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To Dumb and Dumber, if not for you then how about:

- Papa
- Gramma
- Brother
- Sister
- Friends
- Co-Workers

God Bless America

Happy Thanksgiving 2020

Photo: June Heredia / Unsplash



The Power of Trust and Truth

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Help is a call away for HIV patients

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Minnie's Thanksgiving delivers

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DHA funds scholarships for 10 students

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Irving NAACP's Trucks and Blue Christmas

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Dallas Cowboys chalk up a win on the road

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Film Review: Sound of Metal

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People In The News ...



David Dinkins



Jenarie Davis-Middleton



Fabian Broaden

NDG Quote of the Week: "The whole world opened to me when I learned to read."

- Mary McLeod Bethune

David Dinkins

By Lauren Victoria Burke
NNPA Correspondent

David Dinkins was the stuff of political legend in New York's Harlem.

From 1990 to 1993, Dinkins served as the 106th Mayor of the largest city in America — New York. Dinkins was a historic figure as the first African American to hold the office. He often referred to the city as “a gorgeous mosaic.”

Dinkins was part of Harlem's Democratic Party machine that dominated



politics from the late 60s and into the 1990s.

He was part of a power base that was made up of businessman Percy Sutton, New York State Assemblyman Herman “Denny”

Farrell, attorney Basil Patterson, and Congressman Charles Rangel.

Dinkins won an Assembly seat, was appointed City Clerk and served as Manhattan Borough President before being elected Mayor of New York. Dinkins was one of fifty Black investors who helped Percy Sutton found Inner City Broadcasting Corporation in 1971. Sutton also invested in The Amsterdam News.

Dinkins was viewed as a compromise candidate during a time of turmoil in New York. Elected a year after the infamous

1989 “Central Park jogger” incident that led to the wrongful convictions of five Black and Hispanic boys, Dinkins proved to be a cautious and stoic figure who was a competent caretaker of the city, including its many fiscal, social and political challenges.

Dinkins' administration followed that of one of New York City's most storied politicians, Ed Koch.

Following violence in the Crown Heights section of Brooklyn that many believed was not handled well by Dinkins, he lost his bid for re-election.

Dinkins was a member of

the 20,000 strong Montford Point Marines and served in the Marines from 1945–1946.

In 1956 he earned a law degree from Brooklyn Law School. He graduated cum laude from Howard University.

On the night of November 23rd, David Dinkins succumbed to natural causes at his home on Manhattan's Upper East Side. His death follows the recent passing of his wife Joyce, who died at their home on October 12th. Joyce Dinkins was 89.

The former Mayor is survived by their two children,

David N. Dinkins Jr. and Donna Dinkins Hoggard.

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 @LV-Burke.

(Photo: Metropolitan Transportation Authority of the State of New York / Patrick Cashin, CC BY 2.0 via Wikimedia Commons)

Jenarie Davis-Middleton

By Stacy M. Brown,
NNPA Senior National
Correspondent

Jenarie Davis-Middleton is a self-described unconventional writer who likes to share life experiences.

A wife and a mother of five, Davis-Middleton noted that although her schedule is hectic, she tires as often as possible to incorporate quiet time to clear her thoughts. And, to write books.

Davis-Middleton has penned, “How To: Play Basketball the Fun Way,” a 122-page expose accom-



panied with a host of “how-to” photos that provide intriguing lessons on fundamental and expert-level hardwood acts like the two-hand chest pass, shooting a set-shot in the face of a defender, how to rebound and

play defense properly.

“When you think of defense in basketball, what comes to mind? For me, playing defense was my favorite,” stated Davis-Middleton, a standout basketball player in middle school, high school, and college.

“Playing defense prepared me to score on the offensive end. It's exciting when you can stop the other team from scoring,” she exclaimed.

It wasn't until she was 12 years old that Davis-Middleton said she learned how to play basketball. “I didn't know how to shoot or dribble the ball,” she

said, noting that her father, the musician Aaron Teel, taught her the importance of timing.

“Timing the ball is an art,” Davis-Middleton noted. “If you can time the ball right, you can steal the ball from other players any time. It's not too difficult. All you have to do is have fun.”

The book details just how to time the basketball — always make sure you swipe at the ball with an open palm, hitting it upward with your fingertips. “Never swipe down,” Davis-Middleton explained. “If you do, the referee will most likely call a personal

foul.”

Divided into 11 chapters and including a page on basketball terminology, a court diagram, and a bonus feature on how Davis-Middleton earned a scholarship to Jacksonville University in Florida, the book is a comprehensive tutorial on playing basketball, but getting the most fun from the game.

Davis-Middleton's journey toward publishing the book began in 2002, during her junior year in high school. She said Teel, and her mother, Stephanie Teel, were inspirations. Her father urged her to “write things down,” and her

mother wouldn't allow her to quit.

“When I was in college when I first felt weak, my mother left me handwritten notes,” Davis-Middleton recalled.

“She gifted me with somethings during those tough moments that I still have today. I promised that I'd stay focused and finish school, and I did. They helped me become the woman I am today.”

Davis-Middleton said she also learned her basketball skills by watching NBA games.

“Every chance that I had,

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Fabian Broaden

By ReShonda Tate
Billingsley
Defender News Network

When Houstonian Fabian Broaden graduated from college at Southern University, he began a successful career as an architect here in Houston. It's a job he loved, but one day while listening to his pastor, Kirbjon Caldwell at Windsor Village United Methodist Church, preach about im-



pact, he felt he had a higher calling.

He found it through the camera lens.

Broaden has ignited social media with his thought-provoking political and social statement photo shoots. As a member of Kappa Alpha Psi Fraternity, Inc., he often called on his frat brothers to help him do shoots that celebrated Black men. When Kamala Harris, a member of Alpha Kappa Alpha Sorority, Inc. received the vice-presidential nomination, he decided to take his political activism one step further, adding other members of the Divine Nine (the consor-

tium of ten Black fraternities and sororities) into the mix. He's produced photo shoots celebrating everything from breast cancer to Black history.

He talks with the Defender about the motivation behind his passion.

Defender: Your recent Divine Nine photo encouraging people to vote went viral. How did you come up with the idea for that?

Fabian Broaden: I wanted to do something to motivate people that look like me to get out and stroll

to the polls. When I reached out to the other members of the Divine Nine, everybody was just so excited and motivated. They understood my vision. They were all excited and they were just ready to run with it, to get other people energized to vote.

Defender: How did you get started?

Broaden: My first shoot I did was a video shortly after Trayvon Martin was murdered and we got to all watch what happened in society when George Zim-

merman got off. I wanted to empower and make Black men feel good about themselves because, at that time, a lot of Black people like myself just felt very discouraged. So, I wanted to do something to uplift the Black men in our community. I did a shoot with my fraternity brothers and I just showed that we're from all different types of backgrounds and we have graduated and we're all professional.

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Winnifred “Wini” Cannon

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972-509-9049**Editorial Department:**

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www.facebook.com/NorthDallasGazette
www.pinterest.com/NDallasGazette
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Published by

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The North Dallas Gazette, formerly Minority Opportunity News, was founded in July 1991, by Mr. Jim Bochum and Mr. Thurman R. Jones. North Dallas Gazette is a wholly-owned subsidiary of Minority Opportunity News, Inc.

The Power of Trust and Truth

By Gary H. Gibbons, M.D.,
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Director National Institute
on Minority Health and Health
Disparities

COVID-19 has killed more than 230,000 people in the U.S., and the death toll continues to rise at a rate of about 1,000 per day. We know, however, that families and communities don't count their losses in thousands or hundreds; they count them one-by-one — a father, a teacher, a sister, a friend, a nurse, a son, a Tribal elder, a church member. And these losses hurt.

But some communities feel the impact of COVID-19 more than others. Latinos, along with African Americans and American Indians, account for more than half of all COVID-related cases, even though they represent just a third of the population. According to the Centers for Disease Control and Prevention (CDC), these groups require hospitalization at a rate about five times higher than whites, due to the severity of their illnesses or lack of early access to health care. And the mortality outcomes reflect this as well: Latinos and American Indians die at 1.5 times the rate of whites, and African Americans, at 2.4 times the rate.

