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# ACA Enrollment surging, even though it ends Dec. 15

By Cash Michaels  
NNPA Contributing Writer

The enrollment period to be covered by the federal Affordable Care Act (ACA) began Nov. 1 and is scheduled to end Dec. 15, for those hoping to qualify for health care coverage beginning January 1, 2018.

The Trump Administration, which has made no secret of its wish to “repeal and replace” President Barack Obama’s signature legislative achievement, has done everything it can to force the ACA to wither on the vine by cutting the enrollment period from the previous three months to just 45 days. And it has also cut the \$100 million Obama Administration budget to both advertise the open enrollment period, and slashed grant funding efforts for state and community organizations across the nation that reach those in dire need of all that the ACA offers through education and mobilization, by an estimated 90 percent to just \$10 million for the entire nation.

And yet, according to recent public reports, Trump’s efforts to strangle the ACA to discourage participation are coming up short. In fact, based on available numbers, people are enrolling at a higher, faster pace than last year at this time, and



there’s every reason to believe that pace will continue the closer Dec. 15 comes.

While no official numbers have been released by the administration yet, *The Washington Post* (citing sources) reports that, “More than 200,000 Americans chose a plan on Nov. 1 (first day of open enrollment). That’s more than double the number of consumers who signed up on the first day of enrollment last year. More than 1 million people visited HealthCare.gov, the official federal website, the official said, which amounts to roughly a 33 per-

cent increase in traffic compared with 2016.”

This does not account for over a dozen states that have their own health insurance exchanges. However, several states, like California, New York and Connecticut, all say they are seeing more signups over last year as well.

Indeed, those wishing to enroll should go to [www.healthcare.gov](http://www.healthcare.gov) to qualify for federal tax subsidies to offset the rising cost of health insurance premiums. Those subsidies, better known as APT (Advanced

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# Melody Hobson

By Linda Dahlstrom

No matter what we look like or where we come from, our destinies are bound together, said Howard Schultz, Starbucks executive chairman, in a speech Thursday night in New York.

Schultz was presented with a National Equal Justice Award by the NAACP's Legal Defense Fund (LDF), an organization founded in 1940 by Thurgood Marshall as the legal arm of the civil rights movement. Its mission is to achieve racial justice, equality and an inclusive so-



ciety.

"I stand before you with honor," Schultz told the audience at Cipriani 42nd Street in Manhattan. "But I am filled with a heavy heart as we face yet another cru-

cible as a nation. For some time now, I have been worried about the direction of our country. ... The power to transform America rests with us, as leaders and citizens."

Effecting transformation, and changing lives for the better, is exactly what Schultz has spent his life and career at Starbucks doing, noted Melody Hobson, when she introduced him at the awards dinner. Schultz "brings light and power to dark places," said Hobson, president of Ariel Investments and a longtime Starbucks board member. "It's Howard's bravery and willingness to talk about really uncomfortable and hard is-

suess and to fight for truth and justice."

She cited his drive to take action, rather than be a bystander, whether it's providing access to health care to part-time Starbucks employees or providing tuition free college education. "I have watched him fight for us," she said.

This year's awards dinner's theme was "The Moment is Now" – a point Schultz emphasized in his acceptance speech.

"In 2017, expressions of white supremacy and other vile acts of hatred should not just be met with condemnation and outrage," he said to applause. "This critical mo-

ment in our nation requires a renewed commitment to activism in support of the great American ideal, set forth in our Declaration of Independence, that 'all men are created equal.'"

Schultz recounted how he led series of Starbucks partner forums around the country about race. During a forum in St. Louis in the winter of 2015, "a young black man rose from his chair, and all he said was: 'I'm 18, and I don't know if I'll make it to 19,'" he said. "I don't know I'll make it to 19."

Those words continue to motivate Schultz to work for change, he said. He encour-

aged others to stand up for equality, in the courts and "in our classrooms, in our workplaces, in communities large and small. It is a national crisis that so many disadvantaged children – black, brown and white – are consigned to failing schools, insecure neighborhoods and unstable homes."

Schultz, who grew up poor in the projects in Brooklyn, challenged companies and business leaders to strive to find creative ways to represent a diverse America that show the country's true values.

At Starbucks, a host of programs Schultz spear-

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# Jackie Davis

Dallas CASA will honor the Junior League of Dallas with the prestigious Judge Barefoot Sanders Champion of Children Award Nov. 16 at The Fairmont Dallas. The award is given annually to recognize community leaders who significantly improve the lives of children in our community, particularly those whose young lives have been marked by abuse, neglect or other adversity.

The event's guest speaker Jackie Davis will share his story with attendees. Jackie's parents' rights were terminated when he was 18



months old. A failed adoption and 14 different foster homes followed before Jackie was adopted at age 13. Through it all, he had his Dallas CASA volunteer advocate Marlys Rizo by his side.

"Caseworkers changed, homes changes, attorneys changed, but she was my CASA volunteer and she stayed. She was always happy, always glad to see me, always ready with her arms flung wide and her hands flipped just so for a hug that somehow embraced my body and soul. She brought light into my darkest places."

Today, Jackie is back at Dallas CASA, working as a volunteer supervisor, helping many children who face the same life circumstances he faced.

Longtime Dallas CASA supporter and former Junior League President Christie Carter is serving as honorary

chair of the event. Co-chairs of the event are Priscilla and Corey Anthony and Laura and John Losinger. The award is named for Judge Barefoot Sanders, a revered federal district court judge, past award recipient and a steadfast supporter of Dallas CASA.

The Junior League is celebrating its 95th anniversary in 2017. The volunteer organization believes that volunteer service is an essential part of responsible citizenship and since the league's founding attention to children and families has been of paramount importance to the organization. With more than 5,000 members, the group annually

gives more than 130,000 uncompensated hours of service to projects and agencies in Dallas.

The Junior League began a relationship with Dallas CASA in 1996. Since then, the JLD's impact on Dallas CASA's ability to serve more children in protective care has grown year over year. In 2016, the Junior League provided 38 volunteers to become advocates for abused children. In addition, annual grants from the JLD directed toward recruiting allowed Dallas CASA to recruit many additional community members to serve as advocates, helping propel the agency toward its goal of serving every

Dallas county child in protective care.

Dallas CASA (Court Appointed Special Advocates) is a nonprofit organization that trains and supervises volunteers to advocate for the best interests of abused and neglected Dallas County children living in protective care. Last year, more than 4,600 Dallas-area children were in the protective care of the state because it wasn't safe for them at home. Sadly, one out of four of these children did not have CASA volunteer advocates to speak for them. CASA volunteers gather information to help judges decide where these children can safely and permanently live.

## NDG Readers Sound Off...

### Win tickets to Texas in Paris

*(Editor's Note: Readers are invited to share something they are grateful for during this season of Thanksgiving. Below are the responses received so far. Please visit our Facebook page by Sunday, Nov. 12 for a chance to win tickets to see Texas in Paris on stage at the Eisenmann Center in Richardson.)*

I am grateful for good health and loving family and friends.

- Ernestine Williams via Facebook

Grateful for a job I love.  
- Shelly Suderman Loving via Facebook



### Cowboys of Color National Finals

My first experience seeing colored cowboys was well into my 30's and I will forever remember MY Albert taking me to see the Cowboys of Color at the

Mesquite Rodeo. I'd love my grandkids to experience that now, while they are young, and not when they are older! #Making-MemoriesToday

- Sharon Jones-Scaife via Facebook

### National Sandwich Day

@northdallasgazette guess who just had a craving for a #sandwich and was so excited when my cashier said, "You know the @mcalistersdeli#club is only \$4." RING ME UP! #pickles on the side and a #sweettea please! OMG @apple why isn't there an #emoji for a

#sandwich

- @txrealtormesia via Instagram

### DCCCD Teacher's Book was Nominated for National Book Award

Cool Story!

- @printexshirts via Instagram

What an honor, congratulations!

- @camgreer7 via Instagram

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## Texans owner's 'inmates' comment sparks outrage

By Jeffrey Boney  
Houston Forward Times  
NNPA Member

Black players in the National Football League have been described as ungrateful, thugs, sons of b\*\*ches and inmates by talking heads on sports radio, the commander-in-chief and most recently at least one NFL owner.

Some current and former NFL players, including the exiled Colin Kaepernick, have decided to use their high-profile platforms to protest racism, systematic oppression and police brutality in this country and some people, including the President of the United States, just can't handle it.

Following Houston Texans owner Bob McNair's controversial analogy, describing NFL players as 'inmates,' a number of Houston Texans football players completely rejected, both his written and face-to-face apologies.

McNair, who is now being described by many in the community as 'Warden McNair,' created a major controversy within the league, as well as across the country, after it was revealed in a story released by ESPN the Magazine's Seth Wickersham and Don Van Natta Jr., that McNair had made the shocking 'inmate' reference several weeks ago in a meeting with 10 other NFL owners and 13 current players. It was during that same meeting, where other NFL owners had expressed their view and thoughts about the business concerns surrounding the anthem protests, that McNair boldly said:

“We can't have the inmates running the prison.”

It was only after the owners finished sharing their thoughts on the issue that former NFL player and current NFL executive Troy Vincent stood up and adamantly expressed how offended he was by McNair's character assassination of and reference to NFL players as 'inmates.'

According to Wickersham and Van Natta, Vincent told McNair and the other owners that in all his

years of playing football in the NFL, he had “been called every name in the book, including the n-word, but never felt like an ‘inmate.’” It was also reported that McNair later pulled Vincent aside to apologize and tried to explain to him that he didn't mean what he said in a literal sense, but the damage had already been done.

The Texans, who were only a few days away from playing a road game against the Seattle Seahawks at the time the 'inmate' reference was reported, found themselves in crisis mode as an organization, as many Texans players planned to walk out of practice that Friday. Texans head Coach Bill O'Brien and general manager Rick Smith quickly convened a team meeting to talk the players out of leaving practice. The meeting was somewhat effective, as nearly everyone chose to stay, with the exception of a few Texans players, such as franchise wide receiver DeAndre Hopkins and rookie running back D'Onta Freeman, who still refused to practice and chose to leave in protest.

