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Republican-connected tech firm targeted Black voters on Facebook for 'deterrence'

By Lauren Victoria Burke
NNPA Contributor

A database built by Cambridge Analytica, the Republican-aligned firm that shut down over allegations of improper use of Facebook data, targeted Black voters for "Deterrence" in profiles prepared for Donald Trump's 2016 campaign according to reporting by Great Britain's Channel 4 News.

It had already been known that Black voters were focused on disenfranchisement by the Trump campaign and Russian interference. But the new report outlined that 3.5 million Black Americans were profiled specifically in a new digital form of social media-driven voter suppression for 'deterrence' by the Trump campaign. What this also reveals is that in 2016 Facebook allowed this to take place. In 2016 many Black voters said that they wanted to stay home on election day.

"The 'Deterrence' project can be revealed after Channel 4 News obtained the database used by Trump's digital campaign team – credited with helping deliver his shock victory to become president four years ago. Vast in scale, it contains details on almost 200 million Americans, among more



After a centuries-long struggle to gain the vote, some appear intent on convincing Black voters to stay at home in 2020. (Photo: HUD / Flickr)

than 5,000 files, which together amass almost 5 terabytes of data – making it one of the biggest leaks in history. It reveals not only the huge amounts of data held on every individual voter, but how that data was used and manipulated by models and algorithms," the new investigative report from Channel4 revealed.

Over 3.5 million Black Americans were marked for 'deterrence'.

The digital arm of Trump's 2016 digital team, called 'Project Alamo' included a team from the now defunct British company Cambridge Analytica. Two senior

directors of the former Cambridge Analytica team are now working on the Trump 2020 campaign for The White House.

Voter suppression has become mainstream policy for the Republican Party in America. Efforts to suppress the vote became mainstream after the election of the first Black President of the United States, Barack Obama, in 2008.

Voter suppression efforts that disproportionately target Black voters include requiring certain

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Dalila Wilson-Scott



Dr. William E. Morgan



Veronica Whitehead

People In The News...

NDG Quote of the Week: "If you're walking down the right path and you're willing to keep walking, eventually you'll make progress."
– Barack Obama

Dalila Wilson-Scott

PHILADELPHIA - (BlackPRWire) Comcast Corporation today announced it has promoted Dalila Wilson-Scott to Executive Vice President and Chief Diversity Officer of Comcast Corporation, reporting to Chairman and Chief Executive Officer Brian L. Roberts.

Effective today, Ms. Wilson-Scott will oversee all Diversity, Equity, and Inclusion activities for the corporation. She will also continue to lead the Comcast NBCUniversal Foundation and the company's community impact work.

"Dalila is a fantastic lead-



er and passionate advocate and supporter of our corporate social responsibility efforts, which have been at the heart of our company for decades," said Mr. Roberts. "In her new role, she will build on our strong

foundation, partnering with leadership teams across our organization to continue to make our company and culture more inclusive, and to help us drive substantive change."

Since joining Comcast, Ms. Wilson-Scott has led the Comcast NBCUniversal Foundation and community impact work and will continue to spearhead our charitable giving and philanthropic strategy, including Comcast NBCUniversal's \$100 million commitment to advance social justice and equality. Ms. Wilson-Scott also has been deeply involved in the company's digital equity efforts. She will continue to be instru-

mental in helping identify and build partnerships with organizations to provide the skills training and resources needed for under-resourced communities to succeed in an increasingly digital world.

Prior to joining Comcast, Ms. Wilson-Scott spent over 16 years at JPMorgan Chase, where she served as Head of Global Philanthropy and President of the JPMorgan Chase Foundation. In this role, she led the firm's corporate social responsibility strategy, philanthropic initiatives, and employee engagement and volunteerism, while helping to set the company's overall corporate responsi-

bility strategy. Prior to joining the Office of Corporate Responsibility, she served in the firm's Corporate Merger Office as an integral member of the team managing the integration of JPMorgan Chase and Bank One.

In addition to serving on the boards of Welcome America, Inc. and Box.org, Dalila is a member of the Executive Leadership Council. She previously served as a member of the Committee for Economic Development and the Advisory Council of My Brother's Keeper Alliance. Dalila has been named one of the "Most Powerful Women in Cable" by Cablefax Magazine, one of the "Most Powerful Women

in Business" by Black Enterprise, and an "Innovative Rising Star: Building Communities" by Forbes. Dalila has been a featured speaker at several forums highlighting impact and innovation in philanthropy, including at the Aspen Ideas Festival, Social Innovation Summit, USC Center on Philanthropy and Public Policy, and the Women's Philanthropy Institute's Annual Symposium.

Ms. Wilson-Scott earned an MBA in Finance and Management from New York University's Leonard N. Stern School of Business and a B.A. in Economics from New York University's College of Arts and Science.

Dr. William E. Morgan

Parker University is proud to announce that its president, Dr. William E. Morgan, is a new member of the Federal Advisory Committee on Prosthetics and Special Disabilities.

The purpose of the Federal Advisory Committee on Prosthetics and Special Disabilities is to provide advice to the Secretary of Veterans Affairs on VA's prosthetics programs designed to provide state-of-the-art prosthetics and the associated rehabilitation research, development, and evaluation of such technology.



The Committee also provides advice regarding special-disabilities programs, which are defined as any program administered by the secretary to serve veterans with spinal

cord injuries, blindness or visual impairments, loss of extremities or loss of function, deafness or hearing impairment, and other serious incapacities in terms of daily life functions.

The committee is authorized by statute 38 of the United States Code section 543 and operates under the Federal Advisory Committee Act of 5 U.S.C. App.2. It reports directly to the Secretary of the VA.

One of the newer Federal Advisory Committees, the cahrtter for the Federal Advisory Committee on Prosthetics and Special Disabilities was issued on May

26, 2020. It is allocated an annual operating budget of \$195,000.

The Federal Advisory Committee on Prosthetics and Special Disabilities is comprised of 12 members, including eight medical subject matter experts in their respective fields and four veterans with service-connected disabilities. Members serve a three-year term, and the Committee meets twice annually.

Dr. Morgan attended the virtual fall meeting for the Committee on September 21-22, 2020. He will serve as the Committee's only Doctor of Chiropractic,

contributing his expertise within this area and his previous experience treating military at the National Naval Medical Center (now Walter Reed National Military Medical Center).

In 1998, Dr. Morgan was chosen to establish the first chiropractic clinic at the center. In 2015, Walter Reed recognized Dr. Morgan with its highest honor for clinical excellence, the Master Clinician's Award.

To learn more about the Federal Advisory Committee on Prosthetics and Special Disabilities, visit va.gov.

Parker University, the

fourth-fastest growing college in Texas and the fastest-growing college in Dallas, was founded in 1982 by Dr. James William Parker (formerly Parker College of Chiropractic).

Today, Parker University has more than 1,800 students and 34 academic programs, including its famed chiropractic program, as well as master's degrees in neuroscience, clinical neuroscience, strength and human performance, and functional nutrition. Currently, Parker University's chiropractic cohort is the second largest of any campus in the world.

Veronica Whitehead

The Texas Campaign to Prevent Teen Pregnancy (Texas Campaign) is excited to announce that Veronica Whitehead, M.Ed, CHES, Director of Programs for the North Texas Alliance to Reduce Unintended Pregnancy in Teens (NTARUPT) has been awarded a 2020 Rising Star Award.

This award recognizes an exceptional individual under the age of 30 who has become an emerging leader



in the field of adolescent health in Texas through service, leadership, advocacy,

or research.

As Director of Programs at NTARUPT, Veronica oversees sexual health education programs for parents, adolescents, and youth-serving professionals with the goal of changing the stigma around talking about sex. She also manages two large initiatives – a federal Teen Pregnancy Prevention Program grant and the Young Women's Initiative, which gives a voice and tools to women of color aged 18-24, and has been an active part of NTARUPT's

public awareness campaign, Talk About it Dallas. In the wake of the pandemic, Whitehead led the development of NTARUPT's delivery virtual sex education programs to ensure teens and parents had access to sex-ed resources during COVID-19.

Veronica is a compelling and knowledgeable speaker, and this year was featured in SMU Women's TedX SMU series in her talk about "Dismantling the Myths Around Sex." She is also a regular presenter at TWU's School

of Nursing. Veronica is a current Movement Mujeres fellow and a United States of Women Ambassador representing North Texas. She has also led to the launch of Ntarupt virtual all-inclusive sex education programs — a safe environment for Dallas teens and parents to learn about sexual health and address teen pregnancy.

"Veronica has shown great leadership and has been a tireless advocate on behalf of young people in North Texas and beyond," says Molly Clayton, Ex-

ecutive Director, the Texas Campaign. "Her ongoing commitment and tireless work around this issue deserve to be applauded. She truly is a champion for adolescents and we couldn't be more thrilled to present her with this honor."

Founded in 2009, the Texas Campaign to Prevent Teen Pregnancy (www.tx-campaign.org) is a statewide nonpartisan organization working to reduce teen pregnancy through research, advocacy, collaboration, and training.



Winnifred "Wini" Cannon

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Marxists, Smarxists. Black Lives Still Matter.

By Kevin Seraaj, J.D., M.Div.
Publisher
The Orlando Advocate

Black Lives Matter.

The inability of some to accept these words have completely divided this nation.

The statement "black lives matter" is both a pronouncement born of centuries of frustration with racism in this country, and a reaffirmation of black's intent to demand the basic respect that every American is rightfully due. It is an inclusive—not an exclusive—phrase. It is a cry that "my life matters, too," intended only to advance the idea that blacks are also entitled to the right to life, liberty and the pursuit of happiness.

