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Student loans finance an education and a better life for many, but at what cost?

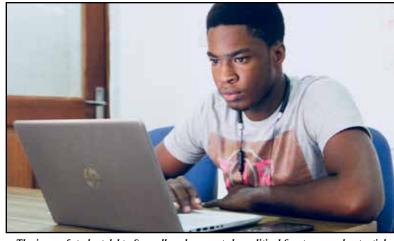
By Lori Lee NDG Contributing Writer

Every 26 seconds, someone in the U.S. defaults on a student loan. With over 45 million American borrowers, this \$1.7 trillion of debt is second only to American mortgages.

American borrowers, in pursuit of a better life, have found themselves deeply in debt. For many, this debt will last into old age. It puts a strain on their lives and on the American economy.

In trying to alleviate this burden, the Biden administration has taken a two-pronged approach so as to dodge persistent political hurdles, said Adam Minsky, who after financing his education through student loans, has built a law practice on helping student borrowers.

The Supreme Court, siding with six GOP-led states, struck down Biden's first plan to forgive up to \$20,000 via the 2003 Heroes Act. The act, which allowed for special regulations to address a national emergency, was rejected by the court as a vehicle to provide debt relief. This, despite the act's statutory allowance for the Department of Education (DOE) to waive near-



The issue of student debt after college has created a political firestorm, and potential solutions are hit with pushback at every turn. (Desola Lanre-Ologun/ Unsplash)

ly any regulation governing student loans during a national emergency.

SCOTUS held that the act did not specifically name loan forgiveness as a way to address the pandemic. As Minsky put it, the court essentially applied some doctrines, which allowed it to strike down Biden's initial forgiveness plan.

Other efforts at loan forgiveness have been challenged in suits brought by red states, said Minsky, including some of the same states that succeeded in blocking Biden's initial mass relief plan. The Borrower Defense to Repayment program, which sought to protect those misled by universities who failed to receive a valuable degree, has been caught up in legal battles for years.

By turning to a targeted relief plan, however, the administration has managed to overcome some challenges by tweaking and reforming historically flawed DOE programs. One way they're doing this, explained Minsky, is through Income Driven Repayment (IDR) Account Adjustment.

The program, fraught with poor record keeping and a lack of oversight, was hurting students. Re-

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The new FTC ban and Black Businesses

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Genetics, heart health and longevity

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Stevie Wonder honored with doctorate

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People In The News ...







Pastor Robert Shaw

NDG Quote of the Week: "I refuse to accept the view that mankind is so tragically bound to the starless midnight of racism and war that the bright daybreak of peace and brotherhood can never become a reality.... I believe that unarmed truth and unconditional love will have the final word."

- Reverend Dr. Martin Luther King, Jr.

Rep. Ayanna Pressley

By Ashlee Banks Special to the AFRO

Congressional Black Caucus members are putting pressure on the Biden-Harris administration to grant protections to Haitians fleeing to the U.S. amid the unrest in the Caribbean nation.

U.S. Rep. Ayanna Pressley, D-Mass., told the AFRO the administration needs to stop deporting Haitians who are seeking refuge in the U.S.

"To deport anyone to Haiti right now is nothing short



of a death sentence. The headlines may have faded, but this humanitarian crisis continues to worsen with every day," said Pressley. "We're not waning in our advocacy and in this fight —

we're going to keep fighting and holding everyone accountable to keep their word on behalf of the people of Haiti."

U.S. Rep. Frederica Wilson, D-Fla., also weighed in.

"To deport people back to Haiti is a cause and kiss of death," she said in a statement. "There is nothing in Haiti but suffering, so we have to say to the president of the United States, 'stop the deportation."

U.S. Rep. Sheila Cherfilus McCormick, D-Fla. said in a statement obtained by the AFRO that "in the face of the crisis in Haiti, our moral compass and interna-

tional duty compel us to step forward, not just to alleviate the immediate suffering of the Haitian people, but to address the systemic problems forcing Haitians to flee their homeland."

In recent months, Haiti has seen an uptick in violence due to armed gangs targeting the nation's police stations, airports and the country's largest port, which has resulted in food insecurity.

Members have stressed that many Haitians are on the verge of starvation and it is essential that the Biden-Harris administration intervene.

The violence in the Caribbean nation comes as gang members have grown frustrated with the postponement of presidential elections following the 2021 assassination of President Jovenel Moïse. After Moïse's death, Ariel Henry, who recently stepped down as Haiti's prime minister, came into power and held the position for three years. Gang members believed Henry was abusing his authority and demanded he

step down.

Last month, Henry resigned, and Haiti's transitional council named Fritz Bélizaire as the country's

new prime minister in hopes of quelling the violence in the nation.

U.S. Representative Yvette Clarke, D-N.Y., told the AFRO "Haiti deserves a democratic transition led by its own civil society. This right to self-government is inherent to every nation. It means that the Haitian people — not external forces — should decide the concepts of consent and sovereignty that guide their future."

Clarke added, "The United States can help repay a debt to Haiti by fostering a democratic transition that allows its people to freely determine their path."

Pastor Robert Shaw

By Los Angeles Wave Staff

In response to the recent financial decisions, Pastor Robert Shaw from First AME Church has issued a statement in defense of the church's choice to file for bankruptcy protection for three of its entities: Fame Assistance Corporation, Fame Housing Corporation, and FAME/Good Shepherd Center Housing Development, as of May 1.

The move comes in the wake of severe financial difficulties attributed to what has been described as mismanagement and



unfair business practices by the church's leadership following Reverend Cecil Murray's tenure.

Pastor Robert Shaw disclosed that problematic transactions and the misallocation of assets by the previous administration had left the church in a precarious financial state, necessitating the filing to stave off further fiscal damage.

"The last thing I wanted these entities to do was file for Bankruptcy protection, but the three involved FAME corporations had assets that were encumbered or otherwise transferred to other parties under questionable circumstances, creating an untenable financial situation for the church," Shaw said in a statement released by the church.

"The perceived mismanagement and unfair business practices in the administration that came after Rev Murray sparked a chain of events that led the three involved Fame entities to where they are now. That status forced us to move quickly to avoid additional damage."

According to one board member, "This has been a nightmare of epic proportions, I'm really disappointed with our current situation but my faith in God is unshaken!

The situation also casts a shadow over the legacy of one of Los Angeles' most storied churches, with members expressing disappointment and heartbreak over the alleged mismanagement by former leaders.

The financial turmoil follows unsuccessful efforts by Shaw's predecessor, Pastor J. Edgar Boyd, to rectify the church's finances and reclaim assets, underscoring the depth of

See SHAW, Page 7

Yvonne Wheeler

By City News Service Our Weekly News

A coalition of housing and mental health advocates, among others, submitted more than 410,000 signatures this week to the county in hopes of placing a homeless initiative on the November ballot.

The measure, known as the Affordable Housing, Homelessness Solutions and Prevention Now initiative, would repeal and replace Measure H, a quartercent sales tax approved by county voters in 2017 to create a dedicated stream of revenue to address homelessness. Measure H is expected to expire in 2027,



unless renewed.

Backers say the new initiative, which would increase the sales tax to a half-cent, would be a game changer for the county and its approach to addressing the homelessness crisis. Proponents have said the measure would produce \$1.2 billion annually.

The coalition-including more than 80 organizations such as the L.A. County Federation of Labor, California Community Foundation, United Way of Greater Los Angeles, Los Angeles/ Orange Counties Building and Construction Trades Council, SEIU 721, among others-worked together to draft, qualify, and aim to pass a "bold and new" approach to housing affordability and homelessness, organizers said.

They aim to focus more funding generated by the half-cent sales tax to build more affordable housing, increase access to mental health and substance abuse treatment, and bolster ac-

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Is the New FTC Ban Good for Black Businesses?

By Taalib Saber | the AFRO

Historically, non-competes have been used to restrict employees from working in the same industry after leaving their former employer. Though the intention is to protect the intellectual property of businesses, non-competes have often negatively affected competition product and service markets, especially with Black workers

In what has since created shockwaves across the nation, the Federal Trade Commission (FTC) voted 3-2 for banning noncompete agreements, which goes into effect 120 days after the rule is officially published in the Federal Register. This decision will undoubtedly have a significant impact on both employers and employees alike, but what about Black entrepreneurs?

The FTC defines a noncompete clause as, "a term or condition of employment that prohibits a worker from, penalizes a worker for, or functions to prevent a worker from (1) seeking or accepting work in the United States with a different person where such work would begin after the conclusion of the employment that includes the term or condition; or (2) operating a business in the United States after the conclusion of the employment that includes the term or condition."

