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Poor communities lose billions to predatory Lenders

By Freddie Allen
NNPA Senior Washington
Correspondent



Payday lenders and pawn shops are more common in poor neighborhoods. (Wikimedia Commons)

WASHINGTON (NNPA) – Predatory lenders continue to target poor, Black and Latino communities, siphoning off \$103 billion in fees and interests every year, and the rest of us are paying for it, according to a recent report by United for a Fair Economy.

“This is more money lost in poor communities than the United States spends on domestic food aid annually,” the report said. “We as a society end up subsidizing that lost income (an average of \$3,029 per affected household) through a social safety net that is already underfunded and overcapacity.”

In “State of the Dream 2015: Underbanked and Overcharged,” United for a Fair Economy (UFE), an independent research group that advocates for economic equality across race, gender and class lines, chronicled the disparities that continue to plague the banking industry.

Mike Leyba, the communications director at UFE and co-author of the report said that systemic economic exclusion, largely based on race, has existed for hundreds of years in the United States.

The free labor of kidnapped and

enslaved Africans enabled White male land owners and the financial institutions that supported them to accumulate massive amounts of wealth over hundreds of years.

Following the Civil War, Jim Crow laws and “The Black Codes,” continued to deprive freed African slaves of economic opportunities for decades.

After World War II, the GI Bill provided White male veterans a pathway to college, professional careers and a boost into the middle class, a bridge that was closed to Black veterans who also fought and spilled blood overseas. Later, the

Federal Housing Administration blocked Black families from moving into suburban neighborhoods, built with and partially funded by government subsidies.

“More than a quarter of all White families shifted from renting to owning in the twenty years following WWII,” stated the report. “Despite laws to the contrary, Black people were excluded from buying homes in White neighborhoods and were forced instead to live in urban ghettos.”

According to the UFE report, less than 1 percent of all mortgages from

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Zip Car teams up with DART

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Adopt a new pet for Valentines

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MegaFest returns to Dallas

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COMMENTARY

Black Press called 'Essential' to Future Progress

By George E. Curry
NNPA Editor-in-Chief

(NNPA) for 75 years of excellence.

“It goes without saying that your relevance, with time, is all the more important as the stories of struggle and sacrifice are passed on to each generation of Blacks,” he said in a speech at the NNPA mid-winter convention here. “This is essential so that our youth and future generations understand and appreciate the price of

NASSAU, Bahamas (NNPA) – A top Bahamas official praised the Black Press last week as essential to truthfully and creditably chronicling African American progress from one generation to the next.

Philip E. Davis, Deputy Prime Minister and Minister of Works and Urban Development, commended the National Newspaper Publishers Association

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Rep. Sheila Jackson Lee



Jeremiah Quarles



Reanae McNeal

More than 39,000 readers visited NorthDallasGazette.com last month!

Rep. Sheila Jackson Lee

Texas Black Expo (TBE), a 501(c)3 and host of the largest African-American empowerment festival in Texas, announced this week U.S. Congresswoman Sheila Jackson Lee, 18th Congressional District of Texas will chair the 2015 Juneteenth Summer Celebration (#TBE2015), June 11-14 in Houston and Darryl King, co-founder and chief executive officer, Principle Partnering Group, will serve as vice chair.

TBE is a nonprofit organization with a mission to stimulate growth and development within urban com-



munities by strengthening businesses, inspiring youth, and building better lives. More than 20,000 attendees are expected to attend #TBE2015 which will feature health and wellness ex-

workshops, business networking events, youth empowerment summits, entertainment shows and a small business marketplace.

“We’ve made great strides in America with regard to equal opportunity, but as evidenced by the Supreme Court’s decision to invalidate a critical section of the Voting Rights Act of 1965, it’s apparent there’s still work to be done,” said Congresswoman Jackson Lee. “I am honored to work with Texas Black Expo to put forth meaningful action to celebrate cultural diversity, further educational and economic empowerment, encourage self-awareness and

advocate for equality.”

Congresswoman Jackson Lee is an eminent, powerful voice in Washington. Currently beginning her 11th term, 20 years, she has proven to be an effective leader and staunch defender of the Constitutional rights of all Americans. Darryl King is a successful entrepreneur who consistently works to open doors of opportunity for numerous businesses and organizations throughout Texas. King advocates for economically disadvantaged and minority communities and serves multiple statewide boards.

“To enrich Texas’ diverse

communities, we must work together to cultivate feelings of pride and inclusion,” said King. “Texas Black Expo has been in a pillar in the community for more than a decade, and I delighted to join the organization in support of mission to strengthen businesses and inspire everyone.”

TBE Summer Celebration is traditionally held to correspond with the Juneteenth holiday, a significant historical observance for the African American community. The theme of the event evolves to ensure it addresses the community’s most pertinent needs.

#TBE2015 is themed “Building Better Lives” and aims to connect with the organization’s mission by concentrating on three focus areas: health, technology and cultural arts.

“Texas Black Expo was designed to galvanize African American communities across Texas with constructive messages and valuable resources,” said Jerome Love, president, Texas Black Expo.

For more information about Texas Black Expo events visit www.texasblackexpo.com and connect with @TexasBlackExpo on Twitter, Instagram and Facebook.

Jeremiah Quarles

Palm Beach, Fla. – Jeremiah Quarles, Chief Executive Officer of the DeSoto Economic Development Corporation has been selected as a winner in the economic development profession’s 40 Under 40 awards, the only award of its kind recognizing young talent in the economic development profession.

A five-member selection committee from across the U.S chose the winners from a pool of more than 157 candidates based on their exceptional contributions to the economic development



industry. The award’s program was managed by Development Counsellors International (DCI), a New York-based firm that specializes in economic development marketing.

“It’s no surprise that Jeremiah was selected for this prestigious national award,” said Dr. Tarron Richardson, City Manager. “This recognition also serves as a direct reflection of the value and quality of services that the DEDC and its Board provides to our community. We’re delighted to have Jeremiah’s experience coupled with his intricate understanding of the North Texas region here in DeSoto. The future development of this city is that much brighter.”

Jeremiah Quarles, has served as the Chief Executive Officer of the DeSoto

Economic Development Corporation (DEDC) since August 2013 and has been in the economic development profession for nearly a decade. Prior to accepting the position with the DEDC, Quarles served as the Executive Director of Economic Development for the City of Glenn Heights, Texas and as a Project Manager for downtown business attraction and retention for the City of Dallas Office of Economic Development.

Since accepting the position in DeSoto, Quarles has focused the organization’s efforts on further attracting medical, aviation and ad-

vanced manufacturing industries; raising brand awareness of DeSoto throughout the site selector and corporate

business community; and developing collaborative strategies for sustainable economic growth. During his first 14 months, Quarles oversaw substantial economic development projects totaling over \$115 million in new capital investment and created or retained over 350 full-time jobs. In addition, he has helped to re-energize the establishment of the Revolving Loan Fund Program (RLF) to assist small busi-

nesses with overall project or startup costs.

Quarles is a finance graduate of the Eli Broad College of Business at Michigan State University and a 2017 MBA candidate of the Mendoza College of Business at the University of Notre Dame. He is also the Immediate Past Chairman of the Dallas Regional Chambers’ economic development arm - the DFW Marketing Allies Group. Other accolades include Dallas Business Journal’s Top Minority Business Leader and 40 Under Forty,

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Reanae McNeal

DENTON — Reanae McNeal of Davenport, Iowa, a Texas Woman’s University doctoral candidate in women’s studies and a master’s student in English, recently was awarded a prestigious fellowship from the National Council of Teachers of English (NCTE). She is one of only 14 scholars chosen nationwide for NCTE’s Cultivating New Voices Among Scholars of Color Fellowship, 2014-2016 cohort.

According to NCTE, “the Cultivating New Voices program is designed to provide two years of support, mentoring and networking opportunities for early career scholars of color.” The



program aims to work with selected doctoral candidates and early career post-secondary faculty to cultivate the ability to draw from their own cultural and linguistic perspectives as they conceptualize, plan, conduct, write and disseminate findings from their research. Fellows interact

within the research community and with established scholars whose own work can be enriched by their engagement with new ideas and perspectives.