With the initial declaration that blacks should be counted as 3/5ths of a person, the idea that blacks are not equal to whites—that a black life is not equal to that of a white—became a bedrock of American society. Those who dispute this need to go back to high school for a refresher course in American history. It was embedded in the U.S. Constitution. Equality is indisputably impossible when laws, customs and mores accept the inherent superiority of one group of people over another.

Point if you will to the passage of laws designed to free blacks, or give them the right to vote, or to be educated in non-segregated institutions, or to enter into and be patronized in public and private accommodations. None of those acts—while certainly exemplary—toll the bell. Because long after these laws were passed, blacks continued to suffer from the same discriminatory mistreatment that gave rise to them—in both the public and private sectors: Jim Crow laws, convict leasing, peonage and 'Emmitt Till beatdowns' are just a few examples of how attitudes prevailed over the written laws.

Racism and hate have long memories, and both are exceedingly difficult to

eradicate, no matter how much some of us deny they exist. A Palestinian acquaintance of mine told me once, in a conversation about blacks who rented apartments from him, that "these people are nasty and dirty human beings." He then said, "but not you. You are not like them." No? Patting me on the back didn't erase his racist views.

Dr. Martin Luther King once gave voice to this understanding, saying: "It may be true that the law cannot make a man love me, but it can keep him from lynching me, and I think that's pretty important."

Fifty-two years after his death the struggle is not so much "to keep a man from lynching me," as it is "to stop a man from shooting me."

This "less than human" philosophical viewpoint wound its way through every institution in the nation, and made it easy to justify the barbaric mistreatment of blacks both during and after slavery for hundreds of years. It left in its wake a morbid disdain and deep contempt for everyone and everything black. Blacks, themselves, often fell victim to this pathos of self-hate, heralding everything white and despising everything black.

In 1857, in the landmark case of *Dred Scott v. Sandford*, the U.S. Supreme Court made clear for the nation that the concept of "less than" was inherent in the foundations of our system of American jurisprudence, and confirmed, as a matter of law, that blacks had "no rights that a white man is bound to respect." Blacks were called "nigger" in every state in the Union.

Trump, like many whites in America, stand on the idea that black history is a relic of the past. "We build the future, we don't tear down the past," Trump said during the Republican National Convention. But when blacks focus in on their past in America, (slavery, Reconstruction, Jim Crow, lynching, denial of

civil rights, segregation and police brutality), they are told that they need to "move on," even while the legacy of the past is tied to their ankles like a ball and chain.

Whites, according to the President, should "embrace history." But just like his "Make America Great Again" slogan, when it comes to black America it is hard to put one's hands on any period of American history where blacks as a people were not being singled out and discriminated against. Even today, blacks with substantial wealth are not wanted in many American communities. This spirit of againstedness persists.

All lives matter. All. But there has never been a time in the history of this nation when a question could be raised about whether or not white lives mattered. So the need to scream 'black lives matter' springs forth from our collective history—from the repugnance and the contempt and the lack of respect heaped on blacks for generations. Thank God for the Quakers and the abolitionists, for the whites like John Brown and his sons, and for the many members of the Underground Railroad who recognized the inhumanity of their fellow whites.

Whites of good will have always existed, and many today have taken to the streets to join the Black Lives Matter protest against police brutality and racial injustice. Black Lives Matter called attention to the need to remind our non-black fellow Americans that we matter, too—and that they, too, must move on. The past that celebrates human inequality and degradation; that defines black men and women as "less than" cannot be embraced and despite the President's view, must be torn down.

It may be unfortunate for some of us that the founders of Black Lives Matter call themselves "trained Marxists." Critics argue that Black Lives Matter is therefore fighting to replace our current politico-economic system with communism,

or Marxism. They might be, but a Communist America is not in the cards.

Marxism postulates that the working class will eventually overthrow the ruling class and usher in a Utopian society in which all property is owned by society as a whole. People with different political ideologies have always been tolerated in America. People like Dr. Wernher von Braun, the German-born American aerospace engineer and space architect who was "the leading figure in the development of rocket technology in Nazi Germany." America managed to overlook his Naziism because of his ability to pioneer rocket and space technology and get us to the moon before Russia.

Communists and Marxists certainly exist in America and have the right to freedom of speech as do we all, but the notion that any American will give up the idea of keeping what he or she has (or acquiring what he or she wants) in favor of ownership by the masses is laughable. The ordinary protester has no interest in overthrowing the system of capitalism—they simply want the police brutality to stop.

Finally, the idea that Black Lives Matter should be criticized because it focuses on racism and police brutality and not on issues like black-on-black crime or the aborting of black babies is nonsensical. Anyone who believes the organization is incorrectly focused should stop whining and start a movement focusing on whatever they believe is being neglected—black-on-black crime or black abortions or too many "baby mamas."

Instead of fighting the idea that black lives matter, why not truly embrace the idea that ALL lives matter and include black lives in the "all?"

Kevin Seraaj, J.D., M.Div., is a former attorney, retired pastor and current publisher of the *Orlando Advocate* newspaper.

"A Fitting Memorial"
NDG Obituaries

North Dallas Gazette now offers Obituaries and Death Notices specific to our community. Contact ndgobits@northdallasgazette.com for more info.

Genetics, Diagnosis, Treatment: NIH takes on Sickle Cell Disease globally

(NNPA) Each year, some 150,000 children in Nigeria are born with sickle cell disease, the most common—and often life-threatening— inherited blood disorder in the world.

“I was not happy when I read that Nigeria will have the highest contribution to the global burden of sickle cell disease by 2050—if we continue at the present birth rate and the level of inactivity in newborn screening,” said hematologist Obiageli Nnodu, M.D., the lead researcher in Nigeria for the Sickle Pan African Research Consortium (SPARCo), funded by the National Heart, Lung, and Blood Institute (NHLBI), part of the National Institutes of Health. “As a country, we can do better than that. After all, this is a disease where



“A person’s health should not be limited by their geographic location, whether it’s in rural America or sub-Saharan Africa,” said Gary H. Gibbons, M.D., director of the NHLBI. “Harnessing the power of science is needed to transcend borders if we want to improve health for all.” (Photo: NNPA)

children die undiagnosed, and largely from preventable causes such as bacterial infections.”

Sickle cell disease affects 20 million people worldwide, including at least 100,000 in the United States, mainly African Americans, but Hispanics and Asian-Americans, too. To help address the prob-

lem on a global scale, the NHLBI has been supporting programs in sub-Saharan Africa, where more than 75 percent of the sickle cell disease births worldwide occur. SPARCo, with a hub in Tanzania, and additional sites in Nigeria and Ghana, works to develop an infrastructure for sickle cell disease research, health care, education, and

training to take place in Africa.

“We are showing that with effective partnerships, significant advances in health and biomedical science can be achieved,” said Tanzania-based Julie Makani, M.D., Ph.D., who leads the SPARCo consortium. SPARCo, in collaboration with the Sickle Africa Data Coordinating Center, led by Ambrose Wonkam, M.D., in South Africa, created Sickle In Africa, which has a growing electronic registry of more than 10,000 individuals with sickle cell disease.

“The genetic diversity of Africa’s population allows scientific research that will increase our understanding of how a disease caused by a single gene can manifest in such different ways,” Makani explained.

Newborn screening, as Nnodu noted, is the first step to reduce mortality and suffering for these children, and for that, they need good tests readily available at the point of care. That’s why NHLBI supports research towards development of diagnostics, such as a new rapid result test that is relatively inexpensive, accurate, and can provide a timely diagnosis of sickle cell disease. The test does not require sophisticated laboratory equipment, electricity, refrigeration, or highly trained personnel—a critical advantage for countries with few resources.

On the treatment front, a large multinational NHLBI-funded clinical trial found that a daily hydroxyurea pill was safe and effective for young children living

with sickle cell disease in sub-Saharan Africa. The NHLBI also has its sights on developing genetic therapies for the disease, as part of a newly announced NIH collaboration with the Bill & Melinda Gates Foundation. The goal of the partnership, which also addresses HIV, is to advance possible gene-based cures to clinical trials in the United States and relevant countries in sub-Saharan Africa within the next seven to 10 years.

“A person’s health should not be limited by their geographic location, whether it’s in rural America or sub-Saharan Africa,” said Gary H. Gibbons, M.D., director of the NHLBI. “Harnessing the power of science is needed to transcend borders if we want to improve health for all.”

Individual psychological well-being may guard heart health in Black adults

Feeling optimistic, that you have a sense of purpose in life and that you are in control of your environment – characteristics of psychosocial resilience – are associated with having better cardiovascular health among Black adults, independent of neighborhood context, according to a study published today in *Circulation: Cardiovascular Quality and Outcomes*, an American Heart Association journal.

Highlighting a relatively understudied area of research, this study shows that psychosocial well-being, or resilience, may positively affect cardiovascular health among Black people. One known factor that negatively impacts health in the Black community is the neighborhood itself, as people living in neighborhoods with more socioeconomic disadvantages have higher rates of heart attacks, strokes and deaths from these factors. Living in a neighborhood with fewer or limited socio-economic resources is recognized as one of a number of social determinants of health, which are factors that may affect one’s risk of cardio-

vascular disease.

“Cardiovascular health differences between Black and white Americans have been documented for decades; however, individual factors within Black Americans that might contribute to better cardiovascular health are not well understood,” said Tené T. Lewis, Ph.D., FAHA, a clinical psychologist and associate professor of epidemiology at the Rollins School of Public Health at Emory University

in Atlanta, and one of the principal investigators of the study. “Almost everything we know about Black Americans and their health focuses on deficits, yet we really need to begin to identify strengths. Understanding which strengths matter most for Black Americans – and under which contexts – will allow us to develop the most appropriate and applicable public health interventions for this group.

