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# Will Obama be acknowledged as a transformative president?

By Roger Caldwell  
NNPA News Wire Columnist

As President Obama completes his second term, the political pundits are debating if his time in office was transformative. In "Leadership: Theory and Practice" by Peter Northouse, the author established that a transformational leader must usher in dramatic change by engaging, connecting, and motivating.

The president's most significant legislative accomplishment, the Affordable Care Act (ACA) meets the criteria for a transformative policy. President Obama succeeded where others failed for decades, and it would appear that more political experts would give him credit. Instead of working to improve the law, the United States Senate recently passed a bill to repeal the ACA that was originally passed in the U.S. House of Representatives, and when it reaches the president's desk it will be vetoed.

The ACA was signed into law March 23, 2010, and it is the most significant regulatory overhaul of the U.S. healthcare system since the passage of Medicare and Medicaid in 1965. It was enacted to increase the quality and affordability of health insurance, and require insurance companies to cover all applicants regardless of pre-existing con-



ditions. Without a doubt this legislation is transformational with over 15 million Americans signing up for health insurance, but the conservatives and Republicans are calling this law a failure.

The Republicans and conservatives conversations are insulting and dismissive, but they also say President Obama failed to transform anything in his seven years as president. Seth Mandel, a columnist of The New York Post writes, "Poor President Obama. All he wanted was to be a transformational figure. Instead he'll be merely a transitional one. For all the talk about Obama's grand ambitions to remake the country in his image, current events make it

crystal clear his role as a placeholder."

The thing that makes this kind of talk so incendiary is that the writers actually believe what they are writing. With the signing of the ACA President Obama made healthcare a right, and not a privilege. This was a landmark decision, for a Black man with a middle name Hussein, and gets elected twice as the most powerful person on the planet, it was without question transformational.

But, the Republicans and conservatives would try to make Americans think that all the president has done is take vacations and play golf.

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**Cold season is upon us, be prepared**

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COMMENTARY

## Public Enemy #1: The domestic terrorists

NDG's View

The tragic San Bernardino shootings, has once again shaken our country, was deemed to be a domestic terrorist attack on the citizens of the United States of America. This horrific event, has not only caused us loss and grief once again as citizens of this country, but it has raised the bar on our level of awareness, and heightened our fear beyond what we'd possibly imagined as

the powerful country we proclaim to be. Our prayers are with our fellow citizens who have lost loved ones, and those who will forever carry the scars from this tragedy.

However, we must pause in this time to take heed to the words spoken by President Barack Obama far too many times already. The president acknowledges prayer is needed in times like these, but prayer is not enough.

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Ira Hill



Denise Young-Smith



Bobbie Fontenette

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## Ira Hill

PHOENIX, AZ (Black-News.com -- Even as the title of Tomorrow -- the debut album from Phoenix's Ira Hill -- hints at a bright future for the sensational 19-year-old jazz vocalist, it pays its dues to the past by means of an attentive and eclectic set list. In spite, if not also because of Hill's gloriously extroverted vocalese, the album comes across as a vividly personal journey. Hill's tender delivery is much more mature than his years, ensuring that Tomorrow is certain to invite a new generation of enthusiasts to appreciate the genre, while



impressing scores of seasoned musicians and jazz aficionados. [Sample Tomorrow's tracks at [www.cdbaby.com/cd/irahill12](http://www.cdbaby.com/cd/irahill12). View video: "Billie's Bounce"] "Ira Hill possesses all the ingredients that precede a rise to stardom as a jazz vocal-

ist," said internationally acclaimed jazz, blues and symphony pops vocal luminary, Dr. Dee Daniels. "The fact that he is only 19-years-old could lead one to believe in reincarnation. The composer, educator and mentor continued excitedly, "I suggest you keep your eyes and ears on Ira to witness his journey to global recognition!"

The album's core trio - pianist John Proulx, bassist Kevin Axt and drummer Dave Tull gives young Hill all the space both he and his listeners need to luxuriate in the breadth of his sound. With the trio alone, he turns evergreens like "My Funny Valentine" and "Tomorrow's

Another Day" even greener. The hallmark of any jazz singer is not only the way in which he lays out the melodies, but also the way in which he infuses the lyrics with soul. At a tender 19, Hill navigates a familiar songbook as if it were his own, singing as one who means every word. Balancing sophistication and fun, he brings his all to every tune with panache, gratitude and always with a smile.

But it's really in "Afro Blue," the album's slick opener, that one gets the immediacy of his feel for groove and atmosphere. Integrated seamlessly into the trio, along with vibraphonist Craig Fundyga, percussion-

ist Alex Acuna and reedman Doug Webb, Hill buffs every edge until it fits flush with the next.

At every turn of Tomorrow, one can count on a rich, emotional directness in Hill's singing. He incorporates several timeless favorites into the album's repertoire, including an uplifting "Billie's Bounce;" the scintillating staccato of "Cloudburst" in which he duets with The Manhattan Transfer's Cheryl Bentyne; a swinging "I'll Remember April" and bright "You've Proven Your Point," which ends the album on a Latin vibe, paying tribute to Ira's childhood, spent partly south of the border. In all of these,

one encounters Ira's gifts for rhythm and tonal color in spades. Tomorrow is certain to be a much-appreciated holiday gift-giving favorite!

"Ira Hill is coming out of the gate strong. Just in his first week at radio, his CD has hit the Most Added Charts at CMJ and Jazz-week, including the Biggest Gainer Chart," hailed music promoter Kari Gaffney. "Tomorrow is showing significant promise among the crowded field of jazz releases primed for the end of year push at radio." Most agreeable, Hill's debut album is certain to be a much-appreciated holiday gift-giving favorite!

## Denise Young-Smith

Denise Young-Smith, vice president of worldwide human resources at Apple, will deliver Grambling State University's 2015 Fall Commencement speech. The ceremony will be held at 10 a.m. Friday, Dec. 18 in the Frederick C. Hobdy Assembly Center.

"Ms. Denise Young-Smith is a superb example of excellence," Grambling President Willie Larkin said. "Since graduating from Grambling State University, she has made her mark as a stellar corporate executive. Her work at Apple has set the



standard for graduates from Grambling and our sister HBCUs. She is a terrific role model for all of our students graduating on December 18, and we are extremely proud of her many outstanding accomplishments."

Young-Smith is a graduate of Grambling State University. She earned a bachelor's degree in communications in 1978 and later a master's degree in organizational management, when she returned to her home state of Colorado.

While at Grambling, she was a member of the Orchestris Dance Company and a photography student with Grambling's photographer, Glenn Lewis, who remembers her as a hard-working, dedicated and talented student.