Ms. McNeal received her master of arts degree in women’s studies from TWU. Her research interests include white settler colonialism; global/U.S. women of colors; womanist/feminist/

Indigenous theorizing; liberationist epistemologies; African-Native studies; African-American and Indigenous liberation movements; multicultural transformative pedagogies; women of colors and violence; womanist theology; Indigenous/tribal theology; racial genocide; black womanist/feminist/Indige-

nous global thought; and the international council of thirteen Indigenous grandmothers.

“I am deeply honored and thankful to have received this fellowship and to have the opportunity to cultivate my research skills in creating scholarly work that underscores my cultural and linguistic perspectives,” Ms. McNeal said. “Moreover, I appreciate having Dr. Victor Villanueva, a senior scholar in the field of English, as my mentor during the fellowship. I look forward to growing and learning as an activist-research-scholar.”

More than 80 Cultivating New Voices Among Scholars Fellows have been selected since the program’s inception in 2000.

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AME church leaders cite black economic empowerment as 2015 goal

(TriceEdneyWire.com) - When Dr. Martin Luther King Jr. was assassinated, he and other protestors had won passage of the Civil Rights Act of 1964 and the Voting Rights Act of 1965. Therefore, his agenda had turned toward the next major issue - economic empowerment for Black people.

Therefore, on April 3, 1968, planning a march on behalf of oppressed sanitation workers, Dr. King told preachers at the Mason Temple in Memphis, Tenn., "It's all right to talk about long white robes over yonder, in all of its symbolism. But ultimately people want some suits and dresses and shoes to wear down here!

"It's all right to talk about streets flowing with milk and honey, but God has commanded us to be concerned about the slums down here, and his children who can't eat three square meals a day.

"It's all right to talk about the new Jerusalem, but one day, God's preacher must talk about the new New York, the new Atlanta, the new Philadelphia, the new Los Angeles, the new Memphis, Tennessee. This is what we have to do."

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what they enjoy today."

NNPA publishers were also greeted by Minister of Tourism Obediah H. Wilchcombe. A former journalist, Wilchcombe pledged to advertise in NNPA newspapers to help attract tourists, especially African Americans, to the Bahamas.

In his speech, Davis said, "No one has the authority to tell your story like you can so as to aptly illustrate in the words of an old African proverb: 'Until the lions have their own historians, tales of the hunt shall always glorify the hunters.'"

Davis urged publishers to continue providing robust coverage of their communi-



National Bankers Association President Michael Grant, U.S. Black Chambers Inc. President Ron Busby, and A.M.E. board member Rev. Jonathan Weaver discuss a new plan for economic development through the Black Church.

The next day, Dr. King was assassinated.

Nearly 47 years later, as America last month celebrated the King birthday holiday and is now celebrating Black History Month, a group of church leaders appears to be carrying out this Black economic empowerment goal in earnest. Invited to speak to a recent gathering of pastors and leaders of the African Methodist Episcopal (A.M.E.) Church, National Bankers Association President Michael Grant cited the words of human rights champion Paul Robeson:

"We realize that our future lies chiefly in our own hands," Grant quoted. "We know that neither institution

nor friends can make a race stand unless it has strength in its own foundation; that races like individuals must stand or fall by their own merit; that to fully succeed they must practice the virtues of self-reliance, self-respect, industry, perseverance, and economy."

Grant continued in his own words: "We played a major role in growing America from a small colonial outpost to the greatest industrial giant the world has ever known. We don't have to argue about our ability to grow wealth. We have made everyone else rich, some filthy rich. Isn't it time that we finally make our efforts productive for ourselves?"

Grant was keynote speaker during a special session on "Economic Development through the Black Church" during the A.M.E. Church's 2nd District Mid-year Opening Plenary Session in Raleigh, N.C. late last year. His speech preceded a panel discussion that also included Marie Johns, former deputy administrator at the Small Business Administration; Ron Busby, president/CEO of the U. S. Black Chambers Inc. and Rev. Jonathan Weaver, senior pastor of Greater Mt. Nebo A.M.E. Church in Bowie, Md., and board member of the A.M.E. organization that deals with economic growth and development projects.

Following the forum, Weaver says A.M.E. pastors, led by Bishop William P. DeVeaux, are now poised to carry out a specific plan that they hope will spread to other denominations and ultimately catch fire in other denominations and the Black community throughout 2015.

"Clearly where we are at this point is to actualize and implement what we dis-

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between the Civil Rights Movement of the 1960s and recent unrest across the nation when unarmed African Americans were killed by police officers who were never prosecuted.

"Today, history screams as loudly in Ferguson [Mo.] as it did in Mississippi during the 1960s," he said. "We must, though, be careful that the ideologies which led to our bonded and disenfranchised forebears to unrest and uprising are not used to rationalize the actions of those who resist the necessary casings of law and order.

"As journalists, your role as peacekeepers, therefore, can never be overstated.

You must do all that you can to continue to be forthright and objective truth-tellers, calming the waters, while providing an accessible resource for young emerging leaders."

Like African Americans, Davis said, the Bahamas has had its own struggles with racial tension. He said that history is "painfully punctuated with accounts of bloodshed and death, poverty and provocative policemen, incited cities and solemn cemeteries."

He explained, "Much as that history derives from the abominable Jim Crow that survives today dressed in the fabled emperor's new clothes."

'Get Tested. Grab a Bite' part of National Black HIV/AIDS Awareness Day

DALLAS — Parkland Health & Hospital System is joining with several community partners to provide free health screenings in observance of National Black HIV/AIDS Awareness Day.

The second annual "Get Tested. Grab a Bite," which features free barbecue chicken for participants, will be hosted by The Afiya Center from 11 a.m. to 5 p.m., Feb. 6 at the Wynnewood Village Shopping Center, 501 Wynnewood Village, Dallas, 75224. It will include free rapid HIV testing provided by Parkland's Family Planning and HIV Prevention departments and The University

of Texas Southwestern Medical Center. The Urban League of Greater Dallas & North Central Texas and UT Southwestern will offer free syphilis testing, while AIDS Walk South Dallas will present educational information.

"The first step to living a long and healthy life with HIV is getting tested," said Candace Moore, MS, Parkland's HIV Prevention Program Manager. "HIV and AIDS continue to have a disproportionate impact on African Americans, particularly in South Dallas."

According to the Centers for Disease Control and Prevention (CDC), while

blacks represent about 12 percent of the U.S. population, the group accounts for almost half of all new HIV infections in the U.S. each year (44 percent), as well as almost half of all people living with HIV (41 percent). AIDS is among the top five causes of death among black men and women aged 25 to 44.

Approximately one in 16 black men will be diagnosed with HIV during their lifetime, as will one in 32 black women. The CDC says that African American communities carry the most "severe burden" when it comes to HIV of any other racial or ethnic group. The

CDC urges individuals to empower themselves by getting the facts about HIV, protect themselves by practicing safer sex, getting tested for HIV and other STDs because they can play a role in the acquisition of HIV, and seeking life-extending treatment if needed.

"Observing National Black HIV/AIDS Awareness Day and partnering with these various organizations, especially Parkland's Family Planning unit, is particularly important to us because it brings needed awareness of women's reproductive health rights and disproportionate incidence of HIV among black

women," said Marsha Jones, founder and executive director of The Afiya Center, which focuses on the needs of African American women's reproductive, economic and political rights.

Parkland's HIV Prevention Program provides a comprehensive approach to HIV prevention by offering rapid HIV testing focusing on high-risk individuals and helping patients make the transition from newly diagnosed to fully-engaged in medical care. The program offers prevention counseling sessions for HIV patients and their partners that

encourage and support a responsible and healthy sexual lifestyle, assist recently incarcerated individuals link to HIV medical care, and provide education and support to HIV-negative individuals. Free rapid HIV testing is available.

Parkland also makes support services available to family and friends of HIV/AIDS patients. For more information about Parkland's HIV services, please call 214.590.7055. For more information about HIV outreach events, HIV testing, or HIV prevention services, please email HIVOutreach@phhs.org.