As scientists and NIH colleagues with more than 60 years of combined research experience in health disparities, we are not surprised by these discouraging statistics. But these awful numbers also feel deeply personal: they represent our friends, our family, our loved ones, too, as our roots are in these very communities—Philadelphia's African American neighborhoods, Miami's Cuban immigrant diaspora.

COVID-19, the disease caused by the novel coronavirus SARS-CoV-2, has

simply shone a spotlight on health disparities that have long affected underrepresented communities like ours. We know, for example, that obesity, diabetes, and heart disease are more prevalent among people of color. If you have any of these conditions and contract COVID-19 you run a much higher risk for severe complications and death.

But biology and behavior are just part of the picture. Where we work, whether we have access to quality health care, what we eat, and other socio-economic conditions also drive health disparities.

As we grapple with the effects of these health inequities on our daily lives, we can take simple public health measures to help prevent the immediate spread of this disease, starting with wearing a mask, washing our hands, and maintaining six feet of distance from others. But that won't be enough to end the pandemic in communities of color.

As the leaders of two public health research agencies, we know we can't just devise solutions from Washington, D.C. We must also work with those who are most trusted, respected, and closest to these hard-hit communities. Through joint local efforts, we believe we can ensure that the best, most accurate information reaches these communities, and that they are informed about, and included in, diverse research studies essential for developing safe, effective treatments, and vaccines for all. That is why the National Institutes of Health (NIH) has issued a \$12 million award to support teams in 11 states to establish the Community Engagement Alliance (CEAL) Against COVID-19 Disparities.

This Alliance has already brought together commu-

nity- and faith-based organizations, doctors, patients, researchers, community advocates and minority-serving educational institutions. For weeks, from Sacramento, California to Jackson, Mississippi, we have been listening carefully—to concerns, fears, very practical questions, and ideas. Our sincere hope is that, working together, we will find ways to overcome COVID-19 in a manner that takes into account the history, cultural differences, and unique input and needs of the people it affects most.

How do we do this? We start by offering reliable and easily understood information based on science, by dispelling myths, and by explaining the importance of research. CEAL is working with trusted members in communities like yours to ensure access to information that can be shared through virtual town halls, infographics, animated videos, and in many other ways — like social media posts.

Importantly, we also will be encouraging participation in research studies designed to stamp out COVID-19 in high-risk communities. That's because clinical trials, the fundamental part of the scientific process, show whether new medicines and vaccines are effective at protecting you against disease. When a drug gets approved and your doctor prescribes it for you, you are not wrong to wonder whether it has been tested and shown to work — and especially shown to work for people like you.

This is why it is so important for research studies to include people from all races, genders, ages, socio-economic classes and more. We simply need to learn who is likely to benefit the most from any given treatment. In other words, we can't develop effective drugs and

vaccines to conquer COVID-19 in communities of color without the active participation of the people who live there.

We strongly believe that when done right, inclusive research leads to solutions that get us where we need to be. We already have safeguards in place to ensure historic wrongs are not repeated, and that safe and ethical standards are practiced consistently. The Food and Drug Administration, review boards, and expert panels at the NIH—indeed, each institution and company conducting medical research—rigorously review every phase of a clinical trial, from before it begins until after it ends. These review boards include not just scientists, doctors, and experts, but also community advocates who keep a watchful eye on the process.

While these factors are critical to ending this public health emergency, we must keep our eyes on an even bigger prize—a nation without the disturbing health inequities that compromise the health of our whole society. As clinicians who have cared for countless patients of color, as mentors who have supported underrepresented groups, and as members of communities where each one teaches one, we fully understand the power of community to make a difference in the long fight against this conquerable problem.

We firmly believe that by traveling this journey together—by sharing sound information, by squashing misinformation, by being responsible citizens and building trust in science—we can push this deadly pandemic into retreat. Hopefully when that happens, we can embark on a path of inclusion that gives everyone in America a fighting chance for a long and healthy life.

"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.

AHF reminds HIV patients care is 'just a call away' during pandemic

As COVID-19 escalates across the nation, AHF promotes its telemedicine services with the launch of a new billboard and transit ad campaign

LOS ANGELES -- As rates of COVID-19 escalate in the US—with a reported 60,000 hospitalized as of earlier this week and more than 100,000 new infections logged daily over the past week, AIDS Healthcare Foundation (AHF) is rolling out a new nationwide public service billboard and transit advertising campaign to remind HIV and AIDS patients that medical care is “Just a Call Away” and can be arranged through telemedicine appointments by AHF via its www.HIVcare.org website.

The goal is to help AHF’s patients—as well as to encourage other HIV or AIDS patients who may be out of care—to embrace and maintain their health and wellbeing during the coronavirus pandemic with care provided by a medical provider via telemedicine. Since March, after COVID-19 reached its first crescendo, AHF has been



Taylor Grote / Unsplash

providing patients care via telemedicine. Telemedicine reduces the number of times patients have to actually physically go to a clinic facility—most often, if they need any blood testing. However, with patients who are already in care and successfully on antiretroviral treatment (ART), blood tests are routinely only taken from a patient two or three times a year.

“Like many in the medical field during this pandemic, we’ve found that telemedicine is an increas-

ingly important tool for the successful care and treatment of our patients,” said Michael Wohlfeiler, MD, JD, Chief Medical Officer for AHF. “Telemedicine allows patients the convenience of continuity of care for management of their disease. And as a very basic form of social distancing—with patients remaining in their homes or apartments—telemedicine also is a critical means to reduce possible infection with COVID-19, another viral infection that has

wreaked such humanitarian and economic devastation across the country and around the globe. We urge all our patients, as well as those who may have fallen out of care, to reach out and find out that we are ‘Just a Call Away’.”

Since the beginning of the pandemic, COVID-19 has infected 59.1 million people globally and claimed over 1.3 million lives. The devastating effects of the pandemic on all aspects of human activity cannot be understated. The impact of the virus on public health, the global economy, politics and civic institutions will likely be felt for generations. Amid this crisis, the possibility of an effective vaccine for COVID-19 holds a hopeful promise for a gradual end to the pandemic. However, until that time, our best course of action is to deploy simple, yet effective measures like mask use and

social distancing to prevent new infections.

Over the past few weeks (from late October to early November) four different versions of “Just a Call Away” billboards, bulletins, bus bench ads, interior cards and/or transit ads have posted in 25 cities in 12 states and the District of Columbia.

“Just a Call Away” public service messages are up now in California (Los Angeles, San Francisco and Oakland), Florida (Ft Lauderdale, Homestead, Orlando, Pensacola and St Petersburg), Georgia (Atlanta), Illinois (Chicago), Louisiana (Baton Rouge), Maryland (Baltimore), Mississippi (Jackson), Ohio (Cleveland and Columbus), Pennsylvania (Philadelphia), Texas (Dallas and Houston), Washington State (Seattle) and the District of Columbia.

The artwork for AHF’s “Just a Call Away” public

service message features an image of a hand holding up a phone with an image of two people on the phone screen—one, a medical provider, the other, a patient. A headline reads “HIVCare.org” with a sub-headline reminding viewers that care is ‘Just a Call Away’

The four different versions of the campaign differ in that they feature different medical providers and with one image, a patient holding up a pill bottle—underscoring the crucial role medication plays in the care of HIV and AIDS patients.

“We want to strongly encourage both our own AHF patients as well as other HIV or AIDS patients who may have fallen out of care to seriously consider exploring telemedicine as an efficient, social distanced way to receive their medical care,” added Michael Weinstein, President of AHF.

Texas is failing to control spread of COVID-19, reaching a new record-high

Austin, Texas — The COVID-19 pandemic continues to ravage many parts of the country, especially here in Texas. One person is dying from COVID-19 every minute in the United States.

In Texas, positive cases have already surpassed one million cases and more than 20,000 Texans have died

from the virus. More than 130 counties are at the COVID-19 “tipping point.” On Saturday, Texas announced 12,567 new cases.

Misinformation from Abbott, Trump, and Texas Republicans about coronavirus prevention and the benefits of staying home has also contributed to explosions of

cases across the state.

And the worst is yet to come. The medical community is concerned about another large surge in cases and deaths after Thanksgiving and the upcoming holiday season.

Texas Democratic Party Chair Gilberto Hinojosa issued a statement:

“Failed Republican Governor Abbott and the Republican Party are giving Texans only choices in this pandemic: catch the coronavirus and die, or catch the coronavirus and hopefully you don’t end up on life support.