To drive the point home even further, Seahawks cornerback Richard Sherman expressed his views about McNair's comments prior to his matchup with the Texans, saying via Twitter:

“I can appreciate ppl being candid. Don't apologize! You meant what you said. Showing true colors allows ppl to see you for who you are...I wish more ppl would do that. So the world could ostracize those who don't want to see EQUALITY. Otherwise they will continue to hide.”

In an attempt to protect his brand, and try and quiet the issue, McNair quickly issued what many have considered a watered-down apology via a written statement from the Texans' PR department on Friday, saying:

“I regret that I used that expression. I never meant to offend anyone and I was not referring to our players. I used a figure of speech that was never intended to be taken literally. I would

never characterize our players or our league that way and I apologize to anyone who was offended by it.”

Many NFL players weren't buying McNair's initial apology, so he issued a second, more explanatory apology via written statement through the Texans' PR department, stating:

“As I said yesterday, I was not referring to our players when I made a very regretful comment during the owners meetings last week. I was referring to the relationship between the league office and team owners and how they have been making significant strategic decisions affecting our league without adequate input from ownership over the past few years. I am truly sorry to the players for how this has impacted them and the perception that it has created of me which could not be further from the truth. Our focus going forward, personally and as an organization, will be towards making meaningful progress regarding the social issues that mean so much to our players and our community.”

In late October, Duane Brown, one of the best left tackles (or 'inmates' in the game), was traded from the Texans to the Seahawks, after he reported that McNair had made several racially-insensitive comments prior to his 'inmates' reference. Brown, who had just ended his six-game holdout, said that after Barack Obama was elected president in 2008, McNair told Texans players that he wasn't excited about it and expressed that since he started protesting during the national anthem since last season, McNair had not had anything to say to him. It is no surprise he was traded away (or transferred to a different prison unit).

Based on the explosive comments made by McNair at the NFL meetings several weeks ago, coupled with his failure to address the key issues surrounding the true nature and purpose of the original protests led by Kaepernick, it is strongly believed by many in the community that McNair

may be completely disinterested in actually addressing the issues of racism, systematic oppression and police brutality in this country.

A group of community leaders that included NAACP President Dr. James Douglas; NAACP National Board Member Howard Jefferson; NAACP President and CEO Derrick Johnson and Congresswoman Sheila Jackson Lee (who both called in by telephone); Congressman Al Green; Harris County Commissioner Rodney Ellis; State Rep. Ron Reynolds; and Pastor E.A. Deckard demanded that the Houston Sports Authority rescind a vote to erect a statue at NRG Stadium in honor of McNair.

Listen. It is completely understandable that many people have gotten bruised egos and hurt feelings, because of the racially-insensitive remarks by McNair, but his comments should not be the focus. The original reason that Colin Kaepernick took a knee in the first place, should be the primary focus for everyone. McNair, the Texans' organization and the entire NFL, must deal with the issues that have been brought up by Kaepernick, as well as the issues brought up at the community forum, such as bail reform. And don't stop with the NFL. These conversations should be had with all of the other professional sports team owners across the country and corporate CEOs.

Based on the treatment Kaepernick has received for his stance, as well as the comments made by McNair and other NFL owners, it truly seems as if they really and truly believe they 'own' these players, versus simply employing them, and are doing everything they can to dissuade the players from speaking their minds or having independent thoughts outside of doing what they are told and being good 'inmates.'

Jeffrey L. Boney serves as associate editor for the Houston Forward Times newspaper, a member of the NNPA.

# Special program at Parkland Hospital takes AIM at diabetes

“Diabetes is a difficult disease to manage, but for those with behavioral health issues, the challenges of dealing with diabetes and other chronic illnesses are magnified,” said Kellie Rodriguez, MSN, MBA, CDE, Director of Diabetes Education at Parkland Health & Hospital System.

During November, National Diabetes Awareness Month, healthcare providers like Parkland are emphasizing the need for education and outreach programs to help deal with this serious disease. More than 30 million people in the U.S. have been diagnosed with the disease and another 84 million have prediabetes. In Dallas County, 11 percent of the population has diabetes and more than 30,000 patients with the condition currently receive care at Parkland.

National studies show that patients with behavioral health issues die on average 25 years younger than the rest of the population, with the majority of deaths caused by chronic illnesses like diabetes and cardiovascular disease.

Because of this trend, an



Alan Levine / Flickr

innovative program at Parkland is focusing on behavioral health patients diagnosed with uncontrolled diabetes. The Acute Integrated Mental Health Services (AIMS) program was initially developed through a gift from The Meadows Foundation to meet the needs of patients with complex behavioral health and with diabetes who are at risk of poor outcomes. Patients referred to the program also faced enormous barriers related to poverty including lack of access to affordable healthy foods, transportation and medications.

“Our provider and social worker in the AIMS program provide home and clinic visits to better understand the barriers facing these patients.

Then we connect patients with resources needed to keep them on the path to improved health. In addition, we help patients manage their behavioral and medical health using an integrated treatment approach,” said Minnie Mathew, Department Manager, Outpatient Psychiatric Services at Parkland.

Julie Guerrero-Montoya, 44, of Dallas, said she was in denial after she was diagnosed with diabetes. With assistance from AIMS, her diabetes is now under control, her A1C cut almost in half from 12 percent to 6.3 percent. The AIMS program has also taught her how to eat better, facilitated access to a food pantry and is helping her emotionally.

“I am very grateful be-

cause people like me need this program. AIMS helps me a lot with my diabetes and connects me to other resources,” she said. “Otherwise I would not know where to go or where to start.”

The AIMS program helps patients with:

- Intervention and risk assessment
- Wellness, preventive care and education
- Medical history evaluation
- Diagnosis and treatment of diabetic and mental health conditions
- Tracking labs and medication
- Overcoming barriers to care
- Collaboration between primary care providers, diabetic specialist and psychiatrists
- Referrals to primary care, psychiatry and other specialty care
- Counseling and support
- Case management services

First-year results of the program demonstrated a positive impact on patients’ overall health and well-being,” Rodriguez said.

The Hemoglobin A1C levels among the patients decreased from an average of 11.7 percent to 8.7 percent.

“For one patient in the program, it meant her diabetes reached a level enabling her to become a candidate for reconstructive surgery following a double mastectomy years earlier. Program outcomes also included decreases in body mass index, cholesterol, triglycerides, emergency room visits and PHQ-9 scores that measure depression,” said Elizabeth Simmons, LCSW, AIMS social

worker.

Thanks to these successful outcomes, Parkland made the AIMS program a permanent part of the behavioral health department this year.

“With the support of programs like AIMS, patients no longer need to rely only on the emergency department for care,” Mathew said. “Many of our patients have so many obstacles to improving their health. I’m proud that we can continue to develop and expand the program to reach even more patients in need of this type of integrated care.”

## Why some people’s bodies store fat more healthily

One little understood paradox in the study of obesity is that overweight people who break down fat at a high rate are less healthy than peers who store their fat more effectively.

That’s because when fat breaks down, many of the fatty acids released from the adipose tissue (body fat) just go somewhere else. And if that happens too much, fat can accumulate to harmful levels in other tissues and organs, says principal investigator Jeffrey Horowitz, professor of movement science at the University of Michigan School of Kinesiology.

Now, a pair of studies identifies key characteristics in fat tissue that may allow some obese adults to store their body fat more healthily and suggests that aerobic exercise can help.

As reported in the American Journal of Physiology

Endocrinology and Metabolism, most obese people develop insulin resistance, which can lead to type 2 diabetes and other chronic diseases. But about one-third of the 30 obese adults in the study didn’t.

So, what protected them?

Adipose tissue samples revealed that the healthier group broke down fat at slower rates, and they had fewer proteins involved in fat breakdown and more involved in fat-storing. They also had fewer fibrotic cells in the adipose tissue, which allows tissue to be more flexible, and lower activation of certain inflammatory pathways.

“It sounds counterintuitive, but if we can better understand how to store fat more effectively, and why some people are better at this than others, perhaps we can design therapies and preventions that will im-

prove some of these obesity-related metabolic conditions,” Horowitz says.

### Regular exercise

In a second study in the Journal of Applied Physiology, researchers collected fat tissue after a session of aerobic exercise from two groups of overweight people: one group exercised regularly and the other group didn’t.

For both groups, just one session of exercise triggered signals that led to the growth of new blood vessels in fat tissue.

There were also indications that regular exercisers had more blood vessels in their fat tissue than non-exercisers.

That’s important because the health of most tissues hinges, in large part, on blood flow and nutrients, Horowitz says. When we gain weight, our fat cells expand, but if blood flow to

fat tissue doesn’t increase in parallel, it could become unhealthy or even necrotic.

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# Mutts Canine Cantina gives back for Pupsgiving

The holiday season is in full swing and Mutts Canine Cantina is celebrating by giving thanks during Pupsgiving.

Four-legged friends deserve to celebrate the holidays too, so join local dog lovers at Uptown's premier dog park as Mutts hosts Pupsgiving on Saturday, Nov. 11, from 11 a.m. to 3 p.m.

During the event, 100 percent of the proceeds made from Tequila Sheela's Pumpkin and Classic Margaritas will benefit Epic Animal Rescue. The holidays are the perfect time to adopt



—RobeE— / Flickr

a dog. Dedicated to saving the homeless and abandoned animals of Texas, Epic Animal Rescue will also be onsite throughout the event with a variety of furry friends available for

adoption.

Additionally, Dog Moms of Dallas will be joining in on the fun by hosting a Thanksgiving-themed costume contest. Winners from each category will receive a

\$50 Mutts gift card – categories include:

- Funniest Costume
- Best Overall Costume
- Most Creative Costume

There will also be a vendor market onsite for guests to stop by and shop at throughout the event. Local vendors include Canine Massage Gal, Furbabies, Origami Owl, Poochies Dallas and Dog Mom Designs.