Sleeping your way to wellness: The facts on sleep apnea

By Susan Beane, M.D.
Special to the NNPA from the *New York Amsterdam News*

We're used to thinking about being healthy while we're awake, but what happens while we're asleep also affects our health. Sleep apnea is a common condition that harms health by disrupting sleep. To learn about this condition, I spoke with Dr. Hal Alpert, M.D., a board-certified sleep medicine specialist attached to both Nocturnal Sleep Medical Group (in Washington Heights and Jackson Heights) and to BetterSleep New York (in the Bronx).



Beane: What is sleep apnea?

Alpert: When you sleep, your brain sends less stimulation to the muscles that keep your airway open. In people with sleep apnea, the airway becomes too narrow,

blocking the airflow. When that happens, your brain wakes you up so you can breathe properly.

What health problems does sleep apnea cause?

With sleep apnea, your brain wakes you by releas-

ing hormones that cause medical problems. Sleep apnea can make your heart speed up and cause irregular heart rhythms and hypertension, or high blood pressure—in the lungs and

throughout the body. It can elevate your blood sugar and can eventually cause diabetes. It can even increase the risk of heart attack and stroke. That's why it's very important to diagnose sleep

apnea and treat it. Additionally, your brain needs uninterrupted sleep to be restored. If you don't get that, the next day you'll function poorly, which can affect your quality of life.



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Eastfield College Black History Month Celebration

MESQUITE — Eastfield College will celebrate Black History Month with a series of lectures, concerts and other events throughout February. The theme is “Celebrating a Century of Black Life, History and Culture.” The following is a list of events that will be held on the Mesquite campus:

- Recital Series, Feb. 4: South African baritone Dr. Christian Bester will perform at 12:30 p.m. in the Eastfield Performance Hall as part of the college’s Wednesday Recital Series.
- Music and history lectures, Feb. 5: Music faculty

member Dr. Oscar Passley will present a lecture on “A Century of Music: The Black Experience” at 9:30 a.m. in F-117, and history faculty member Brett Wilkinson will discuss “The Ballot or the Bullet: Malcolm’s Argument for the Right to Vote” at 11 a.m. in C-295.

- Dallas Black Dance Theatre, Feb. 11: The semi-professional dance troupe, which consists of 10 aspiring artists from across the country who tour nationally, will perform at 11:15 a.m. in the Eastfield College Performance Hall. Now in its 13th season, the dance com-

pany performs a diversified repertoire of modern, jazz, African, lyrical and spiritual works by emerging and internationally recognized choreographers.

- “50 Years: A Historical View of the Voting Rights Act of 1965,” Feb. 12: Dr. Stacey Jurhree, Government faculty, will present the lecture at 11 a.m. in C-135.

- “A Sunday in Kigali,” Feb. 12: The 2006 Canadian feature film set during the Rwandan genocide will be shown at 12:30 p.m. in C-237.

- “Locked Up, Then What?,” Feb. 16: Sociology

faculty member India Stewart will present the lecture at 11:15 p.m. in G-101/102.

- Panel: Addressing Minority Males in America & Beyond, Feb. 18: A panel that includes attorney Russell Wilson, Criminal Justice professor Patrick Patterson and Danielle Ayers, minister of social justice at Friendship-West Baptist Church, will address the issue of minority males and authority and how to move forward after the recent events in Ferguson, Missouri. The panel discussion will begin at 12:30 p.m. in G-101/102.

- 25th Annual African American Read-In, Feb. 24: The theme for this year’s read-in is “Celebrating the Legacy of Dr. Maya Angelou. Selections of Angelou’s works will be read by Eastfield students as well as faculty members Larissa Pierce, English; Katawna Caldwell, English; and Selena Stewart-Alexander, Developmental Reading & Writing/English, at 11 a.m. in F-117. The Eastfield Chorus will also perform.

Historically Black Colleges and Universities Fair, Feb. 25: A transfer fair featuring representatives from

HBCU institutions will be held from 9 a.m.-1 p.m.

- Recital Series, Feb. 25: The soul and jazz group “Funky Knuckles” will perform in F-117 at 12:30 p.m.

• Art Slideshow and Giraud Polite Photography Reception and Discussion: A slideshow titled “A Century of Black Artists” will be on display in the Eastfield Library from Feb. 9-March 6. Photography by Giraud Polite, Brookhaven College Visual Communications faculty, will also be on display, and there will be a reception/discussion on Feb. 26 in G-101/102 at a time to be determined.

Top 10 scholarships for Black History Month

February is here again, and Black History month is being celebrated all around the country and even in some parts of the world. Although the shortest month of the year, February has been chosen as the official month of the year to pay tribute to famous African Americans who contributed to society.

But actions speak louder than words, and so many organizations and companies have launched various



scholarship funds for African American and other minority students. Collectively, the scholarships give away millions in much needed college funding.

Here are the top 10 Black History month scholarships for this year:

- #1 - Steve Harvey Foun-

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How to Apply for Financial Aid workshop to be held on Feb. 12 at Destination College

The Destination College department will offer a workshop on financial aid from 6:30 – 8:30 p.m. on Thursday, Feb. 12 at the Preston Ridge Campus Conference Center located at 9700 Wade Blvd. in Frisco.

This particular workshop will explain how to apply for financial aid and sort out facts from myths. Different types of financial aid as well as the Free Application for Federal Student Aid (FAFSA) will be discussed.


While there is no fee to attend, registration is re-


quired. To register, visit www.collin.edu/destinationcollege. For questions, call 972.377.1772.

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Plano seeking proposals for use of historic house at park

The City of Plano is asking for proposals regarding use of the Collinwood House, one of the oldest homes in the city. The Request for Proposals (RFP) seeks to explore the possibilities of a use for the house that enhances the value and functioning of the new Park, and contributes to the quality of life in Plano.

A requirement of any agreement will be to rehabilitate and utilize the house at its current location at the future Windhaven Meadows Park at 5400 Wind-

haven Parkway, between the Dallas North Tollway and West Spring Creek Parkway.

The house sits within a large tract of land with open fields, a creek near the east and west property lines and small ponds. It was constructed in an area that was once a rural farmland.

The City of Plano bought five parcels of the 124 acre property between 1993 and 2009. Windhaven Meadows Park is scheduled to open there in 2016.

The Collinwood property and house are now sur-

rounded by newer residential subdivisions. The construction date of the house has been reported by previous owners as 1861.

The property is privately occupied at this time; any proposers wishing to see the house may view it at the times prescribed in the RFP.

The City's original plan was to remove the house, offering it up for free, to any interested party willing to pay the cost of moving it. But in December, Plano City Council members agreed on a three-month timeframe for qualified parties to pres-

ent another option that would keep the old farm house at its original location.

"A successful proposal will include a plan to protect the house from vandalism," said Amy Fortenberry, Director, Parks and Recreation Department.

All proposals must be delivered or mailed to the City of Plano Purchasing Division at 1520 Avenue K by 3:00 pm (CST), Monday, March 16, 2015. The Request for Proposals packet is available on BidSync.com.



DART, Zipcar collaboration helps complete the 'last mile'

Zipcar, the world's leading car sharing network, and Dallas Area Rapid Transit (DART) today announced that they have teamed up to add two Zipcars along the transit line at the Mockingbird Station in an effort to provide even

more convenient and simple transportation options to Zipcar's growing Texas market. The new location will help residents, students, businesses and visitors to get around by combining

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1930 to 1960 were issued to Black people.

By 2013, the median wealth held by White families (\$141,900), dwarfed the median wealth (\$11,000) of Black families.

"As an estimated 80 percent of assets come from transfers from prior generations, the history of the financial situations of prior generations is a primary cause of the racial wealth gap," stated the report.

Leyba said that economic exclusion, largely based on race still exists, but it's much harder to pinpoint.

"It may not be legalized or sanctioned by the federal government," said Leyba. "But it still exists."

Economic exclusion continues to plague the banking sector, leaving 93 million Americans "unbanked" or "underbanked."

"The unbanked are people that do not have any type of consumer checking account, and are outside the entire banking system," the report explained. "The underbanked are people that have a checking account, but also rely on Alternate Financial Service Providers."

According to the report more than 20 percent (20.5 percent) of Black house-

holds were unbanked in 2013, compared to 3.6 percent of White households.

