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Julian Bond: A Dedicated Life of Service

By George E. Curry NNPA Columnist

Horace Julian Bond was born Jan. 14, 1940 in Nashville, Tenn. into a family of privilege. His father, Horace Mann Bond, was a noted educator who served as president of Fort Valley State University in Georgia, where such notables as W.E.B. DuBois and Paul Robeson were frequent guests.

During their formative years, most Historically Black Colleges and Universities (HBCUs), established during the Reconstruction Era to provide higher education for formerly enslaved African Americans, were headed by Whites. Bond's father was the first Black president of Lincoln University in Pennsylvania, his alma mater. His mother, Julia, was a librarian.

Young Julian was sent off to George School, a private Quaker boarding school near Philadelphia, and later enrolled in Morehouse College. At Morehouse, Bond chose a life of activism that would become the hallmark of his life.

This is significant because many



Blacks born into a life of privilege distanced themselves from the nascent Civil Rights Movement.

I remember how incensed I became when Condoleezza Rice boasted in a Washington Post interview that "My parents were very strategic. I was going to be so well prepared, and I was going to do all of these things that were revered in white society so well, that I would be armored somehow from racism...'

And it got worse, as I noted in a column on Rice.

Referring to Rev. John W. Rice. Jr., she said, "My father was not a march-in-the-street preacher. He saw no reason to put children at risk. He would never put his own child at risk."

Julian Bond's father, who had more blue blood credentials than Rev. Rice, obviously instilled a dif-

See BOND. Page 7



Links host a Night of Glamour

-See Page 8



Groundbreaking cartoon character

-See Page 9

Miss Black USA crowned

-See Page 10



Win Tix to The Whispers and Stenhanie Mi For details, go to: www.northdallasgazette.com

Where are the caring adults?

By Marian Wright Edelman worrying about. NNPA Columnist

What's on the minds of many high school students these days—the start of a new school year, getting a driver's license, worrying whether they'll make the team, perhaps daydreaming about college and sweating over SAT exams? But that's not what three Black male high school students told a Children's Defense Fund audience this summer they're thinking and

Aijalon "AJ" Morris is beginning his senior year

at Pearl-Cohn Entertainment Magnet High School in Nashville, Tenn., said: "I have no friends that I grew up with. I have lost five this year and I have lost three to prison ... I was in fifth grade and I lost my [first] friend. He got killed. Seventh grade, my friend killed somebody, and he's in jail for life ... From my freshman

See VISION. Page 3

See Page 2

INSIDE

People In The News
Op/Ed
Health4
Community
Education
Community Spotlight
Entertainment
Market Place
Career Opportunity12-13
Church Directory14-15
<i>NDG</i> Book Review







Louis B. Stokes

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Meb Keflezighi

Three-time Olympian Dathan Ritzenhein will join elite American distance runners Meb Keflezighi, Ryan Hall and Deena Kastor at the 2015 Dallas Marathon, race organizers announced this week. This will be the first appearance at the Dallas Marathon for Ritzenhein, the top American finisher at the 2015 Boston Marathon. Ritzenhein and returning Dallas Marathon elite ambassadors Meb, Ryan Hall and Deena Kastor will participate in race weekend and promotional



H. M. Trey was born in Statesville, NC and currently resides in Charlotte. NC. He earned his B.A. in **Exercise and Sports Science** from The University of North Carolina at Chapel Hill, and his M.B.A. and M.P.A. from Strayer University. Most of his professional career has been spent in the Human Services Field. H. M. Trey has a love for working with kids in the community and being a mentor. H. M. Trey was a part owner of a non-profit organization called



events for the Dallas

Marathon, including a to-

be-announced race day

The Dallas Marathon,

Half Marathon and

Behringer Relay is Sunday,

challenge.

December 13.

Strengthening and Empowering the Lives of our Future (S.E.L.F., Inc.), which had mentoring, tutoring, and sports programs.

Trey has been writing poetry for many years and has "Teaming up with the Dallas Marathon this December is going to be an exciting way to lead into next year's Olympic trials," said Ritzenhein. "I'm thrilled to be a part of race weekend and can't wait to join Meb, Ryan and Deena in Dallas."

The 32-year-old Ritzenhein is a three-time Olympian and owns the third-fastest American marathon time in history, with a PR of 2:07:47 set at the 2012 Chicago Marathon. He was the first American marathon finisher at the 2008 Olympic Games and is a three-time national cross country

a passion to write, whether it is poetry, music lyrics, or novels. H. M. Trey is a contemporary fiction author and has had two novels published, with a third novel to be published sometime in 2015. In 2008, he set out to write his first novel, with a desire to ultimately become a full-time writer. His debut novel. The Wedding Man, was released in September of 2012. In 2014 H. M. Trey signed as an author with Peace in the Storm Publishing. H. M. Trey's sophomore novel, Window to the Soul of a

e champion.

"We're proud to continue to attract top American distance runners to Dallas as elite ambassador partners," said Patrick Byerly, president of the Dallas Marathon. "Participants and spectators at this year's race can expect an entertaining race day they won't forget, with Dathan and all our elite ambassadors playing a huge part in that experience."

Kastor, 42, will run the 2015 Chicago Marathon later this year in an attempt to set the women's American Masters record. In addition to a bronze medal in the marathon at the 2004

under Peace in the Storm Publishing. H. M. Trey is currently finishing up work with his third novel, She Will Be Loved. In 2015 H. M. Trey will release She Will Be Loved along with a piece in a nonfictional anthology and H. M. Trey's first short story.

He lives by what he calls a 3-D Mindset – Determination, Desire, and Drive. With this mindset H.M. Trey is seeking to be that author that is not just known for his writing talents but also for his canny ability to bring his novels to life through the vividness from which he writes. H. M. Olympic Games, Kastor is the world Masters record holder in the half marathon – set last year in Philadelphia with a time of 1:09:36 – and owns the women's American record times in the marathon (2:19:36) and half marathon (1:07:34).

Meb, 40, is the only athlete in history to win the New York City Marathon, the Boston Marathon and an Olympic medal in the marathon. In 2014, he became the first American in 31 years to win the Boston Marathon, with a PR of 2:08:37.

Hall, 32, is a two-time U.S. Olympic team marathoner and owns the

Trey is quoted as saying, "Writing is an expression of what's in your soul. It's an art form that allows you to paint pictures with the use of words. The beauty of it is that every soul is different so you are able to enjoy many painted pictures from a diverse array of souls through the act of word play. I find joy in writing, whether it is poetry or novel, for it provides me the perfect platform for self-expression." Trey's new book Window

to the Soul of a Man goes where others don't dare because it discusses the things men don't talk about...the U.S. record in the half marathon (59:43) and the fastest-ever run American time in the marathon (2:04:58).

At the 2014 Dallas Marathon, Ryan Hall and Meb Keflezighi partnered with the Texas Rangers and the Dallas Mavericks, respectively, to run in a five-person relay challenge, and Deena Kastor paced half marathon participants from Matthew McConaughey's just keep livin Foundation.

To register for the Dallas Marathon, Half Marathon or Behringer Relay, or for more information, visit dallasmarathon.com.

matters of the heart. Being able to truly see into the soul of a man and understand the deep-rooted emotions that he hides from the rest of the world can be an impossible feat to accomplish. It takes a very special eye to see through the shadowed window to a man's soul. This is no different as it pertained to Trevor Alexander. He enjoys the life of a smooth talking bachelor who could come and go as he pleases...or so he thinks.

Connect with H. M. Trey at Peace in the Storm Publishing (http://www.peaceinthestormpublishing.com).

Louis B. Stokes

WASHINGTON, D.C. – Congressional Black Caucus Chairman G. K. Butterfield (NC-01) released the following statement regarding the death of former Congressional Black Caucus founding member Louis B. Stokes:

"Members of the Congressional Black Caucus are deeply saddened by the passing of one of our founding members Louis B. Stokes.

"As the first African American to represent Ohio, Mr. Stokes was a pioneer in public service, breaking numerous barriers for African Americans and for all people of color during his extraordinary career as an elected official on the local, state and federal levels.



"Mr. Stokes was first elected to Congress in 1969 and served 30 years in the U.S. House of Representatives. He was the first African American to serve on the powerful House Appropriations Committee and was the founder of the Congressional Black Caucus Health Braintrust, which remains active today in protecting health equity and reducing health disparities in communities across the country.

man, released October 2014

was his first novel released

"Mr. Stokes was the embodiment of a public servant. He selflessly used his elected positions to increase opportunities for millions of African Americans. We will miss our dear friend, Louis B. Stokes, but the impact of his legacy of service and commitment to his constituents and the African American community will be remembered for generations to come.

Stokes was an attorney and politician from Cleveland, Ohio. He served 15 terms in the United States House of Representatives representing the east side of Cleveland - and was the first black congressman elected in the state of Ohio.

Stokes' tenure in the House of Representatives included service on the House Appropriations Committee, where he was influential in bringing revenue to Cleveland. He was particularly interested in veterans' issues and secured funds for healthcare facilities for veterans in Cleveland. In the 1970s, Stokes served as Chairman of the House Select Committee on Assassinations, charged with investigating the murders of President John F. Kennedy and civil rights leader Martin Luther King, Jr.. Stokes also served on the House committee that investigated the Iran-Contra Affair.



2 | August 20-26, 2015 | North Dallas Gazette

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TAAACC: All Business – All the Time!



Two years ago, the Texas Association of African American Chambers of Commerce (TAAACC) formalized a relationship with the Texas Publishers Association, the network of Black newspapers across our state. We know that we cannot be successful without the reliable communication channel provided by those who are committed to improving the lives of Black Texans. We even created an award named for Richard Nelson, the publisher of Texas' first Black

newspaper, way back in 1871. We are grateful for their commitment to the work we do on behalf of Black business owners, and - especially in this digital age – we are certain of how much more effective our mission is with their support.