The study investigated

whether individual psychosocial resilience and neighborhood-level cardiovascular resilience were associated with better cardiovascular health in Black adults, based on the American Heart Association’s Life’s Simple 7® metrics. Life’s Simple 7 are seven

individual measures that quantify heart health: smoking status, physical activity, diet, weight, and levels of blood glucose, cholesterol and blood pressure.

Researchers recruited 389 adult volunteers with no prior history of CVD (ages 30-70, 39% male)

who self-identified as Black or African American, living in the greater Atlanta region, as part of a substudy in the American Heart Association-funded Morehouse-Emory Cardiovascular (MECA) Center

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Garland NAACP partners with Intrinsic Smokehouse and Brewery

By Gwendolyn H. Daniels
NAACP Garland Historian

The NAACP Garland, Texas Unit has a new corporate sponsor who owns their family business in the city square of downtown Garland. Cary and Molly Hodson, the founders and operators of Intrinsic Smokehouse and Brewery presented \$7,000 to the NAACP during a press conference on September 30, 2020. The first of several pledged donations will further enable the Garland Unit to continue its stellar work ensuring equal opportunity and sound community relations in the trities of Garland, Rowlett and Sachse.

Intrinsic Smokehouse



Garland NAACP Vice President Annie Dickson (left) joins Intrinsic owners Molly and Cary Hodson and former Garland fireman Christopher Balanciere in the presentation of a \$7,000 check to the Garland Unit. (Courtesy photo)

and Brewery has been in operation for almost five years. Its grand opening at 509 W. State Street was intentionally held on Decem-

ber 5, 2015 to spotlight the December 5, 1933 repeal of prohibition in the United States. Cary and Molly are graduates of South Garland

High School and became sweethearts during their college years. Since the inception of their business the Hodson's have been in-

strumental in promoting the downtown summer concert series and the ever-popular Urban Market. Plans were underway for expansion in early 2020 when the COVID-19 pandemic was revealed. The young couple persevered during these difficult months. They are most proud of avoiding layoffs of their 18-member staff.

A simple "Friend Request" on Facebook is what led to Intrinsic Smokehouse and Brewery's interaction with the NAACP Garland Unit. Christopher Balanciere, a close friend of the owners, sent former Garland councilwoman Annie Dickson (vice president of the Garland NAACP) the Facebook request. From

that connection, a meeting was scheduled between the NAACP and Intrinsic.

President Ricky C. McNeal shared the history of the Garland NAACP and its numerous community programs, including decades of working relations with the City of Garland and the Garland Independent School District. During the initial meeting on September 15th, President McNeal and Vice President Dickson sealed the partnership with Intrinsic Smokehouse owners Cary and Molly Hodson. It was all made possible through the glue that brought them together, former Garland Fireman Christopher Balanciere. Thank you, Christopher!



The Fort Worth Museum of Science and History was established in 1941 and is accredited by the American Alliance of Museums. Anchored by its rich collections, the Museum is dedicated to lifelong learning. It engages guests through creative, vibrant programs and exhibits interpreting science and the history of Texas and the Southwest.

New Fort Worth exhibit allows families to understand the science of climate change and how we can all help

Science has revealed that our planet is warming and our climate is changing at an unprecedented rate. In the coming decades, these forces will present new challenges to Fort Worth, Texas, the nation, and the world.

Through immersive experiences, Project Planet presents guests with the most up-to-date information on what's happening in our world. With historical artifacts, interactive displays, and innovative visu-

alizations, the exhibition will walk guests through some of the most challenging questions about our climate.

Closure due to COVID-19 delayed the opening of Project Planet, which was originally scheduled for April 22, 2020, the 50th Anniversary of Earth Day. "Project Planet was planned to be a large very touchable exhibition," said Dr. Doug Roberts, Chief Public Engagement Officer at the Museum. "To open the exhibit, we needed to recon-

figure it for safety and are so happy to have this important exhibition for our community to explore."

Project Planet is open! Along with most of the first floor, including two previously closed exhibits, Dino-Labs and the Energy Gallery. The Children's Museum remains closed for improvements.

Alongside the opening of Project Planet and most of the first floor, the Fort Worth Museum of Science and His-

tory is announcing updated hours of operation.

To learn more about all available exhibits, guests can visit www.fwmuseum.org/explore/exhibitions.

For more information on hours of operation and safety protocols, visit www.fwmuseum.org.

Support for Project Planet is generously provided by Central Market, Current Solar, Fort Worth Academy, Freese and Nichols, Hypergiant Industries and IBM.

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Game #	Game Name / Odds	\$	Official Close of Game	End Validations Date
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2217	Lucky 7s Overall Odds are 1 in 4.11	\$5	10/17/20	4/15/21
2195	Monopoly™ 50X Overall Odds are 1 in 4.05	\$5	11/07/20	5/6/21
2212	Find The 9s Overall Odds are 1 in 4.83	\$1	11/18/20	5/17/21
2167	Mega Loteria Overall Odds are 1 in 3.54	\$10	11/18/20	5/17/21

Txlottery.org is the official source for all pertinent game information. Game closing procedures may be initiated for documented business reasons. These games may have prizes unclaimed, including top prizes. In addition, game closing procedures will be initiated when all top prizes have been claimed. During closing, games may be sold even after all top prizes have been claimed. Must be 18 or older to purchase a ticket. For help with a gambling problem, ncpgambling.org. © 2020 Texas Lottery Commission. PLAY RESPONSIBLY.

TEXAS LOTTERY

DeSoto Early College High School teacher receives Humanities Texas 2020 Outstanding Early Career Teaching Award

DESOTO-- DeSoto Early College High School teacher Cora Garner shows that excellence in instruction and student engagement is still a winning strategy even amid a pandemic. Garner is one of 15 educators in the state who received the Humanities Texas 2020 Outstanding Early Career Teaching Award which recognizes exemplary K-12 Humanities teachers for excellence in education.

During the ceremony amid the September DeSoto ISD School Board virtual meeting, Garner was noted by Humanities Texas

Senior Programs Officer Sam Moore for her consistent ability to engage with her students whether they are learning online or in the classroom.

"Winning this award is no small feat. Each year, we receive over 500 nominations from qualified educators across the state," said Moore. "To be one of the 15 educators chosen to receive an award means you cannot just be qualified, you have to be outstanding and Ms. Garner is."

With less than three years of experience as an educator, Garner is being celebrated for her positive

student impact.

"She leaves an indelible mark on her students teaching them about Humanities and the significant role that it can play in their lives to help them understand both themselves and others," said Moore. "She goes above and beyond to make sure they are connected and invested in their learning with spectacular great outcomes."

One of her Garner's students, Lauren Weaver, watched the virtual ceremony with her mom, Shelonda Weaver. She shared her re-

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Cora Garner interacts with some of the students she instructs in the Early College High School program. (Courtesy photo)

2020 VOTE , from Page 1

IDs at the polls, shutting down polling locations in predominantly Black areas and polling hours that make it difficult for working class Americans to participate.

Trump lost the popular vote to Hillary Clinton by

2.8 million votes. In certain states, such as Wisconsin, the margin was thin. Hillary Clinton won the most votes but lost the electoral college and Trump won four years in the White House.

Lauren Victoria Burke is an independent journalist for NNPA and the host of the podcast BURKEFILE. She is also a political strategist as Principal of Win Digital Media LLC. She may be contacted at LBurke007@gmail.com and on twitter at @LVBurke

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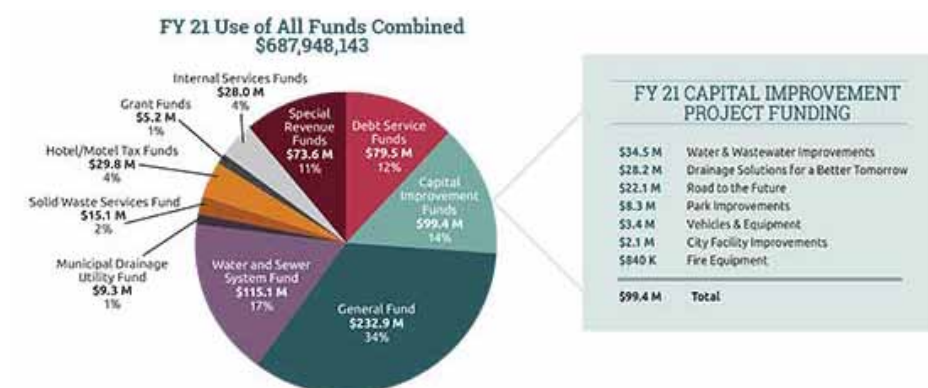
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Irving City Council approves tax rate, budget for new year

On Sept. 17, 2020, the Irving City Council approved a \$687.9 M Fiscal Year 2020-21 (FY 21) balanced operating budget. The adopted FY 21 budget is based on a stable property tax rate of \$0.5941/\$100 valuation, marking the seventh consecutive year without adjustment. The General Fund budget is \$232.8 M and serves as the city's main operating fund containing the majority of revenues, operating expenditures and departmental budgets.

The FY 21 General



Fund budget was reduced by \$1.15 M to offset COVID-19 impacts; however, the budget includes continued funding for critical infrastructure improvements, public safety enhance-

ments, community service programs and quality of life services.

Solid waste services and water rates remain unchanged, however drainage and sewer rates will

increase approximately \$3 per month beginning Oct. 1, 2020.

• FY 21 begins the second year of a five year, \$100 M plan to address Drainage Solutions for a Better

Tomorrow. This initiative funds infrastructure needs for the city's stormwater drainage system, resulting in a \$1.50 per month adjustment for the average home.

• Sewer rates will increase due to a pass-through cost for sewage treatment by the Trinity River Authority impacting utility bills by \$1.50 per month.

