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Texas representatives issue statements, pass bill to raise age to buy semi-automatics

This week, came a number of statements from governmental leaders about the May 6th shooting at Allen Premium Outlets.

The incident took place near House District 113, at a mall that Rep. Bowers had frequented with her family. Representative Rhetta Andrews Bowers released the following: "My heart breaks, as it has too many times before, for the victims and their loved ones affected by this senseless act of mass murder. They will all remain in my thoughts and prayers for the weeks to come. I also commend the heroic and swift police response that neutralized the shooter before even more lives could be lost. However, it must be said that these tragedies will continue to occur so long as Texas fails to enact common sense gun safety reforms and invests in mental healthcare and the social safety net. I am committed to all of the above and to doing everything I can so that no family ever has to face this devastating violence again."

Rep. Leach also commented. Deeply saddened about the incident on Saturday in the heart of House District 67, he said is praying for the victims and all those af-



*Texas lawmakers were forced to take a hard look at gun regulations in the wake of another mass shooting, this time in the DFW area.
(Natilyn Hicks, Natilyn Photography / Unsplash)*

affected. He returned to Allen from the Capitol and to the site and has been working with law enforcement to provide whatever support is needed. He said he is thankful for the Allen Police Department, the Collin County Sheriff's office, Texas DPS, and all law enforcement agencies for their swift, heroic response and for taking immediate action. "I will continue to monitor the situation and keep you apprised of information as I receive it."

Rep. Trey Martinez Fischer commented, "An elementary school.

A military base. A college. A theater. A church. A Walmart. A high school. And now a shopping outlet. House Democrats grieve today. We grieve for those families who lost loved ones in Allen, but we also grieve for all of our children that have to live in a state where they constantly live under the fear of being shot and killed.

"It is a choice to allow this nightmare of gun violence to continue. A choice before the Texas House as there is no shortage of common-

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80 groups call out \$16 Billion broken promise

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Measuring the impact of brain trauma

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People In The News ...



Robert N. Barnette, Jr.



Wallace 'Wally' Webster

NDG Quote of the Week: "True heroism is remarkably sober, very undramatic. It is not the urge to surpass all others at whatever cost, but the urge to serve others at whatever cost."
— Arthur Ashe

Robert N. Barnette, Jr.

MECHANICSVILLE, VA (24-7PressRelease) -- Robert Barnette is presently serving as the president of the Virginia State Conference of the National Association for the Advancement of Colored People (NAACP). Elected in 2019 in Richmond, Virginia, he presides over NAACP meetings and acts as Chair of the Executive Committee. The Virginia State Conference is the NAACP's civil rights and human rights organization. Focused on providing civil and human rights advoca-



cy, the Virginia Conference represents those that have been faced with discrimination either due to race, color, or creed. Additionally, the Conference advocates for fair law enforcement

treatment, criminal justice, and other pressing issues.

Affiliated with the civil rights organization for more than three decades, Mr. Barnette served as a unit president over 12 years and as president of the Hanover County NAACP.

He has been instrumental in increasing branch accountability, processing restorations of voting rights applications, collaborating with the youth council and the Hanover County Baptist Clergy Associations, including advocating for increased African American sheriff deputies and faculty in the Hanover County

school system. Most honorably, Mr. Barnette led efforts to change two confederate-named schools.

Mr. Barnette is presently serving as the Employer Support of the National Guard and Reserve (ESGR) Chair. Mr. Barnette is lead representative of ESGR in Virginia, where he oversees ESGR activities per Department of Defense Instruction 1205.22, "Employer Support of the Guard and Reserve," February 6, 2017, and the ESGR Strategic Plan.

Mr. Barnette has maintained interests in various civic, religious, educa-

tional, and nonprofit initiatives, namely as a deacon, Sunday school teacher, and parishioner of the Mount Zion Baptist Church, membership chair of the Hanover Rotary Club, secretary and past chair of the Hanover County Electoral Board, and member of the Hanover Sheriff Advisory Board. As a veteran of the U.S. military, he presently serves as the Virginia State Chairman of the Employer Support of the Guard of Reserve, member of Veterans of Foreign Wars and the American Legion.

CMSgt. (Ret) Barnette's background was in fire

protection and human resource force management. His military assignments included tours in U-Tapao AB and Nakhon Phanom AB Thailand, Pease AFB New Hampshire, and England AFB Louisiana. He served in Operation Desert Storm. Prior to his assignment as the 192nd Fighter Wing Human Resource Advisor, he served as the Support Group First Sergeant.

Mr. Barnette is a proud Vietnam era veteran serving two tours in Southeast Asia. In addition to the following metals and ribbons,

See BARNETT, Page 7

Wallace 'Wally' Webster

LYNNWOOD, WA (24-7PressRelease) -- Wallace "Wally" Webster II, is retired senior vice president from Bank of America. Mr. Webster was named Branch Manager of the Year by Bank of American in 1990, earned the Leadership, Excellence and Neighborhood Development (LEND) Award in 2001 and was selected for the 2016 City of Lynwood Citizen of the Year Excellence Award.

He served as sergeant and first-class airman in the United States Air Force in the mid-to-late 1960. Drawing upon two AA degrees in



arts in science and applied science in business administration from Columbia Basin Community College, Wallace "Wally" Webster II earned a BSBA and MA in organizational behavior from Central Washington

University.

While pursuing his degrees, Mr. Webster commenced his professional career in 1969 at the Benton Franklin Community Action Committee, where he served as executive director until 1973. Shortly thereafter, he was the director of affirmative action at Central Washington University from 1973 to 1976.

He later worked for BCSR, Boeing Computer Services as an employment manager. For over 30 years, he was senior vice president of the Seattle office of Rainier National, later to become Bank of America.

Civically involved, he

was a treasurer and founding board member of the Lynnwood Sister Cities Association, chair of the board of trustees of Edmonds College, past president and current board member of the Lynwood Facilities District, and community member of the Snohomish County Multiple Agency

Response Team (SMART).

Wallace Webster II has been selected for a feature in the Twelfth Edition of Marquis Millennium Magazine.

Marquis celebrates its 125th anniversary in 2023, and Who's Who in America® remains an es-

sential biographical source for thousands of researchers, journalists, librarians and executive search firms around the world. Marquis® publications may be visited at the official Marquis Who's Who® website at www.marquiswhoswho.com

Eric Felton, Jr.

BOWIE, Maryland, (24-7PressRelease) -- Leveraging more than a decade of excellence in human resources and care coordination for the healthcare industry, Mr. Felton has earned distinction as a provider engagement liaison for Johns Hopkins Medicine. Since 2017, he has focused his efforts on collaborating with providers to improve quality of care and member experience within the healthcare system. Additionally, he lends his expertise as the director of operations and logistics for the Teen Talk division of Speaking Out Inc. and is the chief executive officer of The Felton



Foundation.

Prior to his current role, Mr. Felton began his career as a student intern with the human resources department of the Social Security Administration in 2005 and was a financial associate with Capital One later that year. Following this time, he served as a banking of-

ficer for Citigroup in 2006 and then as a banker with HSBC in 2007, taking a role as an A/R coordinator for RadNet in 2009.

Mr. Felton continued his career as a managed care coordinator with Lorient Health Systems in 2010 and functioned as a regional managed care specialist for CommuniCare Health Services in 2014. He subsequently took a role as a payor relations and contracting liaison for Johns Hopkins Home Care in 2016. Prior to embarking on his professional journey, he earned a Bachelor of Business Administration from the University of Baltimore in 2015.

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publisher@northdallasgazette.com

Sales Department:marketing@northdallasgazette.com
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editor@northdallasgazette.com

Online:

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Allen R. Gray

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Minority Opportunity News, Inc.

Contributing Writers

Jackie Hardy

Lori Lee

Marland Mosely, Jr.

Jacqueline Murphy

Dwain Price

Terri Schlichenmeyer

Special Projects to**the Publisher**

Mrs. Clinique Hill

Production

David Wilfong

NDG Obituary Dept.Vicky Richardson-Stewart
VP of Operations

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Over 80 groups tell federal regulators Key Bank broke \$16.5 billion promise

By Charlene Crowell

For much of Black America, the availability of affordable and accessible full-bank services has historically been an irritating issue for consumers and small businesses alike.

The Community Reinvestment Act of 1977 (CRA) was supposed to be a financial yardstick that measured whether depository institutions were meeting local community credit needs in low-to-moderate income communities (LMI). Over the ensuing four decades, what federal regulators have ranked as 'outstanding performance' has had little or no relation to the nagging and persistent financial frustrations experienced by the communities some banks were supposed to serve.

A recently filed CRA challenge has the potential to close the gap between promise and performance at one of the nation's largest financial institutions, KeyBank. On April 27, more than 80 national, state and local organizations representing 10 states told federal regulators it was time to downgrade the CRA ranking of the 180-year-old institution. The appeal also noted in factual detail how a five-year, \$16.5 billion promise of community investment that was to begin in 2017 was never fulfilled.

"If you or I break a promise to our bank, they hold us accountable with fees. When a bank breaks promises, the law says there are consequences – and it's our government's job to enforce that accountability,"

National Community Reinvestment Coalition (NCRC) President and CEO Jesse Van Tol said.

"KeyBank got an 'Outstanding' rating two years ago – and it's clear now that was the wrong call," continued Van Tol. "They promised to use their merger with First Niagara to buoy the economic interests of under-resourced communities, then turned around and did the opposite in most of the cities they serve – all while passing the new profits from the merger on to shareholders and insiders. Regulators have an obvious duty to act, not only for the communities KeyBank hoodwinked but also to show the industry as a whole that this kind of conduct is not okay."