“True leadership would understand that we can only

save the economy by stopping the further spread of this disease that has taken too many already. How many Texans must die for the Republicans to finally take this seriously? For the sake of all Texans, Gov. Ab-

bott must stop following Trump’s disastrous legacy on this pandemic and instead give our people the resources, information, and local power they need to have a fighting chance to turn this around.”

MedStar offers extra tips to keep Thanksgiving safe and enjoyable

Thanksgiving is a time for family, fun and food. MedStar wants to help make sure the holiday is SAFE. In addition to the COVID-19 guidelines, here are a few other safety tips as you enjoy the holiday weekend.

The day before Thanksgiving is the most traveled day of the year. If your plans include driving, check the weather along your route and plan for travel around

any storms that may be in the area you are traveling. Please be sure to use seat belts and, of course, no one should drink and drive. Drivers should be well rested and alert and give their full attention to the road – avoid distractions. Make frequent stops and for long trips, rotate drivers.

Cooking safety is also important. Cooks should avoid wearing loose clothing or dangling sleeves

while preparing the holiday meal.

Keep anything that can catch fire – potholders, oven mitts, wooden utensils, paper or plastic bags, food packaging, and towels or curtains—away from the stove, oven or any other appliance in the kitchen that generates heat.

Use a timer as a reminder that the stove or oven is on. Never leave the stove unattended – if the cook has to

leave the kitchen even for a short time, turn off the stove. Check food regularly.

Keep children and pets away from the cooking area. Consider purchasing a fire extinguisher to keep in the kitchen. Always check the kitchen before going to bed or leaving the home to make sure all stoves, ovens, and small appliances are turned off.

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COVID-19 doesn't put a damper on Minnie's Thanksgiving tradition

On Saturday, November 21st, Minnie's Food Pantry (MFP) hosted their 12th Annual Feeding 10,000 Thanksgiving Giveaway, made possible in support from USAA, HEB, Kroger, Tom Thumb Albertsons and other community partners.

MFP brought the redcarpet experience to thousands of families and provided each with a Thanksgiving meal including a turkey and all the trimmings needed to enjoy the holidays in their own homes with their loved ones.

This year's event was historical with almost twice



Pro Church Media / Unsplash

as many families registered from previous years, many of which sleep in their cars overnight to receive their turkey meals.

Live music was provided by Emerald City Band to

entertain the families as they drive through the contactless giveaway.

"Each year Minnie's Food Pantry hosts an Annual Thanksgiving giveaway to distribute complete

Thanksgiving meals, including a turkey and all the trimmings, to families who would otherwise go without in North Texas," said Dr. Cheryl Jackson, Founder, Minnie's Food Pantry. "Minnie's Food Pantry has been the leading food pantry in North Texas, we have distributed over four million meals since the pandemic hit in March.

"We will have several guests from the Dallas Mavericks including the CEO, Cynt Marshall and the Mavs Dancers to help entertain the crowd and show them love during the holidays.

"With the uncertainties of COVID-19 the impact it has had on our community made us create a giveaway experience that will put smiles on people's faces behind their mask. This year's event is anticipated to be larger and better than ever before you have to see it to believe it."

Minnie's Food Pantry is a 501(c)(3) non-profit organization that provides healthy, nutritious meals and resources by way of red-carpet treatment to children and families in need. Minnie's Food Pantry is the largest food pantry in North Texas that distributes regardless of

zip code. To date, Minnie's Food Pantry has proudly provided over 15 million to families in need of food assistance (with over three million meals being distributed since the pandemic hit our community). Additional information about Minnie's Food Pantry can be found by visiting www.MinniesFoodPantry.org, on Facebook at www.Facebook.com/MinniesFoodPantry, and on Twitter at www.Twitter.com/MinniesPantry. For more program and sponsorship information, please email info@minniesfoodpantry.org.

BROADEN, from Page 2

Defender: What message were you trying to get across?

Broaden: That Trayvon shoot was titled, "There's millions just like us." I wanted to show that we're Black men, we went off to college. We all have different careers. We like to dress nice. But also, during the weekend, we're just regular guys and you won't know us from any different than Trayvon Martin. We all just looked like just average guys out in society. That's how people view us. They don't know our background; they don't know our stories. They just see us

as men with no credibility. So, the shoot was just to capture that. I was shocked when it went viral and social media was very excited about it and it made a lot of people feel good.

Defender: What are some of the other shoots you've done?

Broaden: I did a shoot in honor of Colin Kaepernick, when he was being scrutinized by the NFL. When Nike picked him up, we wanted to celebrate Colin and Nike, so we all had on Nike tennis shoes, we were all dressed up in suits and we had our Black sons and that was a powerful piece

as well, where we just want to support Colin and just energize the Black community.

We did another shoot called "Don't think about voting, just do it." We also did a photo shoot celebrating breast cancer awareness.

Defender: How do you go from architecture to statement photo shoots? Is this something you want to pursue professionally?

Broaden: It's just a passion. I'm not looking for attention. I'm not looking to make any money. I just want to make Black and Brown people feel good about themselves.

Education: Southern University

Occupation: Architectural Sales

Organizations: Kappa Alpha Psi Fraternity, Inc.

Favorite pastime: Serving with the Cub Scouts

as a Den Leader, working with my various church ministries at WVUMC and quiet family time at home.

Hometown: Baton Rouge

Motto: I've committed my life to be a civil rights activist for people of color since 2018.

Facebook: www.Facebook.com/FabianBroaden

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[@northdallasgazette](https://www.instagram.com/northdallasgazette)



PLAY, from Page 2

I practice and learned from watching players like Allen Iverson and Kobe Bryant," Davis-Middleton said. "My dad and uncle taught me everything about the basic skills I needed to get better."

She added that she needed all the encouragement she could muster initially trying out for the Jacksonville University Dolphins.

Before trying out, Davis-Middleton sprained her ankle.

"I drove to tryouts barely able to press on the gas pedal, but I ignored the pain and continued," she said.

Before she arrived home from tryouts, the university coach had called her family with good news.

"Mommy and daddy hugged me so tight, and we cried together," Davis-Middleton said.

"Life experiences will teach you how to maneuver in society. Education improves your scope of thinking. Experience and education ties in together."

To purchase "How To: Play Basketball the Fun Way," visit amazon.com. To learn more about Davis-Middleton, visit www.Jenarie.wordpress.com.

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DHA's Opportunity Rising announces scholarships for 10 high school students

Opportunity Rising, the education foundation for DHA, Housing Solutions for North Texas, awarded 10 students with college scholarships during the DHA Board of Commissioners Meeting on September 14, 2020. The Foundation presented awards in the amounts of \$1,500-\$4,000.00.

Scholarship recipients are attending the University of North Texas, Prairie View A&M University, Grambling State University, Hampton University, The University of Texas at Dallas, Hardin-Simmons University, Chapman University, Eastfield Community College and Collin County Community College at Plano and Frisco.

Scholarship winner Isailah Edwards Mervil, who's now attending Collin County Community College, said, "Without the help from DHA, and not only the scholarship, we wouldn't really be as far as we are now. With that being said, it's just a big thanks to them. It's a blessing. So I like to use everything



Vasily Koloda / Unsplash

they've given us and run with it, because not everyone gets that opportunity." Read her full profile.

UNT freshman and Leadership Award winner Sarah Apio took the initiative to apply for the scholarship knowing how challenging it would be for her mother to send both her and her twin brother to college. "I really think the (Opportunity Rising) foundation is a great idea," Apio says. "It's very helpful for families that aren't able to afford college. Any amount of money is really helpful. I appreciate the foundation for that."

The Opportunity Rising Foundation believes that education helps to

provide our residents with the boost that they need toward self-sufficiency. With the support of donors, Opportunity Rising provides resources for postsecondary education and success for DHA students. Though students from low-income backgrounds graduate at lower rates than their peers from higher socioeconomic backgrounds, Opportunity Rising's goal is to create a clear path for DHA students. The Opportunity Rising Foundation strives to be the catalyst in our students overcoming adversity to achieve their educational and professional goals.