“We always look forward to this time of year because it gives us the opportunity to give back and celebrate the holiday season with the community,” said Kyle

Noonan, co-owner of FreeRange Concepts, creator of Mutts Canine Cantina. “Pupsgiving is the perfect way to kick-off the holiday season with an afternoon of fun that supports an awesome cause.”

Pupsgiving only comes around once a year, so help your pup get ready (matching with your best friend is encouraged) and gobble on over to Mutts this Saturday for a paw-sitively great time. You can even stage a photo op with the Thanksgiving-themed photo booth.

Located at 2889 Cityplace West Blvd., Mutts Ca-

nine Cantina specializes in providing a unique urban oasis for dogs and their owners.

Complete with a wine and beer garden and sparsely shaded dog park, Mutts is a place where dogs of all sizes can run, exercise and play in the fresh air while their owners relax and socialize. The Uptown locale has quickly become a popular respite and watering hole for dogs and their favorite humans alike.

For more information about Mutts Canine Cantina, please visit [MuttsCantina.com](http://MuttsCantina.com).

## Traffic advisory for Veterans Day Parade this Friday

Please be advised, the City of Dallas – Office of Special Events has issued a special event permit for Greater Dallas Veterans Day Parade on Friday, Nov. 10. The Veterans Day Ceremony starts at 11 a.m. at Dallas City Hall Plaza, they are expecting 20,000 people.

The parade starts at 11:30 a.m. at Houston Street at Young Street. Travels north on Houston Street, east on Main Street, south on Ervay Street, west on Young Street, south on Akard Street, and ends at City Hall Plaza.

Road closures related to this special event will impact traffic around City Hall Plaza and Downtown Dallas.

The following streets will be closed to traffic from 8 a.m. until 1 p.m. for the parade staging:

- Houston Street – All lanes closed from Wood Street to Young Street

- Reunion Boulevard East – All lanes closed from Houston Street to Hotel Street

- Hotel Street – All lanes closed from Reunion Boulevard East to Cadiz Street

Parade route streets will be closed to traffic from 11 a.m. - 1 p.m.:

- Houston Street – All lanes closed between Elm Street and Wood Street

- Main Street – All lanes closed from Houston Street to Ervay Street

- Ervay Street – All lanes closed between Main Street and Young Street

- Young Street – All lanes closed between Field Street and Saint Paul Street

- Marilla Street – All lanes

closed from Saint Paul Street to Young Street

- Akard Street – All lanes closed between Wood Street and Canton Street

- Ervay Street – Service Drive between Young Street/Wood Street and Canton Street

- Akard Street – One northbound lane closed from Marilla Street to Young Street

Intermittent traffic control (ITC) will affect the following streets for parade dispersal from 11 a.m. until 2:30 p.m.:

- Canton Street – between Ervay Street and Akard Street

- Akard Street – between Young Street and Marilla St.

- Browder Street – between Canton Street and Cadiz Street

## FAT, continued from Page 4

While the two studies are relevant mainly to obese people at risk for metabolic disease, there's a takeaway here for everyone.

“We believe that the regular exercise we do now may create a healthier fat-storing environment for those times when we do overeat and gain weight,” Horowitz says.

### Safe storage

The studies also support the notion that clinicians

need to redefine their view of fat, Horowitz says.

“Adipose tissue is scorned because most people see it as causing disease and obesity, but in general adipose tissue doesn't cause people to gain weight and become obese, it's just where we store our extra energy when we do overeat,” Horowitz says.

“Our studies aren't suggesting it is healthy to be obese or to overeat—but

when we do overeat, it is important to have a safe place to store that extra energy.

“When people gain the same amount of body fat, those with adaptations to their fat tissue that can more healthfully accommodate the extra fat may be protected from developing insulin resistance and obesity-related diseases. We have identified some of these adaptations.”

Source: *University of Michigan*



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# Dallas ISD votes unanimously to shelter homeless students

By Joe Farkus  
NDG Contributing Writer

All of the Dallas ISD Trustees voted unanimously to approve a contract that will guarantee the district's involvement in a project to house unsheltered and homeless students in the district in the soon-to-be renovated Fannie C. Harris Elementary School building, which closed more than a decade ago at their Oct. 26 board meeting. The project is the result of non-profit After8toEducate partnering with organizations City Square and Promise House.



After expressing concerns regarding cost and the wording of the contract, Trustee Joyce Foreman voted for the homeless shelter initiative at the Oct. 26 Board Meeting (Photo Credit: Dallas ISD)

The renovated building owned by Dallas ISD will house up to 35 students at a time. Those 35 must be between the ages of 14 – 21. A

drop-in shelter will also be available at the location for students to receive more immediate assistance and care. All volunteers at the

shelters will be required to pass federal and state background checks before serving.

"This is truly, in my opinion, a model example for public-private partnership," said Trustee Dustin Marshall. "This is what leadership looks like."

The contract commits the district to the project for seven years with two 5-year renewal options, totaling a potential 17-year commitment. The district is only expected to pay roughly \$135,000 a year for operational costs, with After8toEducate and its partners rais-

ing funding from private donations to cover the rest. Despite concerns over the original wording of the contract presented to the board during their Oct. 12 briefing, Trustee Joyce Foreman – along with the rest of the board – supported the effort.

"This is going to be great for our kids," said Trustee Board President Dan Micciche. "It's something that is really very much needed."

The building is located in District 9, a district represented by Trustee Bernadette Nutall who spearheaded the effort to

address Dallas's homeless student problem. The total cost to renovate the unused building is estimated to be roughly \$2 million – the same cost of maintaining the program each year.

"We, today, put children first," said Trustee Nutall. "We can talk all day and have every poverty report and every homeless report, but until we start putting actions to our words – they're just words."

With the contract now approved, a community forum open to public comment has been scheduled for Monday, Nov. 13.

## New superintendent chosen to head up Garland ISD

Following a five-month search process, Garland ISD (GISD) recently announced its new superintendent, Dr. Ricardo López. The district's Board of Trustees named him as lone finalist Oct. 10, and after a state-mandated 21-day waiting period, named him superintendent of schools Nov. 4. López becomes just the 10th superintendent in GISD's more than 100-year history.

"Dr. López's track record of strong student learning gains and his approachable, student-centered demeanor are key reasons for his selection," said Board of Trustees



Dr. Ricardo Lopez has been chosen to lead Garland ISD as the new superintendent. (Photo: Garland ISD)

President Larry Glick. "As we continue our abiding commitment to student achievement, we have identified a transformational

leader focused on true 21st-century education."

López has more than 20 years of experience in education, beginning as a classroom teacher and leading up to his most recent position as Mission Consolidated ISD superintendent. Since his appointment there in 2013, MCISD has been nationally highlighted for its innovative "Read to Lead" balanced literacy program. MCISD has also been a focal point for bilingual dual-language program integration and universal full-day Pre-K.

López is widely recognized for his proven success

in closing gaps for all learners. He has received numerous awards, including being named one of the El Paso Times' "Top 40 People under 40," as well as Teacher of the Year for both Ysleta ISD and Region XIX. In 2016, he was named the National Latino Superintendent of the Year by the Association of Latino Administrators and Superintendents. He has also been nominated to be a Broad Fellow by Texas Commissioner of Education Mike Morath.

López holds a Bachelor of Arts from the University of Texas at El Paso and a Mas-

ter of Arts from New Mexico State University. He is a recipient of the University of Texas at Austin Recruitment Fellowship and is a graduate of the Cooperative Superintendency Doctoral Fellow program at the University of Texas at Austin, where he received his Doctorate in Educational Administration with Honors.

The husband and father of four succeeds Dr. Deborah Cron who has served as interim superintendent since January of 2017. With the assistance of the search firm Hazard, Young, Attea and Associates, Inc., GISD

Trustees garnered public input from community members, families and district staff to develop a portrait of desired characteristics and qualities for the new superintendent.

"The board is greatly appreciative of all the community input throughout the search process, as well as the outstanding dedication and guidance provided by Dr. Cron in her leadership of the district as interim superintendent," Glick stated.

For more information about the search process, visit the Superintendent Search webpage.

## Helping teenage girls to overcome negative body image issues

A new charity called the "Believe in Yourself Project" ([www.believeinyourself.org](http://www.believeinyourself.org)) is helping to replace the poor body image that afflicts many girls and women. This image is heightened by what the traditional fashion industry deems as beautiful: Women are expected to appear a certain way and live up to a manufactured and unrealistic notion of what beauty is. At the same time, strained finances can prevent many girls from keeping up with what's trending or cool, making them feel isolated among their friends for not being able to afford clothing that is deemed as "in" socially.



Students browse through prom dresses as part of the "Believe in Yourself" project. (Courtesy photo)

In an attempt to promote a positive body image, founder of online fashion site [www.ustrendy.com](http://www.ustrendy.com) has created the "Believe in Yourself Project" ([www.BelieveinYourself.org](http://www.BelieveinYourself.org)).

Over the past few years, Sisakhti has grown increasingly concerned with the cyber bullying and body shaming that he has seen online. At the same time, he realized the enormous social

pressure that many young girls feel to try to be hip and socially cool by wearing clothing that is seen as stylish. Many girls are unable to afford these fashions and can often feel ashamed socially.

These observations inspired him to launch the Believe in Yourself Project, a foundation that will provide needy girls with dresses for upcoming dances and at same time promote a positive body image through speakers and mentors. This Fall, Believe in Yourself provided girls around the country with homecoming dresses for their school dances.

"The aim is to help

women feel better about themselves and their physical attributes and to promote healthy self esteem among young girls at an early age, empowering these young women to take on active social roles within their school communities.

Over the past year, Believe in Yourself has given formal dresses to underprivileged high school girls and college students across the country, for them to wear at their school dances. Believe in Yourself reports that many of the girls in the program have had the self confidence to attend their first school dance.

