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Democracy survived an insurrection and America now needs unity

By Roger Caldwell,
NNPA Contributor

"Few people in our nation's history have been more challenged or found a time more challenging or difficult than the time we're in now," President Biden said referring to the ongoing coronavirus.

This is an accurate statement, but many American historians would say that is why there is an election every four years for president. During the last pandemic, 100 years ago, there were 625,000 Americans who died, and the responsibility of the president was to solve the crisis. Twelve years ago, when President Obama took office the country was bankrupt, and there were monumental financial problems, and he solved them.

This is the role and responsibility of the president to resolve insurmountable issues, with a vision that brings about change, and success. America almost lost Democracy on January 6, 2021, with the storming of the Federal Capitol building. After the election in 2020, President Donald Trump continued to promote one huge lie. Essentially, he told the country and the world, that



"We have learned again that democracy is precious. Democracy is fragile. And at this hour, my friends, democracy has prevailed," said the President Biden. (Photo: NNPA)

he had really won the election.

Even though millions of Americans and the former President all believed this huge lie, there was a peaceful transition of power, and President Joe Biden took his oath of office on January 20, 2021. The focus of this great inauguration speech was unity and trying to bring back together a divided country after four years of political turmoil.

"Chief Justice Roberts, Vice President Harris, Speaker Pelosi,

Leader Schumer, Leader McConnell, Vice President Pence, distinguished guest, and my fellow Americans. This is American's day. This is democracy's day. A day of history and hope. Of renewal and resolve," said President Biden during his inauguration speech.

It didn't matter whether or not you voted for the president, this speech was powerful, because it made you believe in America again.

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Gen. Lloyd Austin

People In The News ...



Holly Dolke



Rep. Jessica Gonzalez

NDG Quote of the Week: "It is not our differences that divide us. It is our inability to recognize, accept, and celebrate those differences."

- Audre Lorde

Gen. Lloyd Austin

By Stacy M. Brown
NNPA Senior National
Correspondent

Retired African American General Lloyd Austin is now in charge of the U.S. Department of Defense.

On Friday, Jan. 22, the Senate confirmed President Joe Biden's Secretary of Defense pick, making Gen. Austin the first African American to serve in that key strategic federal government leadership role.

"I pledge to fight hard to rid our ranks of racists and extremists," Gen. Austin pronounced during his con-



firmation hearings.

He also pledged to overturn several discriminatory bans on military service put in place by the previous administration.

The confirmation vote cleared by a 93-2 margin

— Sen. Mike Lee (R-Utah) and Sen. Josh Hawley (R-Missouri) were the lone no-votes.

One day prior, the U.S. House approved a waiver to allow for Gen. Austin's confirmation.

The decorated veteran required a congressional waiver to confirm the civilian post because he retired from active-duty service only four years ago.

Federal law requires seven years of retirement from active duty before taking on the role.

President Biden and others had previously pointed to the Congressional waiver received in 2017 by Retired

Marine Gen. James Mattis, who served as defense secretary in the previous administration.

"The law that we keep waiving actually exists for a good reason," remarked Sen. Minority Leader McConnell (R-Kentucky).

"Civilian control of the military is a fundamental principle of our republic. We emphatically do not want high-ranking military service to become a tacit prerequisite for civilian leadership posts over the Department of Defense."

Gen. Austin's confirmation cements him as one of the most prominent members of President Biden

and Vice President Kamala Harris' Cabinet.

The Secretary of Defense controls the country's largest government agency, commanding troops worldwide and the Pentagon's internal workings.

The confirmation also keeps with Biden's promise to have a staff and cabinet that reflects America's diversity.

"I know firsthand from our time together on the [United Technologies] board that General Austin will be a wonderful choice for Secretary of Defense," former New Jersey Gov. Christine Todd Whitman tweeted.

The decorated 67-year-old has accumulated many awards and decorations, including five Defense Distinguished Service Medals, the country's highest noncombat-related military honor, and three Distinguished Service Medals; the Silver Star, the nation's third-highest award for valor in combat; and two Legions of Merit.

According to his biography, Gen. Austin began his career in the U.S. Army in 1975 as second lieutenant in the infantry and rose through the ranks to command troops in combat at

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Holly Dolke

Holly Dolke is best known for her short-format, at-home, no equipment workouts that have transformed her body and millions of others via her successful YouTube Channel and fitness brand, Pink Dragon.

What started out as a way for Dolke to avoid the gym and find a regimen that worked best for her body, turned into exercise techniques that drew in many curious viewers to her channel, accumulating 1.2+ million subscribers with 11+ million views on most videos.



Looking to reach and help more fitness-stuck individuals across the world, Holly founded fitness brand, Pink Dragon, where she implements three key principles: the right nutrition, daily movement, and

having a strong mindset. Programs that she offers within Pink Dragon include Ultraburn, a 90-day, 30-minute, real-time workout and Ultradefine, a tone and define training program. Now with a newly launched protein powder, and an upcoming app and supplement line, Holly's brand continues to expand, as does her family, with the welcoming of her first daughter this fall.

While pregnant, Holly continued her workout routine videos on YouTube but with a few modifications. Thinking ahead, she created several videos that were posted (pre-bump) so

that her viewers could participate in a 30-day home workout challenge. Holly teaches members how to evolve their view of exercise from dreading it to loving it. In a social media world catered to toxic diet culture, Holly helps her community respect food as fuel rather than a chore. Her mission is to reignite people's confidence in themselves, love the body they live in and build each other up to achieve their dreams. Holly's three key principles create the basis of every program and product she offers, including her e-book Sweet Treats. She believes that the most

important part for people during their health and fitness journey is to recognize their starting point. She created a short quiz that leads visitors to specific recommendations based on their circumstances and goals they want to achieve.

Growing up in Kent County, England, Holly found her passion for fitness while attending college. As a fashion marketing major, she spent her days sitting at a desk - studying, completing assignments, having little to no exercise and her eating habits were far from healthy. After not getting the results she desired from a standard gym setting, she

took her health and fitness into her own hands and own home (as many of us have this year, too) she started a YouTube channel - which was on trend in the UK, (especially in food and fitness) and began her home workout videos. Being an introvert, working out from the comfort of her home was the best space and she never expected to gain the following she was building. In mid-2019, her channel took off in a way she never expected with spikes in views and subscribers recognizing her for her flat stomach abs and indoor walking in place videos.

Rep. Jessica Gonzalez

State Representative Jessica Gonzalez (D-104) filed legislation that would repeal the current exemption of severance tax for flared and vented gas that is produced in Texas, a measure that would produce more tax revenue and discourage excess pollution.

On Tuesday, January 26, 2021, Rep. Gonzalez filed House Bill 1377, a bill that would repeal the flared and vented gas severance



tax exemption. Currently, flared and vented gas produced in the state is exempt

from being taxed at 7.5% of the market value of gas produced. Because of the exemption, Texas missed out on collecting over \$120 million from flared and vented gas tax from 2012-2017.

HB 1377 would also prevent the waste and pollution that results from excessive flaring. Since gas flaring is a significant source of pollution, a tax on flared gas creates a market incentive, encouraging producers to limit their flaring.

Revenue from taxes collected would be allocated to the Economic Stabilization Fund (more commonly known as the ?Rainy Day Fund?), the State Highway Fund, and the Foundation School Program as constitutionally directed.

"Texas is currently one of the largest contributors of flared and vented gas pollution, and the state legislature gives polluters a pass on their taxes," Gonzalez said. "Texas has seen a massive increase

of natural gas flared and vented, from 39,569 million cubic feet in 2010, to 251,186 million cubic feet in 2019. According to the U.S. Energy Information Administration, Texas accounted for 47% of the total flared and vented natural gas in the United States in 2019. Vented and flared gas contains pollutants, such as sulfur, that are hazardous to health, and climate pollutants, such as methane, that make climate change worse. HB 1377 would

protect our environment by discouraging the practice of excessive flaring and venting, and generate millions in revenue for the state."

"At time when the Texas state budget is severely constrained and the public is increasingly worried about Texas oil field waste, this bill makes good sense," said Adrian Shelley, Director of Public Citizen Texas. "Rep. Gonzalez's proposal offers a smart way to curb pollution and generate revenue for Texas."



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Publisher's Office:

publisher@northdallasgazette.com

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editor@northdallasgazette.com

Online:

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STAFF**Chairman Emeritus**Jim Bochum
1933-2009**Religious / Marketing Editor**Shirley Demus Tarpley
("Sister Tarpley")**Chief Editor Emeritus**Ruth Ferguson
1965-2020**NDG Columnist**

Allen R. Gray

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Minority Opportunity News, Inc.

Interim Editor

David Wilfong

Contributing Writers

Jackie Hardy
Breanne Holley
Jacqueline Murphy
Dwain Price
Terri Schlichenmeyer
David Wilfong

Community Marketing

Nadina Davis

Senior Account Executive

Nina Garcia

Production

David Wilfong

NDG Obituary Dept.Vicky Richardson-Stewart
VP of Operations

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Voices: A warning from a friend: Return to your first love

By Reverend Joseph Fields

As a guardian and a friend of the faith, I am concerned to the point of suffering, discomfort and struggle with the direction a substantial number of our white evangelical family appears to be directed.

As a friend, I must tell you the danger that lies ahead if there is no change in direction.

My compassion for you

I express these thoughts with great care and concern for the body of Christ, including a large caucus of the white evangelical churches. I write as a brother and from a biblical perspective, not as someone who wants to be partisan nor political.

I have had and still possess a deep reservoir of love for all of God's creation. There can be no significant hurt without immense love first. It is my prayer that the Holy Spirit will be the superintendent between us. I am praying he will guard our hearts and minds through Christ Jesus to decipher what is good and mature for his glory.