"At Opportunity Rising, we know that we can power

success through education, and by providing educational scholarships to DHA residents, it can help them achieve their self-sufficiency goals. Students who have received scholarships continue on to attend top universities and historically black colleges across the country. Opportunity Rising Foundation scholarship recipients have become attorneys, epidemiologists, entrepreneurs, pharmacists, clinical audiologists, physician assistants, class case managers, registered nurses and educators," said Troy Broussard, President and CEO of DHA.

Based on data, 71% of the previous Opportunity Rising Foundation scholars were first-generation college students and 76% were able to move on to employment and no longer receive or need government assistance. Opportunity Rising has provided 1,119 students with more than \$1.5 million in scholarship funds over the last 23 years.

2020 Scholarship recipients:

- **Nahome Abraham,**

2020 Graduate of Naaman Forest High School

- **Sarah Apio,** 2020 Graduate of Lake Highland High School

- **Destiny Cooper,** 2020 Graduate of L.G. Pinkston High School

- **Kiara Euins,** 2020 Graduate Harmony School of Innovation-Dallas

- **Isailah Edwards Mervil,** 2020 Graduate of Ray Braswell High School

- **Briana Muhammad,** 2020 Graduate iSchool Virtual Academy of Texas

- **Tierra Roper,** 2020 Graduate of Skyline High School

- **Demarieh Wesley,** 2020 Graduate of Skyline High School

- **Kamari Wilkerson,** 2020 Graduate of Frisco High School

- **Adriann Wrice,** 2020 Graduate of Booker T. Washington High School for the Performance and Visual Arts

To learn more about the foundation and support its mission, please visit: <https://opportunityrising-foundation.org/>.

DHA, Housing Solutions

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Student loan debt widens racial wealth gap

By Stacy M. Brown
NNPA Senior National Correspondent

President-elect Joe Biden wants to immediately erase student loan debt, a move that could prove more meaningful for African American students who, on average, owe much more than anyone.

With the freeze placed on student loan repayments set to end December 31, Biden has gotten behind the Democrat-led House's HEROES Act, which calls on the federal government to pay off up to \$10,000 in private, non-federal student loans for economically distressed borrowers.

"People having to make choices between paying



"People having to make choices between paying their student loan and paying the rent ... debt relief should be done immediately," Biden stated during a news conference on Monday, November 16. (Photo: iStockphoto / NNPA)

their student loan and paying the rent ... debt relief should be done immediately," Biden stated during a news conference on Monday, November 16.

NPR reported that Senate Democrats also are pushing

for much more debt relief. Senate Minority Leader Chuck Schumer (D-NY) co-authored a resolution in September with Sen. Elizabeth Warren (D-Mass.) calling for the next president to cancel up to \$50,000 of

outstanding federal student loans per borrower.

According to data from the U.S. College Board, that would mean erasing all debt for more than three-quarters of borrowers.

Andrew Pentis, the student loan debt policy expert at Student Loan Hero, pointed to an analysis published by his company, which shows student loan portfolios now total \$1.67 trillion.

Further, the data shows that debt distribution is more massive among borrowers of color, particularly Black students.

Nearly 9 in 10 Black students take out federal student loans to pay for college, compared with 7 in 10 white students.

African American students are far more likely to have large student debt than their white, Hispanic or Asian classmates, with 59.5 percent of African American students borrowing more than \$29,500.

Pentis noted that the Black borrowers are more than twice as likely as white borrowers to default on their student loans, which he said is a by-product of a U.S. median household income that's about \$25,000 less for Black families than whites.

The end of the federal loan moratorium would disproportionately impact Black and brown borrowers, Pentis warned.

"Student loans have long been seen as a tool to make

the wealth gap in this country better," Pentis said.

"We are seeing that those loans are actually making the racial wealth gap worse because the loans become a burden on families that are already disadvantaged in terms of having a lower household income, having a lower net worth, and student loans can be a hindrance for families trying to achieve financial goals like buying a house instead of helping those families sort of climb the social ladder and increase their financial wherewithal."

Student Loan Hero's student loan debt analysis also revealed that large amounts of debt could act as a road-

See LOAN, Page 15



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Women Assisting Women: Trucks and Blue Christmas

On two consecutive Saturdays, the Irving-Carrollton NAACP, National Association for the Advancement of Colored People, held both a virtual event and an in-person event supporting the community, and ultimately led by women.

The first Saturday, November 14, 2020, the "Women in Trucking and Women in Business" conference was held online. This complimentary event was to introduce, educate, and highlight that after obtaining a CDL (commercial drivers license), women can seek this nontraditional career pathway and sometimes be just as successful as a college graduate. The Women In Trucking Ambassador panelist was Kellylynn McLaughlin of Frisco, who once served in the Peace Corps and now works for Schneider. She has an abundance of energy sharing her profession. The challenges, the benefits, and the changes within the industry



Members of the Irving Police and Fire Department join the Irving-Carrollton Branch NAACP for its annual toy drive at the Georgia Farrow Recreation Center. (Courtesy Photo)

were discussed. If given the opportunity to spread her message on a billboard, it would read: "MERGE LIKE A ZIPPER". She emphasized trucking is essential business and the plethora of career opportunities in trucking, not just driving; logistics, IT, sales, etc. Kellylynn reaffirmed the importance and necessity for women to help each other and reach back in the community to lead and guide

others.

The other panelist was Darlene Humphries, the Purchasing Manager for the City of Irving, concentrated on the business segment of the conference. She discussed the importance for entrepreneurs to review past bid briefs to see how a business qualifies for a contract with the City. Her office staff of seven is always open to answering questions and helping business owners

achieve success. She stated that having professional development skills and a business acumen/risk-taking acumen mix are significant factors to reaching proficient goals and objectives.

One actively engaged participant, La'Kisha James of Mooresville, North Carolina, discovered this event particularly enlightening as she is on her journey of obtaining a transportation company. She says, "She

has learned to keep educating yourself, and go to places (online during the pandemic), join group meetings, ask the experts of their experiences, and constantly build on yourself." After each encounter, she keeps track of what were the lessons learned.

Tony Grimes, President of the Irving-Carrollton NAACP, and a small business owner himself, shared the advantages of accepting small contract bids and the benefits of gaining contacts and marketing. The learning, negotiating, and networking opportunities are endless.

The following Saturday, November 21, 2020, was the toy donation drive at the Georgia Farrow Recreation Center. Since the City of Irving \$ 3 million dollar project is underway to renovate the park, trucks were able to meet just outside the entrance. This toy drive effort is a collaboration and partnership with

the Irving Police and Fire Department to benefit their BLUE CHRISTMAS event. While keeping socially distanced and wearing masks outside, a total of 64 toys and 22 food items were collected and provided to Blue Christmas Organizer Kim Paris. Special thanks to these lovely ladies coordinating the in-person toy event: Alicia Hinkle, Brittany Fuller, Delia Watley, and Fatema Biviji.

Also congrats to the \$50 Wal-Mart gift card raffle winners who happen to be wonderful women in the Irving community: Ernestine, Jennifer, and Lenore, and Wanda. Overall, these community events could not have been a success without the caring neighbors and involved supporters. Even now, during these unprecedented times, these community efforts will be treasured abundantly by local children, career-transitioners/job-seekers, and future leaders.

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Biden's First 100-Day Challenge: Transitioning to a more inclusive economy

By Charlene Crowell

The tumultuous 2020 presidential election triggered a record number of participating voters. Never before had so many people cast their preferences. And similarly, together substantiated how divided the nation is.

For Black America, the financial ravages of the year have brought deeper and more devastating circumstances to bear. Disproportionately affected by the COVID-19 pandemic, our communities have been denied the opportunity to comfort loved ones hospitalized, or even to collectively mourn the loss of family and friends. The continuing pandemic has also depleted the financial resources of those who lack sufficient resources to cover financial emergencies. When these same economically-disadvantaged consumers also suffer job losses, lay-offs and reduced working hours, mounting household debts are inevitable.

"We are in the midst of a pandemic caused by an abject failure of federal leadership that has left tens of millions unemployed, the economy in collapse, nearly half of the nation's Black small businesses decimated, 40 million Americans at risk of foreclosure and eviction, and Black homeownership at levels not seen since the 1960, when racial discrimination in housing was legal," noted the National Urban League's President and CEO, Marc Morial.