"We hope to dispel the no-

tion that you need to be a size 0 in order to be beautiful," says UsTrendy Founder Sam Sisakhti.

This Fall, they will roll out a national mentoring programs which will be a weekly mentorship meetings in various cities across country along with online seminars available to all girls throughout the country. The mentorship programs and online seminars will be interactive and open table discussions where influential women will mentor and have discussions with the girls about positive body image and anti-cyber bullying.

# Carrollton names Derick Miller as new Police Chief

The City of Carrollton has named Derick Miller as the new Carrollton Chief of Police, effective November 20, 2017. Miller currently serves as Carrollton's Assistant Chief of Police, and will succeed former Chief Rex Redden, who was named Executive Director of Public Safety in September.

A national search was conducted, garnering more than sixty qualified applicants including experienced chiefs and law enforcement professionals vying for the



position. An internal assessment center comprised of four interview boards: the City of Carrollton Executive Team, a panel of Department Directors, the Carrollton Police Officers As-

sociation, and a Police Chief panel comprised of the chiefs from Addison, Farmers Branch, and Coppell was held on Monday, October 30 for the top three candidates.

"I am excited to announce that Derick Miller has been selected as the next Chief of Police for the City of Carrollton. He has earned the respect and confidence of his colleagues within CPD and in the broader community. His deep understanding of Carrollton Police operations,

his long-standing commitment to the city of Carrollton, his proven leadership, and his vision for the future of the organization makes him an ideal choice to lead Carrollton's finest," said Mayor Kevin Falconer.

Miller began his career with the Carrollton Police Department in September 1993 as a Police Officer, and has worked his way through the ranks and served in almost every aspect of the police department throughout his career. He holds a master's degree

in criminology and criminal justice from the University of Texas - Arlington, is a graduate of the FBI National Academy, the Senior Management Institute of Policing, the Institute of Law Enforcement Administration, and holds a Master Peace Officer's Certification from the Texas Commission on Law Enforcement. Miller is a native of Benbrook, Texas and came to Carrollton in 1992 as a reserve officer before hiring on as a full-time officer in 1993. He lives in Carroll-

ton along with his wife and two children.

"This is an honor and privilege I could only dream about when I was embarking on my law enforcement career as a rookie Carrollton Police Officer nearly 25 years ago. I am truly honored to have been selected to lead such a progressive organization in the city that I am grateful to call home," said Miller.

For more information about the City of Carrollton Police Department, visit [cityofcarrollton.com/police](http://cityofcarrollton.com/police).

## Irving hosts a slate of activities for Veterans Day

The City of Irving joins forces with various community organizations to pay tribute and appreciation to the men and women of the armed forces.

### Veteran's Day Lunch

The Senter Park Recreation Center at 901 Senter Road is hosting a lunch on

Nov. 8 to say "thank you" to veterans at this month's senior lunch. Lunch is for ages 55 and older and the cost is \$4. All veterans who attend will eat for free. Seating begins at 10:30 a.m.; lunch is served at 11:30 a.m. For more information, call (972) 721-2641.

### Veteran's Day Recognition of Soldiers

The Heritage Senior Center is hosting an exhibit to honor America's veterans by visiting the exhibit of military memorabilia and photos at 10 to 11:15 a.m. Nov. 9 at 200 S. Jefferson St. Admission is free. Local veterans

will be on-site to display their items and share personal stories of their service in the Armed Forces. Open to the public. For more information, call (972) 721-2469.

### Veterans Day Ceremony

The Irving Veterans Memorial Park Committee will host a Veterans Day program

at 11:30 a.m. Nov. 10 in the former Central Library auditorium, 801 W. Irving Blvd., with music, moments of reflection by military personnel and remarks by city officials. Afterward, attendees will move to the nearby Veterans Memorial Park, 644 Rock Island Road, where a

wreath will be placed on the Wall of Commemoration.

The United States Marine Corp's birthday is celebrated every year on Nov. 10. On that day in 1775, the Continental Marines were established. This year marks the

See VETS, Page 12

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**Carrollton**

Carrollton Parks & Recreation is hosting a **Veterans Day Luncheon** on Friday, Nov. 10 from 11 a.m. to 1 p.m. at the Carrollton Senior Center at 1720 Keller Springs Rd, Carrollton. Veterans and widows of veterans will be provided a free lunch and will have the chance to see Dallas New Horizons Band perform live music at the event. Pre-registration is required and can be done at the Carrollton Senior Center or call 972-466-4850.

**Dallas**

The **Grand Opening of Mercado Artesanal** will be

Friday, Nov. 10 from 6:30 p.m. to 11:30 p.m. at 369 W Jefferson Blvd in Oak Cliff. The event will offer participants an opportunity to be the first to experience the rich culture and history of Latin America through Mercado Artesanal's showroom galleries containing one-of-a-kind original art, sculpture, jewelry, textiles and decorative home gifts. The event will also feature live music, food, and refreshments. Admission to the event is free.

Litehouse Wellness is hosting **After the Break-Up: Choosing Co-parenting over Child Support** on

Saturday, Nov. 11 from 2 p.m. to 4 p.m. at the Pan-African Connection Bookstore Art Gallery and Resource Center at 4466 South Marsalis Ave, Dallas. The event is organized to help former couples move beyond bickering and bitterness, without legal intervention, to cultivate a positive co-partnership for the sake of their children. Seating is limited, so potential attendees are encouraged to RSVP for free by emailing [sherri@lighthousewellness.org](mailto:sherri@lighthousewellness.org).

3535 Studios is hosting **Mental Health and the Role of the Black Church**

on Saturday, Nov. 18 from 3:30 p.m. to 6 p.m. at 3535 Marvin D Love Freeway, Dallas. The event is an opportunity for attendees to hear from social service providers, community advocates, clergy and other citizens who are coming together to discuss issues surrounding social awareness and mental health issues. Admission to the event is free.

**Garland**

**Team Texas for Families of Fallen Officers** is hosting a Fundraiser at Intrinsic Smokehouse & Brewery on Thursday, Nov. 16 from 5 p.m. to 10 p.m. at 509 W

State St, Garland. Team Texas is encouraging participants to stop by Intrinsic and enjoy their signature BBQ and craft beer. 15% of all food sales will go to benefit Team Texas.

**McKinney**

TUPPS Brewery is hosting **Bottles & Brushes** on Friday, Nov. 10 from 6 p.m. to 9 p.m. at TUPPS Brewery at 721 Anderson St, McKinney. Participants are encouraged to come paint a bottle in honor of someone special to be displayed on TUPPS Memory Tree. All painting supplies will be included at the event. A percentage of the proceeds will

**Plano**

Cutco Kitchen is hosting a **Free Easy Thanksgiving Cooking Class** on Tuesday, Nov. 14 from 6 p.m. to 8 p.m. at Cutco Kitchen at 700 Alma Drive #108, Plano. This kitchen party will provide participants an opportunity to learn the secrets to making a classic and memorable Thanksgiving dinner – from carving  
**See BRIEFS, Page 15**

**Murphy now accepting applications for the upcoming Christmas parade**

The highly-popular, but admittedly small, Murphy Christmas Parade is scheduled for its third annual run during this year's Christmas in the Park celebration.

"What started out as a fun way to open up the Christmas celebration has turned into a wonderful holiday tradition," says Kayla McFarland, Special Events Coordinator. "The creativity and imagination that go into these little floats make it a memorable part of our Christmas event."

Christmas in the Park is set for Thursday, Dec. 7

starting at 5:20 p.m. and ending at 8:30 p.m. on the grounds of the Murphy City Hall, 206 North Murphy Road.

As usual, the Christmas Parade will be fully contained within the Murphy Municipal Complex, maintaining a safe route for pull wagons, bicycles, walkers, golf carts, ATVs, and other non-street legal motorized vehicles.

The parade opens the seasonal event with a 5:20 p.m. step off from the open bays at the Fire Department. The quarter-mile route then

winds along the sidewalk adjacent to the City pond, then turns along City Hall Court over the bridge toward the large soccer practice fields where it again turns toward the grassy mall directly in front of the City Hall entrance.

Once there, the celebration continues with booths, exhibits and the lighting of the Community Christmas Tree. Scheduled to flip the switch to illuminate the tree is Mayor Scott Bradley. He'll be joined by Santa Claus, bringing the celebration to life.

Applications for parade entries can be completed online at <http://www.murphytx.org/617/Christmas-Parade>. There is no charge to enter, and deadline for entering is 5 p.m., Friday, Nov. 17.

Prizes will be awarded

for Best in Show in each of the three major categories: Business category; Church/Civic category; and Band/School category.

Entries can arrive by 4:15 p.m., and must be in place no later than 5 p.m. Candy throwing is not allowed, but

accompanying walkers may hand out sweets to parade watchers. Also, no live Santa Claus can be included on the float.

Questions can be sent via email to [events@murphytx.org](mailto:events@murphytx.org) or by phone to 972-468-4163.

**Path to Power...**



On Nov. 1, Northwestern Mutual partnered with ESSENCE to host a financial workshop for Dallas women to empower them personally, professionally and financially. The event was led by ESSENCE editor Charreah Jackson and featured a panel discussion with other female entrepreneurs and leaders. The workshop also included one-on-one financial planning consultations with insights from Northwestern Mutual financial advisor Anitra Blue-Francis. Attendees were encouraged to take hold of their financial futures by equipping themselves with financial strategies and tools to help them succeed.



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# Cowboys' Terrance Williams is a hometown boy doing well

By Dwain Price  
NDG Sports Special  
Contributor

Terrance Williams is the hometown boy who relished the idea of playing for his hometown team.

This past Sunday, that hometown boy made everyone associated with him and the Dallas Cowboys very proud.

While playing one of the best games ever, Williams caught a career-high nine passes for 141 yards as the Cowboys scored the game's final 14 points and rallied for a 28-17 victory over the Kansas City Chiefs at AT&T Stadium.

