Volume XXX, Number XXXVI

November 12-18, 2020



Supreme Court scheduled to hear arguments that will determine the fate of the Affordable Care Act

By Stacy M. Brown NNPA Senior National Correspondent

The Affordable Care Act, commonly referred to as "Obamacare," is on the line, and so is health insurance for millions of Americans as the U.S. Supreme Court will review the law on Tuesday, November 10.

With a 6-3 conservative supermajority, thanks to outgoing President Donald Trump and Senate Republicans' rapid confirmation of Judge Amy Coney Barrett last month, former President Barack Obama's signature piece of legislation now hangs in the balance.

Three of the Trump's appointees, Justices Amy Coney Barrett, Brett Kavanaugh, and Neil Gorsuch are viewed as more likely than their colleagues to support the now lame-duck President's long-stated desire to kill Obamacare.

"Severability is designed to say, well, would Congress still want the statute to stand even with the provision gone?" Coney Barrett said during her confirmation hearings.

"It's kind of like a Jenga game, it's kind of like if you pull one out, can you pull it out while it all stands? If you pull two out, will it all stand?"



Eliminating the law also means eliminating its protections and access. Medicaid for low income Americans expanded under Obamacare, and it allowed children to remain on their parents' policies until age 26. (Photo: NNPA)

Obamacare case, only one provision is arguably unconstitutional.

However, eliminating the law also means eliminating its protections and access. Medicaid for lowincome Americans expanded under Obamacare, and it allowed children to remain on their parents' policies until age 26. The law also guarantees coverage for individuals with pre-existing conditions like cancer, diabetes, and arthritis.

Most healthcare experts agree that during the ever-worsening coronavirus pandemic, an already rising infection and death rate

She stated that in the current would climb if the Court strikes down the law.

> The judges will hear California vs. Texas, which tackles Congress' 2017 policy that removed the tax penalty from those who didn't sign up for coverage under the health care law.

Republican state attorneys general filed a lawsuit claiming that the individual mandate is now unconstitutional because there's no longer a tax penalty.

Democratic state attorneys general argue that if Congress wanted

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Let the People be heard

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COVID may hurt mental health

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South Dallas toy drive enters 17th year

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Jaykid thrives

adversity

- See Page 6



- See Page 8 Untimely

errors cost **Cowboys big**

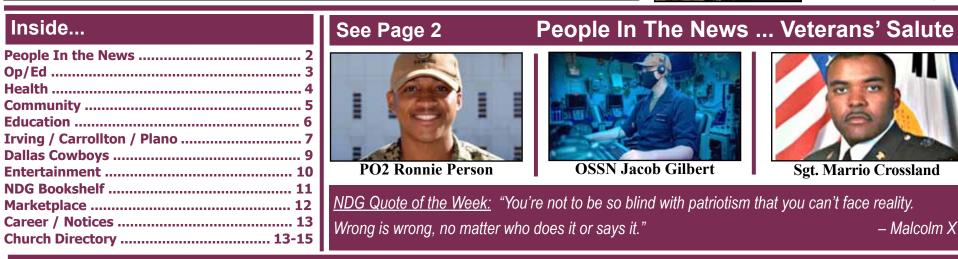
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`The Life Ahead' is an emotional ride

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Sister Tarpley: The Power of Influence

- See Page 15



PO2 Ronnie Person

By Rick Burke Navy Office of Community Outreach

VIRGINIA BEACH, Va.

- Petty Officer 2nd Class Ronnie Person, a native of Fort Worth, Texas, serves at Training Support Center Hampton Roads (TSCHR) Virginia Beach, Virginia.

Person is a logistics specialist responsible for all hazmat and command financials.

"We provide customer service to all Navy personnel and thats one thing that is diverse about my job," Person said. "You don't



find that anywhere else in the world."

Person, a 2015 North Crowley High School graduate, joined the Navy five years ago to add to his grandfather's legacy.

"He was one of the first

VETERANS' SALUTE

black Marines back in the 1940s," Person said. "The Montford Point Marines is what they were called. He sacrificed an immeasurable amount of his life to provide for his family and set an example. He retired USMC 1Sgt. Barnett Person, and I owe it to him to let him know that the foundation he placed upon us would not go to waste."

TSCHR is an echelon three shore activity located onboard Naval Air Station Oceana Dam Neck Annex, in Virginia Beach, Virginia. TSCHR provides centralized U.S. Navy and international student military training/management, facility support, information technology, security support, business resource/ logistics support, and fleet liaison/quota control to NETC activities in the Hampton Roads area of responsibility.

"I enjoy the daily mission of providing support through our government purchase card program," Person said. I'm fairly new to the command but from what I hear, N82 department plays a vital role in helping the commands in training and preparing students for the fleet."

According to Person, the values required to succeed in the Navy are similar to

those found in Fort Worth. "I learned that hard work doesn't go unnoticed, if you always keep a good work ethic, there is little anybody can say about you," Person said. "Respect is always one things I carry with me. You never know who is watching or even who you are talking to, it's paramount to speak to others how you would like to be treated. There is no reason why a decent person cannot

provide that same courtesy. I've learned to be patient and that there is a time and place for everything. If you continue to work hard and remain humble, everything will fall in place accord-

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Though there are many ways for sailors to earn distinction in their command, community and career, Person's proudest accomplishment is earning his Plane Captain Qualification at his first command, VAW-123.

"I was fortunate enough to have orders to a squadron for my first tour and I will never forget the experience that I was provided with," Person said. "Launching and recovering aircraft, at land or out to sea, is a difficult feat that only a few will ever be a part of, and I'm one of those selected few that can say they accomplished that."

OSSN Jacob Gilbert

PHILIPPINE SEA -- Operations Specialist Seaman Jacob Gilbert, from Dallas, stands watch in the commanding officer's tactical operation plot of the Navy's only forward-deployed aircraft carrier USS Ronald Reagan (CVN 76). Ronald Reagan, the flagship of Carrier Strike Group 5, provides a combat-ready force that protects and defends the United States, as well as the collective maritime interests of its allies and partners in the Indo-Pacific. (U.S. Navy photo by Mass Communication Specialist Seaman Apprentice Oswald Felix Jr.)



NORTH DALLAS GAZETTE

Salutes our veterans past and present, and appreciate the work and sacrifice they make to keep our country, and all its people, safe and secure HAPPY VETERANS DAYIII

Sgt. Marrio Crossland

Army veteran Marrio Crossland is a 1992 graduate of Newman High School in Carrollton, Texas; attended Texas Southern University (TSU) from 1992 to 1996 in Houston, Texas and served in the U.S. Army for five years in the 2nd and 3rd Infantry Divisions.

Crossland a business pro-

fessional and entrepreneur recently taught a gun safety class to a group in the North Dallas area. His course covers firearm safety, functionality, application and care.

"As a retired US Army Sergeant, I know the importance of gun safety and responsible ownership. I believe everyone should know the correct way to handle firearms to protect themselves and their loved ones."

During the class, the participants were shown different types of ammunition, how to disassemble and clean a hand gun, basic stances when firing and above all importance and safety. "One of the things Crossland taught us is that discharging your firearm should be your last resort. Your main objective is to get away safely and make it home," said Cynthia Diggs, one of the class participants.

"I am a recent and first time gun owner. I plan to take a License to Carry certification course and taking a gun safety class was a recommended prerequisite.

It was very informative and Crossland is a good and very patient instructor," said Sheila Lott, another class attendee.

Crossland is married with two grown children and one grandchild and lives in Houston. He works for the Union Pacific Management from 2004 to present.





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"Do what you say you are going to do ... when you say you are going to do it."