"She was a very good student and an even better person," Lewis said. "She was

great in English and photography. Denise was a very well-rounded student who was big in extracurricular activities and very dedicated to her academic studies."

Her connection to Grambling is a family affair, as several aunts, cousins and relatives have worked at and graduated from Grambling State University. Her father's family and siblings were reared in West Monroe, Louisiana.

As vice president of worldwide human resources, Young-Smith is responsible for attracting and retaining top talent at Apple. She reports to CEO Tim Cook.

Since joining Apple in 1997, Denise has served in several key human resources roles. For more than 10 years, she sat on the leadership team that built Apple's retail organization, which now welcomes more than one million people every day.

Before retail, Young-Smith ran human resources for Apple's Worldwide Operations and Corporate Employee Relations teams. Prior to Apple, she offered talent, human resources and management consulting expertise to early-stage businesses, including Kleiner, Perkins, Caufield & Byers portfolio companies.

Young-Smith is also an accomplished performer and soprano singer, having performed twice at Carnegie Hall and various European venues. She is currently completing work on a recording of classics songs, featuring jazz standards, arias and spirituals.

Most recently, Young-Smith has been instrumental in orchestrating Apple's \$40-million, multi-year commitment to Historically Black Colleges and Universities (HBCUs), the largest and most comprehensive corporate investment ever given exclusively for students and faculty of four-year HBCUs.

## Bobbie Fontenette

By Sister Tarpley

Mrs. Bobbie Fontenette, will celebrate her, surprise, 80th birthday this Saturday, Dec. 12, with family and friends at the El Fenix Restaurant, 1601 McKinney Avenue in Dallas, starting at 2 p.m.

Fontenette is a long-time member of Mt. Pisgah's Missionary Baptist Church (The Rock), in the North Dallas area where R.W. Townsend is the Senior Pastor.

At church she serves with the Women of Praise (W.O.P.) choir, the Christian Ladies of Conquest (C.L.O.C.) and the Greeters Ministry. And, one year she was crowned Christian Woman of the Year at The Rock.



Growing up in Dallas, Fontenette is a graduate of Booker T. Washington High School in North Dallas, one of only three high schools for Black children in Dallas; it is now called Booker T. Washington's Performing Arts Magnet School.

Fontenette retired from Texas Instruments (TI) after

30 years, working as an Executive Secretary, the first Black Executive Secretary for TI in Dallas.

She was a model in Fashion Shows throughout the Dallas-Fort Worth's Metroplex, modeling hair styles, hats and clothes, in her earlier days.

As the only daughter, out of three children, of the pastor of a church, Fontenette truly had to walk a fine line. When the church pianist was out for any reason Fontenette filled in for her.

"We are without children; however, Bobbie has been like a mother to children at church and in our community; she is a Christian woman in action at our church and in our community; and, she is a loving and carrying wife of 32 years," Jesse said.

Fontenette sends cards to church and family members for their birthdays, as well as when they are sick; and she will visit them on occasions and especially in their bereavement.

"Even though she did not graduate from Prairie View A & M University (PVA&M), as my wife, she joined our Alumni Association with me and sends cards to Prairie View's Alumni members also," said Jesse.

Fontenette has received numerous awards from Mt. Pisgah Missionary Baptist Church and also from Prairie View A & M University's for various activities that glorify the name of our Lord and Savior, Jesus Christ.

Everyone is invited to join us as we celebrate Bobbie's 80th birthday this Saturday.

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# The global genius of Pres. Barack H. Obama

By Benjamin F. Chavis, Jr.  
NNPA News Wire

When you are considered by millions of people across the nation and throughout the world community to be the “Leader of the Free World,” that is an awesome and serious international responsibility. Do you remember when President Obama was first elected nearly eight years ago? There were numerous pundits who questioned whether or not the first African American to be President of the United States of America had the fortitude and intellectual capacity to provide leadership not only across the country, but also on the worldwide geopolitical stage.

This month as President Obama prepares to enter his last year as president, it is important to state for the record that I believe history will one day stipulate that

Barack H. Obama was in fact the most successful President of the U.S. That is a fact in terms of Obama’s leading the restoration of the nation’s economy, reducing the deficit, increasing employment, providing health care for the first time to millions of people, innovating the energy sector, leading the world toward environmental and climate protection, and challenging racism by irreversibly shattering the myth of white supremacy.

There are some, however, who would ask what about the escalating problems of terrorism and the devastating wars that still rage particularly in the Middle East? Those are fair questions. But we should not forget about the catastrophic aftermath of the ill-advised and counterproductive war that President George W. Bush initiated by unjustly invading and occupying Iraq. The

international dangers and threats of terrorism increase exponentially as a direct result of the Bush-Chaney regime.

The vast majority of all Americans are proud of the leadership and success of President Obama even in the face of seven straight years of partisan obstructionism and political division in Washington, DC. In particular, most African Americans applaud the outstanding leadership of President Obama. It is also true that there are many in the African American community who feel that President Obama should be doing more to help improve the overall quality of life of Black America unapologetically.

I, however, take a broader view. Yes, all of the various federal government departments and agencies directly under the supervision of the Obama Administration

should commit the next 12 months to significantly increase the allocation of resources to benefit and empower African Americans, Latino Americans and others who have been historically denied equity and access to assistance from the federal government.

For example more funding for all our Historically Black Colleges and Universities (HBCUs) and redirecting millions of U.S. government advertising dollars back to African American-owned newspapers, media companies and other businesses to make up for past non-equitable allocations of funds should now be a top priority. Ending the disproportionate mass incarceration African Americans and others needs to be accelerated.

Of course confronting poverty in our communities

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## ← ENEMY, continued from Page 1

It also takes action from every citizen to stand up and contribute to the good of our country. It is our responsibility as citizens to fight against domestic terrorism. As with any battle, one must know their enemy in order to defeat their enemy. Therefore, we must understand what defines the enemy and how the enemy thinks through their actions.

Below is the definition of “Domestic Terrorism” from the Federal Bureau of Investigations.

### **Definitions of Terrorism in the U.S. Code**

18 U.S.C. § 2331 defines “international terrorism” and “domestic terrorism” for purposes of Chapter 113B of the Code, entitled “Terrorism”:

“Domestic terrorism” means activities with the following three characteristics:

§ Involve acts dangerous to human life that violate federal or state law;

§ Appear intended (i) to intimidate or coerce a civilian population; (ii) to influ-

ence the policy of a government by intimidation or coercion; or (iii) to affect the conduct of a government by mass destruction, assassination, or kidnapping; and

§ Occur primarily within the territorial jurisdiction of the U.S.