Williams, who now has 207 career receptions while becoming just the 22nd player in Cowboys history with at least 200 catches, tried to downplay what he was able to accomplish against the Chiefs.

"Basically, I think during the week the coaches were just giving us good messages on just being ready," Williams said. "But for some reason (Sunday), when me and (wide receiver) Dez (Bryant) were just having a conversation...we just told each other that we weren't going to worry about the outcome of the game or what was going on.

"We were going to focus on each other."

That focus definitely paid off for Williams, who has struggled mightily this season after the five-year veteran from Baylor signed a four-year, \$17 million extension over the offseason.

"You know everybody here is happy for him," said Bryant, who had six receptions for 73 yards against the Chiefs. "That's something that he needs, just to show, you know, these haters that they don't know what goes on.

"That guy can ball, and he always could. I'm glad. I'm so happy that he showed the world (Sunday)."

Williams has been so invincible this season that in



Dallas Cowboys' Terrance Williams made his presence felt. (Photo: Keith Allison / Flickr)

the four games prior to the contest against Kansas City, he had just eight catches for 84 yards. And in the six games before Sunday, he had a total of just 148 yards in receptions.

In other words, from the fans' viewpoint, it was as if the Cowboys were playing with 10 players on offense.

However, Williams certainly made his presence felt against the Chiefs. That includes making a 56-yard catch which the Cowboys turned into a touchdown.

"Terrance did great, he really did," Cowboys coach Jason Garrett said. "I think we threw to him nine times and he caught nine of them.

"And not only did he catch the ball, but he did a really good job after the catch. He went north and south on a few occasions, got first downs for us."

Those first downs were crucial as the Cowboys rallied to win their third straight game and improve to 5-3 on the season.

"When you attack defenses in a lot of different ways — run and pass, handing it to different guys, throwing it to different guys — it challenges them," Garrett said. "You know Terrance stepped (up and) had a lot of opportunities and took advantage of them, and that was a big part of the success (Sunday)."

Another big part of Sun-

day's success was yet another solid gold performance by Dak Prescott. The second-year quarterback from Mississippi State continues to show why he's one of the best signal-callers in the business as he ran for one touchdown against the Chiefs and also completed 21-of-33 passes for 249 yards and a pair of touchdowns.

"I'm a better player overall than I was last year, (and) a better passer overall," Prescott said. "(I'm) seeing the defense, been able to get through my reads."

Both of Prescott's TD passes went to Cole Beasley, who, like Williams, has endured his own struggles this season. Meanwhile, following back-to-back frustrating losses to the Los Angeles Rams (35-30) and Green Bay Packers (35-31), the Cowboys remain within striking distance of the Philadelphia Eagles (8-1).

"It's huge," Prescott said, referring to Sunday's victory. "Especially after a couple of those close losses that put us at 2-3.

"To stay focused and stay within ourselves and believe in ourselves as a team and flip the script, it put ourselves in this position."

Despite the win, the Cowboys still had to overcome the drama concerning running back Ezekiel Elliott and his quest to have his NFL-imposed six-game suspen-

sion for violating the league's personal conduct policy thrown out. Elliott missed two days of practice last week and didn't even know until Friday that he was going to be able to play against Kansas City.

"It was a little rushed, I'm not going to lie," said Elliott, who rushed for 93 yards on 27 carries and scored a TD against the Chiefs. "Honestly, I had no idea when I came in on Friday that I was going to have the chance to come in (and play).

"I really didn't know I was playing this weekend. So I came in Friday and practiced and spent all day Friday watching a lot of film. Saturday, just kind of, trying to

catch up to this team and catch up for what I lost."

In the meantime, if Elliott is suspended for six games, the Cowboys — they play at Atlanta on Sunday — will need players like Williams to step up and be counted even more.

"If you look back at Terrance's career with us, he's been a guy that whenever he's been given opportunities he typically comes through," Garrett said. "His mindset and his mentality always is, 'I'm ready coach, I'm ready. I'm ready for my opportunity.'"

The only time Williams has accumulated more yards in a game was on Jan. 3, 2016 when he totaled 173 recep-

tion yards against Washington, and on Oct. 6, 2013 when he caught 151 reception yards in a game against Denver during his rookie season.

Mostly, Williams has been inconsistent and knows he has been the butt of a lot of jokes by some fans. A 2008 graduate of Dallas W.T. White High School, Williams hopes Sunday's game is the one where the jokes about him will finally stop.

"He had a great day just getting open a bunch of times, and he had a lot of yards after catch that were huge for us, giving us chances to score before the half," Prescott said. "He was making big plays all night."

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## Win tickets to 'Texas in Paris' at the Eisemann

Eisemann Center Presents continues the Theatre Series with the production *Texas in Paris*, a musical by Dallas' own Alan Govenar, based on true events, starring Tony Award-winner Lillias White with Willy Welch for five performances Nov. 16-19 at the Eisemann Center in Richardson. NDG readers have an opportunity to win free tickets, visit our Facebook or Instagram profile

for more details!

Akin Babatunde directs this story of a man and a woman — one white, one black — invited to France to perform at the Maison des Cultures du Monde. They have never met, have no professional singing experience, and face the challenge of working together and co-existing in an unfamiliar world. Apprehensive of each other, they struggle

with preconceptions but forge a surprising spiritual bond that transforms their on-stage performance and their lives.

*Texas in Paris* was originally produced Off-Broadway at the York Theatre Company in 2015. The show received four Audelco Award nominations for Musical Production, Director, Actress, and Musical Director. In addition, Lillias

White received a Lucille Lortel Award nomination for her role as Osceola Mays.

Performances of *Texas in Paris* are Nov. 16-18 at 8 p.m. with matinees on Nov. 18 and Nov. 19 at 2 p.m. in the Bank of America Theatre. Tickets are \$40-\$48 and are available online at [www.eisemanncenter.com](http://www.eisemanncenter.com) or by calling the Eisemann Center Ticket Office at 972-744-4650.



Lillias White and Willy Welch in *Texas in Paris* (Courtesy Photo)

## Larenz Tate and Erica Ash to host 2018 Bounce Trumpet Awards

The gala black-tie ceremony will be held at the Cobb Energy Performing Arts Centre in Atlanta, Georgia on Sat. Jan. 20, 2018 and will world premiere nationwide on Bounce on Sun. Feb. 11 at 9:00 p.m. ET. Bounce, the fastest-growing African-American network on television, now exclusively owns, produces and telecasts the star-studded event, re-



Larenz Tate and Erica Ash (Courtesy photos)

branded this year as the Bounce Trumpet Awards. Honorees, performers and presenters will be announced in the coming

weeks. Visit [www.trumpetawards.com](http://www.trumpetawards.com) for more information.

Tate is a Screen Actors Guild (SAG) Award-winner and currently stars on the hit series "Power" on STARZ. He has also appeared on the popular shows "Rescue Me," "Game of Silence" and "House of Lies." On the big screen, Tate most recently appeared in "Girls Trip," with previous roles in "Ray,"

"Menace II Society," "Love Jones," "Why Do Fools Fall in Love" and more.

Ash is an NAACP Award-winning Broadway, film and television actress currently starring on the hit series "Survivor's Remorse" on STARZ, as well as playing Brigitte Hart (ex-wife of Kevin Hart) on "The Real Husbands of Hollywood." She will star in the new legal drama series "In Contempt"

and will appear in the new theatrical motion picture "Uncle Drew" from Lionsgate's Summit Entertainment.


The Trumpet Awards were conceived to recognize the outstanding accomplishments of African Americans and those who have succeeded against great odds and inspired success in others. Founded in 1992 by American Civil Rights

leader Xernona Clayton, The Trumpet Awards were acquired by Bounce in 2016.

The list of prestigious honorees over its 26-year history includes Muhammad Ali, Beyoncé, Jamie Foxx, Halle Berry, Stevie Wonder, The African-American Women of the United States Congress, Steve Harvey, Janelle Monáe and Spike Lee.

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# Cuban brings Shark Tank to Dallas to spur investment in southern sector

By Joe Farkus  
NDG Contributing Writer

Three major business proposals aimed at revitalizing southern Dallas neighborhoods received financial backing at The Real Estate Council (TREC) Shark Tank event at Gilley's Thursday, Nov. 2. While the night was intended to highlight three projects that will serve as part of Mayor Mike Rawlings' "GrowSouth" initiative, much of the buzz surrounding this glitzy event was centered on Dallas Mavericks owner and reality TV star Mark Cuban, who opened the event with Rawlings.

"Dallas is big enough that we don't all know about all the assets we have in the city," said Cuban. "TREC gives us the ability to be introduced to parts of town that some of us may not



Mark Cuban and Mayor Mike Rawlings opened the inaugural TREC Shark Tank event on Thursday, Nov. 2 at Gilley's (Photo Credit: Joe Farkus/NDG)

know where there are amazing deals; there are amazing opportunities. I think the Shark Tank format...is a great way to do it."

The format used during last Thursday's event was adopted from the hit TV

show Cuban stars in, ABC's Shark Tank, where business start-ups and entrepreneurs pitch their business ideas to a panel of potential investors who examine, interrogate, and negotiate a deal with the askers if interested. TREC,

whose community fund helps financially support real estate projects in Dallas and Collin County, brought together five of Dallas' top real estate investors for this little taste of Hollywood.

"We've got to make sure

that that base core entrepreneurship can be enabled in the city of Dallas, whether you're an electrician, a beautician, a programmer – whatever it may be," Cuban continued.

All three of the entrepreneurial groups that presented received financial backing of some sort. Rodney Burchfield and Burchfield & Partners, Inc., who plans on renovating and expanding Dallas Executive Airport by constructing a 70,000 square-foot maintenance and repair hangar, received a grand total of \$1.35 million from the five investors present.

Representatives from the Dallas Unity Fund, who intend on putting professionally remodeled homes on currently vacant lots in South Dallas and selling them at an affordable price for prospective home buyers

in the area, received \$250,000 from Civitas Capital Investments Director Tillie Borchers to help develop the organization's proposal further.