The Bible tells us: "Faithful are the wounds of a friend, but the kisses of an enemy are deceitful" (Proverbs 27:6).

Without hesitation and without apology, I applaud your many efforts to spread the good news of our Savior to all corners of the world. Your efforts in

church planting, missions and discipleship undoubtedly will be rewarded when we appear before the judgment seat of Christ.

However, my consternation, my deep feeling of dismay compels me to speak. It pains me profoundly to write these thoughts. I find the strength to do so in 2 Timothy 4, where the Apostle Paul commanded Timothy to proclaim the truth with urgency and to correct, rebuke and to encourage with care and sober thoughts.

My concern for you

Observing and experiencing the reality of a significant number of white evangelicals amalgamating the flag and the faith is the foundation for my angst.

"When there is no light between evangelicalism and nationalism, danger is on the horizon."

Indeed, that danger was on full display Jan. 6 at our Capitol and continues to threaten violence.

White evangelical silence about it is mystifying.

In one sense, one can understand the allure of cuddling up to nationalism to bring about the change white evangelicals feel God demands. But this allure must be rejected and resisted.

One need only look to Judas to see the folly of marrying the faith with the flag. Judas wanted to use Jesus to overthrow the Roman government and then es-

tablish Judas and his interests in power. Judas never wanted Jesus—he wanted power.

A desire for power appears to be at the heart of the white evangelical movement. Why else would truth be twisted, maligned and abused for the sake of gaining goodwill with political power? When political power is courted, the true power of Christ never can be seen. For more than 40 years, this combination of power politics and evangelical piety has been a toxic cocktail, making the mission of the faith a blurry journey headed to destruction.

My counsel to you

The danger in wanting to see God's promises come to pass here and now is that we often can get ahead of God. It tempts us to establish God's rule and reign ourselves.

I believe God's rule and reign is preferable to any form of human government. However, the kingdom Christ will rule will not be established through fickle worldly and political means.

It appears many in the white evangelical churches are trying to do just that—establish God's rule and reign on the backs of a worldly political system. Danger lies there.

"The danger for white evangelicals if they don't reconsider their methods is multifaceted. For one,

some of the white evangelical churches being tied so close to the white nationalist movement limits the effectiveness of the churches' primary mission—proclaiming Christ."

Nationalism builds a platform for poisonous inclinations, such as racial superiority. It is designed to marginalize and dehumanize others for political gain. One strategy is to position itself as the victim, which gives nationalists justification to defend themselves by any means.

Nationalism is a self-deputized power. Followers of Christ know, however, that any power not coming from Christ is pseudo power and is destined to fail. Only what is done for Christ shall last.

What does it profit the church to gain political power while losing your salt and light authority given by the King of Kings and the Lord of Lords?

I urge you, white evangelical churches that are close to the white nationalist movement, to come back to your first love—Christ, who saves for his purposes and sustains for the journey.

Reverend Joseph Fields is the founder and senior pastor of New Beginnings Church in Lewisville and serves on the Baptist Standard board. The views expressed are those solely of the author.

National Black Farmers Association congratulates Biden's Agriculture Deputy Secretary nominee Jewel Bronaugh

The following is the statement of John Boyd, President and Founder of the National Black Farmers Association, on the nomination of President Elect Joe Biden of Jewel Bronaugh to be Deputy Secretary of Agriculture:

"The National Black Farmers Association (NBFA) congratulates Jewel Bronaugh for her nomination to be Deputy Secretary of Agriculture for the U.S. Department of Agriculture (USDA). While Dr. Bronaugh did not make the fate

of Black farmers a priority during her time as the USDA Farm Service Agency (FSA) Administrator for the Commonwealth of Virginia or as the Commonwealth of Virginia's Agriculture Commissioner, her appointment reflects an historic moment

in the history of the USDA.

We hope she will use her knowledge of the department to level the playing field for NBFA members as well as other minority and small scale farmers and to end the culture of discrimination at the USDA."

"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.

Arnold gives update on Dallas COVID-19 vaccine program

By Breanne Holley
NDG Staff Writer

Dallas City Councilwoman Carolyn Arnold gave more insight into the requirements for receiving the Covid vaccine in the Dallas county area during the Friday afternoon interview. Arnold mentioned that “this week and next the priority group are those 75 years of age and older.”

Arnold also noted that the system does change daily and weekly, so it is important to stay current and up to date with information. The city, as well as the entire nation, is now creeping into just over a year with the pandemic and the highest risk groups of people are the elderly and those with underlying health conditions such as diabetes, upper respiratory, liver disor-



Steven Cornfield / Unsplash

ders, compromised immune systems etc.

The other groups that can register for the vaccine are known as phase A and phase B. Arnold has said that Phase A are “healthcare workers such as doctors nurses and first responders,” and “Phase B are those 65 and older or 16 and older with underlying health conditions.” The website that does have the current infor-

mation for the COVID-19 vaccine is dallascounty.org. There are three mega sites that are administering the vaccine, and those are Fair Park, Ellis Davis Field off of I-20 and Polk, and Eastfield College.

Dallas City Councilwoman Carolyn Arnold is an activist for two zip codes in the Dallas county area that are part of five known “hotspot” areas for the Co-

vid-19 virus, this means that these areas are highly susceptible to contracting the virus and succumbing to its affects. The two zip codes that she represents, as the District 4 city councilwoman, are 75216 and 75241.

She has emphasized “the big challenge is getting those in the high risk underserved zip codes to please register.” In total there are 5 zip codes identified by Parkland as high risk and those are 75216, 75241, 75217, 75210 and 75215. Arnold mentioned that “these communities are primarily black and Hispanic, and have lack investment resulting in poor healthcare, shorter lifespans, depression and underlying health conditions” making the people very susceptible to the virus. These zip codes

need the vaccine the most because they are the most at risk.

On another note, in an earlier article by Emma Platoff and Juan Pablo Garnham of the *Texas Tribune* on Jan. 20, it was discovered that “Faced with the threat that the state might slash its vaccine allocation, Dallas officials on Wednesday reversed course on a plan that would have prioritized doses for people living in the county’s most vulnerable ZIP codes, primarily in communities of color.”

Commissioner J.J. Koch had proposed the order to help prioritize the most at risk communities, but Dallas County Judge Clay Jenkins did not think “the county’s plan was permissible” and was “not willing to risk the vaccine for

tens of thousands of people over the next few weeks because you [Koch] guess that your order is good enough to satisfy the state.” (*Texas Tribune*). During this time there were proposals to meet later in the week to discuss how best to proceed with the vaccine distribution.

Dallas City Councilwoman Carolyn Arnold has said that to register “you can call the Dallas county hotline at 469-749-9900 or dallascounty.org and after that you will receive feedback either by email or telephone giving you further instructions.” Arnold says, “Stay masked and keep social distancing safety precautions even after receiving the vaccine.” She says that ultimately the plan is to be “informative, provide education and transparency.”

Black Americans are being vaccinated at far lower rates

By Stacy M. Brown
NNPA Senior National Correspondent

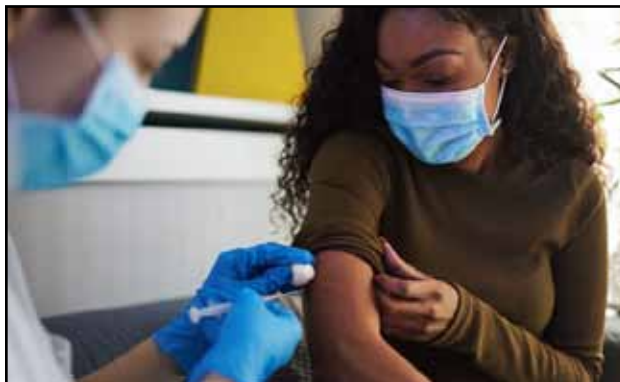
When the U.S. Food and Drug Administration approved two new vaccines to combat the coronavirus, the initial concern was whether African Americans would accept vaccination.

The rollout of the medicine from Pfizer and Moderna featured heavy promotion.

High-profile African Americans like former President Barack Obama, National Newspaper Publishers Association (NNPA) Coronavirus Task Force Member Dr. Ebony Hilton, and the Rev. Jesse Jackson received their shots publicly.

An African American nurse in New York earned distinction as the first person in the country to receive a vaccination, and Meharry Medical College President Dr. James Hildreth, a Black man, sat on the FDA board that approved the vaccines.

Now, concern has shifted from whether African Americans will accept the vaccine.



As of Jan. 16, the U.S. had surpassed more than 23.3 million total cases and 388,700 deaths due to the pandemic, the Kaiser Family Foundation reported. (Photo: NNPA)

Many now wonder whether doses would be available to the Black community.

A new Kaiser Family Foundation report has revealed that African Americans are getting vaccinated at much lower rates than whites.

The report, released on Saturday, Jan. 16, shows that in 16 U.S. states where the vaccine is available, white residents are being vaccinated by as much as three times higher than African Americans.

One example is Pennsylvania, where 1.2 percent of white residents had been vaccinated, compared with just 0.3 percent of African

Americans in the Keystone State.

Kaiser Family Foundation researchers noted that vaccine distribution is supposed to align with healthcare and frontline workers’ demographics, presumably making the vaccine equally available to all races.

Some have hinted the lack of vaccine access is rooted in racism — not an unwillingness of minorities to get vaccinated.

Dr. Taison Bell, of the University of Virginia, told NBC News that he was “horrified to discover that members of environmental services — the janitorial staff — did not have access to hospital email.”

Hospital staff receives its vaccination information via email, Dr. Bell stated.

“That’s what structural racism looks like,” Dr. Georges Benjamin, executive director of the American Public Health Association, told NBC.