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Sales Department: marketing@northdallasgazette.com 972-509-9049

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Let the People be heard

By Defender News Services

Voters weigh in on what the results of the election mean for Black America.

"That all this 'this is not who we are' rhetoric is bullsh*t. The exit poll numbers are showing EXACT-LY who they are, and Orange Satan has given them license for 4 years to let their true colors come out. And if anyone thinks the next four years are going to be a smooth ride once we park walk this grifter out of office think again: now the real attacks are going to begin. Oh, and that Black men were a huge factor in those numbers which is SO sad '

– Julie O. Griffith

"That white people gonna white '

– Sonia Johnston

"It says to me that despite all that has happened in this country, if something does not personally affect a person (such as racism, inequality and COVID-related deaths) people don't care. America lacks empathy."

-MarKesha Brown-Currin

"It says this country is as racist as we ever thought it was and they no longer care who knows it."

- Antoinette Holsey

"It says approximately 50% of America is perfectly fine with an openly racist and sexist authoritarian running the country as long as the economy is good ... for them."

– Nyna Hurt

"Still can't believe that people voted for a man who has done nothing, but spit hate verbally, mentally, and physically (children being detained), and the reason behind many deaths because he did not



take COVID seriously. The US will never be an equal country....it will always be divided because of the mindset of many. I see now why people choose to move out of the country!"

– Donyalla R. Manns

"It says that many don't want what's best for all and work together to achieve a middle ground. It says people use the idea of God to justify things that are suppressive, and it also says that to many are fueling and building up ideas that will destroy them and calling it good. But I also see people who refuse to just sit by and let those things continue to happen they at least trying to build towards better for all. But I'm disappointed to see so many vote for someone who has clearly proven he dgaf about America."

– Eric Jamal

"It says that the threat of losing power has been a focal point for many white people. And some are willing to sacrifice our democratic way of life in order to preserve white privilege. These are not all bad people and many of them are probably Democrats who are already having a difficult time adjusting to the browning of America." – Bettie V. Beard

"America will forever be divided, and racism is very well accepted by many Americans including the very ones it's directed toward '

– Chrystal Killebrew

NDG Obituaries

turing of relationships this can't be walked back when it's over, no matter who wins. Also, it became obvious toward Election Day that many people who didn't even want Trump to win were voting against having an African American woman, possibly any woman, that close to the Oval Office. People voted against their own interest to try to ensure this didn't happen. Overall, we have not come as far as people like to boast that we have." - Leslie Kaye

"The inevitable restruc-

"That hatred, entitlement and bigotry is in the DNA of white Americans. Some have worked to overcome it but when their superiority and entitlement are threatened, the true colors shine thru.'

- Pam Gaskin

"That we must get rid of this Electoral College. That racism has never left this country."

– Sandra Dumes

"That Americans really do not have a problem with racists or mysogynists or the deaths of 200,000 fellow Americans. They see nothing wrong with inhumane treatment of immigrants and children, and they are more committed to a politcal party than to their moral standard." - Stephanie Bullock

Ferguson

"America in 2020 is really no different than America in 1960. We have no allies, especially white women, and they don't care about us."

– Yolanda Davis Turner

"That white evangelical women overwhelmingly are more interested in keeping their proximity to white patriarchal power (and misrepresent this as adhering to their Christian belief systems) than they are in gaining equality for themselves, and most definitely not for people that don't look like them. But it's not shocking considering that there were white women that protested the women's suffrage movement which also excluded women of color."

– Brynn Canney Markham

"That the cause of the American Civil War has NEVER been resolved. It's the exact same as it was 150 years ago. This nation is just as divided as it was then. We have made absolutely NO progress. And the addition of other minorities (Latinos) has not helped the civil rights movement one single bit. Racism is ALIVE and WELL."

- Kimberly Hardison

"The electoral college should be abolished. Black lives and voices don't matter to many more than we think. So much of this countrv is still okay with the levels of oppression in place for a number of communities.'

- Ivy Jo

"That the soul of America needs to be checked. People will value the economy and abortion over human decency. Our country is broken. The people in rural America thinks it's us against them."

– Renea Ford Forrest

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Health

New study suggests COVID patients more susceptible to mental illness

By Stacy M. Brown NNPA Senior National Correspondent

Medical and scientific experts have sounded the alarm, wanting people to understand that COVID is not the flu or a common cold, and recovery may not be permanent.

According to a new study, 20 percent of recovering coronavirus patients develop some form of mental illness within 90 days.

Researchers at Oxford University in Great Britain noted that first-time diagnosis of anxiety, depression, and insomnia increased two-fold in patients after they've recovered from COVID.

Further, they discovered

Twenty-four percent of Black adults lived in households that were behind on rent payments. And approximately one-third of African Americans shared a home with someone expected to lose employment income this month. (Photo: iStockphoto / NNPA)

that COVID survivors also found significantly higher risks of dementia.

"People have been worried that COVID-19 survivors will be at greater risk of mental health problems, and our findings ... show this to be likely," Paul Har-

rison, a professor of psychiatry at Oxford, told Reuters

"(Health) services need to be ready to provide care, especially since our results are likely to be underestimates (of the number of psychiatric patients)," he

added.

The study, published in The Lancet Psychiatry journal, analyzed electronic health records of 69 million people in the United States, including more than 62,000 cases of COVID-19.

The findings are likely to be the same for those afflicted by COVID-19 worldwide, the Oxford researchers noted, according to Reuters.

In the three months following testing positive for COVID, 1 in 5 survivors were recorded as having a first-time diagnosis of anxiety, depression, or insomnia — about twice as likely as for other groups of patients in the same period, the researchers said.

The study further re-

vealed that people with a pre-existing mental illness were 65 percent more likely to be diagnosed with CO-VID-19 than those without. More than 10 million Americans have been diagnosed with the coronavirus, and over 238,000 have died.

African Americans comprise more than 20 percent of the total deaths in the United States.

Blacks and other communities of color continue to suffer disproportionately from the economic consequences of the coronavirus pandemic, according to the Urban Institute.

Over one-quarter of adults in Black households surveyed between August 19-31 used savings or sold assets to meet economic needs on the previous week.

Twenty-four percent of Black adults lived in households that were behind on rent payments. And approximately one-third of African Americans shared a home with someone expected to lose employment income this month.

"COVID-19 affects the central nervous system, and so might directly increase subsequent disorders," Simon Wessely, regius professor at King's College London, told Reuters.

"But this research confirms that is not the whole story, and that this risk is increased by previous ill health."

U.S. tops a one day record of 100,000 new COVID infections with over 233,000 deaths. owned newspapers and Tenn., told Black Press

By Stacy M. Brown NNPA Senior National Correspondent

The United States recorded an all-time high of 102,831 new COVID-19 infections on Wednesday, November 4.

Additionally, hospitals admitted more than 50,000 Americans because of coronavirus.

Reports suggest that the country's protective gear supply like the N95 face mask is running dangerously low as front-line workers brace for a winter flu season not previously seen.

In cases, the alarming spike brings the total amount of U.S. infections to more than 9.4 million, Members of the National

Newspaper Publishers Association (NNPA) Coronavirus Task Force caution that everyone strictly enforces social distancing, limited gatherings, and mask mandates.

The NNPA is a trade association of the more than 230 African American-

United States.

of COVID-19 cases being diagnosed around the country," Dr. James Hilpresident of Meharry Medical College in Nashville,

Dr. Hildreth is a member of the NNPA Coronavirus Task Force. "The rise in the num-

ber of infections means that hospitalizations are also going to increase, and deaths will follow," Dr. Hildreth added.

