



# North Dallas Gazette

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## Justice Department announces new initiative to combat redlining

WASHINGTON — The Justice Department announced the launch of the department's new Combatting Redlining Initiative today. Redlining is an illegal practice in which lenders avoid providing services to individuals living in communities of color because of the race or national origin of the people who live in those communities.

The new Initiative represents the department's most aggressive and coordinated enforcement effort to address redlining, which is prohibited by the Fair Housing Act and the Equal Credit Opportunity Act.

"Lending discrimination runs counter to fundamental promises of our economic system," said Attorney General Merrick B. Garland.

"When people are denied credit simply because of their race or national origin, their ability to share in our nation's prosperity is all but eliminated. Today, we are committing ourselves to addressing modern-day redlining by making far more robust use of our fair lending authorities. We will spare no resource to ensure that federal fair lending laws are vigorously enforced and that financial institutions provide equal opportunity for every American to obtain credit."

"Enforcement of our fair lending laws is critical to ensure that banks and lenders are providing communities of color equal access to lending opportunities," said Assistant Attorney General Kristen Clarke for the Justice Department's Civil Rights



Minorities have long had difficulty securing adequate financing due to a history of "redlining." The issue is at the heart of new actions being taken by the Justice Department in Washington, DC. (Photo via NNPA)

Division.

"Equal and fair access to mortgage lending opportunities is the cornerstone on which families and communities can build wealth in our country."

"We know well that redlining is not a problem from a bygone era but a practice that remains pervasive in the lending industry today. Our new Initiative should send a strong message to banks and lenders that we will hold them accountable as we work to combat discriminatory race and national origin-based lending practices."

Redlining, a practice institutionalized by the federal government during the New Deal era and implemented then and now by private lenders, has had a lasting negative

impact.

For American families, homeownership remains the principal means of building wealth, and the deprivation of investment in and access to mortgage lending services for communities of color have contributed to families of color persistently lagging behind in homeownership rates and net worth compared to white families.

The gap in homeownership rates between white and Black families is larger today than it was in 1960, before the passage of the Fair Housing Act of 1968.

This Initiative, which will be led by the Civil Rights Division's Housing and Civil Enforcement Section

See REDLINING, Page 6



### The looming redistricting conspiracy

- See Page 3



### Kind Clinic opens new Dallas location

- See Page 4



### Faith-based credit union offers choice

- See Page 5



### Construction to start on DC HBCU center

- See Page 6



### Carrollton breaks ground on DART station

- See Page 7



### 'Last Night in Soho' is short of ambition

- See Page 9



### Full slate of performers set for Switchyard

- See Page 10



### Sister Tarpley: Building a Mighty Team

- See Page 15

### Inside...

People in the News .....	2
Op/Ed .....	3
Health .....	4
Community .....	5
Education .....	6
Irving / Carrollton / Plano .....	7
Entertainment .....	9-10
Marketplace .....	11-12
Career / Notices .....	13
Religion .....	14-15
GM .....	16

### See Page 2



Karen Taylor

### People In The News ...



Dave Chappelle



Rep. Joyce Beatty

*NDG Quote of the Week: "He who is not courageous enough to take risks will accomplish nothing in life."*

—Muhammad Ali



## Karen Taylor

By Samantha West  
The New Tri-State  
Defender

With more than 50 years of nursing behind her, including as a trauma nurse, Karen Taylor has encountered countless life-and-death situations.

All those decades of experience weren't really needed after Taylor became a Shelby County Schools nurse in March because her days were spent dealing with belly aches and scraped knees — that is, until the morning of Sept. 30,



when an urgent announcement blasted over the intercom: "Nurse Taylor, we need you in the counselor's office right now."

Instinct set in. The 73-year-old Taylor bolted

out of her office and ran to the opposite end of the school, putting on two layers of gloves on the way. When Taylor arrived, she learned a 13-year-old boy had been shot in a stairwell by another student just minutes earlier.

As the nation faces a school nursing shortage, Taylor is part of an expanded pool of nurses inside of Shelby County Schools this year thanks to a COVID-relief grant. When she got the call that a student was in crisis, her years of training set in. She rushed to the student's side, comforted him, and called his father. She

wrapped her arm around his shoulder to comfort him and used her other hand to put pressure on his wound until paramedics arrived.

As the students and staff at Cummings K-8 Optional School continue to heal after the pain and chaos of the school shooting last week, Taylor has been heralded as a hero for leaping into action that morning, and for her quick, selfless efforts to soothe the injured student and keep him alive. The boy is recovering from his injuries and has since returned to school.

To Taylor, she was just doing her job.

"It's kind of like adrenaline and what I've been doing for more than 50 years — nursing — took over," Taylor said. "I knew I had to keep a level head. I've had to learn how to do that over my nursing career. I can't afford to panic. I can't afford to not think rationally. I can't afford to just start crying and blubbering all over the place."

Calling Taylor a "shero," Shante Avant, a Shelby County Schools board member who represents Cummings school, said she's grateful for Taylor's selflessness, and her calm, reassuring presence.

Taylor's actions are especially impressive, Avant said, considering how little information she had about the situation at that time.

"She had to, in the back of her mind, be thinking, you know, someone just got shot in the school. Are we all safe? Am I safe? But she was focused on making sure that student was OK," she said.

"I'm a firm believer that these things don't happen by happenstance," Avant added. "I'm so thankful to God that he put the right people there on the right

**See TAYLOR, Page 5**

## Dave Chappelle

By Stacy M. Brown  
NNPA Senior National  
Correspondent

Comedian Dave Chappelle said he's been disinclined to film festivals, and no company or studio will entertain his new documentary because of the fallout from his controversial Netflix special, "The Closer."

And while he's willing to meet with the transgender community and Netflix employees who voiced outrage over his act, Chappelle made it clear that he wouldn't kowtow to anyone.



"To the transgender community, I am more than willing to give you an audience, but you will not summon me," Chappelle said in a video released early Tuesday.

"I am not bending to any-

one's demands," he insisted.

Chappelle doubled-down on his remarks from The Closer in which many in the LGBTQ community called homophobic. "I said what I said," Chappelle declared.

He also clarified reports that he has sought meetings with transgender Netflix employees angered by his special.

"It's been said in the press that I was invited to speak to the transgender employees of Netflix, and I refused. That is not true — if they had invited me, I would have accepted it, although I am confused about what we would be speaking about,"

Chappelle remarked in the viral video.

"I said what I said, and boy, I heard what you said. My God, how could I not? You said you want a safe working environment at Netflix. It seems like I'm the only one that can't go to the office anymore."

Chappelle also said he believed any controversy stemmed from corporate interests, and that he's received support from the LGBTQ community.

Washington Informer Editor D. Kevin McNeir, who is openly gay, has said he didn't have an issue with Chappelle's remarks in The Closer.

"I listened closely to what he said and then listened to his explanation for the subjects he had chosen and his rationale for his perspectives. And he made sense. I understood. And I was not offended," McNeir wrote in an op-ed for the Informer.

Chappelle admits that when he takes on a group of people, making them the focus of his jokes, that he's also examining himself, seeking the similarities which he shares with the "targets" of his musings and working through the human process of better understanding those who walk along different paths, McNeir stated further.

"I applaud him for that. And I thank him, too," the editor wrote, noting that, as a "same-gender-loving man of color, I have often found myself being unfairly critical of the 'T' portion within the LGBTQ community."

"I cannot understand why those who make up the transgender community would go through so much pain and oppression because of how they feel inside. But I've had my own pain to address and hurdles to overcome. In addition, I'm still dealing with male privilege notions and my own prejudices. This is my

**See CHAPPELLE, Page 10**

## Rep. Joyce Beatty

By Stacy M. Brown  
NNPA Senior National  
Correspondent

Led by Chair Joyce Beatty (D-Ohio), members of the Congressional Black Caucus on Tuesday, October 26, proclaimed that a deal is imminent on President Joe Biden's Build Back Better priorities, including the \$3.5 trillion spending plan and the \$1 trillion infrastructure agenda.

"Today is a good day for the Congressional Black Caucus, for the 3rd District, and the nation," Rep. Beatty said. "Over the past two years, amid the pandemic



COVID and the destructive Trump Administration, we never gave up in our fight for Black families. Finally, we now have a transformative President who hears our voices and is taking action alongside us."

Rep. Beatty continued: "We diligently champi-

oned our priorities and are proud to see their inclusion in this reconciliation package. In the past several weeks alone, I have met with the White House more than five times to demand that Black families be prioritized in this final package. This is an important start, and it demonstrates progress."

Democrats reportedly have pushed for a vote this week with President Biden's imminent departure overseas.

A team of negotiators worked almost nonstop on an agreement, which now has a price tag of about \$1.75 trillion over ten years because of opposition from

Democratic Sens. Joe Manchin of West Virginia and Kyrsten Sinema of Arizona.

Reportedly, the party has finally united on an overall plan to extend monthly families to families with children, provide extensive tax incentives for clean energy use and give those in need childcare support, elder care, and universal pre-kindergarten.

President Biden wants to instill a billionaire's tax to pay for the bill.

Sen. Manchin remains at odds over the Medicare and Medicaid expansions plan, new paid family and medical leave programs, and initiatives to combat climate change. He's also expressed

opposition to lowering the cost of prescription drugs.

However, CBC members and others have reported progress, indicating that the plan's final price tag could rise to \$2 trillion.

For Rep. Beatty and CBC members, the bottom line remains equity and inclusion for Black Americans.