“Those groups were seen and not heard — nobody thought about it.”

As of Jan. 16, the U.S. had surpassed more than 23.3 million total cases and 388,700 deaths due to the pandemic, the Kaiser Family Foundation reported.

According to a Centers for Disease Control and Prevention analysis, African Americans, Latinos, and Native Americans are dying from COVID-19 nearly three times the rate of white people.

“With the country’s coronavirus pandemic continuing unabated as cases and deaths increase, and a more contagious variant of the virus spreads, there is a greater focus on vaccine distribution troubles,” Kaiser Family Foundation President and CEO Drew Altman wrote.

The covid-19 vaccine dis-

tribution effort is in trouble, Altman demurred.

According to federal data, only about a third of the more than 25 million doses distributed nationwide have been given to people.

“Hundreds of different distribution programs are being organized across states and counties for frontline health workers, residents of long-term care

facilities, the elderly and others that states are prioritizing in different sequences,” Altman continued.

“The country needs a distribution strategy that our fragmented, multilayered healthcare system can effectively implement. This will require more federal direction, a simpler priority structure, and a different role for the states.”

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Black Connect launches national legal services program

TAMPA, Fla. — Starting last week, entrepreneurs and small business owners and non-profit organizations will be able to receive free legal advice and legal assistance from a growing team of reputable law firms. Black Connect Inc., is launching its Small Business Legal Services Program (SBLS). Partnering law firms come equipped with rich and wide-ranging business backgrounds and areas of legal expertise. The program aims to help Black Connect members minimize risks, avoid costly legal mistakes, and build sustainable businesses.

The SBLS program will operate virtually across the United States. Members may seek advice and receive assistance with busi-



ness-related legal matters including, but not limited to: contracts, trademarks, copyright, patents, business formation, commercial real property, and employment law. The SBLS program will also offer virtual train-

ing on relevant legal topics.

"I developed the SBLS program based on my experience in the legal field," says Black Connect Co-Founder and President, Angela Majette. "I have worked closely with doz-

ens of entrepreneurs and business owners while collaborating with attorneys in business litigation, business formation, and transactional matters and, too often, the legal issues that small business owners found themselves faced with could have been avoided or minimized with proper legal guidance along the way. Most small business owners and entrepreneurs recognize the importance of attorney representation. However, they lack the funding to obtain the legal representation they need. The SBLS program will play an important role in educating business owners and entrepreneurs about legal issues that impact business ventures and teaching business owners

how to protect and enforce their legal rights."

Legal services through the SBLS program are offered at no additional cost to small business, entrepreneur, sole proprietor, non-profit organization and college student members of Black Connect. Become a member of Black Connect online at blackconnect.org/join. Visit blackconnect.org for more information about the SBLS program and direct inquiries to legalservices@blackconnect.org.

Black Connect is the only national 501(c)(3) membership organization dedicated solely to eliminating the racial wealth gap in America by increasing the number and success rate of Black-owned businesses. Mem-

bership is open to small businesses, entrepreneurs, corporations, non-profit organizations, college students, and any individual that supports the mission.

In addition to programs and services, Black Connect provides a tools-based business and social network to enable entrepreneurial activities and promote the socioeconomic growth and empowerment of the Black Community. Blackconnect.com is the most comprehensive business and social networking platform with members across the United States, Caribbean, Africa, and the United Kingdom. Download the Black Connect mobile app for Android in Google Play and IOS in the App Store.

UNITY, from Page 1

"Today we celebrate the triumph not of a candidate, but of a cause, the cause of democracy. The will of the people has been heard and the will of the people has been heeded," said President Biden.

What a beautiful day and a beautiful speech. America is at a crossroads and there is a tremendous amount of work to be done. But the new president is ready to

do the work, and all around the country and the world people are smiling.

"We have learned again that democracy is precious. Democracy is fragile. And at this hour, my friends, democracy has prevailed," said the president.

It is very easy to talk that talk, but to execute is where the rubber meets the road. During the first day on the job, President Biden issued

a slew of executive orders that dismantled the policies of Ex-President Trump.

In his first official day, President Biden got busy with no hesitation, and let the Republicans know there was a new sheriff in town—Washington, DC. He rejoined the World Health Organization, rejoined the Paris Climate Accord, implemented a mask requirement in the Federal government, ended a Mus-

lim traveler ban, paused student debt until September 30th, delayed housing foreclosure until March 31st, ended the building of the Border Wall, preserved DACA, and much more.

The push back has started from the Republicans, before the ink could dry on the Executive Orders. On the second day in office, controversial House Republican Congresswoman Marjorie Taylor-Greene

filed articles of impeachment against President Biden. In certain states around the country, Republican Party members are saying leftists are taking control of both houses and the White House.

On the federal level, many Republican Congressmen and women are saying that President Biden's big stimulus plan is too expensive, and it is doomed to not pass on the

Senate floor.

President Biden wants unity, but it does appear that the Republicans are ready to fight for power. The most we can expect from Republicans at this time is bipartisan politics that are not controversial and they can agree with. This must be done in incremental steps, with positive conversation and dialogue, which everyone is committed to and believes in.

WGU launches 'I Have a Dream' Scholarship to honor MLK

AUSTIN — In celebration of the life and legacy of late civil rights leader Dr. Martin Luther King, Jr., WGU Texas announced today that it will award \$75,000 in scholarships to those who have dreamed of furthering their education but face challenges in their lives that prevent them from doing so. The nonprofit, online university aims to provide financial relief to adults through its "I Have a Dream" scholarship to help make it easier for them to fulfill their dreams and complete their degrees.

The scholarship is available to all new students

enrolling in any of WGU's 60-plus undergraduate and graduate degree programs in information technology, business, teacher education and health professions, including nursing.

Each "I Have a Dream" scholarship is valued at up to \$4,000 and will be credited to students' accounts at a rate of \$1,000 per six-month term, renewable for up to four terms. Applications are currently being accepted at wgu.edu/dream.

"Our mission at WGU Texas is to change lives for the better by creating pathways to opportunity, and we're excited to launch

this scholarship as a tribute to the life of Dr. King, who was a remarkable civil rights leader and strong advocate for education," said Dr. Darrin Q. Rankin, WGU Texas Chancellor. "Education is the ultimate disruptor and uplifter. Scholarships like this help us further ensure that everyone has an opportunity to more readily achieve their dreams."

The "I Have a Dream" scholarship is competitive and will be awarded based on the students' academic record, previous college experience, readiness for online study, current competency, as well as other

considerations. The application deadline is June 30, 2021.

For more information about WGU Texas and scholarship opportunities, visit: texas.wgu.edu.

WGU Texas is an online, nonprofit, competency-based university established to expand Texans' access to higher educa-

tion throughout the state. Formed through a partnership between the state of Texas and nationally recognized Western Governors University, WGU Texas is open to all qualified Texas residents.

The university offers more than 60 undergraduate and graduate degree programs in the high-demand

career fields of business, K-12 teacher education, information technology, and health professions, including nursing.

Since the university's launch in 2011, more than 16,000 graduates have earned their undergraduate or graduate degrees through a variety of academic offerings.

Let us hear from you!

If there are any news, events or anything else we need to know about, give us an e-mail at:
editor@northdallasgazette.com

Honored to Serve Our Students and Families in Dallas ISD



Joyce Foreman
Dallas ISD
District 6

I am honored to have another opportunity to serve as trustee for District 6. I am committed to the citizens of Dallas to continue to question, demand accountability and put students first, while also serving the parents, community and other stakeholders.

January is School Board Recognition Month, and I want to take this opportunity to recognize my colleagues on the Board of Trustees. As board members, we create policies for our schools while serving as a link between the community and the district. I am pleased to work with my fellow trustees to improve the lives and education of all our students in Dallas ISD.

Addressing Learning Loss

The district is developing a plan to help students recover from learning loss caused by disruptions in instruction due to the CO-



Kourtlan Freeman led the David W. Carter High School swim team to a district championship as a freshman last year. (Courtesy photo)

VID-19 pandemic. Data shows that 50% of our students are worse off in math compared to last school year, and 30% are worse off in reading. To mitigate the learning loss, school leadership has proposed new calendar options that expand the time students spend learning in the next two school years. My colleagues and I will be voting on the proposal on Jan. 28. To learn more, visit www.dallasisd.org/timetolearn.

Vaccinations for

District Staff

Dallas ISD is working with Parkland Hospital to make COVID-19 vaccines available to district staff. Staff in the Phase 1B group—those 65 years and older and with chronic medical conditions—have been notified to sign up for vaccine appointments, and all district nurses have already received their first shots.

The district has also made free COVID tests available to all staff. Most

nurses on campuses are now equipped to conduct tests with results in 15 minutes, and the district has set up a new site for staff testing, with morning appointments on weekdays.

Public Hearing on District, Campus Performance

Dallas ISD will host a TEA-mandated public hearing to share information with the community about the educational performance of each campus in relation to the district, the state and a comparable group of schools.

Also, a required report on the effectiveness of accelerated instruction will be presented. The public hearing will take place at 6

p.m., Thursday, Jan. 28, at the Dallas ISD Turney W. Leonard Governance and Training Center conference area (5151 Samuell Blvd.). This link provides public access to the Texas Academic Performance Reports for the district and its campuses: <http://www.dallasisd.org/Page/873>.

From Charter School to Success in Dallas ISD

I am always happy to give a shoutout to students who exemplify the best of the district. This month, I want to congratulate a young standout athlete, Kourtlan Freeman, who is just one example of a student achieving great things after transferring from a charter school to Dallas ISD.