This year, we're taking another step in our journey to improve business opportunities for our state's $200.000 \pm$ Black-owned businesses. We have invited the members of the Texas Conference of Black Mavors to join us for TAAACC's 15th Annual Conference in Austin, September 24-25. Did you know there are over 40 Black mayors in Texas? The men and women

ADULTS, continued from Page 1

12 to 13 funerals. And I grew up with everybody that I went to those funerals with, and now they're gone. It's hard to cope with it. It's hard to - sometimes I cry all night, you know, and I ask God why.'

In middle school, AJ was a star athlete. By eighth grade he was already receiving offers to play football in college but after he was sidelined by injuries his sophomore year, everything changed. "I lost hope. I stopped going to school. And during those times I was going through a lot with my family. I was homeless. I didn't have anything to wear, didn't have anything to wear to school, you know, nothing like that. I didn't even know where I was going to get my next meal. And everything was gone." No one seemed to care. "I remember a whole month – a whole month we ate bread. We ate toast for a whole month "

E'Darrius Smith, a budding and talented artist, is also a rising senior at Pearl-Cohn. "I had a good friend that I grew up with ... He ended up dying because he was robbed and he tried to fight back and they ended

year to now, I have been to up shooting him in the chest. So they ended up killing him. And when I found this out, you know, I almost cried, but at the same time [you've] seen so many classmates and so many people ... you just sort of say, 'Man, I sort of knew that was going to happen."

Jermaine Simmons, a junior at Pearl-Cohn: "We live in the worst conditions where nobody helps you. And we live in a condition where you've got to watch your back every 30 seconds. You know, you don't know when you're going to get robbed, you don't know [when] you're going to get shot, you don't know [when] you're going to get stabbed ... For some of us that is our reality."

These three teens are very lucky that they have a mentor in Rev. Damien Durr, a gifted teacher-preacher, they can rely on. Damien is a member of the Children's Defense Fund's Nashville organizing team but also is a social and emotional counselor at Pearl-Cohn High with a special focus on helping Black male students stay out of the cradleto-prison pipeline. AJ now dreams of becoming a kinesiologist, Jermaine - a soguiding the governments of Texas cities - from Plano to San Antonio, from Port Arthur to Forest Hills - represent a critical component in our efforts to increase opportunities. From trash bags to sidewalks, from wastewater treatment plants to squad cars, the aggregate spending of these cities can change the bottom lines of Texas' Black-owned businesses AND significantly reduce Black unemployment in our state.

If you are in business or are concerned about the plight of our state's Blackowned businesses, you should plan to attend TAAACC's conference, as well. The Texas Economic Forecast, alone -- delivered economist William by

cial studies teacher, and E'Darrius — a freelance artist, one of whose fine paintings I look at every day when I step out of CDF's national headquarters elevator

Where are the other neighborhood, community, school, and faith congregation mentors and role models? And where are those calling for common sense gun laws so that walking down the streets or to school is not like a showdown at the OK Corral? Where are the outreach workers from community agencies to knock on doors from time to time and see who's there and what children's needs might be??

The violence, poverty, and trauma these young people face would be unthinkable for anybody – and vet we leave countless children to cope with death and fear daily and often all alone. What are our responsibilities to our children and youths to offer them respect and hope and education and jobs and open up rather than close doors to a positive future?

E'Darrius said Damien Durr has been an invaluable mentor because he taught him he can't wallow in selfpity about the circumMichael Cunningham would make your attendance worth it. His presentation last year was so insightful that it sparked legislation offered - and passed - by Rep. Eric Johnson. Johnson's HB1629, addressing crowdfunding portals for small business, is a direct result of his staff's attendance at our conference in Dallas last year.

Op-Ed

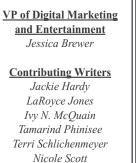
There are nearly 30 Black chambers in our state, from the Panhandle to the Gulf Coast, from Central Texas to deep in East Texas. Again, if you are concerned about Black-owned business in our state, you should make it a point to know the women and men who work tirelessly (sometimes thank-

See CHAMBER, Page 7

stances he comes from-he must rise up.

But countless other youths need but lack a Damien in their lives to help them overcome the overwhelming odds threatening to drag them down. They need parents and grandparents. They need caring teachers and principals and social workers and health care workers. They need faith communities whose doors are open to compete with the drug and gun dealers. They need positive alternatives to the streets and the gangs and sadly too often to the police and law enforcement agencies entrusted to protect them. They need positive role models who have experienced many of their struggles and show them that they can overcome them with perseverance.

Marian Wright Edelman is president of the Children's Defense Fund whose Leave No Child Behind® mission is to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start and a Moral Start in life and successful passage to adulthood with the help of caring families and communities. For more information go to www.childrensdefense.org.



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Editor Ruth Ferguson

Health

Mobile technology may help people improve health behaviors

Smartphone applications and wearable sensors have the potential to help people make healthier lifestyle choices, but scientific evidence of mobile health technologies' effectiveness for reducing risk factors for heart disease and stroke is limited, according to a scientific statement from the American Heart Association, published in the association's journal Circulation.

The new statement reviewed the small body of published, peer-reviewed studies about the effectiveness of mobile health technologies (mHealth) for managing weight, increasing physical activity, quitting smoking and controlling high blood pressure, high cholesterol and diabetes.

'The fact that mobile health technologies haven't been fully studied doesn't mean that they are not effective. Self-monitoring is one of the core strategies for changing cardiovascular health behaviors. If a mobile health technology, such as a smartphone app for self-monitoring diet, weight or physical activity, is helping you improve your behavior, then stick with it," said Lora E. Burke, Ph.D., M.P.H., lead author of the statement and professor of nursing and epidemiology at the University of Pittsburgh.

Currently, one in five American adults use some technology to track health data and the most popular health apps downloaded are related to exercise, counting steps, or heart rate.

The mHealth technologies examined in the statement correspond to the goals in the American Heart Association's Life's Simple 7, which are seven simple ways to improve your heart health – eating better, being more active, managing your weight, avoiding tobacco smoke, reducing blood sugar, and controlling both cholesterol and blood pressure. Here are some of the statement's findings:

• Managing Weight — People who include mobile technology in a comprehensive lifestyle program for weight loss were more successful in short-term weight loss compared to those who tried to lose weight on their own, but there isn't any published data on whether the participants maintained their weight loss beyond 12 months.

When considering an mHealth weight loss program, healthcare practitioners should look for one that has many of the same elements as successful personto-person individualized programs administered by healthcare professionals, which emphasize a caloriecontrolled diet, physical activity, self-monitoring or recording food intake and physical activity in a paper or digital diary, personalized feedback and social support.

While the majority of studies show that using an online program boosted physical activity more than not using one, there hasn't been enough research to show whether wearable physical activity monitoring devices actually help you move more.

• Smoking cessation — Mobile phone apps using text messaging to help quit smoking can almost double your chances of quitting, but about 90 percent of people using these apps fail to quit smoking after six months. Mobile health apps used in combination with a traditional quit-smoking program may help smokers kick the habit. no U.S.-based mHealth technology research on diabetes, blood pressure or cholesterol management.

Statement authors reviewed mHealth randomized clinical trials and metaanalyses from the last decade. Most mHealth technology studies were shortterm and limited in size.

"Nevertheless, don't dismiss the possibility that these devices and apps can help you be heart healthy," Burke said.

To choose a mobile health technology that works for you, ask your healthcare provider, fitness instructor, registered dietitian or similar expert, to help find an effective program, she added.

Currently, there is little or

Sexual Health Coalition urges blacks to use preventive health services

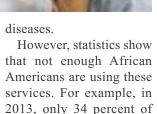
By Ajoya Long Special to the NNPA from the *St. Louis American*

The National Coalition for Sexual Health (NCSH), which consists of over 50 leading health and medical organizations, is urging African Americans to take advantage of little-to-no cost preventive health care services.

With increased access to health insurance coverage, African Americans can now utilize many recommended sexual health serv-



ices for free, including the HPV vaccine, female contraceptives (including the IUD, implant, and pill), pap smears and screening for sexually transmitted



Black girls and 16 percent of Black boys received all three doses of the HPV vaccine, the only cancer prevention vaccine currently available. "You and your health

a lot on your plate, but we a lot on your plate, but we all need to make room for our sexual health. Just like protecting your heart health, managing your blood pressure, and exercising regularly – it's worth your time," said Christian J. Thrasher, director of The Center of Excellence for Sexual Health, Morehouse School of Medicine.

The Centers for Disease Control and Prevention (CDC) and the U.S. Preventive Services Task Force also recommends that all Americans take advantage of these services. "Knowledge is power.

It's important to take charge of your own sexual health, and get informed about the services that are recommended for you. Don't assume that you are automatically getting these services when you go to your health care provider. You need to ask your provider to be sure," said NCSH Co-Director Susan Gilbert.

To help Americans get the services they need, a free guide and website are available from the NCSH, which features action steps for good sexual health, charts of recommended services for men and women, questions to ask health care providers, and other resources.

Study: Hispanics in U.S. least likely to dial 911 for stroke

(HealthDay News) --Fewer than two-thirds of patients suffering a stroke in the United States call for emergency assistance, with Hispanics least likely to do so, new research finds.

"These results are not surprising since stroke survivors from minority race and ethnic groups have worse outcomes after stroke compared to non-Hispanic whites," said study lead author Heidi Mochari-Greenberger, an adjunct associate research scientist at Columbia University Medical Center in New York City.