"Throughout our nation's history, courageous Black Americans and members of the CBC have fought, been arrested, and died for progress," Rep. Beatty noted in her statement.

"We know the stakes have always been high in defense of Black lives, so we pushed hard for HBCU funding, housing vouchers,

enhanced Child Tax Credit, and other key policies.

"And while voting rights and criminal justice reform was not part of the Build Back Better agenda, we continued to bring these things up because these are nonnegotiable from the CBC's standpoint.

The Congressional Black Caucus remains committed to ensuring Black families have a seat at the table as discussions conclude. We will continue to work with the President to meet the uniqueness and urgency of this moment. We will not waiver in our commitment to Black families across this nation."



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# The redistricting conspiracy and 'us'



**Dr. John E. Warren**  
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As we move closer to publishing the proposed new electoral districts here and around the country, based upon the 2020 ten year census we see an attempt at history repeating itself in the area of voter suppression at all levels. The drawing of new boundaries so as to weaken the voting strength of people of color while increasing the power of the White vote, even when numbers are

down, is one example of the conspiracy.

What is a conspiracy by definition? It's an agreement by two or more people to engage in an illegal activity. Across this country, Republicans, who are predominantly White, have redefined voting laws and procedures in over 22 states. They have reduced voting times, precincts and locations for ballot box returns. This is all before the 2020 Census was completed.

We know that Blacks and Latinos have been undercounted. We know that, as a result of the U.S. Supreme Court striking

down Section V of the Voting Rights Act of 1965 in 2013, The Department of Justice's review of changes in voting districts as proposed by the Redistricting under the 2020 Census no longer exists. We know that those cases challenging gerrymandered districts will probably be upheld when they reach the U.S. Supreme Court with its conservative, Trump-appointed majority on the bench. And, we know that without the Department of Justice's overview of the term "Communities of Interest" (COI), as used in the Census, some groups are using those words to mean

communities of "business interests", like the Rolando community not wanting to be in District Four of the City of San Diego because of the number of perceived African-American families or residents. Small groups of unified Whites can have proposed boundaries redrawn to suit their interest if others are not participating in the process.

We have proposed new districts for all levels of government in California. It's time we got involved before others do so for us. Remember, if you are not seated at the table, then most likely you are on the menu.

## A new vision of safety starts with dialogue and collaboration

By Roger Caldwell  
NNPA Contributor

Gentrification is the hot buzz word that the billionaire developers use for urban renewal. Essentially, they come into old dilapidated neighborhoods in the cities, and they level the communities to the ground, then they transfer them into a moderate technological showplace, with all the bells and whistles.

There are many advantages and disadvantages to gentrification, but many poor people will be displaced, and this is a reality of doing business now in America. This is taking place in all the major cities across the country, and the projects and partnerships will continue to grow and prosper. As more affluent people move back to the cities, property values increase, and occupancy rate increases.

Just recently, WFTV Channel 9 reporter Karen Parks exposed a story entitled, "Everything's out of whack: Parramore Oaks residents raise concerns about community safety." Many community leaders were upset with the reporting, but

it needed to be exposed, because there was shooting in the park near the complex. This excellent reporting challenged everyone in the community to take some action.

The Parramore area has been a persistent problem with crime, drugs, homelessness, and prostitution. Back in 2007, Orlando Mayor Buddy Dyer pledged to revitalize the area, and get the drug thugs off the corners. This operation was called "Operation Delta," and in 20 days the Orlando Police Department made 234 arrests, but the operation eventually did not stay in place.

There are other operations that were very successful with crime, and illegal drug sales, but it appears eventually the criminals win.

On October 29, 2019, Parramore Oaks Phase 1 was opened, with much fanfare, and 80% of the units affordable, and 20% market rate and subsidized. Invictus Development Corporation out of Tampa was chosen to build the development, and they have received the "golden brick award." A portion of the units are

designated for the homeless, and the President Paula Rhodes is a mission-based executive, with a corporation that focuses on lower income communities.

The first time you drive by the facility, it appears that you have left the community, and for a moment you are in a high-scale community. The complex is a project to be proud of, with quality, a mix of affordable housing, and can change the thinking in the community.

Somewhere during the pandemic there was a shutdown, a lack of communication with the tenants, no resident council/organization, and the criminals again are winning. The gates are being vandalized, the alarm systems are consistently broken, elevators are being vandalized, and drugs are being sold out in the open.

The complex has been open less than two years and this is only the first phase. In order for the crime, vandalisms to stop, there must be a collaborative effort of the tenants, Invictus Development, The Orlando Police Department, The City of Orlando, and community leaders working in concert,

to make the complex safe and something everyone is proud of.

After the news story, everyone involved in this project has ideas about how to improve the conditions, but Paula Rhodes; President of Invictus Development shared with me some of her thoughts, frustrations and some of her challenges to make the complex, safe and a beautiful place to live.

The first thing President Rhodes told me she was opened to meet and talk about concerns and prevention recommendations with the city, the police, community leaders, residents, and be transparent. Very few people have reached out to her, and her door was open to me.

Gentrification does not have to displace the entire community, but dialogue and collaboration must be high on the list. A crime prevention operation needs to stay in place, to change the face of the community, and eliminate crime. The residents must care about the complex, stop vandalism, feel safe, and be proud of their new home, and beautiful property.

Keep up with the news

O N L I N E

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# Kind Clinic teams up with Walgreens to open Dallas clinic

AUSTIN, Oct. 26, 2021 — Texas Health Action (THA), a community-informed non-profit dedicated to providing access to culturally affirming, quality health services in a safe and supportive environment, will team up with Walgreens to open its first Dallas clinic within the Walgreens at 3802 Cedar Springs Road, beginning in early 2022. Kind Clinic, a program of THA, will offer sexual health services such as HIV testing and care, access to the HIV prevention medication PrEP (pre-exposure prophylaxis) and PEP (post-exposure prophylaxis), STI testing and treatment, and gender-affirming care.



Olga Kononenko / Unsplash

“Our approach to care is about prioritizing kindness and eradicating stigma around sexual health,” said Christopher Hamilton, chief executive officer of Texas Health Action. “By bringing together Kind Clinic’s experienced team with Walgreens HIV-trained pharmacists at

the same location, we are poised to offer services to help patients overcome the persistent barriers they face to effective sexual health and HIV care.”

In 2019, Dallas County had the second highest number of people living with HIV as well as the second highest rate of

new HIV diagnoses in the state.<sup>1</sup> In the Dallas area, those living with HIV face persistent barriers to effective HIV care including stigma, prejudice and access to affordable services.

“Walgreens has been supporting people living with and at-risk for HIV since the start of the epidemic

40 years ago and is pleased to partner with well-known and trusted organizations like Texas Health Action to bring new HIV and sexual health services to the Dallas area,” said Rick Fernandez, registered pharmacist and regional healthcare director for Greater Texas, Walgreens.

Kind Clinic Dallas – Oak Lawn will offer no-cost sexual health services to all members of the community regardless of race, creed, gender identity and expression, immigration status, sexual orientation, or ability to pay. The clinic will also employ patient advocates who have expertise in serving the LGBTQIA+ community and people living with HIV. These advocates work with eligible

patients to assist them in accessing affordable medications.

Kind Clinic Dallas will become THA’s fourth clinic in the state and the first Kind Clinic to operate within a Walgreens retail location. The organization currently operates clinics in Austin and San Antonio. For more information about Kind Clinic or to make an appointment, visit [www.KindClinic.org](http://www.KindClinic.org).

## Jacksonville’s Stay Well event illustrates how a strong community effort can help end the pandemic

We should be aware of how COVID-19 is adversely affecting our Black communities. The reach of the virus across Jacksonville, Florida, has hit the 20-month mark. But there’s some good news! A strong effort in our community is part of an initiative aimed to help us put an end to the pandemic.

A city-wide program was in full effect during a recent, free health fair and COVID-19 vaccination event at the Clanzel Brown Community Center. It was a great time to cheer on the community and encourage more Black Americans to get vaccinated in our fight against the virus.

The health fair was a big success with more than 500 people in attendance. It featured trusted Black doctors and other trusted Black voices who informed members of the community about the latest COVID-19 news, answered their questions, and encouraged them to get vaccinated.

The Gamma Rho Omega

Chapter of the Alpha Kappa Alpha Sorority helped organize the event. Agape Family Health Center was on hand to vaccinate more than 60 Jacksonville-area residents with the Pfizer and Moderna vaccines, and more than 30 women had mammograms. Feeding Northeast Florida was also on hand to give away meat, vegetables, and dry goods to help address the need for healthy food in our Black communities during COVID-19.

Although the number of new COVID-19 cases has declined in Jacksonville, the city has been a COVID-19 hot zone with one of the highest COVID-19 transmission rates in the state of Florida and across the United States. The Duval County Health Depart-

ment has recently reported that more than 3,000 county residents have died from the virus since the pandemic officially began in March 2020.

This important community stay well event is part of an ongoing effort at Clanzel Brown Community Center that will be instrumental in helping our communities of color get the pandemic under control. Let’s continue to chip away at high COVID-19 transmission rates and vaccine hesitancy. Let’s get the fresh and healthy food you need and get more shots into your arm so we can all get to the other side of the pandemic.

You can listen to some of the Black voices from the event by clicking on the link Jacksonville Health

Fair/vaccination event.

