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Dallas-based Transformance in midst of transformation

By David Wilfong
NDG Special Contributor

Transformance, the non-profit formerly known as Consumer Credit Counseling Services of Greater Dallas (CCCS), is moving into 2016 with many facets of their operation that are new. There is a new President/CEO, a new app on offering, and even a new name.

Ken E. Goodgames is in the process of completing his first year as president and CEO of the organization. He comes to Transformance after working many years with the Red Cross, where he served as the vice president of product development. Prior to that, he was the vice president of field operations.

Goodgames said he was looking for an opportunity to be able to spend more time with his family, as he had become an adoptive parent with his wife.

"I was on a plane every week," Goodgames explained, saying it became more important for him to be able to spend quality time with his growing family. After a search process, he found CCCS. "It was a nice match. I was looking for a non-profit, and this gave me an opportunity to have a greater impact directly on our community."

Also, it is somewhat personal for



Ken E. Goodgames is in the process of finishing his first year at the helm of Transformance, seeing the non-profit through a name change and a concerted effort to expand its reach through new online products. (NDG Photo by David Wilfong)

Goodgames, being the youngest of four boys that grew up in an "underserved" neighborhood in Cincinnati, Ohio.

His arrival at the organization came in time to help usher CCCS, founded in 1974, as a whole through a big change of its own. For 41 years it operated as a non-profit dedicated to financial education and crisis counseling in an environment that typically operated at a one-on-one level.

By 2015 there were four satellite offices; Amarillo, Austin, Arlington and Colorado Springs, Colo., there-

fore the "of Greater Dallas" part of the name was no longer indicative of the scope of what the organization was doing. Additionally, CCCS was looking at branching out in the ways they would be able to help their target audience.

"(CCCS) didn't give us the opportunity to leverage our footprint in the direction we are going," Goodgames said. "We are evolving from primarily a classroom environment so that we can connect with people where they are."

With eyes on a new vision and a

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Help offered for tornado victims

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Collin College to host aid workshops

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Arts Expo celebrates black culture

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COMMENTARY

We matter for the cause

NDG's View

What an honor we've had recently, to celebrate the life and legacy of the Rev. Dr. Martin Luther King, Jr. His undeniable love for mankind, his unflinching belief of nonviolently communicating to gain in the Cause, and his unwillingness to remain quiet and complacent in the midst of injustice, will forever be honored and revered in the history of the world. However, it was Dr. King's leadership and willingness to lay

down his life for all American citizens' rights to equality and justice which we'll forever cherish in our hearts.

In showing our appreciation, admiration and adoration for our beloved brother, Dr. King, we celebrate him, as a nation, by naming him worthy of our (Americans) annual recognition for his role in transforming history. The African American community celebrates him even on a deeper level be-

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Brittany "Bree" Newsome



Dr. Foyekemi Ikyaaator



Donovan Green

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Brittany “Bree” Newsome

LOS ANGELES – This year the Chairman of the NAACP National Board of Directors, Roslyn M. Brock, will present the prestigious Chairman’s Award to individuals and organizations who have used their distinct platforms to be agents of change.

The recipients are Brittany “Bree” Newsome; Justice League NYC; Concerned Student 1950 Collective at the University of Missouri, Columbia; The University of Mississippi NAACP College Chapter; Rev. Dr. Otis Moss III; Rev. Dr. Howard-John Wesley;



Rev. Dr. Jamal Harrison Bryant, and Jussie Smollett.

The presentation will take place during the 47th NAACP Image Awards, broadcast live on Friday, Feb. 5 (8 p.m.) on TV One, “It is a rare privilege for

me to present the NAACP Chairman’s 2016 Award to an outstanding group of trailblazing leaders all under the age of 50 who have given voice and vision to the mantra that black lives matter,” stated Roslyn M. Brock, Chairman of the NAACP National Board of Directors.

“The five individuals and three organizations have raised awareness of social, educational, and economic injustice from college campuses, church pulpits and the streets, and exemplify what this award symbolizes – “Courage Will Not Skip this Generation.”

The NAACP Chairman’s

Award is bestowed in recognition of special achievement and distinguished public service.

Past honorees include Attorney General of the United States, Eric H. Holder, Jr., United States Navy Vice Admiral Michelle Howard, Radio One Founder and Chairperson Cathy Hughes, U.S. Surgeon General Dr. Regina Benjamin, Tyler Perry, Former Vice President Al Gore and Dr. Wangari Muta Maathai, Aretha Franklin, Bono, then-Senator Barack Obama, The Dave Matthews Band, Danny Glover, and Forest Whitaker.

Bree Newsome has always been sensitive to the

essential role that art and symbols play in shaping culture and consciousness.

As she watched the funeral of Rev. Clementa Pinckney, one of 9 people slaughtered in the name of white supremacy at Mother Emanuel AME Church in Charleston, South Carolina, she recognized the message being communicated clearly by the US flag and the SC state flag at half-mast while the Confederate flag remained fully furled.

Refusing to accept the premise of this image – that white supremacy is supreme, untouchable and invincible – she scaled the 30-foot flagpole in front of

the South Carolina Statehouse and removed the “stars and bars” boldly declaring, “This flag comes down today!”

The image of Bree with the Confederate flag in hand has become a touchstone of empowerment for disenfranchised people around the globe.

The University of Mississippi NAACP College Chapter’s leadership was a key catalyst in the student led campaign to remove the Mississippi state flag, which includes the confederate battle emblem in its upper left corner from campus grounds.

Dr. Foyekemi Ikyaaator

By Jeffrey L. Boney
Special to the NNPA News Wire
from the *Houston Forward Times*

In a time where, according to the Association of American Medical Colleges (AAMC), the United States faces a shortage of as many as 90,000 physicians by 2025, including a critical need for specialists to treat an aging population that will increasingly live with chronic disease, a diamond in the rough has done something phenomenal in the city of Houston.

Dr. Foyekemi Ikyaaator, a



31-year old Black woman, who has opened up a stand-alone, full-service emergency room in northwest Houston along with her husband, is doing something very few people have done. According to a report

published on AAMC’s website, the number of minority applicants to medical schools increased in 2014, which is encouraging news for the future of Black people in the medical field, when you consider what Dr. Foye has done.

Dr. Foye (pronounced Foy-yay), as she likes to be referred to, recently held a ribbon-cutting ceremony to introduce the entire north-west Houston community to her new business venture that she opened in December 2015 – Life Savers Emergency room located 17685 Tomball Parkway.

Since opening in Decem-

ber the ER service has been met with rave reviews with five stars given on Google, and other social media platforms.

Life Savers Emergency Room comes from the heart of Dr. Foye, a graduate of the University of Wisconsin School of Medicine and Public Health, who was practically raised in the United States and was groomed to care for the physical well-being of people. No doubt coming from a structured support system that purported academic superiority, Dr. Foye received her education on a full academic scholarship.

After completing her residency in Emergency Medicine from the Emory School of Medicine and Public Health in 2012, Dr. Foye moved to Houston from Atlanta, in order to further her practice. Dr. Foye gained extensive experience working within the St. Luke’s Health System. Within a few short years, she decided it was time to do what she wanted to do.

Dr. Foye now successfully directs the free-standing Life Savers Emergency Room, where she can take more time with her patients and counsel them on specific needs as well as pro-

mote the kind of medicine that she believes is necessary in today’s community.

“In the emergency room you can see between 20 and 30 patients within a shift, and there is just enough time to treat them and get them to their next point of care,” said Dr. Foye. “The whole idea in a free-standing ER is that you can provide the care in a more relaxed environment.”

The swift response is attractive to Dr. Foye. Ultimately patients get a lot of primary care, which can be a very good thing if the pa-

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Donovan Green

We all know even for fitness: there’s an app for that. Donovan Green’s Chair Workouts app can be tailored to fit the needs and fitness level of anyone.

It’s all about healthy eating and fitness this early 2016 to set the tone for the year. Green, TV personality and celebrity fitness trainer founded Chair Workouts and received much praise from consumers and national media alike, it was only fitting to match his Chair Workouts program and allow individuals everywhere to use it by releasing his Chair Workouts mobile app that is available



for Android and iPhone devices. It is available now to download in iTunes.

Green is a motivational speaker, health and wellness expert and author of No Excuses Fitness. His A-list clientele includes celebrities, politicians to physicians and top experts in the

industry including Dr. Mehmet Oz. Donovan Green created Chair Workouts for individuals at any level and ability to reach their fitness goals from only using a chair.

The Chair Workouts app is developed to offer individuals the capacity to tailor their fitness workouts in the convenience of their home, office, training at their fitness center or the outdoors.