If you suspect a stroke, it's critical to call 911 immediately. Stroke treatment must start quickly in order to control brain damage, and research shows that an ambulance ride is the quickest route to treatment, Mochari-Greenberger said. The researchers launched their study because they wanted to better understand racial and ethnic differences in death and disability rates after stroke, she said. Different levels of ambulance use could play a role, she noted.

Stroke is the leading cause of serious long-term disability and the fourth leading cause of death in the United States, the researchers said in background notes.

The study -- published Aug. 12 in the Journal of the American Heart Association -- examined nearly 400,000 stroke patients, average age 71, who visited about 1,600 hospitals in the United States from 2011 to 2014. Of all the patients, 59 percent arrived at the hospital by ambulance.

White women were the most likely to call paramedics, doing so in 62 percent of cases. Hispanic, Asian and black women called for emergency help 56 percent to 58 percent of the time. Among male stroke victims, 57 percent to 58 percent of blacks and whites used an ambulance, but only 52 percent of His-

panic men did so, the study found.

Patients with more obvious symptoms, such as weakness, paralysis or speech difficulties, were also more likely to call for an ambulance than those with subtle signs.

The researchers found that differences remained even after they adjusted their statistics so they wouldn't be thrown off by factors like severity of stroke symptoms.

It's not clear, however, if those who found other ways

to the hospital fared worse or arrived at the hospital later than those who rode by ambulance. Nor does the study say how people who didn't use an ambulance got to the hospital. And while they have theories, researchers don't know why the differences in ambulance use exist.

But the presence of someone else at the time of stroke, ability to speak English and education levels could have played roles, Mochari-Greenberger said.

Dr. Salvador Cruz-Flores,

Dallas Urban League offering CSBG Services

Community Service Block Grant Program Services are now available through the Urban League of Greater Dallas. If you need assistance in navigating the social service network and support for employment, please call for an appointment at (214) 915-4600 at the Urban League Headquarters, 4315 S. Lancaster Road in Dallas.



These services now available include Employment Services which assist income and other low

clients find employment; provide case management to help clients maintain employment over 90 days; referrals for interview support, agency GED classes, computer skills building classes; and job placement.

Other services include benefit assistance counseling; tax preparation; telephone life line and prescription discounts; budget and financial counseling including asset building; agency community-wide partnerships; referral to community social service network for legal, social, rental/housing and utility assistance; and volunteerism.

CSBG is celebrating 50 years of service and was first signed into law by the late President Lyndon Johnson. Millions of people 125 percent below the at or below 125 percent of

poverty line in every state have moved from poverty to self - sufficiency.

The League was designated as the Community Action Program (CAP) Agency by the governor of Texas in November, 2001, and included the Community Service Block Grant (CSBG). Under this grant, the League is providing services to clients that are the poverty guidelines.

Community News

The Urban League has also partnered with the City of Dallas to provide affordable housing and Parkland Health and Hospital System to provide health services throughout Dallas County. .

Community members are invited to call for an appointment at (214) 915-4600.

intimidation tactics police accused Ferguson

FERGUSON, MO. - One year following the tragic killing of Michael Brown, with more and more people across the country acknowledging the systemic targeting of black communities by law enforcement, police officials in St. Louis and St. Louis County have made no progress.

Even in the face of a stinging rebuke by the Department of Justice over Ferguson's racial profiling and aggressive targeting of communities of color, police officials remain unrepentant for their heavyhanded and violent reaction to people they are sworn to protect and serve. In the wake of a weekend in which thousands of people peacefully mourned with the family of Michael Brown, others took to the streets to peacefully demand policing reforms. The Ferguson Action Council, which includes the Organization for Black Struggle, Ferguson Action, Fellowship of Reconciliation, Hands Up United, MORE, Don't Shoot Coalition, Operation Help or Hush, TribeX, Socialist Alternative and Advancement Project, released the following statement:

The decision to reopen minor misdemeanor cases is a clear attempt to criminalize and intimidate people who sought to exercise their basic American right to protest. The retaliation against the Ferguson and St. Louis com-

munity is broad in its scope, targeting more than 1,000 young people, adults and even journalists seeking solely to do their jobs. The treatment of arrestees during the recent I-70 highway demonstration was fraught with indignities, with police denying female protestors feminine hygiene products while in custody, protestors restrained with their hands behind their backs in zip ties for 12 or more hours, slamming protestors on the ground and belligerently exclaiming, "we are tired of you guys." Perhaps that's why some protestors were falsely charged with "hate crimes" for peacefully assembling. At the height of summer, some protestors were even held in enclosed

government vehicles for lengthy periods without airconditioning. If such behavior is inappropriate for a dog, why is it acceptable for human beings?

The deplorable treatment of demonstrators Monday followed a night of aggressive police response to demonstrators in Ferguson including use of tear gas and other chemical agents, and allowing armed White vigilantes to patrol the streets and terrorize peaceful demonstrators. Rather than addressing this egregious police overreach to peaceful protests, St. Louis County Executive Steve Stenger declared a State of Emergency. The County Executive didn't declare a state of emergency when the DOJ detailed years of police victimization of communities of color, yet he finds it acceptable to do so this weekend

In the face of such intimidation and blatant abuse we will not be silenced. We take comfort in knowing that ours is a moral cause. No amount of tear gas, hatred and contempt will deter us.



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Trinity (TX) Chapter of The Links, **Incorporated endorse Harriet Tubman for portrait on \$10 Bill**

The Trinity (TX) Chapter of The Links, Incorporated enthusiastically endorses and supports the nomination of Harriet Tubman, known as "The Conductor of the Underground Railroad" as the first woman pictured on the newly designed \$10 bill which will be unveiled in 2020.

The requirement for the \$10 bill selection "is a woman recognized by the public who was a champion for democracy in the United States. The person should

be iconic and have made a significant contribution to or impact on protecting the freedoms on which our nation was founded. By law, only a portrait of a deceased person may be concluded."

This courageous woman was a true heroine whose efforts led to the freedom of many slaves and who was a strong advocate for equality and freedom for all people. She fought for the right of women to vote knowing that as a Black woman her right to vote would still be are invited to support the nomination/recommendation for Harriet Tubman's portrait to be on the new design of the \$10 bill. Persons are encouraged to support the endorsement through social media using the hashtag #TheNew10 or write to: The Honorable Jacob Lew, Secretary of the Treasury, 1500 Pennsylvania Avenue, NW, Washington, DC 20220; or call (202) 622-2000.

Members of the public

denied

Education

Irving ISD announces policy for free, reduced-price meals

Independent Irving School District announced its policy for providing free and reduced-price meals for children served under the attached current income eligibility guidelines. A copy of the policy may be reviewed at any school or central office.

Earlier this month, the Irving ISD Food and Nutrition Services School Meal Application Center distributed letters to the households of the children in the district about eligibility benefits and any actions households need to take to apply for these benefits. Applications are also available at each school and can be filled out online at https://mealapplications.irvi ngisd.net or in person at the Irving ISD Food and Nutrition Center at 800 N. O'Connor Road, Irving, Texas 75061.

Early Childhood **Schools:**

There will be no charge for breakfast and lunch for students attending any of the three Irving ISD early

childhood schools. The schools, and all students attending these schools, will be on the Community Eligibility Provision program.

Criteria for Free and **Reduced-Price Meals Benefits**

The following criteria will be used to determine a child's eligibility for free or reduced-price meal benefit: Income

• Household income that is at or below the income eligibility level

Categorical or Automatic Eligibility

Household receiving Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF); or Food Distribution Program on Indian Reservations (FDPIR)

Program Participant

• Child's status as a foster child, homeless, runaway, migrant, or displaced by a declared disaster

• Child's enrollment in Head Start or Even Start

Income Eligibility

ify for free or reduced-price meals based on income, an adult in the household must fill out a free and reducedprice meal application and return it to Food Service

Office Manager at 800 N. O'Connor Road, Irving, TX 75061

Individuals filling out the application will need to provide the following information

1. Names of all household members

2. Amount, frequency and source of current income for each household member

3. Last 4 digits of the Social Security number of the adult household member who signs the application or, if the adult does not have a Social Security number, check the box for "Check if no Social Security number"

4. Signature of an adult household member attesting that the information provided is correct

Categorical or Program Eligibility

Irving ISD Food and Nu-For households that qual- trition Services is working with local agencies to identify all children who are categorically and program eligible. Irving ISD Food and Nutrition Services will notify the households of these children that they do not need to complete an application. Any household that does not receive a letter and feels it should have should contact the Food Service Office Manager at (972) 600-6900. Any household that wishes to decline benefits should also contact that number.

Applications may be submitted anytime during the school year. The information households provide on the application will be used for the purpose of determining eligibility. Applications may also be verified by school officials at any time during the school year.

Determining Eligibility Under the provisions of the free and reduced-price meal policy, the Food Service Office Manager will review the applications and determine eligibility. Households or guardians

dissatisfied with the Reviewing Official's eligibility determination may wish to discuss the decision with the Reviewing Official on an informal basis. Households wishing to make a formal appeal for a hearing on the decision may make a request orally or in writing to:

Chief Financial Officer 2621 W. Airport Freeway Irving, Texas 75062 (972) 600-5405

Unexpected Circumstances

If a household member becomes unemployed or if the household size increases, the household should contact the Food Service Office Manager at (972) 600-6900. Such changes may make the students of the household eligible for benefits if the household's income falls at or below the attached current income eligibility guidelines.