A March 31 letter to federal regulators reviewed a list of promises the bank made before a merger with First Niagara was approved and included:

- Goals for loans, investments, and products specifically aimed at benefitting LMI individuals and communities, including home mortgages, small business loans, community development loans, investments, and philanthropic contributions;

- Bank branches in LMI communities across the bank's geographic footprint and, separately, the state of New York;

- An additional branch in an LMI community in East Buffalo and keep open four other branches in LMI neighborhoods that the bank initially planned to close;

- Enhance its diversity

and inclusion policies, expand its community engagement and marketing efforts; and

- Create an advisory council made up of various community organizations that will meet periodically to assess KeyBank's progress under the Plan and to be informed of the bank's future.

Instead, an NCRC research report released last November documents how the bank used the merger profits to benefit wealthy borrowers at the exclusion of Blacks. Further, Key Bank's alleged redlining went beyond its Western New York state markets and included cities ranging from Western cities like Seattle, Portland and Denver, to the Midwest heartland of Indianapolis, Columbus and Cleveland to the East in Philadelphia, and New York City. Findings showed that Key Bank:

- Had the lowest percent of mortgage originations to Black borrowers among the 50 largest mortgage lenders limited its home mortgage lending in census tracts where Black residents are clustered;

- It approved mortgages for low-income White applicants at a higher rate than for high-income Black applicants; and

- From 2018 to 2021 its share of home purchase lending to Black and LMI borrowers dropped by double digits.

"KeyBank executives used the 2016 merger to dramatically expand the bank's home purchase lending business," states the report. "But it effectively excluded Black families from that expansion, instead growing the home purchase arm of its profit-seeking efforts by focusing investments on wealthier, whiter borrowers."

Since 2018 – the first full year of data following KeyBank's formal commitment to increase lending to LMI borrowers – KeyBank has in fact done less lending to both LMI and Black borrowers with each passing year. This trend is visible in nearly all of the bank's top markets. Across those markets it generally trails the top ten bank lenders in lending to LMI and Black borrowers in 2021," concludes the report.

Beyond a downgraded CRA rating, advocates are also calling for three additional actions:

1) A redlining investigation of KeyBank's mortgage lending;

2) A data integrity review of KeyBank; and

3) An examination of KeyBank's compliance with public commitments made in connection with its acquisition of First Niagara Bank, including in its Community Benefits Agreement as well as job growth commitments.

If regulators downgrade the bank's CRA rating, it would pause KeyBank's ability to merge or open new branches until it demonstrates improved performance in a future CRA exam.

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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Brain activity patterns after trauma may predict long-term mental health

(NIH) -- The way a person's brain responds to stress following a traumatic event, such as a car accident, may help to predict their long-term mental health outcomes, according to research supported by the National Institute of Mental Health (NIMH), part of the National Institutes of Health. The research, published in the *American Journal of Psychiatry*, is part of the NIMH-funded AURORA study, a large-scale, multisite study that followed more than 3,000 people for up to a year after exposure to a traumatic event.

Evidence from previous studies suggests that it's common for people to show a wide range of responses after a traumatic experience, such as a natural disaster or serious accident. One person may show initial symptoms that diminish naturally over time, while another may have long-lasting symptoms that make it difficult to carry out everyday activities. These different responses do not fall neatly into existing diagnostic categories and, although



Study shows link between post-trauma brain activity and symptoms of anxiety, PTSD six months later. (Mat Napo / Unsplash)

there are known risk and resilience factors associated with mental health outcomes, researchers aren't yet able to predict how a specific person will fare after experiencing a traumatic event.

Using a variety of neurobiological, behavioral, and self-report measures, the AURORA study researchers hope to develop a comprehensive picture of the factors that play a role in trauma survivors' mental health over time. To help advance this effort, AURORA study data will be made available to the broader research community through the NIMH Data Archive.

As part of the study, Jennifer Stevens, Ph.D. of

Emory University in Atlanta, led an investigation of post-trauma brain activity in an initial group of 69 AURORA participants who were seen in an emergency department following a car crash. Stevens and colleagues hypothesized that different patterns of stress-related brain activity may predict participants' long-term mental health symptoms across a range of diagnoses.

Two weeks after the accident, the participants had their brain activity measured via functional MRI while they completed a series of standard computer-based tasks. The tasks assessed their brain activity in response to social threat

cues, reward cues, and situations that required them to inhibit a response.

Over the next six months, the participants also completed digital surveys in which they self-reported symptoms of post-traumatic stress disorder (PTSD), depression, dissociation, anxiety, and impulsivity.

Analyses of the participants' brain activity data revealed four distinct profiles:

- **Reactive/disinhibited:** High activity related to both threat and reward; little activity related to response inhibition

- **Low-reward/high-threat:** High activity related to threat; low activity related to reward

- **High-reward:** No activity related to threat; little activity related to response inhibition; high activity related to reward

- **Inhibited:** De-activation related to threat; some activity related to inhibition; low activity related to reward

The researchers then performed the same analyses with a separate group of 77 AURORA participants who also were seen in an emergency department fol-

lowing exposure to a range of traumatic events not limited to car crashes. In this group, they found evidence for three of the four profiles: reactive/disinhibited, low-reward/high-threat, and inhibited. These profiles were not correlated with other demographic, health-related, trauma-related, or site-specific characteristics.

Looking at participants' brain activity profiles in relation to their mental health outcomes, Stevens and co-authors found that participants with the reactive/disinhibited profile—those who showed high activity related to both threat and reward—reported higher levels of symptoms of both PTSD and anxiety over the six-month follow-up period compared with the other profiles.

The researchers found no association between any of the brain activity profiles and other mental health outcomes, such as symptoms of depression, dissociation, or impulsivity.

The link between high reward reactivity (as part of the reactive/disinhibited profile) and long-term

symptoms was unexpected, as previous studies indicated an association between low reward reactivity and post-trauma PTSD and depression. The divergent findings could be explained by the fact that reactivity to reward and threat are rarely examined together in trauma-related studies. The researchers suggest that reward reactivity warrants greater attention in future studies as a potential risk factor for stress-related symptoms following trauma.

These findings are preliminary and additional research with larger samples will be needed to confirm and refine these brain-based profiles. However, these initial findings suggest that the profiles could provide meaningful information about a person's vulnerability to stress after experiencing a traumatic event. Establishing reliable, predictive profiles of stress response could improve clinical care, helping providers deliver effective interventions that are tailored to trauma survivors' individual needs and circumstances.

Young men at highest risk of schizophrenia linked with cannabis use disorder

(NIH) Young men with cannabis (marijuana) use disorder have an increased risk of developing schizophrenia, according to a study led by researchers at the Mental Health Services in the Capital Region of Denmark and the National Institute on Drug Abuse (NIDA) at the National Institutes of Health. The study, published in *Psychological Medicine*, analyzed detailed health records data spanning 5 decades and representing more than 6 million people in Denmark to estimate the fraction of schizophrenia cases that could be attributed to cannabis use disorder on the population level.

Researchers found strong evidence of an association between cannabis use disorder and schizophrenia among men and women, though the association was much stronger among young men. Using statistical models, the study authors estimated that as many as 30% of cases of schizophrenia among men aged 21-30 might have been prevented by averting cannabis use disorder.

Cannabis use disorder and schizophrenia are serious, but treatable, mental disorders that can profoundly impact people's lives. People with cannabis use disorder are unable to stop using cannabis despite

it causing negative consequences in their lives. Schizophrenia is a serious mental illness that affects how a person thinks, feels, and behaves. People with schizophrenia may seem like they have lost touch with reality, and the symptoms of schizophrenia can make it difficult to participate in usual, everyday activities. However, effective treatments are available for both cannabis use disorder and schizophrenia.

"The entanglement of substance use disorders and mental illnesses is a major public health issue, requiring urgent action and support for people who need it," said NIDA Director

and study coauthor Nora Volkow, M.D. "As access to potent cannabis products continues to expand, it is crucial that we also expand prevention, screening, and treatment for people who may experience mental illnesses associated with cannabis use. The findings from this study are one step in that direction and can help inform decisions that health care providers may make in caring for patients, as well as decisions that individuals may make about their own cannabis use."

Previous studies indicate that rates of daily or near daily cannabis use, cannabis use disorder, and new schizophrenia diag-

noses are higher among men than women, and that early, frequent cannabis use is associated with an increased risk of developing schizophrenia. However, few studies have examined differences in the relationship between cannabis use disorder and schizophrenia across different sex and age groups at the population level.

To address this research gap, investigators analyzed data from nationwide health registers in Denmark, which included health records data from more than 6.9 million people who were aged 16-49 at some point between 1972 and 2021. Using these nation-

ally representative longitudinal data, the researchers investigated how the associations between cannabis use disorder and schizophrenia varied by different sex and age groups, and how these differences changed over time.

Although there are many risk factors associated with schizophrenia, in this study, researchers sought to estimate the proportion of all schizophrenia cases that may be attributed to cannabis use disorder specifically, across sex and age groups at the population level. The study team estimated that 15% of cases

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California Panel takes big step toward \$800 billion reparation payments to Black residents, and formal apology

By Stacy M. Brown
NNPA Senior National
Correspondent

California's reparations task panel approved recommendations to compensate and apologize to Black communities for centuries of discrimination.

At a meeting in Oakland, the nine-member committee, which first met nearly two years ago, approved a lengthy list of reparations recommendations for state lawmakers to examine.

At the meeting, U.S. Rep. Barbara Lee (D-Calif.), called on states and the federal government to implement reparations legislation.

Lee said reparations are morally justified and could solve historical racial imbalances and inequality.