Forty percent of Black households were full-banked compared to 75.4 percent of White households.

Alternate Financial Service Providers or AFSPs include payday loans, auto title loans, rent-to-own shops, subprime credit cards, high-interest rate installment loans, check cashing, prepaid reloadable debit cards, and money orders, the report said.

Researchers found that people shun traditional banks in favor of AFSPs for a number of reasons. Fifty-eight percent said that they didn't have enough money to meet minimum balance requirements to keep an account open, while others (17 percent) said that past credit problems made it difficult for them to open new accounts.

In recent years, following the housing crisis banks, Chevy Chase Bank, Wells Fargo and Bank of America paid out multi-million dollar settlements in mortgage lending discrimination lawsuits involving Black and Latino borrowers.

But even if Black customers were able to meet

the minimum requirements, had good credit and confidence in banks, the contraction and consolidation in the financial sector following the Great Recession have placed traditional banks out of reach for millions of Americans.

AFSPs moved in to fill that void.

"Payday lenders are nearly eight times as concentrated in neighborhoods with the largest shares of Blacks and Latinos compared to White neighborhoods, draining nearly \$247 million in fees per year from these communities," the report said. "Even after controlling for income and a variety of other factors, payday lenders are 2.4 times more concentrated in Black and Latino communities."

As local bank branches fade away, Leyba said, community businesses dry up.

"What we're seeing with more large corporate banks taking over those local branches, it makes it so that there is very little incentive for them to invest in that local area," explained Leyba. Especially, when the large corporate banks can get a much higher yield from other financial products, he added.

UFE researchers sug-

gested that the United States follow other industrialized nations such as France, Germany, Japan, China, Brazil, India, and New Zealand by offering more banking services through local post offices, which have a much larger foothold in urban and rural communities than banks.

The report said that nearly 40 percent of post offices are in zip codes "without a single bank," and about 20 percent are in zip codes with just one bank.

"In addition to handling money orders, transfers, and debit cards, postal window clerks have experience cashing checks, processing refunds, renting post office boxes, preparing bank deposits, and maintaining business accounts," the report said.

The report also recommended reforming the Community Reinvestment Act (CRA), modernizing payment technology to keep pace with the new realities of banking and adopting national standards to cap the interest rates on payday loans.

Leyba said that lending circles that provide small community-based loans, have also been successful in emerging markets.

"We know that not everyone will find their way into

the banking system, as there is no way to make that happen either through policy solutions or innovations in products," stated the report. "What policy makers and advocates can do, though, is

look for ways to attract, retain and encourage people to begin to build assets, build a favorable credit history and ultimately begin down the path of wealth creation."

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PetSmart hosts Be 'My Valentine Adoption Weekend'

This Valentine's Day, why not fall in love with a deserving adoptable cat or dog? The PetSmart Charities Be My Valentine Adoption Weekend takes place from Feb. 14-15 at your local PetSmart store. This two-day event allows people to meet thousands of friendly, lovable dogs and cats that are looking for their forever home.

More than 3,000 animal welfare organizations will be on-site at all 1,300 PetSmart stores in the United States, Canada and Puerto Rico. They can help you find the perfect valentine, whether you're looking for a purebred or mixed breed, or a dog, cat, puppy or kitten.

"Adopting a cat or dog is sure to bring you unconditional love – not only on this Valentine's Day – but for a lifetime," said Jan Wilkins, executive director, PetSmart Charities. "We are thankful for our adoption partners for helping to make this event pos-



sible and for helping potential adopters fall into love with thousands of deserving pets."

"At PetSmart, we understand the unconditional love we receive from pets," said David Lenhardt, chief executive officer, PetSmart. "Partnering with PetSmart Charities for the Be My Valentine Adoption Weekend event allows us to create more of these bonds between people and

pets while also saving thousands of lives."

Visit the PetSmart Charities' adoption center inside any PetSmart store in the United States, Canada or Puerto Rico from 9 a.m. to 9 p.m. on Saturday, Feb. 14 and 10 a.m. to 6 p.m. on Sunday, Feb. 15. To find the PetSmart store nearest you, visit <http://pets.petSMART.com/adoptions/> or call 1-877-473-8762.

NDG Valentines Gift Guide

Valentine's Day is fast approaching and we wanted to share our top picks for gifts for that special someone in your life.

Gifts for Her



Kate Spade

Everyone is carrying a Coach or Michael Kors purse so buy her a bag that will separate her from the pack with a bag from our favorite purse designer Kate Spade.

Bottle of Wine

A subscription to Club W is the gift keeps giving. Upon sign up, she'll be asked to fill out a palate survey, which will help the Club W team match her with the perfect bottle of wine. You can select the number of bottles she'll re-



ceive every month. Just imagine tasting a fabulous bottle of wine together on date night! Club W Bottle of Wine

Maid Service

There is just not enough time in the day to get everything done. So, why not arrange a cleaning service to come by and Spring clean. Dallas Maids and Walo Maids are great local companies.

Gifts for Him

Man-Scaping

He works hard and he deserves a little time just for him. So, arrange for a spa day at The Boardroom. The Boardroom is an exclusive upscale spa experience

JUST FOR MEN! boardroomwww.boardroomsalon.com



Wet His Whistle

Arrange for the two of you to take a guided tour at the Witherspoon Distillery in Lewisville. They offer guided tours to the public on Fridays at 4pm and Saturdays at 11am, 1pm, 3pm and 5pm for only \$10! At the end of the tour you and the man in your life will enjoy whiskey and rum as well as a little rum cake.

Life is Like a Box of Chocolates

It's sad but most men have never received chocolate on Valentine's Day! Send him a gourmet box of chocolate from Dude Sweet Chocolate to his office. www.dudesweetchocolate.com

HOUSING, continued from Page 3

cussed in Raleigh," said Weaver in an interview. "The whole thrust was how Black churches can help to empower Black businesses."

The starting plan, in a nutshell, is for churches located in the A.M.E. Second District - North Carolina, Virginia, Maryland and D.C. - to commit to the support of two Black-owned businesses. They are Thomas Morehead, president of a BMW dealership in Sterling, Va. and Donnell Thompson, co-founder/co-owner of RWDT Foods, Inc., a chain of restaurants based in N. Snellville, Ga.

AME church members buying from those two businesses will cause the churches to benefit from those sales; then identify other businesses in and around the states and "replicate this process", Weaver described. After tracking

the sales, initiated by the churches, the hope is that other church districts will get involved and that the movement will spread to other businesses and other churches.

"And we certainly hope and pray that this will become a much larger Black faith effort and we will reach out to the Baptist community, the Church of God and Christ and the list goes on," Weaver said. "If we're able to affect a significant change in terms of relationship with Black businesses, can you imagine if we're able to boost their profit margin and therefore they are going to have to hire more people and therefore they will be reaching back to the faith community. More people will have jobs, they will have better jobs; therefore there will be less frustration, economically, in our community."

So far, the congregations have been receptive to the idea, Weaver said. "Quite frankly, I've not met any resistance thus far."

In his speech, Grant reminded the audience that a legacy of Black economic development was at the core of the founding of the A.M.E. Church.

"I agree with that great A.M.E. historiographer, Dr. Dennis C. Dickerson, who said that the history of the African Methodist Episcopal Church - founded - by Bishop Richard Allen - reflects the black liberationist narrative of African - American history," Grant said. "Nearly eight decades before the signing of the Emancipation Proclamation, Allen, a free man, was already promoting Black economic development. So it is fitting that we come to his church today with an urgent message: The time for Americans of African descent to take our place at the

round table of economic opportunity is now. With each passing day, the price of not having a well - thought out economic agenda for Black America continues to extract a toll and degrade our position in this country and throughout the diaspora."

Grant, who last year received the U. S. Department of Commerce's Lifetime Achievement Award for his Black business advocacy, ticked off statistics that undergird the need for an economic movement to support Black-owned businesses and Black-owned banks:

There are currently 1.9 million Black-owned businesses in America, but only about one in 20 have more than one employee and less than 2 percent have annual gross receipts of more than \$1,000,000.