In the throes of these challenges, the President-Elect has yet to receive cooperation in our hallmarked peaceful transition of power. He must instead draw upon the expertise and insights of those proficient in key areas of concern to construct a myriad of remedies needed now more than



All indications are that Joe Biden will be the 46th President, and the task at hand for creating a more equitable economic environment is great. (Photo: Saeima / Flickr)

ever.

While pundits focus on the first 100 days of the next Administration, people from all walks of life hope in earnest for an inclusive economic recovery, one that includes communities long-marginalized. And lest anyone purport that communities of color are overly-sensitive, we need only remind naysayers of how the housing recovery from the Great Recession left behind the very people who were harmed the most: Black and Latino communities.

If this recovery is to be different, the calls for action must be heeded. Now is the time to stand up and speak out not just for what we want, but for what we also deserve.

A straightforward first step is for President-Elect Biden to move swiftly to restore fair housing rules that were gutted by President Trump's Administration.

In 2015, President Obama's Administration issued the Affirmatively Furthering Fair Housing (AFFH) regulation, which provided long-overdue guidance for local governments and others to implement a key mandate of the same name in the Fair Housing Act of 1968. This key development in civil rights law's AFFH mandate required active steps to end segregation, promote integration, and ensure all

neighborhoods are well-resourced. It also assured that local residents would have access to housing opportunities.

Under President Trump, The Department of Housing and Urban Development, HUD, repealed the regulation and replaced it with a rule that was described as "weak and toothless" by Lisa Rice, President and CEO of the National Fair Housing Alliance.

Similarly, the outgoing leadership at HUD promulgated an administrative rule that would defang the "disparate impact" standard, a critical legal tool to uncover and stop harmful mortgage discrimination. Nikitra Bailey, Executive Vice President with the Center for Responsible Lending (CRL) argued that "[I]t is unfathomable that HUD would gut one of the primary anti-discrimination instruments as the nation reckons with systemic racism."

Even the collection of data on mortgage discrimination has been cut. These rollbacks and others are described in a report entitled, *Turning Back the Clock: How the Trump Administration Has Undermined 50 Years of Fair Housing Progress* released by Ohio's Sen. Sherrod Brown, the Ranking Member on the U.S. Banking Committee.

At the same time, we know that real progress must be pursued beyond

familiar and often ineffective remedies. Preserving the status quo will never provide help that is desperately needed.

Toward this end, CRL has proposed a 100-day agenda for the incoming Administration and the new Congress to address financial justice in all of its forms.

To expand fair, inclusive, and sustainable homeownership, CRL calls for several actions including:

- Targeted reparations in a homeownership program that includes direct down payment grants for low-wealth, first-time Black and Brown homebuyers as well as others disadvantaged by exclusionary federal homeownership policies; and
- Eliminating reliance on credit-scoring systems that entrench historic discrimination.

Recognizing that the broken higher education financing system also perpetuates the racial wealth gap, CRL suggests a range of reforms to immediately relieve the crushing burden of student debt, including broad-based cancellation.

"Too often, predatory financial services and products prevent families and small businesses from accessing opportunities, and instead impede our ability to reduce poverty and close the racial wealth gap", states a new CRL policy brief that includes a combination of administrative and legislative actions.

Even before the dual crises of the pandemic and a faltering economy, U.S. household debt was on the rise, reaching \$14 trillion. CRL's policy recommendations include an end to the collection of so-called "zombie debt", bills that are too old to be legally collected.

Another practice of heightened concern is the increased use of bank overdraft fees. These fees harm

consumers with low or no cushions in their bank accounts. These are the same consumers who can least afford added fees in already tight budgets. CRL proposes to halt these regressive fees until the economy has recovered. Once achieved, CRL recommends a permanent limit to the number of fees that can be charged monthly and annually.

One action the federal government did take in the COVID-19 crisis was to fund small businesses threatened with closure. However, Black small businesses and entrepreneurs were largely shut out of this aid. A key remedy for CRL is to launch a focused effort to meaningfully assist them.

The achievements of Black businesses are often overlooked in analyses of America's economy. According to the U.S. Census Bureau, America's estimated 2 million Black businesses are about 10 percent of all U.S. businesses and about 30 percent of all minority-owned businesses. Collectively, Black businesses have an annual payroll of \$23.9 billion and employ 920,000 people.

As impressive as these numbers are, several reports, including a recent one by Citi Global Perspective and Solutions, show that if Black businesses had greater access to affordable credit, this key sector of the economy would grow significantly and boost the nation's economy as well.

Black businesses are more often created with their own personal resources than are white start-ups. Instead of business loans, Black entrepreneurs are more likely to use personal and business credit cards that can carry higher interest rates and fees. Additionally, Black-owned businesses are the least likely to receive approval for loans from large banks, or from

investors.

The financial playing field could better serve Black and other businesses of color with more robust capital support and technical assistance, according to CRL. A direct grant program tailored to the specialized needs of businesses of color, as well as increased lending capacity at minority deposit institutions and community development financial institutions would be key to accessing affordable credit when needed.

Nor is CRL alone in calling for change that brings genuine relief to Black America. Civil rights groups like the National Fair Housing Alliance and the National Urban League have also identified action plans that will deliver a better day.

If some of these proposals seem familiar to readers, it is because our fight for freedom, equality and the American Dream have remained a quest instead of an achievement.

On April 16, 1963 – 57 years ago, Rev. Dr. Martin Luther King, Jr. penned his immortal, Letter from a Birmingham Jail. In part, he wrote, "[W]hen you are harried by day and haunted by night by the fact that you are a Negro, living constantly at tiptoe stance, never quite knowing what to expect next, and are plagued with inner fears and outward resentments; when you are forever fighting a degenerating sense of 'nobodiness' – then you will understand why we find it difficult to wait."

As a people, let's call upon a new Administration to end our long-suffering wait.

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

Dallas Cowboys chalk up a much-needed win against Vikings

By Dwain Price
NDG Sports

After suffering through so much misery and suffering through so many injuries to so many key players this season, it has come to this for the Dallas Cowboys.

If the Cowboys win their Thanksgiving Day game against the Washington Football Team on Thursday at 3:30 p.m. at AT&T Stadium in Arlington, they will miraculously be in sole possession of first place in the NFC East. And who saw that coming back on Oct. 11 when quarterback Dak Prescott sustained a gruesome season-ending compound fracture and dislocation of his right ankle during a win over the New York Giants?

Behind three touchdown passes from Andy Dalton and Ezekiel Elliott's first 100-yard rushing day of the season, the Cowboys



All Pro Reels / Flickr

advanced to within a hair of the top spot in their division with Sunday's pulsating 31-28 victory over the Minnesota Vikings. It was the first road win of the season for the Cowboys, who snapped a four-game losing streak and also put a halt to the Vikings' three-game winning streak.

"It took us a little longer to get here (Sunday), but I clearly think the journey will make us stronger," head coach Mike McCarthy said. "We need to do something with this win. We

need to build off this win. It needs to mean something.

"Obviously, coming off this win it's going to be a quick turnaround for the Thanksgiving game against Washington. We definitely took a big step in the right direction."

Dalton certainly took a big step in the right direction, too. The game against the Vikings was his first since he suffered a concussion after Washington linebacker Jon Bostic launched himself at him and violently hit him in the head while

Dalton slid at the end of a running play.

And while Dalton was recovering from that unfortunate injury, he also tested positive for the coronavirus. So, Dalton was just elated to be back on the football field, and he eventually tossed a game-winning two-yard touchdown pass to Dalton Schultz with 1:37 remaining in the game.

"I missed the game of football while I was out for the three weeks," said Dalton, who was 22-of-32 for 203 yards against Minnesota. "To have to sit at home and watch our guys play, that was tough.

"But I'm very thankful to be back out here, thankful to be healthy and help this team win."

One of Dalton's three touchdown passes went to rookie CeeDee Lamb, who twisted his body like a pretzel and made a mind-boggling spectacular reception in the end zone to give the

Cowboys a 13-7 lead with 4:55 remaining in the second quarter.

"My first competitive catch for a touchdown in the NFL," Lamb said. "I saw the ball up in the air, they gave me a chance and I definitely didn't want it to hit the ground, so I came up and made a competitive play."

Lamb wound up with four receptions for 34 yards and now has 48 catches on the season. That broke the Cowboys' rookie record for receptions of 46 set by Hall of Famer "Bullet" Bob Hayes in 1965.