With the understanding of this definition, awareness of another kind of domestic terrorist (one who influences, intimidates and coerces civilian population to hate and discriminate by creating acts of danger which could violate federal law). Republican presidential hopeful, Donald Trump, displays acts of terrorism against citizens of the United States. The openly racist, sexist and hate filled comments he has spewed to the masses has already caused chaos, fear and misguided vigilantism to take place via the protests at Islamic Center in Irving, Texas.

Maybe Donald Trump’s platform of hate towards President Obama’s race, and his relentless pursuit to

scandalize the authenticity of the president’s birth certificate, has had some impact on why #BlackLivesMatter has taken root and grown across the country and locally. Certain Donald Trump’s bully platform seeks to damage, hurt and cause division among Americans.

Locally as supporters prepare to meet in protest, the hate filled opponents of the Islamic Center in Irving this weekend, we must keep in mind that we as a community and a country cannot allow the blatant bigotry and hate towards women, Hispanics, Muslims and all others must not be tolerated.

A society encircled in chaos, fueled with anger, saturated in fear and armed with weaponry awaiting to be discharged by hate, proves to be the perfect setting for domestic terrorists to rally their troops. The terrorists’ agenda for power, greed and control is publicized over and over again through every media outlet, inciting the public with confusion, fear and an avenue to openly discriminate in

the name of white supremacy racism. All of which is contributing to concern by local citizens and law enforcement on the potential outcome during the protests in Irving this weekend.

Yet, these domestic terrorists whose boisterous, vile words being spewed out to the public are not being challenged. There is no plan to destroy their agenda. There stands not one in the United States Congress who even suggests bringing a lawsuit against these kinds of actions of domestic terrorism, and the ones who choose to terrorize their fellow man.

It is the responsibility of every citizen to stand up and fight domestic terrorism. We cannot allow this hate to continue to spread and cause fear and division among our people. Since we recognize the enemy, we must stand and fight this public enemy by allowing our voice to be heard through our vote, or we will certainly fall into the hands of a known domestic terrorist.



# Common sense goes a long way when treating a cold

*Parkland physician offers tips on what works, what doesn't*

We all know the early-warning signs: a tickle in your throat, a sneeze, a sniffle — the dreaded signs that you're coming down with a cold.

Colds are the leading reason that adults miss work and children are absent from school. They are also one of the most frequent reasons for doctor visits. According to the Centers for Disease Control and Prevention (CDC), adults average about three colds a year and children catch even more. Americans spend an estimated \$40 billion a year on colds and spend 126 million days a year at home to take care of their sick children, a Marketplace.org report stated.

There are probably as many theories on the best way to treat a cold as there are recipes for chicken soup.



But which ones really work? While science still hasn't found a way to cure this ubiquitous ailment, there are remedies that can ease your symptoms and help you feel better, along with other popular remedies that won't help at all.

"First, people should know what doesn't work in treating a cold," said Maria Robinson, MD, staff physician at Parkland Health & Hospital System's Elmbrook Acute Response Clinic. "Antibiotics are not effective, because they only attack bacteria, not the viruses that cause colds. Taking an antibiotic for a cold won't help you get well any faster

but it will contribute to the development of antibiotic-resistant bacteria caused by the inappropriate use of antibiotics."

Cold remedies sold over-the-counter and labeled as "homeopathic" do not have to be scientifically proven effective by independent studies, and if they contain vitamins or supplements, they are also exempted from FDA regulations. While vitamin C and zinc are widely believed to be effective cold treatments, scientific evidence doesn't support the claims. In addition, taking these supplements in high doses, when pregnant or while taking certain other

medications can be dangerous, Dr. Robinson stated. She recommends that people consult with their physician before using them to treat a cold.

Over-the-counter pain relievers, decongestants and saline nasal sprays won't shorten the duration of your cold, but they can help relieve symptoms like achiness, runny nose, fever and congestion, according to the CDC. Do not use any of these products to treat young children or infants unless directed to do so by a physician, as they can lead to potentially serious side-effects.

"Colds generally last for one to two weeks, but you don't have to be miserable for the duration," said Dr. Robinson. "There are tried-and-true treatments that do help relieve symptoms."

Here are some cold remedies that the CDC recommends:

Rest. It's essential to help

your body fight the infection.

Drink lots of fluids. Stay hydrated by drinking plenty of water, juice, clear broth or warm water with lemon and honey to help loosen congestion. Stay away from dehydrating drinks like alcohol, caffeinated sodas and coffee.

Use drops and sprays. Try saline nasal spray or drops to relieve stuffiness and congestion.

Soothe your sore throat. Gargle with saltwater (1/4 teaspoon salt dissolved in an 8-ounce glass of warm water). However, note that children younger than 6 are not likely to be able to gargle correctly. Ice chips, pop-sicles, throat lozenges and sore throat sprays can also help. Don't give lozenges to young children as they may choke.

Decongest with cool mist. A vaporizer with cool mist may help loosen congestion.

Ease the pain. Adults may take acetaminophen, ibuprofen or naproxen for pain or fever, but consult with a healthcare professional before giving any pain reliever to your child.

Avoid smoking, second-hand smoke and any other type of airborne irritants.

And what about your grandmother's chicken soup recipe?

"People all over the world treat colds with warm liquids like tea, chicken soup, broth or warmed apple juice. They can't hurt," said Dr. Robinson, "and these remedies can be soothing. They may also help with congestion by increasing mucous flow."

As for dodging the pesky common cold, Dr. Robinson said common sense is still the best prevention: "Wash your hands and avoid touching your face."

To find a Parkland health center near you, visit [www.parklandhospital.com](http://www.parklandhospital.com).

## The 'Bionic Senior'

The National Institutes of Health is funding the development of robots that would make it easier for impaired seniors to get around, according to the Association of Mature American Citizens.

"To stay in their homes, elderly with mobility issues often require costly home modifications such as replacing steps with ramps or installing wheelchair lifts. The goal of this project is to develop a four-legged robot that enhances mobility, so that the elderly can remain physically active and enjoy a healthier life with reduced reliance on the assistance of caregivers or expensive home renovations," according to robotics expert Dr. Xiangrong Shen.

Shen is part of the National Robotics Initiative that is funded by the NIH to develop "quality of life" devices for the elderly. His four-legged "smart walker" allows users to "drive" it around or to easily move heavy loads at a comfortable pace.

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# Dallas will have a single MLK Parade in 2016

For over 30 years there have been two parades in Dallas, Texas commemorating the life and legacy of slain civil rights leader, Dr. Martin Luther King Jr.