In terms of relative wealth, White America is 20 times richer than Black America, according to a recent Pew Report.

In the 1960's, we had 60 Black-owned banks. Today, that number has dwindled to only 30. What is insane about this tragic loss is this: The bank is the only institution in our community that can leverage or multiply dollars 7, 8, 9 or 10 times. That means for every \$1,000,000 dollars of invested capital in these banks, they are able to loan out 7, 8, 9 or \$10 million for economic development, business growth and job creation.

Grant said African-Americans lost significant ground in business ownership after integration, largely because African-Americans were no longer forced to support each other.

"As long as we were forced to trade with each other and barter with each other, our businesses (small as they were) thrived. But in our minds, we were never quite good enough. We had internalized the lie about

our lack of inherent worth," he said. "When the doors of integration gave us the long - awaited pass to wine and dine with our former oppressors, we enthusiastically abandoned our own in search of an elusive White acceptance. We believed then - and many of us still do - that association would bring on assimilation."

Dr. King concluded on April 3, 1968, the eve of his assassination: "We've got to stay together and maintain unity. You know, whenever Pharaoh wanted to prolong the period of slavery in Egypt, he had a favorite, favorite formula for doing it. What was that? He kept the slaves fighting among themselves. But whenever the slaves get together, something happens in Pharaoh's court, and he cannot hold the slaves in slavery. When the slaves get together, that's the beginning of getting out of slavery. Now let us maintain unity."

MegaFest returning to Dallas for 2015 event

More than 85,000 attendees from more than 30 countries will descend upon Dallas for MegaFest 2015, hosted by T.D. Jakes, from August 20 to 22.

The three-day festival is returning to Dallas after tremendous success in 2013. During MegaFest 2013, more than 75,000 attendees from 20 states and 31 countries visited the Downtown Dallas Business District, bringing an estimated economic impact of



more than \$41 million. "MegaFest harkens back to a simpler time when families spent quality time together," said T.D. Jakes. "With so much chaos and

turmoil ensuing in the world today, it will be critical for families to reconnect and recharge their batteries in a fun-filled, inspirational environment.

It is also a great opportunity to showcase the best that Dallas has to offer - from its dynamic business community, to its arts and entertainment to its renowned shopping, restaurants and hospitality venues. MegaFest is a can't-miss opportunity for all."

MegaFest 2015 events will be held at American Airlines Center, the Kay Bailey Hutchison Convention Center Dallas, the Omni Dallas Hotel and other venues throughout the city.

It is the nation's largest multi-day family festival that brings together elements of faith, inspiration, music, empowerment, comedy and film in one fun-filled environment.

"We're excited that T.D.

Jakes is bringing MegaFest back to Dallas.

The 2013 event was a resounding success, and we expect even bigger results for 2015," said Phillip Jones, Dallas Convention & Visitors Bureau President. "Hosting Bishop Jakes' MegaFest gives Dallas a BIG opportunity to showcase all that we have to offer, and this event raises our international profile as a leading, desirable destination."

Movie Review: *The Wedding Ringer*

By Dwight Brown
NNPA Film Critic

In a now infamously leaked email, Screen Gems President Clint Culpepper called comedian Kevin Hart a "whore" because he wanted him to use his huge social media following to promote *Think Like A Man Too*, and Hart wouldn't do it without being paid more money.

Kevin politely responded in the press, "Knowing your self worth is extremely important people... I look at myself as a brand and because of that I will never allow myself to be taken advantage of."

Culpepper was wrong. Hart isn't a "whore," he's just "prolific" and good at what he does.

He pumps out three to four movies a year like he's puppy mill. Single-handily, he turns mediocre movies into a comedy event. He earns his paycheck. Don't hate the player, hate the game!

Doug (Josh Gad, *Thanks for Sharing*) is a pudgy, four-eyed well-to-do businessman who has landed a



Kevin Hart stars in *The Wedding Ringer*.

dyed-blond, gold-digging fiancée (Kaley Cuoco-Sweeting, TV's *The Big Bang Theory*) who is way out of his league.

Their wedding day is two weeks away and the loser has no best man, no groomsmen and not one friend who'll accept an invitation to his nuptials. Someone pulls his coattails and turns him on to a professional "Best Man."

Jim Callahan (Hart) is the proud, but clandestine owner/CEO of Best Man, Inc. He can rock a wedding with a phony, teary-eyed reception toast, fawning rent-a-groomsmen and a happy ending release.

Writer/director Jeremy Garelick (*The Break Up*) marks his feature filmmaking debut with this sketchy

story that could go in either direction: ribald comedy, or flat formulaic bomb. He's got just enough of a plotline to sustain a 90-minute film. However, his movie runs 101 minutes. Surprisingly, he keeps the proceedings going at a nice pace and you don't get bored. In part, that's because of his nimble writing and direction.

Also, his cast breathes life into the characters, interprets the dialogue with zest and knows how to work the sensitive moments, which are thoughtfully interspersed among the dull ones.

Garelick's filmmaking peaks in three key sequences: One, a wedding dance scene with Gad and Hart doing their well-coor-

ing debut with this sketchy

NDG readers can win tickets to see *In Real Life*

In Real Life is the third installment in Charlayne Woodard's trilogy of plays about growing up as a black woman in America in the

60's and 70's.

The previous two plays, *Pretty Fire* and *NEAT* were runaway hits - produced and presented by Fort

Worth's Jubilee Theatre in 2012 and 2013 to rave reviews. Visit NorthDallasGazette.com to enter to win two tickets!

Irving honors Black History

The Irving Black Arts Council and the City of Irving will present their annual African-American History Month family program. This year's program will highlight "A Century of Black Life, History and Culture", U.S.P.S. Heritage Stamp Honoree Robert Robinson Taylor, and Forever Stamps Honorees C. Alfred

"Chief" Anderson, Shirley Chisholm, Wilt Chamberlain, Ralph Ellison, Jimi Hendrix.

The African-American History Program and Reception is scheduled for Sunday, Feb. 22 at 4 p.m. in the Dupree Theater and Main Gallery at 3333 N. MacArthur Blvd., the admission is free.

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NDG Entertainment Ticket Giveaway!!! Visit www.northdallasgazette.com to win tickets to see *In Real Life* @ Jubilee Theater Center.

Black or White only mildly entertaining

By Dwight Brown
NNPA Film Critic

Race relations can be a touchy subject. Only a very perceptive filmmaker could tackle the topic and be remotely successful. It would require a writer/director to be smart, balanced, sensitive and able to see both sides of the issue. The characters would almost need to be extensions of our opinions and thoughts, so everyone has something in the game. On most of those levels, this very shallow, poorly conceived and developed film, which is based on a true story, is a well-meaning misfire.

A White middle-aged Los Angeles attorney, Elliott Anderson (Kevin Costner), can't get over the loss of his



recently deceased wife. He's turned to the bottle. His life is empty, except for the daily embrace of his biracial granddaughter Eloise (Jillian Estell). Elliott is content to raise Eloise, but he is inept when it comes to school schedules and child rearing responsibilities. His wife did all that

stuff. Eloise lives with her granddaddy because her mom, his daughter, died in childbirth and her dad Reggie (Andre Holland), a drug addict, is MIA. Cue the stereotypes.

Mike Binder is an actor/writer/director (Reign Over Me): a jack-of-all-trades filmmaker. His

movies are made for around \$10 Million and gross around \$19 million. He worked previously with Costner on The Upside of Anger, which fits the same budget/box office formula, and this ill-conceived film continues that pattern. The characters are poorly drawn. The dialogue is never memorable, unless Elliott is calling Reggie the N-word. And note that Black characters do not use derogatory terms when referring to White characters. Really? The premise is decent but the execution is preposterous and plays out like an afternoon soap opera. This kind of lopsided story doesn't play out in real life. File it in The Help

See BLACK, Page 16

More happy winners...



NDG Winner Shantonio Scott and son enjoys the exciting Marvel Universe Live at American Airlines Center



NDG Winner Facheryl Dixon and son enjoy a great time watching the entertaining Harlem Globetrotters at American Airlines Center

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Why African-Americans are in desperate need of mortgage help

By Marcia Griffin

Buying a house or a piece of property to call your own is part of the American Dream. But, if you're African-American, that dream is becoming further and further out of reach.