The Clanzel Brown Community Center is located at 4575 Moncrief Road in Jacksonville. COVID-19 vaccinations are free and open to the public seven days a week from 9:00 a.m. to 6:00 p.m. For more information, please check out their Facebook Page.

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# Faith-based credit union promotes Black economic empowerment

Friendship-West Baptist Church (FWBC) acquired the former St. John Dallas Federal Credit Union, founded by the late Civil Rights activist and Pastor Dr. E.C. Estell. For Decades, the credit union was an important financial institution in the Southern Dallas County community. The newly branded Faith Cooperative Federal Credit Union (FCFCU) was established as a first-choice Black-owned banking institution in the Southern Sector. With a proven track record, FCFCU has been successful at provid-



Toufiqu Barbhuiya / Unsplash

ing banking opportunities for the community. Faith Cooperative Federal Credit Union also actively supports members who may

need to establish first time credit or rebuild existing credit.

In light of the pandemic, millions of Americans

have gradually returned to work. The slow recovery has left many Black and brown families vulnerable to financial insecurity. Senior Pastor and activist Dr. Frederick D. Haynes III, believes there is a way to create financial wellness. "Many families are living paycheck to paycheck, which can impact their payment history, their ability to obtain credit, and qualify for car and home loans with favorable interest rates. FCFCU bridges the gap and helps to provide economic opportunities for families.

Initially, Dr. Haynes en-

visioned FCFCU offering small-dollar loans as an alternative to payday and car title loans. At that time, the liberty loan was offered by FCFCU to meet the needs of consumers looking for a small loan to assist them during periods of financial insecurity without causing greater hardship. A small dollar loan, the liberty loan is still available today to FCFCU members to help engage them in traditional banking practices. To learn more, visit the credit union's website Faith Cooperative Federal Credit Union.

Friendship-West Baptist

Church has consistently supported Black-owned businesses throughout the years. "Historically, Black-owned businesses have served as the economic foundation of our communities. They were models for property ownership, job creation, and generational wealth building," said Dr. Haynes.

Currently, FWBC is leading the charge to support Black-owned businesses through the 100 Days of Buying Black movement. The 100 Days of Buying

**See CREDIT, Page 15**

## TAYLOR, from Page 2

day."

Taylor's notoriety comes as school nurses play an outsized role in keeping schools across the U.S. open amid the ongoing pandemic. In August, an influential Tennessee panel urged Gov. Bill Lee to prioritize more funding for school nurses to allow the state to fund 1 nurse for every 750 students next year, as recommended by the Centers for Disease Control and Prevention. The state's current ratio is 1 nurse to 3,000 students.

And yet, while discussions of nurses' importance have grown in recent months, schools are grappling with a nationwide shortage. A September study of the nursing workforce estimates that about a quarter of schools lack a nurse, despite their heightened importance in fighting COVID in schools and helping students address mental health issues.

This year, Shelby County Schools officials announced they would have a nurse in every school, thanks to a nearly \$30 million grant funded by COVID federal relief funds and distributed by the Tennessee Department of Education. The district has yet to tell Chalkbeat if it had met that goal yet, or how many total nurses it employs or contracts.

For "Nurse Taylor," as

students at Cummings affectionately call her, COVID is the reason she became a school nurse in the first place.

Since Taylor became a nurse some 54 years ago, she's worked at almost every hospital in Memphis — often multiples at once, splitting her time between two or three on weekdays and weekends.

"It's just been a journey," Taylor recalled. "There's never not a job for a nurse. If you want to work, you can find work. So that's what I've always done."

Her last RN job was working for Lakeside Behavioral Health System. A minor fender bender changed everything.

After her accident, Taylor saw her doctor for a precautionary check-up, and asked her to write a letter explaining her absence from work. The pandemic was in full swing, and her doctor turned to her and said, "Ms. Taylor, you don't have any business working right now," Taylor remembered with a laugh.

Instead, Taylor, a 20-year breast cancer survivor with asthma and other pre-existing conditions that made her more vulnerable to serious illness if she contracted COVID, returned to work with a letter saying she could be a nurse until the pandemic eases.

About a year later, Tay-

lor grew restless. She had always worked. She'd gotten vaccinated. Her doctor suggested a less risky job, like school nursing, and with some hesitation, her husband agreed. Starting in March through the end of the school year, Taylor split her time between Whitehaven High School, Whitehaven Elementary, and Holmes Road Elementary. In August, she was moved to Cummings.

Until last week, Taylor spent her school days helping children who had fallen ill and calling their parents to take them home, assisting students with diabetes, and making sure everyone keeps their masks in place.

Without a doubt, the best parts of Taylor's job are the children and the overall camaraderie in the school community, she said. Quickly, she's bonded with many of the students, teachers and other staff at Cummings.

"I go in the hallways when they change classrooms or go to the restrooms and they always show me they got their masks on, and I give them high fives and pats on the back," Taylor said. "There's definitely a bond there."

Although Taylor wouldn't call herself a hero, she agrees with Avant that she happened to be in the right place at the right time.

When Taylor was undergoing chemotherapy and


"all that other ugly stuff" while fighting breast cancer, she remembers asking God to take her away quietly amid all that pain. When she survived, it felt like "he

slapped me on my head and said, 'I'm not through with you, girl,'" she said.


Now, Taylor counts her role in last week's school shooting as one of the rea-

sons she's still here today.

"I'm in good health and I'm grateful for that," she said. "And I'm grateful to be here at this school and help in this situation."



**South Dallas**  
BUSINESS AND PROFESSIONAL WOMEN'S CLUB, INC.  
"Women Working in the Community"



# Domestic Violence

## "Finding My Way"

October 30, 2021 10:30am

Jocelyn Medlock-Price, Chair  
Ollie Gilstrap, President

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# Ribbon cutting for HBCU National Center set for November

By Lauren Victoria Burke  
NNPA Contributor

On November 11, the HBCU National Center will hold a ribbon cutting blocks from the U.S. Capitol. The center has been established by Jacqueline "Jackie" Lewis, who is also the Founder of WISH, LLC, which provides housing to interns in Washington, DC. The ceremony will feature Rep. Alma Adams (D-NC) who is Chair of the

Historically Black colleges and universities (HBCUs) Caucus in Congress.

Washington, D.C. is one of the most expensive cities in the U.S. to live in and has rents that can be north of \$2,000 per month. Internships on Capitol Hill are increasingly limited to those who are wealthy enough to afford to live in Washington and work for free.

Lewis has previously gained national recognition

for her educational work as a federal appointee of Presidents Ronald Reagan and George H.W. Bush. She served on the President's Intergovernmental Advisory Council on Education in both Administrations. Lewis, along with her late husband, Robert, created a way to provide safe affordable housing in Washington, DC after learning there were few properties available. They started buying vacant properties in Wash-

ington, D.C. that would house students at a price no more than back on their college campus.

Because of the tight economics of interning in a federal office, particularly for Black college students, some have suggested that interns should be paid. Most internships in Congress went unpaid for several decades but after a great deal of lobbying in 2018 interns on Capitol Hill now earn at least \$1,800 per month.



Internships on Capitol Hill are increasingly limited to those who are wealthy enough to afford to live in Washington and work for free.  
(Photo via NNPA)

## REDLINING from Page 1

in partnership with U.S. Attorney's Offices, will build on the longstanding work by the division that seeks to make mortgage credit and homeownership accessible to all Americans on the same terms, regardless of race or national origin and regardless of the neighborhood where they live.

The Initiative will:

- Utilize U.S. Attorneys' Offices as force multipliers to ensure that fair lending enforcement is informed by local expertise on housing markets and the credit needs of local communities of color.

- Expand the department's analyses of potential redlining to both depository and non-depository institutions. Non-depository lenders are not traditional banks and do not provide typical banking services, but engage in mortgage lending and now make the majority of mortgages in this country.

- Strengthen our partnership with financial regulatory agencies to ensure the identification and referrals of fair lending violations to the Department of Justice.

- Increase coordination with State Attorneys General on potential fair lending violations.

Trustmark National Bank Settlement

In addition to the Initiative announcement, the Justice Department, the U.S. Attorney's Office for the Western District of Tennessee, the Consumer Financial Protection Bureau (CFPB) and the Office of the Comptroller of the Currency (OCC)

announced an agreement to resolve allegations that Trustmark National Bank engaged in lending discrimination by redlining predominantly Black and Hispanic neighborhoods in Memphis, Tennessee.

The parties' proposed consent order was filed today in conjunction with a complaint in the U.S. District Court for the Western District of Tennessee.

The complaint alleges that Trustmark National Bank violated the Fair Housing Act and the Equal Credit Opportunity Act, which prohibit financial institutions from discriminating on the basis of race, color or national origin in their mortgage lending services.

The complaint also alleges that Trustmark National Bank violated the Consumer Financial Protection Act, which prohibits offering or providing to a consumer any financial product or service not in conformity with federal consumer financial law.

Specifically, the complaint alleges that, from 2014 to 2018, Trustmark engaged in unlawful redlining in Memphis by avoiding predominantly Black and Hispanic neighborhoods because of the race, color, and national origin of the people living in, or seeking credit for properties in, those neighborhoods.

The complaint also alleges that Trustmark's branches were concentrated in majority-white neighborhoods, that the bank's loan officers did not serve the credit needs of majority-

Black and Hispanic neighborhoods, that Trustmark's outreach and marketing avoided those neighborhoods, and that Trustmark's internal fair-lending policies and procedures were inadequate to ensure that the bank provided equal access to credit to communities of color.