"With regards to pre-existing conditions, it's highly unlikely that they will ever be part of our healthcare system again – as my

"As has been the case from the beginning, the major burden of disease and death will fall on communities of color. It is way past time for a nationally coordinated strategy focused on the most vulnerable populations."

The cases of the corona-

See COVID, Page 6

father says, the 'toothpaste is out of the tube' meaning that it would be political suicide to allow them into the conversation."



ACA, from Page 1

to end Obamacare, it would have done so. They argue that the Trump administration and the GOP have no replacement, and, importantly, the law is what Congress always intended.

The Obama administration instituted the penalty to ensure that the pool of insured would include young healthy people that might otherwise fail to sign up for health insurance.

Increasing and broadening the pool of insured Americans under the plan (most Americans still receive their insurance from their employers) reduces risk for providers and means that premiums will be less expensive for those Americans participating in either local or federal exchanges.

"The Affordable Care

Act now dangles from a thread," declared Nicholas Bagley, a law professor at the University of Michigan specializing in health issues.

Health care expert Seth Denson said it's essential to understand the specifics about the case that the Supreme Court will consider.

The Constitutionality of the individual mandate will be determined because in 2018, Judge Reed O'Connor, a federal judge out of Texas, ruled that the individual mandate, a result of the Tax Cuts & Jobs Act, is no longer constitutional.

Denson noted that the first time Obamacare came before the High Court, Chief Justice John Roberts, who wrote the majority opinion, was the swing vote upholding the law's

mandate.

He did so, stating the penalty found in the law was not a penalty but a tax.

The 2012 argument stated that Obamacare violated the Commerce Clause, that the government could not require someone to buy something

"However, Justice Roberts upheld the law saying the Congress has the right to tax and the Affordable Care Act did not require someone to buy health insurance, rather it imposed a tax which could be avoided by purchasing health insurance," Denson stated.

A component of the case judges will hear is "severability."

"In their haste to past the Affordable Care Act in 2009, Democrats failed to include severability language in the draft of the law," Denson said.

He explained that severability, in short, is a process where if one part of the law is found unconstitutional, it can be severed from the remainder of the law.

This provision isn't part of the law.

"The 5th circuit did not rule on whether the individual mandate can be severed and sent it back to the lower court for further clarification. However, the justices will have to weigh in on this as well," he offered

"Judge Barrett has called into question the constitutionality of the Affordable Care Act, but that isn't what the case in front of SCOTUS will argue," Denson continued.

"What's being argued is the mandate and whether it is severable from the law as a whole."

Denson continued:

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For the 411 in the community, go to www.northdallasgazette.com

USA on Thursday, November 5, 2020.

dreth, one of the world's leading immunologists and

media companies in the "I am deeply concerned about the record number

Community

South Dallas toy drive revs up for 17th year in honor of Larry Tutson, Jr.

The Larry Tutson, Jr. Foundation's annual toy drive and give-away began to honor of a man who lost his life while helping a dear friend in 2002. He had been shot, and the case has not heen solved

While dealing with the grief of losing their son, Mrs. Barbara Smith and her husband wanted to continue the loving and giving spirit that her son shared with so many. This led Mr. you be a part of this wonand Mrs. Smith along with friends to start a toy drive to help make Christmas a happy time for many families that can't afford holiday happiness.

The toy drive has been a part of Dallas' southern sector for 17 years; providing Christmas cheer to over 500 children with the need growing each year. The foundation is asking that

derful holiday community event and assist 'Santa's Cause, A Gift for All' by either sponsoring toys for children or making a monetary donation so that toys may be purchased.

The Toy Drive and Giveaway will be gifting children ages: infant - 10 yrs. Toys must be received at remote locations by Wednesday, Dec 16, 2020

Toy drop-off locations include: Forever Young Records (2955 TX-360, Grand Prairie, Tx 75052), and Nate's Seafood and Steak (14951 Midway Rd, Addison, Tx 75001).

For toy/donation pick up, please call Gregg A Smith, 469-471-4180; Barbara Smith, 972-841-6252; Victoria, 214-680-1743; or Tremaine, 469-650-7404.



Norma's Cafe celebrates Veteran's Day and Thanksgiving

This year, Norma's Cafe, Dallas' dining icon that has served DFW home cooking for more than 64 years, continues a 32-year-long tradition to help feed those in need this holiday season. Unfortunately, due COVID-19, the cafe will not be hosting the free public Thanksgiving meal at the Oak Cliff location but instead will continue supporting the local homeless shelters and houses of worship they have partnered with for years. Additionally, Norma's Cafe's tradition for a free breakfast on Veteran's Day for veterans and active military will take place, along with the annual post card campaign.

"We know first-hand how difficult the pandemic has been, but these traditions are not ones that we could give up entirely. It is more important than ever to look out for one another, give back when you can and count the blessings we do have," said Ed Murph, owner of Norma's Cafe. "We had to make an extremely hard decision and prioritize the safety of our community and staff. While the public Thanksgiving meal is canceled this year, we are looking forward to still providing meals to our community partners on Thanksgiving Day and to our service members on Veteran's Day."

Veteran's Dav

Free breakfast for all veterans and active military will take place on Wednesday, November 11 from 8-11 a.m. No paperwork required. A special menu will be available to choose



the free breakfast during the morning timeframe, which includes omelets, Mexican- style breakfast dishes, country breakfast with chicken fried steak, pancakes and French toast, the Norma's Cafe favorite or the award-winning Ol' Number 7.

Additionally, the cafe will be running its annual postcard campaign for the troops throughout the month of November and the first two weeks of December. The cafe will have more than 5,000 postcards for guests to write handwritten notes to troops overseas, or in training, who are unable to be home for the holidays. Postcards will be mailed out the middle of December and are available at all locations.



Guests may pre-purchase a Thanksgiving meal for \$99.99 that feeds 8-10 people or order a la carte from any of the 5 Norma's Cafe locations by Friday, November 20. All 5 cafes will close early at 3pm on Wednesday, November 25 and remain closed on Thanksgiving Day, including the Oak Cliff location. The annual public free Thanksgiving meal is canceled due to the pandemic but Norma's Cafe is still supporting their already established charity partners.

The 2020 Thanksgiving donations are made possible in part by several generous sponsors, including Ben E. Keith, Classic Caps and Embroidery, Centennial Radiator Service,

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Community Coffee, Evan's Engraving, Buckhead Beef, Hill Country Dairy, Village Baking Co., and Brodnax Printing

For more information about the Norma's Cafe on W. Davis Street, Dallas Parkway, Park Lane, Plano or in Frisco, having

Norma's Cafe cater your next meal or ordering its famous Mile-High Pies[™], call (972) 820-5871 or visit www.NormasCafe.com.



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Got a question about health, safety or anything else?



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Education

Icons Leading the Way in Southern Sector of Dallas

Joyce Foreman Dallas ISD District 6

It's hard to believe Thanksgiving is already fast approaching. And, despite the many challenges we've faced this year, we have much to be thankful for.

I'm proud to have participated in the ribbon cutting held recently to celebrate the opening of the Charmaine and Robert Price Career Development Institute. For years to come, the names of this esteemed couple will symbolize the opportunity for students to graduate with a diploma and a ticket to a high-demand technical career. Cy-



Dr. Charmaine Price and Robert Price (seated) with family and Trustee Joyce Foreman (far right).

bersecurity, interior design, aviation, construction and carpentry are just a few of the pathways available to students through this innovative program.

The institute, also known as Career Institute South, will serve students in our eight southern-sector high schools: Adamson, Carter, Kimball, Molina, Pinkston, Roosevelt, South Oak Cliff and Sunset, offering training for lucrative careers.