The final participant appeared to impress the "sharks" the most. South Dallas dentist Dr. Michelle Morgan and Vector Studies, LLC intend to convert an abandoned hospital on Martin Luther King Boulevard into a state-of-the-art health and wellness center deemed "Legacy of Hope". The center would specifically address the health needs of the southern Dallas community as well as providing a dental and medical assisting school to train young people and help them move into the medical industry. Morgan and Bailey were able to receive a modified deal from all of the sharks at a total of \$500,000.

## Research finds veterans victimized by scams twice as often as nonveterans

HOUSTON – AARP Texas has announced that it is joining forces with the AARP Fraud Watch Network and the U.S. Postal Inspection Service for Operation Protect Veterans -- a campaign to warn those who have served

in the military about scams and fraud schemes that target veterans. The major educational campaign will reach out to veterans in communities across Texas and nationwide.

With a new AARP survey

showing that veterans are frequently targeted by scam artists and victimized twice as often as the rest of the public, the goal of the Operation Protect Veterans education campaign is to leverage the extensive reach and commu-

nications capabilities of the two national organizations to help veterans avoid losing money to con artists.

"The brave men and women who have defended our country have become targets for thieves," said AARP

State Director Bob Jackson. "Scammers are actually tailoring telephone and online attacks in ways designed to appeal specifically to veterans."

According to the Fraud Watch Network's recent sur-

vey 16 percent of U.S. veterans have lost money to fraudsters, as compared to 8 percent of nonveterans. Veterans also report that they are targeted by a large number of

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## HOBSON, continued from Page 2

headed are aimed at building community.

The company's Opportunity Youth program, he noted, focuses on helping young people between 16 and 24 who are not in school and not working get their first jobs. Since 2015, Starbucks has hired 40,000 Opportunity Youths with a goal of hiring 100,000 by 2020.

And the company's Community Stores, located in cities including Ferguson, Mo., Jamaica, Queens, Baltimore and, soon, Bedford-Stuyvesant in Brooklyn, N.Y., are focused on local support and are built by women or minority-owned contractors. They each offer a training space where a community non-profit can lead job skills training, designed to help bring people together and lift them up.

The Coffee with Cops initiative encourages conversations in the stores across the United States to help "bridge the divide between law enforcement and the communities they are sworn to protect," said Schultz.

And, to help make sure that everyone has a chance to participate in the democratic process, Starbucks has partnered with Democracy Works to encourage more people to vote and participate in elections.

"Being here tonight," he said, looking out at the crowd, "I'm feeling hopeful. I'm feeling inspired. If we can recognize the dignity in one another, regardless of the color of our skin, regardless of our religion, regardless of our gender, regardless of our sexual orientation, regardless of our station in life or our

politics we will not only do what (LDF) was founded to do.

"We'll not only help expand democracy, eliminate

disparities, and achieve racial justice. We'll help move this country forward – inch-by-inch, mile-by-mile ... so we can all achieve the true

promise of America."

Agnes Gund, a philanthropist who created the Art for Justice Fund to support criminal justice reform, also

received a National Equal Justice Award. Musician John Legend was presented with the Spirit of Justice Award.

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## New program helps Black entrepreneurs with finance qualification and business credit establishment

SOUTHFIELD, MI — Aaron L. Sanders, founder of the Entrepreneur Development Institute (EDI), has developed a unique FREE online system that provides small business owners an instructional and educational platform for business finance pre-qualification and credit optimization.

Inside the system, business owners can view the ap-

proval criteria of over 4,000 business lenders and more than 3,000 vendors offering credit terms for their products and services. The system allows business owners to see exactly what underwriting items they need to address before they apply.

EDI has worked with the major business and personal credit companies to offer small business owners edu-

cation on what they need to do to optimize their business credit scores and the personal credit scores of the business owners. The system lets business owners see what their business and personal credit scores are now for free and without entering a credit card or creating any credit inquiries.

The process for a small business begins by taking the

free pre-qualification assessment. Once inside the system, business owners can see the funding programs they pre-qualify for right now and where they may be short on many others. If they elect to submit for a funding program, they are given competitive bids from the lenders for that program from which they can select the lender best suited for their needs. All for

free.

The system teaches business owners how to become qualified, fundable, and ultimately bankable. EDI offers a wealth of services to small business owners to help them grow, succeed, and create jobs. Best of all the pre-qualification assessment and the educational system are free by going to [www.smallbizinstitute.info](http://www.smallbizinstitute.info)



Aaron Sanders, founder of the Entrepreneur Development Institute (Photo: Black News)

## Blacks often pay higher fees for car purchases than whites

By Charlene Crowell  
Deputy Communications  
Director, Center for  
Responsible Lending

It's that time of year again when auto dealers try to make room in their showrooms for next year's models. The seasonal clearance sales that come right before the holidays are just as tempting as ever, beckoning consumers to get that proverbial 'new car fever.'

But don't let those shiny new cars blind you from the facts of a major consumer purchase. After mortgages and student loans, auto sales take a big bite out of your pocket and available credit.

A new analysis of car sales data reveals that many consumers are being charged triple-digit mark-ups on purchases that include a lot of questionable add-on products that cost consumers a bundle and reap major profits for dealers.

A new policy analysis by

the National Consumer Law Center (NCLC), examined sales and financing practices widely used by car dealers. Aggressive sales of add-on products were frequently offered at inflated prices. Additionally, these same products and services are usually available for consumers to purchase more cheaply on their own. When these items are added to the financing of the vehicle, consumers end up padding the costs of finance, making the debt more costly than necessary.

After analyzing data on the sale of three million add-on products sold on 1.8 million vehicles from September 2009 through June 2015, these add-on costs were both unreasonably high and varied at the discretion of the dealership as to the price levels that would be charged.

"Our analysis demonstrates the negative consequences of opaque and inconsistent pricing of auto

add-on products and the urgent need to bring transparency and consistency to this market," said John W. Van Alst, the report's primary author and director of NCLC's Working Cars for Working Families Project.

Here's how the unfair pricing and add-ons occur:

- After a consumer settles on a price of a vehicle, he or she is then told to see the finance and insurance (F&I) representative to review terms and sign the purchase. What few consumers know, is that many dealers pay its F&I personnel on a commission basis. Hence, the more costs added to the vehicle purchase, the more these employees earn. Other dealers, according to NCLC, pay a higher percentage commission as the F&I profits increase per vehicle sold. Sometimes car sales representatives receive a commission on the cars sold and additionally, a portion of the add-ons, sometimes known as "back-end"

products.

• If consumers accept all the options offered by F&I, the likelihood is that they will eventually pay far more than the vehicle is actually worth. Not only that, the amount of mark-up that boosts the dealership's profits would be far cheaper and affordable if the consumer secured them independently. To make these products and services appear af-

fordable, the length of the auto loan is often extended to 72 or 84 months—or even longer. The longer the auto loan, the more likely that the consumer is getting a bad deal.

NCLC also cites previous research by the Center for Responsible Lending (CRL) that determined car buyers who financed vehicles at the dealership in 2009 paid \$25.8 billion in

interest rate mark-ups. That same study also found that more than half of Black car purchasers (54 percent) were also charged loan kickbacks, compared to only 31 percent of Whites.

In 2014, a CRL consumer survey also found that Black and Latino car buyers purchased more add-on products than other con-

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## VETS, continued from Page 7

242nd birthday, a day of pride and respect, and its celebration is one of the most revered traditions in the Corps. For more information, call Irving Parks and Recreation at (972) 721-2501.

### Unite for Troops Veterans Day Celebration

Enjoy music, food, games, community booths, military vehicles, crafts and more at the Unite

for Troops Veterans Day Celebration from 10 a.m. to 4 p.m. Nov. 11 at Porter's Army and Navy, 600 E. Irving Blvd. In addition, the American Red Cross will be on-site to receive blood donations. Parking is limited, a shuttle service from Heritage Senior Center, 200 S. Jefferson St. will be available.

Care package donations of new items in original packaging will be accepted at the

event. This year's wish list includes: new children's books (books are recorded on DVD by troops overseas then sent to their families), micro USB cords, nonbreakable Christmas ornaments, toiletries, batteries, beef jerky, candy (no chocolate), coffee/filters, ear plugs, eye drops, power bars, handwritten thank-you letters, mixed nuts and playing cards. For more information, visit [UniteForTroops.com](http://UniteForTroops.com) or call (972) 579-1155



## Ed Bell Construction Company

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November 1, 2017

Ed Bell Construction is a Dallas based heavy highway contractor doing business in the North Texas market since 1963. With clients such as TxDOT, Dallas County Public Works, and the Cities of Dallas, Fort Worth, Richardson and Mansfield (plus many others), we have a strong backlog of work in the highway market locally.

We are currently hiring for the following positions:

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Available: multiple openings

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Years of Experience required will vary, from 6 months to 2 years (depending on position)

**Physical and Drug Screen Required**

**Must have a Clear Background**

**Must be at least 18 years old (CDL Driver, 21 yrs)**

**Must apply in PERSON, Monday – Friday from 8am to 11am  
@ 10605 Harry Hines Blvd.**

**Please visit our website: [www.edbellconstruction.com/careers](http://www.edbellconstruction.com/careers)  
Or email your resume to: [careers@edbellconstruction.com](mailto:careers@edbellconstruction.com)**

# Upcoming DFW area job fairs

## Nov. 14 Fall Job Fair

Goodwill Job Connection is hosting a fall job fair that will include employers such as Hope Horizon, Texas Home Health, Baylor Scott & White, and FedEx. On-the-spot interviews will be conducted for positions such as public safety dispatchers, package handlers, CAN, personal care attendants, and more. All participants should dress in business attire, bring their social security card and government issued identification. All interested candidates should RSVP by phone at 214-227-5549. This fair will take place from 2 p.m. to 6 p.m. at 1661 Northwest Highway, Garland, TX 75041.