The department opened its investigation after one of Trustmark's regulators, the OCC, referred the matter.

Trustmark has fully cooperated in this investigation and amicably resolved the allegations.

"Trustmark purposely excluded and discriminated against Black and Hispanic communities," said Director Rohit Chopra of the Consumer Financial Protection Bureau (CFPB).

"The federal government will be working to rid the market of racist business practices, including those by discriminatory algorithms."

"Home ownership is the foundation of economic success for most American families," said Acting U.S. Attorney Joseph C. Murphy Jr. for the Western District of Tennessee.

"Fair lending practices required by federal law — and the enforcement of those laws — ensure a better future for all Americans. Our office believes that enforcement actions of this type are essential to fair lending system that benefits everyone, and we will continue to prioritize these cases."

"The OCC has had a long history of strong partnership with the Justice Department's Housing and Civil Enforcement Section of the

Civil Rights Division, referring potential fair lending violations and sharing our extensive examiner, economist and legal findings, as we did in the Trustmark matter," said Acting Comptroller of the Currency Michael J. Hsu.

"Today's announcement is important because it signifies the unified and unmitigated focus that each of our agencies has placed on the enforcement of the Fair Housing Act and the Equal Credit Opportunity Act.

"Our collective efforts are critical to addressing the discriminatory lending practices that create and reinforce racial inequity in the financial system."

Under the proposed consent order:

Trustmark will invest \$3.85 million in a loan subsidy fund to increase credit

opportunities for current and future residents of predominantly Black and Hispanic neighborhoods in the Memphis area; dedicate at least four mortgage loan officers or community lending specialists to these neighborhoods; and open a loan production office in a majority-Black and Hispanic neighborhood in Memphis.

Trustmark will devote \$400,000 to developing community partnerships to provide services to residents of majority-Black and Hispanic neighborhoods in Memphis that increase access to residential mortgage credit.

Trustmark will devote at least \$200,000 per year to advertising, outreach, consumer financial education and credit repair initiatives in and around Memphis.

Trustmark will pay a to-

tal civil money penalty of \$5 million to the OCC and CFPB.

Trustmark already has established a Fair Lending Oversight Committee and designated a Community Lending Manager who will oversee these efforts and work in close consultation with the bank's leadership.

In August 2021, the department announced a redlining settlement with Cadence Bank. Under the settlement, Cadence will invest over \$5.5 million to increase credit opportunities for residents of majority-Black and Hispanic neighborhoods in Houston.

Individuals may report lending discrimination by calling the Justice Department's Housing Discrimination Tip Line at 1-833-591-0291, or submitting a report online.

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## Together We Can Find A Solution



# Carrollton hosts groundbreaking for Trinity Mills Station urban development



The City of Carrollton Mayor and Council officiated a groundbreaking ceremony on Wednesday, October 20 at the site of the upcoming urban development at Trinity Mills Station.

"The Trinity Mills development has been a very long time coming," Carrollton Mayor Kevin Falconer said. "This is a major development that started more than 20 years ago when the City reclaimed the area surrounding the old Home Depot property."

Falconer said he is honored to have been involved with the City of Carrollton for a long time and on different City Councils. As a result, he has seen the entire Trinity Mills Station urban development come to fruition.

"I am extremely confident in the development's success," Falconer said. "The quality partnerships forged here are what ensure that success and continue to make Carrollton the community that families and businesses want to call

home."

The City of Carrollton, Dallas Area Rapid Transit (DART), The Integral Group, and Koa Partners signed the Master Development Agreement (MDA) in March 2020 for the entire Trinity Mills Station urban development. Council approved the first of two major office buildings for the area in April 2020, and was presented plans for the esplanade in December 2020.

Guests at the ceremony heard from Carrollton Economic Development Direc-

tor Robert Winningham, DART Board of Directors President & CEO Nadine Lee, Integral Group Principal for the project, Art Lomenick, and Koa Partners CEO, Harry Lake.

Also on hand for the

ceremony were representatives from Joeris General Contractors, Kimley-Horn planning and design consultants, JHP Architects, CRTKL Architects, and JLL Incorporated as well as current and former Carroll-

ton City Councilmembers.

Phase I infrastructure, which was approved for construction in August 2021, will include a 125,000-square foot, six-

See STATION, Page 9

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## Sharon Murphy on HBCU leaders of tomorrow.

While this is usually the season for homecoming celebrations, most of the in-person festivities have, unfortunately, been cancelled due to the pandemic. Yet, we can still take this time to celebrate, honor and rally around our Historically Black Colleges and Universities (HBCUs).

As a Chief Information Officer at Wells Fargo and a member of the board and chair of the strategy committee for the United Negro College Fund, I recognize HBCUs as hallowed halls of academic achievement and trailblazing leadership that not only positively impact the Black community, but every community.

They've produced top-notch graduates in every field — all while operating on minimal budgets. Think of it this way, HBCUs represent only 3 percent of our nation's institutions of higher education, but produce 17 percent of all African American graduates, including a high number of Black doctors, lawyers and engineers. As a former STEM teacher and staunch advocate of promoting STEM for African American students, I'm grateful for the support Wells Fargo is providing these institutions that enroll over 300,000 of our promising young thought leaders.

I think we can all agree college is expensive, and according to the UNCF, approximately 70% of HBCU students are from low-income families. On top of college expenses, COVID-19 disproportionately hit Black communities, threatening

opportunities for students to obtain or maintain access to higher education.

To make a more equitable recovery, we all have to acknowledge that HBCUs and students need more support and resources in the wake of financial challenges heightened by the pandemic. Wells Fargo made it a priority to help improve their financial stability and set them up for greater financial success after college.

To provide more scholarships, emergency grants and funding to help students at HBCUs stay in school, Wells Fargo has donated more than \$24 million to HBCUs and organizations over the last ten years. This donation includes a \$1 million grant to Johnson C. Smith University earlier this year for student scholarships and success. Nearly \$2 million was donated to the Thurgood Marshall College Fund and the UNCF this summer, giving many students the opportunity to apply the funding to STEM programs as well as provide training and resources for new and aspiring teachers.

There is more good news. After almost two centuries of inequality led by a lack of equitable funding, The IGNITE HBCU Excellence Act, the most significant legislation for HBCUs in over a century, is focused on funding the upgrade of HBCU buildings and campuses across the country. I'm proud that Wells Fargo is actively supporting this bill. Not only would it create infrastructure jobs that are an essential part of our economic recovery, it would also fulfill

our commitment to improving economic mobility and investing in racial and social equity. Most importantly, HBCU scholars will have more funds and much-needed resources including new technology, research equipment and greater access to high-speed broadband.

Now more than ever, our future leaders of color will have a stronger foundation for future success. That is something we can all celebrate.

Learn about HBCU leaders of tomorrow: [collegesteps.wf.com/impact-for-students/](https://collegesteps.wf.com/impact-for-students/)



### Meet Sharon Murphy

Sharon Murphy has been with Wells Fargo for 15 years where she has held a number of leadership roles. Currently she holds the title of Chief Information Officer for the Chief Operating Office domain.

Her technology experience spans over 30 years and she is very active in tech-based initiatives within Wells Fargo and the community. Her experience includes early childhood STEM education, co-chairing the Technology Diversity, Equity & Inclusion Council and she is a member of Wells Fargo's Environmental Sustainability Council. Since 2018, Sharon has been a member of the board and chair of the strategy committee for the United Negro College Fund.



# One storyline better than the other in 'Last Night in Soho'

By Dwight Brown  
NNPA Film Critic

"Last night I saw something in my dreams," says the occasionally psychic and always naive fashion student Eloise. Did she have visions of ghosts or of disappointed moviegoers leaving the theater?

The trailers and posters for *Last Night in Soho* may trick potential audiences into believing that this ode to Soho, London in the swinging '60s might be as vibrant as mini-skirts, Twiggy and the music from those days. Instead, writer/director Edgar Wright and co-screenwriter Krysty Wilson-Cairns (1917) have created a psychological thriller set in present day that also looks back 60 years through the delusions of an adolescent. This isn't a horror film, per se, or at least not a good one. So, fans of that genre don't get your hopes up. Instead prepare yourself for a slightly ghoulish mystery whose saving graces are a visually stunning slightly campy recreation of a romanticized time and an earnest cast.

Meticulously and with an obvious love for the period and place, Wright assembles a stellar tech crew who can fulfill his fantasies. Their work is so attractive, vivid and nostalgic it feels like the 1960s sequences jumped off the cover of an old record album: Build-



Thomasin McKenzie and Michael Ajao in *Last Night in Soho*.

ings, interiors and neon lights cast a spell because production designer Marcus Rowland (*Baby Driver*, *Scott Pilgrim vs. the World*) wants to take viewers down memory lane. The music gyrates like go-go dancers on acid due to Steven Price's (*Baby Driver*) perky musical score and a playlist that includes Petula Clark crooning "Downtown." Costume designer Odile Dicks-Mireaux (*An Education*) gives the entire cast something smart to wear and her rendering of a salmon-pink sleeveless dress becomes a focal point. Nightclubs, city streets, countryside views and dark sinister rooms all appear entrancing because cinematographer Chung-hoon Chung (*Oldboy*) captures their essence, lights them perfectly and impeccably frames each shot.