Whether you're a renter trying to buy your first home or a homeowner looking for a modification to avoid foreclosure, it has become more difficult than ever to get approved for a loan and just as challenging to understand the nuances of what lenders are looking for.

For African-Americans, the mortgage landscape is particularly harrowing.

According to sociologists from Rice and Cornell Universities, African-Americans are 45 percent more likely than Whites to go from owning their homes to renting them.

There are many factors contributing to this startling statistic. Among them:

* African-Americans are more likely to lose their homes to foreclosure.

* African-Americans have been more targeted by predatory lenders.

* African-Americans have less wealth to put toward homeownership in the first place.



During the Great Recession, between 2007 and 2010, wealth for Blacks dropped by an average of 31 percent, home equity dropped by 28 percent and retirement savings dropped by 35 percent. During that same period, Whites lost only 11 percent in wealth, 24 percent in home equity and actually gained 9 percent in retirement savings.

So are African-Americans destined to fall further behind? Not if they are aware of the statistics and trends and how to overcome them.

For example, in inner cities, conveniently located houses will go to non-minority people who can afford the down payment and have excellent credit.

Meanwhile, African-Americans will be pushed further and further out, making it increasingly difficult to get to work plus; stuck with sky high rents and slum land-

lords.

Already, Wall Street investors have bought thousands of foreclosed homes once owned by African-Americans. They are now the owners and we are the renters. This is the scheme. Rents are predicted to go up 20 percent per year.

To make matters worse, when investors sell the properties, African-Americans are not the buyers. The mortgage approval requirements are exceedingly high. Today, the average mortgage denial has a 722 credit score. The average score for the people we serve is 630. Since 96 percent of African-American wealth is in our homes, we lose.

While these statistics and trends are grim, they are certainly not insurmountable. With goal-oriented financial education and information, thousands of homeowners have achieved their financial goals in recent years. Not only that, but many families have achieved 0 percent foreclosure rates - a remarkable feat in the recent economy.

Here is some valuable information that could lead in that direction:

* Remember, the mortgage industry is in business to make lots of money by any means necessary. The less you know, the fewer

your options and the more you can be taken advantage of.

* Non-profit counseling and credit assistance for distressed homeowners and prospective homebuyers is available, but rarely marketed. A lot of this is valuable, free information from experts in mortgage and credit fields.

* In many states, there is government home buying money that goes unused. This money is also not marketed. Call your Department of Housing as soon as possible.

* Limit the financial information you get online. Speak to a professional over the phone or in person so you can check out their credentials.

* Without some guidance and information the mortgage process can be confusing, difficult and misleading. One wrong decision and thousands of dollars can be lost. So get the infor-

mation you need.

Marcia Griffin is founder of HomeFree-USA, a leading intermediary for the U.S. Department of Housing and Urban Development, committed to turning

around home-ownership rates for African-Americans and other minorities. For more information: marciaghfusa@msn.com; 202 288 8510; or call toll free: (855) 493-4002. Also visit HomeFreeUSA.org; Twitter: @marciahomefree.

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RINGER, continued from Page 9

inated interpretation of "The Dougie."

Two, a hard-fought tackle football game that pits Doug's arrogant, chest-pumping father-in-law (Ken Howard, TV's *The White Shadow*) and his senior citizens crew against Doug, Jimmy and the fake groomsmen ("They look like the cast of *Goonies* grew up to be rapists."). Three, a bachelor party that involves a Basset Hound, peanut butter and unprotected testicles. (Ouch! Don't ask, don't tell!)

Jenifer Lewis plays Jimmy's sage and sassy secretary, and her self-assured-

ness is comical and motherly. Jorge Garcia (TV's *Lost*), Affion Crockett (*A Haunted House*) and Aaron Takahashi, as three of the for-hire male entourage, raise a chuckle. Josh Gad goes toe-to-toe up with Hart on the dance floor and in every scene.

Hart, with his usual impish charm, manhandles the dialogue, works the character into a frenzy and smiles in such an endearing way you want to give him all the money in your pocket. Gad and Hart have chemistry, but someone tell Gad, it ain't a real bromance. Hart is moving on to his next

comic pairing, real soon. (Get Hard with Will Ferrell opens in March.)

The Wedding Ringer isn't innovative, but ultimately it's a crowd-pleasing movie. Hart, with his command of social media, will get fans in theater seats.

Garelick's writing/direction coupled with the cast's high jinks will keep audiences laughing. But folks keep in mind, though Kevin Hart is not a "whore," he isn't marriage material either. This is just a hook up. A comedy booty call. A pretty good one.

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



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ZIP, continued from Page 7

DART and Zipcar trips to explore the greater Dallas area.

The new Zipcars now offer transit riders a trusted option for “wheels when you want them” along their transit trip. The availability of Zipcar allows members increased access to these communities and encourages the use of public transportation by providing a cost-effective and convenient travel option for transit riders whose destination is not easily reached by other means from the DART station.

“The Zipcar connection helps make DART a more convenient option for customers needing a way to start or complete their trip,” said Nevin Grinnell, DART vice president of marketing and communications. “We are looking forward to further enabling residents and visitors get out and explore the area.”

Zipcar launched in Dallas in September of 2014 with 25 vehicles. Since then the program has grown to more than 40 Zipcars, including a wide variety of makes and models, from BMWs, to hybrids and pickups, making it

easy to select the right vehicle for any trip.

“We know that many Zipcar members combine their Ziptrips with other transportation options such as biking, walking and public transit to get around,” said Catie Clemens, market manager of Zipcar. “We are pleased that this partnership will provide even more access to both downtown Dallas and beyond and look forward to growing our relationship with DART.”

Zipcars can be reserved on Zipcar’s mobile app, online or over the phone. The new Zipcar vehicles are available for reservation 24 hours per day, seven days a week. Rates start as low as \$8 per hour and \$69 per day and include the cost of gas, a reserved parking spot, insurance, roadside assistance and up to 180 miles per day.

DART joins pioneering transportation organizations across the North America that have partnered with Zipcar to bridge the “last mile” of transit trips.

More information, including how to become a Zipcar member, is available at www.zipcar.com/dallas.

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
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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

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.

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. Greenview Dr.

Strictly Business
4159 W. Northgate

Washateria New Life Ministries
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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
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QUARLES, continued from Page 2

'Outstanding Dallasite' by the Dallas Junior Chamber of Commerce and Apex Society's Power 30 Under 30.

DCI's 40 Under 40 award was designed to discover the economic development

profession's rising stars.

"The people chosen by the selection committee represent a bright future for the economic development world," said Andy Levine, president of DCI. "They are

a new breed of results-driven place makers. We're very pleased to see Jeremiah Quarles among the winners."

DCI officially announced the winners on January 26, 2015 at an awards reception during the International Economic Development

Council Leadership (IEDC) Summit in Palm Beach and will feature an in-depth profile of each on its website throughout 2015.

For more information on DCI's 40 Under 40 winners, visit www.aboutdci.com/40under40.

TOP 10, continued from Page 6

2015. Forward Scholarship Program: Offers scholarship awards and once-in-a-lifetime apprenticeship experiences to African American youth looking to pave the way for their futures. Deadline is in March 2015.

#2 - "Selma" Speech and Essay Scholarship Contest: Inspired by the recent film released by Paramount Pictures, this scholarship is open to U.S. high school students ages 14-18 who are currently enrolled in a public, private or parochial high school or home study program in the United States and its territories. Deadline is in February 2015.

#3 - 100 Black Men of America Future Leader Scholarship Program: Open to high school seniors as well as college freshmen, sophomores, juniors and seniors. The scholarship is based on academic achievement and community service. Deadline is in February 2015.

#4 - Regions Riding Forward Black History Month Scholarship: Funded by Regions Bank (located in 16 states), this program awards scholarships each year to high school students and college students. Interested students may apply by writing an essay about African-Americans who have inspired them. Deadline is in February 2015.

#5 - Jackie Robinson Foundation Scholarship: For minority high school students in the United States. In addition to a financial grant, the foundation also provides its scholars with mentoring and leadership development opportunities, and internships. Deadline is in February

2015.