If written properly, most non-competes have outlined specific restrictions of a current or former worker, who can be their employer, where they can work for said employer, and for how

long they aren't allowed to work for an employer, which can be unduly burdensome. Imagine being told who to work for and who not to work for. That basically is a non-compete. Those who have signed non-competes and wish to increase their salaries, will either have to accept where they are or change industries and possibly, locations. These are all unnecessary hassles that restrict a competitive market and

of Americans are suffering from a particular thing, that thing already has, currently is, or will be suffered much more by Black people. Here, if many Americans are experiencing the effects of wage suppression and restrictions in the market, then the Black community feels it worse. Add in Black workers who want to start their journey to entrepreneurship and it becomes an almost impossible task to accomplish.

FTC estimates that the impact of banning non-competes could increase worker pay by \$300 billion and it can lead to 8,500 more new businesses each year. For Black entrepreneurs, the elimination of non-competes can now open the door to new innovations, creativity, and fairer competition in the marketplace.

perpetuate wage suppression.

I have reviewed contractual agreements of several Black clients who I have worked with in a variety of areas, from tech to entertainment. Many of my clients desired to venture out or hang up their proverbial "shingle," signaling the start of their own business, but have been deterred by these non-compete clauses.

Approximately 18 percent of the workforce, which is about 30 million people, is covered by noncompete agreements. In the Black community, there's a saying that goes, "If a White person has a cold, then a Black person has pneumonia." What this essentially means is that if majority

FTC estimates that the impact of banning noncompetes could increase worker pay by \$300 billion and it can lead to 8,500 more new businesses each year. For Black entrepreneurs, the elimination of non-competes can now open the door to new innovations, creativity, and fairer competition in the marketplace. This ban can help business owners attract top talent, as there would be no restrictions on the mobility of skilled workers; thus, strengthening their businesses and enhancing their competitiveness.

With that stated, there will be several legal challenges to the implementation of the FTC's non-compete ban. Within 24 hours

of the vote being published, both the United States (US) Chamber of Commerce, the world's largest business organization, and the Business Roundtable, an association of chief executive officers of America's leading companies, filed suit against the federal agency.

In a statement released announcing the lawsuit, the US Chamber of Commerce declares, "The FTC contends that by using regulation they can simply declare common business practices to be 'unfair methods of competition' and thus illegal. This is despite the fact that noncompete agreements have been around longer than the 110-year-old FTC and until now no one has suggested that they are illegal." It goes on to state, "If the FTC can regulate noncompete agreements, then they can decide to regulate or even ban any other business practice. All without a vote from Congress."

I believe that many more businesses, organizations, associations, and groups will file lawsuits and lobby against, what they believe, is an overreach by the Federal Trade Commission on governing business transactions. Furthermore, if any of the federal courts who hear the cases decide to grant a stay or a preliminary injunction on the ruling, the effective date could be postponed. Then, if the cases are appealed thereafter, the ruling would be delayed for many more months.

So, while this non-compete ban could take some time to go into effect, Black entrepreneurs should start positioning themselves to take advantage of it.

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New research uncovers genetic variant's alarming impact on heart health and longevity in Black Americans

By Stacy M. Brown NNPA Senior National Correspondent

A groundbreaking study led by researchers at Brigham and Women's Hospital and Duke University sheds light on the significant health risks posed by the V142I transthyretin variant within the US Black population. Published in the JAMA Network, the study underscores the concerning impact of this genetic variant on heart health and longevity.

"The V142I transthyretin variant, prevalent in three to four percent of self-identified Black individuals in the US, is associated with an increased risk of heart failure and death," explained lead author Dr. Senthil Selvaraj from Duke University School of Medicine. Drawing from data from over 20,000 self-identified Black individuals, the study estimates that carriers



On average, carriers die two to two and a half years earlier than expected. With nearly half a million Black American carriers over the age of 50, the implications are profound.(Photo via NNPA)

of this variant could collectively lose approximately a million years of life.

The National Newspaper Publishers Association (NNPA) and Pfizer Inc. have been working with partners in various cities in the U.S. to raise awareness of this "serious but under-diagnosed condition that causes heart failure among African Americans and Afro-Caribbeans." The NNPA is the trade associa-

tion of the more than 250 African American-owned newspapers and media companies comprising the 197-year-old Black Press of America.

Senior author Dr. Scott D. Solomon, from Brigham and Women's Hospital and Harvard Medical School, emphasizes the significance of these findings for both clinicians and patients. "We believe these data will inform clinicians and patients regarding risk when these genetic findings are known, either through family screening, medical, or even commercial genetic testing," he said.

The study revealed that individuals carrying the V142I variant face a substantially elevated risk of heart failure, starting in their 60s, and an increased risk of death, beginning in their 70s. On average, carriers die two to two and a half years earlier than expected. With nearly half a million Black American carriers over the age of 50, the implications are profound.

Transthyretin, a protein in the blood, misfolds when

the V142I variant is present. This causes abnormal amyloid protein to build up in the heart and other body parts. This process results in cardiac amyloidosis, a condition characterized by thickening and stiffening of the heart muscle, ultimately leading to heart failure.

Despite the grim outlook, there is hope on the horizon. "There are now several potential new therapies for cardiac amyloidosis, and understanding the magnitude of this risk, at the individual and societal

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Improving child welfare to help kids heal and thrive in early education years

By Fatima Killebrew

As I recently walked the grounds of the U.S. Capitol, each step carried the weight of purpose and possibility. I was nervous about meeting with members of Congress, who hold the power to act on issues that affect my family and many others. I worried: What if I stumbled over my words? What if I failed to convey the sense of urgency and the depth of my passion for family re-unification?

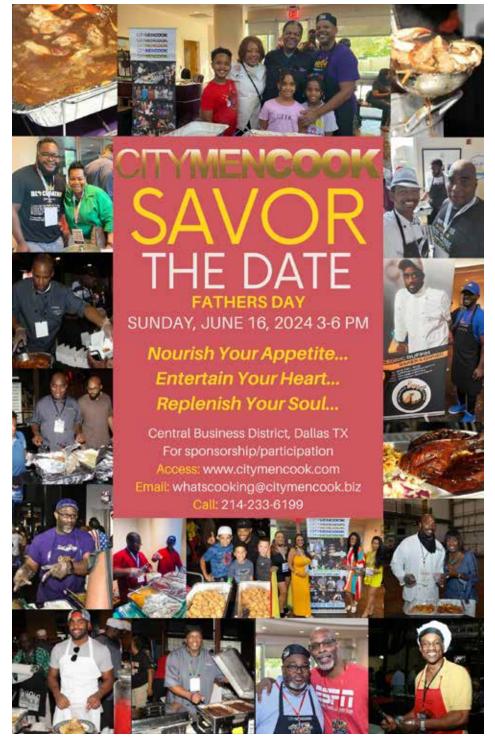
But as I walked to my first meeting, those doubts faded. Nerves were overpowered by determination as I remembered my mission advocating for babies and toddlers, who don't have a voice in the child welfare

system. I focused on my message: We must ensure they have the nurturing relationships, stable homes, and access to mental health services they need to thrive socially, emotionally, mentally, physically, and academically as they grow and develop. I was at the Capitol with families from all 50 states and Washington, D.C., as part of the annual Strolling ThunderTM event, an initiative of ZERO TO THREE to create a national movement urging policymakers to prioritize the needs of infants, toddlers, and their families. We met with lawmakers to discuss investing in childcare; expanding Early Head Start; investing in infant and early childhood mental health;

establishing a national permanent paid family and medical leave program; permanently reinstating the enhanced, fully refundable child tax credit; and my focus, improving the child welfare system.

We urged them to enact legislation that supports good health, strong families, and positive early learning experiences. As a foster and adoptive parent, I know that when babies and toddlers are separated from their families, they carry that trauma into their early education years and beyond. That is why I am particularly concerned that early childhood educators are equipped with infor-

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Persistent Threat: Two years after Buffalo Massacre, hate crimes targeting Black community show no signs of abating

By Stacy M. Brown NNPA Senior National Correspondent

As the nation commemorates the second anniversary of the heinous Buffalo mass shooting that claimed the lives of 10 Black individuals at a Tops supermarket, a painful reality emerges: hate crimes against Black communities continue unabated, casting a long shadow over efforts for justice and equality.