I can't think of anyone more deserving of having this career institute named in their honor. For more than 40 years, Mr. and Mrs. Price have been active leaders in the Dallas community – Dr. Charmaine Price as a school principal and Robert Price as a Dallas ISD trustee and outspoken advocate over the years for school desegregation and overall racial equity.

Thank you, Dr. and Mr. Price for all you've done and are still doing for our district and its students. The virtual ribbon-cut-

ting ceremony is available for viewing at www.dalla-

sisd.org/bond2015. Storytime with Emma Rodgers

I'm also thankful for another Dallas icon, Emma Rodgers, who owned Black Images Bookstore for 30 years, a pillar in our community. I recently had a chance to visit Ronald Mc-Nair Elementary School's extended learning afterschool program as the students celebrated Ms. Rodgers and her contributions. She read to the students, then spent time answering their questions about reading, inclusion and visiting other places through books. **Carter Girls' Coach Wins**

National Recognition Congratulations to Girls' Track & Field Coach Lauren Cross, of David W. Carter High School in District 6. Coach Cross was named one of the 2019-

deaths were counted as Co-

vid-19 fatalities, highlight-

ing how the official U.S.

death count - now stand-

ing at about 233,000 — is

The medical website,

STAT News, reported that

299,028 more people died

from January 26 to October

3 this year than on aver-

age during the same stretch

Excess deaths also oc-

curred at higher rates

among Black people and

other minorities than

among white people, mir-

roring the disparities in of-

not fully inclusive.

from 2015 to 2019.

2020 Texas state coaches of the year by the National Federation of State High School Associations! We are so proud of you!

Discover Dallas ISD

The application period is now open for students and their families to apply for one of Dallas ISD's more than 100 choice and specialty school programs. Choices include Montessori, International Baccalaureate, Talented and Gifted, Single Gender, Two-Way Dual Language, STEM/STEAM, Visual and Performing Arts, P-Tech/Early College High Schools, Career Institutes, Collegiate Academies, and more. Finding the best-fit school for your child is easier than ever using the district's one-stop application platform: www.dallasisd. org/choosedallasisd.

COVID, from Page 4

virus have continued as the Autumn sets in and winter approaches.

The previous record was set just a week earlier on October 30, when 99,321 people tested positive. According to Johns Hopkins University data, the nationwide 7-day average of new infections is now up by 108 percent in just one month.

In New Jersey, officials released 2,258 inmates from prisons and halfway houses across the state.

According to the New York Times, it was one of the largest single-day reductions of any states' prison population.

Only prisoners within a year of completing sentences for crimes other than murder and sexual assault are eligible to be released up to eight months early, the newspaper reported.

Over the coming months, another 1,167 prisoners will be freed to reduce the coronavirus risks in crowded lockups where social distancing is next to impossible.

"In all, the releases will result in a roughly 35 percent reduction in New Jersey's prison population since the start of the pandemic," the report added.

The rise in cases was predicted by Dr. Anthony Fauci, the government's leading infectious disease expert, who in October said the U.S. is in a terrible position to face the coming months of the coronavirus pandemic.

"We're in for a whole lot of hurt. It's not a good situation," Fauci, director of the National Institute of Allergy and Infectious Diseases, told The Washington Post.

"All the stars are aligned in the wrong place as you go into the fall and winter season, with people congregating at home indoors. You could not possibly be positioned more poorly."

Fauci told the newspaper that the country needs to



Researchers at the Centers for Disease Control and Prevention have found that nearly 300,000 more people in the United States died from late January to early October this year than the average number of people who died in recent years. Just two-thirds of those deaths were counted as Covid-19 fatalities, highlighting how the official U.S. death count — now standing at about 233,000 — is not fully inclusive.

(Photo: iStockphoto / NNPA)

make an "abrupt change" in its public health practices and behaviors as the holiday season nears.

He also said Democratic presidential nominee Joe Biden's campaign was "taking it seriously from a public health perspective," while President Donald Trump is "looking at it from a different perspective," which he said was "the economy and reopening the country."

Researchers at the Centers for Disease Control and Prevention have found that nearly 300,000 more people in the United States died from late January to early October this year than the average number of people who died in recent years.

Just two-thirds of those

S. death usive. ficial U.S. Covid-19 death counts. "Most likely, the excess deaths account for some otherwise untallied covid-19 deaths — those who may have died without being tested or who

died at home and whose deaths were not counted as caused by the coronavirus," Andrew Joseph wrote for STAT News.

"But the 300,000 number probably also includes people who died because they were scared to seek out medical care because of the pandemic or had their care interrupted, and because of other causes."

One limitation of the study, CDC researchers noted, was that the U.S. population is growing and getting older.

More deaths might have occurred in 2020 versus recent years without a pandemic, making a direct comparison harder.

Deaths among white people in 2020 were just 11.9 percent higher than average years, a much lower increase than deaths among Latinx people (53.6 percent higher than average), Asian people (36.6 percent higher), Black people (32.9 percent higher), and American Indians and Alaska Natives (28.9 percent higher).

"These disproportionate increases among certain racial and ethnic groups are consistent with noted disparities in Covid-19 mortality," the researchers wrote.



Remember your loved one in NDG Obituaries It is important where the obituary of a loved one appears. We have been catering to the DFW African American community for more than three decades now. We not only cover the issues, but celebrate the lives and legacies of our local community. Contact ndgobits@northdallasgazette.com

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Feature

Young Dallas composer turns adversity into musical inspiration

With a blood glucose level of 2019 mg/dL in 1995, Jaylin (JAYKID) Williams was only one year old. Diabetes did not stop him from grinding and pioneering his way into the music world. By age thirteen, He already knew his purpose in life." Music is medicine and it's the only dope that keeps me up during the night." said Jaykid.

The sounds of music provided a sense of serenity helping him focus and set goals outside of diabetes. He started writing at age thirteen and scripted his first song titled "I'm diabetic," helping him cope with diabetes during stressful times.

Thereafter, he began relishing gospel rap, writing and performing at churches, house of blues and other local venues throughout the Dallas/Ft. Worth metropolitan.



In 2006, Jaykid went on a personal mission providing food and bottled water to the addicted & homeless people in the streets of Dallas. The Bible tells us to "Do unto others as you would have them do unto you." A verse we should all apply to our everyday living." said Jaykid. I wanted to do something special

outside of gospel rap by handing out to those who fell on hard times. They also have a story to tell. By my showing compassion, acknowledgment, and treating them all like human beings, it brought me great joy.

Jaykid transitioned from spoken word to scribbling rhythm & blues and hip/

AN IMPORTANT MESSAGE FROM MEDICARE

hop rap in 2010. Conducting shows and traveling to major cities exploring music cultures with emphasis of learning the elements of different styles of music.

Later, he began gravitating towards the engineering side of music, acquiring skills to create beats, record sound, mix and editing vocals and learning the complex processes of mixing and mastering music by using the industry-standard software Avid Pro Tools. Jaykid educated himself through YouTube tutorials, learning tips and tricks from books and using other resources absorbing advanced knowledge to becoming a music producer.

Finally becoming a young entrepreneur running a small recording studio from his home as a sole proprietor under the name JAYKIDPRODUC-TIONS...And the beat goes on", said Jaykid, with my 14 years of working so diligently in the music industry, I am still anticipating love from our local radio networks. A few local publications have given me recognition by publishing inspirational articles. So, I am hoping radio directors recognizes my talents as well by reaching out and giving me an opportunity for interviews and showcasing my original copyrighted and registered music live.