Wright's other savior is his acting ensemble. Everyone plays their part, convincing audiences that even-though the premise is far-fetched their colorful characters are worth a view:

Teenage Eloise (Thomasin McKenzie, *Jojo Rabbit*) leaves her country home to attend the prestigious London College of Fashion. She is wide-eyed and eager to become a clothing designer. She wears her innocence on her sleeve and her mean-girl bully of a roommate Jocasta (Synnove Karlsen) ridicules her unmercifully. The country mouse flees student housing and finds a room in a flat owned by the elderly and persnickety Ms. Collins (Diana Rigg, *The Avengers*). As she lays in her bed in a top-floor room, Eloise has wild dreams—nightmares—cauchemars.

Meanwhile, long ago in the '60s, somewhere in that same Soho neighborhood, the very blonde and effervescent ingénue Sandie (Anya Taylor-Joy, *The Queen's Gambit*) is ambitiously trying to become a singer at the popular Café De Paris nightclub. She stumbles into the very handsome and debonair Jack (Matt Smith, *The Crown*), who claims to be a talent manager with con-

nections. She has stardom in mind, he sees her more as a private dancer, the kind older men desire.

Wright has a pretty typical premise for a thriller. It's the kind of twin storyline and two-world view that M. Night Shyamalan (*The Sixth Sense*, *Old*) churns out in his sleep. For Wright, whose past credits include the whacky cult-classic comedy horror film *Shaun of the Dead* and the timelessly contemporary *Baby Driver*, he's stepping into a new territory—stylish, serious thrillers. He gets and "A" for style, a "D+" for his less than compelling whodunit skills. Eloise and Sandie have their issues and demons, but none are shocking enough to scare the bejesus out of anyone. Yes, the footage features horror elements (stabblings, bloodletting, apparitions,) but none of the aberrations are grotesque enough to give audi-

ences nightmares. Scenes of nudity, sex and violence are peppered in but don't tip the scale much.

As Eloise gets caught up in her delusions and the film grinds to an ending with revelations, clarifications and twists in overabundance, there isn't a payoff that warrants 116 minutes of anyone's time (editor Paul Machliss, *Baby Driver*). That's especially true for genre fans who like their horror in jolts (*A Quiet Place Part II*) or swathed in macabre antics (*Titane*).

Wright needed to make this project either really horrific or really campy. Half-stepping is not a viable option. Adding more ghostly images, quickening the pace and swelling the volume of the musical soundtrack don't do the trick. Also, part of the problem is that Eloise is a wishy-washy character for far too long: "I wish I was like everyone else." For

the first half-hour her only exciting decision is bleaching her hair blonde. Also, her relationship with fellow student John (Michael Ajao, *Attack the Block*) seems like a secondary, add-on subplot. As a male character, John is so emasculated you feel as sorry for him and as you do for the actor who got the ungrateful role.

Some viewers will come to the justifiable conclusion that the most compelling storyline concerns Sandie and the charmingly sinister Jack. If this film had skipped the whole Eloise narrative and her generation and instead centered itself around the couple's vintage era, the movie might be more fun to watch.

Sometimes two stories are better than one. In this case. No.

Visit NNPA News Wire Film Critic Dwight Brown at [DwightBrownInk.com](http://DwightBrownInk.com) and [BlackPressUSA.com](http://BlackPressUSA.com).

## STATION, from Page 7

story class A office building, a five-story mixed-use residential building, and a beautiful esplanade. This walkable community area will connect shopping, dining, entertainment, living, and working.

Collectively, the City of Carrollton and DART own nearly 26 contiguous acres of land comprising the Trinity Mills Station. This future transit center district is located at the southeast quadrant of the President George Bush Turnpike and

IH-35E interchange. Trinity Mills Station is the largest publicly owned transit-oriented development site in North Texas and the most connected, since Trinity Mills Station is served by the DART Green Line light rail service to Dallas and the Denton County Transportation Authority (DCTA) A-Train commuter service to Denton.

The City and DART have expressed their vision for the project as an active mixed-use development

including office buildings, a hotel, restaurants, retail, residential uses and large outdoor grass gathering places for concerts, picnics, exercising, and other events that would create activity day and night every day of the year.

For more information on Trinity Mills Station, visit [trinitymillsstation.com](http://trinitymillsstation.com). For information about the Trinity Mills Transit District development and links to the Phase I site plan, visit [carrolltontxdevelopment.com](http://carrolltontxdevelopment.com).



# Full entertainment lineup slated for 11th annual Festival at the Switchyard

The City of Carrollton is excited to announce the full entertainment lineup for the free 11th annual Festival at the Switchyard to be held on Saturday, November 6 from 11 a.m. to 10 p.m. in Historic Downtown Carrollton (1106 S. Broadway Street). The lineup will bring a varied collection of musical talent and family fun to the Downtown Square. Artists include headliner rock band Blue October with opener alt-rock band Dishwalla, along with upbeat soul band Tomar at the FCs, Heart tribute Even It Up, Latin-inspired band Canta Rhythm and Brass; Garth Brooks tribute Shameless; Chicago Tribute Authority; and



JPGR: A Beatles Tribute.

The City's award-winning Festival at the Switchyard will be held on the streets of Historic Downtown Carrollton, located between President George Bush Turnpike (PGBT) and LBJ Freeway, just east of

IH-35E on the south side of Belt Line Road and steps away from the Downtown Carrollton Station on the DART Green Line. Festival goers are highly encouraged to park at the North Carrollton/Frankford Station or the Trinity Mills

Station and ride the DART to the Festival site, as parking is extremely limited.

In addition to the exciting free concerts and live children's entertainment, attendees will be able to grab a bite to eat from a variety of food vendors and unique Downtown restaurants, as well as browse Festival booths and the eclectic shops surrounding the Downtown Square. The event also offers a beer garden, free rides and games, free face painting, free balloon and spin art, free caricature drawings, free arts and crafts, and a free photo booth. The face painting, balloon artists, and spin art booths close at 6 p.m.; and the rides and games close at

7 p.m.

Festival sponsors to date include 3 Nations Brewing Company, 97.1 The Eagle, AmerisourceBergen, Carrollton Regional Medical Center, DART, Four Corners Brewing Company, iHeartRadio, MAKE Music and Creative Arts, Olympus Properties, Republic Services, Resort Vacations Inc., Sam Pack Five Star Chevrolet and Ford Carrollton, Switchyard Apartments, The Dallas Morning News, and Western Extrusions. Sponsorship opportunities are still available for the event, which hosted more than 30,000 patrons in 2019. Visit [carrolltonfestival.com/sponsors](http://carrolltonfestival.com/sponsors) or email [festival@cityofcarrollton.com](mailto:festival@cityofcarrollton.com) for more information about the various Festival sponsorship packages available.

Volunteer opportunities are available for this year's Festival. For more details about the volunteer process and guidelines, view this year's volunteer application.

For more information about the Festival at the Switchyard and the variety of artists performing at this year's event, as well as to listen to music samples, visit [carrolltonfestival.com](http://carrolltonfestival.com). For the latest updates, stay connected with the Festival on social media at [facebook.com/carrolltonfestival](https://facebook.com/carrolltonfestival) and [twitter.com/carrolltonfest](https://twitter.com/carrolltonfest).

## ← CHAPPELLE, from Page 2

truth and my cross to bear," McNeir insisted.

"Chappelle helped me grow in ways that I believe will remain with me forever. By sharing a brief conversation about a subject that probably confuses a lot of others, he hit a home run."

In his video, Chappelle

said he wants everyone to know that even though the media frames it as Chappelle versus the transgender and LGBTQ community, that's not the case.

"Do not blame the LGBTQ [sic] community for any of this [mess]. This has nothing to do with them. It's about corporate inter-

ests and what I can say and what I cannot say," Chappelle said.

"For the record, and I need you to know this, everyone I know from that community has been loving and supporting, so I don't know what all this nonsense is about."

Chappelle also spoke about his upcoming documentary about his summer

2020 comedy tour, claiming that it has now been excluded from film festivals.

"This film that I made was invited to every film festival in the United States and some of those invitations I accepted. When this

controversy came out about 'The Closer,' they began disinviting me from these film festivals," Chappelle relayed.

"And now, today, not a film company, not a movie studio, not a film festival,

nobody will touch this film. Thank God for Ted Sarandos and Netflix, he's the only one that didn't cancel me yet."

In the video, Chappelle asked the audience: "Am I canceled or not?"

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**DALLAS**  
INDEPENDENT SCHOOL DISTRICT



## CircleGx, Zyster & Qualcomm collaborate to drive digital equity with broadband infrastructure in Dallas County communities

CircleGx, Zyster and Qualcomm Technologies, Inc. recently announced they will be collaborating to drive digital equity with broadband infrastructure in Dallas County communities in an effort to drive accessibility for use across education, healthcare, emergency services, businesses and more. Circle Gx will be deploying a fixed wireless broadband network called the "Planted Circle" in communities of Dallas County, Texas. The network will initially begin with the deployment of more than 20 LTE CBRs (Citizens Broadband Radio Service) cell sites powered by Qualcomm® RAN Platforms, and will include smart lighting, with both outdoor and indoor CPEs featuring a Qualcomm® Fixed Wireless Access Platform, with a potential path to 5G in the future. The

funding for this project is provided by CircleGx.

In the "Planted Circle" project, Zyster will deploy, manage, monitor, and operate the city's private fixed wireless broadband network on the Zyster SmartSpaces™ Internet of Things (IoT)- platform. As a key collaborator with Qualcomm Technologies for the Qualcomm® Smart Cities Accelerator Program ecosystem, the SmartSpaces platform breaks down silos of information by integrating and consolidating data from IoT devices and applications in a seamless interface.