The Capital Improvement Program includes the city's Road to the Future initiative, which provides rehabilitation and improve-

ments to city streets, such as MacArthur Boulevard from Metker Street to Byron Nelson Way, as well as neighborhood street reconstruction. The Capital Improvement Program also funds improvements to multiple city facilities, parks and recreation improvements and infrastructure renovations, and other park development, such as the central section of Campion Trail.

Once finalized, the adopted FY 21 Budget will be available at CityofIrving.org/Budget.

Carrollton receives Wells Fargo grant to support city beautification programs

The City of Carrollton Environmental Services Department has been awarded a Community Giving Grant from the Wells Fargo Foundation to equip volunteers in various waterway cleanup programs.

The City provides individuals or groups with all

the necessary equipment to beautify the community as they work to remove unwanted litter from creeks and parks. Grant funds will be applied to purchase materials needed to operate these programs including trash grabbers, trash bags, gloves, storm drain mark-

ers, safety glasses, vests, and hand tools.

"The stormwater programs are the department's most highly utilized form of volunteering and provide direct environmental benefits," Environmental Services Director Cory Heiple said. "The grant will offset

the costs associated with providing the tools that create the opportunity for residents to get involved in creating a more sustainable and desirable community."

Carrollton works hard to keep creeks, parks, and trails clear of litter. Unfortunately, these areas still

become polluted with discarded trash and other waste especially after a rainstorm.

"It only takes a few people to create the trash that clogs waterways and requires a small army to clean up," Heiple said. "These programs directly remove the negative ecological and

aesthetic impacts created by litter. They not only improve the health of local waterways, but also form long-lasting partnerships with residents."

Carrollton's Adopt-A-Spot program is a quar-

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HEART, from Page 4

for Health Equity study. The MECA Study of 1,500 Black adults, conducted from 2016-2019, investigated socioenvironmental and individual behavioral measures that promote resilience to cardiovascular disease in Black adults by assessing biological, functional and molecular mechanisms in the greater Atlanta, metropolitan area.

Participants completed multiple standard questionnaires during in-person interviews that gauged their psychosocial health. The questionnaires were focused on their perceptions of control over their own environment; whether they feel they have a sense of purpose in life; their level of optimism; and assessing coping skills and depressive symptoms. Participants also received physical examinations and blood analysis. People with prior cardiovascular events, human immunodeficiency virus, lupus, cancer, substance abuse, psychiatric illness,

or who were pregnant, or nursing were excluded from the study.

The psychosocial and physical data of participants were compared to the corresponding neighborhood data on heart and stroke disease and deaths rates according to the 2010 U.S. Census Tract.

Among the findings, Black adults with higher psychosocial resilience scores who lived in neighborhoods with high rates of heart disease and stroke had a 12.5% lower incidence of cardiovascular disease compared to those with lower psychosocial resilience in the same neighborhoods.

"It was somewhat surprising that our psychosocial resilience measures were more strongly associated with cardiovascular health than the neighborhood-level resilience measure. We assumed that being both high on psychosocial resilience and living in a resilient neighborhood

would be the most beneficial for cardiovascular health, yet what we found was that psychosocial resilience demonstrated the most robust association regardless of the neighborhood resilience measure," Lewis said.

Among the study's limitations are that the small number of participants were from a single city, therefore, the results may not be generalizable to Black adults across the U.S. or in other countries. The study also did not assess structural characteristics of the neighborhoods, such as walkability or access to food, or environmental factors like air pollution. Further research is needed to examine the factors within a community and how, together with and compared to other social determinants of health, they impact psychosocial well-being and overall health in Black Americans.

"As a result of the heart-breaking consequences of COVID-19 and the inhumanity of George Floyd's death, we are having a na-

tional conversation about the ways in which structural and interpersonal racism have shaped Black Americans' lives and deaths," Lewis added. "More studies like this are necessary to fully understand the factors that promote better health for Black Americans, who are, based on current numbers, at the highest risk for COVID-19 as well as cardiovascular disease. With this information, we can create new systems of support and care that can lead to improved psychosocial resilience, which could, in turn, improve health outcomes."

An editorial by Amber E. Johnson, M.D., M.S., M.B.A., and Jared W. Magnani, M.D., M.S., assistant professors of medicine in cardiology at the University of Pittsburgh School of Medicine, is publishing simultaneously with Lewis et. al's article.

They note the study "... complements the existing data describing LS7 [Life's Simple 7] among Black individuals by adding the

association of resilience with health outcomes. Few studies of resilience have focused on Black individuals." While they noted several limitations of the study, they support that its findings "... underscore the importance of psychosocial support and empowerment for Black patients at risk for developing CVD. However, the factors that moderate the relationship between resilience and cardiovascular health have yet to be defined."

Notably, Johnson and Magnani comment, "Although resilience techniques can be taught, to do so requires intentional acknowledgement of the conditions and experiences from which the adversity originated. The community context in which resilience thrives not only includes psychosocial well-being. Economic well-being and health care accessibility are needed as well. Eliminating disparities in cardiovascular health will require community-engaged partnerships based on common

goals to provide care and to rebuild health care systems. We advocate for promoting health equity and social justice first, thereby rendering interventions to bolster resilience unnecessary."

Lewis's co-lead authors are Jeong Hwan Kim, M.D., and Shabatun J. Islam, M.D.; and additional authors Matthew L. Topel, M.D.; Yi-An Ko, Ph.D.; Mahasin S. Mujahid, Ph.D.; Viola Vaccarino, M.D., Ph.D.; Chang Liu, M.P.H.; Mario Sims, Ph.D., M.S.; Mohamed Mubasher, Ph.D.; Charles D. Searles, M.D.; Sandra B. Dunbar, Ph.D., R.N.; Priscilla Pemu, M.D.; Herman A. Taylor, M.D.; Arshed A. Quyyumi, M.D.; and Peter Baltrus, Ph.D. This study was performed in collaboration with investigators at the Morehouse School of Medicine in Atlanta.

Funding for Lewis et. al's paper was provided by the American Heart Association, the Abraham J. & Phyllis Katz Foundation and the National Institutes of Health.

Trump promises 'Platinum Plan' for Black Americans

By Lauren Victoria Burke
NNPA Contributor

In an attempt to win Black voters that have been elusive for the Republican Party for many cycles, President Donald Trump announced a "Platinum Plan," of Black Economic Empowerment.

Trump unveiled the plan during an Atlanta rally with less than six weeks left until Election Day on November 3rd. Currently, President Barack Obama's former Vice President Joe Biden is leading in the polls in many key states in the presidential contest.

Trump's proposals for



Trump attacked his Democratic rival, former Vice President Joe Biden, as he announced his proposal saying that Biden "inflicted" damage on Black communities during his four decades in Washington. (Photo: The White House from Washington, DC / Public domain / Wikimedia Commons)

Black America include prosecuting Antifa and the Ku Klux Klan, making Juneteenth a holiday on the federal level and proposals focused on Black wealth.

Trump's proposal related to improving Black economic standing included an investment of \$500 billion in Black communities. Trump did not disclose how he

would pay for such a plan.

Because of the COVID-19 pandemic, which has caused over 200,000 deaths and 50 million to file for unemployment, budgets on the federal level are expected to be tight in the coming years.

Trump attacked his Democratic rival, former Vice President Joe Biden, as he announced his proposal saying that Biden "inflicted" damage on Black communities during his four decades in Washington.

"Biden should not be demanding your support; he should be begging for your forgiveness," Trump told a crowd of supporters

on September 25. "No one in politics today has done more to hurt the Black community than Joe Biden," Trump added. Trump may have in part been referring to Biden's authorship of the Clinton Crime Bill of 1994, or more formally, the Violent Crime Control and Law Enforcement Act. The "tough on crime" law was a driver of mass incarceration through the 1990s as it incentivized incarceration.

Trump won 8% of the Black electorate in 2016 as he defeated Hillary Clinton. Clinton won the popular vote by close to three million voters but Trump won the electoral college map.

Current polling shows that Biden is ahead of Trump with Black voters by a very wide margin: 83% to 8%. The introduction of his plan for Black America is likely an attempt to win the support of Black voters in what could be a close presidential contest.

Lauren Victoria Burke is an independent journalist for NNPA and the host of the podcast BURKEFILE. She is also a political strategist as Principal of Win Digital Media LLC. She may be contacted at LBurke007@gmail.com and on twitter at [@LVBurke](https://twitter.com/LVBurke)

Personal trainer and son of Biggie Smalls pay tribute to Notorious RBG

By Lauren Victoria Burke
NNPA Contributor

Though she was 87 and had battled cancer for many years, the death of Supreme Court Justice Ruth Bader Ginsburg was a big jolt to many. The well-respected jurist was laid to rest at Arlington National Cemetery on September 27th after a week of tributes outside the U.S. Supreme Court Building and at the U.S. Capitol in Washington.

On Friday, September 25, as Ginsburg lay in state in Statuary Hall in the U.S. Capitol, a moment that would be viewed by millions on social media was created. Bryant Johnson, the trainer who led Ginsburg through her well-publicized workout routine, paid respects by perform-



Ginsburg argued why the regional protections of the Voting Rights Act were still necessary. She wrote that, "throwing out preclearance when it has worked and is continuing to work to stop discriminatory changes is like throwing away your umbrella in a rainstorm because you are not getting wet."

ing three push-ups at her casket. The moment was captured on video by C-SPAN and was viewed by over 1.7 million people in two days.

Ginsburg ended up with a nickname that started a meme of her in a gold crown emulating an iconic photo from the last known

photo shoot of the late rap and hip-hop star Notorious B.I.G. or Biggie Smalls (real name Christopher Wallace). The "King of New York" image was widely seen on magazine covers, murals and T-shirts.