"WOULD I CHANGE

ANYTHING?" great right now," said Javkid, because I know where I come from. And life as I have lived it has taken me to where i am today. Making mistakes I have learned valuable lessons along the way. Mistakes made me realize that no one is born perfect. I have learned to respect my life in more ways than one. It made me a stronger, fearless, and bolder person. It made me realize that failure

See JAYKID, Page 15



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Untimely errors are costly in Cowboys contest against Steelers

By Dwain Price

As far as the major statistics from Sunday's game against Pittsburgh go, the Dallas Cowboys checked most of the important boxes. The Cowboys had more yards rushing (146-44), more total yards (364-355), more plays (71-63), and also had a better percentage on third down plays than the Steelers.

But untimely costly penalties and a pair of turnovers were keys in the Cowboys being unable to check the only box that really natters – the final score. The Steelers scored the game's final 15 points – all in the fourth quarter – and rallied to upend the Cowboys, 24-19, at AT&T Stadium in Arlington.

For the Cowboys, the loss was simply devastating considering that they led for most of the way against the NFL's only remaining unbeaten team. But crucial penalties in the fourth quarter kept a pair of Pittsburgh drives alive, costly turnovers stymied a pair of Dallas drives, and that combination ultimately wound up costing the Cowboys a chance at pulling off the biggest upset in the NFL this season.

"I felt that we had contributions from all three phases, and I thought that was clearly our best team football that we've played this year," head coach Mike McCarthy said. "I thought our players did enough (Sunday) to beat an excellent football team.

"We had some tough calls, and the timing of it was a real challenge."

Leading 19-18, the Cowboys were prepared to get off the field with under four minutes remaining in the game when the Steelers failed to convert on thirdand-10. However, linebacker Jaylon Smith was flagged for making contact with the face mask of Pittsburgh quarterback Ben Roethlisberger, thus giving



The Dallas Cowboys turned in a good running game against the Steelers, but turnovers proved to be too costly. (File Photo: All Pro Reels / Flickr)

et, put my hands up when

the ball was coming out and

In addition, Smith was

whistled for an illegal con-

tact on wide receiver Chase

Claypool - also on third

down - that kept a Pitts-

burgh scoring drive alive.

him and I was just crazy

over the top holding,"

"They thought that I hit

that's what it was."

the Steelers a fresh set of downs.

The Steelers took advantage of that unfortunate mishap by Smith and marched down and scored the winning touchdown with 2:14 remaining in the game.

Smith said: "I was just trying to pressure the quarterback and press the pock-



Jaylin DeMychael Williams, known professionally as Jaykid, is an American rapper, singer, songwriter, music producer and entrepreneur. His music has spanned a broad range of styles, incorporating a combination of many different sources including gospel, old school, new school, r&b, and hip-hop rap music.

His career began in 2007, at the age of 14, when he started writing gospel rap and performing in many venues throughout the Dallas-Fort Worth metroplex including Churchs, Clubs, and the renowned House of blues in Dallas.

In 2011, he started appreciating old school music and began Indulging in digital audio engineering committing himself to mastering various audio programs and perfecting the art of sampling old school music with new school sounds.

Find out more at www.jaykidproductions.com Smith said. "Really, he just ran into me. That's really what it was."

Defensive end DeMarcus Lawrence expressed his displeasure in the 50/50 calls that went against the Cowboys.

"The frustrating part is that it wasn't in our control," Lawrence said. "I'm not one to complain, but that was total BS on that last call. Hopefully the NFL can take that into account and we get better from it."

The Cowboys started Garrett Gilbert at quarterback, making him their fourth starting quarterback in the last five games. An NFL journeyman, Gilbert actually attended Austin Lake Travis High School with McCarthy's daughter, and also played college football at Texas and SMU.

A sixth-round draft pick by the St. Louis Rams in 2014, Gilbert was signed by the Cowboys just four weeks ago off the Cleveland Browns' practice squad. And he earned a starting berth following a season-ending ankle injury to Dak Prescott, a concussion to Andy Dalton and the total ineffectiveness by Ben DiNucci during last week's 23-9 loss to the Philadelphia Eagles.

"Obviously it's been awhile, but that's what you live for as a quarterback, that's what you live for as a football player," Gilbert said. "I've been fortunate enough to be behind a lot of guys who have done it for a long time. That's something that I always draw on when I'm preparing is just my time watching those guys.

"It's just tough when all of us together put everything into that thing and then come up short. We didn't find a way to finish that one off and get a victory, but I certainly enjoyed the preparation aspect of it and getting this opportunity. Like I said, I wish we

could have finished it off and gotten a victory."

Gilbert was 21-of-38 for 243 yards, and also fired a 20-yard touchdown to CeeDee Lamb. Not bad for a guy who had just three days of practicing with the Cowboys' first team while having the difficult task of facing one of the league's top defensive units.

Still, with the Cowboys ahead, 19-15, and at the Pittsburgh, 5-yard line, Gilbert tossed an interception that cost Dallas at least three points.

"I was just trying to throw the ball over Cedric (Wilson's) head out of the back of the end zone, and somebody got underneath my ribs and the ball kind of fluttered," Gilbert said. "Good play by them."

Despite having their journey to the winner's circle derailed, the Cowboys turned in some solid play

See COWBOYS, Page 11

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Dallas Cowboys

The Life Ahead' is an emotional film that doesn't disappoint

By Dwight Brown NNPA Film Critic

Upon hearing the premise of this film, involving an 86-year-old Jewish Holocaust survivor and a 12-year-old Senegalese immigrant, you might think you're in for 94 minutes of sentimental drama. In some ways, maybe so. In others not. But out of an abundance of caution, keep a box of tissues handy.

The origin of this story goes back to 1975, when French director/screenwriter Romain Gary (exhusband of actress Jean Seberg) worked under the pseudonym Émile Ajar and penned the classic novel La Vie Devant Soi (The Life Before Us): An orphaned Arab boy, Momo, is devoted to Madame Rosa, a dying and elderly survivor of Auschwitz and a former prostitute. The setting is Paris' immigrant slum, Bel-



Ibrahima Gueye and Sophia Loren in The Life Ahead. (Courtesy of Netflix)

leville, where ladies of the night, pimps, transvestites and petty thieves flourish. Gary's book earned France's Prix Goncourt equivalent to a Pulitzer firmly establishing the tale's pedigree.

In 1977, director/writer Moshé Mizrahi adapted the book for the screen, dubbed his movie Madame Rosa and changed the locale to Pigalle, a Paris neighborhood once known for prostitution. He cast veteran

French actress Simone Signoret (Diabolique) in the lead, made the boy an Algerian immigrant and won an Oscar for Best Foreign Language Film.

Forty-three years later Gary's classic enduring narrative gets a refresh at a time when the plight of immigrants couldn't be more topical. With a good sense for storytelling and an eye for those living in the margins, director/writer Edoardo Ponti, son of famed Italian director Carlo Ponti (Doctor Zhivago, La Strada), reinterprets Gary's allegory. He sets it in the scenic port town of Bari, located in Southern Italy's Puglia region and in a stroke of genius cast Senegalese actor Ibrahima Gueye as 12-yearold Momo and his 86-yearold mother, legendary Italian actress Sophia Loren (Two Women), as Madame Rosa.

Their initial meeting in a market square is a disaster. She, Madam Rosa, is shopping and he, Momo, steals one of her bags filled with antiques. He brings it home to his foster father Dr. Coen (Renato Carpentieri, The Stolen Children), who forces the little thief to return the items to their owner. Coen knows Rosa, who takes care of the children of local sex workers, and urges the elderly ex-prostitute to take the boy in. Initially she and the kid are mutually repulsed. When Coen offers Rosa money she can't refuse, the boy is welcomed into her home.