Fair Price Offer Fix Oil and/or Gas Royalty Small "NET" Revenue Interest



No Matter How Small Fax Information To: 972-509-9058 Cail: 972-432-5219

(Leave Message)

Email: inquiries1909@gmail.com

Collin college continuing education offers free info sessions in August

Collin College Continuing Education will host a variety of free information sessions in August. Sessions are held at Collin College Courtyard Center, 4800 Preston Park Blvd. in Plano and are open to the community.

Information sessions acquaint prospective students with course details, industry recognized certifications, textbooks curriculum and receive answers to individual questions.

• Foreign Language Information offered 6-8 p.m. on Thursday, Aug. 20

• Logistics offered 9-11 a.m. on Saturday, Aug. 22

• How to Become a Pilot offered 10 a.m.-noon on Saturday, Aug. 22

• Computer, IT, Internet Marketing, Graphic Design, Photo and Web offered

• 10 a.m.-noon on Saturday, Aug. 29

• Electrician Requirements offered 10 a.m.-noon on Saturday, Aug. 29

• Professional Truck Driving offered noon-2 p.m. on Saturday, Aug. 29

 Convective Weather for Pilots offered 1-3 p.m. on

information sessions, please view or download a copy of the fall 2015 Continuing Education "Career Skills Training" schedule online. http://bit.ly/CEfall15schedule.

DISD was changed because of Sam Tasby

Sam Tasby, the lead plaintiff in the Dallas ISD desegregation case, has died at 93. Below are the remarks from Senator Royce West on Tasby's legacy.

"So often, the media portrays a very bleak picture of the African-American father, or fathers in general. But, in the passing of Sam Tasby, a father who only wanted what was best for

his sons, we saw a portrait of a father that made a way for his sons and all those who would come after them.

Sam Tasby fought the system that turned his kids away from attending a neighborhood school because they were Black. He took his plight to court and was the lead plaintiff in a class-action lawsuit that

would usher in the desegregation of Dallas ISD schools.

This simple, yet heroic man lost his job and withstood the harassment of his family in his quest for equality and civil rights. The walls that stood between children of color and their white peers came down and because of Mr. Tasby, there were 32 years

of court-monitored, achievement-focused decisions, oversight of district operations, and vigilance regarding district academic offerings and school attendance boundaries.

One man, one father who said enough is enough. Thank you Mr. Tasby for standing for our children. Now, who will stand on your shoulders for generations yet unborn."

Saturday, Aug. 29 For the complete list of

www.NorthDallasGazette.com

The State Fair of Texas announces finalists for the 2015 Big Tex Choice Awards

Gators and lobsters and buffalos, oh my! State Fair concessionaires have outdone themselves yet again with a slew of concoctions that are as creative as they are delicious. Celebrating a decade of decadence in 2014, the annual Big Tex Choice Awards ceremony opened its doors to the public for the first time. A limited number of State Fair fans got the chance to attend the event and serve as tastetesters for the food finalists in last year's competition. With several hundred in attendance, the event was bigger and better than ever. Building off of last year's success, the 11th Annual Big Tex Choice Awards will be presented by Michelin® and will once again give Fair fanatics the chance to get a sneak peek of the 2015 food lineup.

With more than 50 entries in the first round this year, deciding on the final few was far from easy. Now that the list has been narrowed down to eight finalists, a panel of prestigious judges will pick the winners at the big event. Evaluating the finalists for the Best Tasting and Most Creative titles,

ferent set of values in him.

Morehouse College to join

the Civil Rights Movement,

first as co-founder of the At-

lanta Student Movement

that organized local sit-ins

on the heels of the 1960

lunch counter sit-ins in

Greensboro, N.C. He was

also a co-founder of the Stu-

dent Nonviolent Coordinat-

It was in his capacity as

communications director of

SNCC that I first met Julian

Bond during the summer of

1966, after I had completed

my freshman year of col-

lege. I spent that summer as

a volunteer in the Atlanta

headquarters, watching him

interact with the media and

carefully polishing SNCC's

ing Committee (SNCC).

this year's judges are: Devin Harris, Dallas Mavericks point guard and member of the 2009 NBA All-Star Team; Drew Pearson, former Dallas Cowboys wide receiver and host of Big Game Sunday on NBC 5 with Newy Scruggs; Dan Rodo, YouTube phenomenon and host of new TV show "Let's Go! DFW"; John Tesar, renowned chef and owner of local restaurants Knife, Oak and El Bolero; Tiffinni Young, Dallas native, community leader and Dallas City Councilwoman for District 7. In addition, one lucky member of the audience will be chosen to serve as a judge via random drawing. The emcee for the 2015 event will be Donovan Lewis of Sportsradio 1310 The Ticket.

The State Fair of Texas® is thrilled to announce this year's finalists for the Big Tex Choice Awards, who will compete for the titles of Best Tasting and Most Creative, as well as a set of Michelin Defender LTX tires for both winners:

Chicken Fried Lobster with Champagne Gravy by Abel Gonzales

For the first time in Big Tex Choice Awards history, lobster has made its way on the menu. Adding a flair of fair to a traditionally sophisticated dish, this seafood spread includes an entire lobster tail, breaded and deep fried to perfection. Served with a rich sauce combining lemon butter and champagne gravy, the Chicken Fried Lobster is not your typical carnival concoction. With the lavishness of a lobster dinner and the fried factor of a traditional fair food, this dish will satisfy both a fondness for fanciness and a craving for the classics. **Cowboy Corn Crunch**

by Isaac Rousso

In a state known for its cowboy culture, this creation captures the quintessential taste of Texas - all in one bite. A kickin' mixture of sweet corn, minced jalapeño, rich cream cheese and a hint of smoky bacon, the Cowboy Corn Crunch is the perfect blend of savory and spice. This flavorful tot is fried to a golden, crispy brown and served in a unique palm leaf cone, proving especially convenient when walking while

snacking around the fairgrounds. Get your taste buds ready, the first bite will knock your boots off!

Deep Fried Alligator's Egg Nest by Cassy Jones

Also making its Big Tex Choice Awards debut this year, alligator throws a whole new flavor into the mix. Giving fairgoers the true Cajun experience without having to travel all the way to the swamplands, the Deep Fried Alligator's Egg Nest blends rich alligator meat with Monterey Jack cheese, chopped jalapeños, onions and garlic. This flavorful mixture is then rolled in bread crumbs and deep fried to the perfect golden brown. Served atop a "nest" of shoestring potatoes and drizzled with a chipotle sauce, this dish will make you feel like a real ragin' Caiun!

Fernie's Holy Moly Carrot Cake Roly by **Christi Erpillo**

Taking a unique spin on a traditional dessert, this sweet treat turns carrot cake into a heaven-filled roll. Golden-baked bread swirled with cinnamon has been flattened and filled with moist carrot cake,

plump raisins and crunchy julienned carrots. Rolled with a light coating of cream cheese and then breaded in a mixture of panko, graham crackers, cinnamon and nutmeg holy moly this is far from your typical dessert! Drizzled with cream cheese frosting and lightly dusted with powdered sugar, this divine confection is served with extra caramel on the side as well as a caramel macchiato cream sauce.

Fried Beer-Battered **Buffalo by James Barrera**

Sweeter and richer than the highest quality cut of beef, buffalo meat is another "first" on the Big Tex Choice Awards' list this year. This dish takes lean ground buffalo and gives it the Texas treatment - flavored with a Mesquite smoke and rolled in Pequin chili pepper, known as our state's official native pepper. The meat is then crusted in crushed Corn Nuts® and dipped in a batter made from Shiner Bock Beer®, also native to the Lone Star State. Lightly dusted with bacon bits and

See CHOICE, Page 13

for Congress in 1986, but many years ago we emerged even closer."

Though he never ran for public office again, Julian Bond found other paths to public service, serving as board chairman of the NAACP for 11 years, being co-founder and a trustee of the Southern Poverty Law Center, hosting "America's Black Forum" television program, teaching, and in demand on the lecture circuit

Several years ago, Jesse Jackson, who is not prone to giving out compliments, said to me unprompted: "Julian is always right on public policy. I can't think of one time I have disagreed with a position he has taken."

Community Spotlight

CHAMBER,

continued from Page 3 lessly) on behalf of your business. Trust me, it's rarely fun work, but it is ALWAYS rewarding. Doesn't it make sense to know the people who are working to get you more business?

TAAACC's work with state agencies and our recent sit-down with Gov. Abbott increases our optimism that we're beginning to gain support for the work we do. Many of the agencies with the biggest budgets will be present at this year's conference, and you'll have the opportunity to interact with them. Those agencies

will spend BILLIONS of dollars in construction, commodities and professional services in the coming months. If you're not in Austin for the conference, you'll miss the chance to stand out from the crowd. And who knows, you might just land the biggest deal of your life!

Charles O'Neal is the President of the Texas Association of African American Chambers of Commerce (TAAACC). He can be reached at cro@taaacc.org.

For that, we all can all be grateful. And we can be grateful that instead of retreating to a life of privilege, Julian's entire adult life was dedicated to fighting injustice.

George E. Curry, former editor-in-chief of Emerge magazine, is editor-in-chief of the National Newspaper Publishers Association News Service (NNPA) and Black-PressUSA.com. He is a keynote speaker, moderator, and media coach. Curry can be reached through his Web site, www.georgecurry.com. You can also follow him at www.twitter.com/currygeorge and George E. Curry Fan Page on Facebook. See previous columns at http://www.georgecurry.com/ columns.

BOND, continued from Page 7 national image. Bond dropped out of

Julian also wrote poetry. I don't remember many of his poems, but I still recall part of one we recited all summer:

Look at that girl shake that thing,

We can't all be Martin Luther King.

Don't ask me why I remember that nearly 50 years later.