"I'm so glad he's a Dallas Cowboy," McCarthy said of Lamb. "I think we're all seeing the beginnings of a tremendous career."

Elliott showed everyone a sample size of the tremendous career he's had to date. The five-year veteran rushed 21 times for 103 yards, caught two passes — one for a touchdown —

and also tossed a two-point conversion to Lamb.

The all-round performance by Elliott offset the 60 yards rushing produced by backup running back Tony Pollard, who also ran 42 yards for a touchdown. In all, the Cowboys rushed for a season-high 180 yards against the Vikings.

"I play as hard as I can and then (Pollard) comes in and plays as hard as he can, and then I go back in," Elliott said. "We don't really have a strategy about it at all, but it's definitely working out.

"I can't remember how long it's been since our last win. We been struggling, but (Sunday) we put it together, we played four quarters of good football and we pulled it out."

One reason the Cowboys pulled out the win over the Vikings is because safety Donovan Wilson caused

See COWBOYS, Page 11

Film Review: Sound of Metal

By Dwight Brown
NNPA Film Critic

It's a struggle. Losing one of your senses can be devastating. But that's the reality a punk-metal drummer faces. Hearing loss. He's banging drums he can no longer hear.

Ruben (Riz Ahmed, Nightcrawler), a percussionist, and his lover Lou (Olivia Cooke, Me and Earl and the Dying Girl), a lead singer and guitarist, form a two-person metal band. They travel to small clubs and gigs in their RV, like low-budget indie rock stars. The music they play is ear-splitting. Even the applause they receive is loud. But more and more for Ruben, everything is muffled.

It's a major adjustment for a recovering heroin addict whose life ambition is music. His ability to understand conversations, decipher low tones and listen to phone calls decreases dramatically. After an alarm-



Riz Ahmed in sound of metal. (Courtesy photo)

ing test—left ear at 24% capacity, right ear 28%—an audiologist delivers the harsh news: "The hearing you have lost is not coming back." With love in her heart, Lou talks Ruben into becoming a resident at sober house for the deaf. Then she's gone. He's left to adjust to a progressive program that doesn't believe deafness is a handicap. He is not so sure.

The premise, based on a documentary by Derek Cianfrance about the husband-and-wife American sludge metal duo known

as "Jucifer" who is hailed for extreme volume, was developed into a very engrossing script by writer/director Darius Marder. Two mutually dependent, nomadic loving souls barely eking out a living. Solid in their dedication to music, performing and fighting for sobriety. It's a brave Bohemian existence but noticeably fragile, especially when they encounter a major challenge.

It's no wonder the former addict is mortified and

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NDG Bookshelf: 'Dear Justyce' is a good read for teens and adults

By Terri Schlichenmeyer

Your birthday card had a Black History postage stamp on it.

As always, it was from Grandma and though it's kind of corny, you look forward to it every year: a blue or red envelope outside, a sentimental saying with a few bucks tucked inside. Other than bills, ballots, and ads, she's the only person you know who snail-mails anything, but in "Dear Justyce" by Nic Stone, help can be delivered, too.

The first time Vernell LaQuan Banks ran away, he was nine years old.



His mother's new man had been beating her again and though Quan hated leaving his little brother and sister there, he knew it was safer for them if he left the house. And so he went

to the park, where he met Justyce McAllister, who was also taking an after-dark break from home.

They kinda knew one another; they lived a block apart in Southwest Atlanta and as it turned out, Justyce's best friend was Quan's cousin but that was it. See, Justyce kept clean, stayed in school, studied hard, and went to some fancy white college after graduation, while Quan was arrested the first time at age thirteen for stealing a deck of cards from a convenience store. The second time was for possession of a firearm. His third arrest got him labeled as a "career

criminal" and three months in youth detention. By then, his mother had stopped caring what happened to him.

And so Quan found his own family. He joined the Black Jihads, led by a man named Martel who ruled his "men." Suddenly, there was someone who cared where Quan was and that he had something to eat. The Black Jihad took care of their own.

And in return, Quan took care of them when something happened, quick-quick-quick.

Once, Justyce had visited Quan in prison and Quan never forgot it. On his darkest days, he thought of

Justyce and how their lives were so different. And so he took out a piece of paper and took a chance at friendship...

Argue this: sometimes, is a choice really a choice? Or is it like a narrow alley with one way out, and somebody's pushing from behind? That's one of the hard questions inside "Dear Justyce."

Really, the entire first part of this book is hard, starting with author Nic Stone's note to her readers, explaining how this book came to be.

It sets you up for what's about to happen in the story, though it can't prepare

you enough. Not to be a spoiler, but Quan's letters to Justyce are a gut-punch and what's toughest to take is that teens — particularly boys, particularly Black boys — may recognize the raw authenticity of every page of it.

The second half, though, is more fictional, with a Hollywood-worthy courtroom drama that's a little predictable but that'll nonetheless please an adult as much as it will a 14-to-17-year-old. So hand this book to your teen, and be sure to sneak it back for yourself. "Dear Justyce" deserves both your stamps of approval.

For the first time, an all-Black crew will officiate an NFL game

By Stacy M. Brown
NNPA Senior National
Correspondent

In 1965, after beginning his officiating career working college games in the San Francisco Bay Area, the NFL hired Burl Toler as a head linesman — making him the first Black official in any major professional sports league.

Toler, who died in 2009 at the age of 81, almost certainly would be proud of what those who followed in his

footsteps will accomplish on November 23 during Monday Night Football.

For the first time in NFL history, an all-Black crew will officiate an NFL game. The historic occasion will happen when the Los Angeles Rams visit the Tampa Bay Buccaneers in the 8:15 p.m. EST, nationally televised ESPN game.

Jerome Bogar, 17-year veteran referee, will lead the seven-person crew, which includes:

• Barry Anderson — Um-

pire — 14-year NFL official

• Anthony Jeffries — Side Judge — 3-year NFL official

• Carl Johnson — Line Judge — 17-year NFL official

• Julian Mapp — Down Judge — 12-year NFL official

• Dale Shaw — Field Judge — 8-year NFL official

• Greg Steed — Back Judge — 18-year NFL official

Previously, five Black officials worked Super Bowl LIV in 2019, including Anderson, Johnson, and Steed. At that time, it marked the most minority officials ever

on a Super Bowl officiating crew.

Boger was the referee for Super Bowl XLVII to conclude the 2012 season.

"This historic Week 11 crew is a testament to the countless and immeasurable contributions of Black officials to the game, their exemplary performance, and to the power of inclusion that is the hallmark of this great game," said Troy Vincent, NFL Executive Vice President of Football Operations.

Five of the officials work together regularly, with Anderson, Mapp, Shaw, and Jeffries part of Boger's crew. Johnson and Steed will join the group for Monday's game.

In 2020, the NFL assigned crews based on geography in an effort to limit travel. Crew assignment guidelines have also been relaxed in the current environment to assign officials to games closer to their homes when feasible.

Boger became just the

third Black referee in NFL history when he earned a promotion from his position as a line judge in 2006, with Johnny Grier being the first at the start of the 1988 NFL season.

"I am proud of my heritage and excited about my participation in this historic game," Boger said. "The opportunity to work with a great group of Black officials and exhibit our proficiency in executing our assignment is something I am really looking forward to."

COWBOYS, from Page 9

two fumbles that led to nine points for Dallas.

"He's a stud," McCarthy said. "I just love the way he plays. I'm just proud of him. He's probably one of our best players. He's always on the football."

The Cowboys know they'll have to be on the football on Thursday if they plan on exacting revenge from last month's 25-3 loss to Washington.

"The whole way that we played the game (against Minnesota) and kept fighting, I think that's the ultimate thing that we can hang our hat on and that we can gain confidence off of and just keep it rolling," linebacker Leighton Vander Esch said. "We can

celebrate this week, but it's a short week.

"So we've got to put this behind us quick and move on to Washington. We know what they did to us the last time."

The 31 points the Cowboys tallied against the Vikings represent the most points they've scored in a game since they defeated the Giants, 37-34, in the game when Prescott was injured.

In fact, until the matchup against Minnesota, the Cowboys had scored a total of only 41 points in the four games since Prescott's injury.

For now, the Cowboys are hoping the win over Minnesota means they're

rounding the corner in what has been a topsy-turvy season.

