the paper, and you know that everything's changed — or has it? A basic history of African Americans, police, and prison is part of what you'll find inside "Justice While Black."

Like a gavel on a judge's bench, author Robbin Shipp (with Nick Chiles) hammers home point after important point on each page, with information that will

make you want to take notes (but you don't have to; there's a handy synopsis in the back). Her advice covers adults and children as young as four years old, male and female, and in-

cludes tips on minimizing trouble and finding the right attorney. I was astounded at this book (oh, those stats!) and at what can be learned in 160 short pages.

While Shipp adamantly

states that this book doesn't replace face-to-face counsel, I absolutely believe its \$14 price tag is an invaluable beginning for your family's protection. For you, "Justice While Black" could be the right book on your shelf.



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Friday, November 14, 2014
Written & Physical Exam:
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BIGGER,

continued from Page 5

• Dallas Museum of Art: Bouquets: French Still-Life Painting from Chardin to Matisse | October 26 – February 8

• Perot Museum of Nature and Science: 2theX-treme: MathAlive! | September 27- January 4

• GeO-Deck @ Reunion Tower: Santa at the GeO-Deck | November 28 – December 23

• Hilton Anatole Dallas: Sparkle! Christmas at the Anatole | November 28 – January 4

• Crow Collection of Asian Art: The Mary Basket Collection of Japanese Fashion | October 25 – February 22

• Nasher Sculpture Center: Provocations: The Architecture and Design of Heatherwick Studio | Sept. 13- Jan. 4

• Big D NYE: New Year's Eve Celebration | December 31

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NOTICE TO PROPOSERS

Prospective vendors or their representatives may obtain an electronic PDF format of various Procurement Proposal documents on-line from the Dallas ISD website homepage at [http://www.dallasisd.org/at the "Vendor Opportunities" link](http://www.dallasisd.org/at the 'Vendor Opportunities' link).

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

November 9, 7:35 a.m.
Join us Sunday for our praise and worship services; and receive a blessing from God.

November 18, 6:30 p.m.
You are invited to the Affect, Inc.'s Build Up to Strengthen, Affect to Empower Silent Auction at the Curtis Culwell Center, 4999 Naaman Forrest Blvd., Garland, Texas, 75040. Items include Vacation Trips, Autograph Memorabilia, Luggage, Spa Treatments, Massage, Maid Service, Desserts/Pastries, etc.

November 20, 12 Noon
Join us for a Between Job Workshop at Christian Works for Children, 6320 LBJ Freeway, Dallas, 75240. Call 972-960-9981 to register.

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

**BETHEL BIBLE
FELLOWSHIP
CARROLLTON**

November 9, 9:45 a.m.
You're invited to our Morning Pray and Mediation followed by Morning Worship Service. God will meet and bless you.

November 12, 7 p.m.
Join us in Wednesday's Prayer and Bible Study Class with Associate Pastor Brenda Patterson teaching this week on the subject of Spiritual Warfare.

Dr. Terrance Woodson,
Senior Pastor
1944 E. Hebron Parkway
Carrollton, TX 75007
972-492-4300

www.bethelbiblefellowship.org

**CHRIST COMMUNITY
CHURCH
IN RICHARDSON**

November 9
Join us in our Morning Service as we worship, honor and praise God for His blessings to us.

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

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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

November 7-9
You welcome to our Marriage Takes Three seminar. Friday includes spa day, shopping, lunch and golf. Call the church for details.

November 9
Join us this Sunday for our praise and worship services at 9:30 a.m. at 1550 Edelweiss Drive in Allen and bring someone with you; you will be blessed.

November 12
You're invited to our Wednesday's 12 Noon-Day Live Prayer and Bible Study and/or our Wednesday Night Live Prayer and Bible Study at 7 p.m. to learn more about God's Word at Joycie Turner Fellowship Hall at our 200 W. Belmont Drive location.

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

**BIBLE WAY
COMMUNITY
BAPTIST CHURCH**

November 9, 7:35 a.m.
Join us this Sunday for our praise and worship services; and receive a blessing from God.

November 12, 7 p.m.
You're invited to our Wednesday Bible Study to learn more about God's word and how it can lead and guide you.

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

**MT. OLIVE CHURCH
OF PLANO (MOCOP)**

November 9, 7:35 a.m.
Join us in Sunday School at 8:30 a.m.; stay for our Sunday prayer at 9:30 a.m. and

our Worship Service at 10 a.m.

November 12, 7 p.m.
You're invited to our Wednesday's Bible Study; you will learn what God has to say to you.

Pastor Sam Fenceroy
Senior Pastor
300 Chisholm Place
Plano, TX 75075
972-633-5511
www.mocop.org

**SHILOH MBC
IN PLANO**

November 9
Come and celebrate our 130th Church Anniversary with us. God will greet us and bless us with words of wisdom as we begin our 131st year.

November 12, 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**

**November 9,
7:30 and 11:30 a.m.**
You're invited this Sunday to our praise and worship services as we honor and magnify God's Holy name; and receive a blessing from God.

November 12, 7 p.m.
Join us in Monday School as we learn what God has to say to us.

**November 22,
9 a.m. – 5 p.m.**
You're invited to celebrate with us the release and book signing of Pastor Rush's latest book, "Come out Swing." Call the church for details or go the website below.