Wallace was tragically killed in a drive-by shooting in 1997 at 24. He is consid-

ered one of the greatest rap artists of all time. The age of social media and Biggie Smalls rap handle collided in 2013 with a Tumblr account created by then-NYU Law student Shana Knizhnik. Knizhnik was inspired to name Ginsburg "Notorious RBG" after reading Ginsburg's blistering dissent against the dismantling of the Voting Rights Act.

Biggie Smalls son, C.J. Wallace, recently commented on his father and Justice Ginsburg after news of her death on September 18.

"I think he would be honored to share the 'Notorious' title with her, and it's up to us to honor their legacies by continuing to fight for equality and justice for all by voting and getting into good trouble," Wal-

lace, 23, said. "Brooklyn, New York, represents no fear, confidence, and speaking your truth, and my dad and Justice Ginsburg lived those words," he added.

The late rapper and the late justice were from Brooklyn, New York: Biggie Smalls grew up near Bedford-Stuyvesant and Ginsburg in Sheepshead Bay.

Near the end of her dissent in the 2013 Shelby County v. Holder case, a decision that gutted Section 5 of the Voting Rights Act and was set in to motion by conservative Chief Justice John Roberts, Ginsburg was blunt and to the point.

Ginsburg argued why the regional protections of the Voting Rights Act were still necessary. She wrote that, "throwing out preclearance

when it has worked and is continuing to work to stop discriminatory changes is like throwing away your umbrella in a rainstorm because you are not getting wet."

On September 26, President Trump nominated Judge Amy Coney Barrett, a former clerk to the late Justice Antonin Scalia, to the Supreme Court. An intense political battle over who will fill Ginsburg's seat is certain.

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Center for Responsible Lending issues a statement on the Federal Reserve's plan to revamp the Community Reinvestment Act

WASHINGTON, D.C. – This week in a board meeting, the Board of Governors of the Federal Reserve approved its draft Advance Notice of Proposed Rulemaking (ANPR) on the Community Reinvestment Act (CRA). In May, the Office of the Comptroller of the Currency finalized its CRA rule, while the

Federal Deposit Insurance Corp. (FDIC) has yet to join an agency in finalizing a CRA rule.

The CRA is a civil rights law designed to expand financial opportunity. The law requires banks to meet the credit needs of the communities in which they are chartered. The CRA was created to be a key

driver in financial equity, helping to spur hundreds of billions of dollars of investment in underserved areas. Yet, the CRA requires strengthening to evolve with the changing banking landscape and to fully meet its statutory mission.

Center for Responsible Lending Executive Vice

President Nikitra Bailey released the following statement:

"Unlike the OCC's approach in finalizing a deeply misguided rule without stakeholder support, we appreciate the Federal Reserve's commitment to a data-driven process that solicits broad input. The Federal Reserve should

ensure that updated regulations account for the harsh realities of discrimination that still plague today's financial marketplace.

"CRA was designed to undo the injustices created by the horrific practice of redlining and to expand financial opportunity, equity, and help spur investments in underserved areas. Our

nation's most recent reckoning with racial injustice has elevated the recognition and urgency to enact significant reforms to address structural racial barriers and provide opportunity to LMI families and people of color. CRA must be one of the major tools to provide these long overdue reforms."

Cowboys defense breaks down against Cleveland Browns

By Dwain Price
NDG Sports

One-fourth of the way through the 2020 season, the Dallas Cowboys are setting some memorable franchise records. But unfortunately for the Cowboys, they're the kind of records they would rather not be associated with.

Despite having their top rusher leave Sunday's game in the first half for good with an injury, the Cleveland Browns rushed for a whopping 307 yards and went on to defeat the stunned Cowboys, 49-38, at AT&T Stadium. That's the most yards rushing the Cowboys have ever allowed in a game.

With the loss, the Cowboys have now allowed 146 points in their first four games. That's the most points they've ever allowed



*The Dallas Cowboys are going to need a refresher course on defense after a heartbreaking loss to the Browns last weekend.
(Photo: All Pro Reels / Flickr)*

after the first four games of the season.

Also, the Cowboys have given up at least 38 points in each of the last three games. And that's the first time that's happened in franchise history.

"I'm disappointed," head coach Mike McCarthy said. "When your team performs and makes similar mistakes

— four weeks is a pattern. So this pattern needs to stop and that starts with leadership.

"Now that we have four games under our belt, we need to start games better. I think we need to do a better job bringing our preparation to the performance, and that starts with me."

At the end of the first

quarter of Sunday's game, the Cowboys led 14-7. But the Browns reeled off 34 unanswered points and assumed a massive 41-14 lead entering the fourth quarter before a late Cowboys' rally fell short.

"This falls at my feet, it's my responsibility," McCarthy said. "The application to details did not exist (Sunday) in certain spots of the game.

"There was a lot of good football that will totally go unrecognized. That's what happens when you lose. What I don't like is I don't like the pattern of the four games that we've played. The points are outrageous, the time of possession is totally lopsided."

And that's not all.

"We came out the gate soft," defensive end DeMarcus Lawrence said.

"It's just all about having some grit.

"We've got to hold ourselves to a higher standard. We've got to play together as one, and I don't feel like we're holding ourselves accountable, including myself. So, I call (the Cowboys' performance)) soft and we'll get better from it."

The Browns led 31-14 at the half. That's the most points the Cowboys have ever allowed in the first half of a game at AT&T Stadium, breaking the record 29 points they allowed the Atlanta Falcons to score on them in the first half just two weeks ago.

The loss dropped the Cowboys to 1-3, but just half-a-game behind the Philadelphia Eagles (1-2-1) for first place in the abysmal NFC East. It also

over-shadowed another terrific performance from quarterback Dak Prescott, who completed 41 of 58 passes for 502 yards and four touchdowns.

It's the third straight game Prescott has passed for at least 450 yards in a game, as he became the first quarterback in NFL history to accomplish this feat.

"I'd give all those yards back for a different record," Prescott said. "I care about one stat — and that's to win. When we don't do that, no other stats matter."

What also matters to Prescott is the inordinate amount of turnovers the Cowboys are committing that puts the defense in an uncompromised position. It happened again Sunday when fumbles by Prescott

See COWBOYS, Page 11

**They don't want us to vote.
Because they know our
votes are powerful.**

Republicans are trying to stop us from voting. They're spreading misinformation to make us feel powerless. Because one vote per neighborhood can literally decide who represents us in Congress, and whether the change we're marching for actually happens.

We know our power. Too much is at stake to stay home.

A police reform bill that is currently being blocked by Republicans. Our ability to raise the minimum wage, invest in Black owned businesses, and expand job training. It's all on the ballot - change is only possible with our votes.

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Go to [iwillvote.com](https://www.iwillvote.com) to make your plan.**

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Fim Review: The Forty-Year-Old Version

By Dwight Brown
NNPA Film Critic

Forty. Something about that age puts people on a precipice. Too old to be young. Too young to be old. And if your career hasn't taken off by that age... well. Will it ever? This is the space where *The Forty-Year-Old Version* resides. A crossroads.

Radha Blank, a Harlem-based writer, is known for her NEA Award-winning plays (SEED), TV writing credits (Empire) and producing and writing TV shows (She's Gotta Have It). Her side job? Sister Radha moonlights as a hip-hop comedy rapper. If her eclectic resume intrigues you, so will this semi-autobiographical film. And the story goes...

At the prime age of 40, playwright Radha Blank thinks she should be a bit further along in her profession. The reality is, she's teaching theater to students at a Harlem high school and hoping her agent and childhood friend Archie (Peter Y. Kim, TV's *After Forever*) can get her theater piece, *Harlem Ave.*, staged by a creepy lecherous producer (Reed Birney, TV's *Titans*). That's where she's at.

She has another ambition: becoming a respected rap artist. As "Radha-MUSprime," she struggles to find her way in the hip-hop world, but uses this experience as a meditation, a vessel for channeling her feelings. She gets a big assist from a young producer named D (Oswin Benjamin), who admires her talent as much as her soul. Yeah, it's like that.

Blank, as the writer, director and central character exhibits a sage, urbane and self-deprecating persona that is simply irresistible. As the frustrated writer/performer finds her way, there are more than enough obstacles on her path to make her journey worth the trip. When one particularly bitter student, Elaine (Imani



At left, Radha Blank both directs and stars in *The Forty-Year-Old Version*. Below left, the young cast of the film take a moment to review the specifics of an upcoming scene. Below right, Blank takes a moment to confer with co-star Reed Birney on the set of *The Forty-Year-Old Version*. (Courtesy photos)



Lewis, TV's *Star*), chides her for her failures you feel bad for her. When Radha blows a rap debut at a club, your heart breaks. When she wonders if her upcoming play is selling out her values as an artist, you understand her ambivalence. It's like nothing is going her way—unless she takes command. People in their forties who are facing a midlife crisis will relate on a very deep level. Others will connect too.

Blank's script is peppered with hip kids, love interests, demons, detractors and odd characters. The most curious is a homeless man, Lamont (Jacob Ming-Trent, *Watchman*), who loiters outside her apartment relieving himself on the street and verbally abusing passersby. He's the kind of irritant that drives New Yorkers crazy. He's also a one-man Greek chorus who watches and comments as his fortysomething neighbor faces career, friendship, love life, age,

race and gender-related issues.

The dialogue is appropriate for all the different characters from a brassy Latinx neighbor, to the kids who challenge her, the white directors/producers who just don't get her and the younger lover who could be her savior. And Blank has some good lines too: "It beats the mother of invention. I'm sucking on her sweet tit."

The main storyline has enough diversions and vectors to keep audiences interested in Blank and her narrative for about 90 minutes. However, the black and white footage goes on for 2h 9 min. At some point you'll wish editor (Robert Grigsby Wilson) had cut out around 10 meandering minutes.