It is an innovative and interactive platform allows the individual to take their fitness anywhere and everywhere. It is aimed to give people a new and better way to improve their health, fitness and well-being by using a chair.

The Chair Workouts app features fun 1-minute exercises everyday, daily challenges, extensive video exercises, nutrition tips, recipes and more to suit your overall needs. It is available on Google Play.

For more information on Chair Workouts, visit www.chairworkouts.com follow Donovan Green on Twitter @DonovanGreen or visit the Chair Workouts Facebook page at www.facebook.com/chairworkouts.

Donovan Green’s No Excuses Fitness: The 30-Day Plan to Tone Your Body and Supercharge Your Health is available at retailers and online. For more information, visit www.amazon.com.

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Blackonomics: The economics of water

By James Clingman
NNPA News Wire Columnist

“Water, water, everywhere, and not a drop to drink.”

— Rime of the Ancient Mariner, by Samuel Taylor Coleridge.

I can hear the backroom discussion now: “We can save money if we stop taking our drinking water from Lake Huron and start using

water from the Flint River instead.” Those may not be the exact words, but the leaders of Flint, Michigan, including the two recent Emergency Managers, City Council, the EPA, and the Governor, have caused a catastrophe.

Money is the common theme among the perpetrators in Flint; it is always lurking in the shadows of

the many problems facing Black and poor people. Now, in a city that is approximately 60 percent Black and has a 40 percent-plus poverty rate, money trumps life again. Money trumps the long-term effects on more than 8,000 children, many of whom will grow up suffering from the physical, cognitive, and emotional illnesses caused

by lead poisoning. As one person said, “Everybody in the city has been poisoned, everybody.”

Sophia A. McClennen (Salon.com) wrote, “The story of Flint is the story of what happens when profits are more important than people. What Michael Moore captured in [Roger

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cause of his courage to stand and be the leader and stating through every protest, March, speech, sermon, public appearance that Black Lives Matter in every aspect of American life and culture. And in doing so, Dr. King brought awareness to our Cause and he followed through to lead our people to gain success and victories along the way which has benefitted us all in a magnificent way.

Now that the annual celebration is over and all of the pomp and circumstance of the parades, parties, banquets, etc. have been quieted, packed up and put away until this time next year, how should we spend the rest of 2016?

Should we fade back into the background of American society by pretending there is no Cause today to continue fighting for? Should we assist the system of white supremacy racism in America by reducing Dr. King's legacy and vision for America to just a dream to be discussed once a year? Should we forget the love and suffering of all of our brothers and sisters who

stood with Dr. King and believed their sacrifices would yield fruit for future generations?

Certainly, if we settled with these actions, we would bring unforgivable shame to the victories gained through the sacrifices, sufferings and bloodshed of the ones we've recently honored.

Keep in mind we should not simply focus on national elections either. Looking at the strife that is happening in DFW cities such as Irving where the mayor is up for re-election it is critical we get involved. When we see school districts that are majority minority, yet there are NO minorities on the school board - we need to get involved at ALL levels.

Therefore, 2016 should be the year in which we stand, just as Dr. King and others did, with courage, and state Black Lives Matter. We should stand in protest and March to bring awareness to our cause of ending children living in poverty in our own backyard; transforming DISD (and all the others) from

housed institutions for substandard public education, to exceptional learning institutions focused and dedicated to educating our children; protecting our right to democracy, ending racism, sexism and hate.

We should carry on Dr. King's vision of justice and equality until it reaches every man, woman and child blanketed by the bloodstained fabric to which we pledge our allegiance.

These are critical issues that must be addressed within our communities today. These issues are our Cause today, and we must do our part. We must stand in the midst of the social change we face, and its challenges standing facing us today, and begin to write our history, today.

Again, we have gained many victories for the good of our Cause of justice and equality for all. One of the greatest is our right to utilize our voice through our vote. Dr. King stood in courage and stated that we should have a say in our lives because our lives, our children's lives and our future generations' lives matter.

“Give us the ballot and we will no longer plead – we will write the proper laws on the books. Give us the ballot and we will fill the legislatures with men of goodwill. Give us the ballot and we will transform the misdeeds of bloodthirsty mobs into the good deeds of orderly citizens.” – Rev. Dr. Martin Luther King, Jr.

We must recognize Dr. King led our people into a fight which will, seemingly, never end. We know this through his words, in which he so eloquently challenge us, as a people, in our everyday lives, and are meant to remind us that we have work to do, even after the pomp and circumstance have ended.

The fight for justice and equality should never be put away. We should never end our celebration of utilizing our voice. There should always be a parade of our people on every Election Day, marching in the courage and pride of those who came before us, fighting with our ballot, because we know, we matter.

Keep in mind that voter registration for the presidential primaries closes Feb. 16. REGISTER TO VOTE!

Oscar for lack diversity goes to ... Richardson ISD

Letter to the Editor

The Oscar – Academy Award, could certainly go to the Richardson ISD School Board (RISD). The school district has been void of an African American (person of color) serving on the board since David Tyson stepped down in 2010. While one African American female sought that open

seat during the 2010 race, no person of color has run for the RISD school board in the last five elections (2011-2015).

So, the question is why not? Are African Americans or (people of color) not willing, able or committed to board service? Is there a fear that they won't get the support from the general RISD community or be called “the

token” if they do? Or, I just don't have the time. I'm sure there are a number of reasons why not, but our children deserve our service.

RISD is a majority minority school district.

The RISD School Board is the only all white board with a majority minority student population in Dallas County and region 10!

With the school district

board election facing the RISD community in May, 2016, at least one long term and dedicated board member has announced she is retiring from the board.

Is there at least one person of color willing, able and committed to run in this race? Or, will the Oscar continue to go the RISD School Board?

D. Tyson

Finding a good way of dealing with bad feelings

Sooner or later it happens in the best of relationships: some little thing catches us off guard and rubs us the wrong way. Before we know it, we find ourselves flooded with inappropriate and, moreover, extremely unpleasant emotional tides. These moments are dangerous, because frequently these emotional states of emergency lead us to say or do things we regret soon after. More often than not, we only realize it when we can't take them back. In real life, words spoken or deeds done can not be retracted with a simple ctrl-Z command. Of course,

we can apologize, but in most cases, this move will only work the first or maximum the second time around. Yet how can we deal appropriately with these challenging emotional tides? And where do they come from?

The Emotional Backpack

We all carry a certain amount of emotional baggage around with us. I like to call this our "emotional backpack". That's where we store experiences which were emotionally overwhelming for us at the time. These can be experiences which were

traumatic. They can, however, also be experiences which wouldn't really have been a problem for anyone else — yet for us they were.

When an experience is emotionally overwhelming, we need the support of other people to cope with it. As children, we instinctively looked for this support: we fled into mommy's arm or hide in daddy's lap when the other kids were being mean, our pet died or some other terrible thing had happened. If things went well, this was a place where we could have a good cry or let off some steam and soon enough

everything was back in place.

When their caretakers are available to them in this way, kids are able to process challenging experiences. They are still painful and might still be sad when they think back on them later on, yet they are no longer emotionally overwhelming.

Feeling or Emotion: a Small Distinction Makes a Big Difference

An important key to dealing with these emotional hotspots is the distinction between feelings and emotions. Frequently used synonymously, I consciously use

these terms to differentiate two very different emotional phenomena. I use the term emotion, as mentioned above, to denote emotional baggage: feelings which were so overwhelming in the past that we were unable to cope with them by ourselves and which then suddenly flood us in situations which remind us — more or less — of the original situations passed.

The term feelings, in contrast, I use for those sensations which arise directly out of the moment. In contrast to an emotion, they have nothing to do with a past experi-

ence, yet are caused by my interpretation of a situation.

Example: I have a date with my partner and he runs late, without letting me know what's going on.

It could upset me, because I think that's wrong. I want him to let me know, when he is running late. If my being upset is genuine anger, without any trace of emotion, then I will have just the right dose of it, as is appropriate to the situation. In this case, it means that I get upset enough to call my partner and ask him, what's going on. It does not, however, mean that it

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and Me] was a clear prelude to what is happening [in Flint] today. First, Flint residents lost their jobs. Twenty-five years later they have lost their water and their health. There are ten dead...from Legionnaire's disease in Flint and countless others with serious illnesses from contaminated water."

Politicians are playing games with this emergency, and trying to garner votes from it. Remember Rahm Emmanuel's quote? "You never let a serious crisis go to waste. And what I mean by that is it's an opportunity to do things you think you could not do before." Where is the "opportunity" in this crisis? Was the slow response to this crisis really just an opportunity to get more money?