The panel's first vote accepted a detailed assessment of Black Californian discrimination in voting, housing, education, disproportionate policing and incarceration, and others. (Photo via NNPA)

The panel's first vote accepted a detailed assessment of Black Californian discrimination in voting, housing, education, disproportionate policing and incarceration, and others.

Other suggestions included creating a new organization to serve descendants of enslaved people

and calculating what the state owes them.

"An apology and an admission of wrongdoing alone is not going to be satisfactory," said Chris Lodgson, an organizer with the Coalition for a Just and Equitable California, a reparations advocacy group.

The task force's draft recommendation requires parliamentarians to "censure the gravest barbarities" on behalf of the state in their apologies.

The task force noted that California's first elected governor, Peter Hardeman Burnett, was a white supremacist who supported legislation excluding Black people from the state.

The draft report states that California, a "free" state since 1850, did not pass any laws guaranteeing freedom for all. Instead, the state Supreme Court enforced the federal Fugitive Slave Act for over a decade until freedom arrived in U.S. states.

"By participating in these horrors, California further perpetuated the

harms African Americans faced, imbuing racial prejudice throughout society through segregation, public and private discrimination, and unequal state and federal funding," the study authors wrote.

The task team adopted a public apology, admitting the state's past wrongs and committing not to repeat them.

It would be presented to the descendants of enslaved people.

California apologized for internment Japanese Americans and mistreating Native Americans.

The panel adopted the draft report's "cash or its equivalent" restitution for qualified residents.

Oakland's Mills College of Northeastern University hosted over 100 citizens

and activists. All lamented the country's "broken promise" to give emancipated slaves 40 acres and a mule.

Many claimed it was time for governments to fix the harms that prevented African Americans from living without fear of being wrongly punished, maintaining property, and earning wealth.

Former Black Panther Party chairwoman Elaine Brown encouraged protests.

The task force meeting was viewed as a pivotal moment in the push for local, state, and federal agencies to apologize for African American discrimination.

"There's no way in the

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Biden Administration rolls out new requirements for airlines to refund passengers in delays, cancellations

By Stacy M. Brown
NNPA Newswire National
Correspondent

The Biden administration is developing rules requiring airlines to compensate customers and provide meals and hotel accommodations if they strand passengers due to airline-related issues.

The White House said President Biden and Transportation Secretary Pete Buttigieg would announce the regulation process Monday.

The regulation vow comes weeks before the high summer travel season and continues the Democratic administration's push to enhance airline customer service.

The new rules will require airlines to provide compensation and cover additional expenses, such as rebooking, if they cancel or delay a flight.

"When an airline causes a flight cancellation or delay, passengers should not foot the bill," Buttigieg



If an airline cancels a trip, the carrier must refund passengers for the unused portion of their ticket and any airline fees, such as those for checking a bag or asking for a seat assignment. (Photo via NNPA).

added.

If an airline cancels a trip, the carrier must refund passengers for the unused portion of their ticket and any airline fees, such as those for checking a bag or asking for a seat assignment.

Airlines frequently offer travel vouchers instead of refunds.

After significant flight cancellations last summer, the Transportation Department launched an online dashboard to urge airlines to improve customer service.

On the dashboard, pas-

sengers can check cancellations and refund policies.

Each of the 10 top U.S. airlines promptly committed to pay cash or vouchers for meals when a cancellation requires passengers to wait at least three hours for another trip.

All but Frontier Airlines pledged to pay for overnight lodgings for stranded travelers.

After Southwest Airlines canceled roughly 17,000 flights in December, questions about reimbursement surfaced again.

Southwest's overbooking

remains under investigation by the Transportation and Justice departments.

The Transportation Department is working with carriers to avoid cancellations and delays this summer when air traffic could break pre-coronavirus pan-

demie records.

Last month, an audit by the Government Accountability Office found that airlines were responsible for numerous flight cancellations.

However, the Federal Aviation Administration's

technology outages and staff shortages have also contributed to flight disruptions.

The FAA told airlines to reduce flights at major New York airports this summer due to a lack of air traffic controllers.

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American Historical Association opposes Texas legislation eliminating tenure

WASHINGTON, DC — On April 26, the American Historical Association (AHA) sent a letter to the members of the Texas House of Representatives opposing State Bill 18 (SB 18), which would eliminate tenure for new hires at public institutions in the state beginning in 2024. “Tenure helps to protect university classrooms and laboratories as spaces where learning is advanced and new knowledge is created, rather than any given political platform promoted,” the AHA writes. “Were Texas to eliminate ‘tenure-track’ positions . . . any public university in Texas would immediately become an employer of last choice among scholars who desire an environment amenable to high-quality teaching and research.”

The letter, authored by James R. Grossman, Executive Director of AHA, lauds the state of Texas for its substantial investment in higher education and its



Nathan Dumlaio / Unsplash

commitment to the central role of history in higher education curriculum. However, SB 18 would undermine rather than nourish inquiry and learning and conflict with the state’s goals of making Texas public universities more competitive, he argues.

Tenure, instituted nearly a century ago, was developed not as a sinecure, but to guarantee the academic freedom necessary to assure integrity and innovation in research and teaching. A tenured scholar could ask controversial questions

in the classroom and while developing new research. Scholarly pathways could then draw from creativity, expertise, and evidence without being limited by state mandates or pressure, he explains. Tenure protects university classrooms and laboratories as spaces where learning is advanced and where new knowledge is created, uninfluenced by any political platform. American universities draw faculty and students from around the world because of their research and educational advantages that

follow from principles of academic freedom, he explains.

“Despite occasional media misrepresentations, tenure is not a license to slack off or to engage in untoward behavior. Higher education institutions in general, including public institutions in Texas, evaluate faculty performance annually and articulate standards of behavior, violation of which is grounds for dismissal even for tenured faculty,” Grossman explains.

Eliminating tenure for new hires would diminish Texas universities, he argues, giving them a disadvantage in attracting top faculty. He explains that faculty achieve their credentials only after long years of intensive graduate training.

Eliminating tenure would make Texas universities a last choice among scholars who desire an environment amenable to high-quality teaching and research, he

said. “Although academic job markets vary across disciplines, candidates are unlikely to opt for institutions where their research and teaching will not benefit from the academic freedom guaranteed by tenure,” he says.

Without protections of tenure, teachers would shy away from innovative research questions, tilting toward “safe” explorations less likely to generate the breakthroughs of top research institutions. “Without tenure, a teacher avoids controversy, including the kinds of issues that students need and want to engage to become future leaders,” Grossman explains.

SB 18 requires that all faculty contracts be limited to three years or fewer. Such short contracts, he argues, would prevent expert faculty from initiating the kinds of projects that produce advances in human knowledge and change the world. Further, with artifi-

cially short timelines, Texas faculty would no longer be eligible for long-term federal grants that fund most science research, he explains, helping Texas to lose a generation of highly trained experts, he argues. If Texans want returns on public funds investments, the state should not only make financial investments in its infrastructure, he argues, but also in the development of expertise and innovation in its public universities. This requires long-term support for those individuals whose dedication makes those returns possible, he said.

Grossman concludes, stating “SB 18 would instantly and irrevocably depreciate the value of the state’s admirable monetary investments in higher learning” while urging the Texas House of Representatives to reject SB 18 in the interest of maintaining the integrity, reputation, and quality of the public universities in Texas.

Sesame Workshop announces multi-year commitment to the emotional well-being of young children and families

NEW YORK — Sesame Workshop, the nonprofit educational organization behind “Sesame Street,” today announced a new organization-wide focus on the emotional well-being of young children and their families. Responding to the growing mental health crisis for young children and building on decades of experience developing social-emotional learning content for families, the Workshop will address this critical need through a wide range of activities and engaging content designed for the whole family and available on different platforms to reach children and families wherever they are.

The Workshop’s approach will offer strategies to support all families — from celebrating everyday moments and teaching children how to manage their feelings to supporting parents and community pro-



Multi-platform initiative kicks off Mental Health Awareness Month with a variety of offerings including a new YouTube special, Elmo’s Mindfulness Spectacular. (Sajad Nori / Unsplash)

viders to recognize signs of possible emotional distress.

“We at Sesame hold a vision of a world in which all children can flourish and feel the joyfulness of life and do so with appreciation for their own mental health and well-being,” said Sherrie Westin, President, Sesame Workshop. “Through the power of our beloved characters and proven resources, we’re raising awareness about

the importance of nurturing children’s emotional well-being and lessening the stigma associated with seeking support for children’s mental health.”

The youngest children are often overlooked in discussions about mental health, but there’s growing evidence that young children are struggling, now more than ever.

Last year, several groups, including the American

Academy of Pediatrics, took the unprecedented step of declaring a mental health emergency among the nation’s children. The crisis has only deepened during the pandemic, indicating that young children especially need support and resources to build their long-term emotional health and well-being. In response to this, Sesame Workshop has committed to a deeper, stronger role in addressing the emotional well-being of young children and their families.

“Children who are healthy in both mind and body tend to be happier, show greater motivation to learn, and have a more positive attitude about themselves and the world,” said Jeanette Betancourt Ed.D., Senior Vice President, U.S. Social Impact, Sesame Workshop. “Together with the caring adults in children’s lives, we’re helping

children develop a foundation for emotional well-being for years to come.”

Beginning with Mental Health Awareness month, Sesame Workshop launches this initiative on May 3 with “Elmo’s Mindfulness Spectacular,” a 45-minute “Sesame Street” and YouTube health and wellness special. When Elmo is feeling some big feelings about playing a song in front of everyone for the YouTube Talent Show, he asks Abby to cast a magic spell that will get rid of his big feelings. The spell goes haywire, sending Elmo and Abby on a mindfulness adventure to find her wand pieces and learn techniques to deal with big feelings from favorite stars, including Juanpa Zurita, Jenny Slate, Fitness Marshall, Lauren Riihimaki (LaurDIY), and Marques Brownlee.