An annual march/parade is held on Saturday sponsored by the Martin Luther King Jr. Center and City of Dallas. Another annual parade is held on Monday sponsored by a private community non-profit Celebrating Our Heritage. On this past week, Dallas City Council member



Tiffinni Young (District 7) began efforts to move towards only one Dr. King

commemorative parade. For the first time after many years of discussion,

Dallas will only have one parade for the federal holiday celebration beginning in 2016. Celebrating Our Heritage will work with the City of Dallas to bring both parades together for the inaugural Annual Dallas Dr. Martin Luther King Jr. Parade and Celebration on Monday, January 18, 2016.

"A famous quote by Dr. Martin Luther King Jr. once said, The time is always right to do what's right. For over 30 years,

there have been two parades commemorating Dr. Martin Luther King Jr. Day. As we work together to bridge the gap and stand as one united Dallas, it give me great pleasure to announce that starting January 2016, the City of Dallas is uniting with community organizers to host one Dr. Martin Luther King Jr. parade," Councilwoman Young announced.

The parade grand marshal will be radio legend Tom Joyner and will fea-

ture marching bands, drill teams, floats, community organizations, horses and more. The historical parade has approximately over 200,000 eager spectators along the parade route to celebrate the federal Dr. King holiday.

The community is encouraged to visit [www.dallasmlk.com](http://www.dallasmlk.com) for more information and to register to march in the parade, volunteer or become a sponsor for the grand event.

## OBAMA, continued from Page 1

Many Americans have forgotten the condition of the country when the president was voted into office. The country was experiencing one of its worst recessions since the depression, and all the major industries were on the verge of bankruptcy.

Once President Obama was sworn into office, he signed a \$789 billion stimulus plan, a U.S. auto industry rescue plan, a housing rescue plan, and a U.S. financial and banking plan. These transformational

plans put the economy on a successful track for success.

The unemployment rate is now 5 percent with 11 million new jobs created, and there has been more than 60 months of positive job growth. Somehow the Republicans never talk about the president's achievements with the economy, because they would be forced to address the truth.

The president has redefined the U.S. role in the world, where he has used diplomacy, as opposed to

war. As a change agent, the president worked with the Cuban government to ease travel restrictions between the two countries allowing family members to visit loved ones. Many pundits argue that President Obama's foreign policy has been a failure, but Americans have been safe for seven years.

With 2016 being a presidential election year, it is easier to fabricate the story and make the president seem wrong with his decisions. But, there is a record of achievement, and of him

leaving the country in better shape than when he received it.

In the last seven years, the president has ushered in dramatic change, which is the essence of transformational leadership. But some people can't see past the color of his skin and this

could be the reason that many politicians see his seven years in office as a failure.

Roger Caldwell is the President/CEO of On Point Media Group, a marketing and public relations firm located in Orlando, Florida. He is a graduate

of Howard University in political science. As a stroke survivor, author, and community journalist, his passion is national and statewide politics. Follow him at [rogerpoliticalblogs.wordpress.com](http://rogerpoliticalblogs.wordpress.com) or leave comments at [jet38@bellsouth.net](mailto:jet38@bellsouth.net).



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## Young DISD orators have their say in semifinals of MLK oratory competition

If Dr. Martin Luther King Jr. were a candidate for U.S. president, what would he be saying today on the campaign trail? It's an intriguing topic and one that a number of Dallas ISD fourth- and fifth-graders have recently given a lot of thought. Stu-

dents from 15 district campuses recited their essays on the topic Tuesday, Dec. 8, during the semifinals of the annual Gardere MLK Oratory Competition.

Dallas law firm Gardere, sponsor of the annual competition, challenged the students to combine

their knowledge of current events and their understanding of Dr. King's life and work to craft their essays. The students selected as winners of their in-school competitions recited their essays at semifinals held in Dallas ISD's Ada Williams Auditorium

at 3700 Ross Ave.

Gardere Board Chair Holland O'Neil explains why the firm has sponsored the competition for more than two decades.

"Gardere is proud to partner with Dallas ISD to not only encourage the

See MLK, Page 7

## Dallas ISD Principal of the Year awarded to four top-tiered district administrators

The Dallas Independent School District on Dec. 9 announced the winners of the 2015 Principal of the Year award. Officials named the four winners during a special ceremony at the Dallas Market Center.

Julie Singleton of H.I. Holland Elementary School (elementary), Tracie Washington of Billy Earl Dade Middle School (secondary) and Nakia Douglas of Barack Obama Male Leadership Academy (magnet/special

programs) were named the top principal in their respective categories.

In a surprise announcement, one of the nine finalists selected by a vote of their peers was awarded the "Principals Choice Award." Tanya Shelton of Richard Lagow Elementary received the additional award, presented to the Dallas ISD principal who served as a positive influence and example for their fellow principals.

The winners are all rated in

the top three tiers of the Principal Excellence Initiative. There were four elementary level finalists, two at the secondary level, and three from magnet and special programs.

**Julie Singleton, H.I. Holland Elementary School** – Singleton has her staff and students laser-focused on college and career readiness. Every hallway of the Oak Cliff campus is decked with college banners, each door displays a college theme, and teachers sport their college at-

tire weekly. At fifth grade, students are introduced to the college application process, and the school hosts a monthly College Café where students explore the majors and features offered by vari-

See PRINCIPALS, Page 8

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## Early childhood learning tool launches in Dallas

The Commit! Partnership has partnered with the Bezos Family Foundation to launch a new mobile learning application in Dallas. The mobile application, called Vroom, aims to change the way parents engage with their children on a day-to-day basis and empower them to take a more proactive role in their children's brain development during the early years. According to Zero To Three, an estimated 90 percent of brain development happens during the first five years of life.

Dallas is one of five major cities selected to pilot the initiative.

In 2014, nearly half of Dallas County kindergarteners were not ready for school on the first day of class. School readiness is often linked to future academic success and high school graduation rates.

"The first few months and years of a child's life are so critical for brain development," Mayor Mike Rawlings said. "We must provide parents with the tools to ensure that they are setting their

children up for success in the classroom beginning in the earliest days of their lives. That's why Commit!'s partnership with the Bezos Family Foundation to launch Vroom is huge for Dallas. It will enable parents to play an even larger role in preparing their children for the rigors and opportunities of the classroom..

Informed by renowned scientists, the Vroom application sends daily tips and tricks to parents and caregivers that enable them to turn everyday routines like bath time, mealtime and grocery shopping into brain building moments. Since more than 75 percent of adults own a smart phone, Vroom is a widely available option and parents can utilize the tool in both English and Spanish.