Kourtlan led the David W. Carter High School swim team to a district championship as a freshman last year. He attends the district's Innovation Design Entrepreneurship Academy at James W. Fannin, a personalized learning high school; district policy allows students enrolled at a choice school to participate in activities at their home school, in Kourtlan's case Carter High.

The application period for applying to any of Dallas ISD's choice schools or programs has been extended to Feb. 7. To learn more about the district's specialty programs and how to apply, visit the Choose Dallas ISD website, both in English and Spanish.

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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



Carrollton auto fleet receives efficiency and aesthetic upgrades

The City of Carrollton has added several unique vehicles to the fleet to enhance operational efficiency. Residents can be on the lookout in the coming weeks for the distinctive design-wrapped exteriors throughout the City and surrounding neighborhoods.

While each vehicle has a specific use, the wraps not only showcase the vehicles' capabilities with pride, but also preserve the finish, function as a means of public education, and even serve to repurpose the vehicle itself.

Public Works Pipeline Assessment Mobile Camera Van

City Council approved fleet replacement money from the Water Utility Fund in February 2020 to replace the current truck and trailer setup which is four years past its 10-year life cycle.

The new van will use video capabilities to inspect the inside of wastewater



City of Carrollton

lines to pinpoint current and potential problems in underground pipes and supports the Council's strategic goal of judiciously investing in technology to improve Public Works' efficiency and effectiveness.

The camera equipment identifies structural defects as well as inflow and infiltration issues before they become a problem. Detecting the issues sooner will help cut down the number of sanitary sewer overflows and customer backups while reducing the amount of money the City pays to the Trinity River Authority, Carrollton's wastewater treatment provider.

The interior is equipped with a computer area and desk for inspecting documents, linking images to GIS maps, and sharing information securely in the cloud. An interior work bay makes it easy to get inspection tools on-site and deployed rapidly and safely.

The vehicle is scheduled to be in service by the end of January and features an image of the pipeline camera unit on its exterior paneling.

For more information on Carrollton's Public Works Department, visit cityofcarrollton.com/publicworks.

Carrollton Fire Rescue Mobile Simulation Unit
Carrollton Fire Rescue

(CFR) converted this former, front-line ambulance into a rolling classroom in September 2020. The unit is expected to be placed into service by the beginning of February.

With CFR's Mobile Simulation Unit (MSU), instructors can provide a true on-the-scene experience instead of teaching in a static classroom environment. The new, advanced method of training EMTs and Paramedics also uses sophisticated mannequins that can breathe, bleed, sweat, and exhibit a pulse.

Three life-size mannequins, including an adult, a six-year old child, and a one-year old infant, are computer controlled by an educator within the MSU who can adjust the mannequin's responses according to how EMS personnel treat the "patient". Crews can simulate treating the "patient" in a car or in a house, necessitating the need to

think about safety concerns, health and treatment issues, and how to move the "patient."

Crews and "patient(s)" can then be loaded into the MSU for an actual "ride to the hospital" for an ambulance experience. When the MSU is moving, starting an intravenous (IV) infusion of medication or controlling a clear airway passage are challenges that require precision skills to compensate for the motion of the ambulance. The MSU can provide scenarios that a classroom environment may not offer EMTs and Paramedics building the skills needed in crucial life-saving situations.

For more information on Carrollton's Fire Rescue team, visit cityofcarrollton.com/fire.

Public Works Water Conservation Car

City Council approved the purchase of five vehicles at the February 5, 2019

meeting. They are the first all-electric cars in the City's fleet and are distributed among the Public Works and Environmental Services Departments.

This one is driven by Carrollton's Water Conservation Specialist to promote water conservation efforts within Carrollton and was put into service in June of 2020. It is used when traveling to host educational events within schools, homeowners associations, community promotional gatherings, and when participating in special events off-site. The vehicle is also driven when investigating possible water conservation ordinance violations. It is the only one of the five cars with a special design, the rest received the Carrollton logo and the department designation on the doors.

For more information on Carrollton's water conser-

See VANS, Page 8



WELCOME TO OUR NEW SITE



CommunityEnergyCenter.org will Educate the Public about Energy Empowerment among Diverse Communities

Diverse communities not only will be shaped by an evolving energy sector, they will shape it. Our new website - CommunityEnergyCenter.org - welcomes perspectives from commentators and journalists from publications in diverse communities to promote a deeper understanding of how energy and economic matters play a role in daily life. This new content hub will educate diverse communities to explore job opportunities and participate in the energy sector's growth and vitality.

Visit www.communityenergycenter.org to learn more.



The Community Energy Center, a cooperative with the National Newspaper Publishers Association and National Association of Hispanic Publications Media, will provide information and perspectives on the integral role of the energy sector in daily life for American families in a wide range of communities.

'Locked Down' is the first major release based on COVID-19

By Dwight Brown
NNPA Film Critic

It may be 2021's first viable COVID-themed movie. Hopefully it's not the best we can expect.

Audiences who've been locked down, pent up, frustrated and emotionally frayed will relate. Life with the virus has been hard and the light at the end of the tunnel is tiny. And so, British screenwriter Steven Knight (Oscar nominated *Dirty Pretty Things*) pumps out this ode to imprisonment with little flair, not much depth, lots of dialogue, no grasp of one specific genre and unlovable characters. For good measure, in the middle of what is a tiresome couple's personal drama, he tosses in a caper. Tonal issues and plausibility be damned.

Bringing Knight's vision to life is the well-respected director Doug Liman, whose reputation started with the hip-to-be-cool *Swingers* in 1996, includes the thriller *The Bourne Identity* and the deliciously vengeful *Mr. and Mrs. Smith*. That fairly varied and esteemed background, surprisingly, doesn't make him well-suited for this weakly written and dry romantic/comedy/drama/crime/thriller.

Paxton (Chiwetel Ejio-



Anne Hathaway and Chiwetel Ejiofor star in "Locked Down."
(Courtesy photo)

for, *12 Years a Slave*), a poet/writer (aka broke dude) is having a rough go of it. He's housebound on a tony block in London by a COVID quarantine and is down on himself: "Even my name is doom." His foul disposition and lack of funds is putting a strain on his relationship with his lady friend Linda (Anne Hathaway, *Les Misérables*). She's a busy executive conducting Zoom meetings with her staff from home. She does so in full make up and fashionably dressed as if she is pulling a shift at *Vogue*. Without blinking, she tells her underlings that they're being furloughed. A euphemism for "You're fired, there's no money to pay you." Viewers should hold on dearly to this scene, as it is the only viable drama in the entire movie.

Cracks in the relationship have been noticeable. The strain of being around each

other, under confinement, has taken them past the brink. Says Paxton to his half-brother David (Dulé Hill, *The West Wing*): "Linda said she was planning to end our thing." Yes, that's true, but the two are still sniping housebound lovers who can't let go.

The clever part of Knight's screenplay is that it uses feelings, locations and machinations that audiences in this day and age will recognize: Quarantine anxiety. Dehumanizing video meetings. Long lines at grocery stores. Overindulging in booze, drugs, cigarettes. Shouting across streets to neighbors. Looking for jobs that don't exist. Squabbling for no reason. It's the new norm.

Pity Knight didn't pick more relatable characters. Snooty Linda and the financially challenged scribe won't muster much empathy. Which is a pity,

because it would take that to enthusiastically follow and believe the second half of the script. This part involves a planned, but blundering theft from Harrods—arguably Europe's most famous department store. It's a complete coup that the filmmakers got to run their actors and cameras up and down the aisles. Why was Harrod's so accommodating? They're closed due to the pandemic and likely need the publicity! Caviar, truffles, Louis Vuitton and rare diamonds all sit idly on shelves starving for tourists' attention and wealthy buyers. But getting none.

The proceedings might have fared better if the screenplay had kept everything in the moment. Instead, it is laden with one-liner backstory details rehashing a past that doesn't matter. So, Linda used to smoke cigarettes and she's now sneaking them on the side. So, she had an affair with a female friend. So, Paxton was once arrested, had a drug problem and is now slipping. Their history is immaterial,

doesn't pep up anything and only mires the storytelling and momentum.

Ejiofor is a supreme actor, but with his diction and statesman-like demeanor, it's hard to believe him as an impoverished poet moonlighting as a driver. Hathaway is a bit more convincing as an ice queen. But together they have the chemistry of a central casting pairing—nothing more. The ensemble cast performances, which vary from cameo appearances to full supporting roles on set or computer screens, are peppered throughout to little effect. Ben Kingsley, as Paxton's boss, gives him the moniker Edgar Allen Poe on his ID. It's a running joke that loses its power in seconds. Ben Stiller plays Linda's boss, marooned in the Vermont woods with his disrespectful son. Mindy Kaling, Lucy Boynton, Jazmyn Simon (*Ballers*) and others add their two cents.

Fortunately, the tech crew is pretty astute. Editor Saar Klein's timing is good. Cinematographer Remi Adefarasin's nimble

camera is where it should be at all times. The score by John Powell doesn't wreck the mood. And production designer Laura Conway-Gordon makes all settings look quite inviting.

It doesn't help that the couple is involved in a robbery, for money, when they hardly look destitute. They live in a strikingly handsome oatmeal-colored townhouse with pristine white shutters—not a slum tenement. If you're looking for convincing *Dog Day Afternoon* desperation you won't find it. And that's a problem. Also, if the virus is so rampant, why are they and store employees walking around Harrod's with no masks?

Easy streaming access may lure inquisitive adults to *Locked Down*. But after watching this vapid commentary on our diseased times, don't expect audiences to stand on their balconies and applaud.

Streaming January 14 on HBO MAX

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

VANS, from Page 7

vation efforts, visit cityof-carrollton.com/water.