In SNCC, Julian was not a key organizer, as some stories have suggested. The organization had legions of field organizers who became legends in the movement, including Bob Moses, Cleveland Sellers and Courtland Cox. Julian's role was communicate to SNCC's message to the media - and he did that well. The incident that cata-

pulted Bond to international fame was his opposition to the Vietnam War. Dr. King did not publicly turn against the Vietnam War until his speech at Riverside Church in New York on April 4, 1967, exactly a year before his assassination. In 1965, Julian was elected to the Georgia House of Representatives. Shortly before he was scheduled to take office, he endorsed a statement by SNCC opposing the Vietnam War.

The Georgia House accused Bond of treason and refused to seat him. A federal appeals court upheld the decision. But on Dec. 5. 1966, the Supreme Court unanimously upheld his

right to free speech or ordered Georgia to seat him. Bond spent two decades in

the state House and Senate. Perhaps his lowest point came when Bond and former SNCC chairman John Lewis competed for the same Congressional seat in Georgia. Bond's estranged wife charged - and later recanted - that Julian was a habitual user of cocaine. Lewis challenged him to a urine test. Julian replied he would agree on one condition - that Lewis hold the cup. There was no drug test and John Lewis went on to defeat Bond and remains in office today.

In one of at least four tweets Lewis sent after Bond's death, he said, "We went through a difficult period during our campaign

'A Night of Glamour' Mid-Cities (TX) Chapter of The Links host annual fundraiser



Angela Ross, Reshon Bird, Stephanie Bird, J. Williams, Alan Williams. (NDG/Frank Lott)

The Mid-Cities (TX) to help support the Mid-Chapter of The Links, Incorporated host its 23rd Annual fund-raiser ROUND XXIII: A Knock Out Affair-Black Tie Boxing Gala-on Saturday, Aug.15 at the Fairmont Hotel in Dallas.

The glamour filled night was one with a purpose because the monies raised go

Cities (TX) Chapter's Scholarship Fund as well as the Chapter's Link-ED2STEM initiatives which have increased exposure and engagement in Science, Technology, Engineering and Math (STEM) disciplines for hundreds of young people.



The Boxing fight in action! (NDG/Frank Lott)



Chapter President Links Inc. Veronica Spencer-Austin, Co-Chair Billie Hawkins, Co-Chair Sandra Stewart (NDG/Frank Lott)



M.C. Steve Pickett (NDG/Frank Lott)



Dro Claude R. Williams Jr. D.D.S., Judge Staci Williams, Mrs. Claude R. Williams Sr., Lawyer Audrey Moorehead (NDG/Frank Lott)



Isaac Clark, Lawyer David Godsey, Judge Julia Hayes, Kevin Jones (NDG/Frank Lott)

L-R G. Armstrong, John Derjean, Tiffany Stanmore, Freddie Stanmore. (NDG/Frank Lott)

STROKE, continued from Page 6

chair of neurology at Texas Tech University Health Sciences Center in El Paso, said the findings matter because stroke is more common among minority groups. "If one considers that mi-

norities will keep growing, not addressing these differences can lead to a higher death or disability rate in the minorities with the associated financial cost to society," he said.

Despite the study's limitations, the findings are "useful to the extent that they give us more evidence of the problem," Cruz-Flores said. "Now is the time to come up with strategies of intervention to decrease the disparities."

SOURCES: Heidi Mochari-Greenberger,

Ph.D., M.P.H., adjunct associate research scientist, department of medicine, Columbia University Medical Center, New York City; Salvador Cruz-Flores, M.D., professor and founding chair, department of neurology, Paul L. Foster School of Medicine, Texas Tech University Health Sciences Center, El Paso, Texas; Aug. 12, 2015, Journal of the American Heart Association

Peanuts celebrates Its first African American character

By Troy Tieuel Special to the NNPA from the LA Watts Times

Following the death of Dr. Martin Luther King in 1968, a school teacher named Harriet Glickman, and a few of her friends, took it upon themselves to petition comic writer and creator of the popular Peanuts comic strip Charles M. Schultz for more characters of color, a bold move that resulted in the inclusion of a character named 'Franklin.'

"In thinking over the areas of the mass media," wrote Glickman in the first of several correspondences between her and Shultz, "which are of tremendous importance in shaping the unconscious attitudes of our kids. I felt that something could be done through our comic strips and even in that violent jungle of horrors known as Children's Television."

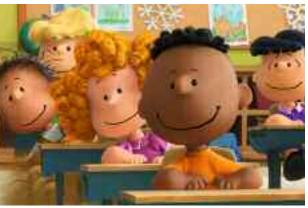
"I had a sense of, 'I should do something, somebody should do something," she said.

"Of course, I can't do anything big, and so it came to be that I would write to some cartoonists, and I wrote to Mr. Shultz, and asked him if he would put a Negro child in the script."

The well written letter moved Schultz to consider her request, but as any rational thinking person during the 1960s would consider, the racism and post Civil Rights Era attitudes gave him pause.

"It occurred to me today," Glickman goes on to write later in her letter, "that the introduction of Negro children into the group of Schultz characters could happen with a minimum of impact."

Eventually the thought



provoking and persuasive reasoning caused Schultz to change his views and that summer, 'Franklin' was introduced along a beach speaking candidly to Charley Brown. The strip, although seemingly innocent and uneventful, was revolutionary in that it showed an African American character, a child, speaking intelligently and honestly to a white character, even criticizing him.

Forty seven years later, the Peanuts Comic line is still going strong and with the upcoming movie, titled 'Peanuts' Glickman meets the young actor from Compton, named 'Mar Mar' that voices the character 'Franklin' that she helped to inspire.

The Peanuts movie is a 3d animated story about a child named Charlie Brown, and his dog Snoopy, who both go on quests. According to the official movie website, Snoopy goes up against his nemesis the Red Baron, while Charlie Brown tries to win the affection of the Little Red-Haired Girl, who just moved to the neighborhood.

Mar Mar, who plays Franklin, is an articulate and intelligent young man. He is very opinionated about his role in society, as well as what his character means to popular media and the world.

"This is Harriet Glick-

man," explain Mar Mar upon their meeting, as if he were in class and was asked a question by the teacher. "She actually advocated for there to be African American characters in the Peanuts world."

"I could not have imagined a more perfect Franklin, than Mar Mar in every way. As a person, a thoughtful young man and as my new best friend," said Glickman who has done several interviews with the child actor for the promotion of the Peanuts film.

"I go to school and know about history and how tough it was during that time because Martin Luther King was assassinated and I know that what she did was brave, because it was a hard time and people were angry, sad, mad and for her to advocate for there to be an African American character during such a hard time in our nation's history is a real honor," Mar Mar said.

"People have said to me, 'That was brave,'" added Glickman, "And I said, 'that didn't take any courage. The courage comes from little six year old Ruby Bridges who had to walk into a school with white adults throwing things at her, spitting at her, and the courage of her parents to actually have their child go through this."

The feature film will be animated with a realistic portrayal that sticks to the imagery originally depicted in the comic strip.

The Peanuts film opens in theaters November 6, but the Peanuts franchise celebrated its first African American character with a 'Franklin Day' on July 31.

"I would like people like Mar Mar, to open up a comic strip and see themselves and see a classroom with black and white kids sitting in the classroom together, and hopes that would be a cultural change," Glickman said.

For more information on the Peanuts movie, go to www.peanutsmovie.com/ or use the hash tag #FranklinDay.

David Koz still going strong 25 years later

On the latest Billboard 200 chart (dated Aug. 15), Dave Koz's new album Collaborations: 25th Anniversary Collection starts at No. 187 on the Billboard 200, it also gives the saxophonist a ninth No. 1 on the Contemporary Jazz Albums chart (it debuts atop the list). Koz now ties Fourplay for the secondmost No. 1s in the chart's 28-year history. Only Kenny G has more No. 1s, with 16.

Dallas fans of the smooth jazz great can hear him in person Sunday Aug. 30 at the Music Hall at Fair Park.



Koz's saxophone will share the stage with silky vocalist Kenny Lattimore and Rick Braun who has shared the stage with everyone from Ray Charles to Rod Stewart.

NDG readers can win tickets on our Facebook page - for more details visit NorthDallasGazette.com.





NDG Entertainment Ticket Giveaway!!! Visit us on Facebook to win tick-ets to The Whispers & Stephanie Mills @ the Majestic Theatre August 26, 2015. LIKE! SHARE! WIN!

Let NDG Entertainment be a part of your upcoming events! Contact jbrewer@northdallasgazette.com

Miss Black USA 2015 reigns

Special to the NNPA from the Atlanta Daily World

On August 9th, 2015 Miss Black USA made its return back to the Nation's Capitol to crown Miss Black USA 2015. The big night was held at the Theatre for Performing Arts at the University of the District of Columbia. The pageant was hosted by Kalilah Allen-Harris, M.D. an actress, physician and a former Miss Black USA (2007). The crowning event also showcased a special performance by Grammy Nominated Singer, Producer and Musician Johnny Britt performing his hit single "Beautiful Queen". In addition, the newest addition to this year's Miss Black USA was the live streaming through the web-



site www.MissBlackUSA.org (http://www.missblackusa.or g) parlaying the event right into the world of high technology. As the reigning Miss Black USA stepped down newly selected winner Madison Gibbs began her reign as she was crowned Miss Black USA. The Miss Black USA Scholarship Pageant is a national scholarship competition for young women of African descent that was founded in 1986 by Karen Arrington as a non-profit corporation in the state of Maryland, recognized under the 501(c)3 code of the Internal Revenue Service.

It's major service is awarding scholarships for college and graduate school to young women of color between the ages of 18 and 27. In 2007, over eighty percent of the contestants were pursuing graduate or professional degrees.