"We are excited to partner with The Commit! Partnership as we work to build a nation committed to early learning," said Jackie Bezos, President and Co-Founder of the Bezos Fam-

ily Foundation. "Children are born with enormous potential and every parent already has what it takes to help them thrive. By sharing initiatives like Vroom that highlight the science behind early brain development, we can support parents and caregivers in turning everyday activities into brain building moments."

The Commit! Partnership is working with more than 30 organizations to introduce Vroom to Dallas-area parents. Organizations joining the effort include Dallas ISD, KERA, Children's Health, Grand Prairie ISD, United Way of Metropolitan Dallas, Head Start of Greater Dallas, Momentous Institute, Dallas Arboretum, and UT-Dallas Center for Children and Families.

The mobile application is available for download on Amazon, Google play for Android and through the Apple store. For more information about Vroom, please visit [www.joinvroom.org](http://www.joinvroom.org).



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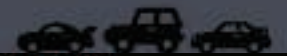
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## 7th DFW Original Pancake House opened in Irving

The Original Pancake House celebrated the opening of its seventh DFW location with a grand opening and ribbon cutting event in the Irving/Las Colinas neighborhood on Dec. 3.

Guests enjoyed complimentary tastings including fresh sandwiches, made from scratch pancakes and more.

The La Buena Vida Foun-

dation received the net proceeds for the day totalling \$1,500. The organization works with the community to help to empower, inspire and educate today's at-risk and homeless youth in an effort to prepare them to become tomorrow's business and community leaders.

The Original Pancake House Irving is located at 510 Lyndon B Johnson Freeway.



## MLK, continued from Page 6

writing and oratory skills of elementary school students, but to also celebrate Dr. King's message of equality with the Dallas community," O'Neil said. "We are inspired each year by these students' knowledge and passion for honoring his legacy."

Passionate describes participant Guadalupe Zamora, the fifth-grader selected to represent Arcadia Park Elementary in Tuesday's competition. Assistant Principal Maria Castillo said Guadalupe impressed her teachers and the judges with her knowledge, passion and self-confidence as she addressed the thorny issue of immigration.

"She gave us goosebumps," Castillo said. "It was great to see all of our competitors go out, watch

the news and learn about what's going on. They really took their speeches to heart and worked hard on them."

At Urban Park Elementary, Campus Instructional Coach Romikianta Sneed said student Adrian Ojeda is looking forward to the competition with great anticipation and has

even been heard reciting his speech in gym class, in the cafeteria and walking down the school hallway.

Sneed said the competition has been a great learning experience for Urban Park students.

"Speaking is one of the most important skills to be developed and enhanced as a means of effective communication," she said.

"This competition has allowed our scholars to step outside of their comfort zone and be able to express their feelings about real-world situations."

The winners from this round of competition will present their speeches at the finals at 11 a.m. Friday, January 15, 2016, at the Majestic Theatre in downtown Dallas.



Some 2015 Gardere MLK Oratory Competition participants pose for a quick picture ahead of the semifinal round of the contest.

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## GARLAND GSO to perform on Dec. 18

If you didn't make it to Christmas on the Square, you can still enjoy the light show in Downtown Garland! Each evening through New Year's Day, holiday music will begin playing in the square at 4 p.m. From 5 to 10 p.m., one of two programs will run every fifteen minutes. During the program, enjoy the music played in the square or tune any FM radio to 89.9 to watch the lights dance along to the music. Visit [ChristmasOnTheSquare.com](http://ChristmasOnTheSquare.com) for additional holiday events and activities throughout December.

## 21st Annual Pancakes with Santa

Bring your holiday appetite to Pancakes with Santa. The event will be held from 7 a.m. to 1 p.m. Saturday, Dec. 12, at the Central Fire Station, 1029

Austin St. Cost is \$6 per person and includes all the pancakes you can eat, sausage, milk or coffee and a photo with Santa and Mrs. Claus! Guests are encouraged to bring new, unwrapped toys to be given to local children this holiday. Pancakes with Santa is hosted by the Kiwanis Club of Garland and Citizens Fire Club of Garland.

## RICHARDSON Brown Bag Lunch series

Brown Bag Lunch at Richardson Chamber of Commerce on Tuesday, Dec. 15 at 11:30 am in the RCC board room, 411 Belle Grove Drive. Cost is \$5 members and \$20 non-members.

"What do managers really know about being good leaders" Featuring Tracy Timm, professional trainer/coach & president, Tracy Timm and Partner, R.H. Sweeney Associates

## PRINCIPALS, continued from Page 6

ous colleges.

Singleton says Holland's success is based on promoting positive relationships with staff, practicing respect, increasing trust, and filtering every decision through the lens of what's best for students. Such practices helped the campus move from low performing in her first year as principal in 2013 to a status of met standards with three distinctions in 2015.

Singleton's supervisor, feeder pattern Executive Usamah Muhammad-Rogers describes the turnaround at Holland as "remarkable" and calls Singleton "a hard-working visionary who leads with courage and tenacity."

**Tracie Washington, Billy Earl Dade Middle School** - Washington has an unwavering commitment, as a transformational leader, to ensuring that all children will learn by any means necessary. She has taken personal ownership in building a team that fosters an atmosphere in which all scholars embrace the impor-

tance of college and career readiness.

Otha Stewart, a longtime teacher at Dade Middle School, said he has been amazed to watch how Washington has turned around the school, which has seen upheaval and controversy in recent years.

"Mrs. Washington's dynamic leadership enabled this immense change to take place," Stewart said. "She graciously accepted the opportunity of taking the lead of one of the most challenging schools in the district and transformed it, even before the students reported to the campus."

**Nakia Douglas, Barack Obama Male Leadership Academy** - Douglas is focused on the holistic development of the school's students. His campus works on each of the district points of distinction: student engagement, family/community engagement and college and career readiness.

Assistant Principal Michelle Neely said Douglas leads by example and makes himself available to all students.

"Mr. Douglas is the consummate professional, and everything he does is to ensure that we, as a school, are developing young men into impactful leaders through the development of their intellectual, moral, physical, social, and emotional development for the global society of tomorrow," Neely said.

**Tanya Shelton, Richard Lagow Elementary** - Shelton believes that the ability of educators to fully engage students is paramount to student success. This explains why Shelton strives to ensure that teachers inspire qualities in their students such as attention, curiosity, interest, optimism, and passion. From professional development to evaluation of student data, she looks for evidence that teachers and learners are making meaningful connections. When that happens, she believes that teachers are not only better able to assess stu-

dents' level of understanding, but can also quickly adjust instruction to better reach students.

To expand her staff's leadership skills, Shelton shares responsibilities with her Campus Instructional Leadership Team, involving them in planning professional development, observing and delivering feedback to new teachers, and serving as mentors—all with the goal of increasing the quality of instruction.