"It was a modern-day lynching," Garnell Whitfield Jr., son of victim Ruth Whitfield, solemnly remarked about the May 14, 2022, hate-fueled massacre. "I'll always carry the scar of 5/14 and what happened to my mother. So, I don't expect to be healed," Whitfield said during a televised interview. "I know that's something everybody talks about. I think that's kind of an unrealistic expectation."

In addition to Ruth Whitfield, 86, the other victims were Roberta Drury, 32; retired Buffalo police officer Aaron Salter Jr., 55; Heyward Patterson, 67; Pearl Young, 77; Geraldine Talley, 62; Celestine Chaney,



In addition to Ruth Whitfield, 86, the other victims were Roberta Drury, 32; retired Buffalo police officer Aaron Salter Jr., 55; Heyward Patterson, 67; Pearl Young, 77; Geraldine Talley, 62; Celestine Chaney, 65; Black Press journalist Katherine "Kat" Massey, 72; Margus Morrison, 52; and Andre Mackniel, 53. (Photo via NNPA)

65; Black Press journalist Katherine "Kat" Massey, 72; Margus Morrison, 52; and Andre Mackniel, 53.

The racist murders, which self-described white supremacist Payton Gendron carried out, shook the nation. Yet, despite pledges for change, the latest FBI data reveals a disturbing trend: between 2020 and 2022, Black individuals were targeted in over half of reported hate crimes nationwide.

The numbers are staggering. They show hate crimes against Black youth have seen a relentless rise, climbing steadily over the past three years. From the Dollar General store tragedy in Jacksonville to the Walmart shooting in Beavercreek, Ohio, the Black community remains under siege.

Researchers at ABC News said they analyzed the most recent FBI data which revealed that more than 8,500 hate crimes reported nationwide between 2020 and 2022. African Americans were targeted in 52.3% of the offenses. Between 2021 and 2022, the network reported that the numbers rose from

2,217 to 3,421, making Black people four times more likely to be targeted than the overall U.S. non-Hispanic Black population.

Hate crimes targeting Black people under the age of 18 rose 10% in 2020, 12% in 2021 and 14.6% in 2022, according to the data.

Further, the latest research from Columbia University highlighted the significant impact of structural racism on health outcomes, particularly mental health. Through the school's Psychiatric Epidemiology Training (PET)

Program, scholars revealed compelling evidence linking systemic racial biases to disparities in diagnoses, notably in conditions such as depression and schizophrenia.

The Columbia findings, under the direction of Professor Katherine Keyes, highlighted how structural racism permeates various facets of society, influencing access to healthcare services, environmental factors like housing and nutrition, and societal norms, all of which ultimately contribute to divergent health outcomes.

Additionally, legislative measures like the Emmett Till Antilynching Law were meant to stem the tide of racial violence. Yet, with no charges filed under the law to date, its effectiveness remains in question. Even as justice was served in the Ahmaud Arbery case, where perpetrators were convicted on state and federal hate crime charges, such victories are few and far between.

In Buffalo, efforts to bring the perpetrator to justice have been met with mixed results. Gendron, sentenced to life in prison for his crimes, awaits the federal death penalty. However, the indictment of social media companies for their role in radicalizing the gunman reveals a complex legal battleground where accountability is elusive.

The lawsuit, spearheaded by relatives of the victims, accuses social media platforms of facilitating Gendron's descent into extremism. While companies like Twitch and Google deny these allegations, the battle for accountability wages on, amid growing concerns over online radicalization.

Initiatives, like the "Unity" monument that organizers planned to unveil at Tops Supermarket, have served to offer solace but do little to assuage the pain of loss. For Whitfield and others, the scars of May 14 will always run deep, a stark reminder that justice delayed is justice denied.

"So, 5/14 may be significant for some," Whitfield reflects. "But it's no more significant on 5/14 than it is on 5/13 or 5/12, or today. I have to live the rest of my life without my mother and with what happened to her."

From Coast to Coast: Report spotlights growing support for Second Look policies

By Stacy M. Brown NNPA Senior National Correspondent

A comprehensive analysis by The Sentencing Project has demonstrated noteworthy progress in the "Second Look Movement" nationwide, with an increase in judicial and legislative actions targeted at reassessing long sentences.

Titled "The Second Look Movement: A Review of the Nation's Sentence Review Laws," the report provides a detailed analysis of second look legislation and court decisions in 12 states, the District of Columbia, and the federal government. It also delves into the implications of such laws on youth offenders and emerging adults, along with recommendations for enhancing their application.

According to the report, legislatures in 12 states, the District of Columbia, and at the federal level have implemented policies enabling "second look" judicial reviews. Additionally, courts in at least 15 states have declared lengthy sentences, beyond life without parole, as unconstitutional for youth, while three states have restricted life-

without-parole sentences for emerging adults.

Key findings from the report highlight the provisions and recommendations necessary to ensure the effectiveness and fairness of second-look legislation. These include expanding eligibility criteria, implementing fully retroactive provisions, granting judicial discretion in sentence reduction, and providing timely and accessible review processes.

Among the states examined, six—Connecticut, Delaware, Maryland, Or-

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Lincoln University celebrates 2024 commencement, bestows honorary doctorate to creative genius, Stevie Wonder

By AFRO Staff

Graduation season is upon us! On May 5, Lincoln University, the first degree-granting historically Black college or university (HBCU), proudly held its 165th Commencement Ceremony. Over 400 undergraduate and graduate students were honored, marking the culmination of their academic journey and the beginning of a new chapter in their lives.

The ceremony, held on Lincoln's main campus, was a momentous occasion filled with joy, pride and celebration. Distinguished speakers for the event in-



cluded Bryan Stevenson, the esteemed founder and executive director of the Equal Justice Initiative, who delivered the keynote address. Stevenson, known for his tireless advocacy for social justice, resonated deeply with Lincoln's commitment to critical thought and equity.
Lincoln University
President Brenda A. Allen,
Ph.D., expressed her ad-

miration for the esteemed

speakers.

"Bryan Stevenson addressing our graduates at Lincoln University's 2024 Commencement Ceremony stands as a testament to the university's dedication to fostering critical thought and pursuing social justice," said Allen.

The ceremony also bestowed honorary Doctor of Humane Letters degrees upon four remarkable individuals: Dr. Johnnetta B. Cole, Cherelle Parker, of the class of 1994, Stevie Wonder and Bryan Stevenson himself. Each honoree has made indelible contributions to society, embodying the excellence and leadership that Lincoln University champions.

The commencement was not only a celebration of

academic achievement but also a testament to the resilience and determination of its graduates.

Among them was AFRO Arts and Culture writer, Ericka Alston Buck, who received her degree in human services. Buck's journey to graduation was particularly inspiring, having navigated the challenges of adult life, parenthood and the COVID-19 pandemic— all while pursuing her education. Her story is a testament to the transformative power of perseverance and dedication.

"Lincoln University understands the needs of adult students. Being able to graduate while working full time and being a parent made this 20-year journey possible for me," said Buck. "Receiving my degree on the same day that Stevie Wonder received his honorary doctorate made the moment all the more special. He is an iconic figure in the music industry and a champion for social causes."

"He epitomizes the spirit of excellence and service that Lincoln University instills in its graduates," Buck continued. "His presence added an extra layer of significance to an already momentous occasion."

SMU Center for Presidential History to carry David Gergen legacy

The leadership of SMU's Center for Presidential History is being named in honor of David Gergen, whose long career includes service as a prominent journalist, advisor to four presidents, educator and political analyst.

Endowment of the David Gergen Director of the SMU Center for Presidential History is being made

possible through a \$1 million gift to SMU from longtime University benefactors Linda Wertheimer Hart '65 and Milledge (Mitch) A. Hart III.

"SMU proudly salutes David Gergen for his incredible contributions to the country and for deepening our understanding of national and international political issues," said SMU President R. Gerald Turner. "It is a fitting tribute to him that the Center for Presidential History will be strengthened to serve our students, partners and community for decades to come."

Gergen has a long-standing relationship with SMU, having served on 27 different occasions as a featured moderator at the University's Willis M. Tate Distinguished Lecture Series, for which the Harts are spon-

"We are delighted to celebrate the work of our dear friend, David Gergen, by championing the world-class research and teaching conducted by SMU Center for Presidential History and its director," said Linda Wertheimer Hart, vice

chairman, president and CEO of Hart Group, Inc. "We are proud to partner with SMU to support the continuing momentum and future growth of the center."

"David Gergen's work demonstrates how better understanding the history of leadership in the United States of America gives us a brighter future," said Mitch Hart, chairman of Hart Group, Inc. "His example inspired us to expand the impact of the SMU Center for Presidential History's research, archival efforts and educational programming."