Original music from the special will be available

from Arts Music, a division of Warner Music Group.

Fostering nurturing relationships is a key component to the emotional well-being of children. Sesame Workshop has partnered with the Ad Council’s “Sound it out” campaign to distribute a new PSA with an original song, “Me & My Grown-up.” In the video, Elmo and his dad, Louie; Wes and his dad, Elijah; Big Bird with Granny Bird; and Abby and her mom, Maggie, sing about the important role grown-ups play in supporting the emotional well-being of the children in their lives.

New bilingual resources highlighting the benefits of nurturing relationships will be released throughout May at Sesame.org/MentalHealth, Sesame Workshop’s newly launched resource hub for parents,

See SESAME, Page 13

U.T.B.O.C. Churches hold monthly food giveaway

Mount Olive Church of Plano (MOCOP), along with six other churches, is dedicated to serving the community with food each month where there is a need. The seven churches hold the monthly food giveaway on the fourth Wednesday of each month at U.T.B.O.C. Churches at 3269 Independence Parkway in Plano from 11:30 a.m. to 2:30 p.m.

The program began when Pastor Eric Philpot and Pastor Ajay Torres, pastors of Cross-Life Family Worship in Plano, Texas, brought the idea to Pastor Dr. Sam Fenceroy, the founder of U.T.B.O.C. Churches and the senior pastor of Mt. Olive Church of Plano.

"During the monthly food giveaway, six to nine tons of food are distributed to the community," Pastor Fenceroy explains. The volunteers receive the deliveries and distribute the food all on the same day. They want to distribute all the food to all communities which may have a need.

There are no income restrictions, and everyone is welcome. "Though the



Courtesy photo

program is growing," he said, "many people are not aware of our ministry, and we have very few people in the African American community who attend the monthly events. Therefore, the church encourages everyone to spread the word."

The program has loyal, regular volunteers; howev-

er, it does need additional help at times. Therefore, anyone who would like to give back to the community is welcome to volunteer in this capacity. Volunteers not only meet the physical need of those who come to receive food, but they also meet the spiritual need by praying for the individuals

and letting them know that Jesus loves them.

U.T.B.O.C. Churches partners with different churches that fall under Uniting the Body of Christ (U.T.B.O.C.). Though a diverse group of multiracial churches, they all understand the concept of being united within the Body of Christ.

"Pastor Sam," as he is known, says he felt convicted to fight the attitudes of racism and to break down stereotypes that blindly assume all people of one race or another think alike. He said, "When you're mistreated by a member of a certain race, you tend to associate that experience with the whole group." He said, "You should remind yourself this is not true." To bring this home, he wears a T-shirt that states, "Not all Whites are racist. Not all Police are evil. Not all Blacks are criminals. Not all Muslims are terrorists. Not all Hispanics are illegal, and not all gods are God."

Pastor Fenceroy has been the senior pastor of Mount Olive Church of Plano for

29 years. The church's mission is "to unite the Body of Christ along denominational, ethnic, gender and economic lines for the Kingdom of God for world impact, understanding that God took one blood and made all mankind," says Pastor Sam. The mission is based on two scriptures: Galatians 3:28 which states, "There is no longer Jew or Greek, there is no longer slave or free, there is no longer male and female; for all of you are one in Christ Jesus," and Acts 17:26 which states, "From one man he made every nation of men that they should inhabit the whole earth; and he determined the times set for them and the exact places where they should live." Pastor Sam explains further that in John, the Bible states that when the Body of Christ comes together and works together, the world will know that God sent Jesus, and the world will be saved.

The churches that participate in the monthly food giveaway have weekly services at the U.T.B.O.C.

Churches. If you would like to attend a service, please see below for service times and the pastors who serve.

Mount Olive Church of Plano, Pastors Sam & Gloria Fenceroy, Sun - 10:00 a.m. to noon

G2 Bible Church, Pastor Robert Townsend, Sun - 2:00 p.m. to 4:00 p.m.

Cross-Life Family Worship, Pastor Eric Philpot, Sun - 5:00 p.m. to 7:00 p.m.

Mount Olive Brazilian Church, Pastor Manoel De Araújo Pinto, Sun - 7:30 p.m. to 9:00 p.m.

Philadelphia Christian Church Dallas, Omar Thibaux (Bishop) and Rodney Pauley (Local Pastor), Thurs - 7:00 p.m. to 8:30 p.m.

Deliverance Temple Holiness For All People, Pastors Kevin & Victoria Holt Sat - 11:00 a.m. to 1:00 p.m.

One Faith Community Church, Pastor Tyrone Johnson, Sat - 5:00 p.m. to 6:30 p.m.

For more information about the monthly food giveaway, visit www.mocopl.org.

BARNETT, from Page 2

Medals, Awards, Commendations: Meritorious Service Medal, National Defense Service Medal, AF Outstanding Unit Award, Air Force Good Conduct Medal, Air Reserve Forces Meritorious Service Medal, Vietnam Service Medal, Republic of Vietnam Campaign Medal, Virginia Commendation Medal, Virginia National Guard Legion of Merit Command Chief Master Sergeant Retired Barnette served as past president of the Virginia Army/Air National Guard Enlisted Association. In addition, he is currently serving as Enlisted Association of the National Guard of the United States as Area II Director for the Air National Guard. In recognition of his accomplishments in the military, Mr.

Barnette received a Congressional Veteran Commendation recognition. He served with distinction for more than 26 years with the 192nd Air National Guard. He courageously served in Operation Desert Storm when called to active duty by Present George Bush in January 1991. Command Chief Master Sergeant Barnette possesses special Air Force core values of: Integrity First, Service before Self, and Excellence in All We Do. He has proven his leadership skills, by being recognized for developing and implementing an outstanding mentoring program for the Virginia Air National Guard.

Command Chief Master Sergeant Barnette received the 2022 Meritorious Service Award from the EAN-

GUS Auxiliary and more recently with the Distinguished Service Award and a Meritorious Service Award

Mr. Barnette graduated from the Thomas C. Sorensen Institute for Political Leadership at the University of Virginia, received a Bachelor of Science in public safety at Virginia Commonwealth University, and obtained a Master of Science in general administration at Central Michigan University. He also graduated from the Richmond division of the Federal Bureau of Investigation Citizens Academy and the Drug Enforcement Administration Richmond District Office.

Robert N. Barnette Jr. has been inducted into Marquis Who's Who. Find out more at www.marquiswho.com

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African American jobless rate hits lowest in U.S. history

By Stacy M. Brown
NNPA Senior National
Correspondent

According to the freshly published jobs report for April, the jobless rate for African Americans in the United States maintained its steady slide to new historic levels, just one month after hitting a record low for the previous lowest level ever recorded. On Friday morning, the Bureau of Labor Statistics revealed that the unemployment rate for African Americans dropped below 5% for the first time in US history.

This is new ground for the labor force in the country.



Photo via NNPA

The employment report for April showed that the unemployment rate for Black people in the United States declined by three-tenths of a percentage point, a drop that cannot be considered negligible.

The employment report for April showed that the unemployment rate for Black people in the United States decreased by three-tenths of a percentage point, which is not an insignificant drop. That

represents a 4.7% decrease overall.

Meanwhile, the unemployment rate for Black men, in particular, and for Black youths, fell.

After Black women reached a historic low in joblessness in March, their unemployment rate slightly increased, according to a jobs report.

Overall, the rate of joblessness in the United States has fallen to its lowest point in half a century, at 3.4%.

The rate includes white workers, and their rate fell one-tenth of a percentage point, reaching 3.1%.

Bharat Ramamurti, the deputy director of the

White House National Economic Council, referred to it as “an incredible milestone.”

Not only is the overall unemployment rate for black workers at historic lows, the disparity between the African American unemployment rate and the white unemployment rate is shrinking; and is now less than two percentage points apart.

In addition to low unemployment rates for black workers, there were other noteworthy trends.

“For prime-age women, the labor force participation rate was 77.5 percent in April, the highest rate since this measurement

began in 1948,” U.S. Assistant Secretary of Labor for Public Affairs Julie McClain Downey said in a prepared statement. “Additionally, in March, Black unemployment hit an all-time low at 5.0 percent. In April, it reached another: 4.7 percent.

“The President’s determination that no community be left behind is paying off. Continued focus on eliminating longstanding barriers and creating pathways to enable even more women and people in marginalized communities to fully participate in the economic life of our country will be crucial to sustain these gains.”

Community Justice and Rep. Lucy McBath host GA-07 briefing on DOJ’s Community Violence Intervention and Prevention Initiative

ATLANTA – This week, Community Justice and U.S. Rep. Lucy McBath (GA-07) co-hosted an informative briefing spotlighting the Department of Justice’s (DOJ) Community Violence Intervention and Prevention Initiative (CVIPI), which she and other Congressional Black Caucus Members championed in Washington. The initiative aims to prevent and reduce gun violence

through comprehensive, evidence-based violence intervention and prevention programs and currently has an open solicitation. The DOJ will award \$100 million through this program this year.

“Connecting communities with resources available to address gun violence and promote safety is vital to ending this public health crisis. The Community Violence Intervention

and Prevention Initiative reflects a significant federal commitment to investing in evidence-based solutions and fostering strong partnerships among community organizations,” said Greg Jackson, Community Justice Executive Director. “Congresswoman Lucy McBath has been a tireless fighter for the resources our communities need to heal from gun violence and to tackle its root causes. We

are eager to ensure GA-07 constituents and communities nationwide access these funds, and look forward to our continued partnership with Congresswoman McBath and other lawmakers in Washington to pass meaningful legislation that will keep our communities

safe from violence.”