Public Works Emergency Response Team Trailer

Carrollton was the first city in the Dallas-Fort Worth area in May 2018 to outfit and put into service a Public Works Emergency Response Team (PWERT) trailer. The branded wrap design is a testament to the efforts Carrollton took to leverage emergency response funding into valuable resources for the community.

The trailer is a federally-funded asset of the 2016 State Homeland Security Grant Program and contains equipment and materials

needed in severe weather, floods, and other disaster situations that require a public works response. The PWERT trailer is designed to respond regionally, be self-supporting in the field, cut and clear debris, provide power and support to equipment in the field, and evacuate water from critical facilities.

For more information on Carrollton's emergency preparedness, visit cityof-carrollton.com/emergency-management.

Carrollton Mobile Utility Trailer

The Carrollton Mobile was purchased in 1986

and serves as a distribution station for handing out complimentary cookies, bottled water, hot cocoa, hot coffee, popcorn, soda, etc. during City events. The trailer is completely energy efficient. Once the trailer is positioned at the event location, a generator is connected so appliances and cooking equipment can run off the power source. Interior cabinets supply limited storage for the day. The unit was given an exterior upgrade in November 2014 featuring City branding for a more polished look to an old-faithful asset, including the City's signature tagline "Where Connections Happen."

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It's our reality right now. But it won't be if we do what it takes to beat COVID-19. Vaccines are coming, but until enough of us are vaccinated, we all still need to wear our masks, stay at least six feet from others, and avoid indoor social gatherings. The more we slow the spread, the faster we'll return to normal hellos ... and fewer goodbyes.

Learn more about vaccines and slowing the spread at [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)



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Entries sought for 36th annual Texas & Neighbors Regional Art Exhibition

The Texas & Neighbors Exhibition is an annual collaboration between the Irving Art Association and the Irving Arts Center. This exhibition we are celebrating its 36th year. The exhibition is scheduled for May 13th through June 12th at the Irving Arts Center.

Entries opened January 1, 2021. Deadline for entry is March 1, 2021.

As of this posting, the plan is to have a physical exhibition and judging of the accepted entries. However, due to the continuing



Anna Kolosyuk / Unsplash

effects of the Coronavirus and potential government restrictions for public gath-

erings, it is possible that the event may be virtual for 2021 (as was in 2020). In

that event, all invitations, judging, and awards will be via the digital, online forum. Should this be the case, award recipients will be notified through email, posted online, and receive awards via USPS registered delivery.

Due to the pandemic, the show was held online only.

85 works of art were chosen by Juror Kristin Rivas for the 35th Annual Texas & Neighbors Regional Art Exhibition from a record 883 entries. 326 artists residing in five states (Arkan-

sas, Louisiana, New Mexico, Oklahoma & Texas) entered the regional show. This year's competition introduced two new categories: Photography and Sculpture.

Irving Art Association proudly recognizes the artists who have exhibited in this show more than 5 times. Recipients receive a commemorative pin, a certificate and a link to their website from the Texas & Neighbors website. Artists are entitled to use the suffix "TxN" after their names.

This prestigious five-state competition pulls entries representative of the best of American art. The jurors who select the show and then judge the winning works of art are artists of national standing or prominent experts in art. The show is hung in the Main Gallery of the Irving Arts Center in the spring. Note: in 2020 the show will be a virtual show due to quarantine closings.

More information can be found at www.texasandneighbors.com.

'The White Tiger' is not a happy-go-lucky Bollywood film

By Dwight Brown
NNPA Film Critic

Is this just another passive servant movie, like *Gone With the Wind*, *The Help*, or *Roma*? Or does it have a new kick?

In 2008, Indian/Australian author Aravind Adiga wrote his debut novel *The White Tiger*, and its thoughtful examination of the India's caste system was rewarded with a prestigious Man Booker Prize. The book's protagonist is a scrappy lower-class man trying to get ahead in life and hemmed in by societal norms. Though that premise is far from the Adiga's personal experience as a Columbia and Oxford educated journalist/writer, the novelist manages to grasp the culture, psyche and ambition of his central character who's a bit like an ambitious pauper from a Dickens tale.

Balam Halwai (Harshit Mahawar), a studious boy, is heartbroken when he is forced to drop out his rural elementary school to work and support his family. Throughout his youth and teenage years, he labors at menial jobs, eventually becoming a waiter in a tea shop. As a determined young adult, Balam (Adarsh Gourav) seizes an opportunity to become a driver for a wealthy family, maneuvering his way into the spot.



Rajkummar Rao, Priyanka Chopra Jonas and Adarsh Gourav star in *The White Tiger*. (Courtesy photo)

The rich clan's patriarch is a smarmy landlord who regularly pays off government officials and treats his staff like animals. Balam sets his sights on being the lead chauffeur for the man's adult businessman son Ashok (Rajkummar Rao) who has just arrived back in Delhi from the U.S. with his girlfriend Pinky (Priyanka Chopra Jonas). The couple, with their haughty Western attitudes, experience culture clash. They abhor the rigid social system and wince when the family treats Balam like a dog. Until they do the same. None of this goes unnoticed by the nearly illiterate but very observant Balam. He absorbs, learns and hatches plans. He will conquer. In the meantime, it's yes sir, bow your head, kiss feet, appear selfless—and scheme.

When he shucks and jives for his bosses and idolizes them it's as saddening as it

is repulsive. Balam: "My master's fruit-flavored perfume flowed through my nostrils." As the vile, self-centered family continues to beat him down, you understand how his unappreciated obedience could turn into rage. This is where the story and its main character depart from the similar aforementioned films. His degradation fomenting bitter anger and a viperish determination. Now it's the country mouse versus the city rats and something dangerous is brewing, which makes what's to come increasingly engrossing.

Adiga's keen observations on class and culture have been turned into a fairly absorbing screenplay by writer/director Ramin Bahrani (*Chop Shop*, *Goodbye Solo*, *Fahrenheit 451*). Though the filmmaker is of Iranian descent, somehow he captures the nuances of Indian life, aided by an impressive team of producers:

Priyanka Chopra, Ava DuVernay and Prem Akkaraju.

Analyzing India's 3000-year-old caste system, an artificial construct meant to split Hindus into different societal groups, could have been an overly complicated and difficult to discern endeavor. Yet somehow the film keeps its interpretation of the social ramifications pretty simple: At one point there were around 1000 caste levels, but these days there are two, effectively relegating citizens to rich or poor batches. Hence Balam's fight to leave the impoverished side for the moneyed one will be quite a leap. Also, in this allegory, the differences between the prosperous and impoverished are more about money, education, privilege and status and not morals and values.

Yes, Balam's bosses are disturbingly cruel and inhumane as they make him bow and scrape. But he is no angel. A protagonist who doesn't embody goodness could be a risky narrative device. But in this case, it just makes him more fascinating: Balam out schemes the family's number one driver by exposing the man's secret religion, causing him to lose his job and then taking it. Balam shows no remorse. His mix of naivete and deceit makes him intriguing. Says the victor: "Is there any hate in the world like the number

two servant for the number one servant?"

The footage (masterfully shot by Paolo Carnera, *Gomorra*) plays like an Indian travelogue. The soundtrack (composers Danny Bensi and Saunders Jurriaans, *Ozark*) with its accompanying playlist mixes traditional Indian music with modern hip-hop sounds that reflect the changing moods. Sweeping production design of hovels to luxury apartments (*Chad Keith, Loving*) and the beguiling art direction and set design (Yasmin Sethi and Tiya Tejpal) for various locations make every corner of India appealing—especially bustling Delhi.

If there is a technical flaw, it's the editing (Bahrani and Tim Streeto, *The Marvelous Mrs. Maisel*). The 2 hr. 5 min length is not justified. Excessive voiceover narration (probably a crutch from the book) should have been sheared away. Audiences can see what Balam is experiencing, no need to hear all his inner thoughts. Also, viewers can imagine the situations Balam describes in words, no need to add superfluous visuals (e.g., the potential massacre of his family).

Adarsh Gourav has an extensive musical background fronting heavy metal bands and has acted on TV series and in a few films. He takes that talent to another level as the

wiry survivalist who is either achingly subservient or astonishingly cunning. It's an odd, but intriguing balance only a gifted actor could control. Chopra Jonas plays both concerned modern feminist and selfish girlfriend with the right ambiguity. Rajkummar Rao, a prolific Indian actor, interprets the nice guy/bad guy boss with just enough concern and disdain. The rest of the cast is brilliant, too.

The White Tiger is like a crash course in Indian culture. Keep in mind it's only exploring the dark side, the crime and corruption. This is not a frolicking happy-go-lucky Bollywood film, though they certainly have their merit. Instead, it is a very sobering look at how a caste system marginalizes people in ways they can barely escape.

One day at a zoo, when Balam sees a strong white tiger, he has an epiphany and consciously decides to embody the cat's ferocious spirit. You're ready for his transition, ready to see him take charge, but not prepared for what he does. Not at all. Unpredictability pulls this perceptive film over the rough spots. The element of surprise is a definite asset.

In select theaters January | On Netflix globally January 22nd

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

Consumer advocates push President Biden in his first 100 days

By Charlene Crowell

As President Joe Biden begins his term of office, the nation and much of the world are waiting and watching to see how his promises become policies and practices that relieve long-term and widespread suffering.

In his January 20 inaugural speech, President Biden said, "The American story is about the slow, yet steady widening of opportunity... Make no mistake: Too many dreams have been deferred for too long. We must make the promise of the country real for everybody — no matter their race, their ethnicity, their faith, their identity, or their disability."

The 2021 inaugural also made history as former California Senator Kamala Harris took the oath to serve the nation as its Vice-President. No woman has ever served in this key role, nor has an HBCU graduate.