Fortunately, the beguiling atmosphere Blank creates makes up for the film's girth. The movie's hip contemporary playlist is fun (music supervisor Guy Route). The film's look, from production

design (Valeria De Felice, *Night Comes On*), art direction (Katie Fleming, *Night Comes On*) and the clothes everyone struts (costume designer Sarah Williams), thoroughly reflect the city, its vibe and inhabitants. It's like a cool urban playland has been caught in motion (cinematographer Eric Branco, *Clemency*), making the filming of Radha's stomping ground as alluring as a travelogue.

As a director, Blank's style is somewhat reminiscent of Sidney Lumet's. She takes a part of the city, builds a drama-sphere and plays it out with a stable consistent tone. Her comedy has a neurotic campiness too, like early Woody Allen films. The drama evokes a cinema verité style, the kind that John Cassavetes and Spike Lee favor.

Blank pulls the most natural performances from the young actors: Haskiri Velazquez (TV's *The Birch*) as the bold lesbian student, Imani Lewis as Radha's nemesis, with Antonio Ortiz (Vox Lux) and T.J. Atoms (Hulu's *Wu-Tang: An*

American Saga) as Blank's most ardent pupils. They're all so animated they deserve their own show. Ditto the hip-hop folks—from D the romantic to the fierce women who dig into each

other in the Bronx rap battle night dubbed "Queen of the Ring." A smart producer would sign them up for a late-night cable show or streaming series.

As for Blank's acting? Her comic thespian instincts are pretty sharp. When she just curls her face, wrinkles her nose or gives that stink eye, she says more in a glance than a page of dialogue. Her timing is impeccable. Her antics can be as broad as Vivian Vance and Lucille Ball on the old *I Love Lucy* TV series or as nuanced as Loretta Devine on *The Carmichael Show*. Don't be surprised if this movie spawns a cable series too.

As the film winds down, a horn section plays a moody, heady mixture of soul and jazz music. It's an entrancing effect, one that will captivate audiences as they watch a vulnerable but resilient forty-year-old find her own voice.

Opens October 2nd in select theaters. Premieres on Netflix on October 9th.

Visit NNPA News Wire Film Critic Dwight Brown at DwightBrownInk.com and BlackPressUSA.com.



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Wealth gap costs over last two decades: \$2.7 trillion in Black income, \$16 trillion to U.S. economy

By Charlene Crowell
Senior Fellow with the
Center for Responsible
Lending

America's persistent racial income and wealth gaps are the result of four intertwined factors: housing, education, business ownership and access to credit. Closing these gaps would facilitate inter-generational wealth creation for Black America and also expand the nation's economy by \$5 trillion over the next five years. These findings come from an extensive report newly-released by a major bank.

According to Closing the Racial Inequality Gaps: the Economic Costs of Black Inequality in the U.S., published by Citi Global Perspective and Solutions, centuries of bias and institutionalized segregation have generated grave societal and economic losses that reverberate throughout

America. Had these gaps been addressed 20 years ago, the report finds that the nation could have:

- Generated an additional \$13 trillion in business revenue;
- Created 6.1 million jobs each year if Black entrepreneurs had access to fair and equitable lending;
- Enabled Black America to earn \$2.7 trillion more in income; and
- Resulted in 770,000 more Black homeowners and boosted the economy by \$218 billion.

Its foreword, written by Raymond J. McGuire, Citi's Vice Chairman and Chair of its Global Banking and Capital Markets addresses recent deaths from the pandemic and from police violence against communities of color.

"My two brothers and I were raised in Dayton, Ohio by our single mom and her parents, who had migrated from Georgia to escape the

injustice and terror of Jim Crow. They worked tirelessly as janitors, social workers, and leaders at our local church to give us every opportunity."

"Yet even today, with all those credentials and as one of the leading executives on Wall Street," wrote McGuire, "I am still seen first as a six-foot-four, two-hundred-pound Black man wherever I go — even in my own neighborhood. I could have been George Floyd. And my wife and I are constantly aware that our children could have their innocence snatched away from them at any given moment, simply for the perceived threat of their skin color."

McGuire's forward weaves his personal journey with startling findings of the untold and unmet quest for financial justice that suppresses all of Black America — including how the current public health

and economic crisis make this quest much harder to achieve.

Last year, 2019, data cited by the report show Black families remained the most likely racial group to be denied a mortgage for home purchase or refinance. Denial rates for Black applicants seeking to refinance their mortgages to a lower interest rate were more than double that of Black applicants seeking to purchase a home. The rate of rejection on home purchase was slightly over 15% and rejections to refinance was 35%.

By comparison, denial rates for White mortgage applicants were respectively 5% and 15% for home purchase and refinance. The higher denial rate for Black families, according to the report, was due to: higher debt-to-income ratios, poor credit histories, and incom-

plete applications.

This finding mirrors an analysis of 2019 Home Mortgage Disclosure Act data by the Center for Responsible Lending (CRL) that found the share of home purchase loans made to Black and Latino borrowers remained below their population share. Although Blacks comprise 13.4% of the population, they represented 7% of loans. Similarly, Latinos are 18.3% of the total population but received 9.2% of loans.

Nationwide, 16 states have a greater than average percent of the total population, and include: Alabama, Arkansas, Florida, Delaware, Georgia, Illinois, Maryland, Mississippi, North Carolina, New Jersey, New York, South Carolina, Tennessee, and Virginia.

"Traditional banks in predominately Black neigh-

borhoods, tend to require higher initial opening deposits, and higher minimum balances," according to the report. "This translates into Black accountholders needing to deposit a higher percentage of their paychecks into accounts to avoid fees or closure."

Further, with many Blacks segmented into lower-paying jobs and professions, the ability to save for a home is also diminished. Citi found that Black workers are overrepresented in occupations frequently paying less than \$25 per hour, and under-represented in careers usually paying wages of at least \$40 per hour.

Asserting that multiple initiatives will be required to reverse these and other long-standing trends, Citi's report authors call on government at all levels to

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COWBOYS, from Page 9

and running back Ezekiel Elliott on consecutive plays quickly shifted the game's momentum and led to a pair of first-half touchdowns by the Browns.

"We keep hurting ourselves on offense, putting our defense in a bad spot, and not starting fast enough, and that's what's been killing us over the past few games, and once again it's what hurt us (Sunday)," Prescott said. "That's definitely frustrating. We're just making mistakes over and over again."

And they wind up being extremely costly mistakes.

"That's the frustrating part, just how we're starting and then just seeing how well we're playing towards the end," Elliott said. "We've got to figure out a way to come out from the jump. It's a tough pill to swallow."

Because the Cowboys repeatedly fall so far behind,

they wind up attempting more passes and thus don't get many chances to utilize Elliott's abilities to rush the ball, work the clock and kept their anemic defense off the field. Elliott had just 12 carries for 54 yards, and also collected eight receptions for 71 yards.

"If we stay up in the game and we get the game in our hands, we're going to feed Zeke," Prescott said. "We're going to allow him to run the ball and do what he does best and show that he's one of the best backs in the NFL."

"But when you get down, you've got to work against the time, and that usually calls for you to throw the ball. With the receivers and playmakers we have, it just takes the ball out of his hands."

On the other side, the Browns averaged an amazing 7.7 yards per rushing attempt and racked up 509

total yards.

"We did not stop the run," McCarthy said. "You give up 300 yards rushing, that's just poor run defense. There's no way around it."

"We have a defense that fits our players. Communication needs to be cleaner. We need to get set cleaner and we've got to tackle."

The Cowboys will try and tackle their issues head-on and turn their season around this Sunday when they host the New York Giants at 3:25 p.m.

"We've got great leaders, and that starts with coach McCarthy," Prescott said. "He's one of those coaches that it hurts when you lose a game like this. It hurts that you let him down."

"You're more hurt that you disappointed him, and you'd rather him be mad at you. He comes in each and every day and leads the right way, and we have to be better executing on the field for him and the rest of the coaches."

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TBNA weighs in on governor's announcement regarding Texas bars

AUSTIN, Texas — Today, October 7, Gov. Greg Abbott announced that he is rescinding his June 26 Executive Order which uniformly closed down the entire Texas bar and nightclub industry for a second time. His newest plan allows each county judge to “opt in” to allowing bars and nightclubs to provide in-person service starting October 14th.

After this news broke, Michael Klein, Texas Bar and Nightclub Alliance president, released the following statement:

“We are extremely shocked by the announcement made today. When other Governors around the



Alexander Popov / Unsplash

country, like Ron DeSantis, continue to lead and set a course for economic and social recovery for their states, today our Governor punted.

TBNA is under no delusions: many of our members will eventually be allowed to operate under this

new order because their county judge will lead and ‘opt in’. However, this is a death sentence for so many of our members under the jurisdiction of county judges who still believe that we should be locked down like we were in March and April, despite all the prog-

ress we’ve made coexisting with this virus.

In his last announcement, Abbott rightly took a regional approach based on a hard data point--hospitalizations--that began with the basic premise that Texas was further opening the economy without local officials having to opt in. We were left out of that announcement.

But today there was no such data driven approach. No basic premise in the announcement that we are now open. The truth is we remain closed until someone else makes the decision to open us up based on whatever parameters they deem appropriate--data,

politics, personal animus, you name it.

Abbott has forced 254 other people to make this decision for him with no guideposts as to how to make that decision. He’s officially passed the buck.

No other sector of the Texas economy is being handled this way, even similar businesses such as restaurants or bingo halls. Bars are being singled out.

And is this opt in permanent? Can it be rescinded? if so, why? And for how long? We have absolutely no business certainty with

this plan. Our members buy fresh food, beer, and other perishable items. What happens if a county judge wakes up and changes their mind? More sunk costs, more lost revenue, more dreams destroyed.