Momo doesn't adapt quickly to his new surroundings or fellow urchins, like young Iosif (Iosif Diego Pirvu), a Romanian Jew. He slowly warms up to Rosa's Spanish transgender friend Lola (Abril Zamora). Meanwhile, the little scamp continues to deal drugs for a creep named Ruspa (Massimiliano Rossi, Gomorrah), tethering himself to the bad

JONS

life. When he finds work with an Iranian rugmaker Hamil (Babak Karimi, A Separation), he's headed in the right direction. Slowly the icy relationship between Rosa and Momo thaws. First a truce. Then an understanding. Friendship. Then familial love.

Dementia sets in. The sporadic wandering and foggy trances confound Rosa, and Momo worries too. He is starting a new life. She sees the end of hers. The increasingly scared Rosa stares Momo in his eyes and pleads, "No matter what happens, I don't want to end up in a hospital. Promise me." Can the man-

See FILM, Page 11



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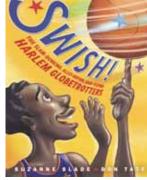
NDG Bookshelf: 'Swish!' offers insight to an American sports legend

By Terri Schlichenmeyer

Your favorite player loves getting buckets.

And that's good - that's the goal of the game, after all, right? It's called basketball because that's what you're supposed to do: put the ball in the basket, dunk it right in the bucket. You might need help to do that now, but practice, and maybe you'll be a pro someday. Maybe you'll be like the players in "Swish!" by Suzanne Slade, illustrated by Don Tate.

Ka-thumpa, ka-thumpa, ka-thumpa. that's what people heard all day, if they lived near Chicago's South side. It was "those boys"



and their basketballs, doing "nonstop layups, all-net free throws, and sky-high jump shots."

Sure, they were talented boys. Everyone knew that but they were Black and there were not many options for them, so those boys joined a traveling team and

they met Abe Saperstein. That was when things really started happening: it was Saperstein's idea to re-name the team the "Harlem Globetrotters," which made it seem like they'd dribbled everywhere around the world.

It was almost as if they already had: the team played ball nearly every night in small towns all over the country, but their style was different. Because people didn't like seeing any Black players beat the hometown White teams, the boys had to learn new tricks. They did a "One-finger ball spinning." They did their "Rapid-fire mini dribbling." People began to laugh, and they be-

guy get an opportunity and

The loss dropped the

Cowboys to 2-7 going into

a bye week this coming

weekend. The Cowboys,

who have lost four straight

games, don't play again un-

til they face the Vikings in

focus on the things that we

can control, the plays that

we can control," McCarthy

We need to continue to

Minnesota on Nov. 22.

makes a play like that."

gan to enjoy the show as the "Trotters" racked up wins.

But it wasn't all fun: there were lots of places where the Globetrotters weren't welcome. They couldn't get a drink of water just anywhere. Some hotels turned them away. Sometimes, they weren't allowed in restaurants.

And still, they played because they were athletes! Even when most teams in the NBA wouldn't hire Black players, the Harlem Globetrotters were real winners on the court. They proved it by beating the Minnesota Lakers! They could beat anybody!

day, And then one

"something incredible happened"....

Everything spherical in your house can be dunked. Your 5-to-9-year-old has proven that, so what next? Well, "Swish!" will give them baskets of joy.

With the kind of quickpaced, wild fun that you get at a Harlem Globetrotters game, author Suzanne Slade brings that fast action to the page with a story of racism, perseverance, and resilience. While there's a main focus on just one generation here - roughly the Depression years through the early 1950s - Slade proceeds to show the overall evolution of the team by

know they're still clearly

in the race to win their di-

vision and advance to the

And taking the 8-0 Steel-

ers - they were favored to

win by 14 points -- down to

the wire showed the Cow-

boys what they're really

victories here," said run-

ning back Ezekiel Elliott,

who rushed for 51 yards

"There are no moral

playoffs.

capable of.

including a timeline and additional material. She also briefly touches upon individual players, but not more recent ones, which may disappoint grown-ups; kids whose hands are practically glued to a round, dimpled ball won't notice that omission at all.

This narrative would be the lesser without artwork by Don Tate. Kids will love his movement on the pages; adults will have difficulty not hearing "Sweet Georgia Brown" in their heads. That makes "Swish!" fun, it's fast, and if there's a future NBA or WNBA fan in your house, your child will love it by the buckets.

COWBOYS, from Page 9

all-around, especially from their special teams. Wilson received a punt, ran a few yards, and tossed the ball clear across the field to C.J. Goodwin, who darted 73 yards and deep into Pittsburgh territory.

Also, Rico Dowdle ran a kickoff return back 64 vards.

'You're seeing the continuity that is so important in

FILM, from Page 10 fragile you worry how they

child carry that weight? Initially, the premise and odd mother/son relationship feel somewhat precious and the footage a bit too polished for the subject matter. The cinematography (Angus Hudson, The Broken) is too clear, sets (production design Maurizo Sabatini) too neat, clothes (Ursula Patzak) too clean. A grimy setting for the street-level characters would have been more apropos and helped the film dabble in cinema verité.

As the story progresses, under the steady hand of director Ponti and aided by an increasingly touching script (co-written with Ugo Chiti), the characters meld, the acting becomes more raw and the emotions deeper. The main characters are so vulnerable, you care about them. Their livelihoods so

this game, and that is clearly the one part of our team that has been able to play consistently with the same similar lineup week-in and week-out,' McCarthy said. "History will tell you that your young players will contribute in November and December.

"Just the fact that (Dow-

dle) was ready, you love it when you see a young

will survive. And when the

mother hen's health de-

clines there's no turning

back. You're invested. How

the hell will this film end?

sequences building up to it?

profound: Police routing

African immigrants from

their homes and streets.

Some sad: Rosa's memo-

ries of Auschwitz haunt

her. Some magical: A li-

oness animation appears

on screen, the subject of

Momo's imagination. Some

alarming: It's frightening

when Rosa goes missing,

which upsets her surrogate

The hodgepodge of in-

Middle Eastern, African,

represent those who've

characters-

European—aptly

family.

ternational

Eastern

Some scenes are quite

sought refuge in Western Europe and sometimes faced hostility. Considering that dilemma, the moment Momo and Rosa finally clasp hands is all the more dramatic. As is the scene when Ruspa, of all people, Could the final moments tries to infuse Momo with possibly be as poetic as the a positive self-image: "You don't think you deserve the respect you've earned."

Loren exhibits a grace only an actress with her stature could muster. She deserves an Oscar nom. Ibrahima Gueye, in his acting debut, displays a maturity far beyond his 14 years, which he manifests well in a character arc that goes from rough, to tender, to heroic-without a hitch. The rest of the cast is excellent. However, Loren and Gueye shine brilliantly.

As the film winds down, simple beguiling piano music (composer Gabriel Yared, The English Patient)

said. "We clearly understand that it comes down to only so many plays each and every week that determine whether you win or not.

"Everybody knows what our record is, so we need to get going. We need to start stacking wins."

The Eagles lead the NFC East with a 3-4-1 record. So, despite their numerous challenges, the Cowboys

is augmented by stringsdulcet sounds that gently caress all you see. In these final moments, no matter your initial concerns, you'll surprisingly find yourself clinging to the characters and hoping they never disappear. That's the mark of a triumphant and compelling piece of filmmaking.

In theaters on November

in 18 carries. "We're still here to win football games and we've got to figure out ways to win football games and we've got to get back to the lab and get better.