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

**WORD OF LIFE
CHURCH OF
GOD IN CHRIST**

November 9, 9:30 a.m.
Join us for Sunday School with Elder/Superintendent Greg Mason; Sis. Vicki Mason, adult class teacher and Evangelist Elizabeth McAfee, children class teacher and Director of our children's choir. Then stay for Morning Service at 11 a.m. as we worship, honor and praise God for His goodness.

November 11, 7:30 p.m.
You're invited to our School of The Prophets as Pastor Voss; who is also a prophet, bring the Word of God; and we worship and praise His Holy name.

Dr. Gregory E. Voss,
Senior Pastor
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Generations Weaker and Wireless



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

By Esther Davis, UPI

Is a gap a break in continuity? Is a generation to progress or regress? Just think about it. Sixty-eight (68) years ago was 1946. There was no television, penicillin, polio shots, frozen foods, Xerox, contact lenses or Frisbees.

There was no pill, no credit cards, laser beams or ball point pens. Man had not placed on the market air conditioners, pantyhose, dishwashers or clothes dryers. Clothes were hung out to dry in the fresh air. Software and identify theft did not exist. Man had not walked on the moon and people got married first then lived together. Jails existed for Saturday night drunks who sobered up on Sundays and returned to work on Monday.

Ninety-nine percent of every family had a father and a mother. Houses were built with no bars or alarm

systems. Girls were escorted after dark by family members; boys wore belts and enlisted in the military. Until 25, every man older was called 'Sir.' There were no daycare centers, group therapy, computer dating, dual careers or gay rights. Lives were governed by the Ten Commandments, good common sense and sound judgment.

The difference between right and wrong was taught. Lying to someone was very uncommon and you were to stand up and take responsibility for your actions. The therapist, psychiatrist, time out and psychic were all wrapped unceremoniously around your bottom with a non-partisan belt as often as needed. No child left behind.

Serving our country was a privilege. Living in this country was a bigger privilege. Working in this country was an honor. You see, we live in the land of the free only because of the brave.

Fast food was what people ate during Lent. Having a meaningful relationship meant getting along with your country cousins. Time sharing meant time the family spent together in the evenings playing checkers,

dominos and Old Maid. FM radios, tape decks, CD's, ipods, video games, electric typewriters or guys wearing earrings were unthinkable. The term making out referred to how you did on your school exam. Penmanship was a work of art.

Instant coffee, instant mashed potatoes and microwaves were unheard of. Fat was a word reserved for the farmer's pigs. Ice cream, phone calls, rides on a bus and Red Soda was all a nickel. A nickel was a powerful piece of money. You could mail one letter and two postcards.

But, you say, sixty-eight

(68) years ago was such a long time ago. A Chevrolet was about \$600 and made in the USA. Gas was 11 cents a gallon. "Grass" was mowed. "Coke" was a cold drink. "Pot" was something your mother cooked in and "Aids" were helpers in the principal's office.

"Rock Music" was Granny's rocking chair on a polished hardwood floor. "Rap" was beaten by the mafia. The shocking true conclusion is that the last people to actually believe that it takes a woman and a man to love, have and raise a baby was born generations ago. Pretty scary?

Pretty sad? Pretty Wonderful? Progress? Regress? What is your pleasure? The optimum word here is think ... this was all such a lifetime ago. But, tell me what you are really thinking about now?

Ester Davis is a writer and a television host/producer. Look for The Ester

Davis Show online this Fall. Reach her at host@esterdavis.com. Copyright 2006

"And the Lord shall guide thee continually, and satisfy thy soul in drought, and make fat thy bones ..."

Isaiah 58:11

VETERANS, continued from Page 12

district office will host a free Veteran-Owned Business Contracting Forum on Wednesday, Nov. 5 from 2:00pm to 4 p.m. at 4300 Amon Carter Blvd., Suite 114, Fort Worth, Texas 76155.

"As we recognize NVSBW, the DFW district office will share key information with Veteran-owned firms on how to access the billions of dollars in contracting opportunities with federal agencies" said Herbert Austin, DFW district director.

In addition to the SBA's district offices and resource partners, the White House, along with the Department of Veterans Affairs and the U.S. Chamber of Commerce, are involved in supporting NVSBW events.

Join the conversation about NVSBW via Facebook and Twitter, using the #MyVetBiz hashtag.

SBA is encouraging veteran business owners to tell their stories, while engaging communities to share their appreciation for local veteran entrepreneurs.



Elder Sam Kelly was recently honored as the longest serving Deacon at Bethel Bible Fellowship on Hebron Parkway in Carrollton, Texas. He said that it is a joy, a blessing and a privilege to serve God and His people.

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1026 Avenue F • Plano, TX 75074
972-423-8833
www.avefchurchofchrist.org

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

Ramon Hodridge, Minister
Radio Program @ 7:30 am on
KHVN 970 AM Sunday Mornings

COMMUNITY BIBLE FELLOWSHIP
300 E. 14th Street, Suite 100, Fort Worth, TX 76102
972-477-7777

Sunday Worship: 8:30 & 11:15 am
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Youth Church: Every 3rd, 4th, and 5th Sunday at 10:45 a.m.
AWANA: Wednesday at 6:30 p.m.
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