Texas bars and nightclubs are now the official scapegoat of the pandemic.”

For more information about TBNA’s efforts in helping Texas bars to reopen safely and sustainably, please contact Cara Gustafson at (561) 797-8267.

GARNER, from Page 6

sounding concurrence with this recognition for Garner based on her current experience of navigating the course content each week.

“She deserves it! When I log in on my computer on B-day, I know that my work will be waiting for me.” It is easy to understand and she makes learning fun and interesting for me. As an English I student and a freshman learning from home, I appreciate her for being organized,” Lauren Weaver said.

Ms. Weaver has experienced the instructional excellence of Garner with her older children, who are now graduates. She shared that she made sure her younger daughter was in her class this year.

“I was so excited to share in this incredible moment when she was given the Humanities Texas Award and I am glad that the district is recognizing the exemplary work that she is doing,” began Ms. Weaver. “She made sure our twins, as freshmen, had all their work setup and gave them guidance. Now, she is doing the same for our youngest daughter who is entering her freshman year. English I can be challenging, but she is making it a

great experience for her.”

In an earlier conversation, Ms. Weaver also shared her appreciation for the extra steps that Garner takes to ensure student success during virtual learning. She expressed that Ms. Garner goes the extra mile of sending a detailed email to the parents of her students on the weekend to ensure that they are also aware of the assignments and lessons of the week.

Ms. Weaver’s older daughter who is a recent DHS 2020 graduate Rachel Weaver also congratulated Garner and spoke of her passion for student achievement prior to becoming a teacher.

“I had Ms. Cora my freshman year and she was one of my teaching assistants. She always made learning fun and easy for us. We were all so happy when she became a teacher. It has been amazing to see all of the awards and recognition she has received,” said Rachel Weaver. “She loves teaching and working with students and gave us community service opportunities if we needed them.”

The DeSoto Early College High School campus led by Dr. Labotta Taylor

was also awarded for cultivating an atmosphere for teachers to flourish and thrive in this field of study. The campus will receive funds to purchase humanities-based instructional materials.

“I am thankful to Humanities Texas for honoring the DeSoto Early College High School campus and our teacher, Ms. Cora Garner,” said Dr. Taylor. “Ms. Garner is an outstanding instructor and this award is well-deserved. I commend her for this achievement as she continues her journey of educational excellence.”

Ms. Garner shared her appreciation for the team of educators and district leaders, past and present, who helped prepare her to achieve this milestone in her career.

“I am thankful for Humanities Texas for recognizing and rewarding teachers like myself who are committed to student achievement and academic excellence even in a virtual setting. I am thankful for all those who supported my endeavors, coached, and empowered me to become a teacher leader in DeSoto ISD.”

Ms. Moore shares that Garner and the Early College High School will receive a certificate and a

monetary award of \$5,000 and \$1,000, respectively.

Humanities Texas is the state affiliate of the National Endowment of Humanities that has awarded teachers for their educational excellence for more than 30 years and who mission is to through programs that improve the quality of classroom teaching through programs, exhibits, and professional development, their support of libraries and museums, and by providing learning opportunities for lifelong learning for Texans of all ages.



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Ongoing House of Blues

Want a cool job in live music? House of Blues Dallas is hiring! Spruce up your resume and join us on Monday, August 26th for a Job Fair in our Cambridge Room from 1-5PM. All depart-



ments are hiring. View job openings at <http://livenationentertainment.com/careers>.

On-going First Fridays Virtual Job Fair

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Note: Until further notice, all services at Bethel church will be via Video-Conferencing and perhaps other churches as well; log on individual churches websites for details. See Bethel's website www.bethelbiblefellowship.org for their details because of the Coronavirus.

October 11, 9:45 am

Please join us in our quiet

time, "Prayer and Meditation" followed by Morning Worship. You will be blessed and inspired as we celebrate service to God, our community and all mankind.

October 14, 7 pm

You are invited to join us via video-conferencing for Prayer and Bible Study from 7 to 8:45 pm as we pray for the world's Coronavirus.

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site for details of their services until further notice because of the Coronavirus.

October 11

You are invited to join us in our Sunday Morning Services as we praise and worship God in the Joycye

Turner Fellowship Hall, followed by our Worship Services; and bring someone with you, you will be blessed. It's for God's glory and honor.

See CHURCH, Page 14

CHURCH HAPPENINGS



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Chillin Ain't What I Thought It Was

By Dr. James L. Snyder

Last week the Gracious Mistress of the Parsonage came up with a brilliant idea. At least, at the time, it seemed brilliant.

"Why don't we," she began, "take Monday off and just chill?"

Since it's been a long time since I did any chillin, I had to ask her, "What do we chill about?"

She looked at me with one of those looks and said, "Oh, silly boy. Don't you know what it means to just chill for a day?"

"Don't you worry about a thing," she said with a huge

smile on her face, "I'll take care of everything."

That's what got me to worry. When the Gracious Mistress of the Parsonage is in charge of planning, nothing is off the table.

As we went to bed Sunday night, my wife said, "Are you as excited about our chillin day tomorrow as I am?"

Not knowing exactly what she had planned, I wasn't as excited as she was.

We had a light breakfast and chattered a little while watching the news on TV.

"There's a new restaurant in our area. Let's go there for lunch."

That was okay with me, then she said, "We should leave a little before lunch, I need to stop to pick up something."

"And then," she continued, "I need to go over to Lowe's and pick up some material for the room we're remodeling."

Finally, we did get to the new restaurant and had a wonderful lunch. After lunch, we headed over to Lowe's and picked up the material she had ordered.

I still was trying to figure out what we were going to be doing to chill out today. While I was thinking about it, she suddenly said,

"Look, there's a thrift store I haven't been to in a month. Let's stop and see what they got."

Coming out of the thrift store with a shopping cart full of stuff, "I sure am grateful that we stopped here today. Look at all the wonderful stuff I got and look at how much money I saved."

Driving out of the parking lot and onto the main highway, we went for just a few minutes, and then my wife said, "Oh, look over there. They have some material I need to get to finish the project I'm working on. Let's stop there for a minute."

We brought out another shopping cart full of "stuff" she needed for her project. I glanced at her as we got into the van, and she was smiling.

I made the mistake of asking her, "Why are you smiling?"

"Oh," she said, chuckling, "this is the best chillin day I've had, in, I can't remember how long. Aren't you glad we took this day off to chill?"

We got home and sat down in the living room after we had unloaded her van, and she said, "This has been a wonderful time together. We should do this more of-

ten." And she looked at me and smiled, and I returned her smile thinking, I don't think so.

As she talked, I couldn't help but think of one of my favorite Old Testament passages. "Can two walk together, except they be agreed?" (Amos 3:3).

I still haven't figured out what a chillin day is, but I have learned, if I want what she wants, that makes it all the more wonderful.

Dr. James L. Snyder is pastor of the Family of God Fellowship, Ocala, FL 34472. The church web site is www.whatafellowship.com.

CHURCH, from Page 13

October 14, 7 pm

Join us in our Wednesday's 12 Noon-Day Live, Prayer and Bible Study class and/or our Wednesday Night Live, Prayer and Bible Study at 7 p.m. to learn more about God's Word. Be encouraged by God's plan for your maturity and His glory; and most of all; be prepared to grow.

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"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not open the windows of heaven and pour you out a blessing that there will not be room to receive."

- Malachi 3:8-10

Check "IBOC's" website until further notice because of the Coronavirus.

October 09, 7 pm

All men are invited to Men's Ministry meeting each Friday night at 8 pm, (IBOC promotes proactive male leadership.)

October 11, 10 a.m.

Join us for our Morning Service; and don't forget to invite family and friends to join us as we celebrate our Lord and Savior, Jesus Christ.

October 12, 7 pm

You are invited to Monday School to see what God has to say to us in His Holy Word.

Pastor Rickie Rush

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October 11, 8 and 11 am

You are invited to our Worship Services as we honor God for His goodness and faithfulness.

**October 12, 7 to 8 pm
Every Monday Night**

Sister II Sister (Women's Mission) in the Main Fellowship Hall and the Men II Men Bible Study in the Youth Church Sanctuary (Chapel).

October 14, 7 pm

You're invited to our Wednesday's Bible Study class; you will learn what God has to say to us. Come and be encouraged by God's plan for your spiritual growth and His glory.

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Discerning Road Blocks



Sister Tarpley
NDG
Religion
Editor

"You need to persevere so that when you have done the will of God, you will receive what He has promised."

(Hebrew 10:36-37).

How do you know when God has placed obstacles in your path to protect you or that Satan is hindering God's purposes in your affairs?

The story is told of a man who was in California traveling four hours to a speaking engagement when terrible fires had broken out in Southern California and many of the highways were being shut down.

Such was the case about an hour into his journey.

He had to detour to a small town and was questioning whether he should turn around and go back.

He stopped at a convenience store. A woman pumping gas next to him said that the interstate was closed down ahead and if he was going north he would never get there and even if he got there he would have difficulty getting back.

Suddenly, fear struck him with the prospects of being stranded in a strange place. He quietly prayed, asking the Lord whether this was a warning for him to turn back or Satan's hindrance. He went into the convenience store to inquire about a map.

While he was standing there a man walked up to him and said, "Where are you trying to go?" He told him his dilemma and he explained that the interstate was open just north of



Sister Tarpley, front row left, joined other ladies in the area, at the Carrollton Gazebo in Down Carrollton, celebrating the 100 years of Women Suffrage, Saturday, October 3, 2020.
(Photo: Terry McCranie / Courtesy)

where we were and that he had to go to this exact spot and would be glad to guide me there.

He took him through all sorts of side roads in very unfamiliar areas. The man said that he would never have gotten there by himself, nor would he have made the attempt.