Digital smart lights and sensor platforms for Smart Cities, provided by Juganu, come equipped with Qualcomm Technologies' LTE infrastructure components designed to transform each light into a mobile hotspot, so that Dallas citizens may

have a strong data connection virtually everywhere they go in the community. In addition, the smart lights are built with citizen safety in mind. For example, each light will change color in the event of an emergency call so that the lights can guide first responders to the exact location of the person in need.

According to the Dallas Federal Reserve Bank, more than 42 million American households lack access to the internet, and the pandemic brought the need for accelerated digital transformation to center stage, emphasizing that connectivity technologies such as internet access, are critical to closing the digital divide and increasing digital equity in communities. The facilitation of the next generation network

See BROADBAND, Page 12



### **PUBLIC NOTICE** **INVITATION TO BID**

#### **RFB #RV-206542 – SALE OF SURPLUS PROPERTIES BID PACKAGE**

Pursuant to section 272.001 of the Texas Local Government Code, the Board of Trustees of the Dallas Independent School District (Dallas ISD) is soliciting Competitive Sealed Bids for the purchase of the surface estate only of the following tracts of real property and any improvements thereon, if any:

1. **408 N. HASKELL AVENUE (BLK 2/798 LT 1)** CONSISTING OF 0.77 ACRES (33,537 SQ. FT.) OF LAND, MORE OR LESS, LOCATED IN DALLAS, DALLAS COUNTY, TEXAS TOGETHER WITH ANY IMPROVEMENTS THEREON.
2. **6700 S. WESTMORELAND ROAD & 6731 DEL REY DRIVE (BLK 6045 TR 2 & 3)** CONSISTING OF 14.43 ACRES (628,571 SQ. FT.) OF LAND, MORE OR LESS, LOCATED IN DALLAS, DALLAS COUNTY, TEXAS, TOGETHER WITH ANY IMPROVEMENTS THEREON.
3. **10343 & 10345 WEBB CHAPEL ROAD AND 10206, 10210 & 10214 PENSIVE DRIVE (BLK N/6431 PT LTS 1 & 2, LT 2A & PART ABND ROW, BLK 6431 LT 1A, 1B, 1C)** CONSISTING OF 8.28 ACRES (360,122 SQ. FT.) OF LAND, MORE OR LESS, LOCATED IN DALLAS, DALLAS COUNTY, TEXAS, TOGETHER WITH ANY IMPROVEMENTS THEREON.

THE SURFACE ESTATE OF EACH PROPERTY, TOGETHER WITH ANY IMPROVEMENTS THEREON, SHALL BE SOLD INDIVIDUALLY "AS IS, WHERE IS, WITH ALL LATENT AND PATENT DEFECTS AND FAULTS." THERE IS NO WARRANTY OF ANY KIND BY THE DISTRICT, INCLUDING THAT ANY PROPERTY IS FIT FOR A PARTICULAR PURPOSE. IN ADDITION, THE PROPERTY IS BEING SOLD SUBJECT TO THE CONDITIONS, EXCEPTIONS AND RESERVATIONS CONTAINED IN THE INVITATION TO BID, INSTRUCTIONS TO BIDDERS, AND EXHIBITS THERETO, AND SUBJECT TO ALL RECORDED INSTRUMENTS. THE SALE OF THE PROPERTIES DOES NOT INCLUDE THE MINERAL ESTATE.

THE SUCCESSFUL BIDDER WILL BE REQUIRED TO PURCHASE THE PROPERTY BY PAYMENT IN FULL, IN CASH OR BY CASHIER'S CHECK, AT THE TIME OF CLOSING.

THE DEADLINE FOR SUBMITTING BIDS IS **2:00 P.M. (CENTRAL TIME) ON FRIDAY, DECEMBER 3, 2021.** ANY BIDS RECEIVED AFTER THE ABOVE DEADLINE WILL BE RETURNED UNOPENED. BIDS WILL BE RECEIVED AT **DALLAS ISD, PROCUREMENT SERVICES DEPARTMENT, 9400 NORTH CENTRAL EXPRESSWAY, SUITE 1510, DALLAS, TEXAS 75231.**

BIDS RECEIVED AFTER THE DEADLINE, FAXED BIDS, OR ELECTRONIC BIDS SHALL NOT BE CONSIDERED. INTERESTED PARTIES CAN OBTAIN A BID PACKAGE, INCLUDING INSTRUCTIONS AND BID FORMS BY DOWNLOADING IT FROM THE DALLAS ISD WEBSITE HOMEPAGE AT **WWW.DALLASISD.ORG** AT THE "SUPPLIER OPPORTUNITIES" LINK.

INTERESTED PARTIES MAY VISUALLY INSPECT THE PROPERTIES BY APPOINTMENT, BY CONTACTING DALLAS ISD, REAL PROPERTY MANAGEMENT AT (972) 925-5142. NO TESTING WILL BE ALLOWED PRIOR TO THE EXECUTION OF A SALES CONTRACT.

THE PROPERTIES MAY CONTAIN ASBESTOS, ASBESTOS-CONTAINING MATERIAL, OR OTHER ENVIRONMENTAL CONDITIONS. THE PURCHASER SHALL BE REQUIRED TO ASSUME ALL DUTIES, COSTS, AND RISKS OF ABATEMENT OF SUCH CONDITIONS, IF ANY. ANY REPORTS REGARDING ASBESTOS THAT DALLAS ISD MAY HAVE ON THE PROPERTIES ARE AVAILABLE FOR REVIEW BY CONTACTING THE ENVIRONMENTAL HEALTH & SAFETY DEPARTMENT AT (972) 925-5096.

ALL BIDDERS MUST COMPLY WITH THE BID SPECIFICATIONS ADOPTED BY DALLAS ISD AND OUTLINED IN THE REQUEST FOR BID. BIDS MUST BE SUBMITTED ON THE BID FORMS INCLUDED IN THE BID PACKAGE. BID RESPONSES NOT MADE AS SET FORTH IN THE BID PACKAGE MAY BE DEEMED NON-RESPONSIVE AND MAY NOT BE CONSIDERED.

THE BOARD OF TRUSTEES IS NOT REQUIRED TO ACCEPT ANY OFFER/BID. DALLAS ISD RESERVES THE RIGHT TO REJECT ANY AND ALL BIDS.



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Or email your resume to: [careers@edbellconstruction.com](mailto:careers@edbellconstruction.com)**



# New COVID-19 scams target Blacks, other people of color

*FTC report reveals new and continuing financial fraud*

By Charlene Crowell

Just as the annual holiday season of shopping and celebrating nears, a major federal financial regulator released new research detailing how communities of color not only are targeted by well-known types of predatory lenders, but new forms of fraud seek to exploit consumers in the throes of the COVID-19 pandemic.

Published by the Federal Trade Commission (FTC), *Serving Communities of Color* summarizes the agency's five-year effort focused on the financial ills imposed upon communities of color. Since 2016, FTC filed more than 25 actions alleging conduct that either targeted or disproportionately impacted communities of color. Cases challenged unlawful practices by auto sellers, for-profit schools, money-making opportunities, student debt relief schemes, and more.

Beyond these financial transactions, the report also notes that many of the payment methods used by Black and Latino consumers provide fewer fraud protections, such as debit cards, cash, and money orders. Although credit card payments afford greater consumer protections, very few complaints filed with FTC by people of color involved this type of payment.

"What has become abundantly clear based on research and experience is that fraud, as well as certain other business practices, have a disproportionately negative impact on com-

munities of color, as compared to White communities," states the report. "An examination of 23 FTC cases shows that predominantly Black communities are overrepresented in the pool of consumers who lost money."

For example, this June, FTC and the State of Arkansas jointly filed a lawsuit against a scam operation that explicitly appealed to Black applicants who were suffering financial hardship as a result of the COVID-19 pandemic. The lawsuit alleged that the "Blessings in No Time" program was in fact a pyramid scheme that falsely promised members investment returns as high as 800%. The alleged scam's minimum "investment" required \$1,400, but some members paid as much as \$67,700. The Texas-based defendants also falsely assured participants they wouldn't lose money and could withdraw at any time with a full refund.

More recently, the FTC on October 15 stopped a prison calling scheme that deceived family and friends of incarcerated individuals with marketing and advertising that promised unlimited minutes on call plans to keep in touch with loved ones while in-person visits were suspended due to COVID-19. Instead, no call time was ever provided. The defendants, inmatecall.com and inmatecallsolutions.com, posed as companies authorized to provide calling services to prisons and jails to bolster the credibility of their false claim. A federal court order now

requires that all duped consumers be notified and bans the defendants from future activities.

When these financial losses are combined with the effects of a national racial wealth gap that found Blacks have only 22 cents for every dollar of wealth held by whites, it becomes disturbingly clear how deceptive and predatory lending significantly diminishes the ability of Black consumers to effectively manage their financial lives. Just as redlining limited where Black people could live, today's predatory lending, like fringe financial services, restricts the ability of Black communities to build wealth.

For example, approximately twice as many consumers in predominantly Black communities, compared to that of white consumers, purchased student debt relief programs and payday loans. But the two top complaints filed by Black consumers with FTC were credit bureaus (21%) and impersonator scams (12.5%). In 2020 alone, the FTC filed or resolved seven debt collection cases against 39 defendants and obtained \$26 million in judgments for harmed consumers.