## Nov. 15 Workforce Career Fair

Tired of constantly searching all over the web for a job? Come down to Volt Workforce Solutions and speak to one of our recruiters about great opportunities available to you. Volt is a staffing agency that hires in a wide spectrum of different fields like assembly/manufacturing-clean room, administrative/clerical, optical lab techs, warehouse-forklift material handlers, maintenance techs, accounting, etc. We hire for top companies such as



Texas Instrument, Solar Turbines and many more! Dress to impress and make sure you have that resume ready. This fair will take place from 10 a.m. to 1 p.m. at 8505 Freeport Pkwy suit 200, Irving, TX 75063.

## Nov. 16 The Colony Career Fair

This event is designed to get you in front of hiring managers looking to fill sales positions in varying capacities. This is not a cattle call career fair with hundreds of other candidates and lines out the door. We will have multiple companies in attendance ranging from fortune 500 businesses to local organizations. Please plan on arriving a few minutes early with 15 printed copies of your resume, come dressed for a professional interview, and feel free to bring a friend. This fair will take place at 6 p.m. at the Fairfield Inn & Cascades Events Center at 5909 Stone Creek Dr., The Colony, TX 75056.

## Plano Career Fair by National Career Fairs

Are you looking for a

job? Are you tired of sending resumes left and right and never getting an answer?

If you are, dress in your best professional clothes, bring resumes and visit our Plano Career Fairs. You will have the opportunity to meet top employers and to interview for several positions during the course of the day, meeting the people who make the hiring decisions. You will save a lot of time since there will be no need to craft a customized personal statement for each company you visit:

You'll be able to tell them why you wish to work for them, and you'll have the chance to sell yourself. Our employers send their managers to carry out onsite interviews.

Don't wait for someone to call you for an interview. Sign up for our next career fair and give off a first impression that makes a lasting career. The fair will be held from 11:00 a.m. to 2:00 p.m. at the Comfort Inn & Suites at 700 Central Parkway East, Plano, TX 75074.

## Nov. 20 Career Job Fair for Customer Service Representatives

We are having a Open House Job Fair! Please join us to learn more about the

positions that we have to offer. We have multiple locations to staff in the Dallas- Ft. Worth Metroplex area. Register to RSVP a spot. Please feel free to call if you have any questions- 972-891-9975. The fair will be held from 9 a.m. to 3 p.m. at 13154 Coit Rd, Suite 209, Dallas, TX 75240.

## Dec. 6 Dallas Job Fair

Come meet with hiring managers from local, national, and Fortune 500 companies for free at our Dallas Job Fair. You will be meeting with decision makers face to face, so wear a suit and dress for success. Update your resume and bring 15+ copies to be able to offer a resume to every manager you speak with. There might be companies and industries you are not familiar with, but take the time to speak with them. It might be your dream job. The fair will be held from 9 a.m. to 12:30 p.m. at the Sheraton Dallas Hotel by the Galleria at 4801 Lyndon B. Johnson Freeway, Dallas, TX 75251.

## Dec. 7 Dallas Career Fair

You'll meet face-to-face with hiring decision-makers from some of the areas top

employers. Dress professionally and bring plenty of resumes, because they're here to hire. Walk in and start interviewing, it's that simple. Save time, money and effort interviewing with multiple companies in one day at one location. Many of these companies have several openings and are eager to meet with you. You're no longer just a piece of paper. Attend the career fair and get in front of decision makers. The fair will be from 11 a.m. to 2 p.m. at the Doubletree Hotel at 2015 Market Center Blvd, Dallas, TX 75207.

## Dec. 13 Job Fair of Dallas

Plan to attend and meet face-to-face with several of the Dallas area's finest employers. All of the companies at our job fairs have open positions they are seeking to fill. Remember, the best way to be considered for a position is to meet the hiring managers in per-

son. Plan to attend this event! Positions in the following areas are typically available: Sales, Customer Service, Call Center, Management, General Business, Marketing, etc. The fair will be from 10 a.m. to 1 p.m. at the Embassy Suites by Hilton at Dallas DFW Airport South at 4650 West Airport Freeway, Irving, TX 75062.

## Dec. 13 Dallas Career Fair

Ready for a new career? National Career Fairs is under new ownership and we are driving employers and future employees together faster than ever before. Now Is The Time, Start or Advance Your Career Today! WE ARE HELPING AMERICA GET BACK TO WORK! The fair will be held from 11 a.m. to 2 p.m. at the DoubleTree by Hilton Dallas – Love Field at 3300 W Mockingbird Ln, Dallas, TX 75325.



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Review Competitive Opportunities at <https://garlandtx.ionwave.net>

[www.garlandpurchasing.com](http://www.garlandpurchasing.com)

**972-205-2415**

### Paid Internship opportunity for writers, college students in the Dallas Area

The North Dallas Gazette has an internship position available. The goal is to provide students and aspiring writers an opportunity to gain published clips, experience and professional feedback. The position is for up to 20 hours a week at \$8.00 per hour. Applicants must have reliable transportation.



Send resume and writing samples to: [businessoffice@northdallasgazette.com](mailto:businessoffice@northdallasgazette.com)

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**BETHEL BIBLE FELLOWSHIP, CARROLLTON (A PLACE TO BELONG)**

**NOTICE: Pastor Woodson serves the community by providing "Professional Therapy and Counseling Services" on a "Sliding Fee" scale. To schedule an appointment call the Pastoral Counseling Center at 972-526-4525 or email the church at [www.bethelbiblefellowship.org](http://www.bethelbiblefellowship.org)**

Discover Hope and Help for daily living; and, you don't have to be a member to come. The Connect-2-Reflect (C2R) meetings are held in comfortable and relaxed homes, one in Carrollton and one in Plano, refreshments are served. Call the church for details.

**November 12, 9:45 a.m.** You're invited to our "Prayer and Meditation" at 9:45 am. You will be blessed and inspired. You don't want to miss this as we celebrate service to God, our community and all mankind.

**November 15, 7 p.m.** Join us in Wednesday's Prayer and Bible Study Class with Pastor Brenda Patterson, Senior Pastor

Woodson, Pastor Larry Gardner, Pastor Bernadette and others conducting a new study on the book of Ephesians with supporting chapters and verses. Spiritual maturity is God's desire for you; it's Time to Grow in the Word of God.

Dr. Terrance Woodson, Senior Pastor  
1944 E. Hebron Parkway  
Carrollton, TX 75007  
972-492-4300  
[www.bethelbiblefellowship.org](http://www.bethelbiblefellowship.org)

**FELLOWSHIP CHRISTIAN CENTER CHURCH IN ALLEN "THE SHIP"**

**November 12, 8 a.m.** Join us in our Sunday Morning Services as we praise and worship God in the Joyce Turner Fellowship Hall; followed by our Sunday Worship Services; and bring someone with you, you will be blessed.

**November 15** Join us in 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. Be encour-

aged 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  
1609 14th Street  
Plano, TX 75074  
Future Building location is 2450 K Avenue #300  
Plano, TX 75074  
972-379-3287  
[www.theship3c.org](http://www.theship3c.org)

**INSPIRING BODY OF CHRIST CHURCH, Let's Go Fishing! MATTHEW 4:19**

**November 10, 7 p.m.** All men are invited to Men's Ministry meeting each Friday night at 7 p.m., (IBOC promotes proactive male leadership.)

**November 12, 10 a.m.** You're invited this Sunday as we praise, worship, honor and magnify God's Holy name in songs and the spoken word.

**November 13, 7 p.m.** Join us in Monday School as we grow in God's Word and learn what God has to say to us.

**November 12 Every 2nd and 4th Sunday**

Reserve your seat at Rush-restaurant; it's all you can eat as long as you can eat. It's after Morning Worship Service. See you there!

Pastor Rickie Rush  
7701 S Westmoreland Road  
Dallas, TX 75237  
972-372-4262  
[www.Ibocchurch.org](http://www.Ibocchurch.org)

**MT. OLIVE CHURCH OF PLANO (MOCOP) (Uniting the Body of Christ Among Nations)**

**November 12, 10 a.m.** Join us for Morning Worship Service as we praise and worship God for His Honor and His glory; and don't forget to comeback at 7 p.m. for our Brazilian Church.

**November 15, 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](http://www.mocop.org)

**SHILOH MBC IN PLANO (WHERE COMMUNITY BECOMES FAMILY)**

Come and connect to God through Shiloh; grow in Christ through the study of God's Word; and Serve God through service to each other and to the world. John 12:26.

**November 12, 8 a.m. & 11 a.m.** You are cordially invited today to help us celebrate our 133rd Church Anniversary, in both our morning Worship Services. Help us praise God for blessing us for 133 years of service to Him, our community and our city as well.

**November 15, 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. We are, "Growing in Christ through the study of His Word."

Our church ministries offer opportunities for motivation and growth; join us and see. Be blessed of the Lord.

Dr. Isaiah Joshua, Jr. Senior Pastor  
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**972-509-9049**



**VETS,** continued from Page 11

scams directly related to their military service or the veterans' benefits they receive. Eighty percent of the veterans surveyed said they have encountered veteran-specific scams.

"The U.S. Postal Inspection Service is committed to protect our veterans from scammers who continuously prey upon them for their own illicit gains," said Guy Cottrell, Chief Postal Inspector.

In addition to showing how deliberate targeting may be leading to higher victimization rates among veterans, the survey also explored how veteran scam victims differ from the general public. For instance, veteran scam victims say they are more likely to trust a person who has previously served in the military. And victims say they are

more likely to donate to charities that support our service members and veterans.

AARP and the U.S. Postal Inspection Service are warning veterans and their families to be on the lookout for some of the most common schemes and scams directed at veterans, including:

- The benefits buyout offer: This scheme takes advantage of veterans in need by offering a quick upfront buyout in exchange for future disability or pension payments.
- The fake charitable giving request: Fraudulent claims about benefitting veterans or wounded service members.
- Fraudulent records offer: In this scam, veterans receive a contact claiming that for a fee only the scammer can ac-

cess your military records or government forms.