The 2007 winner, Kalilah Allen-Harris was a firstyear medical student at Meharry Medical College. Each year, a winner is selected to serve as "Miss Black USA" for one year and receives an academic scholarship. She reigns until the newly chosen winner is crown at which time the current Miss USA become the past Miss USA.



Another happy winner...

Teresa Glenn is all smiles after winning tickets to MegaFest! Stay tuned to the North Dallas Gazette for the chance to win tickets to the best events in DFW!



NDG Entertainment Ticket Giveaway!!! Visit us on Facebook to win tickets to An Afternoon of Jazz with Dave Koz August 30,2015.LIKE! SHARE! WIN!





10 | August 20-26, 2015 | North Dallas Gazette Do you have an upcoming event? Contact NDC

Do you have an upcoming event? Contact NDG Entertainment at jbrewer@northdallasgazette.com

Zip It Postal & Auction centers honored as Ondeck's Small Business of the Month

On August 15, the Frisco RoughRiders recognized Zip It Postal & Auction Centers as the "OnDeck Small Business of the Month" for the month of August. RoughRiders' General

Manager Jason Dambach presented the award to the company's owner, Sandra Sabonis, on the field of Dr Pepper Ballpark prior to the team's Saturday game against the Springfield Cardinals.

The company also received 10 VIP tickets and Sandra's son, Nick, threw out the ceremonial first pitch during pregame activities.

OnDeck launched the Small Business of the

Month Award program in partnership with Minor League Baseball to recognize small businesses that are making a positive impact in their local communities.

Zip It Postal & Auction

Centers joins select small businesses across the U.S. who will be recognized by OnDeck and Minor League Baseball across more than 20 activation clubs this season.

OnDeck is hosting Small

Business of the Month Award contests through its Facebook page throughout the season.

For more details on this ongoing content go to www.facebook.com/On-DeckCapital.

Congress should be ashamed of push to roll back discriminatory protection in auto finance

Special to the NNPA from The Washington Informer

When it comes to public policy, most citizens tend to think in terms of what government can accomplish on their behalf. Multiple civil rights laws and the Americans with Disabilities Act are but a few such examples.

Then there is also another side to public policy reforms: attempts to roll back or take away regulations that are often favored by industry and championed on Capitol Hill by paid lobbyists. Just last week, a U.S. House committee moved a bill that will stop the Consumer Financial Protection Bureau (CFPB) from taking action against discriminatory practices in auto lending.

This legislative development is an example of how Washington often responds to industry and its lobbyists.

The proposed rollback in consumer protection in auto financing has the support of more than 170 Members of Congress, including a num-



Industry Favors Bill to Stop Related CFPB Enforcement

1737, co-sponsored by House Members Frank Guinta of New Hampshire and Ed Perlmutter of Colorado, recently passed in the House Financial Services Committee.

So what does this legislation do?

H.R. 1737 would require the CFPB to drop guidance it issued in 2013 that called for auto lenders to comply with anti-discrimination laws. The bill would also require the Bureau to gather public comment before issuing any other guidance related to auto lending. Supporters say it is simply about proper process.

No — it is not. The bill would condone discrimina-

ber of Democrats. H.R. tion in auto lending - and all of its supporters should be ashamed.

The 2013 CFPB guidance took direct aim at a specific practice in auto lending. Auto dealers get bonuses from lenders for selling consumers a higher interest rate than that for which they qualify. These bonuses add up to billions of dollars in added dealer compensation. On top of these lucrative deals, this practice is completely hidden from consumers.

Research by the Center for Responsible Lending (CRL) found that consumers who took out loans in 2009 paid \$25.8 billion in more interest over the lives of their loans — all due to

grows correspondingly. In

For the past two decades, this lending practice has resulted in a series of lawsuits and more recent enforcement actions that all alleged discrimination resulting

dealer interest rate markups.

from this practice. The data from these lawsuits and related enforcement actions consistently show that borrowers of color pay higher interest rates than white borrowers, solely because of this dealer kickback.

Recent CFPB enforcement actions total more than \$176 million in fines and restitution to consumers. By utilizing the Equal Credit Opportunity Act (ECOA), CFPB has taken steps that no regulator to date has taken to end discrimination in auto lending. Fortunately, just as a

coalition of interests pushed for and won passage of reforms that created CFPB, several consumer and civil rights groups are now simultaneously pursuing preservation of the Bureau's pro-consumer actions. A late July letter sent to the

Debt can help or hurt wealth building

wealth.

By Charlene Crowell NNPA Columnist

Money and credit are two items that affect nearly everyone. We earn, spend and sometimes save money. But it seems nearly inevitable that the need for credit arises and efforts to retire it become debt that can hang around longer than a bad penny.

For most Americans, debt is a complicated reality. Whether a consumer is retired, nearing the end of a career or beginning one, the likelihood of holding debt of some kind is fairly high. A new research report by Pew Trust finds that 80 percent of the nation has some form of debt and further that nearly 7 in 10 view debt as a necessity they would prefer not to have.

By comparing and contrasting how families of different generations, races these circumstances over and ethnicities hold debt, the life of the loan, homethe new report suggests owners gain choices to that as conditions vary, keep the home and eventudebt can help or hurt a conally retire its mortgage or sumer's ability to build move into a higher-value home with proceeds from A mortgage loan, for exits sale reducing the need

ample, is often a debt that to finance the purchase. becomes a building block Not every homeowner, to accumulating family however, enjoys that same wealth. As consumers pay rosy financial prospect. down mortgage principal, Homeowners of color home equity generally

See DEBT, Page 16

entire 465-member House of Representatives on behalf of the NAACP, the National Council of La Raza. Americans for Financial Reform, the Center for Re-

sponsible Lending (CRL) and other organizations, reminded lawmakers of the history and scale of discriminatory auto lending finance.



Collin College wins Center of Excellence in Nursing title second time

The National League for Nursing (NLN) has announced it will honor Collin College this fall as a Center of Excellence in Nursing Education for a second time. The institution was the first in the state to win the designation when NLN awarded it to the college originally in 2011. It's now one of three in Texas and the only community college in the state with the designation.

The Centers of Excellence (COE) program honors colleges and universities that demonstrate a commitment to quality nursing education. Only 42 of more than 1,900 nursing programs in the United States have earned the COE designation.

"This adds emphasis to the great things Collin College does for our students, our community and the nursing profession," Board of Trustees Chair Dr. Bob Collins said. "Our program is producing exceptional health care workers ready to fill a growing need, and it is good to know that organizations like the NLN are taking note."

The news comes as Texas faces a massive shortage of registered nurses (RNs), particularly those with the Bachelor of Science in Nursing (B.S.N.) degrees that hospitals need to qualify for magnet status. By 2020, Texas will be short 71,000 RNs, and as much as 80 percent of the nursing workforce will require at least a bachelor's degree. Nationwide, the shortage is expected to reach 260,000 by 2016.

Twenty-two states have already authorized community colleges to offer bachelor's degree to alleviate shortages, and Collin College has proposed that state officials expand the B.S.N. credential so it can help ease the shortage.

"More hospitals have begun to require nurses to

obtain a baccalaureate or higher level of education, including the majority of hospitals in Collin County," District President Dr. Neil Matkin said. "Collin College's nursing program is one of the finest in the state and nation, and we are ready to help fill the explosive need in our workforce. The Higher Education Coordinating Board has expressed strong support for our efforts to offer a Bachelor of Science in Nursing and Collin College will continue to work to fill the needs of our community. We are the only public institution of higher education in Collin County." Less than 50 percent of Texas' nursing workforce meets the baccalaureate de-

gree standards now, meaning many nurses will have to return to school to earn a bachelor's degree or earn one before applying for employment.

"With one look at our licensure rate, award-winning faculty and the recruitment of our graduates, it's easy to see Collin College has something special," Dr. Matkin said.

The Collin College nursing program consistently has a first-time pass rate on the National Council Licen-

sure Examination (NCLEX) almost 10 percent higher than the state and national averages. The college's graduation rate is 98 percent over the past three years, and the college will open a new building to expand health science programs in January.

The NLN announced the Center of Excellence news in July, although the renewal will become official in October. Collin College's Center of Excellence renewal extends the designation through 2019.

Visit www.collin.edu/nursing to learn more about Collin College's nursing program.

Basic Bookkeeping

The series starts Sept. 1

This course meets Tues-

with How to Start and Op-

erate a Small Business.

Certificates at Collin College Entrepreneurial

Collin College Continuing Education will introduce a new Entrepreneurial Certificate Series on Sept. 1 for entrepreneurs or those formulating a business plan. Continuing Education has partnered with the Collin

Small Business Developing free in depth market research reports with successful completion of the certificate series.

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See COLLIN, Page 13

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GARLAND

COLLIN, continued from Page 12

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GOP, continued from Page 3

cream sauce, the Fried Beer-Battered Buffalo is a tinv taste of Texas.

Lone Star Pork Handle by Justin Martinez

Meat lovers are in for a treat with this hearty helping of deliciousness. The Lone Star Pork Handle takes a hand-cut bone-in pork chop, marinates it with a rich pork rub, then dips it in batter made from Texas' own Lone Star Beer®. The seasoned pork chop is then smothered in toasted bread crumbs and deep fried to a crisp, golden brown. Finished off with a coat of bourbon barbeque glaze, this savory dish will leave you nothing short of satisfied. As defined in its name, the bone serves as a handle, making this item convenient and easy to carry!