Other types of predatory and deceptive lending include debt collection, bank lending, and auto sales and financing. The agency also found evidence of fraud in health care, identity theft, as well as alleged jobs and money-making opportunities.

**See SCAMS, Page 13**

## BROADBAND, from Page 12

will support local Dallas County consumers and businesses, by helping to make affordable and accessible broadband services available.

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### **PUBLIC NOTICE** **INVITATION TO BID**

#### **RFB #RV-206543 – SALE OR EXCHANGE OF** **SURPLUS PROPERTY BID PACKAGE**

Pursuant to section 272.001 of the Texas Local Government Code, the Board of Trustees of the Dallas Independent School District (Dallas ISD) is soliciting Competitive Sealed Bids for the purchase of the surface estate only of the following tracts of real property and any improvements thereon, if any:

1. **3701 BOTHAM JEAN BOULEVARD (BLK 1172)** CONSISTING OF 28.9 ACRES (1,258,884 SQ.FT.) OF LAND, MORE OR LESS, LOCATED IN DALLAS, DALLAS COUNTY, TEXAS, TOGETHER WITH ANY IMPROVEMENTS THEREON.

**THE SURFACE ESTATE OF THE PROPERTY, TOGETHER WITH ANY IMPROVEMENTS THEREON, SHALL BE SOLD OR EXCHANGED "AS IS, WHERE IS, WITH ALL LATENT AND PATENT DEFECTS AND FAULTS." THERE IS NO WARRANTY OF ANY KIND BY THE DISTRICT, INCLUDING THAT THE PROPERTY IS FIT FOR A PARTICULAR PURPOSE. IN ADDITION, THE PROPERTY IS BEING SOLD OR EXCHANGED SUBJECT TO THE CONDITIONS, EXCEPTIONS AND RESERVATIONS CONTAINED IN THE INVITATION TO BID, INSTRUCTIONS TO BIDDERS, AND EXHIBITS THERETO, AND SUBJECT TO ALL RECORDED INSTRUMENTS. THE SALE OR EXCHANGE OF THE PROPERTY DOES NOT INCLUDE THE MINERAL ESTATE.**

THE SUCCESSFUL BIDDER WILL BE REQUIRED TO PURCHASE THE PROPERTY BY PAYMENT IN FULL, IN CASH OR BY CASHIER'S CHECK OF ANY OFFERED CASH PORTION OF THE OFFERED CONSIDERATION AND/OR BY CONVEYANCE OF FEE SIMPLE TITLE TO ANY PROPERTY OFFERED IN EXCHANGE, FREE AND CLEAR OF ALL LIENS AND ENCUMBRANCES, BY GENERAL WARRANTY DEED AT THE TIME OF CLOSING.

DALLAS ISD WILL RETAIN POSSESSION AND USE OF THE PROPERTY AFTER CLOSING IN ACCORDANCE WITH THE TERMS AND CONDITIONS IN THE CONTRACT OF SALE AND THE LEASE ATTACHED THERETO, WHICH ARE INCLUDED AS EXHIBITS IN THE BID FORM. THE RETENTION OF POSSESSION AND USE BY DALLAS ISD MAY CONTINUE UNTIL JUNE 30, 2023, SUBJECT TO EARLIER TERMINATION AT THE DISCRETION OF THE DALLAS ISD.

**THE DEADLINE FOR SUBMITTING BIDS IS 2:00 P.M. (CENTRAL TIME) ON FRIDAY, DECEMBER 3, 2021.** ANY BIDS RECEIVED AFTER THE ABOVE DEADLINE WILL BE RETURNED UNOPENED. BIDS WILL BE RECEIVED AT **DALLAS ISD, PROCUREMENT SERVICES DEPARTMENT, 9400 NORTH CENTRAL EXPRESSWAY, SUITE 1510, DALLAS, TEXAS 75231.**

BIDS RECEIVED AFTER THE DEADLINE, FAXED BIDS, OR ELECTRONIC BIDS SHALL NOT BE CONSIDERED. INTERESTED PARTIES CAN OBTAIN A BID PACKAGE, INCLUDING INSTRUCTIONS AND BID FORMS BY DOWNLOADING IT FROM THE DALLAS ISD WEBSITE HOMEPAGE AT [WWW.DALLASISD.ORG](http://WWW.DALLASISD.ORG) AT THE "SUPPLIER OPPORTUNITIES" LINK.

INTERESTED PARTIES MAY VISUALLY INSPECT THE PROPERTIES BY APPOINTMENT, BY CONTACTING DALLAS ISD, REAL PROPERTY MANAGEMENT AT (972) 925-5142. NO TESTING WILL BE ALLOWED PRIOR TO THE EXECUTION OF A SALES CONTRACT.

THE PROPERTY MAY CONTAIN ASBESTOS, ASBESTOS-CONTAINING MATERIAL, OR OTHER ENVIRONMENTAL CONDITIONS. THE PURCHASER SHALL BE REQUIRED TO ASSUME ALL DUTIES, COSTS, AND RISKS OF ABATEMENT OF SUCH CONDITIONS, IF ANY. ANY REPORTS REGARDING ASBESTOS THAT DALLAS ISD MAY HAVE ON THE PROPERTIES ARE AVAILABLE FOR REVIEW BY CONTACTING THE ENVIRONMENTAL HEALTH & SAFETY DEPARTMENT AT (972) 925-5096.

ALL BIDDERS MUST COMPLY WITH THE BID SPECIFICATIONS ADOPTED BY DALLAS ISD AND OUTLINED IN THE REQUEST FOR BID. BIDS MUST BE SUBMITTED ON THE BID FORMS INCLUDED IN THE BID PACKAGE. BID RESPONSES NOT MADE AS SET FORTH IN THE BID PACKAGE MAY BE DEEMED NON-RESPONSIVE AND MAY NOT BE CONSIDERED.

THE BOARD OF TRUSTEES IS NOT REQUIRED TO ACCEPT ANY OFFER/BID. DALLAS ISD RESERVES THE RIGHT TO REJECT ANY AND ALL BIDS.



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Prerequisites:

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- U.S. Citizen or permanent resident

### 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](http://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/2NcCfVP>.



### 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](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 focussed 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.

## SCAMS, from Page 12

For many consumers, car purchases and financing represent the second-largest consumer transaction – after housing costs. Ample evidence of blatant discrimination against Black, Latino, and Native American car buyers included false information on the applications and contracts, and deceptive ads in Spanish.

“Research indicates that consumers of color experience discrimination in the sale and financing of cars, and often pay higher prices as a result,” states the report.

During the past five years, FTC has brought multiple enforcement actions against auto dealers for deceptive tactics that include advertised prices that were never available to prospective buyers, falsifying financial information in sales, false and/or misleading information, and unfair practices.

Identity theft was discovered in cases where scammers often gain credibility by posing as someone official. For example, one defendant marketed prepaid cards to Black and Latino customers, allegedly saying their cards were like Visa or MasterCard. Instead, consumers either could not use the cards or lost all the money they loaded onto them.

For consumer advocates, these and other recent findings on financial abuses confronting consumers of color deserve even more aggressive enforcement, particularly at the federal level.

“Never in United States history have Black and other families of color experienced a fair financial playing field,” testified the Center for Responsible Lending’s Ashley Har-

ington before the House Financial Services Committee this spring. “And the COVID-19 crisis has exacerbated existing disparities. In fact, in many cases, white families will have 5.5

times more savings than Black families to financially withstand the pandemic.”

The evidence of financial abuses is ample. The nation needs a new reckoning to correct the wrongs.



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## NAN Chapter President

The National Action Network is looking for a President for its upcoming Dallas chapter. This is a volunteer position that requires an activist heart and an interest in civil rights.

The President:

- Presides at meetings and acts as Chairman/Chairwoman of the Executive Committee.
- Appoints all committees not directly elected by the Chapter.
- Between meetings of the Executive Committee and subject to the approval thereof, exercises executive authority on behalf of the Chapter.
- The President shall be an ex-officio member of all committees.
- Shall work with other members of the Executive Committee to develop a program agenda for a defined fiscal year.
- Acknowledges he/she is the primary force within the Chapter in establishing a working relationship and communication with the National and Regional Office(s); ensures that these offices receive all reports, including quarterly reports, and reports of elections.
- Is familiar with pertinent governing documents including: The NAN by-laws and Chapter rules.

Interested parties should contact Robert D. Bush, president of the Las Vegas Chapter, at (702) 626-0158.



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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](http://www.bethelbiblefellowship.org) for their details because of the Coronavirus.*

**October 31, 9:45 am**  
Please join us in our quiet time, “Prayer and Medita-

tion” followed by Morning Worship. You will be blessed and inspired as we celebrate service to God, our community and all mankind.

**November 4, 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. In Wednesday’s Bible we are studying Philippians Chapter 3. Dial in Phone # 346 248 7799, Meeting I.D. 256 518 4741.

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

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**November**  
Check “The Ship’s” website for details of their services until further notice because of the Coronavirus.

**October 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.

**November 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.

Dr. W. L. Stafford, Sr., Ed. D.  
Senior Pastor

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“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not open the windows of heaven and pour you out a blessing that there will not be room to receive.”  
- Malachi 3:8-10

Check “IBOC’s” website for details of their services until further notice because of the Coronavirus.

**October 29, 7 pm**  
All men are invited to Men’s Ministry meeting each Friday night at 8 pm, (IBOC promotes proactive male leadership.)