Shelton's willingness to share her expertise, coupled with her practice of decorating to make the building more welcoming, hand-writing notes of appreciation and holding events to celebrate staff successes, prompted one teacher to declare that "she not only makes Richard Lagow a great place for kids to learn, but she has made it a great place to work."

The 2015 Principals of the Year event was sponsored by West and Associates LLP, Axa Advisors LLC, Fisher & Phillips LLP, and Vincent, Lopez, Serafino & Jenevein PC.



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## Thelonious Monk Institute honors Quincy Jones

By Dr. Valerie Wardlaw  
Special to the NNPA News Wire  
from the Los Angeles Sentinel

What do you give Quincy Jones, a man whose life is about good music, the arts, and making the world a better place for everyone?

On Nov. 15, attendees and Jones were treated to a tribute by some of the best musicians on the planet as The Thelonious Monk Institute awarded the Herbie Hancock Humanitarian award to the legendary Quincy Jones during its annual International Jazz Gala at the Dolby Theatre in Hollywood.

The award recognizes an individual or institution that has made extraordinary contributions toward the betterment of humankind.

"There is no truer humanitarian on the planet than Quincy 'Q' Jones," said Herbie Hancock, chair of the Monk Institute.

"Quincy Jones has demonstrated his concern and caring for countless people worldwide through a broad range of musical, educational, and relief initiatives. I have known Q for over 50 years and there is no one more deserving of this award. For many decades now, he has continued to support, encourage, and nurture the younger



(L-R) Billy Dee Williams, Patti Austin, George Benson, Herbie Hancock, Al Jarreau, Herbie Hancock Humanitarian Award recipient Quincy Jones, Kareem Abdul-Jabbar, and Dee Dee Bridgewater speak onstage during the Thelonious Monk Institute International Jazz Vocals Competition 2015 a tribute to Quincy Jones held at Dolby Theatre on November 15, 2015 in Hollywood, Calif. (Rachel Murray/Getty Images/Thelonious Monk Institute of Jazz)

generation of musical artists, and now at the age of 82, Quincy is just getting started."

Leading the all-star tribute was a dynamic gathering of proficient musicians and hosts who were unabashedly jazz enthusiasts: Kareem Abdul-Jabbar, Patti Austin, John Beasley, George Benson, Dee Bridgewater, Terri Lyne Carrington, James Genus, Jeff Goldblum, Dave Grusin, Herbie Hancock, Jimmy Heath, Lisa Henry, Paul Jackson, Jr., Al Jarreau, Justin Kauflin, Hubert Laws, Ledisi, Seth MacFarlane, Gretchen Parlato, Arturo Sandoval, Luciana Souza, Wayne Shorter, Jeff 'Tain'

Watts, Ben Williams, and Billy Dee Williams. They were backed by an all-star gala big band, which included Mike Cottone, Jason Goldman, Kenya Hathaway, Steve Hughes, Danny Janklow, Josh Johnson, Wendell Kelly, Bryan Lipps, Bob Sheppard, Francisco Torres, Bijon Watson, and Dontae Winslow.

The night included fantastic performances from the three finalists of the Thelonious Monk Institute International Jazz Vocal Competition. Jazzmeia Horn, 23, of Dallas, TX won the prestigious competition in 2015. Ms. Horn, a previous winner of the Sarah Vaughn Interna-

tional Jazz Vocal Competition, performed jazz standards "Moanin'" and "Detour Ahead."

Backed by a stellar house band that included Reggie Thomas on piano, Rodney Whitaker on bass and Carl Allen on drums, the performers were selected from 11 semi-finalists and performed before a three-judge panel that included musicians Patti Austin, Dee Dee Bridgewater, Freddy Cole, Al Jarreau, and Luciana Souza. The runners-up were Veronica Swift of Charlottesville, Va., and Vuyolwethu Sotashe of Mthata, South Africa. Horn received a \$25,000 music scholarship and a recording contract with the Concord Music Group.

For more information on the Thelonious Monk Institute, visit [monkinstitute.org](http://monkinstitute.org).

## Win tickets to KwanzaaFest and enjoy local music artists and HealthFest

KwanzaaFest for more than 25 years has celebrated African American heritage, offered health screenings, holiday shopping, and plenty of family activities. This year the line-up also includes an opportunity to enjoy free mini concerts featuring local performers and national recording artists on Dec. 12-13. NDG readers can win free tickets to the show on our Facebook page.

The local entertainment committee promised to bring the most talented and skilled performers in the Metroplex to the stage both days. Local singers, dancers, Hip Hop performers were invited to showcase their musical skills. The HealthFest over the last 24 years has offered more than \$1,000,000 in services and this year in addition to the



John Wiley Price has spearheaded KwanzaaFest for a quarter of a century.

health screenings they are hosting a Beat Obesity 5K Walk / Run along with the other services provided by organizations such as Parkland. For the children they are offering spelling, math and reading contests, so there really is something for the entire family.

This year's KwanzaaFest is Saturday, Dec. 12, 10 a.m. - 7 p.m. and Sunday, Dec. 13 from 11 a.m. - 6 p.m. in the Automobile Building, Fair Park, Dallas.

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## Enjoy the sounds of the season at the Jubilee Theatre

Jubilee Theatre is one of the unique arts treasures in DFW and their holiday shows are one to circle for your family celebration calendar. This year they are presenting *Do You Hear What I Hear!* A Jubilee Christmas. The show features familiar songs but you can expect a unique Jubilee twist.

Akin Babatunde has constructed a show that looks at the holidays through the eyes of a homeless man featuring a look back on earlier holiday seasons. The audience is also challenged to think about those they pass daily in need – even in what is suppose to be the happiness time of the year. The stage is small but the heart and spirit at Jubilee Theatre is always big and family of all ages will be delighted with this



show.

The show runs until Sunday, Dec. 27 with evening shows starting at 8 p.m. on Thursdays, Fridays and Saturdays. The Saturday and Sunday Matinees start at 3 p.m. During the week of Christmas a show was added on Wednesday

evening and on Thursday, Christmas Eve there is a matinee.

Tickets range from \$20 – \$32 and they are available at [jubileetheatre.org](http://jubileetheatre.org), in person at the theater Box Office, located at 506 Main Street or by calling 817-338-4411.

## Win tickets to the Casino Tour Bus

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erages are available as well. Ladies gather your friends for the ladies only trip. This tour will be a blast and get you to your location with a bang. Of course the men are taken care of with the gentlemen only option. Both would be wonderful ideas for bachelor and bachelorette parties.

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luck by traveling in style to your desired destination!