"We still have seven games left, we still have to play everyone in our division. Our division is really not doing that well this year, so I think we still have a shot. We just got to just keep getting better."

6th and on Netflix November 13th.

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



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NDG Bookshelf

Marketplace II COVID-19 only worsens debt collector harassment

By Charlene Crowell Senior Fellow with the Center for Responsible Lending

As the final days of the 2020 election season drew to a close, major media across the nation focused on polls and prospects for the presidential candidates. At the same time, scant news coverage reported on a development affecting 68 million consumers: debt collection regulation.

On October 30, the Consumer Financial Protection Bureau (CFPB) released its 653- page regulatory revision for enforcement of the Fair Debt Collection Practices Act (FDCPA), originally enacted in 1977. Since that time, the debt collection industry has grown into a multi-billion industry with over 8,000 firms throughout the countrv.

For Black America, debt collection was troublesome even before the COVID-19 pandemic. One investigation revealed that in three major cities - Chicago, Newark, and St. Louis the rate of judgments for debt collection lawsuits was twice as high in mostly Black neighborhoods than in mostly white areas. Nearly a year ago, Urban Institute research found that debt collection disproportionately affects 42% of communities of color. By contrast, the national average of all consumers was lower in double-digits at 31%, and a wider racial gap among whites at 26%.

The largest portion of debt for communities of color are medical services and student loans. Given the decades of discriminatory policies and practices that perpetuated the nation's racial wealth gap, these disparities extend to a lack of access to health care as well as a greater dependence on debt to finance higher education. For-profit colleges and institutions are among the latest and most visible financial predators.

In addition, the CFPB's own 2017 survey found

that 44% of borrowers of color reported having been contacted about a debt, compared to 29% of white respondents. Even when accounting for differences in income, communities of color are disproportionately sued by debt collectors. In fact, 45% of borrowers living in communities of color faced litigation, while only 27% of similarly situated consumers in white areas were sued

CFPB's revised rule will allow debt collectors to contact affected consumers up to seven times within seven days - or - within seven consecutive days of a prior telephone conversation about a debt. It is important to note that this allowed communication is for each debt owed. Multiple numbers and types of debt collection can legally multiply the number of allowed contacts and result in harassment for already struggling borrowers.

Secondly, debt collectors who opt to contact consumers by electronic media, must also offer consumers a "reasonable and simple method" to opt out of these communications that include social media, emails and text messages.

Commenting on the new rule, CFPB's Director, Kathleen Kraninger, said, "Our rule applies these protections to modern technologies. ... And our rule will allow consumers, if they prefer, to limit the ability of debt collectors to communicate with them through these newer communications methods."

But for the 233 consumer, civil rights and legal advocates who filed public comments on the proposed rule, the announcement sent mixed messages for what it proposed as well as what it delayed.

"The devil is in the details, and we will have to scour this complicated rule to make sure that it does not open up new fronts for debt collectors' pervasive and abusive treatment of consumers," said Christine

Hines, legislative director at National Association of Consumer Advocates. "Through the guise of modernization, the debt collection rule could open the gate for collectors to aggravate vulnerable consumers with even more harassment and a flood of electronic communications."

Although the October 30 announcement does address the emerging modes of communications, it also delayed action on three specific areas of concern in debt collection.

Guidelines on "zombie" debt, the term used to describe debts that outlived statutory limitations for collection, are expected to be announced this December. Similarly, debt collectors' practices of leaving messages with third parties or on postcards was not addressed, nor was negative information on consumers' credit reports.

"As we face a dire and worsening economic crisis, we will be keeping a close eye on the 'zombie debt' rule, coming in December, which could leave consumers more vulnerable to deception and harassment," said Linda Jun, senior policy counsel at Americans for Financial Reform Education Fund. "Collectors should not be allowed to bring expired debt back to life by luring people into making a small payment that revives a debt that would otherwise be past the timeline for a lawsuit."

Although consumers have a right to expect more and better financial regulation at the federal level, many advocates are calling for states to do their fair share on protecting consumer rights.

A new survey from the National Consumer Law Center (NCLC) analyzed how the 50 states, District of Columbia, Puerto Rico, and the Virgin Islands currently protect wages, bank account assets, and personal property from seizure by debt collectors.

Entitled, No Fresh Start

2020: Will States Let Debt Collectors Push Families into Poverty in the Wake of a Pandemic?, warns that once the pandemic recedes, families struggling to get back on their feet are likely to face a wave of debt collector lawsuits for medical bills, back rent, credit card debt, the balance due on repossessed cars, and even utility bills. It recommends that states "protect a living wage for working debtors a wage that can meet basic needs and maintain a safe, decent standard of living within the community". The report also recommends that states allow debtors to keep "a reasonable amount of money" to enable debtors to pay daily living costs such as rent, utilities, day care, and transportation.

This gap in state regulation became evident when federal stimulus checks were deposited in families' bank accounts and then garnished by debt collectors. Further, and according to NCLC, not one state currently meets five basic standards of debt regulation:

· Preventing debt collectors from seizing so much of the debtor's wages that the debtor is pushed below a living wage,

• Allowing the debtor to keep a used car of at least average value;

• Preserving the family's

home-at least a medianvalue home;

Preserving a basic amount in a bank account so that the debtor has minimal funds to pay such essential costs as rent, utilities, and commuting expenses, and

• Preventing seizure and sale of the debtor's necessary household goods.

NCLC identified the worst states that allow debt collectors to seize nearly everything a debtor owns, even the minimal items necessary for the debtor to continue working and providing for a family. States receiving an F grade included: Georgia, Kentucky, Michigan, and New Jersey. States rated with a low D grade include: Alabama, Arkansas, Indiana, Maryland, Missouri, and Pennsylvania.

"By reforming their exemption laws, states will not only protect families from destitution but will promote economic recovery by enabling families to spend their money in state and local communities," said Carolyn Carter, NCLC deputy director and author of the report.

Recalling its earlier research on the family wealth lost as a result of the Great Recession, the Center for Responsible Lending (CRL), holds that the effects of families of color

losing \$1 trillion of wealth. still hinders these same families a decade later. Until or unless regulators recognize that race and income are inextricably linked, harmful rules will only perpetuate the nation's wealth gap.

"We applaud the CFPB for dropping the safe harbor that would have widened the door for collectors to use state courts to sue consumers on wrong or incomplete information," said Center for Responsible Lending policy counsel Kiran Sidhu. "But, the CF-PB's final rule does not do enough to protect communities of color, especially during COVID-19, who are still struggling to recover from the Great Recession because of discriminatory exclusion from the financial mainstream and predatory inclusion into high-cost loan products."

Sidhu also emphasized how the right kind of policy reform was important to stop debt collection law firms and attorneys from filing thousands of collection lawsuits each year that harass consumers on debts that may not even be owed.

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



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

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 15, 9:45 am Please join us in our quiet Check "The Ship's" web-



November 2, 2020 Ed Bell Construction is a Dallas based heavy highway contractor doing business in the North Texas market since 1963. With clients such as TxDOT, Dallas County Public Works, and the Cities of Dallas, Fort Worth, Richardson and Mansfield (plus many others), we have a strong backlog of work in the highway market locally.

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CHURCH HAPPENINGS

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.

November 18, 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 1944 E. Hebron Parkway Carrollton, TX 75007 972-492-4300 www.bethelbiblefellowship.org

FELLOWSHIP CHRISTIAN **CENTER CHURCH IN ALLEN** "THE SHIP" We are Saving You a Seat!

worship God in the Joycie GARLAND

site for details of their ser-

vices until further notice

because of the Coronavirus.