This is far from being about what party is in charge. Some folks are blaming the Republican

Governor and some are blaming the city council, on which the Democrats hold a 7-1 majority. But so what? The damage is done; the right question is "Now what?"

Many people have marshalled their forces to assist the people of Flint, first, by bringing water. The Feds have granted a measly \$5 million to help but the POTUS, who went to nearby Detroit but did not go to Flint, denied the request by the governor to declare the situation a "major disaster," which under law applies to natural disasters and "certain other situations." Isn't this a "certain other situation"? Isn't it just as important as getting water to Katrina victims and providing healthcare for Flint's citizens?

It would be great to see our doctors, psychologists, attorneys, scientists, engineers, and technical person-

nel lend their talents to help, like we do in other countries. In light of this terrible situation, Flint is in need of all the services, assistance, contributions, and prayers that we can muster. By the way, so are the folks in Ft. Walton Beach, Florida, where the citizens are suffering from all sorts of diseases and untimely deaths, because of the still lingering effects of the BP oil spill. Earnest McBride of the Jackson Advocate has covered this story.

The lawsuits will come and the money from the taxpayers' coffers will flow, money that could have been used to prevent the problem in the first place. The long-term health ramifications of lead poisoning are irreversible but manageable if the funds to do so are available. The State of Michigan, as it deals with myriad financial issues, will now have to pay billions for its neglect and lack of concern for poor people.

Beginning with Idlewild

in 1912, Michigan has had issues with Black/White relationships, social/environmental justice, and economic progress, which provides a context from which to view Michigan's current predicament, Detroit and its recent economic woes notwithstanding.

In Benton Harbor, with a 90 percent Black population, Edward Pinkney was imprisoned for fighting for social and economic justice, another example of money trumping what is right. The NAACP abandoned brother Pinkney and opted, by its silence and lack of advocacy on his behalf, chose the path of least resistance, and who knows what they received from the Whirlpool Corporation in return for their silence? Once again, as it has throughout the nation, the NAACP manipulated the local election to get rid of Pinkney as President. He went to prison and Whirlpool got an NAACP award.

IKYAATOR, continued from Page 2

tient has limited access to care.

As an ER doctor, Dr. Foye treats and provides life-saving acute care. She also manages blood pressure, diabetes, depression and a host of other chronic ailments. It's fast medicine, which is not always a bad thing in dealing with pa-

tients who want swift and direct care.

Dr. Foye understands that she represents, not only the minority, but the change that comes from of her generation. Whereas 50 years ago, the average medical director did not look like her; and certainly there are not many 31-year old Black

women today who is thriving in the kind of lane that Dr. Foye has created for herself.

As a young Black female, mother and leader in medicine, she is pressing the bar a little higher and bridging the gap a little closer so that the next person can impress and charm the masses by representing odds defied.

Dr. Foye is in tune with her colleagues who wish to practice medicine under a non-restrictive bureaucracy, so board certified doctors, nurses and practitioners can be flexible with the time and resources needed to care for people in need.

A self-proclaimed human rights proponent, the silver lining of Dr. Foye is simply helping people.

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Eastfield offering free tornado recovery program

Eastfield College and the Dallas County Community College District will present a free tornado recovery program on Tues., Jan. 26, from 1 to 6 p.m. to help tornado survivors – both area residents and businesses alike – who want to learn how to maneuver through issues like working with FEMA, navigating the insurance maze post-disaster, dealing with contractors and other relevant issues.

The program is free and open to storm survivors as well as members of the general public.

The event will be held in the G Building; registration/sign-in from 1 to 2 p.m. will be held in the foyer, where local agencies and area businesses will have exhibit space to share information about disaster relief resources for tornado survivors and advocates. The exhibit space will be open

from 1 to 6 p.m. Eastfield is located at 3737 Motley Dr. in Mesquite.

A welcome and remarks will be led by Dr. Jean Conway, president of Eastfield College, at 2 p.m., followed by Dr. Theresa Daniel, Dallas County Commissioner for District 1, and Clarin Gnifke, district director for Sen. Don Huffines (District 16). Dr. Justin Lonon, DCCCD's executive vice chancellor, will share comments from

the college district. Area mayors whose cities were affected by the storms also have been invited. Dallas County Judge Clay Jenkins will talk to participants at 5 p.m. Jenkins will provide an update titled "One Month Later: After the Storm."

Four information sessions are scheduled from 2:45 to 3:45 p.m.; the sessions will be repeated from 3:45 to 4:45 p.m. so that participants can attend more than one.



Photo: Tim / Flickr

City of Dallas PARD seeking public input on Aquatics master plan

Dallas Park and Recreation is hosting six public meetings to get public feedback, as it begins the design phase for six new aquatics facilities being constructed in Phase I of the Aquatics Master Plan.

Originally adopted in 2012, the Aquatics Master Plan was updated and approved in October 2015 to reflect new aquatic trends and Dallas' evolving demo-



graphics.

The city looks forward to

seeing the public and getting its feedback.

The public meetings kicked off earlier this week. The remaining meetings are; Feb. 4, 6:30 p.m. at Kidd Springs Park (711 W. Canty), Feb. 9, 6:30 p.m. at Tietze Park (6818 Fisher Rd.), Feb. 11, 6:30 p.m. at Fretz Park (6950 Beltline Rd.) and Feb. 18 at Samuell-Grand Park (6200 E. Grand. Ave.).

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will spoil the rest of my evening, that I will tell my partner off or that I will sulk. I will simply clarify the situation and that is exactly what anger, in a positive sense, is intended for.

If, however, I have an emotional charge in my backpack related to the subject of him being late, the story will turn out quite differently.

Learning to Discharge Consciously

Another important key to dealing appropriately with these situations is learning to discharge consciously. This is about developing strategies which do not abuse our partner as an emotional trash bin but instead create a safe and healthy framework for disposing of our emotional waste. Women often do this intuitively, without really being aware of what they are doing. They do exactly what I also do today when I am emotionally activated: they

call their best friend and talk the whole thing over to get it off their chest.

If it is a good best friend, she will not confirm our exaggerated accusations. Instead, she will just lovingly lend us an ear, just the way our parents did when we were kids. After no more than five minutes — ok, maybe sometimes ten when the charge was particularly big — I come to my senses once again and things are back in perspective. After this, I am again able to see my partner for who he really is: a good man, who occasionally runs late but really has the best of intentions with me.

Beware of Toxic Waste

A lack of awareness in how we deal with emotional charges can be extremely dangerous for our relationships and many couples inadvertently jeopardize their relationship by failing to distinguish feelings and emotions. It is natural for those closest

to us to trigger our biggest emotional charges. That's why it's important to deal with them consciously.

To each his own

Regardless of whether it is an ex, my current partner, my boss or my child who triggers a spontaneous explosion — the charge is mine. In order to deal with it constructively, it is inevitable that I take responsibility for it — and that I leave the responsibility for the charges of other people, which I happen to trigger, with them. Both can be really difficult in practice, initially it might even seem downright impossible. Yet, it really is a matter of practice: each time I succeed in dealing with a charge responsibly, it becomes a little easier until it actually becomes normal.

Vivian Dittmar grew up on three continents in three different cultures. In doing so, she developed a unique perspective on humans and their interactions. More info at VivianDittmar.com.

Garland tornado cleanup moving ahead of schedule

Storm debris removal is moving faster than expected. Crews are wrapping up the first pass through the storm damage area within the next week.

Collection has expanded to alleys this week. Only debris stacked in a pile and in the City right of way will be picked up. Crews will not pick up scattered debris.

Debris crews will begin a second pass through the area the week of Jan. 25. Residents are reminded to separate debris at the curb from household waste, recycling and appliances.

A Household Hazardous Chemicals Collection site will open on Wednesday, Jan. 13, at 401 Oak Trail (Bobtown and Lyons

roads). The collection site will be open Wednesday through Saturday, 10 a.m. to 5 p.m.

For questions about storm debris removal, call 972-205-3366. For questions regarding trash or recycling services, call 972-205-3500 or email wscustomerservice@GarlandTx.gov.