**October 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.

**November 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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[www.Ibocchurch.org](http://www.Ibocchurch.org)

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Check “SMBC’s” website

for details of their services until further notice because of the coronavirus.

**October 31, 8 and 11 am**  
You are invited to our Worship Services as we honor God for His goodness and faithfulness.

**November 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).

**November 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.

Dr. Isaiah Joshua, Jr.  
Senior Pastor  
920 E. 14th Street  
Plano, TX 75074  
972-423-6695  
[www.smbcplano.org](http://www.smbcplano.org)

## I didn’t do it my way

By Dr. James L. Snyder

I don’t think I’ve learned very much during my life. I just bounce from day to day and take what comes.

The one thing I did learn as I look back is, for the most part, I didn’t do it my way.

Remember Frank Sinatra and his song, “I Did It My Way?” I would have liked to ask him, how’s that been working for you?

Whenever we do everything our way, there is a consequence.

You know what they say that for every action, there is a consequence. By the time the consequence hits you in the face, it’s too late to make any changes.

When I ever did something “my way,” it never really worked out.

The other day as I was meditating on this, I thought of how smart I was when I was a teenager. I knew everything; all you had to do was ask me. Sometimes

you didn’t even have to ask. I was ready to give my opinion at any time.

If only I were as smart as I thought I was when I was a teenager, everything would be gloriously wonderful. The problem is, I’m not.

I have learned that I don’t have to have everything my way. That was the first thing I learned as a husband. If I get everything my way, somebody in the house is not happy.

As long as I have been with the Gracious Mistress of the Parsonage, she is the only one I know that gets things done her way. Not in a bullying manner, she just seems to know the right thing to do at the right time.

I, on the other hand, cannot even tell time.

Thinking along this line, a memory flashed back. I remember rushing my wife to the hospital to deliver our first baby. I’m not sure who was more nervous, the mother or the expected father.

We got there, and she was escorted back to the delivery room where they would deliver the baby. I paced the lobby, not knowing exactly what I should be doing.

Several hours went by, and I heard nothing concerning the birth of our baby. If I only had my way, I would go back there and see for myself.

Just then, the nurse that took my wife back into the delivery room came out, and I approached her and said, “Can I go and see my wife and baby now?”

After all, I was the father, and I was paying the bill for this baby.

The nurse, who looked like she had just gone through World War II, glared at me and, with a very rough voice, said, “No, you’re not going back there. After all, you’re the one that’s responsible for all of this.”

I did not know what she meant or what she was talk-

ing about?

There was not anything I could do but continue waiting. As I sat in the waiting room, I thought, she ought to be very, very, very glad that I was not doing it my way. My way would have been very nasty and ugly for her.

I let that nurse do it her way because she was not significant in my life. For me to let her have it her way did not in any way harm me. I just had to wait a little longer.

Finally, I had the opportunity to go back and see my wife and our first baby. That took away all my memories, at the time, of that nasty nurse who wanted to do everything her way.

I was glad I didn’t do it my way.

On many occasions, I have wanted to give people a piece of my mind to do it my way. Unfortunately, I have run out of pieces of mind. For all things consid-

ered, it has turned out to be a good thing.

Many times through life, I allowed the Gracious Mistress of the Parsonage to have it her way. Most of the time, her way was the right way. If I would’ve stepped in to do it my way, we would be in a lot of trouble today.

There have been some very wonderful times when her way did not work, and if I would have had my way, things might not have turned out better. But I chose the high road and let her have her way.

Only a few times in my life have I been right, and she has been wrong. I choose not to identify those times for various reasons.

Every once in a while, I sit back and think about a few times when I have been right but did not step up to interfere in the situation. That always causes me to chuckle.

The other night I was chuckling as I was thinking

of one in particular, which I cannot disclose, when my wife said, “What are you chuckling about?”

“Oh,” I said, “I was just thinking about a joke.”

“And, what joke was that,” she asked?

“Why was 6 afraid of 7? Because 7, 8, 9.”

As I sat back in my chair, a verse of Scripture came to mind. “Submitting yourselves one to another in the fear of God” (Ephesians 5:21).

Some of my happiest times in life are when I’m not doing anything my way. Giving someone else the privilege of doing it their way is a very satisfying thing.

*Dr. James L. Snyder is pastor of the Family of God Fellowship, Ocala, FL 34472, where he lives with his wife. Call him at 352-216-3025 or e-mail [james-snyder51@gmail.com](mailto:james-snyder51@gmail.com). The church web site is [www.whatafellowship.com](http://www.whatafellowship.com).*



## Building a Mighty Team



**Sister Tarpley**  
NDG  
Religion  
Editor

*"These are the names of David's mighty men . . ."*  
(2 Samuel 23:8)

David and Jesus pulled together two teams that were the most unlikely guys to accomplish what they achieved.

David's small army of men became known as "David's Mighty Men" because of their extraordinary exploits. However, they were the rejects of society.

Jesus' team was made up of common men who would

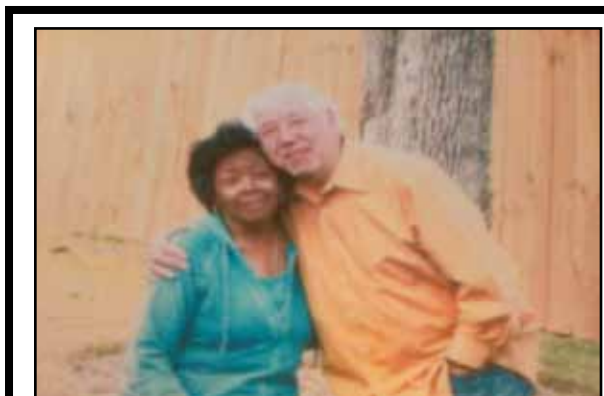
never have been chosen by other rabbis'. They would have been men who would not have qualified for mentorship by most rabbis' of their day.

Yet, they were chosen by the superstar of up and coming rabbis' - Jesus. We can learn three key things about David and how he related to his Mighty Men.

First, David's men came to him as a result of battle. They had fought together and learned first-hand from one another's capabilities.

They had covered one another's backside on several occasions. And they trusted each other.

Second, David modeled servant leadership with his men. When three of his mighty men risked their



*Lillie & Charles Lawrence, after 66 years of marriage, four children: Charlander Parker, Cynthia Lawrence, Colette Grant and Charles F. Lawrence, 8 grandchildren and 5 great grandchildren.*

lives to obtain drinking water for him during a battle, David refused to drink it, choosing instead to pour it out onto the ground.

This no doubt made a big impression on his men and only drew greater devotion to him because of his own

sacrifice.

Finally, David and his men experienced God-size victories when they were the underdogs. The fought bigger armies and more resourceful enemies themselves. They saw God's hand in their victories.

Keep these things in mind as you build your own team of prayer people. Learn from the management styles of David and Jesus by modeling their servant-leadership.

This is a day that people go to the malls and outlets to spend money than any other day of the year after the pandemic. There are sales to catch, gifts to buy . . . and debts to incur.

Ask God, to give us an extra nudge today and wisdom and a desire to live within our means today and in the days to come.

God gave us a very spe-

cial gift because of His love for us. And we should not give to others out of a sense of duty, but because we love or appreciate them.

Ask God to help us remember that the gifts we may buy are nowhere near as important as the gifts of our time and love.

Tell God that you want to enjoy the simple pleasures of life . . . and make time for friends and family.

Thank God for His priceless gift of His Son, and the salvation He so lovingly provided for you in the precious name of Jesus.

### CREDIT, from Page 5

Black movement aims to continue the legacy of Black Wall Street by circulating dollars within the Black community to strengthen its economic base.

"It's important that we rally behind our Black businesses because they are key to our collective economic power. They not only in-

fluence the supply chain but also the types of goods and services sold and the labor markets," asserted Dr. Frederick D. Haynes III. In observance of the 100th commemoration of the Tulsa Race Massacre, the movement started on September 23rd and concludes on December 31st. During

the holiday season, FWBC will highlight Black-owned businesses and networks with special showcases on Black Friday and Cyber Monday. For additional information, please visit BuyingBlack100 for valuable resources that encourage and support participation including a business directory for consumers and a Business Directory form

for business owners. Partners are also encouraged to join the 100 Days of Buying Black Facebook Group to stay engaged and connected with the movement.

**Inspiring Body of Christ** IBOC  
Pastor Rickie G. Rush

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Monday School 7pm & Men's Fellowship Friday 8pm

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Dennis Jarvis / Flickr

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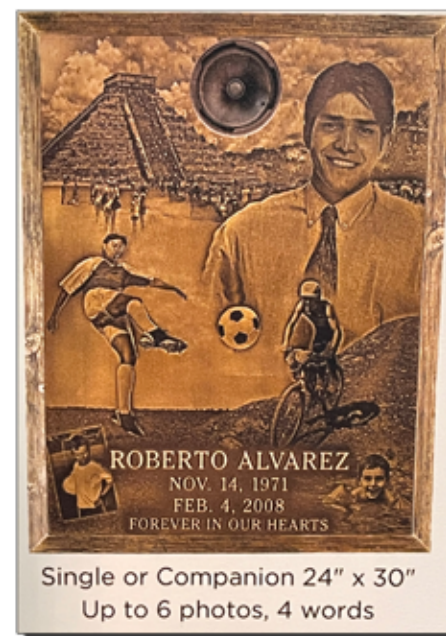
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Laurel Land Memorial  
Park - Dallas Cost:  
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