Pretzel-Crusted Pollo Queso by Allan Weiss

With a hint of Tex-Mex in both its name and its flavor, the Pretzel-Crusted Pollo Queso is just the right amount of spice. Shredded

served with a chipotle chicken is combined with a rich blend of cream cheese, Monterey Jack cheese, bacon, cilantro and Sriracha sauce. Rolled into a ball and crusted with a crispy pretzel breading, this item is then deep fried to golden perfection. Served with a jalapeño ranch dipping sauce for an extra kick, this dish is crunchy on the outside while keeping its center perfectly soft and gooey for the ultimate savory experience. Smoky Bacon Mar-

garita by Isaac Rousso

An unconventional pairing of flavors adds a subtle smoky taste to a traditionally tangy drink. The Smoky Bacon Margarita takes the smokiness of freshly-cooked bacon and infuses it into a frozen lime margarita. With just a hint of smoke, this drink still captures the zesty citrus flavor of a traditional margarita. Finished off with a pinch of bacon crumbles on top, this thirst-quenching drink is served in a collectible souvenir cup for an

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Collin College, formerly known as the Collin County

added funky flair. Sip on this refreshing beverage and cool off from the Texas heat! Contains alcohol must be 21 years of age.

Be one of the first people to taste the food made by the finalists at the 11th Annual Big Tex Choice Awards on Sunday, August 30 at 2:30 p.m. in the historic Tower Building. Tickets are available online for \$100, with a limited amount of seats available. Don't miss out on the fun - buy your ticket now before they're gone!

All proceeds from the Big Tex Choice Awards ceremony will be donated to the State Fair of Texas Youth Scholarship Program. Over its 23 year history, the Youth Scholarship Program

HELP WANTED

Office Administrative Support

1) Process Weekly Invoices/New Ads and prepare for mail out (Quick Book Software) 2) Enter names and email addresses e-delivery spreadsheet (Google doc) 3) Prepare weekly Subscriptions for mailing print whole page label for subcription mailing (when needed) 4) Mail weekly invoices and tearsheets 5) Print invoices from Quickbooks 6) Pull tear sheets for weekly billing 7) Enter payments in Quick books develop summary/notes on customers preferences in receiving their bills/invoices 8) Print Affidavits (when required by customer) 9) Balance bank statement (P & L & Balance sheet) 10) Must have accounting degree or extensive knowledge of accounting/ 11) Prepare year-end docs for CPA **Collections:** 1) Develop collection summary spreadsheet (google document) 2) Update collection summary speadsheet weekly (google document) 3) Make 30-day collection call 4) Mail out past due bills/invoices 5) Occasional meetings on status of accounts in collections Technical support and orientation: -Access off-site -Quickbooks off-site -Voicemail message system

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Community College District, or CCCD, is a public community college district which provides advanced educational opportunities to students in Collin and Rockwall counties, located north and northeast of Dallas.

has awarded scholarships to more than 1,600 students for a total of more than \$4.5 million.

Eligible recipients include graduating high school seniors from around the state of Texas who have competed in State Fair livestock events, as well as graduating seniors from five Fair Park area schools Irma Lerma Rangel Young Women's Leadership School, James Madison, Lincoln, North Dallas and Woodrow Wilson High Schools. In 2014, ticket sales for the Big Tex Choice Awards raised more than \$18,000 to be donated to the Youth Scholarship Fund. Due to the event's charitable cause, a portion of each ticket is tax-deductible.



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August 20-26, 2015 | North Dallas Gazette | 13

Church Happenings

AVENUE F CHURCH OF CHRIST IN PLANO

Mondays – Fridays

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

August 23

Join us for Bible Classes at 9:30 a.m.; Morning Worship at 10:45 a.m. and don't forget to come back at 5 p.m. for our Iglesia de Cristo Services (the Word of God in Spanish.)

August 24, 7 p.m.

You invited to join us for Tuesday's Talk at the church.

August 26, 7 p.m.

Don't miss Bible study as we worship and praise God for His blessings. Prepare to be encouraged by God's plan to grow.

August 30, 5th Sunday Fellowships

You are invited to join us for Bible Classes at 9:30 a.m.; Morning Worship at 10:45 a.m. and a meal and activities afterwards. And don't forget to come back at 5 p.m. for our Iglesia de Cristo Services (the Word of God in Spanish.)

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

BETHEL BIBLE FELLOWSHIP CARROLLTON

August 23, 9:45 a.m. You're invited to our Sunday Morning "Prayer and Meditation" followed by Morning Worship Service at 10 a.m. See what God is doing through and with us; you will be blessed. Don't forget to come back at 5 p.m. for the Word of God in Spanish at our Iglesia de Cristo Services.

August 26, 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 cool Topics in Summer months. Learn what God says about critical issues and topics through the study of His word.

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

BIBLE WAY COMMUNITY BAPTIST CHURCH

August 23, 7:35 a.m. Join us this Sunday for our praise and worship services and receive a blessing from God.

August 26, 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

CHRIST COMMUNITY CHURCH IN RICHARDSON

Remembering our 2015 Theme: Building the church for future. This is always our goal.

August 23, 8:45 a.m. and 11 a.m.

You're invited to our Morning Services as we worship, honor and praise God for His blessings.

August 26, 7 p.m. Join us at 12 Noon with Rev. Viveca Potter teaching on the Word of God; come back at 6:45 p.m. for Corporate Prayer and stay for Senior Pastor Autry at 7:30 p.m. teaching the Word of God. Our youth will come for Food and Fellowship at 7 p.m. followed by Bible Study at 7:30 p.m.

Dr. Terrence Autry, Senior Pastor 701 Centennial 972-991-0200 Richardson, TX 75081 w w w. Christcommunityrichardson.org

FELLOWSHIP CHRISTIAN CENTER CHURCH IN ALLEN "The Ship"

August 23 Join us as we praise and worship God at 8 a.m. in the Joycie Turner Fellowship Hall, 200 West Belmont Drive in Allen; followed by our Worship Services at Bolin Elementary School in Allen, Texas 75002 and bring someone with you; you will be

blessed.

August 26

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 the Joycie Turner Fellowship Hall, 200 West Belmont Drive in Allen. Be encouraged by God's plan for your maturity and His glory; and most of all, be prepared to grow.

Dr. W. L. Stafford, Sr., Ed. D. Senior Pastor 5705 Cheyenne Drive at Bolin Elementary School in Allen 75002 for Sunday Morning Worship and the Admin. Building Address is 200 W. Belmont Drive Allen, TX 75013 972-359-9956 www.theship3c.org

MT. OLIVE CHURCH OF PLANO (MOCOP)

August 23, 10 a.m. Join us for our Sunday Worship Service as we praise and worship God for His Honor and His glory.

August 26, 7 p.m. You're invited to our Wednesday's Bible Study class; 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 and Pastor Gloria Fenceroy 300 Chisholm Place Plano, TX 75075 972-633-5511 www.mocop.org

MT. PISGAH MISSIONARY BAPTIST CHURCH

August 23, 9:45 a.m. Men of all ages join our Men's Mentoring Class every 3rd Sunday in our Education Building to discuss issues about life lessons according to the Bible.

August 24 and 31 Join us for our Intercessory Prayer Ministry and our Monday's Conference calls.

August 26, at 6:30 p.m. This Prayer Wednesday come and hear what God has to say through Dr. Phillip Pointer, Saint Mark Baptist Church, Little Rock, AR; for details email rcharity@dallasmtpisgah.org

R. W. Townsend, Senior Pastor

11611 Webb Chapel Roadrighteousness.Dallas, TX 75229972-241-6151August 2

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NEW MOUNT ZION

BAPTIST CHURCH

August 23

You're invited to join us for

Early Morning Services at

7:30 a.m., followed by Sun-

day School at 9 a.m. and

Morning Worship at 10:30

Join us in Wednesday's Bible

Study class; you will learn

what God has to say to us for

SHILOH MBC

IN PLANO

August 23 at 8 a.m.

And/or 11 a.m.

Come and worship with us

this Sunday, God will greet

us and bless us with words of

wisdom as He leads and

guide us in all truth and

August 26, 7 p.m.

Dr. Tommy L. Brown

9550 Shepherd Road

Dallas, Texas 75243

our growth.

Senior Pastor

214-341-6459

www.nmzb.org

a.m.

August 26, 7 p.m. You're invited to our Wednesday's Bible Study to learn more about God's Word. Come and be encouraged by God's plan for your maturity and growth; and, it's all for His glory.

September 19

Steps for Shiloh Scholarship Walk-a-ton will be at Bob Woodruff Park in Plano. This helps provide scholarships to our future graduating seniors. The first 100 registrants will receive a t-shirt. Please stop by the Fellowship Hall after worship service to sign-up.

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

August 23, 7:30 and/or 11:30 a.m. You're invited this Sunday as we praise, worship, honor and magnify God's Holy name.

August 25, 7 p.m. Join us in Monday School as we learn what God has to say to us.

August 28, 7 p.m. All men are invited to join us for Men's Fellowship night. Come and grow with us.

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



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A few words of wisdom from Erma...



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

Erma Bombeck, who wrote many funny family stories, she was one of my favorite authors. Bombeck wrote a story after learning that she was dying from cancer. Some of her words are worth repeating.

I have added a few things that are close to my heart. My only daughter, Sheila Tarpley Lott, had a birthday, August 17, and her only daughter, Tyanna Donnise Lott, was in Mexico on Sheila's birthday.

I went to Sheila's house and hugged her for Tyanna. These words from Bombeck are food for thought for all everyone. I wonder if my last niece, NaNa Avery Brown, in her lifetime,

placed things in hierarchy. I choose to believe that she did because I personally knew my niece.

IF I HAD MY LIFE TO LIVE OVER, I WOULD HAVE ...

... Gone to bed when I was sick instead of pretending the earth would go into a holding pattern if I weren't there for the day.