The establishment of the Gergen directorship will further the efforts of

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HEAL, from Page 4

mation and training about infant and early childhood mental health, so they are better able to support all children — and particularly my children — in early learning settings. Strolling Thunder was an opportunity for ordinary people like me to advocate for extraordinary, long-overdue change. I learned about it through the Memphis Parent Leadership Training Institute, which provided 20 weeks of classes that taught me about community advocacy — and helped me find my calling in advocating for siblings in foster care.

Fatima Killebrew and

her family visited the office of Tennessee Sen. Marsha Blackburn as part of a national movement urging policymakers to prioritize the needs of infants, toddlers, and their families.

The Capitol Hill meetings were a testament to the potential for change through dialogue and affirmed the power of personal connection. Each interaction felt like a step toward progress, from talking with staff members for Tennessee Senators Marsha Blackburn and Bill Hagerty to meeting with Rep. Steve Cohen of Memphis and his team. I felt especially seen

and heard during a meeting with U.S. Department of Health and Human Services staffers. As we shared personal stories to make the case for mental health services and child welfare system improvements, the staffers' expressions conveyed genuine concern for families like mine. As a wife, mother, social worker, and foster care advocate in Memphis, Tennessee, I have experienced the complexities and challenges families face. My own blended family of nine has navigated foster care, striving to keep siblings together and connected with their families.

Children under age 3 en-

ter the child welfare system at higher rates than any other age demographic; and in my home state, Black children are removed from their homes more often than children in any other racial group.

In my family's foster care experience, I have seen my daughter Remy's joy in knowing she has a baby brother, and her disappointment at hearing he can't come home. Remy was initially separated from her parents and siblings. I made it a mission to reunite her with her biological siblings, Amir and Khai. Despite obstacles due to outdated policies and understaffing, we reunited Remy and

Amir, thanks to the support of their biological family. But our journey continues to reunite all three siblings. We won't stop pushing so they can heal together and be with relatives who share their values, culture, and medical history. And in the meantime, my children need support from an early care system that responds to their social and emotional needs. In D.C., I called on legislators to support the Strengthening America's Families Act. We must prioritize reunification, invest in preventive measures, and provide comprehensive mental health support to children and families. My family is proof there are alternatives. We shouldn't have to fight so hard to keep siblings together.

As I left Capitol Hill with my son Amir, I felt hopeful that Congress could enact meaningful changes. Our collective voice can pave the way for a more compassionate and effective child welfare system that prioritizes child well-being and reunification, as well as a childcare system that centers on social and emotional development. As I see my children interact, I know that keeping these siblings together will only strengthen their potential to thrive throughout their early education years and beyond.



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Celebrate culture and diversity in Irving at Fusion on May 18

The City of Irving presents, Fusion, an event celebrating the beautiful tapestry of cultures, traditions and cuisine that make Irving one of the most culturally diverse cities in the nation.

Fusion is Saturday, May 18 from noon to 4 p.m. at Heritage Park, 217 S. Main Street.

In addition to food trucks featuring food from around the world, guests can walk through

LIVE PERFORMANCE SCHEDULE

- Noon 12:30 p.m. | STV Almrausch Bavarian Dancers
- 12:30 1:00 p.m. | Mitotiliztli Yaoyollohtli Aztec Dance Group
- 1:00 1:30 p.m. | Pies de Oro Peruvian Dance Groups
- 1:30 2:00 p.m. | Rising Phoenix Lion and Dragon Dance

For more information visit, cityofirving.org/4010/Fusion.

a children's entrepreneur market, visit artisan and community vendors, enjoy a free face painting or henna tattoo and much

more!

Frost, banking services, also will be there giving out 200 frozen treats.

Admission is free and

visitors can park in the Heritage Senior Center parking lot, 200 S. Jefferson Street. Street parking also is available.

2:10 - 2:40 p.m. | Bandan Koro African

2:40 - 3:00 p.m. | Ballet Folklorico DFW

3:00 - 3:20 p.m. | Irving ISD Mariachi Band

3:30 - 4:00 p.m. | Panorama Steel Drums

Drums

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tion is to move forward,"
Shaw said. "Fueled by
faith we embrace and include the community as
our own to serve."

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SHAW, from Page 2

the crisis inherited by the current leadership.

The bankruptcy filings services ranging from

threaten the continuity of critical community services ranging from transportation to housing assistance.

Despite the challenges, Pastor Shaw reassures that efforts are service delivery without interruption.
"In the face of these

underway to maintain

"In the face of these setbacks, our determina-



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Experts weigh-in on mounting concerns of impending U.S. civil war

By Stacy M. Brown NNPA Senior National Correspondent

In the wake of a recent survey revealing startling apprehensions among American voters regarding the possibility of a second civil war, experts in history and political science offer sobering insights into the nation's current trajectory. Dr. Ashley Robertson Preston, an assistant professor of history at Howard University and author of the acclaimed book "Mary McLeod Bethune the Pan-Africanist," has detected a palpable shift in national sentiment.

When taking the pulse of America, Dr. Preston can't help but to conclude that all hell is about to break loose. She emphasized the eerie parallels between contemporary tensions and the lead-up to the Civil War. "The tension that this nation is currently experienc-



ing is very similar to what happened shortly before the Civil War," Dr. Preston asserted. "As much as I want to say it can never happen again, history says something else. We will all just have to remain vigilant. History matters more than ever now."

Michael Kazin, a renowned expert on American politics and social movements and a professor in the Department of History at Georgetown University, echoes Dr. Preston's sentiments. While acknowledging the prevalence of civil conflicts over issues such as the Gaza conflict, the prosecution of Donald Trump, and contentious debates over abortion, Kazin refrains from predicting an imminent civil war.

"We are embroiled in various kinds of civil conflict now...I think we are a long way from that," Kazin observed, highlighting the distinction between current societal divisions and the magnitude of a full-fledged civil war. "A civil war would be quite different. It would involve widespread armed confrontations, probably involving some elements of the U.S. military," he added. "As long as elections, the courts, and Congress operate fairly normally, there can be no

civil war."

These expert assessments follow a Rasmussen Reports poll revealing that 41 percent of U.S. voters harbor concerns about the likelihood of a civil conflict erupting within the next five years. The Rasmussen Reports poll shows that 41 percent of respondents foresee a civil conflict, compared to 49 percent believing it is not likely and 10 percent unsure. The alarming figure translates to approximately 106 million American adults anticipating a potential civil war scenario.

The survey findings coincide with escalating tensions on college campuses, where clashes between pro-Palestine protestors, law enforcement, conservative groups, and certain Jewish students have become increasingly common. Additionally, the popularity of the dystopian political action film "Civil War" by Alex Garland has fueled speculation about America's susceptibility to violent upheaval.

Rasmussen analysts have emphasized the looming specter of civil war, particularly amidst the divisive political landscape of an upcoming election year, which pits President Joe Biden against his predecessor Donald Trump. The historical parallels drawn to the devastating conflict of 1861-1865, where eleven southern states seceded from the Union over the issue of slavery, further exacerbate concerns among voters.

"The possibility that America could face another civil war soon is not too far-fetched for a lot of voters," remarked the pollsters regarding their findings, noting a significant correlation between demographic groups and their levels of apprehension. Specifically, women, younger adults,

and non-white Americans exhibited higher levels of concern regarding the potential outbreak of conflict. Furthermore, political affiliations played a notable role, with Republican voters expressing greater certainty in the likelihood of civil war compared to their Democratic counterparts.

The survey also probed respondents' perceptions regarding the influence of the presidential election outcome on the probability of a civil conflict. Results indicated that 37 percent believed a Biden victory would increase the likelihood of war, while 25 percent held the same view in the event of a Trump triumph. A significant portion, comprising 30 percent of respondents, asserted that the election outcome would bear little influence on the likelihood of conflict, while 8 percent remained uncer-

See WAR, Page 12

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Ryan Gosling in The Fall Guy. (Photo via NNPA)

Film Review: 'The Fall Guy'

By Dwight Brown NNPA Film Critic

(**) Telling someone "You have nothing between your ears," isn't a compliment. Telling a filmmaker and screenwriter "You have nothing between the action scenes," also isn't a compliment. Read on...

The trailers for The Fall Guy look exciting and certainly the premise has great potential. The stuntman Cole Seavers (Ryan Gosling, Barbie) is on hiatus after a precarious fall stunt goes awry and his body and ego are injured. He's called back into duty by the conniving producer Gail Meyer (Hannah Waddingham, Ted Lasso), whose leading man, Hollywood superstar and egomaniac Tom Ryder (Aaron Taylor-Johnson, Bullet Train), has gone missing from her new movie set.