Stakeholders from across Georgia’s Seventh Congressional District attended the meeting held in Duluth, including city and county government leaders, metro-Atlanta school district officials, community-based organizations and local law

enforcement representatives.

Administered by the Bureau of Justice Assistance (BJA) within the Office of Justice Programs (OJP) at the DOJ, CVIPI supports community partner-

See DOJ, Page 12



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Film Review: 'Unfinished Business' is good, could have been great

(***) There's no "I" in team. But there is an "I" in winner. That would describe this very reflective look at women's professional basketball from the OG players to today's socially conscious, media-savvy Gen Zers.

For the past year, the face of the WNBA has been Brittany Griner. The 6'9" athlete was accused of carrying hashish oil at an airport near Moscow. She was detained, imprisoned and used by Russia to bargain for the return of arms deal Viktor Bout. So how did we get there?

Many assessing the situation and not knowing the hard life of female pro basketballers, might question what the hell was Griner doing in Russia playing on one of their teams? That answer and many more facts and figures are in this very enlightening documentary by Alison Klayman. Chiefly, WNBA players get paid a pittance compared to NBA ballers. Their current salary cap is \$221,450 per season.



Photo via NNPA

The men's ceiling is near \$50M. Hence, if they want to live a life of some comfort, they play a WNBA season, then an overseas league season. To survive, it's a year-round gig.

Playing in China, Italy, Israel and Russia pays the bills, though it comes with risks. That kind of pressure is a grind on their bodies, wallets, mental health and careers. And they're lucky. Back in the day, off season, the New York Liberty's legendary player Teresa Weatherspoon remembers how it used to be when the regular season ended: "You might see them working in McDonald's and Burger King ... some people don't understand the humiliation ... the

human sacrifice for the next women to come."

In the beginning, there was no future for young women who played high school, college and even Olympic basketball. Then in 1996, the WNBA formed. The three most recognizable pioneers were Sheryl Denis Swoopes, Lisa Leslie and Rebecca Lobo. This film focusses on the history of the New York Liberty, Lobo's team. This franchise started playing at New York City's Madison Square Garden in 1997. In the beginning audiences were huge—18K. In 2021, now anchored at Brooklyn's Barclay Center, the team attracts 7K on a good night.

Interviews focus on

original team members like Lobo, Sue Wicks, Kym Hampton and the amazing Weatherspoon. The latter was famous for a historic, halfcourt three-pointer hail-Mary shot that was heroic. T. Spoon's recollections are some of the most poignant and revealing. While Wicks' remembrances are eye-opening revelations too. She came out as a lesbian in the press, suffered the consequences, reaped the satisfaction and trailblazed for those who followed. These women were courageous.

Their pioneering experiences are juxtaposed against those of the NextGen players: Betnijah Laney, Sabrina Ionescu, Jazmine Jones, Michaela Onyenwere and Didi Richards. Youngblood ballers who developed during the height of the Black Lives Matter movement and took on social issues along with inequities in the sport and the fight for better pay.

Klayman's directing ap-

proach is pretty straight forward—interviews, archival footage, statistics, history, breakthroughs, setbacks and hopes for the future. Former and current Liberty players are pretty candid on how their league, career and team effects their lives. The most disarming comments are their frank discussions about how they love each other—like a family. Jones: "We all jell together. We click like we're sisters and argue like we're sisters too." Curiously the director never asks the women what it's like to be coached by a male, or the coach what it's like to shepherd these strong women.

The confessions, anecdotes and diary-like journey of the 2021 season, with a freshly formed team trying to make playoffs, are magical. Watching the women play b-ball as rap music blares is even more energizing. That's when the footage comes alive. Fans go wild

when players dive into the stands for balls, bully their way down the court and execute textbook layups.

Even with a cameo by rocker Joan Jett, who sings her rallying cry "Unfinished Business," something is missing. If there's any rub in this wonderful documentary, it's that lively music isn't more prevalent. These women rock. It makes you wonder how much more vibrant this doc would feel if it had chosen a kinetic, music video style with fast clips, movement and a steady beat.

Still, sports-loving audiences will feel it's a privilege to hear these modern-day, superstar athletes share their side of their story. The one where they're all winners no matter the score.

In some theaters on May 12th, on Amazon Prime Video May 13th and ESPN May 14th.

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AI tools don't have to threaten screenwriters' livelihoods

By Lori Lee
NDG Contributing Writer

A writers' strike in Hollywood recently shut down production of most American TV shows. The decision came after weeks of negotiations between the Writers Guild of America West and Netflix, Amazon, Apple, Disney, Discovery-Warner, NBC Universal, Paramount and Sony (The Alliance of Motion Picture and Television Producers). The Writers Guild of America West and the Writers Guild of America, East, are labor unions that protect writers' creative and economic rights in motion pictures, television, cable, digital media, and broadcast news.

The negotiations produced insufficient results and devalued the writing profession, The Writers Guild of America West said in a press release May 1.

Their refusal to guarantee any level of regular employment for episodic television writers and creation of a "day rate" in comedy variety, closed the door on their labor force, they stated. Further, stonewalling on free work for screenwriters and on AI for all writers, opened a door to writing as a freelance profession.

In a tip sheet from Cornell University, also dated May 1, Austin Bunn offered insight into the strike. Bunn is a filmmaker, screenwriter and assistant professor



in performing and media arts at Cornell University and member of the Writers Guild. Bunn explained how streaming has changed the industry, while suggesting writers look at AI as a creative tool and not a threat.

"The visionary independent filmmaking that inspired me to become a screenwriter is on a path toward extinction as streamers turn up their noses at smaller, auteur films outside of the popular genres marketplace and movie theatres struggle to reinvent themselves post-COVID," he explained. Writers, who used to make careers on long-running network shows, now face short, eight-to-ten-episode seasons, he said. The passive income they received long after a show left 'the air' has essentially evaporated through syndication in an era of what is "instantly available."

"One fear, among the Writers Guild of America (WGA) rank and fold, is that AI-tools in storytelling will start to replace writers." This is a lost-cause, he explained, suggesting

the WGA pivot to see AI-tools more as partners or assistants as opposed to antagonists.

"OpenAI's ChatGPT-4 and other chat-bots are remarkably good at generating clay for the creative wheel, but the material they generate needs shaping, vision and most importantly editing," he explained.

Bunn gave a taste of the long process involved in TV writing. Writers watch hours of television to gather an understanding of what other shows are doing. In executive meetings, they summarize comparable films relating to their ideas in order to surprise and transform what came before, he explains. When directors pitch their projects, they put together 'look books' of still frames from other programs with the same tone, shape or from the same region, etc.

He concludes, "All of these tasks, part of the writer's job in media, can be done with the assistance of AI tools, and potentially lead us forward without threatening our livelihood."

FELTON, from Page 2

Within the coming years, Mr. Felton intends to attain a Master of Arts in Strategic Communication from American University. This will enable him to have a stronger voice in his community as he focuses more of his efforts on volunteerism and non-profit work.

Eric Pernizer Felton Jr. has been included in Mar-

quis Who's Who, which since 1899, when A. N. Marquis printed the First Edition of Who's Who in America®, Marquis Who's Who®, has chronicled the lives of the most accomplished individuals and innovators from every significant field of endeavor, including politics, business, medicine, law, education, art,

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Calderon and Janet A. - Malena Moore ("To Kill a Mockingbird") and Jacqueline Williams ("Calderon") Photos by Jelena Carrasco

Wealthy white homeowners more likely to see financial benefits from land conservation, study shows

KINGSTON, R.I., (Newswise) -- The U.S. Forest Service estimates that about 6,000 acres of open space in the U.S. are cleared for development each day. But across the nation, organizations like municipal land trusts are working to set aside land, protecting it from future development in perpetuity. Over the past 35 years, over \$80 billion in conservation funding have been approved by municipal referendum across the U.S.

Land conservation projects do more than preserve open space and natural ecosystems. Those conservation efforts produce ame-

nities that are attractive to homeowners. Conserved land provides peace and quiet, beautiful views, and recreation opportunities that are guaranteed for the foreseeable future.

The value of those amenities is reflected in higher property values for people living in the vicinity.

They can also boost property values for homeowners living nearby. But a new study finds that those financial benefits are unequally distributed among demographic groups in the U.S.

The study, by researchers from the University of Rhode Island and University of Illinois Urbana-

Champaign, found that new housing wealth associated with land conservation goes disproportionately to people who are wealthy and white. In the state of Massachusetts, for example, white households in the top wealth quartile received 43% of the roughly \$63 million housing wealth generated by new conservation from 1998 to 2016. That's 140% more than would be expected under an equal demographic distribution, the researchers found. The trends found in Massachusetts hold generally over the rest of the U.S., the study showed.

"There's a lot of econom-

ic inequality in the U.S. and we show that, unfortunately, conservation is adding to that," said Corey Lang, a professor of environmental and natural resource economics at URI and a study coauthor. "That's not to say that conservation is bad, or that we shouldn't do it. Our primary purpose with this study was to document these disparities, and hopefully spark some debate about it."

The findings are published in the Proceedings for the National Academy of Sciences.

"Economists have studied this for a long time as a means of understanding

how people value land conservation efforts, which can be fed into a cost-benefit analysis to see if new conservation efforts are justified," Lang said. "We take a different approach in that we look at which homeowners are more likely to receive that bump in equity."