LEGAL NOTICE

These Texas Lottery Commission Scratch ticket games will be closing soon:

Game #	Game Name / Odds	\$	Official Close of Game	End Validations Date
1607	Texas Gold Overall Odds are 1 in 3.21	\$10	2/21/16	8/19/16
1628	Weekly Grand Overall Odds are 1 in 3.86	\$2	2/22/16	8/20/16
1720	AMC® The Walking Dead® Overall Odds are 1 in 4.40	\$2	2/26/16	8/24/16
1721	777 Sevens Overall Odds are 1 in 4.14	\$5	3/4/16	8/31/16
1612	Break The Bank Overall Odds are 1 in 4.80	\$2	3/30/16	8/26/16
1682	10X The Cash Overall Odds are 1 in 4.51	\$2	3/30/16	8/26/16
1710	Neon 9's Overall Odds are 1 in 4.42	\$2	3/30/16	8/26/16
1698	Bingo Mania Overall Odds are 1 in 4.04	\$3	3/30/16	8/26/16
1668	Win It All Overall Odds are 1 in 3.70	\$5	3/30/16	8/26/16
1673	Raceway Riches Overall Odds are 1 in 3.25	\$5	3/30/16	8/26/16

For detailed odds and game information, visit lottery.org or call 1-800-675-6666. Must be 18 or older to purchase a ticket. The Texas Lottery supports Texas education and research.
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TEXAS LOTTERY

Collin College offering workshop on financial aid

Figuring out how to pay for college can be very stressful for future college students and their parents. Financial aid can be a big help, but where do you start?

The next Destination College workshop will make the process a little clearer with "How to Apply for Financial Aid," from 6:30-8 p.m., Thursday, Feb. 11 at the Collin College's Preston Ridge Campus Conference Center, 9700 Wade Blvd. in Frisco.

Designed to sort the facts from the myths about financial aid, the work-



Collin College's Preston Ridge Campus will play host for the financial aid workshop to be held on Feb. 11. The event is free, but registration is required. (Photo: Collin College)

shop will introduce students and parents to the different types of aid, the application process and more.

The workshop is free and open to the public, but registration is required.

To register, visit www.collin.edu/destinationcollege. For more information, call 972-377-1772.

Destination College is a Collin College initiative that helps high school stu-

dents and their parents get ready for college, no matter which institution they choose.

A full list of seminars is available by clicking "Upcoming Events" at www.collin.edu/destinationcollege.

tioncollege.

The following week, Destination College will host "Collin College Pre-Admission Partnerships: Transferring to Universities," from 6-8:30 p.m. on Thursday, Feb. 18 at Collin College's Spring Creek Campus Living Legends Conference Center, 2800 E. Spring Creek Parkway in Plano.

That will be followed by an encore of the series' most popular workshop, "The Magic of Storytelling: How to Write a Successful College Essay," with Princeton Review National College

Counselor Advisory Board Member Marilyn Kaufman, M.Ed.

That workshop is set for 6:30-8 p.m., Tuesday, March 1 at the Spring Creek Campus Living Legends Conference Center.

Since offering its first classes at area high schools in 1985, Collin College has expanded to serve about 53,000 credit and continuing education students each year. The only public college in the county, the college offers more than 100 degrees and certificates in a wide range of disciplines.

UT Austin delegation visits Mexico to expand programs

AUSTIN — University of Texas at Austin President Gregory L. Fenves will lead a delegation of more than 40 faculty members, scholars and university leaders to Mexico City to expand relationships with Mexican universities and agencies, increase the number of cross-border research collaborations and develop new student exchange opportunities.

This week's four-day visit will launch Fenves' efforts to strengthen the university's international programs. It will build on multiple research initiatives that UT Austin professors already have in place with Mexican counterparts and leverage Texas' and Mexico's joint interests in issues as diverse as energy, technology and the arts across the shared border.

About 400 Mexican na-

tionals are enrolled at UT Austin, and nearly 100 of the university's students study in Mexico each year.

"Mexico is our closest neighbor and one of our largest academic international partners. Our research partnerships with Mexico are essential to advancing knowledge and fostering discovery in many fields," said Fenves, who has served as president since June. "UT has educated thousands of Mexican students, many of whom have become leaders in their communities and professions. And many UT Austin students have deepened their educations by studying in Mexico. These ties are vital to our ambitions as a leading research university."

The delegation, the largest ever from the university to travel to a foreign country,

includes deans and faculty members from more than a dozen colleges on campus including: Architecture, Business, Communications, Education, Engineering, Fine Arts, Geosciences, Law, Liberal Arts, Medicine, Natural Sciences, Public Affairs and Social Work as well as UT Press, the Blanton Museum of Art and other units.

In Mexico City, they will hold group and individual meetings with researchers and leaders at five Mexican universities and officials from the Ministries of Foreign Relations, Public Education and Energy, and CONACYT, a Mexican agency that promotes scientific exchange and supports graduate education.

"President Fenves' focus on increasing collaborations and exchanges with Mexico

is not only smart, it's yet another step in ensuring that The University of Texas is the pre-eminent thought leader in the hemisphere," said Antonio Garza, a UT Austin alumnus who has served as U.S. ambassador to Mexico and is currently president of the Texas Exes alumni group. "These efforts are key to driving research and discussions that will benefit regional competitiveness and security. They will help ensure that North America continues to lead in an uncertain world"

"In a world that is increasingly interconnected and global, universities and their scholars must seek new ways to work across disciplines and cultures," Fenves said. "This week's trip to Mexico is a bold step in that direction for The University of Texas."

Teens for Jeans brings students together

Walk down a hallway in Kimball High School and you will notice dozens of pairs of blue jeans hanging from the ceiling above the lockers.

Stand by the hanging blue jeans for a few minutes and you will probably see a student or staff member look up and ask: "Why are there blue jeans hanging from the ceiling?"

This question is exactly what students in Kimball High School's Distinguished Academy of Hospitality and Tourism want to hear, as it means their guerrilla marketing campaign to draw attention to Teens for Jeans, which collects donated jeans to give to homeless youth, is working. The campaign is part of a project in Mrs. Olliedra Foppe's

hospitality and tourism class to teach students an important marketing lesson while helping others in need.

"This project is teaching the students that a marketing campaign can be bold, unique, and come with almost no cost," Mrs. Foppe said. "And, at the same time, the campaign is raising awareness for a great

cause. It's a win-win."

Hanging blue jeans from the ceiling is just one part of the students' guerrilla marketing plan. Next week, students will wear masks, pin blue jeans to the back of their shirts, and act as the "Denim Gang of Super Heroes" to raise awareness for Teens for Jeans. Students

See JEANS, Page 8



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Inattentive drivers leave Plano concerned about safety of public and workers

By Ruth Ferguson
NDG Editor

While it would seem obvious to not drive around traffic barricades, unfortunately it is not that uncommon according to Gerald Cosgrove, Director of Public Works Department in Plano.

“It is not that unusual. However, recently we have had a rash of more than we usually have,” Cosgrove shared. The city is hoping to stem this trend because, “We want to protect the driving public and the



Drivers overlooking barricades can find themselves driving through wet cement. (Image: City of Plano)

workers.”

When asked if the individuals are fined or re-

quired to pay the costs of repairing the damage to an on-going project, he

shared, “Sometimes they drive through and keep going. Sometimes because the damage is minimal, the contractors just fix it themselves.” Cosgrove emphasized the city’s concern is not financial, it is safety.

“This is a public safety issue. When they drive around barricades, they put themselves and workers at work.” According to Cosgrove a worker in recent years has been hit by one of the drivers, and at this point they are seeking to prevent a more serious injury.

Winner’s Circle...



Cindy Weathers is all smiles as she receives complimentary tickets to see the Harlem Globetrotters. Readers who closely follow North Dallas Gazette on Facebook and Instagram continuously get opportunities to go to some of the hottest events in DFW on us!

We Want to Hear from You!

PUBLIC MEETING

Dallas Park and Recreation values your input! Share your ideas for the design of Dallas’ proposed regional, community and neighborhood family aquatic centers and associated public art projects.

PROPOSED SITE	MEETING DATE	MEETING LOCATION
Crawford Park	6:30 p.m. January 25, 2016	Pleasant Oaks Recreation Center/8701Greenmound/Dallas
Lake Highlands North Park	6:30 p.m. January 26, 2016	Lake Highlands North Recreation Center/9940 White Rock Trail/Dallas
Kidd Springs Park	6:30 p.m. February 4, 2016	Kidd Springs Recreation Center/711 W. Canty/Dallas
Tietze Park	6:30 p.m. February 9, 2016	Ridgewood-Belcher Recreation Center/6818 Fisher Rd./Dallas
Fretz Park	6:30 p.m. February 11, 2016	Fretz Recreation Center/6950 Beltline Rd./Dallas
Samuell-Grand Park	6:30 p.m. February 18, 2016	Samuell-Grand Recreation Center/6200 E. Grand Ave./Dallas



City of Dallas Aquatics Master Plan information is available at www.dallasparks.org



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Parks & Recreation

City Briefs

ALLEN

Discover a healthier you

On Thursday, Feb. 11 bring your friends and find out how to make yoga part of your daily routine to keep and achieve strength, vitality, balance and health. Presented by Sandi Tindal RYT 200 – Grateful Yoga.