... Used the best of everything that I had all of the time and not just saved it for special company.

... Talked less, listened and loved more. ... Invited my family and friends over to the house for dinner more; it wouldn't matter how stained the carpet was or how faded the sofa.

... Eaten the popcorn in the "good" living room and worried much less about the dirt when someone wanted to light a fire in the fireplace.

... Taken the time to listen to my grandfather and

.5:00 pm

..7:00 pm

grandmother ramble about his or her youth and kept notes about the family history.

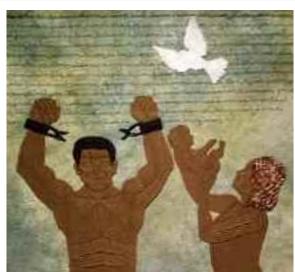
... Shared more of the responsibility carried by my spouse and encouraged him or her more.

... Never insisted we ride in the car if we could have walked instead

... Sat on the lawn and not think about the grass or grass stains on my clothes.

... Cried and laughed more while watching life and less while watching television.

... Brought things just because they were practical, wouldn't show soil or was guaranteed to last a lifetime.



The Beginning of Social Justice, a quit by Cynthia Catlin is another display that you should not miss at the Bob Bullock Mu-seum in Austin; only 11 more days on loan to Texas and then it will be gone.



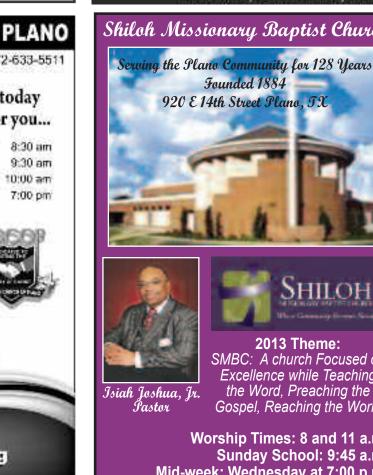
Avenue F Church of Christ 1026 Avenue F • Plano, TX 75074 972-423-8833 www.avefchurchofchrist.org .8:00 am Early Sunday Morning Sunday Bible Class. .9:45 am Sunday Morning Worship. .10:45 am .3:00 pm Evening Worship.

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

Second Keybeardist Needed: Piease Call For Inte







kids kissed me impetuously. I never would have said, "Later. Now go get washed up for dinner or go out to play."

... Give out more "I love you's, more hugs and more I'm sorry's. But mostly, given another

... I would have cherished

every moment with my

child, children or grandchil-

dren and realized that the

wonderment and innocence

functions and PTA pro-

grams to show support for

... Liked it more when my

... Attended more school

would not last forever.

my child or children.

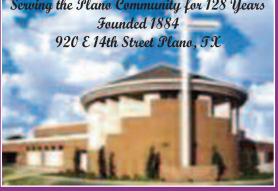
shot at life, I would seize every minute--look at it and really see it-live it-and never give it back.

I would stop sweating the small stuff. I wouldn't worry about who doesn't like me, who has more, or who's doing what. Instead, I would cherish the relationships I have with those who do love me.

Let's think about what God has blessed us with. And what we are doing each day to promote ourselves mentally, physically, emotionally, in this life as well because then it's gone.



Shiloh Missionary Baptist Church



HILOI 2013 Theme:

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Worship Times: 8 and 11 a.m. Sunday School: 9:45 a.m. Mid-week: Wednesday at 7:00 p.m. Youth Church: Every 3rd, 4th, and 5th Sunday at 10:45 a.m. AWANA: Wednesday at 6:30 p.m. Contact Information: 972-423-6695 www.smbcplano.org

For the 411 in the community, go to www.northdallasgazette.com

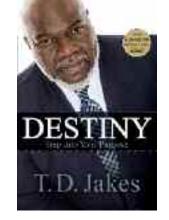
NDG Book Review: Destiny: Step into Your Purpose

By Terri Schlichenmeyer

Around work, you've gotten a reputation as the go-to person for certain things.

Everybody has a talent; yours happens to be on the job. People know you're good, they utilize your ability, and you don't mind. It's not a big deal to you, but could there be more to it? T.D. Jakes thinks so, and in his new book "Destiny: Step into Your Purpose," he shows how your talents may reveal a new path.

In the moments after leaving a meeting with Coretta Scott King some years ago, T.D. Jakes began



to ponder something she'd said about destiny. He "lived a life to which [he] felt drawn." That kind of success, he knew, was attainable for everyone.

You have talents that are inherent inside you, says

Jakes. You may not understand them. You may call them God-given, dumb luck, or fate, but those talents are your destiny and "...people must learn to live genuine lives that allow them to perform the... tasks they are gifted to do."

In following your destiny, remember that it's a process. That doesn't mean things can't happen quickly, but it's unlikely. Time will give you the chance to grow and learn to use your talents to their utmost; just be patient and understand that few things happen when it's convenient. Meanwhile, gather all the skills you can get, which "may be just

what you need to propel you..." And remember that "the only reason we have steps is to get us to a higher level."

Learn to prioritize, not just in your tasks but in your relationships, your finances, and in your dreams. Don't "fix every problem that comes across your radar." Know how to handle situations that are important, and "leave behind small thinking."

Don't confuse who you are with what you do. Remember that pain and failure are part of the journey, but don't let them deter you from your destiny and don't waste a second of your life.

And remember that "Sometimes the best hello to a new opportunity is the good-bye you gave to a dead situation."

As I see it, there are two main aspects that set "Destiny" apart from other books that line the business shelves at the library or bookstore: it's perhaps not surprisingly quite faithbased, and it's very surprisingly quiet in its steadfastness

Author T.D. Jakes is almost laser-focused-insistent in his urgings for readers, in fact, and that's not a bad thing. Jakes' words feel like a giant hand on your back,

Other independent CRL

Loans with problematic

terms are repeatedly con-

centrated in neighborhoods

Understanding these fac-

tors that affect our daily

lives should also spur con-

tinued work to eliminate

and rid the marketplace of

products that are designed

findings help to explain

pulling toward success and his advice, though sometimes repetitive, is startlingly intense. Again, that's not a distraction, but there was one thing that did bother me: I saw words on responsibility but not much about what to do if a destiny is misread or, if chased, turns sour.

like an industrial magnet

And so, though I liked this book quite a bit, I would've liked to see more of balance. Still, I can't argue with pages and pages of fierce inspiration and direction - and that alone could make "Destiny" your go-to book.

to trap borrowers in debt while enriching lenders.

On a personal level, perhaps we can do ourselves a financial favor by taking time to review the fine print of loan and credit agreements; and insisting on clear answers to our credit questions before another debt is incurred. Every consumer considering a financial obligation has a right to know.

Charlene Crowell is a communications manager with the Center for Responsible Lending.

She can be reached at Charlene.crowell@responsiblelending.org.

DEBT, continued from Page 11

largely Black and Hispanic - who experienced higher rates of foreclosures and/or depreciated values because nearby foreclosures, mortgage debt can restrict their financial choices.

"[H]ome equity for Black homeowners has not increased at the same rate as it has for White homeowners, largely because home values in minority neighborhoods have been slow to recover since the housing crisis, and so have generated lower returns on mortgage debt," states the report.

Similarly, while incurring student loans is often viewed as an essential investment in a career and a middle-class lifestyle, racial disparities persist.

"Despite the higher-

than-average rate of student loan debt among young Black Americans, it is not clear that this debt is fully building their human capital," the report explains. "Black Gen Xers and millennials who owe student debt in their own names are more likely than their white peers to be paying for a degree they did not complete (38 percent versus 26 percent)."

Even more startling, when Pew asked student loan borrowers whether they would do things differently if they had that chance, a majority of both Blacks (51 percent) and Hispanics (52 percent) responded they would find a different way to pay for school in order to owe less money. By contrast, only

32 percent of White respondents gave the same answer.

Before anyone concludes that buying a home or getting a college education is a poor financial decision - think again.

According to Sarah Wolff, a senior researcher with the Center for Responsible Lending (CRL), the Pew report portrays the complexities - not the inevitability of debt.

"The implications of debt for opportunities depend not just on the raw dollar amount of debt but also on the quality and appropriateness of the product," noted Wolff. "Not all student loans are the same. This is true for all kinds of loans - including mortgages and credit cards," Wolff said. "The terms and conditions under which

loans are made are very important and we should consider these factors when trying to answer broad questions like "is debt good or bad."

the cumulative impacts of predatory lending likens consumer credit to a hammer – which can be used to build a house or destroy it. Pew's research provides evidence that debt is actually both good and bad.

"It is the terms and conditions under which credit is extended that ultimately determine how the loan affects a borrower," concluded Woolff.

INJURED IN AN ACCIDENT? Let Us Get You The Help & Money You Deserve



The Irving-Carrollton Branch NAACP Freedom Fund Luncheon is scheduled for Sept. 12. The organization uses the events to encourage community involvement and raise money for scholarships for local students.

The Keynote Speaker last year was Alex Holley who previously was the 1st Scholarship recipient of the Irving-Carrollton Branch NAACP in 2006. Now, Holley serves as the Co-Host on "Good Day Philadelphia". The NAACP chapter proudly points to his success as an example of the difference supporters are making in the lives of

young people.

This year, the Keynote Speaker is Carmen Watkins, who serves as the Regional Director for the NAACP.

For more information about sponsorship and tickets, email chapter president Tony Grimes at tgrimes@irvingnaacp.org.



why debt affects borrowers in different ways: Across many financial products, low-income bor-CRL's recent report on rowers and borrowers of color are disproportionately affected by abusive loan terms and practices;

and

of color.