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**NDG Entertainment Ticket Giveaway!!! Visit us on Facebook to win tickets to the 25th KwanzaaFest Celebration!**



# Don't let those small dollar loans ruin your holidays

By Charlene Crowell  
NNPA News Wire Columnist

In this wonderful time of the year when family and friends gather in good cheer to celebrate the holidays, nearly everyone has a number of lists. From greeting cards to shopping for gifts, decorations and more, lists are made and reviewed to keep pace with the barrage of seasonal activities.

But if holiday lists seem bigger than budgets, turning to a high-cost, small dollar loan can turn joy and merriment into a financial quagmire. The good news is that with a timely reality check, most consumers can avoid holiday financial nightmares.

A key step is to walk or drive past the brightly-colored signs advertising high-cost, small dollar loans.

Both payday and car title loans can provide quick cash, but the harms caused by these loans will likely linger past the winter's cold. Most importantly, these predatory loans often lead to consumers paying more in interest and fees than for the money borrowed.

Research by the Center for Responsible Lending (CRL) has found that predatory payday loans generate

\$3.5 billion in fees from repeat borrowers who are unable to fully repay the original loan, usually in two weeks' time. With average annual interest rates at 391 percent, 9 out of every 10 payday loans go to borrowers who get trapped in five or more loans per year.

Like payday loans, car title loans are often marketed as an easy way to get cash without a credit check

— but with interest rates that tend to be 20-30 times higher than that of credit cards. The average car title loan of \$500 can only be secured by signing a personally-owned car as collateral. Further, the loan will only be a fraction of the marketable value of the vehicle. While the lender holds onto a car title, the borrower is faced with triple-digit interest and in the worst cases,

the loss of personal transportation.

As harmful as payday and car title loans are, other, seemingly harmful, small dollar transactions can also cause financial havoc.

If you believe pre-paid cards will always avoid financial rip-offs, think again. Before paying cash for this convenient form of plastic,

See DOLLAR, Page 13

## GENIUS, continued from Page 3

with economic development and enhancing the education of our children continues to be a priority. Black Lives Matter and we must continue to protest police brutality and the failure of the justice system to be fair and just.

Sometimes, when we only see the glass of life and society as being half empty rather than being half full, our perspectives and aspira-

tions will be constrained by the negatives and contradictions of life. The resilience and steady progress of Black America are not ultimately in the hands of our distractors or oppressors. They are in our own hands. We are blessed, not cursed, with the resilience of African people.

Our ancestors refused to permit oppression to determine their future. We, there-

fore, will not permit today's oppression to determine the sustainability of our future. The reason why I focused this piece first and foremost of the essence of the contemporary leadership of President Barack Obama is because if we do not lift him up, nobody else will. If we do not lift ourselves up, no one else will do it for us.

In case you did not see the recent press conference that President Obama held in Paris, France during the

International Summit on Climate Change in the wake of the tragic terrorist attack in that city, I encourage you to go online and view it in its entirety. Why? Because at that critical moment in Paris in front of other world leaders, President Obama did not waiver. He rose to the occasion with poise, stamina, intellect, knowledge and tremendous strength of character, vision and integrity.

In short, the global genius

that President Obama boldly displayed in Paris gave millions of people throughout the world encouragement and a reaffirmation to continue to work to make the world a better place today and for future generations. Tough and hard questions were asked at the press conference. President Obama gave tough and clear answers to all of the questions in such a manner that it should have made all of us proud and

determined to keep pressing forward for freedom, justice and equality for all.

*Dr. Benjamin F. Chavis, Jr. is the President and CEO of the National Newspaper Publishers Association (NNPA) and can be reached for national advertisement sales and partnership proposals at [dr.bchavis@nnpa.org](mailto:dr.bchavis@nnpa.org) and for lectures and other professional consultations at: <http://drbenjaminfchavisjr.wix.com/drbfjc>.*

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## Unemployment insurance tax rates decrease in 2016

AUSTIN — With the continued positive economic growth in Texas, the Texas Workforce Commission (TWC) today announced the average Unemployment Insurance (UI) tax rate for all employers will be 1.46 percent for Calendar Year (CY) 2016, down from 1.54 percent in CY 2015. The average tax rate for experience-rated employers is 1.30 percent for CY 2016, and is down from 1.40 percent in CY 2015.

The minimum tax rate is paid by 292,023 employers, which represents 68.5 percent of experience-rated employers. The standard minimum UI tax rate paid by Texas employers in CY 2016 will be 0.45 percent, which is down from 0.47 percent in CY 2015.

These employer-paid UI taxes replenish the Texas Unemployment Compensation Trust Fund, which provides temporary income for Texas workers who lose their jobs through no fault of their own.

An experience rating is determined by the amount of an employer's taxable

wages and the amount of UI benefits that have been paid to former employees and charged to the employer's account for the last three years.

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Time**

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**and 11 a.m.**  
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God for His blessings.

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ing 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. fol-  
lowed by Bible Study at  
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Bible Study at 7 p.m. to  
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See CHURCHES, Page 14

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# CHURCHES, continued from Page 13

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Honor and His glory. Call  
the church for details.

**December 16, 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 spiri-  
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**December 13, 8 a.m.  
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couraged by God's plan  
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# 12 Days of Christmas



**Sister Tarpley**

Send email to: [businessoffice@northdallasgazette.com](mailto:businessoffice@northdallasgazette.com) to sign up for Sister Tarpley's weekly electronic newsletter.

When most people hear of "The 12 Days of Christmas" they think of the song. This song had its origins as a teaching tool to instruct young people in the meaning and content of the Christian faith.

Each of the items in the song represents something of Christian significance. The hidden meaning of each Gift was designed to help Christians learn their faith.

The song goes; "On the first day of Christmas my True Love gave to me." The "True Love" represents God and the "me" represents the one who receives these presents, the Christian.

The "Partridge in a Pear

Tree" is Jesus Christ who died on a tree as a Gift from God. The "Two Turtle Doves" represents the Old and the New Testaments two other Gifts from God.

The "Three French Hens" represents Faith, Hope and Love, the three Gifts of the Spirit that abide. (1 Corinthians 13:13.) The "Four Calling Birds" represents the four Gospels (Matthew, Mark, Luke, and John), which sings the song of salvation through Jesus Christ.

The "Five Golden Rings" represents the first five books of the Bible (Genesis, Exodus, Leviticus, Numbers, and Deuteronomy) also called the "Books of Moses."

The "Six Geese a-laying" represents the six days of creation. The "Seven Swans a Swimming" represents "Seven Gifts of The Holy Spirit." (1 Corinthians 12: 8-11; Romans 12; Ephesians 4; and 1 Peter 4:10-11.)

