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Latino Voices for the Battered:

Paying it forward against
domestic violence
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ANN MOODY PLACE
the family place



The Family Place
Latino Board Members

Free Business Conference for Entrepreneurs

By Dallas ISD M/WBE Department staff

For over a decade, Dallas Independent School District's Minority/Women Business Enterprise Department, the City of Dallas and Dallas County Community College District have offered an annual business conference, where entrepreneurs gain invaluable success skills to help grow their business. The conference has provided pertinent information on how to do business with many public entities in the Dallas-Fort Worth area.

The Knowledge is Power conference is a half-day event comprising world-class training from subject matter experts, guest speakers, concurrent workshops as well as vendor and public entity expos. This event offers valuable knowledge, access to multiple public entities and delicious food — all at no cost to attendees.

PREVIOUS CONFERENCE TOPICS HAVE INCLUDED:

- How to Create a Capability Statement.
- Effective Marketing for Your Business.
- How to Write a Winning Proposal.
- Business Resources featuring signature sponsors: Greater Dallas Asian American Chamber, Greater Dallas Hispanic Chamber, Dallas Black Chamber and D/FW Minority Supplier Development Council.

This conference will benefit business owners of all disciplines and sizes. Businesses providing the following services or commodities are highly encouraged to attend: technology, food, office supplies, technology consulting and books. Over the years, many industries have attended the conference, including construction, nonprofit, consulting and culinary.

2019 Knowledge is Power Business Conference | Blueprint for Business Excellence

Saturday, April 27, 2019 | 8:30 am—12:00 Noon | Bill J. Priest Institute, 1402 Corinth St., Rd., Dallas, TX 75215 | Register Today Dallas ISD Minority Women Business Enterprise | www.dallasisd.org/mwbe



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**BUSINESS
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A GAME CHANGER FOR MINORITY AND
WOMEN OWNED BUSINESSES

APRIL 27
2019



FROM THE EDITOR

SHED HEAVY LAYERS, SHINE BRIGHT

With Spring here, it's time to put away heavy winter clothing and bask in the warmer, sunny days. This edition encourages you to take a similar approach in life: Shed negative influences, be your greater self and help make life brighter for those around you too.

Starting on page 14, you'll see inspiring reasons to do so from The Family Place board members — including domestic violence survivor-turned-school-principal Dr. Aaliyah Miranda. Simply donating your winter layers can make the day for domestic abuse victims at The Family Place.

If you're an aspiring or struggling entrepreneur, check out LiftFund's Women's Business Center (p. 22) and the free conference by the Dallas ISD Minority/Women Business Enterprise Department (p. 5). Paralegal students at El Centro College can look to a new scholarship opportunity for

professional growth (p.10). Meanwhile, young ladies curious about science, technology, engineering and math can visit the Girl Scouts' STEM Center of Excellence for further inspiration (p. 12).

After filing your taxes and maximizing your returns (p. 20), help make the Hispanic vote stronger in the May 4 elections for Dallas's next mayor, council and school boards (p. 7). Unwind thereafter at the Cinco de Mayo Fiesta in Pleasant Grove (p. 25).

I can't go without thanking you for allowing *Infórmate DFW* to grow and shine with you — we turn 10 this year! As long as you let us, we'll gladly continue our mission to promote and encourage the advancement of the Hispanic community.

Best wishes,
COCO SALAZAR
Editor-in-Chief

Publisher: Silvia Villarreal | Editor-in-Chief: Coco Salazar

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Make Your Vote Count in Dallas Elections

By Dallas County Commissioner
Dr. Elba Garcia



With the new year enters a new election cycle.

Now, I know what you're thinking, "I just voted. Didn't we just get done with an election?"

Yes, we did. But you know what they say: In Texas, there's always another election just around the corner. The next election will be in May, and we will be choosing a new mayor for Dallas and city council and school board members throughout Dallas County.

The national elections for Congress in November were important in deciding what direction we want our country to take. The president, Congress and state governor are in the news every day, and there is no doubt that these are important and powerful offices. But I think the elections this May are more important because these local offices affect our daily lives, from determining the kind of schools our children attend to the quality of life in our neighborhoods.

The mayor, city council and school board control the services we use every day. They decide how to spend billions of your tax dollars each year. Which streets get fixed, how often your trash gets picked up, policies for our police department, what and where developers can build, which schools stay open or get closed – all of these things that impact you, your family and our community will be decided by the people we choose this May.

Therefore, I urge you: Go vote and take control of the future of your community. Early voting is from April 22 to April 30, and Election Day is May 4. Find out if you are registered and where to vote and who is on your ballot by going to www.dallascountyvotes.org. You can also contact my office at 214-653-6670. We will be happy to give you whatever information you need.