To do that, the researchers looked at detailed conservation records and ano-

nymized demographic data for homeowners in Massachusetts. The team used an econometric model to estimate the extent to which land conserved between 1998 to 2016 added to the value of properties within a quarter mile of conservation areas. They found that each acre of conserved land increases the value of near-

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RISK, from Page 4

of schizophrenia among men aged 16-49 may have been avoided in 2021 by preventing cannabis use disorder, in contrast to 4% among women aged 16-49. For young men aged 21-30, they estimated that the proportion of preventable cases of schizophrenia related to cannabis use disorder may be as high as 30%. The authors emphasize that cannabis use disorder appears to be a major modifiable risk factor for schizophrenia at the population level, particularly among young men.

This study also adds to existing evidence suggesting that the proportion of new schizophrenia cases that may be attributed to cannabis use disorder has consistently increased over the past five decades. The authors note that this increase is likely linked to the higher potency of cannabis and increasing prevalence of diagnosed cannabis use disorder over time.

"Increases in the legalization of cannabis over the past few decades have made it one of the most frequently used psychoactive substances in the world, while also decreasing the public's perception of its harm. This

study adds to our growing understanding that cannabis use is not harmless, and that risks are not fixed at one point in time," said Carsten Hjorthøj, Ph.D., lead author of the study and associate professor at the Mental Health Services in the Capital Region of Denmark and at the University of Copenhagen.

The authors note that further research is needed to examine potential differences in the potency and frequency of cannabis con-

sumption between young men and women, and to examine the mechanisms underlying the higher vulnerability of young men to the effects of cannabis on schizophrenia. The association of cannabis potency with cannabis use disorder and psychosis may help inform public health guidelines; policies on cannabis sales and access; and efforts to effectively prevent, screen for, and treat cannabis use disorder and schizophrenia.

For more information on substance and mental

health treatment programs in your area, call the free and confidential National Helpline 1-800-662-HELP (4357) or visit www.FindTreatment.gov.

NAME CHANGE

I, Bharath Arulkumar Rajeswari S/o Arulkumar Varadharajan date of birth 11/14/2007 residing at 422 Windward Dr, Murphy, TX, 75094, shall henceforth be known as Bharath Arulkumar.

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FHFA's changes to mortgage fees increases risk in the housing finance system

By Clifford Rossi

(Newswise) -- On May 1, 2023, a set of new, loan-level price adjustment (LLPA) grids went into effect for mortgages purchased by Fannie Mae and Freddie Mac mandated by the Federal Housing Finance Agency (FHFA). FHFA's director stated that the rationale for these changes

is "to increase pricing support for purchase borrowers limited by income or by wealth."

Unfortunately, the FHFA has subverted the economically sound practice of risk-based pricing and, in the process, has undermined incentives for borrowers to improve their credit.

Imagine that as a safe driver over the years,

you've enjoyed lower auto insurance premiums than riskier drivers. Then one day, you receive a notice that your premiums, with never having had an accident or moving violation, are going up 300%. Further, you find out that your new premiums are going to subsidize drivers with riskier driving habits and records. Essentially that's

what the FHFA is doing for mortgage borrowers.

Differential or risk-based pricing of key attributes describing the degree of credit risk in a mortgage has been in place for years. Both Fannie Mae and Freddie Mac charge ongoing guarantee fees to compensate the agencies for credit risk on mortgage loans purchased from lenders. Those

guarantee fees are based on the risk attributes of those loans and are embedded in a borrower's mortgage rate. In addition, upfront delivery fees, or LLPAs, are imposed on selected risk attributes such as credit score, loan-to-value (LTV) ratio and loan purpose (e.g., purchase of a home or refinance).

The new LLPA grids

differentiate risk via a fee based on whether the borrower is purchasing the home, refinancing the mortgage with limited cash taken back out, or a cash-out refinance. The current LLPA grids are risk-based in the sense that higher fees are assigned to riskier FICO and LTV cells. How-

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LAND, from Page 11

by homes by 0.018%. That means that a median-priced Massachusetts home located near 10 acres of conserved land gets a bump in value of around \$659. That translates into roughly \$62 million in conservation-related property wealth gains over the study period.

Looking at the demographic breakdown of the homeowners who received that new wealth, the researchers found that 91% went to white homeowners, and 40% went to households in the highest wealth quartile. Roughly 43% went to households

that were both white and in the highest wealth category—140% more than would be expected under an equal demographic distribution. In stark contrast, Black and Hispanic households in the lowest wealth quartile received only 6% of the benefits that would be expected under an equal distribution.

The results aren't necessarily attributable to any active or implicit discrimination on the part of conservation groups, the researchers say. The results can be shaped, for example, by several factors that yield patterns in where people

live—with Black, Hispanic, and Asian households being less likely to own homes near conservation areas. Those patterns can emerge from racial and ethnic patterns of urban versus rural living in the state, and a paucity of conservable land in urban areas. There are also longstanding racial gaps in overall home ownership.

Though the highly detailed data available for Massachusetts simply isn't available for the rest of the U.S., the team performed an additional study to see if the Massachusetts trends likely hold across the country. They found that of the \$9.8

billion in property wealth generated by conservation from 2001 to 2009 nationwide, 89% went to white households, 9% to Black and Hispanic households and 2% to Asian households.

"Economists have done a lot to document disparities in exposure to pollution, but we know much less about equity in the distribution of the benefits from investments in valuable nature conservation," said Amy Ando, a study coauthor who is a professor of environmental and natural resource economics at UIUC and University Fellow at the non-profit

Resources for the Future. "These findings make clear there can be large environmental justice issues in who gains from the environmental goods we provide and protect, and may serve as a call for more research identifying other such inequities."

Taken together, the researchers say, the results show that land conservation plays a role in maintaining wealth disparities across the U.S. While the researchers say they firmly advocate for land conservation efforts to continue, they don't advocate any particular policy interventions to address the resulting inequity. They

hope that the findings will broaden the conversation about land preservation to include issues related to distributional concerns.

"I think more can be done to bring different groups to the table when decisions are made," Lang said. "Making sure there's a diversity of voices involved in these decisions is at least a start in addressing the problem that we've been able to document in this study."

The research was supported by the U.S. Department of Agriculture National Institute of Food and Agriculture (2018-67024-27695).

DOJ, from Page 8

ships and must be carried out within a 36-month period. The initiative focuses on targeted violence intervention and support, community-centered and equity-focused approaches, integration with public safety and public health,

and strategic, data-driven, and performance-focused investments. The program includes funding categories for nonprofits and for-profits, municipal governments, state governments, and capacity building for community-based organi-

zations via intermediary organizations.

In Fiscal Year 2022, Dekalb and Fulton counties in Georgia received a combined total of \$3.5 million in CVIPI awards.

"Again and again and again, we see communities and families devastated by senseless tragedies, in-

cluding a recent shooting right here in the metro Atlanta region," McBath said. "This violence underscores the urgency with which we must act to implement solutions to prevent these tragedies. I am grateful to Community Justice Action Fund for being such an essential partner in our work

to save lives and keep families whole."

Interested entities must register with the System for Award Management (SAM) and submit applications electronically through Grants.gov and Just Grants. The Grants.gov submission deadline is May 18, 2023, at 8:59 pm EST, and the

JustGrants deadline is May 25, 2023, at 8:59 pm EST.

For additional resources, visit the OJP Grant Application Resource Guide, BJA's CVIPI Solicitation Webinar, and BJA's Community Violence Intervention Site.

SESAME, from Page 6

caregivers, and providers. In the video "I Notice, I Feel, I Can," Elmo and Louie practice three steps to manage big feelings when a DIY project goes wrong; in "The Feelings Garden," Elmo, Louie, Abby, and Maggie learn it's possible to experience several different feelings at once. The new suite of resources also includes a digital storybook, printable activity sheets, articles, and forthcoming webinars for providers. Families will also be able to stream the video resources on PBS

KIDS.

A special episode of The Happiness Lab podcast premieres this spring, featuring host Dr. Laurie Santos, Sesame Workshop CEO Steve Youngwood, and Kay Wilson Stallings, Executive Vice President, Chief Production and Creative Development Officer, sharing strategies that parents and caregivers can use to help themselves and their children feel happier, with an appearance from Elmo. And this fall, a three-episode series on "The Happiness Lab" will

revisit the main happiness strategies, helping parents and their children feel better with the beloved characters and songs of Sesame Street. You can listen to "The Happiness Lab" on Apple Podcasts, Spotify, or wherever you like to listen to podcasts.

Sesame Workshop's podcast with Headspace, Goodnight, World!, will return this summer with a second season. Developed by a team of early childhood and meditation experts, Goodnight, World! reimagines the popular sleepcast format to help children practice transitioning from

their active days to naptime or bedtime. Sesame Workshop also collaborated with Headspace and Penguin Random House on a six-book series based on the highly successful "Monster Mediation" videos on Sesame Street's YouTube channel.

Sesame Workshop has also announced a new publishing partnership with Mayo Clinic Press Kids, an imprint of Mayo Clinic Press, to create content focused on emotional well-being. Launching in Fall 2024, books will celebrate the whole-body approach

to health, provide tips for what to do during anxious times, normalize having the wiggles, and more!

Sesame Workshop's commitment extends worldwide with South Africa's Takalani Sesame premiering The Big Feelings Special, a new primetime episode focused on big feelings for the whole family to enjoy together on May 20. Globally, Sesame's Welcome Sesame initiative delivers comfort and learning to young children and their caregivers affected by crisis and conflict. New content recently launched

in Ukraine is designed to help families cope with the trauma of forced displacement and communicate and process what they are experiencing.

Leadership support for Sesame Workshop's emotional well-being initiative has been provided by the Joan Ganz Cooney Fund for Vulnerable Children and UnitedHealthcare. Generous support has also been provided by Just Play, Kenneth Cole, and Kohl's.

For more great content, check out new episodes of Sesame Street on HBO Max.