CARROLLTON

Embracing the seasons of life

Bent Tree Bible Fellowship to offer 'Embracing the Seasons of Life' Seminar on Aging Feb. 6. "Turning Point: Embracing the Seasons of Life" will address the challenges of aging from a practical and biblical perspective. The seminar is intended for senior citizens and adult children with

aging parents. Registration, which includes breakfast snacks and coffee, is \$5; advance registration is available online.

FARMERS BRANCH

Polar Plunge

Supporting the Special Olympics of Texas. Recruit your friends, grab a costume and come on out for a real cool time at the Farmers Branch Polar Plunge on Jan. 30 at Farmers Branch Aquatics Center at 10 a.m.

GARLAND

North Texas Asion Photography Assoc. exhibit

From dedicated amateurs to devoted professionals, the NTAPA promotes the art of photography as a means

of communication, image appreciation and cultural exchange in D/FW. This exhibit at Granville Arts Center – Gallery Space features their latest work, Mon.-Fri., 10 a.m.-4 p.m. and during performances at the Granville Arts Center. This event is free and open to the public.

IRVING

Crime stats drop

The Irving Police Department is pleased to announce the city experienced another year of crime rate reduction in calendar year 2015. The overall crime rate decreased 6.6 percent, comparing Uniform Crime Reporting (UCR) data between calendar years 2015 and 2014. This marks 11 consecutive years of crime reduction in

Irving, and sets a record for the city.

Since 2004, Irving's crime rate has dropped by more than 49 percent, including a 49 percent reduction in the property crime rate and an astounding 51 percent drop in the violent crime rate.

RICHARDSON

Brown bag lunch

"Achieve your goals in 2016" presented by Ron Barker, award-winning FocalPoint business coach on Feb. 3 at Richardson Chamber of Commerce's Tech Titans board room at 411 Belle Grove Dr. \$5 members | \$20 non-members

Plano to host citizenship workshop on Jan. 30

An important citizenship workshop will be held at the Sockwell Center in Plano at 2 p.m. Saturday, Jan. 30. Non-citizens can learn vital information on applying for citizenship, including who can apply, how to apply, when to apply and the benefits of citizenship.

Speakers will discuss an array of important topics. The Immigration and Naturalization Service will describe their policies. The Federal Bureau of Investigation will discuss background checks. At-

tendees will be given information on English as a second language providers in the area and citizenship courses offered by non-profit organizations.

Other participants include immigration attorneys who speak many languages such as Spanish, Chinese and Arabic. Attendees can receive assistance from Citizenship and Immigration Services and attorneys for filing citizenship applications.

The Sockwell Center is located at 6301 Chapel Hill Blvd. in Plano.

JEANS, continued from Page 4

will also hold a Teens for Jeans-oriented flashmob dance on that same day.

Diamond, a 12th-grade student in Mrs. Foppe's class, said she has already learned valuable lessons from the marketing campaign aimed at fellow students.

"I've learned that you can do many different things to get peoples' attention without spending any money to advertise," she said.

The Teens for Jeans campaign is organized through DoSomething.org, which encourages students to be engaged with their community. The campaign focuses on donated blue jeans since they are the most requested clothing item from home-

less youth.

Daniela Mora, an eighth-grader at Robert T. Hill Middle School, brought the Teens for Jeans spotlight to Dallas ISD last year. She is again leading a Teens for Jeans campaign at her school this year and has received even more community and school support than last year.

Mora was originally interested in Teens for Jeans because it provided a chance to win a \$5,000 scholarship to college. However, as she became more involved in the campaign, she grew focused on how she could involve the community and help others.

"It's taught me the great value of teamwork and how

good it feels to help someone else out," Mora said. "It's been amazing to see the community come in and support Teens for Jeans."

Maria Rodriguez, the Hill Middle School librarian who has helped Mora with the campaign, said she has enjoyed watching Mora's perspective grow over the past two years.

"We are so proud of Daniela and how she has been proactive," she said. "She is truly a role model to the other students here."

Anyone interested in supporting Teens for Jeans can drop off their used blue jeans to Kimball High School, 3606 S. Westmoreland Road, Hill Middle School, 505 Easton Road, or Casa View Elementary School, 2100 Farola Drive.



Daniela Mora, an eighth-grader at Robert T. Hill Middle School, brought the Teens for Jeans spotlight to Dallas ISD last year. (Photo Courtesy: Dallas ISD)

Win tickets to DCT's A Year with Frog and Toad

NDG readers can win tickets to see *A Year with Frog and Toad*, the three-time Tony nominated musical based on Arnold Lobel's beloved books about two adventurous, amphibian friends hops onto the Dallas Children's Theater (DCT) stage. The show is on stage from Jan. 29 to Feb. 28, witness a story about devotion and acceptance as the cornerstones of true friendship.

"I'm so excited to have a second chance to bring this magical musical to a new generation of DCT audiences," said Cheryl Denson, who also directed the show for DCT in 2008. "A Year with Frog and Toad



(Left to Right) Beth Albright, Brian Hathaway and Darius-Anthony Robinson run through a scene from this imaginative stage production currently running in Dallas. (Photo by Linda Blase)

has an imaginative score with clever lyrics. Bringing these enchanting characters that are so dear to every child's heart to life is an

amazing theater experience – for myself and our audiences."

The deep connection between these friends who

celebrate the differences that make them special is clear. *A Year with Frog and Toad* begins as the title characters leap into each other's final dream before waking up from winter hibernation. This whimsical musical and jazzy score follow Frog and Toad's journey as they plant a garden, swim and fly a kite in warmer seasons, and spend time together on Christmas Eve. At the height of Frog

and Toad's antics comes a sledding trip that is scary and upsetting for Toad. However a special message from Frog reaffirms the bond they share.

"Families and friendships often come to us in unconventional places, from unexpected beings," said Denson. "This musical takes us into a friendship that exists between two very different personalities. But their differences are lit-

tle more than bumps in the road."

Join Frog and Toad on a year-long journey as their friendship endures many different seasons, of weather and of life. NDG winners can visit our Facebook page for a chance to win to two tickets to *A Year with Frog and Toad*.

Tickets start at \$15, call the box office for details. 214-740-0051 or at dct.org.

Frisco Jack and Jill Chapter hosting African American in the Arts Expo

The Greater Frisco Chapter of Jack and Jill of America, Inc. will celebrate the historical impact African Americans have made in the United States and abroad. The program, entitled African American in the Arts will be held on Friday, Feb. 6 at 4 p.m., in the Conference Center on the Collin College Central Park Campus, 2200 W. University in McKinney. The event is an exposition format that will showcase a variety of artistic genres. The event is free and open to the public.

The purpose of the African American in the Arts Expo is to expose families to the various ways African Americans have influenced all fields of the arts in the past and present. Celebrating the culture, heritage, success and potential of African Americans will be the highlight of the Expo. The event will showcase culinary, visual, media, dramatic, dance, and musical art forms. Georgianna Moreland, producer, artist, choreographer, instructor and current creative and development director



for the Dallas String Quartet (DSQ) and DSQ Electric is the producer of this glorious event and will also serve as mistress of ceremonies for the evening.

The program's featured guests are Tatiana "Lady-May" Mayfield, international recording artist and 2010 Thelonius Monk Competition semi-finalist; Darwin Martin, accomplished keyboardist and composer who has performed with artists such as Peabo Bryson, Regina Belle, the E Street Band and the Goo Goo Dolls; and dancers from the Bruce Wood Dance Project, named Best Dance Company by D Magazine in 2013

and 2014.

Other participants include the African American Museum of Dallas; Big Thought, a non-profit learning partnership aiming to inspire, empower, and unite children and communities through education, arts and cultural programs; and the Bishop Arts Theater to demonstrate that we have "The power to make a difference."

The Greater Frisco Chapter of Jack and Jill invites residents from across McKinney, Frisco and the surrounding cities to join Jack and Jill as they celebrate African American History Month.

JANUARY 30-31

Tickets available online at Ticketmaster.com, by calling 800.745.3000, or at the American Airlines Center Box Office

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Movie Review: *Ride Along 2* will find a loyal audience

By Dwight Brown
NNPA News Wire Film Critic

Too soon. As the opening credits start to roll, you wonder why the producers didn't give moviegoers a real break between "Ride Along" (2014) and "Ride Along 2" (2016). Two years is not enough time to make audiences yearn for more, not enough time to take this franchise to the next level.