They came to the inter-

state ramp just above where the fires were. The man waived as he sent him on his way. The man had no more trouble. He arrived at the luncheon on time and ministered to the businessmen.

Often Christians look at situations and wonder if God had sent His angel to lead them to where they

were to go. Immediately after they had prayed, God would give the answer.

Do you have a situation that is difficult to discern whether God is protecting you or Satan is hindering you? Ask God to show you.

Talk to God and tell Him that you trust Him. Ask Him to show you the way you should go and for Him to lift up your soul. To teach you His will for you. Recognize that He is

your God and that the Holy Spirit will lead you on level ground (Psalm 143:8-10).

God knows you and He knows your special needs. Trust Him to meet your needs in the way that is best. God know what is in your heart and mind today.

Pray that He will provide calmness and fill you with good thoughts and actions as you interact with the people around you in the name of Jesus and offer God praise.

GRANT, from Page 7

terly volunteer effort that involves citizens in maintaining and improving the environment. It requires a signed two-year commitment to clean the designated area at least once a quarter. The adoptable spots include creeks, greenbelts, parks, and other areas if they are owned and maintained

by the City of Carrollton. Adopters select their dates and hours to work. The program is open to all groups and interested individuals.

The Waterway Cleanup Project is typically a one-time or short-term activity to beautify the community while removing unwanted litter from creeks and parks.

Groups can volunteer as many times as they would like without the frequency requirements of the Adopt-A-Spot program. The City provides volunteers with equipment and supplies, and Parks & Recreation workers will remove the trash bags the next business day. Both programs are appropriate for all ages and can function as great service projects.

Additionally, residents can help protect waterways by volunteering to place storm drain markers on storm inlets throughout the City.

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

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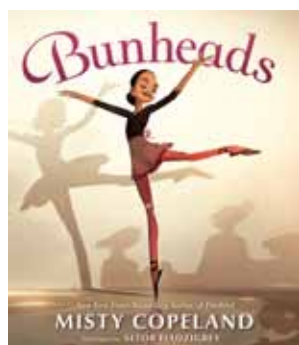
NDG Bookshelf: 'Bunheads' is an inspiring book from a groundbreaking dancer

By Terri Schlichenmeyer

These days, helping others is on point.

It's the best thing to do – not just for them, but for you. Everybody's happy when you work together because it makes the task a little easier, and learning is better when you teach one another as you go. Helping others is right on point and, in the new book "Bunheads" by Misty Copeland, illustrated by Setor Fiadzigbey, it's more fun, too.

Everyone was really excited when Miss Bradley made her announcement



at the beginning of dance class. She said they were going to perform the ballet Coppélia, a tale of a toymaker, a beautiful doll, a boy named Franz, and his jealous girlfriend, Swanilda. It was a dramatic tale and little Misty couldn't wait to

dance that ballet.

This, in fact, would be her first big dance and she very much wanted to be Swanilda. But before she could do that, she had to try out for the role, just like all the other girls in ballet class. There were a lot of different dances to know and she'd have to do them all perfectly, from the easy développée to tendu front, to the very hard-to-do pas de bourrée. Misty'd never danced like that before, but as Miss Bradley called Misty and a girl named Cat up to the front of the room, she said Misty was "very good."

Miss Bradley asked Cat to show Misty the first part of the Coppélia. Misty was so excited! Even the name, pronounced "Co-pay-lee-ah," sounded "magical and full of mystery!"

But the next day, Misty began to have her doubts. Cat was really good. What if she wanted the part of Swanilda, too? How could Misty ever compete with anyone so talented?

As the other dancers filed into class, Cat and Misty stuck together. Cat began to teach Misty more moves, and it was so much fun but everyone in ballet class, it

seemed, wanted to dance the Coppélia. Misty could predict that Cat would definitely be in the ballet because nobody was a better dancer. But would Misty land a part, too?

At the risk of being a spoiler, there's a happy ending to "Bunheads," but you probably already knew that, whether you're a patron of the ballet or not.

Which brings us to the meat of this book: even the title, referring to hairstyle, is for little ballet dancers. Pure and simple, it's for kids who twirl and tippy-toe and jeté through the house, kids

who first-position without even thinking about it, kids who'd wear a tutu in the tub, if they could. Author Misty Copeland speaks directly to their hearts with authenticity, and she addresses any ballet-diva behavior your little one might have by showing that competition is good but learning from the competition is better.

Non-dancers may appreciate this adorable book, but it'll be so much more meaningful for little ballet stars or ballet fans, boys or girls, ages 3 to 7. If that barre is already set for your child, "Bunheads" is en pointe.

New Biden campaign ads feature Hip-Hop, R&B icons

By Stacy M. Brown
NNPA Senior National
Correspondent

Hip-hop icons Jermaine Dupri and Ludacris and R&B star Monica are highlighted in new ads unveiled Oct. 1 by the campaign of Democratic Presidential candidate Joe Biden.

Released just two days after an embarrassingly disturbing presidential debate in which President Trump was perceived by many as exhibiting a lack of deco-

rum, the Biden ads titled, "Our Voice, Our Vote," focus on Trump's refusal to condemn white supremacists.

Messaging also highlights the word, "Choked," a term used by Trump when he compared the shooting of a Black man in the back to choking in a game of golf.

"Our Vote, Our Voice" is expected to run nationally with a concentration in the battleground states of Pennsylvania, Wisconsin, Michi-

gan, Florida, Georgia, Ohio, and North Carolina.

In a release from the campaign, Biden's camp notes that Trump's choosing to address many of the issues that Black Americans have faced historically with just 39 days remaining before Election Day, is a clear indication that the health, safety and wellbeing of Black communities have never been a priority for the president.

The campaign further noted that Trump's plan

for Black America, which he outlined during an Oct. 1 event is "an obvious distraction from the fact that he spent the last four years advancing anti-Black policies, derailing progress made by our nation's first African American president, and ignoring the existence of systemic racism."

"It's important to remember that this administration has remained virtually silent on all issues affecting Black communities, while Vice President Biden and

Senator Harris continue to speak with real people and stand up with them in their fight for justice, equity and opportunity.

"As a reminder Joe Biden and Kamala Harris got into this race to advance progress on racial equity – while being clear about defeating a racist president who continues to lie every day about a pandemic that has disproportionately killed Black Americans."

President Trump "has been in office for nearly 4

years and the results have been devastating for Black Americans," stated Kamau Marshall, Biden's director of Strategic Communications.

"Trump continues to make more empty promises. Black voters won't fall for it. While President Trump fans the flames of race and division, Joe Biden and Kamala Harris will bring Americans together to advance racial equity and root out systemic racism," Marshall continued.

GAP, from Page 11

share a part in progressive change.

For example, Citi's report calls for the Federal Reserve, the nation's central bank, to include reducing racial inequity as part of its mission. About the same time as the report's release, the Fed published its own 2019 Survey of Consumer Finances which showed that Black families, on average, have less than 15 percent of the wealth of White families. Again, all of these metrics occurred before the onset of the current deadly and economically devastating pandemic.

Nikitra Bailey, a CRL EVP, notes that the Fed has a key role to play in updating the Community Reinvestment Act, commonly known as CRA. The CRA is a civil rights law de-

signed to address financial opportunity and the legacy of discriminatory lending practices like redlining. This law requires banks to meet the credit needs of the same communities in which they are chartered.

"The Federal Reserve should ensure that updated regulations account for the harsh realities of discrimination that still plague today's financial marketplace," noted Bailey recently. "CRA was designed to undo the injustices created by the horrific practice of redlining and to expand financial opportunity, equity, and help spur investments in underserved areas."

"Our nation's most recent reckoning with racial injustice has elevated the recognition and urgency to enact significant reforms

to address structural racial barriers and provide opportunity to low-and-moderate income (LMI) families and people of color," Bailey continued. "CRA must be one of the major tools to provide these long overdue reforms."

In late September, the Board of Governors of the Federal Reserve took the first step toward reforming how the CRA regulates the banks it oversees.

Earlier in May, the Office of the Comptroller of the Currency finalized its version of a CRA, which civil rights advocates say will reduce already limited opportunities for LMI people. To date, the Federal Deposit Insurance Corporation (FDIC), the third regulator charged with implementing CRA, has not supported either proposed rule, or offered yet another version.

Hopefully the three federal regulators will reach consensus on an updated CRA that is true the law's legislative intent.

This column recently shared an update on the future of federal support for more COVID-19 assistance. At press time, the House Majority version, known as the HEROES Act, remains in debate with White House advisers. Instead of moving this proposal forward, the Senate has chosen to place its attention and effort to push the new Supreme Court nomination to a floor vote in 2020. Readers may recall that when the late Justice Antonin Scalia passed in February of an election year – 2016 – President Obama's nomination was ignored, and never received a hearing. Instead the Senate waited over 400 days until

President Trump took office and a different nominee was eventually confirmed.

Meanwhile, consumer advocates have proposed a range of policies to both address the current pandemic and economic crisis. Their shared goal is to correct policies that perpetuate today's racial wealth gap and include reforming housing finance, direct federal support for Black businesses, broad-based student debt cancellation, and strong regulation of financial services and products.

There are also important roles for corporate America to increase equity and opportunity. Equal pay and enhanced opportunities for professional development are crucial and must include financial institutions that have contributed to the nation's inequality gaps. Specifically, banks must

invest in Black entrepreneurs, and do more to equitably bring more mortgage-ready Black homebuyers already identified by Freddie Mac into the marketplace. Increased mortgage lending would include 1.7 million millennials now left out, according to the Urban Institute, a DC-based, non-profit think tank.

The common thread of all these proposals is an essential and measurable commitment to eliminate racial income and wealth gaps. How well America embraces this challenge will determine whether our collective financial futures will be better than our history.

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