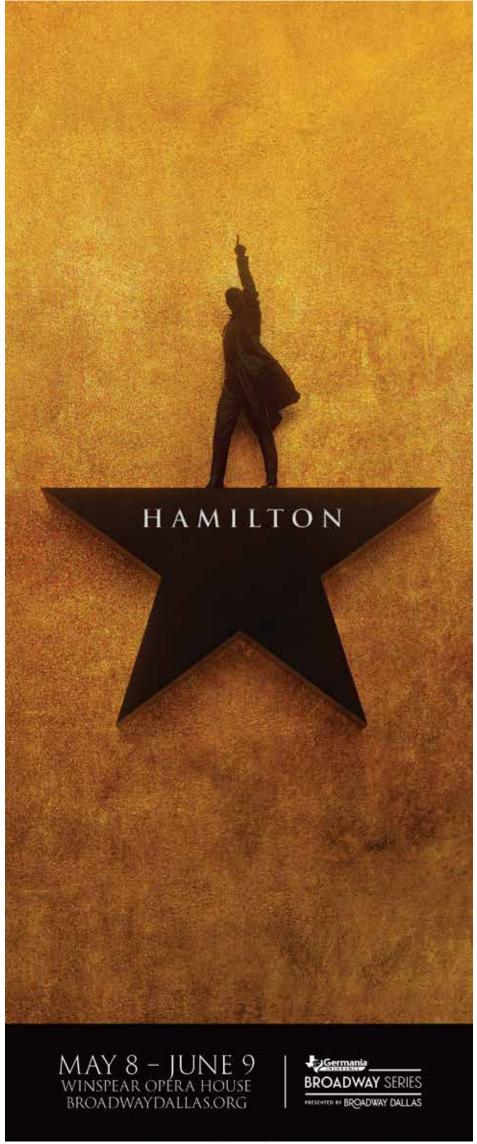
Meyer tempts Cole back into the business by say-

ing he's been requested by the film's first-time director Jody Moreno (Emily Blunt, Oppenheimer), who happens to be Cole's ex-lover. The naïve stuntman is being deceived. Before the filming of the vastly bloated sci-fi film Metalstorm is completed, his life will be in more jeopardy than any glorified stand-in should ever endure. Nice setup.

The potential for an awe-

See FILM, Page 10





Patrice Rushen signs global publishing deal with Warner Chappell Music

Warner Chappell Music (WCM) has signed a global publishing deal with 4x Grammy nominee and jazz/ R&B star Patrice Rushen. She is considered one of the world's top recording artists and composers, performing with and producing for esteemed artists such as Stevie Wonder. Herbie Hancock, Prince, Nancy Wilson, Sheena Easton, Carlos Santana, and Freddie Hubbard. She has served as the first female musical director for many top award shows, including the Grammy Awards, Emmy Awards, People's Choice Awards,



and NAACP Image Awards.
On signing with WCM,
Patrice Rushen shared: "I
am so excited to be with

WCM. It's been wonderful to feel the energy and support of a company whose respect for music is matched

by the progressive perspectives and ideas which serve to protect music makers. I look forward to the celebration of my existing catalog as well as the creation of new collaborative projects, and songs".

WCM VP of Catalog Promotions/Creative Services, Chuck Gamble said: "Patrice is a one-woman creative powerhouse – artist, producer, conductor, composer, and renaissance writer. She has built a career that extends beyond music creation, embracing versatility and authenticity, and we're honored to work with

such a remarkable legacy."

WCM Co-Chairs, Guy Moot (CEO) and Carianne Marshall (COO), added: "We've been fans of Patrice and her music for a long time. She's crafted a collection of songs that continue to hold cultural significance, built on undeniable passion and natural skill. Throughout her career, she's also served as a driving force for female songwriters and set the stage for the next generation of diverse talent to thrive, and we're very grateful to have this opportunity to look after her timeless catalog."

Patrice Rushen is a classically trained pianist who found success in the 1970s and 1980s with her signature blend of jazz, pop, and R&B. Her 1982 single "Forget Me Nots" received a Grammy Award nomination for Best Female R&B Vocal Performance, while the chorus was sampled for the smash hit "Men in Black," which Will Smith recorded for the movie of the same name. Additionally, George Michael sampled it in his dance-hit version "Fast Love," fea-

See RUSHEN, Page 14

FILM, from Page 9

inspiring action/comedy/ drama is immense. Movie fans who like to wallow in nostalgia will remember the 1980s TV series, The Fall Guy, which starred Lee Majors. Action film aficionados will be tempted by some of director David Leitch's filmography, e.g., his very accomplished and dementedly violent Atomic Blonde and Bullet Train. Or some may question his credentials, e.g., the very vapid and hollow Deadpool 2 and Fast & Furious Presents: Dobbs and Shaw. Add to the iffy factor that screenwriter Drew Pearce wrote Dobbs and Shaw and developed this TV inspired premise into the movie's script/ blueprint, and this is where the weak links pile up.

The action scenes, directed by Leitch and filmed by cinematographer Jonathan Sela, are not in question—but are not out-ofthis-world superb. They look very Hollywood. Not sinister, like those in Bullet Train. Not gorgeously and profoundly crafted like those in John Wick Chapter 4 by the ingenious stuntman-turned-director Chad Stahelski. This film's PG-13 rating pretty much tells you that none of the action will be particularly grotesque, violent or over the edge. Scenes with speedboat chases, car chases, Cole jumping on helicopters, daring falls, etc. are standard issue. Glamorous at times. Cheesy at times, too. In fact, one long scene with a truck speeding down streets dragging what looks like a dumpster, features Gosling fighting an assailant. Even if you were wearing sunglasses, smeared with Vaseline, you could still discern the telltale green screen effects.

The lack of mind-blow-

ing, innovative movement,

fights and escapes puts unnecessary pressure on the plotline, which binds the action scenes together. This is where the shallow script's weaknesses become an obvious liability. The talky, unimpressive dialogue is usually insipid and never hysterical. Jody to the puppy-dog eyed Cole: "You are literally the last person on earth I want to see." The romance withers and doesn't give the two main characters a deep connection. The laughs, which are few and too subtle, don't appear for at least 30 minutes after opening credits. Wish the wackiness of the characters was wackier. The humor more laugh-until-you're-hoarse hilarious. Finding the missing leading man is the one solid plot device that should provide forward momentum. But it never provides the consistent push and pull that it

So many elements just don't' gel, or gel enough to take your focus off the actors trying to convince you that their characters are worth the effort. Also winking, nodding and talking to the screen is a weak, strained device. Ditto the split screen images. Even frenzied pacing (editor Elisabet Ronaldsdóttir), a bombastic musical score (Dominick Lewis) and dazzling costumes (Sarah Evelyn) can't compensate. It's enough to make target audiences wish they'd just strung the best, most kinetic parts of the film together, skipped the fluff and turned 2h 2 min of floundering storytelling into a 90-minute movie of almost nothing but non-stop action.

Gosling took what could have been a demeaning role, Ken in Barbie, and turned it into the funniest male performance of 2023. He can make a comic mountain out of a molehill and turn water into wine. He is animated in this film, whiny, brave and vindictive. But this time when he puts his own spin on Cole, he's performing without a net. You can see the quirky tricks and ticks for what they are. His Cole Seavers facade is see-through. Blunt has her sweetness. Waddingham chews up the scenery like she's overacting in a Broadway farce. Taylor-Johnson is smarmy enough to hate, which is a

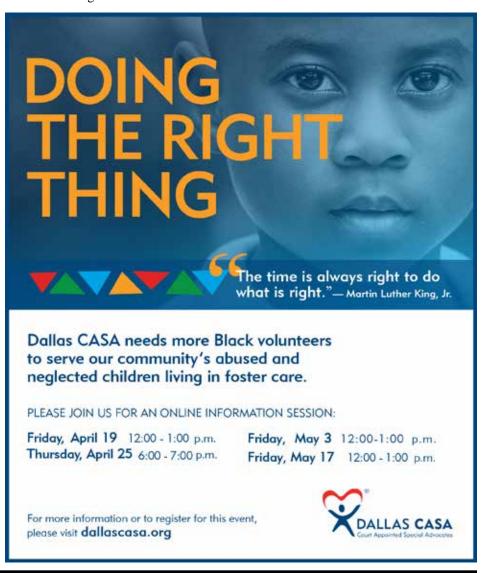
good sign. Other supporting cast members, from Stephanie Hsu as Ryder's assistant to Winston Duke as Cole's buddy, are fine in a production that flails.