Yet in the aftermath of an administration that will likely be recorded as the worst in American history, a suffering nation is anxious for promises to become policies and programs that provide overdue relief.

Following his inauguration, President Biden signed a series of executive orders, many of which repealed

a range of issues from his predecessor. For example, on the international front, the 46th President ended the Muslim travel ban, re-joined two global efforts — the Paris Agreement on Climate Change and the World Health Organization. Other executive orders focused on domestic issues like ending the border wall construction and extending the current pause on student debt payments and interest, as well as moratoriums on evictions and foreclosures.

Still, many advocates raised their voices in pushing the Biden Administration to do even more.

"It's not enough to have an election and put new people into office," Rev. Dr. William Barber II, co-chair of the Poor People's Campaign recently told the New York Times. "We must push and continue to push for the kind of public policy that really establishes justice."

A still-ravaging pandemic that has taken more than 400,000 American lives is intertwined with an economic recession that added 1.15 million workers to the ranks of the unemployed in the first week of 2021, according to the Department of Labor. These updated unemployment figures also revealed that Black and Latina women have been hit hardest by unemployment.

This increase adds even more financial stress to the more than seven million people who in the last week of December continued to rely on unemployment insurance.

"We applaud the extension of the eviction, foreclosure and student loans moratoriums, the institution of a 100 day mask mandate, and the rejoining of the World Health Organization, and are ready to work with President Biden, Vice President Harris, and our Senate partners to build on these measures with the swift passage of a comprehensive and bold relief package that meets the scale of this crisis," said Washington Congresswoman Pramila Jayapal, chair of the Congressional Progressive Caucus. "We have no time to waste."

Scores of other advocates are focusing on ways to provide immediate relief in several ways.

For example, student debt now totaling \$1.7 trillion affects more than 44 million borrowers of varying ages. The combination of the pandemic with a recession have together worsened the ability of borrowers to manage loan repayments.

More than 325 organizations, including the Center for Responsible Lending (CRL), called upon the

Biden administration to use its executive authority to cancel federal student debt on its first day. Originally sent this past November, the letter was updated on January 15 with 85 additional signers.

In part, the letter advises, "The disproportionate impact of student debt on borrowers of color exacerbates existing systemic inequities and widens the racial wealth gap. Black Americans—and particularly Black women—are more likely to take on student loan debt and struggle with repayment. This burden is particularly acute for those Black students who are targeted by for-profit institutions, which also target veterans and often deliver poor instructional quality and outcomes at a high cost, causing a high proportion of students to drop out."

It is important to acknowledge that President Biden has called on Congress to cancel \$10,000 of federal student loan debt per borrower and included reforming income-based repayment and loan forgiveness for borrowers in public service jobs in his higher education plans. However, these actions will help only some — not all — of the borrowers now holding federal loan debt.

"Cancellation will help

jumpstart spending, create jobs, and add to the Gross Domestic Product (GDP)," said Ashley Harrington, federal advocacy director and senior counsel at CRL. "Short-term payment suspension alone is not enough to help struggling borrowers who are unemployed, already in default, or in serious delinquency."

Curbing widespread and abusive debt collection practices in the first 100 days is another issue that should be an early priority. This \$11 billion industry thrives on taking profits from financially distressed consumers, affecting an estimated 71 million consumers each year.

Long before the pandemic and its accompanying recession, debt collection complaints consistently topped the list of consumer concerns at the Federal Trade Commission and Consumer Financial Protection Bureau (CFPB). Although laws like the Federal Debt Collection Practices Act set guidelines for debt collectors, the lack of enforcement during the Trump years effectively green lit financial abuses in both lending and collection.

Payday loan regulation, promulgated by CFPB's first director, was rescinded during the Trump Administration. And in many ways

this agency acted as an opponent of regulation, aiding businesses despite being created to serve as consumers' financial watchdog. Consumers duped by unscrupulous lenders and creditors could no longer count on CFPB to hold bad actors accountable and make consumers financially whole.

President Biden has announced that he will appoint Rohit Chopra as the agency's new CFPB Director and Kathryn Kraninger, the Trump-appointed CFPB Director, resigned on January 20th.

Consumer advocates are encouraged that this important financial regulatory body will return to its original and vigorous efforts — to protect consumers across a wide range of lending. Previously, and under the agency's first director, Chopra served as its Assistant Director, focusing on student loans. Since the spring of 2018, he has served as a Federal Trade Commissioner.

Reactions to a newly-proposed CFPB Director were swift and positive.

Lisa Rice, President and CEO of the National Fair Housing Alliance (NFHA), stated, "Unlike CFPB directors selected by Donald

See PUSH, Page 16

The DEC@Redbird to offer 'Second Start' program for formerly incarcerated entrepreneurs

Everybody deserves a second chance. To that end, the DEC@Redbird, Southern Dallas' hub for entrepreneurial support, will host a Second Start program to help formerly incarcerated individuals who have an idea to start their own businesses.

The program will include an eight-week business bootcamp with the community's best business leaders and coaches and a community circle focused on

continuing education, mentorship and personal development. Upon completion, participants will earn a business package to jumpstart their journey.

Second Start will be hosted virtually bi-weekly on Tuesdays from 6-8 p.m. beginning Feb. 2 and running through April 27.

To qualify for the program, applicants must have U.S. citizenship; have been formerly incarcerated and released a minimum of two

years ago; or be the child of a current or formerly incarcerated citizen.

Applicants must complete this application, submit a 300-word statement on how the Second Start Program would be beneficial to you and your business, and submit a letter of recommendation. Email submissions, questions and applicant referrals to jami-la@thedec.co.

For more information, go to thedec.co.

Cellco Partnership and its controlled affiliates doing business as Verizon Wireless (Verizon Wireless) proposes to build two (2) monopole small cell communication towers in the vicinity of Dallas County, TX. The heights and locations for the proposed installations are as follows: 37-foot 4-inch tower at the approx. vicinity of 4814 N O'Connor Rd, Irving, Dallas County, TX 75038, Lat: [32° 51' 51.7104"], Long: [-96° 56' 59.4594"]; 37-foot 4-inch tower at the approx. vicinity of 4748 N O'Connor Rd, Irving, Dallas County, TX 75026, Lat: [32° 51' 47.9946"], Long: [-96° 57' 2.556"]. Public comments regarding potential effects from these sites on historic properties may be submitted within 30 days from the date of this publication to: Trileaf Corp, Abby, a.mckay@trileaf.com, 2550 S IH 35, Suite 200, Austin, TX 78704, 512-519-9388.

Dallas-based Impact Ventures to host virtual startup showcase and \$50K pitch competition

Impact Ventures will host a Virtual Startup Showcase and \$50K Pitch Competition on Saturday, January 30, 2021 from 11:00am – 3:00pm. Presented by Bank of America, the event will feature 13 Women, Black, and Latino-led tech startups and small businesses from across North Texas and various parts of the country.

The Virtual Startup Showcase is a free event and the culmination of Dallas-based Impact Ventures'

12-week Growth Track Accelerator Program, which is supported by Capital One and Santander Consumer USA. The flagship event features a virtual "shark-tank" \$50,000 pitch competition with live audience Q&A, expert-led breakout sessions, live networking for attendees, and virtual expo booths.

"Bank of America is committed to connecting entrepreneurs to the resources needed to succeed," said

Emily Ledet, Dallas market executive for Bank of America. "Our partnership with Impact Ventures will help courageous, hard-working and diverse business owners make a meaningful impact in North Texas by creating jobs that support economic mobility in their communities."

The event features three breakout panel discussions with successful local entrepreneurs, national leaders representing Boston, Wash-

ington D.C, North Carolina and Dallas, and corporate leaders and executives representing companies like Bank of America, Intuit, Capital One, and Toyota North America on topics relevant to entrepreneurs, professional, and mission oriented investors. Event attendees are also able to participate during the startup pitches in a live audience Q&A session with each founder.

Last spring, Impact Ven-

tures' inaugural cohort featured 25 startups from the North Texas area that

collectively raised \$458,000, created 46 new jobs, and participated in over 500 hours of education, 1-1 mentor support, startup resources and connections. With the pervasive uncertainty of COVID-19, the program transitioned both startup and growth track programs supporting 30 diverse-led startups to be 100% virtual, providing

a unique opportunity to engage a broader audience.

"The continuation of the COVID-19 precautions has been a constant adjustment, but we are seeing some of the benefits of virtual settings providing pathways for increased visibility and engagement from mentors and investors – two critical resources that our vulnerable business owners the most right now," said Benjamin Vann, Founder & CEO at Impact Ventures.

New app offers access to Black-owned, community-based radio stations

(BlackNews.com) -- A new unapologetic platform for empowerment through media, podcasts, and radio stations has been launched on Google Play and the App Store. It's called Umoja Radio App, and it's a joint effort created by the owners of five Black-owned radio stations - WUVS 103.7, WHPB 98.5, WUGM 106.1, WVBH 105.3, and WQID 105.3. The platform represents the latest chapter of excellence in Black media.

According to the creators of Umoja Radio App, iHeartRadio refused to allow their stations on its platform, so they decided

to create their own. Unlike other media apps, the development of this app embodies African liberation from the limitation of traditional media, traditional media platforms, and traditional gatekeepers. Umoja stands for "unity," and through this platform, they strive to maintain unity in the family, community, nation, and the human race.

Generations ago, Black people were beholden to the lackluster representation provided to us by media companies, with no incentive or care to allow our voices into the room. Following the theme of liberation from limitations;

uncensored podcasts and digital streaming platforms have largely overtaken spaces previously dominated by traditionally radio, record labels, and television. Now there is an opportunity to fill a void with Umoja Radio App and provide content with inclusion. Black content creators not only steer popular culture, but can now do it from independent platforms, and in spaces, that are owned by the Black community.