"It was huge for us and a confidence boost for us going into the game on Thursday," Lamb said. "It's a division game, so we're looking forward to putting our best foot forward and coming out and fighting and being prepared to get ready for Washington."

The Philadelphia Eagles lead the NFC East with a 3-6-1 record, while the Cowboys, Giants and Washington are each snuggled together and nursing a 3-7 worksheet. Thus, with six games remaining this season, the division is totally up for grabs.

"We never thought that we were out of it," Elliott said. "We know our divi-

sion is struggling this year and we know we're right there where we need to be.

"We've got to build on this success so we can come out and assure we

take a step forward, especially against a divisional opponent."

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Together We Can Find A Solution

National African American Insurance Association's founder and executive director inducted into 2020 Insurance Business America Hall of Fame

Washington, DC – The National African American Insurance Association (NAAIA) recently announced that Jerald L. Tillman, Founder, and Margaret N. Redd, Executive Director, have been inducted into Insurance Business America's 2020 Hall of Fame.

"The insurance industry, at its core, is about people – a fact that has never been more apparent that this year, in the middle of a global pandemic that has tested

every area of the industry," writes IBA editors in the 2020 Hall of Fame special report. "The 26 insurance professionals who make up IBA's fourth annual Hall of Fame have tirelessly given their time and expertise to the industry for more than 35 years; along the way, they've improved the lives of countless insureds and have leveled the playing field for the colleagues who came after them."

Jerald L. Tillman, NAAIA

founder, is also founder and owner of JL Tillman Insurance Agency, an independent insurance agency that represents many of the top insurers in the marketplace today. With 40 years of experience in the insurance business, Jerald has been an industry leader both locally and nationally specializing in commercial insurance. As founder of the National African American Insurance Association, Jerald's vision and focus was to establish

an association dedicated to diversification by encouraging African Americans to build successful careers in the insurance industry. Jerald received a Bachelor of Arts in Business Administration from Miami University, Oxford, Ohio.

Margaret N. Redd, a graduate of Jackson State University, began her career in the insurance industry as a Casualty underwriter trainee with The St. Paul Companies. Her career

journey includes officer level positions with CNA, CNA UniSource, MetLife, and Lambent Risk Management, a full service, Insurance Brokerage located in Chicago, IL. Margaret's affiliation with NAAIA dates back to 2001 when she served as a founding member of the organization's first chapter, NAAIA Chicago. Her service later extended to Chapter President for seven years, the NAAIA National Executive Com-

mittee and currently, the Executive Director for the organization. A thought leader with vision and a dedicated focus on excellence, Margaret is fully committed to Diversity, Equity and Inclusion and works diligently to drive DE&I in the industry.

The NAAIA Board is extremely proud of Jerald and Margaret for their much-deserved recognition and the distinguished awards that have been bestowed upon them.

NIFA awards \$16M for Small Business Innovation Research Program Phase II

KANSAS CITY, Mo. -- The USDA's National Institute of Food and Agriculture (NIFA) awarded over \$16 million in FY 2020 grants for 29 projects in the Small Business Innovation Research Program (SBIR), Phase II.

The USDA-NIFA Small Business Innovation Research (SBIR) Program focuses on transforming scientific discovery into products and services with commercial potential and/or societal benefit.

"Our SBIR program sup-

ports small businesses that are working to create innovative, disruptive technologies and helps move research advancements from conception into the market," said NIFA Acting Director Parag Chitnis. "Since 1983, this program has funded over 2,000 research and development projects, allowing hundreds of small businesses to explore their technological potential, and providing an incentive for the commercialization of innovative ideas."

There are a wide variety

of projects planned for SBIR Phase II. Here are some examples:

- "Shielding Spruce and Douglas Fir Trees from Bark Beetle Attack" (ISCA Technologies, Inc.) - This project aims to revolutionize the production of synthetic insect pheromones to control agricultural pests. Pheromones are nontoxic, typically affect only the targeted pest species, leave no harmful residues on food produce, and cause little or no environmental pollution.
- "A Scalable and Re-

chargeable Antimicrobial Coating for Food Equipment" (Halomine Inc.) - The Centers for Disease Control and Prevention estimates 48 million people get sick from foodborne illnesses, 128,000 are hospitalized, and 3,000 people die each year in the United States. In addition, the cost to food companies also can be steep. Until now, no commercially available antimicrobial materials have been broadly effective against pathogens. Halo-Film™ is a breakthrough, spray-on product that, when

dried, leaves a thin transparent film on a surface that reduces/resists pathogens on food equipment.

- "Ultraflow Power Sensors for Firefighter Safety and Monitoring of Surrounding Air Quality" (KWJ Engineering Inc.) - Wildland fires produce a significant amount of air pollution, often over very large areas. These pollutants pose health and safety risks to first responders, as well as residents in nearby areas and downwind communities. KWJ has developed a

line of small, low-cost, yet accurate, electrochemical gas sensors that will greatly enhance safety, personal exposure monitoring, and air quality monitoring for wildland fires.

- "Drivetrain for High Capacity Factor Distributed Wind Turbine" (Pecos Wind Power, Inc.) - This project will demonstrate that increasing small-scale distributed wind turbines is a technically and economically feasible solution to providing lower cost electricity to rural areas nationwide.

METAL, from Page 9

manifests his fear in angry outbursts and feelings of abandonment. He's an unlikely protagonist fighting an invisible and seemingly insurmountable adversary. An enemy that forces him to look to others for guidance and within for a solution.

Ruben is the kind of high-potential, anti-hero character seasoned actors vie to play. Considering the high stakes, it isn't evident by Ahmed's filmography that he could do justice to a role that would be a supreme challenge even for a chameleon like Daniel Day-Lewis. Yet there he is, a British/Pakistani former rapper, now with bleached blonde hair, blanketed with tattoos and trying to convince viewers that Ruben's struggle is worth their attention.

Darius Marder, in an in-

genious stroke of creativity and through innovative sound design, lets the audience hear or not hear just like Ruben. The screen goes increasingly silent as his ears fail. It's a drummer's worst nightmare and messing with the audio track adds an authenticity that underlines his desperation. He's trapped. Not able to go back to the old world, not accepting the new. Then there are moments when you can hear what others can hear, and he cannot. It's a very profound juxtaposition.

Ahmed invests his all in the rebellious but loving drummer, expressing his disappointment and making you feel and experience his disorientation. Ruben's stubborn attempts to cling to his past life and not accept his future is a paradox he must reconcile. And

Ahmed's deeply emotional, Oscar-worthy performance compels you to want to stick with him, through the worst of times, until he has or doesn't have an epiphany. How despondent is he? Ruben: "What I need is a fu--ing gun in my mouth!"

Yes, this is Riz Ahmed's showcase and his ultimate moment, thus far. But, excellent performances abound. Paul Raci, a CODA (Child of Deaf Parents), as the director of the group home builds a portrait of a seasoned counselor who is as transparent and nurturing as he is demanding and disciplined. Lauren Ridloff (TV's The Walking Dead), a former Miss Deaf America, enlivens the role of Diane, a congenial elementary school teacher. Mathieu Amalric (Munich) as Lou's dad casts a very paternal shadow. While Oliva Cooke perfectly counterbalances Ahmed. In fact, there are

moments when Ahmed and Cooke's performances are so emotionally raw and primal they rival those of Gary Oldman and Chloe Webb's in Sid and Nancy.

The film's very simple, cinema verité look comes from Daniël Bouquet's inobtrusive yet intimate cinematography, Megan Stark Evans' authentic costuming, Tara Pavoni and Ruth Peeters' very informal sets and Jeremy Woodard's low-key production design. The musical score by Nicolas Becker and Abraham Marder couldn't be more audacious or subtly perfect and the tight editing by Mikkel E.G. Nielsen makes 2h 10min wiz by like 90 minutes.

Innovative filmmaker Darius Marder examines the psychology of deafness, creates indelible characters and molds a totally absorbing atmosphere. But that's just the beginning. Riz

Ahmed is his vessel, muse and interpreter. He's the soul-searching guide who introduces viewers to a side of life that is too rarely shown.

Released in select the-

aters November 20th, 2020 and available on Prime Video December 4th, 2020.