Bad Boys premiered in 1995. Eight years later in 2003, Will Smith and Martin Lawrence teamed up again and the vacation did everybody a world of good. Though this series is not nearly as slick as the aforementioned, the Hart and Cube duo have similarities. Awkward cop buddies. Haphazard, unorthodox crime-fighting. Oh, and there's the setting. Hart and Cube have taken their show to South Beach, where the sun shines on everything, except the script.

The goofy, annoying Ben Barber (Hart), who once patrolled the streets of Atlanta with his curmudgeon brother-in-law-to-be police detective James Payton (Cube), has been sidelined. Payton and his new partner (Tyrese), who are undercover, are on the verge of arresting a drug dealer. When the tables get turned on them, and James has the barrel of a gun stuck in his gut, it is the flighty, silly Ben who rescues him. And so it goes, time after time, James degrades Ben, but in the end the scamp comes through.



From left to right: Ice Cube, Olivia Munn and Kevin Hart star in "Ride Along 2." (Universal Pictures)

James finds a flash drive with data that can't be unlocked. He tracks the encrypted drive to a geek/hacker in Miami, named AJ (Ken Jeong, of *The Hangover* series). As they hunt him down, they're helped by tough-as-nails Miami homicide detective Maya (Olivia Munn of "X-Men: Apocalypse"). Clues lead to a local, wealthy, well-respected entrepreneur, Antonio Pope (Benjamin Bratt of "Miss Congeniality"), who is secretly a crime lord moving lots of drugs and guns. Can the boys make him pay for his crime? We all know the answer.

There was something so fresh about the original *Ride Along*. The cocky, buffoonish, diminutive comedian Hart played against the dour bad-attitude ex-NWA member. The pairing was box office gold and vaguely reminiscent of Abbott and Costello.

Screenwriters Phil Hay (Clash Of The Titans) &

Matt Manfredi (*Clash of the Titans*) have failed miserably at reinventing the comedy crime genre. Their script is feeble and formulaic. Plot pieces fit together too easily and subplots don't amount to much (Barber is in the midst of planning his wedding and Sheri Shepherd plays a wedding planner who is a bully.)

There isn't one memorable line of dialogue worth passing on. And that's a shock considering Hart is a master improviser. The screenplay's one engaging gimmick: Barber, who is a champ at playing Grand Theft Auto, uses his video game driving skill when he and Payton are being chased by hoods with guns. Barber commands the steering wheel, and speeds off like Mario Andretti. Some of these sequences are shot in a digital mode, and that's about as inventive as the film gets.

Director Tim Story ("Barbershop," "Think Like a Man") brought verve to the

first *Ride Along*. It was edgy, funny and outrageous at points. It's almost as if he has run out of fresh ideas, minus the chase scenes. Most of the time, Hart and Cube look flat, are poorly choreographed and staged, and they stare into the lens like they're hoping for direction. Once in a while, Cube sucker punches a guy, or Hart shoots the wrong person. You chuckle, maybe laugh for a hot second. But you want more, steady, hilarious humor.

The director of photography Mitchell Amundsen (*Horrible Bosses 2*), production designer Chris Cornwell (*Ride Along*), editor Peter S. Elliot (*Think Like a Man*), costume designer Olivia Miles (*Entourage*) and composer Christopher Lennertz (*Ride*

Along) do a competent job, but nothing that elevates the proceedings.

Cube's performance is dry like the character. Sheri Shepherd, as a domineering and emasculating wedding planner is obnoxious, but not funny. Tika Sumpter is sweet as the impending bride and deserved more screen time. It's almost painful to watch an actor of Benjamin Bratt's caliber in a throwaway movie like this. Yes he brings gravitas to his villainous character, but it's clearly a waste of his talent. Maybe it's time to find a new agent?

Granted Hart is the comedian of the hour. He single-handedly has made comedy buddy movies a cottage industry, and he's the common denominator. That said, it might behoove him

to take a hiatus, work on his craft and bring his game up a notch. He has the potential to rise higher. Now, before he gets a reputation for being another Adam Sandler.

Count on this comedy to find a loyal audience. Hart has 21M followers on Facebook, 24.6M follow his Tweets. His fans will support him. But they deserve better

The "Bad Boys" and the "Beverly Hills Cop" series too gave their franchises room to breathe. Maybe the *Ride Along* team doesn't have to wait eight years for the next installment. But two years is cramping everyone's style.

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

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How to make 'Phased Retirement' work for your future

By Nathaniel Sillin

Phased retirement – a catchall term that describes a variety of part-time and reduced-hour work arrangements before leaving an employer for good – is gaining steam. But before you sign on, it's important to understand how "phasing out" may affect your long-term finances.

Washington is leading the way. The federal government authorized the move for its own employees several years ago and began accepting applications in late 2014 from workers aged 55 and up with a desire to switch to half-time employment in exchange for receiving half their salary and annuity.

For employees with a long-term view, phased retirement can offer significant benefits, but it requires due diligence and planning. Among the advantages, phased retirement means that there doesn't need to be a hard stop on a successful career. In fact, a 2014 study (<http://newsroom.banko->

america.com/press-releases/global-wealth-and-investment-management/merrill-lynch-study-finds-72-percent-people-o) by Merrill Lynch in partnership with Age Wave said that 72 percent of pre-retirees over the age of 50 report that their ideal retirement will include working "often in new, more flexible and fulfilling ways." The study also noted that 47 percent of current retirees were already working or planning to work during their retirement years.

If your company is talking about phased retirement or may do so in the future, here are some key questions to consider:

What exactly do you want to phase into? For some workers, retirement really will mean a classic vision of travel and leisure leading into old age. But for others, the picture may be different. Some retirees will want to work and some retirees will have to work. Such decisions will summon a host of personal finance and tax issues based

on your personal situation – read heavily and consult qualified experts before you make a decision.

What options will my employer offer over time? While the federal government is in the lead with phased retirement, most private employers are moving at a slower pace. This gives you time to plan. For example, in a 2013 benefits study, the Society for Human Resource Management noted that only 6 percent of employers had a formal phased retirement program that provided a reduced schedule and/or responsibilities prior to full retirement. Watch how your employer's plan evolves and ask questions.

Phased or not, do you have a retirement plan in place? The decision to make a full or transitional exit from one's employer should come after years of saving and investing both at home and at work. Years before deciding how you want to leave your career, talk to qualified retirement experts about your personal financial circumstances

and what you want to do in the next phase of your life. If it's a new career, volunteer work or full retirement, develop a plan first.

Have you talked to your senior colleagues? There's nothing like direct advice from individuals closer to retirement to help you with your own set of pros and cons. Even if there's no phased retirement program at your organization right now, it's still worth talking about retirement preparation with senior colleagues willing to share what they're doing. Also, start your own retirement planning in earnest with qualified retirement and tax experts.

How will phased retirement affect your overall benefits? If you're working at a lower salary level at the end of your career, ask how that might affect your future retirement benefits. Make a list of all the benefits and perks you now receive as a current full-time employee and investigate how every single one could be affected by phased retirement. And if you leave

the company permanently before qualifying for Medicare, know how you'll pay for health insurance. This is a particularly important issue to discuss with a qualified financial or tax advisor.

Bottom line: Phased retirement can offer the opportunity to adjust to full-time retirement or set up a new career once you finally

leave your current employer. However, before you leap, fully investigate how such a transition will affect your overall finances and future retirement benefits.

Nathaniel Sillin directs Visa's financial education programs. To follow Practical Money Skills on Twitter: www.twitter.com/PracticalMoney.

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TRANSFORMANCE,

continued from Page 1

greater impact, the organization changed its name to "Transformance," with which they intend to develop a new identity and establish a greater footprint.

Most of that increase in footprint is slated to be achieved in the online realm. In the last year, the organization has served more than 40,000 individuals and families, with 70 percent of that number being in the North Texas area. Through online outreach, Goodgames said Transformance is hoping to increase that number to 10 million.

Currently rolling off the assembly line is a new app called "Pocket Change," and its child-centered version, "Pocket Change Kids." By transforming ed-

ucational goals in personal and family finance into a game environment, Transformance believes it will make the sometimes-dull world of economics more palatable to a wider audience.

"People think older people don't play games," Goodgames said. "That's not true. I have a grandmother with a tablet and she's always on it. I'm a gamer, and I'm over 40."

The first phase of the app, dealing with the subject of saving, has been in Beta-testing and is rolling out at the end of February. Later phases having to do with other areas of personal finance are in the development stage. Through games, videos and additional content, Pocket Change will at-

tempt to bring the world of finance to its users in a fun and more compelling manner.