November 15

You are invited to join us

in our Sunday Morning

Services as we praise and

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See CHURCH. Page 14

Turner Fellowship Hall,

followed by our Worship

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blessed. It's for God's glo-

ry and honor.

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

jamessnyder2@att.net. The

When Everything Goes My Way

Dr. James L. Snyder

I have had a certain dream many times over the years.

The dream is that one day in the week; I can have everything go my way. The nightmare part of that dream is that it never tells me which day everything will go my way.

One morning I told the Gracious Mistress of the Parsonage about my dream to see if she could give me any advice.

"Don't you remember," my wife said, "that day was three years ago? You already had that day when everything goes your way."

One of the first things that would be a part of that day would be every time my wife asked me a question; I would understand the question and give her an answer that satisfied her.

I am sure that would be a

rather frightening day, especially for her.

As I was thinking about this, another thought came to mind. What would a day look like when I could accomplish everything on my 'To-Do-List' and have time left over for something else, like fun?

The Gracious Mistress of the Parsonage knew I was thinking along this line, and so she said most cheerfully, "What would a day look like for you if you never thought of an Apple fritter?"

Only she would come up with something like that. As far as I am concerned, that would be a terrible day. So, that's scratched off.

Another thought grabbed my mind. What would a day look like if I could anticipate every question the Gracious Mistress of the Parsonage would throw in my direction and have the answer on my tongue?

The more I thought about this, the more I understood that if I had so many days where everything went my way, my life would become rather dull. It is the unexpected things in life that make life really exciting and challenging.

If I could plan everything out and do everything I planned, I would get so bored I would not know what to do.

Thinking about this, I thought, how in the world has the Gracious Mistress of the Parsonage managed to do this every day of her life?

What would our house look like if both of us had everything go our way every day? How could we tell each other apart?

Maybe I could handle one day when everything

CHURCH, from Page 13

November 18, 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 2450 K Avenue #300 Plano, TX 75074 972-379-3287 www.theship3c.org www.visitF3c.org

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 13, 7 pm All men are invited to Men's Ministry meeting each Friday night at 8 pm, (IBOC promotes proactive male leadership.)

November 15, 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 16, 7 pm You are invited to Monday School to see what God has to say to us in His Holy Word.

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

SHILOH MBC IN PLANO (WHERE COMMUNITY

BECOMES FAMILY)

Connect to God through Shiloh, Grow in Christ through the study of the Word of God, Serve God through service to each other and the world.

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

November 15, 8 and 11 am You are invited to our Worship Services as we honor God for His goodness and faithfulness.

November 16, 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).

November 18, 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 goes my way, but I certainly do not want every day to be just like that.

As I thought about this, I was smiling, and my wife inquired why I was smiling. I finally confessed, "I've concluded that I don't want every day to go my way. That would be so boring."

"You know," she said very seriously, "I think you've got something there."

Therefore, our house is divided into two sections.

The one section is my wife, where everything goes her way, and I am happy.

The other section is me, where everything does not go my way, and my wife is happy.

I cannot believe that I discovered the formula for both of us being happy under the same roof. Why did it take me so long to figure this out?

your spiritual growth and His glory.

Dr. Isaiah Joshua, Jr. Senior Pastor 920 E. 14th Street Plano, TX 75074 972-423-6695 www.smbcplano.org I could not help but think of one of my favorite passages of Scripture. "Can two walk together, except they be agreed?" (Amos 3:3).

In this, my wife and I are in full agreement. Dr. James L. Snyder is

agreement. church web site is www. James L. Snyder is whatafellowship.com.

Special Death Announcement Program to Funeral Homes



North Dallas Gazette will publish death announcements "complimentary" on NDG's/ Legacy.com Obits Page and in the Newspaper based on space availability.

Funeral Directors send your customers' Death Announcements to: Vickie Richardson Steward Senior Executive / NDG's Obits Department Cell: 682.408.2322 Email: ndgobits@northdallasgazette.com

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For the 411 in the community, go to www.northdallasgazette.com



Tarpley NDG Religion Editor

"Now I want vou to know, brothers, that what has happened to me has really served to advance the gospel"

(Philippians 1:12-13). Have you ever heard these statements: "Money talks?" Or how about this: "He who has the gold, rules?" Both of these statements have truth in them.

When Jesus was crucified there was a question as to where Jesus would be buried. Those that hurried him to the cross, designed that he should make his grave with the wicked; but God designed He should make it with the rich (Isaiah 53:9), and so He did. In order for Jesus to be

buried with honor, a man of influence was permitted to take the body of Jesus. His name was Joseph of Arimathea. It seems this man had a personal relationship with Pilate

He was a man of influence and owned a burial cave that was reserved for the rich

Joseph of Arimathea was called an honorable counselor, a person of character and distinction and in an office of public trust; some think in the state and that he was one of Pilate's Privy Council.

Arimathea post rather seems to have been in the church, he was one of the great Sanhedrim of the Jews, or one of the high priest's council.*



Texas Tre Williams and Ms. Phyllis Stromile dressed to give away Halloween candy at a local Trailer Park.

The Bible says that He (God) desires His people to be the head, not the tail. If we are to influence the culture, there must be men and women of influence in whom God uses to impact the culture

If you are a successful person, consider the words of Paul when he said, "... what has happened to me has really served to advance the gospel."

Although Paul was referencing adversity in this statement, it can be equally said that each of us needs to ask if our prosperity has served to advance the gos-

minds are so far gone and cannot understand the logical words that are coming out of my mouth, then you know what you can do. In reference to the drama film "Hustle & Flow." YOU GET MY DRIFT"?

Are you using your influ-

ence to impact your neighborhood, workplace, city, or even nation for the sake of the gospel?

Talk to our Heavenly Father; tell Him that you come to Him today with a grateful heart. Thank Him for being with you through the things that you face each and every day.

Pray for the people around the world whose lives have been turned up-

side down by the coronavirus, wars, famine and natural disaster.

Pray for peace within; for the souls of those who have seen how helpless they are.

Pray that they see God's power, might, and love through it all. May every Christian and every act of kindness point people to God, demonstrate God's hope, and show them His glory. Always pray in the name of our Maker and Sustainer

North Dallas Gazette takes a moment to reflect on the past with

Historical Perspectives from Sister Tarpley what it was like growing up in a very different Dallas when Booker T. Washington was

a black school. Sister Tarpley graduated frm there and went on to college and later became a city councilmember in Carroliton.

> TIDI S. Westmorehand Rd Dallas, TX 70287

DT4. TT4. MON (TBOC)

WOWN IBOCCHIURCHLogy

Pastor Rickie G. Rush

Look for NDGTV at NorthDallasGazette.com

Inspiring Body of Christ

JAYKID, from Page 8

is not the end. Instead of dwelling on the physically chance of changing what has already passed. I prefer to concentrate on what is ahead for me. If I could make one change today. I would change all the negativity into positivity. "... AND HOW COULD THIS CHANGE BE DONE?" The Bible says, "Train up a child in the way he should

go; even when he is old he will not depart from it". (Proverbs 22:6) The book will change people for the better. It will change the haters who despise to see others do good. It will change the evil one is trying to take full advantage of others. These people could be your neighbor's, your friends, relatives, and or your siblings etc. THEY

KNOW WHO THEY ARE? And I am not only speaking for myself, but my voice speaks volume for most musicians. Support, respect, and opportunity is a musician's main objective in my opinion. We all must make a living. And music is a musician's way of life. This sh*t is not easy, even if we are dedicated to your craft, there are still roadblocks along the way. So, for those of you whose



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Monday School 7pm & Men's Fellowship Friday Spi "We All Must Go Home To Glory"

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