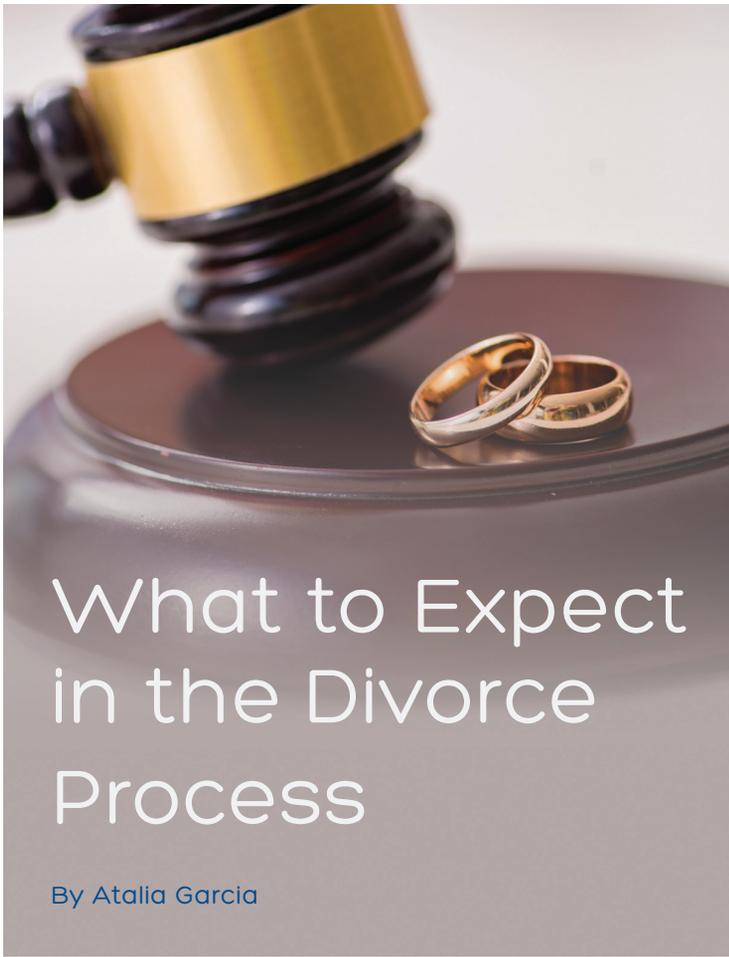
You voted in November and made a huge difference for our country. Your voices were heard in Washington and Austin. Now, make your voice heard at City Hall.

**Su voto es
su voz!
Adelante!**

Dr. Elba Garcia
Dallas County
Commissioner
District 4



Dr. Elba Garcia



What to Expect in the Divorce Process

By Atalia Garcia

With wedding season upon us, no one wants to hear about divorce. Unfortunately, about half of marriages end in divorce, so insight on the process is seasonless.

The divorce process can be very difficult or relatively smooth, depending on how long you've been married, whether you have children, the amicableness of the separation, and whether you and your spouse can agree on property and debt division. Because divorce is a major transition, Texas law encourages couples to thoroughly consider whether they should divorce and not rush through the process. To this end, Texas mandates a 60-day waiting period to finalize the divorce after the petition is filed.

The Texas Family Code does not require a person seeking a divorce to allege fault grounds. However, fault grounds can be asserted and, if proven, fault may be considered in awarding child custody and dividing marital property.

Divorces may either be contested or uncontested. If the terms of the divorce are agreed upon by each party, the judge may enter a decree conforming to the agreement without a trial. If a divorce is contested, there may ultimately be a trial to determine child custody, child support obligations and property division. The court can consider whether one spouse has a higher earning capacity or a large amount of separate property compared to the other spouse. Property settlements pursuant to a divorce are not only concerned with assets. The debts incurred by the spouses during the marriage must also be divided up and assigned to one spouse or the other.

Those are among the reasons it helps to have an experienced, compassionate lawyer to advise you on the issues that arise in divorce.

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Camps will have weekly themes within STEAM.

June 17 Computer Technology

June 24 Performing Arts (*Music, Dance, Theater*)

July 15 Natural Sciences

July 22 Career Arts
(*Cooking, Interior Design, Fashion, Floral Design*)

July 29 Computer Technology

Every Friday will culminate with a performance or exhibition or showcase for parents to see what their children have been working on all week.



Contact 4CommunityEd@dcccd.edu or 972-860-7114 for more information.



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New Scholarship for ECC Paralegal Students

By Amy Loftis, El Centro College marketing

If you're in the paralegal studies program at El Centro College, you may qualify for a scholarship from Thompson Law.

The Dallas-based, personal injury law firm is searching for candidates to participate in the Thompson Law Paralegal Student Scholarship Program. In addition to a paid internship with the firm, Thompson scholars receive a tuition payment of up to \$1,500 per semester for the third and fourth semesters in the ECC Paralegal Program.

"The rising cost of education presents a hardship many students struggle to overcome," managing partner Ryan L. Thompson said about his firm's desire to create the program. "Our team of personal injury lawyers believe this program will help students overcome those struggles, helping both our clients and future generations."

Eligible applicants must:

- Have a minimum GPA of 3.25 or grade equivalent in the paralegal program at ECC.
- Be willing to participate in a paid internship at Thompson Law, working a minimum of 20 hours per week during the school year and performing at a level commensurate with the company's high standards and needs.
- Have completed the first two semesters of the ECC Paralegal Program.
- Agree to a background check, if selected based on the above criteria.