In addition to counseling and online outreach, Transformance also seeks to serve the community by working in tandem with other non-profit and for-profit organizations and events. Many of these organizations will focus on particular areas such as women's needs and serving veterans.

"We always ask, 'Where are the areas we can collaborate to serve our community differently?'," Goodgames said. "Each of us has areas that we focus on. It's important that we all do our individual parts best to serve the community. We don't necessarily try to do it all alone, nor would we want to."

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Ohioans Lose over \$500 Million to Payday and Car Title Loan Fees

By Charlene Crowell
NNPA Columnist

Despite a landslide voter decision in 2008 to cap payday lending rates at 28 percent, the state's small-dollar, high-cost lending has continued to grow and now doubles the amount of fees charged a decade ago. Each year Ohio consumers who only needed a small dollar loan wind up with more than \$502 million in fees drained from their pockets.

Although state regulators as well as the legislature have the authority to enforce the voter-approved 28 percent rate cap, neither has exercised that power for seven years.

These and other key findings and others appear in a new report, *Buckeye Burden: An Analysis of Payday and Car Title Lending in Ohio*, from the Center for Responsible Lending (CRL).

In 2014, Ohio's Supreme Court ruled the use of the Second Mortgage Loan Act by car title lenders was within the law; but did not address the CSO usage.

In the meantime, high-cost lending in Ohio has grown to 836 storefront locations statewide that offer payday, car title loans – or both. More than half of these stores – 59 percent – offer both types of loans. Only five payday lenders control 77.5 percent of the state's market, operating 735 stores: Advance America, Cash America, Community Choice Financial, Check Into Cash and Ace Cash Express.

For an average \$300 payday loan, these lenders charge triple-digit storefront loans ranging from 228 to 718 annual percentage rates (APRs). That same size loan purchased online with these companies has an even higher APR, ranging from 683 to 763 percent.

Car title loans, typically due in 30 days, tend to be larger than payday loans, vary in amounts ranging from \$1,000 to as much as \$5,000, and terms up to seven months. The only borrowers eligible for this more costly loan are those who own clear title to an automobile. Even then, the loan

amount is a fraction of the vehicle's value. Depending upon terms offered, a \$2,000 loan could wind up costing \$4,407 to totally repay or \$1,959 for a six-month loan of \$1,000.

Recently more than 100 Ohio groups wrote the Consumer Financial Protection Bureau (CFPB) about the state's disturbing growth of predatory lenders.

"The flourishing payday lending practices in Ohio are the ultimate case-in-point for why rules governing predatory practices might be airtight," said Diane Standaert, CRL's director of state policy and report co-author. "The Consumer Financial Protection Bureau should take note – clearly, this is an industry that will find and exploit any possible angle to continue making predatory loans designed to trap Ohioans in an endless cycle of debt."

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

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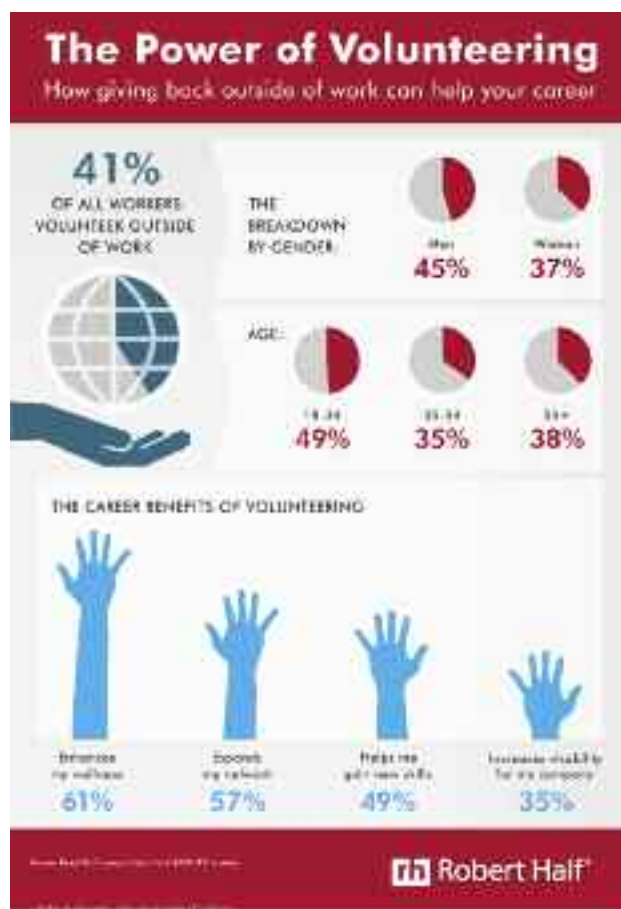
Volunteering can help your career

MENLO PARK, Calif. - Today many people may be looking for opportunities to give back to their community. What they may not realize is how their community service also could be helping their careers. In a Robert Half survey, more than four in 10 (41 percent) U.S. professionals said they volunteer outside of work. Respondents said their philanthropic activities help them improve their sense of well-being and effectiveness at the office (61 percent), expand their network (57 percent), develop new skills (49 percent), and enhance their company's visibility (35 percent).

The research also revealed demographic differences: More male (45 percent) than female professionals (37 percent) said they volunteer outside of work. Greater numbers of workers ages 18-34 (49 percent) reported donating their time than colleagues ages 35-54 (35 percent). (The value the youngest workforce group places on philanthropy echoes findings from Robert Half's Get Ready for Generation Z report, which showed these employees will accept lower pay to work for a cause they care about.)

Volunteering can help employees at any level build their careers," said Paul McDonald, senior executive director for Robert Half. "Not only does it provide the gratification of giving back to the community, but it could open doors to a new professional opportunity or business connection."

McDonald added, "Managers may find that encouraging their employees to volunteer is a beneficial retention and recruitment tool. Many professionals value the chance to give back to causes that are important to them and their community."



For those who aren't presently volunteering outside of work, Robert Half offers the following four tips for getting started:
Find an organization in

need. Search for organizations you care about in your community, and then contact them to see how they could use your help. Be sure to explain your particular skills and interests.

Check with your employer. Many companies have ties to nonprofit organizations or facilitate charitable activities. Other companies offer volunteer matching or grant programs for those employees who give their time.

Invite your colleagues to join you. One person can make a big impact, but there could be power in numbers if your coworkers come, too.

Look beyond the holidays. There are community service opportunities available throughout the year, such as park cleanups and exercising for a good cause.

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January 31, 12 Noon

How do you study the Bible? Join us for Sunday afternoon Bible Study; Senior Pastor Woodson, Pastor Brenda Patterson and others will teach a series on "How to Study the Bible God's way." Learn how to know Christ and make Him known to others; to help you know and grow in God's word; to give you clarity and direction; to help you worship, honor and praise God; to help you know and use God's word to lead others to Christ; and to encourage fellowship and build unity within the church. You don't want to miss this Bible Study Group.

February 3, 7 p.m.

Join us in Wednesday's Prayer and Bible Study Class with Senior Pastor Dr. Woodson and/or Pastor Brenda Patterson teaching on the subject of Spiritual Warfare. Learn what God says about critical issues and topics through the study of His word. Spiritual maturity is God's desire for you. It's Time to Grow; Ephesians 4:12 & 13.

Dr. Terrance Woodson, Senior Pastor
1944 E. Hebron Parkway
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www.bethelbiblefellowship.org

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January 31, 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.

February 3,

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.

February 6, 12 Noon

You are invited to our 2nd Annual L.I.F.T. (Ladies in Fellowship Together), Luncheon at the Romano's Macaroni Grill in Addison, Texas for fun and fellowship. Call the church for details.

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

FELLOWSHIP CHRISTIAN CENTER CHURCH IN ALLEN "THE SHIP"

January 31, 8 a.m.

Join us as we praise and worship God 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.

February 3

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

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972-359-9956
www.theship3c.org

INSPIRING BODY OF CHRIST CHURCH

January 31, 7:30 and/or 11:30 a.m.

You're invited this Sunday as we praise, worship, honor and magnify God's Holy name.

February 1, 7 p.m.

Join us in Monday School as we learn what God has to say to us.

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

MT. OLIVE CHURCH OF PLANO (MOCOP)

January 31, 10 a.m.

Join us for Sunday Worship Service as we praise and worship God for His Honor and His glory. Call the church for details.

February 3, 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

January 31, 9:45 a.m.

You are welcome to join us for our Sunday morning worship service as we praise and worship God.

February 1, 9 p.m.

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

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February 7, 10 a.m.