The "Eight Maids a Milking" symbolizes the eight beatitudes (Blessed are: the poor in Spirit ..., they that mourn ..., the meek ..., they which do hunger and thirst after righteousness ..., the merciful ..., the pure in heart ..., the peacemakers ..., they which are persecuted for righteousness sake ..., ye,

when men shall revile you, and say all manner of evil against you falsely, for my sake ... Matthew 5:3 -12.)

The "Nine Ladies Dancing" represents nine Fruits (Love, Joy, Peace, Longsuffering, Gentleness, Goodness, Faith, Meekness, and Temperance) of the Holy Spirit. (Galatians 5:22-23.)

The "Ten Lords a-leaping" represents the Ten Commandments.

The "Eleven Pipers Piping" represents the eleven faithful disciples. The "Twelve drummers drumming" represents the twelve points of the Apostles Creed. The next time you hear "The 12 Days of Christmas" consider how this otherwise non-religious sounding song had its origins in the Christian faith.

Something to Ponder: "To me, the most important thing that we can do as human beings is give. And we must give in proportion

to what we are given.

That being said, I don't like to close my eyes at night without having done something for someone, whether it's a random act of kindness or a strategically planned initiative that will ultimately help thousands, if not millions.

I believe that even in a world fraught with war and blatant injustice still, individuals must find ways to lessen human suffering and impact humanity for the better."

--Dr. Donda C. West.

See TARPLEY, Page 16



Mrs. Janet Ross, a member of Bethel Bible Fellowship Church in Carrollton, Texas, hosting their women's group (W.O.R.T.H's) Annual Christmas get-together for fellowship, food and fun.



Ramon Hodridge, Minister

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Isiah Joshua, Jr. Pastor



## NDG Book Review: *Firefight: The Century-Long Battle to Integrate New York's Bravest*

By Terri Schlichenmeyer

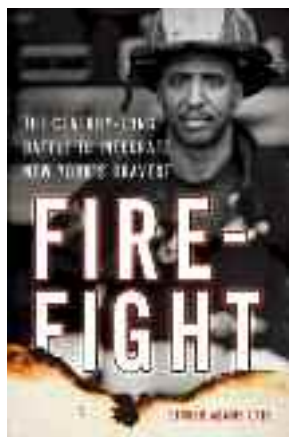
Chestnuts roasting on an open fire seem so cozy.

Just humming that tune warms you up, right? Roaring flames on hearth or sand always seem welcoming, even romantic – except when they go out of control. And as for the person who puts out a fire like that, as you'll see in “Firefight” by Ginger Adams Otis, flames aren't all they battle.

Sometimes, the fight runs deeper, as Wesley Williams learned on January 10, 1919.

That was the day Williams left his young family in their Bronx apartment to report to his new job as New York City's first (according to newspapers) black firefighter. It was a 45-minute ride to Little Italy, and he knew he could never be late.

What he faced that day, and for months, wasn't



what he hoped to get from the job. He'd receive a \$1,500-a-year salary and benefits of which few black men would dare to dream. He also received discrimination, subtly and overtly, but Williams persevered and thrived: in later years, he worked his way up to battalion chief.

That was no easy feat for an African American man in early-to-mid 1900s America.

Though black citizens represented a good part of New York City's popula-

tion, black “smoke eaters” were few in both police and fire departments; often, just 3 percent of the entire department.

Early-on, they had little security or clout, which is why Williams formed the Vulcans, a fraternal order for African American firefighters, in 1938. Still, Jim Crow hazing, testing biases, and lack of urgency in City Hall kept many potential African American recruits from the FDNY.

Some eighty years after Wesley Williams became a firefighter, the situation was different, but similar: racism lurked quietly in pockets of the FDNY, testing continued to be a thorny issue, and there was still a disparity in numbers for “Bravest” African Americans. The Vulcans had long lobbied for change, with limited success and so, post-9/11, they took a drastic and

controversial step...

In a way, I saw “Firefight” as two distinct books in one.

First, readers may be shocked to learn of the racial imbalance perpetuated in such a large and esteemed department in one of our largest cities, and what had to be done to set things right. That account of modern-day struggles is how author Ginger Adams Otis kicks her book off,

and though she winds recent happenings nicely around that of the past, the many names and legal skirmishes can become overwhelming for readers outside New York.

Fortunately, the history of New York firefighting and the decades-old story of Wesley Williams comprise the other half of this book, and the latter is compelling. It weaves through Otis' account of

the present and tempers it; indeed, if your mind wanders, it'll snap back when Williams' name appears again.

Fire buffs in particular will appreciate this book, as will anyone who loves a peek into the past with a dash of excitement. Yes, part of it may be a challenge to follow but the other half of “Firefight” will inflame you.

## DOLLAR, continued from Page 11

read all of the fine print that explains the terms and fees that come with its usage. Terms and options can and do vary significantly. Many include a range of fees from activation, to learning your current balances, reloading monies and in some cases fees for inactivity. By the time all applicable fees are assessed, the amount of money actually available on that prepaid card can shrink and shortchange how far it can help on purchases.

Similarly, the convenience of debit cards can easily trigger overdraft charges for consumers with slim or no checking account cushions. By keeping track of

receipts and balancing checkbooks, consumers using debit cards can usually limit or avoid overdraft fees. Failure to keep track of expenditures on the card can lead to multiple overdraft fees in a single billing cycle.

Worst of all, most consumers using their debit cards never realize the overdraft fees incurred until the next bank statement is received, weeks after the purchases were made. Depending upon your bank or credit union, overdraft fees vary in cost as well as an acceptable number to keep accounts open. Too many overdrafts can lead to invol-

untary account closures.

CRL research shows that although overdraft fees vary by institution, the average \$35 overdraft fee on a debit card is double the amount of the overdraft itself. To date, at least 14 banks have been sued for changing the order of debit-card purchases to maximize fees.

This holiday season, try adding a full measure of practical sense to help your dollars preserve the spirit of the season and all of its celebrations.

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

## TARPLEY, continued from Page 15

I Know Not Why: I know not why God's wondrous grace to me He hath made known. I'm truly unworthy, but Christ's love redeemed me for His own.

I know not how this saving faith to me He did impart, nor how believing in

His Word wrought peace within my heart.

I know not when my Lord may come, at night or noon-day fair, not if I'll walk the vale with Him, or meet Him in the air.

But, “I know whom I have believed, and am persuaded

that He is able to keep that which I've committed unto Him against that day.”

Happiness keeps you sweet. Trials keep you strong. Sorrows keep you humble. Success keeps you working. But only God keeps you going!

Remember, you are so special.

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