It's easy to want more out of a project that had so many possibilities. In the shadow of John Wick: Chapter 4 and even Monkey Man, action films now must match a high standard. Even comedy action films can't coast. And if action scenes don't exceed expectations, what's in-between the fights, battles and car chases has even more pressure to succeed. The script and direction fail a project that should have been more fun and almost bullet proof. On the bright side, parents can take tweens and teens to this movie and

not be worried that they'll see something that'll scare them for life.

Someone needed to supply a heftier story, with all the goods that would flesh out the time in between all the mayhem. Someone with something between his ears. That didn't happen.

Visit Film Critic Dwight Brown at DwightBrownInk. com.



Biden-Harris administration showcases historic infrastructure progress during Infrastructure Week

By Stacy M. Brown NNPA Senior National Correspondent

As the Biden-Harris Administration launches Infrastructure Week, White House officials are hailing significant strides made under President Biden's Investing in America agenda, highlighting transformative outcomes spurred by the administration's robust infrastructure investments

"President Biden is delivering an 'Infrastructure Decade' that will benefit communities for generations to come," remarked a senior administration official, emphasizing the long-term impact of the administration's initiatives. The White House recently released an updated map that displays over 56,000 infrastructure projects and



awards that span communities in all 50 states, the District of Columbia, territories, and tribal lands, which highlights the scope of these efforts.

"These projects represent a tangible manifestation of our commitment to rebuilding America's infrastructure and enhancing its competitiveness," stated a White House spokesperson.

With nearly \$454 billion allocated from the Bipartisan Infrastructure Law, the administration has made significant headway in addressing critical infrastructure needs, including road and bridge repairs, clean water access, and internet

connectivity, the White House noted in a fact sheet. "We're seeing the results of our investments on the ground, from improved roads and bridges to expanded internet access for millions of Americans," noted a senior administration official.

Key achievements high-

lighted by the administration include the repair of over 165,000 miles of roads and the launch of more than 9,400 bridge repair projects, enhancing roadway safety and connectivity. "Investments in clean transit options have been a priority, with nearly 3,000 transit buses and over 5,000 clean school buses funded to date," emphasized a White House official.

Efforts to modernize airports and air traffic facilities have also been emphasized, with nearly \$15 billion allocated for airport upgrades nationwide. "Our focus is not just on rebuilding infrastructure but on modernizing it to meet the needs of the 21st century," stated a senior administration official.

Moreover, the administration has prioritized environmental sustainability, investing in initiatives to address legacy pollution and promote clean energy "Funding deployment. from the Bipartisan Infrastructure Law is supporting critical environmental remediation efforts, including the cleanup of Superfund and brownfield sites," The White House noted.

As Infrastructure Week unfolds, the administration is urging bipartisan cooperation and continued congressional support for key programs, such as the Affordable Connectivity Program. "Extending funding for programs like the Affordable Connectivity Program is essential to ensuring equitable access to essential services for all Americans," emphasized a senior administration official.

SMU, from Page 6

the Center for Presidential History, which serves as a hub of current and innovative research on the U.S. presidency, including significant collaborations with the George W. Bush Presidential Center at SMU. The center aims to advance a broader understanding of the presidency and to act as a valuable resource for scholars, students, media and the general public. The Harts' gift will ensure that the center and its Gergen Director will have the resources needed to train future leaders, engage with leading institutional partners and bring distinguished experts and international leaders to campus.

Gergen is widely recognized as a senior political analyst for CNN, a position he has held for more than two decades. He has a firsthand perspective on the presidency, having served as a White House advisor to Richard Nixon, Gerald Ford, Ronald Reagan and Bill Clinton. Gergen recounted his experiences with them and offered his own insights in his New York Times bestselling books, Eyewitness to Power: The Essence of Leadership Nixon to Clinton and Hearts Touched With Fire: How Great Leaders Are

Gergen also has worked as editor of U.S. News & World Report and a commentator on PBS News-Hour. He is the founding director of the Center for Public Leadership at the Harvard Kennedy School.

The inaugural David Gergen Director of the SMU Center for Presidential History, Jeffrey A. Engel, has served as the center's director since it was established.

"We are grateful for the Harts' continuing generosity and excited to continue the incredible legacy of David Gergen," said Engel.

"This gift is a significant boon to our research and teaching initiatives and, in particular, to our ongoing effort to improve civic discourse across our campus and community."

The gift to establish the Gergen directorship supports SMU Ignited: Boldly Shaping Tomorrow, the University's multiyear \$1.5 billion campaign for impact. The Harts' gift increases the number of endowed academic positions at SMU, furthering its position among peer institutions across the country.

"Bv commemorating David Gergen's achievements, the Harts continue to showcase the power that SMU donors have to create real-world impact far beyond our campus," said Brad E. Cheves, SMU vice president for Development and External Affairs. "Endowed faculty and leadership positions are vital to extending the University's excellence in teaching and research."

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U.S. Black Chambers, Inc. launches USBC resource hub supported by Wells Fargo

New Online Platform Offers Comprehensive Suite of Tools to Foster Growth, Sustainability, and Success for Black Businesses

(Black PR Wire) The U.S. Black Chambers, Inc. (USBC) proudly announces the launch of the USBC Resource Hub, an innovative online platform supported by Wells Fargo.

This resource hub is designed to provide Black businesses with a comprehensive suite of cuttingedge tools and programs to support growth, sustainability, and success.

USBC is committed to providing a fundamental pillar of entrepreneurial training and development to support the growth and success of Black businesses across the nation.

This essential work is grounded in our dedication to fostering economic equity and creating opportunities for Black entrepreneurs to thrive in today's competitive marketplace.

By offering a wide range of educational programs, technical assistance, and resources through the Resource Desk, USBC equips Black entrepreneurs with the knowledge, skills, and support they need to navigate challenges and seize opportunities.

This work is important because it helps bridge gaps in access to resources, information, and funding, ultimately empowering Black business owners to reach their full potential and contribute to the economic vitality of their comHub includes a range of key programs, such as:

- Technical Assistance: Access expert guidance and support through our chambers to navigate business challenges.
- Loan Programs: Benefit from a new loan program designed to help your business grow and achieve financial goals.
- Corporate, Supplier Diversity, Government and Matchmaking Programs: Sustain your firm with strategic partnerships and contracting opportunities for those seeking diverse suppliers.
- · Business Counseling, Accounting Services, and Referral Networks: Access

The USBC Resource professional advice and services to keep your business on track and financially healthy.

- Certification and Directory Programs: Enhance your firm's credibility and access new opportunities with various certification programs and increase your visibility for your services.
- On-Demand Webinars: Utilize a library of training sessions and educational content available on demand.

Alisa Joseph, VP Director of Programs, USBC, shared her perspective on the launch: "The USBC Resource Hub is a transformative step towards empowering Black businesses with the tools and resources they need to succeed.

This platform exemplifies our commitment to supporting economic equity and fostering a thriving business community."

Our impactful partnership with corporations like Wells Fargo enables us to expand our reach and enhance the services we provide.

Together, we deliver a comprehensive suite of innovative tools and programs that propel Black businesses forward. Through collaborative efforts, we can ensure a more inclusive and equitable business landscape, where diverse entrepreneurs have the chance to grow, succeed, and lead.

To learn more about the USBC Resource Hub and explore its wide range of offerings, visit https:// usblackchambers.org/re-

The U.S. Black Chambers, Inc. (USBC) provides committed, visionary leadership, and advocacy in the realization of economic empowerment.

Through the creation of resources and initiatives, we support a network of African American Chambers of Commerce and business organizations in their work of developing and growing Black enterprises. Learn more at usblackchambers.

REPORT, from Page 5

egon, Florida, and North Dakota—and the District of Columbia allow courts to reconsider sentences under specified conditions, such as age at the time of the offense and duration of incarceration. Meanwhile, California, Colorado, and New York focus their reviews on specific populations, such as military veterans, habitual offenders, and domestic violence survivors, respectively.

Moreover, the report underscores provisions allowing for compassionate release for federal inmates based on extraordinary and compelling reasons, as well as for the elderly age alone for those incarcerated in the District of Columbia.