But this information is available for free through local U.S. Department of Veterans Affairs (VA) offices.

- A VA phishing scam: A scammer claiming to work for the VA calls veterans and asks for Social Security numbers and personal financial information.
- The bogus employment scam: Scammers collect personal information or charge a fee for obtaining a job that doesn't exist.

To raise scam awareness among veterans and their families, Operation Protect Veterans is utilizing advertising, social media, email messages, brochures, telephone calls, mass mailings and a new website, [www.aarp.org/ProtectVeterans](http://www.aarp.org/ProtectVeterans). The Fraud Watch Network

has also produced a Veterans edition of its popular Watchdog Alert Handbook. In a major component of the outreach campaign, printed materials will be distributed in many of the nation's 37,000 Post Offices and AARP's state offices.

AARP's membership includes 6.5 million veterans and the U.S. Postal Service is the nation's largest employer of veterans, with 113,000 of its workers having served in the military.

The AARP Fraud Watch Network was launched in 2013 as a free resource for people of all ages. Users may sign up for "Watchdog Alert" emails that deliver breaking scam information, or call a free helpline at 877-908-3360 to speak with volunteers trained in fraud counseling.

# Hearing God on the job



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

*"But God chose the foolish things of the world to shame the wise; God chose the weak things of the world to shame the strong"*

**1 Corinthians 1:26-27.**

God is rising up a new kind of workplace believer who is experiencing the power of God in their daily work life.

Emeka Nywankpa, was a barrister (lawyer) in Nigeria. Emeka spoke at a conference a few years ago on the subject of how the spiritual impacts the physical.

Emeka shared a story about arguing an important

Supreme Court case in his country. There were five points to argue in the case. The morning the trial began, he prayed with his wife and junior lawyers in his chambers.

During his prayer time, he sensed that the Holy Spirit was telling him, "Do not argue points one through four. Only argue point five."

Imagine making such a change just before you are to argue a case before the Supreme Court!

In the courtroom, Emeka announced that he wished to drop points one through four and only wished to argue point five.

The judge was shocked, but gave him permission to proceed. He argued point five and sat down.

The other attorney got up, and then for twelve minutes

stumbled around trying to defend his position, unable to get a coherent word out.

Finally, he approached the bench and said, "Your Lordship, it is unfortunate that my learned friend has dropped the first four points. I wish to yield the case."

The other attorney had only prepared for the first four points. Emeka won the

case. God had given him a strategy to win his case supernaturally.

It made no sense to him, but he obeyed and God gave him victory in a very unusual way.

Isaiah 48:17 tells us, "Thus says the LORD, your Redeemer, The Holy One of Israel: 'I am the LORD your God, Who teaches you to profit, who leads you by the

way you should go."

When is the last time you allowed God to give you a strategy to be successful in your work-life calling and bring glory to His name? This is His desire for you.

Pray to our Heavenly Father, worship Him this day. Declare that He is God and lift up His Holy name.

Praise Him above all on the earth and above every being in the heavens. He is the Almighty, all-powerful and all-knowing God.

He holds us in His wonderful hands and watches over us. Thank Him for shielding us and loving us.

Thank Him for His tender mercies and His firm chastisement of us.

God is the One who loves us more than any other. Thank Him for reminding us of whom He is and who we are.

Without God, we are nothing. With God we are forgiven, blessed, and victorious. Through the blood of Jesus, we are made righteous. We cannot thank God enough for saving our souls and carrying us through this life. In Jesus' name we should always bow before God giving Him all praise and glory.



Sister Tarpley and Sister Oreler Murry after discussing the book, War Room.

## BRIEFS, continued from Page 8

the turkey to cooking up beloved side dishes. Complementary snacks and wine will be served at the event. Admission is free.

### Richardson

The Richardson Police Department Crime Prevention Unit is hosting **Emergency Preparedness Training for Faith Based Organizations** on Saturday, Nov. 11 from 9 a.m. to 12 p.m. at First Baptist Church Richardson at 1001 N. Cen-

tral Expressway, Richardson.

In light of recent mass shootings, the Richardson Police Department is offering the community (and specifically those who work or volunteer at a faith based organization) an opportunity to learn more about how to respond to active shooter situations and how to prevent another tragedy. Attendees are being asked to register online before attending.

**NDGtv** North Dallas Gazette takes a moment to reflect on the past with **Historical Perspectives from Sister Tarpley**. Hear what it was like growing up in a very different Dallas when Booker T. Washington was a black school. Sister Tarpley graduated from there and went on to college and later became a city councilmember in Carrollton.

Look for NDGTV at [NorthDallasGazette.com](http://NorthDallasGazette.com)

**LIFE** Sundays | 10:30 AM  
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Answers you need, Hope for today is waiting for you...

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- Sunday Morning Prayer 9:30 am
- Sunday Service 10:00 am
- Wednesday Night Service 7:00 pm

Pastor Sam Fenceroy

Pastor Gloria Fenceroy

[www.mocop.org](http://www.mocop.org)

Radio Programs

"Vision & Truth Live" Call Pastor Sam Every Sun. 9:00pm-10:00pm KWRD 103.7 FM THE WORD

"Truth Made Simple" Listen to Pastor Sam Mon.-Fri. 5:25pm- 5:30pm KQGR 1040 AM

**Inspiring Body of Christ** Pastor Rickie G. Bush

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# NDG Book Review: *Power UP: How Smart Women Win in the New Economy*

By Terri Schlichenmeyer



One.

For many years, that's the number of women there were in your department at work. One (you), or maybe a few more, but not many. You survived it, for sure, but times have absolutely changed since then – and in the new book “Power UP” by Magdalena Yeşil, they're still changing, even now.

For generations, women in business have been told how difficult it is to break through a “glass ceiling” at work. Having grown up in Turkey, Yeşil knew a little about that but she wasn't fully prepared for what

faced her in the traditionally male-dominated American world of tech engineering. To survive, she had to learn American culture, English-as-a-fourth-language, and to allow herself to “make big bets and lose several.”

One of the wins was something she learned: success is very possible for women in business, but you can't wait around for it.

As an immigrant, she says being “humbitious” (humility + ambition) was part of her make-up, but it's particularly something women should cultivate; one “keeps you grounded,” while the other “propels you forward...” Also, remember that whether you own a business – something that's not for everyone, and that's okay - or you work for someone else, you are “the Boss of your career.”

To move ahead, and as hard as these things are, ask

for feedback and act on the negative. Know when it's time to be assertive. Learn to “brush off provocations,” even when #metoo has thrown you for a curve by knowing that “you have more power than you think,” and that cultivating gravitas – “a combination of your dignity and seriousness” - will make all the difference. Don't put up with comments on your attire; wear what makes you feel powerful and will fit in within the business-culture. Document and report harassment. And, she says with humor, if you're faced with innuendo, “throw cold water” on it by asking for

clarification on its meaning.

Be ready to survive disaster, both personal and in business. Groom a good support network and be a mentor. Lean toward other women, but don't make a “gender divide.” And finally, never run away from a job. Run toward something. It will leave you with “head held high.”

There are an awful lot of personal stories inside “Power UP.” In fact, the abundance makes it seem as though that's all you're going to get – but no.

When author Magdalena Yeşil begins sharing tales of being the lone woman in a

team of men, the tone of this book shifts from cheerleading to empowerment.

When she offers advice, it's from the POV of someone who's dug a foxhole in a career in a mostly-male business. And when she begins sharing tales of how she dealt with harassment, this book immediately jumps to the headlines.

For that, it should be next on your to-read shelf. Its advice and commentary is on-point, its stories are relatable, and its firm-gentle tone is not at all off-putting. If you need a business book that's timely and helpful, “Power UP” is the one.

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Premium Tax Subsidies), make monthly premiums more affordable for most Americans who apply. Premiums on some health insurance plans can be subsidi-

dized as low as \$87.00 per month from a high of \$662.00, depending on the type of plan an applicant needs.

To make sure Trump's ef-

forts to squash the ACA signup period fails, several advocacy groups across the nation, including the National Newspaper Publishers Association, have stepped forward, making sure that their constituent-

cies are properly informed about all ACA deadlines and requirements.

Some states are stepping up to cover the cost of open enrollment education too, like California, adding \$5 million to its efforts.

The question now is, though it's clear that many Americans are ignoring Trump's efforts to kill the ACA, just how many of them are young people. There is concern in the health care community that

most of the new signups are people who are older and have afflictions, versus young, healthy people who are needed in large numbers in order for the ACA to work properly by design.

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sumers after being told that the additional items were required to finalize the deal. As a result, although consumers of color reported trying more than other consumers to negotiate a fair car deal, they still wound up paying more for their purchases than similarly-situated White consumers.

Here are two of the most costly add-on costs that NCLC found to be the most expensive for consumers:

- Window etching is marketed by dealers as a deterrent to theft or making it easier to identify and recover a stolen vehicle. Usually, a Vehicle Identification Number (VIN) already appears in multiple places on the vehicle coming out of manufacturing.

- Similarly, Guaranteed Asset Protection (GAP) is almost a certain sign of having paid too much for the vehicle. Should a vehicle be stolen or wrecked, the consumer's collision or comprehensive insurance coverage is usually limited to the

market value of the car and not the amount still owed. Consumers, however, are still held liable for the vehicle's negative equity. GAP products are sold to hold the consumer harmless between the differing amounts. Unfortunately, few consumers ever receive what was promised with these products. Some do not cover the deductible on the consumer's collision or theft coverage.

Taken together, the combined average markup on GAP and window-etching products was 170 percent. By comparison and according to the National Automobile Dealers Association, new car sales in 2015 had an average markup of 3.4 percent.

“For many Americans, affordable car ownership is not a luxury, but a necessity,” noted Delvin Davis, a senior researcher with CRL. “People need reliable transportation for employment, personal business, health care and more. Making the

car more expensive with marked-up add-ons deepens the debt incurred while in-

creasing the likelihood that they really paid too much.”

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