RENT, from Page 11

ever, the new grids will increase the cost of borrowing for a sizable borrowing cohort that presents very low credit risk while greatly lowering the cost of borrowing for borrowers that pose significant credit risk to Fannie and Freddie.

The changes between the current and new LLPA grid for purchase mortgages are shown in Table 1 below. The cells shaded in red depict increases in LLPAs while cells shaded green represent decreases. Borrowers with credit scores between 720-759 with LTVs between 80.01- 85% will go up by .75% from .25% to 1%, or a 300% increase on May 1, for example, while borrowers with credit scores less than 620 with LTVs above 95% will drop by 2%.

To put this in perspective, according to Fannie Mae historical credit performance data, borrowers in the low-risk group had a net loss rate of .29% while the high-risk group's net loss rate was 2.09%, or more than seven times the low-risk cohort. Similarly, the high-risk group

has a historical late-stage (i.e., more than 180 days past due ever) that is 6.5 times the rate of the low-risk group on loans originated between 1999-2022. Credit risk clearly does not increase in a linear fashion with credit score and LTV but rather results in a sharp acceleration when lower credit scores are combined with higher LTVs. Lowering fees invites more high-risk borrowers into the credit portfolios of both GSEs though they represent a very small portion of new GSE-eligible mortgages. More than 25% of prospective borrowers will face an increase in LLPAs while borrowers with credit scores less than 660 make up about 2% of new originations.

Note: numbers in red represent high risk credit scores or LTVs and blue represents high risk combinations of credit score and LTV.

Table 2 provides a sense of the impact of these changes on borrowers taking out a 30-year fixed-rate mortgage assuming a loan size of \$300,000 and



Francesca Tosolini / Unsplash

a mortgage rate of 6.4%. Borrowers with FICO's between 720-759 with LTVs of 80.01-85% would see an annual increase of about \$360 or about a 1.6 percent increase in their payment overall. While this does not seem to be a substantial increase, on top of higher mortgage rates and inflation already embedded in the economy, it creates an additional financial headwind for these borrowers.

A countervailing argument can be made that higher risk borrowers will see significant reductions in their mortgage payments and that the risks to the GSEs from attracting

more of these borrowers into their credit portfolios are offset by higher fees on the low credit risk borrowers. Still, such a policy puts many high-risk borrowers at risk given their risk profile at the wrong time of the economic cycle.

The FHFA forced both GSEs to essentially flatten the actuarially fair pricing relationships of credit score and LTV to credit risk for the sake of improving housing affordability of borrowers with poor credit characteristics. However, that policy does nothing for higher credit risk borrowers to improve the long-term sustainability of retaining

their home once the loan is made. We found out during the years leading up to the 2008 Global Financial Crisis that policies intended to help marginal borrowers become homeowners ultimately resulted in many heartbreaking stories of foreclosure. While supporting homeownership across all communities and incomes is a laudable objective, imposing affordable housing policy on risk-based pricing is ultimately an ineffective policy mechanism that comes at

the expense of burdening a large segment of borrowers including those intended to fare better after May 1.

Clifford Rossi is a Professor of the Practice and Executive-in-Residence for the University of Maryland's Robert H. Smith School of Business. He has nearly 25 years of experience in the financial services industry where he held senior risk management positions at several of the largest financial institutions including Fannie Mae and Freddie Mac.

APOLOGY, from Page 5

world that many of these recommendations are going to get through because of the inflationary impact," said University of San Diego School of Law professor and reparations specialist Roy L. Brooks.

Economists predict the state may owe Black residents \$800 billion, or 2.5 times its yearly budget.

The newest task force draft report has a much lower figure.

In 2020, Secretary of State Shirley Weber, a former Democratic assembly member, authored legislation creating the task force to address the state's historical culpability for African American harms, not as a substitute for federal reparations.

The task team initially limited reparations to descendants of 19th-century

enslaved or free Black individuals.

As reparations for African Americans have had uneven success elsewhere, the group's work has received national attention.

Black residents in the Chicago suburb of Evanston, Illinois, recently received housing vouchers as reparations, but few reportedly used them.

A bill to acknowledge the inhumanity of slavery in New York and form a panel to investigate reparations proposals has cleared the Assembly but not the Senate.

A decades-old federal proposal to form a reparations panel for African Americans has stalled in Congress.

Oakland City Council member Kevin Jenkins

called the California task group "a powerful example" of what can happen when people work together.

Jenkins stated, "I am

confident that through our collective efforts, we can significantly advance reparations in our great state of California and, ultimately, the country."

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My Reward I'll Eat It If I Want To

By James L. Snyder

One day last week, I was up early working in my office as I normally do. I happened to pause what I was doing for a moment and smelled this wonderful aroma.

I know it wasn't me because I hadn't taken a shower yet. The aroma was coming from the kitchen area.

I got up from my desk, walked out into the kitchen and the closer I got the stronger that aroma was. It was so wonderful and I just could not get enough of it.

When I got to the kitchen there was The Gracious Mistress of the Parsonage baking cookies. Oh, how

delicious those cookies smelled.

"What are you doing?" I asked.

"I'm baking cookies for some friends who are having a party tonight. They asked if I could bake them some cookies and I just couldn't refuse."

I smiled and just stared at all those cookies in the kitchen. There were molasses and peanut butter cookies, two of my favorites..

As I was looking at them, The Gracious Mistress of the Parsonage said to me rather sternly, "These cookies are not for you, they are for my friends. Do not eat them."

She saw me staring at those cookies and said,

"Did you hear me?"

Then she told me that she had to go across town to pick up some things. So, she would be out of the house and I will be with the cookies all by myself. I can't think of a better scenario.

There's just no way I can be left alone with all those cookies in the kitchen and not eat some. I think my wife realized that and thought she could negotiate with me and solve the problem at hand.

Looking at me she said, "If you are a good boy today I will allow you to eat one cookie. Just one."

That brought me to quite a dilemma. What is her definition of "a good boy" and

most importantly, how did she define "one cookie?"

I walked back to my office as she prepared to leave in the morning and I got back into the project I was working on. At least I tried to get back into my "saddle" for the morning, but it sure wasn't working for me.

No matter how hard I tried to concentrate on my project all I could think about was those delicious cookies out in the kitchen which I could smell in my office. I don't think it's fair that I should be put in such a situation.

After all, it's really not my fault. It is the fault of The Gracious Mistress of the Parsonage who makes

cookies so delicious that I cannot refuse them. If it wasn't for that, I could ignore those cookies in the kitchen. So whatever happens, it is not my fault! And I am unanimous in that.

I then remembered that she said if I was a good boy I could have one cookie. That thought just ruminated through my mind and I couldn't handle it any longer and I had to go out into the kitchen and deal with it.

I think I'm a good boy, but that's only my evaluation. I sat for a moment at my desk and tried to think of anything bad I did that morning and I couldn't think of one thing. Therefore, with the evidence on the table, I have been a

good boy today.

The next thing I had to deal with was the word "one." What does that word mean?

Looking at the cookies in the kitchen there were only two cookies: one was molasses and the other was peanut butter. So, in my understanding of the situation the word "one" means that I have to choose between the molasses cookie and the peanut butter cookie. That made sense to me.

So, according to my rationality, when I pick "one" cookie I can eat as many of them as I want to. I just can't eat the other one or I will be eating two cookies.

See REWARD, Page 16

Election Time

By Daris Howard

We just got through our local elections. In our rural community, one of the most important local offices is the school board. It can be a thankless job. Anyone who has a child in school has definite opinions on how the school should be run and the most important uses of the money. And those with no children in school feel that bonds and levies are a waste of money, and the school board needs to cut spending and be more efficient.

In a previous election year, no one was running for the school board position in the district where I live. Everyone was encouraging someone else to do it. I even had people talk to me about it.

"You really ought to run," Old Evan said. "You're one of the most-looked-up-to people in the community. Everyone would vote for you."

"That's exactly why I don't plan to run," I replied.

"Why? Because you're one of the most-looked-up-to people in the community, and it might lower people's opinion of you?"

"No," I replied. "Because everyone might vote for me."

Eventually, my neighbor, Bart, decided to run. Bart is well-known, and everyone respects him. He does have strong opinions on issues, but he always tries to do what he feels is right.

He won unopposed, and that year, there were some significant challenges for the school board. The state cut back funding, and the school board had to decide where to cut expenses. The biggest possible budget that could be decreased was the sports programs. But parents of athletes are often the most outspoken, so that didn't go over well.

The program for the arts was the second consideration. That includes music, art, and theatre. But more than 50% of the students are in those programs. The parents whose children were involved in the arts pointed out that the amount of money spent there was already the lowest when calculated on a per-child basis.

The school board proposed having a supplemental levy, but farm commodity prices were down, and

since the levy would be a property tax, farmers came to the school board meeting in droves to complain. Those who had large summer cabins complained as well. Their children didn't go to school here, and they didn't feel they should pay increased taxes.

The school board worked hard to balance all the issues, but no one was happy. By the time the next election year rolled around, Bart had had enough. He told me he didn't plan to ever run again.

But no one else was running, and an incumbent would look like a quitter if he didn't run when he was unopposed. So, Bart finally, reluctantly registered to run. And then, just before the filing deadline, Melanie registered, too, but she had less than a month to get the word out.

As I was driving home on the week of the election, I saw Bart out putting up signs along the roads. I laughed, thinking that his competitive spirit must have gotten the best of him. I waved and continued on my way. A few minutes later, he came around the neighborhood passing out

campaign flyers.

"Don't forget to vote," he said.

I smiled as he left. Then I looked at the flier. It was a campaign ad for Melanie. Curiosity got the best of me, and I climbed into my car and drove to look at one of the signs Bart had been putting in along the road.

Sure enough, it was for Melanie.