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

Cellco Partnership and its controlled affiliates doing business as Verizon Wireless (Verizon Wireless) proposes to build a 118-foot monopole communications tower at the approx. vicinity of 3815 Spring Valley Road, Dallas, Dallas County, TX 75001; 32° 56' 32.1372" N, 96° 51' 2.6836" W. Public comments regarding potential effects from this site on historic properties may be submitted within 30 days from the date of this publication to: Trileaf Corp, Tyler Sadutto, t.sadutto@trileaf.com, 2550 S IH 35, Suite 200, Austin, TX 78704, 512-519-9388.

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Every month computer professionals can participate in the monthly job fair in the comfort of your PJs. Job Seekers must complete profile on https://tao.ai/p/fff/_/dfw

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

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.

November 29, 9:45 am

CHURCH HAPPENINGS

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.

December 2, 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.

Dr. Terrance Woodson,
Senior Pastor
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November 29

You are invited to join us in our Sunday Morning

Services as we praise and worship God in the Joycie Turner Fellowship Hall, followed by our Worship Services; and bring someone with you, you will be blessed. It's for God's glory.

See CHURCH, Page 14



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Being nice does have its rewards

Dr. James L. Snyder

It was one of those weeks. It seems that every week of mine is "one of those weeks." Just when I think everything was looking fine, I discovered I was looking in the wrong direction. I should know better than thinking.

Several problems developed with my vehicle, and I had to take it to the garage. Fortunately, when I took it in, it wasn't as serious as

I thought it would be. Of course, I was happy about that, and as I drove my vehicle home, I sang one of my happy songs.

The next day, the vehicle had the issue again. I guess he heard me sing that happy song and was going to try to prove me wrong. I should've worn a mask while singing so he wouldn't understand what I was singing. When am I going to learn?

Oh well, it's one of those

weeks.

I took the vehicle back to the garage, and they solved the problem very quickly, which made me happy. Remembering the last time I brought the vehicle home, I did not sing my happy song, at least out loud.

When everything goes wrong, it is tough to be nice. Having a nice attitude takes a lot of work, and I must say it is beyond my pay grade.

It's not that I don't try

to be nice, because I do. I guess one person's nice is another person's naughty. Why is it naughty seems much better than nice?

The Gracious Mistress of the Parsonage always reminds me when I'm going somewhere, "You better be nice today!"

I remembered years ago, I asked her to define for me what nice really means. I won't do that again because she told me her view of being nice. I suppose I should

have taken notes, but I didn't.

After everything that went wrong this week, I was very much tempted just to give up. I'm not sure what I would give up, but I was tempted to go in that direction.

Then things changed.

First off, I got a check from my publisher, which I was not expecting. As I drove to the bank to deposit the check, I kept from singing my happy song just in

case my vehicle was listening. But I was happy.

When I got back from the bank, my wife saw that I was smiling and asked what I was happy about. So, being the "nice" person that I am, I told her. And she was happy for me.

It was just the beginning of the "nice" attitude in my week.

My wife was away for lunch the other day, and

See NICE, Page 15

CHURCH, from Page 13

ry and honor.

December 2, 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.

Dr. W. L. Stafford, Sr., Ed. D.
Senior Pastor
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INSPIRING BODY OF CHRIST CHURCH, Let's Go Fishing! MATTHEW 4:19

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

November 27, 7 pm

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

November 29, 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.

November 30, 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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Check "SMBC's" website for details of their services until further notice because of the coronavirus.

November 29, 8 and 11 am

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

November 30, 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).

December 2, 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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Like a Shepherd



Sister Tarpley
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Religion
Editor

"He tends his flock like a shepherd: He gathers the lambs in his arms and carries them close to his heart."

(Isaiah 40:11a)

Sometimes we can see Christ modeled in the most unusual ways. The story is told of a man and his neighbor named Harry, Harry his neighbor is like a shepherd to the neighborhood dogs.

Once Buddy, the roving black lab of the neighborhood discovered that Harry was a wellspring of treats by simply pushing open his broken front door, he began

bringing other dogs on his visits. They made themselves welcome in his front foyer.

One of them was an older cocker spaniel named Joe Cocker. But unlike Buddy, Joe didn't leave after thirty minutes. He ended up staying for two days! Finally Harry called the name listed on his dog tag and found out that his owner lived up the road.

As Harry started to walk him home Joe stopped as soon as he reached the hill because he was too weak to climb it. So Harry picked him up and carried him home. It was not a short walk and Joe was not a small dog.

Day after day this routine continued and I was amazed at how much Harry grew to love that dog. He'd



Evangelist Ida Eggins celebrated another birthday from her children.

let him stay at his house for days at a time and Joe was content to just hang out with him and loved to sleep on top of his dirty laundry.

Then one day Harry got a call from Joe's owner to let him know that Joe had died. When we called Har-

ry to see how he was, he choked back the tears as he talked about him.

Jesus is often referred to as the good shepherd in the scriptures and His followers are referred to as His sheep He carries close to His heart. There are times

in our lives when Jesus knows that we cannot make it up our own hill in life.

It may be because we are facing financial ruin, debilitating health or insurmountable grief. But no matter what the reason, we can trust that Jesus is there to carry us.

Allow Him to pick you up so you can find rest in His arms and comfort in hearing His heartbeat as He carries you close to his heart.

Go before God today on behalf of blended families. So many families are not the "traditional" family, with one mother, father and

children that come from that union.

Instead, there are step-parents, step-siblings, half-brothers and half-sisters, foster children, parents who have been married more than once, and such a mixture of people from different backgrounds.

This is a difficult life—to blend together and build happy, positive, and healthy relationships. Pray that God will be the center of these families and that His love will flow down through each and every one, helping them to achieve peace and harmony. In Jesus' name.

NICE, from Page 8

so I had to get my lunch. I stopped at Wendy's and got my lunch, and I have one of those coupons for a free Frosty. I used my coupon, and when I picked up my food, there were two Frostys.

"Excuse me," I said to the waiter, "I only ordered one frosty, but you gave me two."

The person at the window looked at me, smiled, and said, "I just wanted to do something nice for you. Go ahead, keep it." I smiled back at him and thanked him.

When you get something free, and you're not expecting it, it really is nice.

Driving home, I was thinking to myself, "How can my week get any better?"

It started out bad, but was beginning to change course.

As I was thinking about how nice the week was going, I decided to celebrate it by getting an Apple Fritter. What better way to celebrate a nice week? After all, an Apple Fritter eaten without my wife's knowledge is a pretty nice deal.

Driving over to where I get my Apple Fritters, I had a thought in my mind. What if I could get a discount on my Apple Fritter?

The gray cells upstairs started bouncing around, and I came up with a plan.

I went in, got my Apple Fritter, and took it to the cashier. When I got there, I looked at the cashier and said, "If I mention how nice you look today, could you give me a discount on my Apple Fritter?"

For all practical purposes, I never expected a discount. I just thought I would make the cashier

feel a little happy with a customer like me.

I could see quite a bit of strain in the lady at the cash register, and I'm sure she's had one of those days like I have every once in a while.

She looked at me, smiled (probably the first time that day), and said, "That's the nicest thing anybody has said to me all day. Sure I can give you a discount. In fact, this Apple Fritter is on the house. Go ahead and take it." Then she smiled as I walked out the door.

Driving home, I thought about it and that being nice sometimes has nice results. Nothing could be nicer for me than a free Apple Fritter.

I thought about the words of Jesus, "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that

ye mete withal it shall be measured to you again" (Luke 6:38).

After this little incident, I will take more time practicing to be nice to the people I meet each day.

Dr. James L. Snyder is pastor of the Family of God Fellowship, Ocala, FL 34472, where he lives with the Gracious Mistress of the Parsonage. Call him at 352-216-3025 or e-mail jamesnsnyder2@att.net. The church web site is www.whatafellowship.com.

LOAN, from Page 6

block to completing college on time.

Data showed that while 42.6 percent of students in the Class of 2017 graduated in four years or less.

However, that number drops to 28.8 percent

among Black students and 29.7 percent among Hispanic students.

For white and Asian students, Student Loan Hero said the rates were higher than average at 46.7 percent and 48.5 percent, respectively.

spectively.

Conversely, more Black students — 40.7 percent — took over six years to graduate college, compared with 35.2 percent for Hispanic students, 25.3 percent for white students, and 19.7 percent for Asian students.



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