#6 - GEICO Achievement Award Program: Helps current college students who are sophomores and juniors earn scholarship money to complete their education. Eligible students must be enrolled in a business, computer science, or mathematics program. Deadline is in February 2015.

#7 - Buick Achiever's Scholarship Program: Designed to give the financial assistance to student leaders, who can not afford to attend college. Funded by the GM Foundation, the program annually gives away 100 renewable scholarship awards and 1,000 non-renewable scholarship awards. Deadline is in February 2015.

#8 - National Association of Black Journalists Scholarships: Offered to students interested in a career in journalism. The scholarships are for high school students and undergraduate college students who are planning to enroll or currently enrolled in college full-time and majoring in journalism. Deadline is in February 2015.

#9 - United Negro College Fund (UNCF) Scholarships: Provides extraordinary amounts of scholarship opportunities for minority students with financial need. Scholarships include educational assistance for students attending participating Historically Black Colleges or Universities (HBCU) and other colleges as well. Deadline is in February 2015.

#10 - Kroger "I Can Make History" Contest: Open to elementary, middle school, and high school students, grades 4th through 12th, this contest will award more than \$71,000 in prizes in the categories of art, essay, music and poetry. Deadline is in February 2015.

BONUS - HBCU Connect Minority Scholarship: Makes available several \$1,000 scholarships for minority applicants who attend or plan to attend a Historically Black College or University. The scholarship can be applied to tuition or books for the semester in which the funds are received. Deadline is in both January and February 2015.

To search and apply for hundreds of other 2015 scholarships, visit www.ScholarshipsOnline.org.



February 3, 2015 PUBLIC NOTICE

The McKinney Housing Authority in partnership with Dallas Housing Authority announces the **OPENING OF WAIT LISTS FOR VOUCHER PROGRAM WALKER PROJECT-BASED FOR SPECIFIC PROPERTIES**

The Online Pre-Application will be available at www.dhadal.com beginning at 10:00 a.m. on February 12th, 2015 and will remain available until further notice. The DHA may close the Wait Lists at any time by posting a 24-hour notice on its website indicating the date and time the Lists will be closed.

The preferred method of acceptance is the online portal. However, in order to make the Pre-application process accessible to all applicants, the DHA will accept pre-applications via the following methods:

- Pre-Applications may be completed online beginning February 12th, 2015 at 10:00 a.m.
- Pre-Applications may be forwarded from these project-based properties.
- Completed Pre-Applications may be mailed to the DHA Voucher Programs office, located at 2575 Lone Star Dr., Dallas, Texas 75212, and MUST be postmarked within the dates when the DHA is accepting pre-applications.
- Only Persons with disabilities requiring assistance to complete the pre-application may apply in person at DHA's Voucher Program Office located at 2575 Lone Star Dr., Dallas, Texas 75212, from Monday through Thursday (excluding holidays), between the hours of 8:00 a.m. and 12:00 p.m., beginning February 16th, 2015.

Pre-applications will be accepted for the following properties:
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McKinney Housing Authority will accept the pre-application onsite On February 12, 2015 from 10am – 3pm at:

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

If you have a disability that requires special arrangements at the site, please contact McKinney Housing Authority at 972-542-5641, within 72 hours of the scheduled business meeting date. Reasonable accommodations will be made to assist your needs.



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February 8

Join us this Sunday at 8 a.m.
for our praise and worship
services, God will bless
you. And don't forget to
come back for our Iglesia
de Cristo Services (the
Word of God in Spanish.)

February 11, 9:30 a.m.

You're invited to join us for
Bible study as we worship
and praise God for His
blessings.
Prepare to be encouraged
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10 a.m. See what God is
doing through and with us
in the New Year; you will
be blessed. We will also
have some Black History
facts to share with you.

February 11, 7 p.m.

Join us in Wednesday's
Prayer and Bible Study
Class with Senior Pastor Dr.
Woodson and/or Associate
Pastor Brenda Patterson
teaching on the subject of
Spiritual Warfare. These
are Hot Topics in Winter
Months. We will learn what
God says about critical is-
sues and topics through the
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ship.org

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IN RICHARDSON**

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And 11 a.m.**

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ing Services as we worship,
honor and praise God for
His blessings. Our Febru-
ary Month Series is "Being
Wired for Sex."

February 11

Join us at 12 Noon with
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on the Word of God; come
back at 6:45 for Corporate
Prayer and stay for Senior
Pastor Autry at 7:30 p.m.
teaching the Word of God.
Our youth come for Food
and Fellowship at 7 p.m.
followed by Bible Study at
7:30 p.m. and
Tutoring/Homework Assis-
tance at 8 p.m.

Dr. Terrence Autry,
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February 8

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

February 11

You're invited to our
Wednesday's 12 Noon-Day
Live Prayer and Bible
Study and/or our Wednes-
day Night Live Prayer and
Bible Study at 7 p.m. to
learn more about God's
Word at Joycie Turner Fel-
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couraged by God's plan for
your maturity and His
glory; and most of all, be
prepared to grow.

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Ed.D.
Senior Pastor
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Allen, TX 75013
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www.theship3c.org

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COMMUNITY
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February 8, 7:35 a.m.

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praise and worship services
and receive a blessing from
God.

February 11, 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

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OF PLANO (MOCOP)**

February 8

Join us in Sunday School at
8:30 a.m.; stay for our Sun-
day prayer at 9:30 a.m. and
our Worship Service at 10
a.m.

February 11, 7 p.m.

You're invited to our
Wednesday's Bible Study;
you will learn what God has
to say to us.
Come to be encouraged by

God's plan for your spiritual
growth and His glory.

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

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February 8

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Early Morning Services at
7:30 a.m., followed by Sun-
day School at 9 a.m. and
Morning Worship at 10:30
a.m.

February 11

Join us for Wednesday's
Bible Study and learn what
God has to say to us.

Dr. Tommy L. Brown
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Phone: 214-341-6459
www.nmzb.org

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February 11, 7 p.m.

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service as we honor and
magnify God's Holy name;
and receive a blessing from
Him.

February 9, 7 p.m.
Join us in Monday School
as we learn what God has to
say to us.

February 13, 7 p.m.
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us for Men's Fellowship
night. What is God saying
to us?

Pastor Rickie Rush
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– James 1:2-3 (NIV)

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Looking back on Black History Month



Sister Tarpley

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

The month of February is "our nation's" observation of Black History. The 2015 theme is: "A Century of Black Life, History, and Culture"

It is disheartening to think of the controversy surrounding this very important holiday in America.

Some people joked, "We were given the shortest month of the year to celebrate our history." This is not just Black History that we are celebrating, not just America's history, but history of the world.

Many great and useful inventions that are being used worldwide, and that are taken for granted were invented by Black people. The cell phone (Henry T. Sampson and his "gamma-electric cell") was invented by a Black man.

The first open heart surgery (Vivien Thomas a surgical technician who developed the procedures used to treat blue baby syndrome in the 1940s) to name essential things that are in use today.

Some people think that

it's by pure accident that some Black citizens, not the same ones that we hear about year after year; have done anything worthwhile.

There are others that easily accept that we have a few famous entertainers, sports figures and a few entrepreneurs making millions of dollars; but they are slow to recognize that there are many Blacks that have excelled, and are continuing to excel and invent devices.

They use math and science to make a difference in how we live, work, play and entertain today.

As a retired teacher, I too wish that all history of great magnitude is put in our textbooks, especially Black history, which is American's history; in spite of what we have been taught.

But wishing it is not going to get the information in our textbooks on the grand scale that it needs to be (School Districts in Texas and California, they are the largest buyers of textbooks, could insist and get their request granted.

The story of Carter Godwin Woodson, Father of Black History (December 1875 – April 1950, is a captivating and inspiration story in itself.

Dr. Woodson said, "Those who have no record of what their forebears have accom-

plished lose the inspiration which comes from the teaching of biography and history."

When Dr. Woodson established Negro History week in 1926, he realized the importance of providing a theme to focus the attention of the public.

The intention has never been to dictate or limit the exploration of the Black experience, but to bring to the public's attention important developments that merit emphasis.