All in all, Umoja Radio App features over 45 independent Black-owned community-based radio station with a mission of Black empowerment. This

unique approach has been designed to meet significant public demand for an urban outlet with engaging, educational, entertaining content, whereas other platforms lack diversity and inclusion.

"It comes at a time when society demands more in-

clusive content and we have the potential to deliver that and so much more," the founders say. "Our mission is to grow into the world's largest collective of unapologetically conscious media, podcasts, and syndicated radio stations. We hope you are able to join us

on this wonderful and revolutionary journey."

Submit your podcast to info@umojaradioapp.com. Users can download Umoja Radio App from Google Play, the iOS App Store, or by visiting UmojaRadioApp.com today.

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Cellco Partnership and its controlled affiliates doing business as Verizon Wireless (Verizon Wireless) proposes to build two small cell monopole communications towers in the vicinity of Dallas, Dallas County, TX. The heights and locations for the proposed installations are as follows: 39-foot tower at the approx. vicinity of 3279 Blackburn St., 75204, Lat: [32-48-36.8064], Long: [-96-47-51.1476]; 36-foot tower at the approx. vicinity of 3525 Turtle Creek Blvd., 75219, Lat: [32-48-37.4076], Long: [-96-48-9.9828]. Public comments regarding potential effects from these sites on historic properties may be submitted within 30 days from the date of this publication to: *Trileaf Corp, Alicia, a.santucci@trileaf.com, 2550 S. IH-35, Suite 200, Austin, TX 78704, 512-519-9388.*

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Ongoing Census Bureau

The Census Bureau conducts continuous surveys to supply the nation with important statistics on people, places and our economy. Local field workers know their communities best, and are instrumental in conducting surveys with residents on a variety of topics. Visit census.gov to apply.

Ongoing City of Dallas

The City of Dallas' HR Dept is currently accepting apps for the Budget and Contract Administrator position. Bachelor's degree in a business/public administration, human resources or healthcare administration field, plus 7 yrs exp.

For more info and to apply, visit: <http://bit.ly/2NcFvVP>.



Ongoing House of Blues

Want a cool job in live music? House of Blues Dallas is hiring! Spruce up your resume and join us on Monday, August 26th for a Job Fair in our Cambridge Room from 1-5PM. All departments are hiring. View job openings at <http://livenationentertainment.com/careers>.

Ongoing First Fridays Virtual Job Fair

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

#FirstFridayFair (#FFF) is estimated to be largest attended career fair with around 8,000 professionals and 500 recruiting companies. The data science and software development focused career fair is delivered right at your desktop. No need to travel anywhere, just signup and wait for TAO.ai to organize your interactions.

On-Going Customer Rep job fairs

Pro Staff in Arlington will be hosting an in office Customer Service Representative Job Fair for a call center located downtown Dallas every Tuesday and Thursday from 10 a.m. to 1 p.m. at 700 Highlander Blvd. Suite 110. The positions pay between \$12 - \$13.50 per hour plus up to \$1.50 an hour in performance pay. The workdays will vary, must be available 7 a.m. to 11 p.m., with overtime as needed. Must have at least one year of customer service experience.

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

January 31, 9:45 am

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

CHURCH HAPPENINGS

February 3, 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,
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January 31

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 and honor.

February 3, 7 pm

Join us in our Wednesday's 12 Noon-Day Live, Prayer and Bible Study class and/

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

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Senior Pastor
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See CHURCH, Page 14



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Coffee Without Coffee Just Ain't Coffee

Dr. James L. Snyder

I must soberly confess that I have throughout my life given in to habits and rituals. I don't like saying that, but it is the truth. At this point, I don't know the difference between a habit and a ritual.

One ritual I have is when I get up in the morning, the first thing I do is have a nice hot cup of coffee. This is what really gets me going in the morning. You do not want to meet me before I have my morning cup of Joe.

There was a time I changed my habit and had hot tea in the morning. I thought that might be a different change in my life. Believe me when I say it was a change. You did not want to meet me after having my hot tea in the morning. In fact, I didn't even recognize myself after that hot cup of tea.

Before we go to bed each evening, the Gracious Mistress of the Parsonage prepares the coffee pot to go off in the morning so it's



Devlin Avery / Unsplash

ready when I get up. I'm not sure how many years she has done that, but she did it today, and that's all that counts.

There's something about coffee that juices my energy each day. I don't know what it is, but I'm okay with it as long as it does that.

When I was a youngster at home, I never liked coffee. I figured out later it was because my parents used instant coffee. When I got a hold of the real coffee, I never went back to that instant coffee nonsense.

The other morning something different happened.

I got up in the morning, as usual, I went to prepare my coffee. I'm not really that awake at this point in

the day, but it's a routine, and I just went through the routine of getting my coffee ready and then go to my chair and have my morning devotions.

Everything went well until the Gracious Mistress of the Parsonage came into the room where I was, she stood there staring at me and finally said, "How's your coffee this morning?"

I bounced a smile back to her and said very enthusiastic, "It's the best coffee I've had all day."

She smiled.

When she smiles at me, I know something is wrong. For the life of me, I could not figure out what was wrong so early in the morning. Here I was, I have my coffee, I'm reading my Bible and she comes with this kind of inquiry.

"So," she said rather hesitatingly, "your coffee this morning is just like normal?"

I chuckled and said, "Just like my coffee every morning."

"Maybe you should look at your coffee again," she

said.

As I looked at my coffee, it did look a little different. The coffee was whiter than usual, but that's all I could see.

"Take a sip and tell me what you think."

I took a sip, it was hot and I didn't notice any difference.

Perhaps this is my problem throughout life. When I'm in the habit of some sort and going to a ritual, I don't notice what's going on. Isn't that what a habit is supposed to do?

"For your information," my wife said somewhat sarcastically, "I forgot to put the coffee grounds in the coffee pot last night. All you have from the coffee pot is hot water."

I laughed a hearty laugh. I looked at her, thinking, of course, she was trying to trick me into something. Then she brought the coffee pot in and showed me. Sure enough, the water in the coffee pot was water and not coffee.

I did not know what was going on. I just stared at

her in a spirit of unbelief. I couldn't understand what I did wrong.

She looked at me, and her smile faded, and then confessed. "I forgot to put the coffee grounds in the coffee pot. That's why the water is clear. It was my mistake."

For the Gracious Mistress of the Parsonage to confess to some wrongdoing is a moment in marital history.

I stared at her for a few moments, not knowing what to think, and then I broke down in hilarious laughter. "So, I'm not drinking coffee this morning."

Together we laughed for a few moments, then she went back into the kitchen and made the coffee all over again, and this time she did not forget to put the coffee grounds in the coffee pot.

As I was drinking the real coffee, I pondered the issue a little bit. How many times I am doing that sort of thing in my daily life? Maybe I'm going through

certain rituals and habits and not realizing that I'm not really doing it what I think I'm doing.

Just like I thought I was drinking coffee, maybe there are times I think I'm doing what God wants me to do, and perhaps I'm not, just going through the motions.

In reading the Scriptures that morning, I read, "This is a faithful saying, and these things I will that thou affirm constantly, that they which have believed in God might be careful to maintain good works. These things are good and profitable unto men" (Titus 3:8).

Each day, my goal is to make sure I'm carefully doing what God wants me to do for His honor and glory.

Dr. James L. Snyder is pastor of the Family of God Fellowship, 1471 Pine Road, Ocala, FL 34472. He lives with his wife in Silver Springs Shores. Call him at 352-687-4240 or e-mail jamesnsnyder2@att.net. The church web site is www.whatafellowship.com.

CHURCH, from Page 13

INSPIRING BODY OF CHRIST CHURCH,
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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.

January 29, 7 pm

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

January 31, 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.

February 1, 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.

January 31, 8 and 11 am

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

**February 1, 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).

February 3, 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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People come into your life for a reason



Sister Tarpley
NDG
Religion
Editor

People come into your life for a reason, a season or a lifetime. When you know which one it is, you will know what to do.

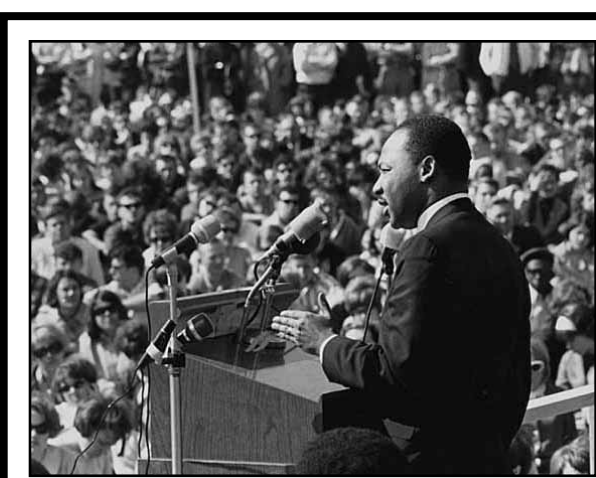
When someone is in your life for a REASON, it is usually to meet a need. They have come to assist you through a difficulty, to provide you with guidance and support, to aid you

physically, emotionally or spiritually.

They may seem like a godsend and they are. They are there for the reason you need them to be.

Then, without any wrongdoing on your part or at an inconvenient time, this person will say or do something to bring the relationship to an end.

Sometimes they die, as Dr. King did. Sometimes they walk away. Sometimes they act up and force you to take a stand. What we must realize is that our need has been met, our desire fulfilled, their work is



Martin Luther King, Jr., speaking at St. Paul Campus, University of Minnesota. (Minn. Historical Society / Wikimedia)

done.

The prayer you sent up has been answered and

now it is time to move on.