Becky Feldman, Second

Look Network Director at The Sentencing Project, and author of the report, emphasized the critical role of Second Look legislation in addressing systemic issues within the criminal justice system. Feldman stressed the importance of these laws in combating mass incarceration, advancing racial justice, and promoting public safety. "Second look legislation is imperative to end mass incarceration, accelerate racial justice, and better invest in public safety," Feldman declared.

In response to the growing momentum of the Second Look Movement, The Sentencing Project launched the Second Look Network in March 2023.

Comprising over 250 members representing 100 organizations, public defender offices, and law school clinics nationwide, the network aims to provide comprehensive legal representation to individuals serving lengthy sentences. It also seeks to explore litigation strategies to expand second-look opportunities.

Officials noted that, as jurisdictions continue to embrace second-look legislation, the report underscores a shifting landscape in criminal justice reform efforts. With a focus on fairness, equity, and rehabilitation, the Second Look Movement could potentially stand out as a pivotal initiative in reshaping sentencing practices and promoting positive outcomes for incarcerated individu-

larly prominent in states like Texas, California, and Alaska, perceive the current climate as a harbinger of the chaos depicted in the film "Civil War." The movie portrays a fractured United States plunged into armed conflict, with factions vying for control amid governmental collapse and authoritarianism.

als and communities nationwide.

The Sentencing Project noted that there are currently about two million people in American prisons and jails—a 500% increase in imprisonment over the last 50 years. They said harsh sentencing policies, such as lengthy mandatory minimum sentences, have produced an aging prison population in the United States. Nearly one-third of people serving life sentences are 55 or older, amounting to over 60,000 people.

"Research has clearly established that lengthy sentences do not have a significant deterrent effect on crime and divert resources from effective public safety programs. Nevertheless, existing parole systems, like executive clemency, are ineffective at curtailing excessive sentences in most states due to their highly discretionary nature, lack of due process and

oversight, and lack of objective consideration standards," said Kara Gotsch, Executive Director of The Sentencing Project. "As a result, we've seen legislators consider and adopt second look legislation as a more effective means to reconsider an incarcerated person's sentence in order to assess their fitness to reenter society. While much work remains, we're thrilled to see this momentum across the country."

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WAR, from Page 7

With the polarization and unrest plaguing the nation, protests on college campuses have served as flashpoints for ideological clashes between conservatives and liberals. Recent demonstrations opposing Israel's actions in

Gaza have elicited strong reactions, with conservative politicians denouncing protestors as radicals, Marxists, and anti-Semitic. These tensions underscore a widening fault line within American society.

Meanwhile. secessionist movements, particu-

WHEELER, from Page 2

countability measures—including a legal requirement to deliver results.

The proposed ballot measure notes that 60% of the revenue would cover costs for homelessness services and 15% of that would be distributed to cities based

on the annual point-in-time count. Another 35.75% would support the L.A. County Affordable Housing Solutions Agency, which was created last year by the state Legislature to oversee homeless solutions.

Earlier Tuesday, hun-

dreds of supporters rallied outside of the offices of the Los Angeles County Registrar-Recorder/County Clerk's office to submit the signatures. The county requires 238,922 valid signatures in order for the ballot measure to qualify.

"Today, we stand at a critical crossroads in our

county's history," Yvonne Wheeler, president of the L.A. County Federation of Labor, said in a statement. "We have one of two options. Either we go about business as usual, or we can do something about it. Together, we can enact solutions to tackle the crisis head on, starting with the

Affordable Housing, Homelessness Solutions and Prevention Now measure."

Pete White, a representative of the Angeleno Project and executive director of the Los Angeles Community Action Network (LA CAN), said rent is "too damn high." He highlighted that the proposed measure

would uplift accountability with regular reporting, annual audits and performance evaluations.

According to the coalition, the county is expected to verify signatures within 30 business days and decide whether the measure qualifies to be placed on the November ballot.

STUDENT, from Page 1

duced payments under the program often failed to meet the accruing capitalized interest, making paying off loans next to impossible, while loan consolidation, which effectively reset the clock on loans, also caused problems, he explained.

The account adjustment process now allows DOE to give borrowers credit for past periods of repayment, as well as some periods of deferment and forbearance so they can meet the program's 25-year requirement for forgiveness. Close to a million borrowers have now received enough IDR credit to achieve loan forgiveness, he said.

The Public Service Loan Forgiveness (PSLF) program, which forgives nonprofit and government worker loans after ten years of repayment, was also mired with problems, said Minsky. Criticized for poor implementation of laboriously complex rules, the program had resulted in a near 99% rejection rate for seekers of loan forgiveness.

Biden's solution has been to relax some PSLF rules to allow retroactive credit similar to the IDR Account Adjustment program. The result has been a sea change, said Minsky, and it has been life changing for borrowers. Going from only a few thousand approvals prior to 2020 to almost 900,000 approvals recently, the PSLF program is now functioning to help people to afford to take on a low-paying job in the name of public service.

The Total and Permanent Disability (TPD) program now allows forgiveness for those who have been unable to maintain gainful employment due to a medical condition. From September 2021, loans of the disabled have been automatically discharged under the program.

These targeted initiatives have meant relief for over 4 million borrowers, said Minsky. Yet, because this is only a fraction of the 40 million who still owe loans, the administration is taking another shot at broad based relief, a plan B to mass loan forgiveness.

Released last month, the plan offers several pathways to relief for those who might qualify under existing programs but for whatever reason, have not enrolled in one. This will include borrowers experiencing some sort of hardship, said Minsky, such as other debts, expenses, and old age. It will also shelter those who have experienced runaway interest due to long-term deferment and forbearance or because their payments were too low to keep up with the accruing interest. The program is designed to wipe out debt for those burdened for long periods of time, said Minsky.

If a borrower's payment is not covering the interest growing on their loan, the federal government now subsidizes that for you, explains Michele Shepard Zampini, who works on federal policy for higher education access. Now, depending on the loan balance and the number of payments made, these loans can be paid off in much shorter terms.

After the halting of payments and interest during the pandemic under

Trump and Biden, students have found transitioning back to normal difficult, said Zampini. They are confused about the consequences of non-payment as they continue to face economic challenges.

After documented cases were found of people struggling to decide between paying for rent, food, and student loans, the Biden Administration forged the SAVE plan to allow payments low enough to make room for necessary expens-

The SAVE plan offers dramatic payment reductions for low earners and allows them to keep in good standing. It can also shorten the loan forgiveness timeline from 25 to ten years, said Zampini. Eight million borrowers have enrolled in SAVE, and of those, tens of thousands of borrowers have now received student loan forgiveness.

Minsky explained that the hope is that these new programs, forged under a new legal authority and with a long rule development process, will stand up to mounting legal challenges.

However, as Zampini points out, a lot of these programs are dependent on who is in the White House and can be overturned if

the administration changes hands.

As conservative states argue that nothing provides for this scope of relief, the bottom line is that a lot of the forgiveness has already been approved, Minsky said

Over recent decades, college expenses have largely shifted from public to private funding, with programs like the Pell Grant program, covering a much lower proportion of costs. In many ways, the student

loan program has become a replacement for public funding, said Minsky, Though it has helped many students that wouldn't have been able to attend college on their own, it has come with great public costs.

It will take government efforts at reinvesting in public education to see meaningful, structural change. Until then, we'll be stuck in a cycle of debt, which is not a good place for young people to get started, said Minsky.

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An Ounce of Wisdom www.NorthDallasGazette.com

Back in the Saddle Again

Dr. James L. Snyder

Finally, those five sick weeks of being are over, and my life is getting back to normal. Whatever normal is.

Five weeks is a long time to be sick, spend time in bed, and not know if it's morning or evening. There was a period when I was about ready to set up camp in the bathroom. That would've been a lot easier for me and less stressful.

But getting back to normal is a great delight. I'm unsure what I lost during those five weeks, but you can be sure I won't try to find out. What is behind me is behind me for good!

My first morning, I was in my office trying to figure out where I was and what project I was working on. Being at my desk behind my computer and working was a good feeling. I really didn't know how much I enjoyed it until it wasn't there anymore.

I guess being sick can have a positive aspect. While I was sick, I wasn't able to do the work that I wanted to do. That's always a terrible place to be. But



now that I'm over that, I'm sitting at my desk, looking around in my office, and looking at all the books I have on my shelves. Oh, it's a wonderful feeling.

Have my books missed me as much as I missed them?

But that's behind me; now, I need to press forward.

Another aspect of getting back in the saddle again are the meals that The Gracious Mistress of the Parsonage prepares. I'm not sure what she prepared while I was sick; I have very little recollection of what they were. At my first breakfast, I took a deep breath and realized

how delicious my breakfasts actually were. I'm looking forward to lunch with a great deal of antici-

pation.