He believed that Blacks should know their past in

order to participate intelligently in the affairs in our country.

Dr. Woodson strongly believed that Black history—which others (even some Black people) have tried so diligently to erase—is a firm foundation for young Black people to build on in order to become productive citizens of our society.

Prior to "Negro History WEEK," Dr. Woodson and several of his friends established the Association for the Study of Negro Life and History. In the 1960s it was established as Black His-

tory MONTH.

In 1912 (the year my mother, Cedella Baker Demus, was born) Dr. Woodson, received his Ph.D in history from Harvard University. He developed an important philosophy of history.

History, he insisted, was not the mere gathering of fact. The object of historical study is to arrive at a reasonable interpretation of the facts.

History is more than political and military records of peoples and nations. It must include some descrip-

tion of the social conditions of the period being studied.

Even Dr. Woodson often said that he hoped the time would come when Negro History Week would be unnecessary; when all Americans would willingly recognize the contributions of Black Americans as a legitimate and integral part of the history of this country.

His concept has given a profound sense of dignity to all Black people; and we must not forget it! Nor should we stop Black History Month.



A young Dr. Carter G. Woodson, Father of Black History



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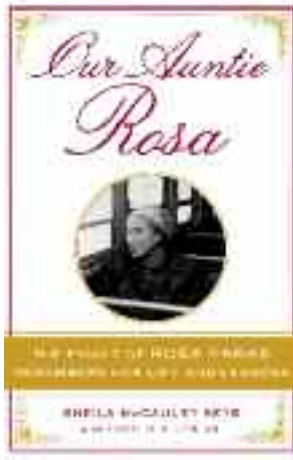
NDG Book Review: *Our Auntie Rosa* by Sheila McCauley Keys

Once, many years ago, your grandmother chased your grandpa out of the house.

Nobody remembers why or what happened afterward; the particulars are lost, and they aren't important anymore, really. The laugh-til-you-cry telling, the knee-slapping, each embellishment as years go by — that's what truly matters.

Family stories are the glue that holds you all together. And in the new book "Our Auntie Rosa" by Sheila McCauley Keys (with Eddie B. Allen, Jr.), you'll read one family's recollections of an icon.

For much of their early lives, Sylvester McCauley's



children didn't know who their favorite aunt really was. Sure, they'd read about the woman who launched the Civil Rights movement. They'd heard her name said with pride.

But for most of them, it took awhile to make the connection: the woman on the bus that day in Montgomery was their Auntie Rosa Parks.

Even after she moved north, after she and her husband and mother came to live with the eleven-member McCauley family in Detroit, their Auntie Rosa didn't much speak of her actions. The nieces and nephews asked her sometimes, but she usually waved questions away. The past wasn't important to her then. Family was.

The Parks never had any children themselves, so the McCauley kids were happy to absorb any extra love.

Their Auntie Rosa was a good cook who loved to entertain. She was steady, supportive, and resourceful but she encouraged independence. An elegant, sharp dresser, Parks was never showy in manner or accomplishment — although she did save all her hate mail.

To the children of her beloved brother and to those she enfolded in her circle, Parks embodied strength and fearlessness. She made sure there was food on tables more than once, and clothes on young backs. Through her mistakes, she taught the power of apology. She counseled them not to judge as they'd been judged, but she

showed them that there's a limit to forgiveness. In her latter years, they say, she was the same calm, determined person she'd always been. And even well into her eighties, she vowed to keep doing what needed done.

With the approaching 50th anniversary of Rosa Parks' famous act of defiance, you're likely to hear a lot about her in the next year. But when was the last time you thought about Mr. Parks?

Yeah, same here. That's why "Our Auntie Rosa" is so important.

Filled with memories of the Parks' lives within the raucous, loving McCauley

family, this book offers things history doesn't tell you. Author Sheila McCauley Keys (with Eddie B. Allen, Jr.) weaves her siblings' memories into a treasury of life, not politics or action.

We meet people important to Rosa Parks and, through them, we're warmed by tales of a real person — tales that, if you never met Parks, will make you mourn for it.

I absolutely loved this memory-filled delight, I loved its balance and I think you will, too. If you've ever wondered about the quiet, tiny giant behind the act, "Our Auntie Rosa" is a book to chase down.

BLACK, continued from Page 10

category.

Meanwhile, on the other side of town, Compton, Reggie's family wants a little more sharing time with Eloise. In fact, the matriarch of the family, Rowena (Octavia Spencer), has decided to take Elliott to court. She is an entrepreneur who works out of her garage. Her nephew Jeremiah (Anthony Mackie), a successful lawyer, will handle the custody battle. Between bottles of Jack Daniels, or whatever alcohol is handy, Elliott and his law firm partners prepare for a fight. He also, to his credit, has hired a Black math tutor for Eloise; Duvan (Mpho Koaho, TNT's *Falling Skies*) is a brainy, wizard type who Elliott also turns into his "Man Friday."

Supposedly the story is based on Binder's own experience co-raising a biracial child. Judging by what's on view, he seems to know a lot more about rich White people than he does about Black middle class people. Maybe he should have hired someone like Duvan to tutor him on Black culture before he went down this path. The animosity between Elliott

and Rowena is a joke. They hate each other, but he allows her family to come over and use his pool. Does that happen during most custody battles? Prepare to suspend your disbelief. It's an action you'll have to do over and over again if you stick with this movie until it ends 120 minutes later.

Kevin Costner has had his golden moments in film: *Dancing With Wolves*, *Field of Dreams*, *Open Range*. This is not one of them. He must be a teetotaler in life, because he is not a convincing drunk. Nor does he find any way to make any sense out of the pompous Elliott character. Think back to Costner's appearance at Whitney Houston's funeral. It's that same grandiose persona. Granted Octavia Spencer can bug her eyes out with the best of them, but her shaping of the grandmother character, who wants her grandbaby home, makes no sense. It's a tough character to play, because it is so poorly written. She was far better in *Fruitvale Station*, where she worked the character and its mannerisms like an Oscar-caliber actress.

Jillian Estell is a gorgeous little girl; she should

be shooting commercials. But her acting is stiff. She is no Quvenzhané Wallis—not at all. Andre Holland brings no inner complexity whatsoever to the pathetic Reggie role. No depth. No extra dimension. Nothing. The supporting actors who play Elliott's partners and staff are solid, SAG-card holding thespians and they turn in a strong days work. The one actor who seems to rise above the fray is Anthony Mackie as the smart lawyer who is embarrassed by his deadbeat cousin.

The film's musical score is surprisingly rich and beautiful, thanks to jazz musician Terrence Blanchard, whose composing credits also include *Red Tails*, *Inside Man* and *Love & Basketball*. If the rest of the movie was up to his high standards, it would have been brilliant. The other tech elements (editing, set design) are fine but nothing stands out—except Rowena's clothes, which look like they were pulled of a costume rack and not bought in a department store.

Black or White may have good intentions, but what they are, are not obvious from what's on view. The burden of failure rests on the writer/director who has-

n't a clue how to portray Black families; can't get a seasoned actor to play a believable drunk, and mixes drama, melodrama and comedy (courts scenes with a sassy judge and Rowena cause a chuckle) together

into an unaffecting mélange.

Black or White doesn't work on a sociological level. Does it set race relations back? Not really. Does it give us any new insights? None. Is it enter-

taining? Somewhat, more like a stodgy extended episode of *Days of our Lives* than a hip exploration like *The Young and the Restless*.

Dwight Brown is the NNPA Film Critic.

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Opportunity You Can Measure...

Church Events

- Church Anniversary
- Pastor's Anniversary
- Women's Day
- Men's Day

Non-Profit Org. Events

- Fundraisers (Concerts)
- Special Events (Personal or Community)

Special Rate \$199

(Black & White, per insertion)

Ad size - 4.905" x 6" (Quarter Page, B&W)

(NOTE: Color Ad \$75 extra per insertion)

Production disclaimer - NDG ad meake-ready is not included in promotion. Layout/production of "copy ready" ad will be a nominal extra cost.

E-mail ad copy to: Marketing@NorthDallasGazette.com

or call our Marketing Department today!

972-432-5219