Some people come into your life for a SEA-

SON, because your turn has come to share, grow or learn. They bring you an experience of peace or make you laugh.

They may teach you something you have never done. They usually give you an unbelievable amount of joy. Believe it, it is real. But, it's only for a season.

LIFETIME relationships teach you lifetime lessons, things you must build upon in order to have a solid emotional foundation.

Your job is to accept the lesson, love the person and put what you have learned

to use in all other relationships and areas of your life.

It is said that love is blind but friendship is clairvoyant.

Thank God the person for being a part of your life, whether you were a reason, a season or a lifetime.

What are some of the things that you learned from the life of Dr. M.L.K., Jr., use them to improve the world that you live in.

Sister Tarpley is the Religion Editor for the North Dallas Gazette. She can be reached via email at Religion@northdallasgazette.com.

Black clergy leader, Rev. Dr. Sylvester Beaman, delivers historic inaugural benediction

By Stacy M. Brown
NNPA Senior National
Correspondent

The African American community at large can trust President Joe Biden to fulfill his campaign commitments of ensuring that Black people would be better positioned to prosper in the U.S., according to the man chosen to give the benediction at the Jan. 20 inauguration.

"We need a president who is after the heart of God," Rev. Dr. Sylvester Beaman, of Bethel African Methodist Episcopal Church in Wilmington, Delaware, told NBC News. "In these terrible times, if anybody can bring healing and reconciliation to a divided country, if we give him room to work, Joe Biden can be that person," Rev. Beaman continued.

Born in Niagara Falls Memorial Hospital in upper New York and raised by a single mother in a family of nine children, Rev. Beaman rose through the African Methodist Episcopal Church ranks.

His Bethel AME Church in inner-city Wilmington counts as an intergenerational congregation with 50 ministries.

Rev. Beaman arrived at Bethel AME in 1993 after



serving at St. Paul AME Church in Hamilton, Bermuda.

Shortly after he arrived in Delaware, Rev. Beaman and then Sen. Joe Biden became friends.

According to the Royal Gazette in Bermuda, Rev. Beaman said President Biden telephoned him on a late Sunday evening to ask whether he would pronounce the benediction at the inaugural.

"If I weren't [available], I would have changed everything to be able to deliver that benediction," declared Rev. Beaman, who rode in the presidential motorcade during the second inauguration of President Barack Obama in 2013.

"I was immediately humbled, surprised."

He added that he supported President Biden and Vice President Kamala Harris "from the very beginning."

"I knew his temperament, his experience, his commitment to family, to his faith," Rev. Beaman

noted.

"I felt that he would be right for this time.

President Biden's choice of the Black clergyman to wrap an inspirational bow around the event speaks to the incoming commander-in-chief's connection to Black Americans and his trust in Beaman, NBC News reported.

The news outlet noted that in President Biden's November victory speech, he acknowledged that Black people "have my back," both during the campaign and throughout his career and that as president, he will have theirs.

In a February 2020 interview with National Newspaper Publishers Association President and CEO Dr. Benjamin F. Chavis, Jr., President Biden reiterated his commitment to Black America.

"I got started in the African American community. I got involved in the Civil Rights Movement when I was a kid. I helped de-segregate a movie theater, that kind of thing," President Biden told Dr. Chavis.

"I was the only guy who worked in the projects on the East Side who was White. That is how I got started, and the Black community is the community that, as we say, brung me to

the dance. That's how I got elected."

Rev. Beaman said the Black community could trust President Biden.

"As an example, when George Floyd protests occurred," Rev. Beaman said, "Joe Biden called and asked: 'Can I come to your church and hold a meeting with community leaders and clergy? I just want to hear what people think.' Contrast that with President Trump bypassing protesters and having them cleared out to go stand in front of a church to pose for photos with a Bible."



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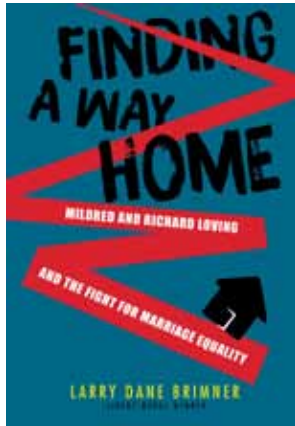


NDG Book Review: 'Finding a Way Home' is a book to discover

By Terri Schlichenmeyer

You can never go home. Imagine it: the people you love, your room, your pets, you couldn't see them again. No more hanging with your friends, no more grabbing a soda at your favorite store. How would you feel if you were told that you have to stay away now, all because — as in the new book "Finding a Way Home" by Larry Dane Brimner — you fell in love with someone whose skin didn't match yours?

Richard Loving never set out to find a wife but, growing up in Central Point, Virginia, he knew a lot of girls,



including Mildred Jeter, the sister of his race-car buddies. After awhile of seeing one another, Richard and Mildred realized they were in love so they got married; though it was 1958 and it mattered elsewhere in

America, it didn't matter in Central Point that Richard was white and Mildred was Black.

It was a big deal, however, to the local sheriff, who busted into the Loving's home in the middle of the night about a month later and arrested the pair, saying that what they were doing (sleeping in the same bed) was illegal. They were told that their marriage license was "no good," because, at the time, Virginia and twenty-three other states upheld laws that made interracial marriage against the law.

Eventually, the Lovings were released and told to leave the area or be arrested

again.

They packed up and moved to Washington, D.C., but they missed their families. Once in awhile, they sneaked back and visited but it just wasn't the same and Mildred didn't want to raise their kids in the city. Urged by family, she wrote to then-Attorney General Bobby Kennedy and asked for help; he pointed her toward the ACLU where, six years after the wedding, a young, fresh attorney "found the circumstances of their case irresistible."

Tree years later, they got their final ruling...

Their win at the Supreme Court isn't the end of the

story, however. Author Larry Dane Brimner says that the ruling for Richard and Mildred Loving set into slow-motion the upholding of rights of same-sex couples to marry, the details of which are inside "Finding a Way Home."

Brush up on your courtroom skills first, though, before tackling it.

Starting out with a literal bang as a door is slammed open, Brimner tells a story that's like gentle steel — the former, because he says the Lovings were that kind of people; the latter, because of their resolve. While that's an almost-incomprehensible, absolute must-

read supported by rarely-seen photos, recreations of documents, and direct quotes, sadly, the story is tightly chained to dizzying accounts of the various trials involved in their ultimate Supreme Court win, details that almost demand a law degree to follow completely.

In then end, partly because of the trials, there's good-news-bad-news-good-news in this book meant for readers ages 12-and-up, although they might need your help to understand bits of it. Even so, "Finding a Way Home" is a story they shouldn't go without.

AUSTIN, from Page 2

the 1-, 2-, 3-, and 4-star levels.

Gen. Austin served in numerous command and staff positions in the U.S. and around the world.

In 2008 Gen. Austin returned to Iraq as the commanding general of the

Multi-National Corps-Iraq during the period when the surge forces were drawing down under Operation Iraqi Freedom.

In 2009 Gen. Austin was named director of the Joint Staff at the Pentagon.

Following that assign-

ment, Gen. Austin served another tour in Iraq as the commanding general of United States Forces-Iraq, responsible for the transition of all U.S. and Coalition military forces and equipment out of the country by the December 2011 deadline.

In 2012 General Aus-

tin served as the 33rd vice chief of staff of the Army, culminating his military career as the 12th commander of U.S. Central Command (CENTCOM) from 2013 to 2016.

As CENTCOM commander, he was responsible for military strategy and

joint operations throughout the Middle East and Central and South Asia. He was also the architect and oversaw the military campaign's execution to defeat the Islamic State in Iraq and Syria.

He retired from the military on May 1, 2016 and is

now the founder and president of The Austin Strategy Group.

Gen. Austin also worked with the President-Elect as vice chief of the Army staff when President Biden served as Vice President under President Barack Obama.

PUSH, from Page 11

Trump, Mr. Chopra will steadfastly adhere to the agency's founding mission of protecting consumers and effectively providing oversight of the country's financial sector."

"I am confident that Mr. Chopra will not only return the CFPB to its central mission — protecting consumers — but also ensure the agency plays a leading role in combatting racial inequities in our financial system," said U.S. Senator Sherrod Brown of Ohio. Brown is expected to chair the U.S. Senate Committee on Banking, Housing, and Urban Affairs, which will convene confirmation hearings for this position.

Similarly, another federal regulatory body, the Office of the Comptroller of the Currency (OCC), also promulgated rules during the Trump administration that supported banks taking a major role in payday lending. The OCC's actions had

substantially contributed to the predatory lending that led to the foreclosure crisis, and ultimately to the Great Recession, including the draining of a trillion dollars in wealth from communities of color.

On December 18, a friend of the court — or amicus — brief was filed to challenge OCC's rule that protected banks from state laws banning usury. Organizations joining the brief were: CRL; National Consumer Law Center; East Bay Community Law Center; National Association for Latino Community Asset Builders; and National Coalition for Asian Pacific Americans Community Development.

In part, the brief states, "Today, the rent-a-bank scheme is making a comeback. Primarily through installment loans, lenders are charging up to 274% APR in states that do not permit those rates."

Now, while a new President begins the considerable task of righting what went wrong by his predecessor, it is crucial for those who believe in equality, fairness, and justice to stand up and speak out.

"All Americans deserve ladders of opportunity to create and sustain economic prosperity—not just a select few," noted Mike Calhoun, CRL President. "We look forward to continuing to work with the Biden-Harris team on these and many other challenges."

As National Youth Poet Laureate Amanda Gorman so poignantly stated in her inauguration poem, The Hill We Climb, "The new dawn balloons as we free it. For there is always light, if only we're brave enough to see it. If only we're brave enough to be it."

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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