I was starting to get back into my production routine, which took me a little while. After a little time, I was back into my routine. There is so much to do, and so much joy in doing it.

One afternoon I was sitting at my desk working on a project and a thought kept coming to mind. This thought just would not go away.

I got up and got a cup of fresh coffee, hoping that would solve my little problem. I sat down at my desk and got back to work, and wouldn't you know it, that thought was still bouncing back and forth in my mind.

I had enough to do to occupy my entire mind for the day, but for some reason, this little thought kept working its way into whatever I was doing at the time.

Don't get me wrong, I enjoy thoughts that come to me whenever they come. I want something fresh and new to invade my mind. But this thought was a little bit of a rascal.

Finally, I had enough, so I sat back in my chair and focused on this thought: "Wouldn't an Apple Fritter be a nice reward for getting back in my saddle?"

I will never know where that thought came from, but instead of rejecting it, like I should've, I embraced it. All I could think of for the rest of the afternoon was that Apple Fritter.

I couldn't remember the last time I had an Apple Fritter, but I believe when I did have one, I got into trouble. According to The Gracious Mistress of the Parsonage, Apple Fritters are not on my diet. Accord-

ing to her, I'm on a very strict diet.

I kept telling this thought, "You better not let The Gracious Mistress of the Parsonage hear what you're saying to me." I don't think that thought was listening to me; he was only listening to himself.

The idea of munching on a fresh, warm Apple Fritter was marinating in my mind. Nothing in the world can match that kind of deliciousness.

In a couple of hours, that thought bought me hook, line, and sinker. All I could think about was a fresh, warm Apple Fritter with a nice hot cup of coffee. That picture just glowed in my mind as I thought about it.

My problem was, how do I get an Apple Fritter? I'm sure The Gracious Mistress of the Parsonage would not be part of this kind of thing. She would rather I had a stalk of broccoli (yuck) than a nice Apple Fritter.

The more I thought about this Apple Fritter, the more I yearned for it. After all, I spent almost five weeks with some kind of sickness, I should have something to reward me for getting through it all.

My project is, how do I present this to The Gracious Mistress of the Parsonage? How do I present it in such a way that she will bite into it and let me have an Apple Fritter?

I hope this thought has friends who can help me think through this project.

That afternoon a Bible verse came to mind.

Philippians 4:8, "Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report; if there be any virtue, and if there be any praise, think on these things."

Some thoughts just aren't worth the time or energy. I need to control my thinking and think thoughts worthy of God.

Dr. James L. Snyder lives in Ocala, FL with the Gracious Mistress of the Parsonage. Telephone 1-352-216-3025, e-mail jamessnyder51@gmail. com, website www.jamessnyderministries.com.

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level, will help determine which patients might be best suited for novel therapies," Dr. Solomon stated.

The study's comprehensive insights were made possible by pooling data from four NIH-funded studies (ARIC, MESA, REGARDS, and Women's Health Initiative). "Since 3–4 percent of self-iden-

tified Black individuals in the United States carry this variant, a significant number are at elevated risk for developing cardiac amyloidosis, being hospitalized for heart failure, and dying several years earlier than expected," Dr. Selvaraj added.

With a better understanding of the risks associated

with the V142I variant, efforts to raise awareness and facilitate access to treatments will be crucial in improving outcomes for affected individuals.

Medical officials said the findings highlight the importance of genetic screening and personalized healthcare interventions in addressing the health disparities faced by the US Black population.

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RUSHEN, from Page 10

turing original vocals from Rushen. She has 14 solo albums to her name and a compilation album of her greatest hits, Anthology of Patrice Rushen. In addition to her accomplishments as a recording artist and musical director, Rushen has composed musical scores for film and TV, including Showtime's The Killing Yard; the Sundance Film Award-winning Our America; and the critically acclaimed Wonderful World of Disney telefilm, to name a few. Rushen also composed the theme song for the hit TV sitcom, The Steve Harvey Show.

She is currently com-

posing for film and TV, as well as working closely with organizations dedicated to establishing music education and mentorship programs for inner-city youth. Having just performed to a sold-out crowd at the New Orleans Jazz Fest, Rushen is also continuing a successful tour in Europe and the U.S. this summer.

A True Friend



Sister Tarpley *NDG Religion Editor*

As I was growing up in high school, there was a favorite saying that we use to say and write in our yearbooks.

"True friends are like diamonds, precious, rich and rare. False friends are like autumn leaves, they're found everywhere."

As a Graduate of 2017, there will be some individuals that will leave high school and will never see some of their classmates again. Some will remain friends longer in their lives.

This is something to ponder, "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 that you laugh



with and even at times you cry with. A friend who loves you when you don't know why?

A friend that just seems to understand you and who loves you no matter what you do.

A friend who you think of day and night one that shows up when the time is just right. 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. Honor your friend decisions and never try to make their dreams your revisions.

Respect their feelings and never make demands. Hold their love tightly in your heart and your hands.

Never be angry if you don't talk to them each day. For a heart can love you even from far away.

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

If I had my Life to Live

Over, I Would, ... go to bed when I was sick instead of pretending the earth would go into a holding pattern if I was not there for the day.

Burn a pretty candle sculpted like a rose before it melts in storage; and eat out of the best dishes in the house.

Talk less, listened and love more. Take the time to listen to my grandfather and/or grandmother talk about his or her youth and keep notes about the family history.

Cry and laugh more

while watching life and less while watching television. Give out more "I love you(s), more hugs and more I'm sorry(s).

But mostly, given another shot at life, I would seize every minute--look at it and really see it—live it—and never give it back.

I would cherish the relationships I have with those who love me. Think about what God HAS blessed us with in this life because then it's gone, all too soon.

(Editor's Note: This column was originally printed in May 2017.)







NDG Book Review: 'The Jazzmen' is a musician's must-read

By Terri Schlichenmeyer

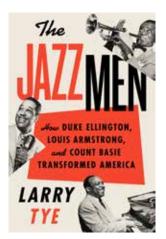
Your toes didn't wait long before they started tapping.

They knew what was coming, almost as soon as the band was seated. They knew before the first notes were played and the hep cats and jazz babies hit the floor to cut a rug. Daddy, it was the bee's knees but in the new book "The Jazzmen" by Larry Tye, if you were the Sheik on the stage, makin' cabbage wasn't all that swank.

Louis Armstrong was born in 1900 or thereabouts in a "four-room frame house on an unpaved lane" in a section of New Orleans called "Back o'Town... the Blackest, swampiest, and most impoverished" area of the city. His mother was a "chippie" and the boy grew up running barefoot and wild, the latter of which led to trouble. At age twelve, Armstrong was sent to the Colored Waif's Home for recalcitrant Black boys, and that changed his life. At the "home," he found mentors, father-figures, and love, and he discovered music.

For years, Bill "Count" Basie insisted that he'd grown up with "no-drama, no-mystery, and nobody's business but his," but the truth was "sanitized." He hated school and dropped out in junior high, hoping to join the circus. Instead, he landed a job working in a "moving-picture theater" as a general worker. When the theater's piano player didn't come to work one day, Basie volunteered to sit in. He ultimately realized that "I had to get out... of Red Bank [New Jersey], and music was my ticket.'

Even as a young teenager, Edward Ellington insisted that he be treated like a superstar. By then, his friends had nicknamed him "Duke," for his insistence on dressing elegantly and acting like he was royalty. And he surely was – to his mother, and to millions of



swooning female fans later in his life.

Three men, born at roughly the same time, had more in common than their basic ages. Two of them had "a mother who doted on... him." All three were perform-aholics. And for all three, "Race... fell away as America listened."

Feel up to a time-trip back a century or more? You won't even have to leave your seat, just grab "The Jazzmen" and hang on.

In his introduction, author Larry Tye explains why he so badly wanted to tell the story of these three giants of music and how Basie's, Ellington's, and Armstrong's lives intersected and diverged as all three were near-simultaneously performing for audiences world-wide. Their stories fascinated him, and his excitement runs strong in this book. Among other allures, readers used to today's star-powered gossip will enjoy learning about an almost-forgotten time when performers took the country by storm by bootstrapping without a retinue of dozens.

And as for the racism the three performers encountered? It disappeared like magic sometimes, and that's a good tale all by itself here.

This is a musician's dream book, but it's also a must-read story if you've never heard of Basie, Ellington, or Armstrong. "The Jazzmen" may send you searching your music library, so make note.



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