At a community gathering the day after the election, Bart was all smiles.

"Well, it was close, but we did it," he said.

"You won?" Evan asked.

Bart shook his head. "No. Melanie did by forty-two votes. Thank heaven."

I laughed. I had never seen someone so happy about losing.

Daris Howard, award-winning, syndicated columnist, playwright, and author, can be contacted at daris@darishoward.com; or visit his website at <http://www.darishoward.com>

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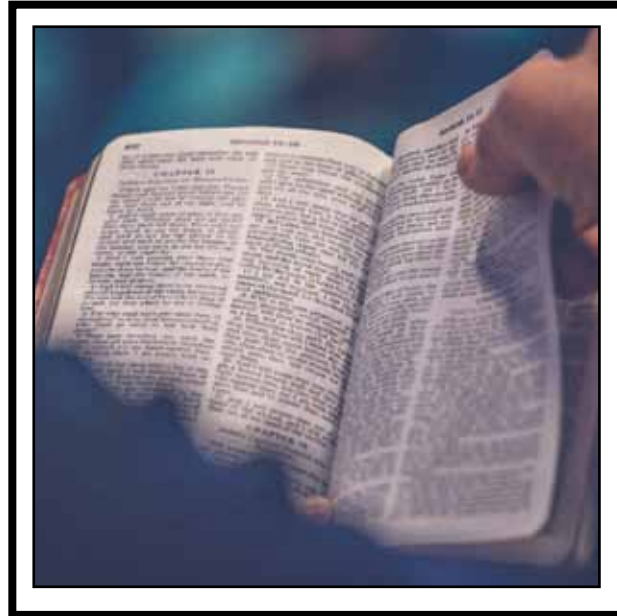
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Have you ever found a true friend who makes your heart glow? Someone that is wonderful and you're honored and proud to know. A friend who loves you when you don't know why?

A friend that shares all of your ups and downs and that you smile with, replacing your frowns with a smile. A friend that appears whenever there is a need; surely you must know that God planted that seed.

These seeds God has planted here on earth cannot be measured by earthly worth. They were planted deeply in your friend's heart by God's love placed here from the start.

Value those friendships and the love. Respect their feelings and never make



demands. Hold their love tightly in your heart and your hands.

Trust in friendship, give a piece of your heart; this is how friendship was intended from the very start.

Hold their memory in your heart and your mind; continue to love them all the time. See them for what they really are—true friends are Angels sent by God!

--Author Unknown

The following story is summarized and told by Dr. Mahesh S. Raisinghani, Ph.D, MBA, MSc, in his closing remarks at the NSLS induction ceremony on April 22, 2016 at TWU in Denton, Texas.

There was a farmer man named Fleming; he was a poor farmer. One day, while trying to make a living for his family, he heard

a cry for help coming from a nearby bog (swamp.) He dropped his tools and ran to the bog.

There, mired to his waist in black muck, was a terrified boy, screaming and struggling to free himself. Farmer Fleming saved the lad from what could have been a slow and terrifying death.

The next day, a fancy carriage pulled up to the farmer's sparse surroundings. An elegantly dressed nobleman stepped out and introduced himself as the father of the boy that Farmer Fleming had saved.

I want to repay you,' said the nobleman. 'You saved my son's life.' 'No, I can't accept payment for what I did,' the farmer replied waving off the offer. At that moment, the farmer's own son came to the door of the family shack. 'Is that your son?' The nobleman asked. 'Yes,' the farmer replied proudly.

I'll make you a deal. Let me provide him with the level of education my own son will enjoy and if the lad is anything like his father, he'll no doubt grow to be a man we both will be proud of.' And that he did.

Farmer's son attended the very best schools and in time, graduated from St. Mary's Hospital Medical School in London; and went on to become known throughout the world as the noted Sir Alexander Fleming, the discoverer of Penicillin.

Years afterward, the same nobleman's son who

was saved from the swamp was stricken with pneumonia. What saved his life this time? Penicillin discovered by Farmer Fleming's son; and, the name of the nobleman? Lord Randolph Churchill... His son's name? Sir Winston Churchill.

Someone once said: "What goes around comes around." Work like you don't need the money. Love like you've never been hurt. Dance like nobody's watching. Sing like nobody's listening. Live like it is Heaven on Earth.


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NDG Book Review: 'White Burgers, Black Cash: Fast Food from Black Exclusion to Exploitation'

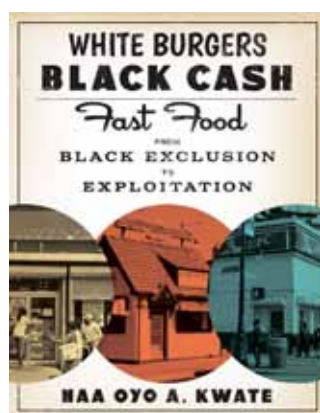
By Terri Schlichenmeyer

Hold the pickles, no mustard.

Double patty, add bacon, fried onions, that's how you like your burger. As for chicken, well, it has to have cheese, and there must be something salty-crunchy on the side or it's not a complete meal. Yeah, Mom could sure cook but not like this, and in the new book "White Burgers, Black Cash" by Naa Oya A. Kwate, you'll see why fast food was slow to come to Black communities.

Though restaurants certainly existed before the turn of the last century, fast food joints "took root in the early 1900s, when the earliest... chains began." White Castle, with their oniony square burgers, is widely considered to be the first; later, KFC, Burger King, and McDonald's became the juggernauts of the industry, and something set them apart.

The first fast food restaurants, says Kwate, "did



not include Black folks," whether explicitly or implicitly when restaurants weren't built in their areas. While high-end establishments and wealthier homes employed Black waiters, fast food was "almost exclusively White," from kitchen to booth.

In the 1920s, though, franchisees started noticing that they were leaving money on the table. Slowly, fast food restaurants were built in areas once ignored – possibly, says Kwate, for profit or perhaps because developers saw it as a way to keep Black diners from White neighborhoods. There was controversy about

the new additions – citizens of both races thought the restaurants were "a nuisance." After a time, some already-established restaurants were accidentally found in Black neighborhoods because of "White flight."

By the latter half of the 1960s, Black investors were finally invited to buy in as franchisees; in addition, some White operators were ordered by their home franchise to sell a percentage of their sites to Black citizens. This led closer to the equality Black operators wanted, but with a price: by the turn of this century, "studies began to mount... showing that residential proximity to fast food mattered for health."

"Black youth," says Kwate, "were especially at risk."

Looking for something light to read while you enjoy your basket meal with onion rings? This book is interesting, but it isn't like that.

Like a triple-patty supersized sandwich, "White Burg-

ers, Black Cash" is much heavier than you might expect, at first glance. Author Naa Oya A. Kwate dives deep into her subject, beginning years before the first White Castle opened – and that narrative includes neighborhood names, street names, and competitors' locations, which likely won't mean much to many readers. There are pictures in here but those, too, often have inadequate context. Still, it's worth biting into this book because of its wider focus on racism and what White America was doing at this time, and its inclusion of other, more social history that's relevant to this subject.

Readers who can consume this book slowly, and chew on its information with careful thought will get more out of it than those who want a fast book about fast food. "White Burgers, Black Cash" deserves more cogitation, and you won't even need fries with that.

GUNS, from Page 1

sense legislation that we can pass to protect our communities. . . It is beyond irresponsible that Governor Abbott would close the door to any measure that would keep our children safe."

If we cannot keep our children safe, if we cannot keep them alive, then nothing we do as legislators matters. With less than thirty days till the Legislature ends, we must use what time we have remaining to find a common

cause and common solution to prevent the next mass shooting. The time to act is now."

This week, Texas Democrats released five gun safety proposals that they recommend be progressed before the end of the current session:

- Universal, stringent, thorough background checks with no private sale – or "gun show" – loopholes
- Reasonable waiting periods to purchase a firearm

- Raising the age to 21 to purchase any firearm in Texas
- Extreme Risk Protection Orders – a.k.a. a "Red Flag" Law
- Strict requirements for safe firearm storage

Earlier this week and hours before a key deadline, a Texas House committee advanced a bill that would raise the minimum age to purchase certain semi-automatic rifles, the Texas Tribune reports. The bill will face an uphill climb, but the vote was a milestone for Uvalde shooting victim

relatives who had worked for months to pass the bill, they report.

On Monday, Texas House Democrats wrote that Governor Greg Abbot, on Fox News Monday, rejected efforts to pass any measure to prevent the next mass shooting in Texas. This, after the seventh mass shooting as Governor, and after signing numerous bills that make it easier to access firearms and which weaken longstanding public safety provisions, like permitless carry in 2021.

REWARD, from Page 14

I can't tell you how happy I was in coming to this wonderful conclusion. I'm doing two things. I'm doing what my wife said to do and I am only eating one of the cookies. I love it when a plan comes together.

Going to the kitchen I made up my mind that the "one" cookie will be the peanut butter cookie. Oh, how I love her peanut butter cookies.

Picking out five cookies I joyfully skipped back to my office to enjoy these scrumptious treats. I earned these treats and therefore I'm going to eat them with a great deal of satisfaction.

I had finished those cookies and was working at my desk when I heard the front door open and expected it was The Gracious Mistress of the Parsonage.

I then heard her voice, "Did you eat all these cookies when I told you to eat only one?"

Now I have some "splain-in" to do.

A Bible verse came to mind that refreshed m concerning rewards. 2 John 1:8, "Look to yourselves, that we lose not those things which we have wrought, but that we receive a full reward."

There are times when I convince myself that I de-

serve a certain reward. All I need to do is twist certain words to my benefit thinking I deserve something when in fact I am not being honest.

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 james-snyder2@att.net. The church web site is www.whatafellowship.com.



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