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R. W. Townsend, Senior Pastor
11611 Webb Chapel Road
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972-241-6151
www.dallasmtpisgah.org

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January 31

You're invited to join us for Early Morning Services at 7:30 a.m., followed by Sunday School at 9 a.m. and Morning Worship at 10:30 a.m.

February 3, 7 p.m.

Join us in Wednesday's Bible Study class; you will learn what God has to say to us for our growth.

Dr. Tommy L. Brown Senior Pastor
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Dallas, Texas 75243
214-341-6459
www.nmzb.org
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January 31, 10 a.m.

Join us as we praise and worship God in our Morning Worship Services. You will be blessed.

February 3, 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; it's all for His glory and His honor.

Dr. Isaiah Joshua, Jr. Senior Pastor
920 E. 14th Street

Plano, TX 75074
972-423-6695
www.smbcplano.org

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January 31

7:45 and 10:45 a.m.

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Minister Thomas Bessix Senior Pastor
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God's memo to His believers



Sister Tarpley

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

Some years ago I received this from my baby sister, Mrs. Rose Demus Fielding. It is something to ponder.

God's Memo to His Believers: Take counsel, I hear your cry. It passes through the darkness, filters through the clouds, mingles with starlight, and finds its way to my heart on the path of a sunbeam.

I have anguished over the cry of a hare choked in the noose of a snare; a sparrow tumbled from the nest of its mother, and a Son shedding His blood on a cross.

Know that I hear you also. Be at peace. Be calm. I bring thee relief for your sorrow for I know its cause ... and its cure.

You weep for your individuality that has been trampled by mobs; and for your talent that has been wasted through misuse.

You look upon yourself with disgrace and you turn in terror from the image you see in the pool. Who

is this mockery of humanity staring back at you with bloodless eyes of shame?

Where is the grace of your manner, the beauty of your figure, the quickness of your movement, the clarity of your mind, the brilliance of your tongue? Who stole your goods? Is the thief's identity known to you, as it is to me?

Once you read from many books and wrote on many tablets, convinced beyond any doubt that all the Wisdom of Solomon would be equaled and surpassed by you.

Dost thou remember who implanted those plans and dreams and seeds of hope within you? You cannot. You have no memory of that moment when first you emerged from your mother's womb and I placed my hand on your soft brow.

And the secret I whispered in your small ear when I bestowed my blessings upon you? Remember our secret? You cannot.

The passing years have destroyed your recollection, for they have filled your mind with fear and doubt, anxiety, remorse, hate and there is no room for joyful memories where these beasts habitats.

What is past is dead. Let the dead bury the dead. This day, like unto Jesus at the tomb of Lazarus, I command you to come forth and you will walk

from your cave of doom to begin a new life.

This is your new date of birth. Your first life, like unto a play of the theatre, was only a rehearsal. This

time the curtain is up. This time you will not fail.

Light your candles and share your cake. You have been reborn. I gave you power to think, to love, to will, to laugh, to imagine, to create, to plan, to speak, and the power to pray.

What is past is past. There are four laws of happiness and success. 1) Count your blessings. 2) Proclaim your rarity. 3) Go another mile. 4) Use wisely your power of choice.

Choose to love rather than hate; to laugh rather

than cry; to create rather than destroy; to persevere rather than quit; and to praise rather than gossip; to heal rather than wound; to give rather than steal.

Choose to act rather than procrastinate; to grow rather than rot; to pray rather than curse; and to live rather than die.

And one more, to fulfill the four laws of happiness and success. Do all things with love ... Love for self, love for all others, and love for Me (God).

Author Unknown and Edited



Little Miss Kanae Wise, 4th Grader at Carrollton Elementary, daughter of Ms. Demekia Wise, with Dr. Bobby Burns, Superintendent of Carrollton-Farmers Branch I.S.D. after quoting (from memory) facts and passages of Dr. King's messages at the Annual MLK Day Program in Carrollton, TX, started in January '89 by Bahram (B.J.) & Sara Jalalizadeh and the Bahia's Community in the Carrollton, Farmers Branch and Lewisville areas.

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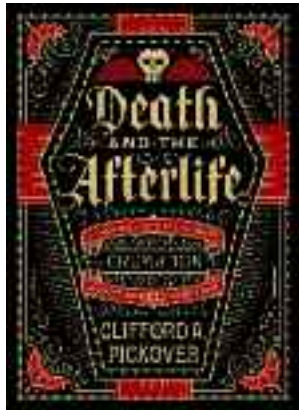
NDG Book Review: *Death and the Afterlife* is an easy read

By Terri Schlichenmeyer

Where do you go when you die?

To the satisfaction (or disappointment) of many, that's an age-old question that our ancestors pondered and religion and science have tried to answer. What happens in The End? Old notions meet new knowledge in houses, hospitals, the graveyard, and inside "Death and the Afterlife" by Clifford A. Pickover.

Ah, so you're reading this review, which means you're at least a little bit curious about the subject it tackles. That's nothing new; "artists, scientists, philosophers, physicians, and theologians" have long been "captivated" by the unknowns of death and, because of our



interest, we've devised ways of dealing with the mystery of it.

Starting with the oldest method of disposing of a body, Pickover says cremation is "at least" 22,000 years old, an estimate based on charred Australian remains. Burial came along quite a bit later (about 13,000 years ago); by then, humans had devised death

rituals, which included floral tributes to the deceased.

Many, if not all, religions and cultures had a concept of Heaven before they had one of Hell. Gods generally lived in the above, often at various levels, and until the third century, angels were artfully depicted without wings. As for Hell, there were several names for it occurring throughout history but it was originally a sort of underworld holding place for wandering souls.

Also through the course of history, the corpse itself was the center of activity. The Egyptians mummified their dead, Scandinavians sent theirs asea, and a Chinese emperor hoped a terra-cotta army would serve his corpse in the afterlife. Dead bodies have

been experimented on, revered, stolen, and frozen. We've put tombstones over them, written epitaphs for them, and lauded them in obituary form. And to be sure they're really dead, we've created rituals and creatures that shuttle the deceased to the afterlife, where other creatures keep them there – because everybody knows about zombies, right?

In this book, you'll learn about sacrificed children, Incan and otherwise. You'll see how the Rainbow Bridge is an ancient idea and not just for pets.

You'll learn the difference between a coffin and a casket, read about the undead, and you'll see how "thanatourism" is big business today.

In his introduction, author Clifford A. Pickover admits that what you'll find inside his book are things that he, personally, is interested in knowing about – which is quite alright. "Death and the Afterlife" is really pretty comprehensive anyhow.

In a format that's basically chronological – and which does invite a certain degree of argument – readers get a large overview of

the world's attitudes and rituals surrounding death and dying, but even that's loosely defined and casually diverse. Each entry is short, accompanied by artwork, and perfect for browsing; you won't be buried under too much information, but Pickover offers a nice bibliography, in case you want more.

One more thing I noticed: "Death and the Afterlife" sports an impressive cover that's pretty classy-looking. Nice outside, irresistible inside, so if you want to know about The End, you know where to go.

NDG EDITOR'S BAG!

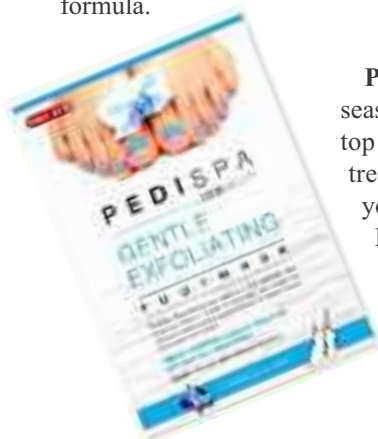


New York Times and USA Today bestselling Mississippi author Julie Cantrell's latest book *The Feathered Bone* is indeed a page turner. The story starts in New Orleans prior to Katrina when Amanda Salassi is chaperoning her daughter and fellow students on a field trip to the Big Easy. Then the unthinkable happens, a young girl is missing, it is her daughter's best friend. The story follows the aftermath of this heart wrenching event. The book deals with a wide spectrum of issues, but you can't stop thinking, "What if this happened to us..."

Boots No7 has launched their NEW **Dramatic Lift Mascara** and for someone who hates overdone eyes, this does a great job of adding volume to your eyes without feeling heavy. It gives a natural look with their Keratin-infused formula.



PediSpa by Look Beauty - Soon it will be sandal season and it is never too early to get your toes in tip top shape. You promised to give yourself special treats this year - what can be better than soaking your feet and trying out one of the foot masks. Even better news: they are available at your local Target. They offer PediSpa Gentle Exfoliating foot mask or their PediSpa Intensive Moisturizing foot mask.



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