Scholarship candidates should express an honest interest in joining the Thompson Law team as a full-time paralegal after graduation from the ECC Paralegal Program. To apply, candidates can email their materials directly to Thompson Law at hr@triallawyers.com.

The ECC Paralegal Program is approved by the American Bar Association. You can earn a paralegal associate degree in two years as a full-time student. Instructors include practicing attorneys and paralegals, so you learn from experienced professionals who are currently working within the legal field.

"We feel privileged that a paralegal program that is as highly regarded as El Centro's selected Thompson Law to partner with in this endeavor," Thompson added.

For questions about the scholarship program, call 1-800-LION-LAW and ask to be directed to the Human Resources Department. For more information about the ECC program, call 214-860-2269.



**Please join El Centro
for a special visit by
New York Times best-selling author
Elizabeth Acevedo
Tuesday, April 16
11 a.m., Performance Hall**

Elizabeth Acevedo, a National Book Award winner, will take part in a moderated discussion about *The Poet X* and take questions from the audience. *The Poet X* is about a young girl in Harlem discovers slam poetry as a way to understand her mother's religion and her own relationship to the world.

This event is free and open to the public.
For more information please contact
Samantha Schulze at ssschulze@dccd.edu
or 214-860-2092.



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Encouraging More Girls toward STEM

By Girl Scouts of Northeast Texas staff

The Girl Scouts of Northeast Texas continue innovating ways for girls in Dallas to explore the fields of science, technology, engineering and math.

Last May, the first-of-its-kind STEM Center of Excellence opened in South Dallas. Beyond a ropes course and bunk beds, there are robotics and bio-medical engineering workshops. This not your grandmother's Girl Scout camp! It's an adventure camp with a flair for and focus on STEM, hosting over 5,000 students per year in both Girl Scout and coed field trips and workshops.

The center is a favorite field trip location for Solar Preparatory Academy. Solar is both the all-girls STEAM school of the Dallas Independent School District and the flagship school of the Girl Scout Academy, where every student is a Girl Scout and every teacher is a Girl Scout Troop Leader.

Armed with the confidence Girl Scouts builds, Solar Prep students recently took a very special field trip – one that would be broadcast in classrooms across the United States.

Lucia, a third grader at Solar Prep, appreciated being able to share something she's passionate about with other girls.

"It was very special because I got an opportunity to show my love for robotics and science," she said.

The virtual field trip, called "Girls Get STEM: Unleash Your Inner Scientist," is available online in English and Spanish. It is a national partnership between Girl Scouts and Discovery Education. The Solar Prep Girl Scouts explored the topic of citizen science.

"A citizen scientist is someone who is not a scientist, but collects data like a scientist and sends it to real scientists for their research," explains Alicia, another Solar Prep scholar.

Girls learned about types of clouds from the top of the Moody Foundation Observation Tower. They contributed to Stream Selfie national research and participated in robotics challenges.

On the day of the online premiere, Solar Prep hosted a special watching party. Classmates of the girls who participated in the field trip enjoyed seeing their friends and the girl-centered message in the video.



"[The video] showed how girls can do amazing things – robotics, engineering, even exploring the wildlife," Lucia added.

To further enable girls to explore STEM-related college and career pathways, Girls Scouts also partners with the University of Texas at Arlington, a leader in STEM education.

For more information on the STEM Center of Excellence, visit stemcenter.gsnetx.org. To join Girl Scouts, visit gsnetx.org/join.

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**All Fort Worth ISD Pre-K and Kindergarten teachers hold state certifications, as well as 18-30 hours annually in specialized training.*

Online registration starts April 1. Learn more at www.fwisd.org/prek or call 817.814.2450

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A group of four people, two men and two women, are standing outdoors in front of a large, ornate, multi-tiered fountain. The fountain has water cascading down its tiers. The background shows a modern building with a grey facade and a fence. The sky is clear and blue. The group is dressed in professional attire. The man on the far left is wearing a dark suit, glasses, and a patterned tie. The woman next to him is wearing a black dress with white trim and white heels. The woman next to her is wearing a white dress with black trim and black heels. The man on the far right is wearing a dark suit jacket, a light blue shirt, and light-colored trousers.

From left to right, The Family Place Latino board members Javier Montemayor, Delia Jasso, Aallyah Miranda and Carlos Gonzalez-Jaime. Not pictured are Marissa Anchia and Erika Toledo-Mortensen.

Latino Voices for the Battered

Paying it forward against domestic violence

By Coco Salazar

Though family violence does not discriminate, Hispanics are among the most affected, making it crucial for Latinos to help govern organizations that assist victims in becoming survivors.

At The Family Place, the largest family violence service provider in North Texas, six Latino board members are ensuring the specific needs of Hispanic victims are heard and understood. Infórmate DFW met with four of these influential Latinos and The Family Place CEO Paige Flink to get insight into the pervasiveness of domestic abuse and how their collaborative effort is a step toward more violence-free homes.



A Safe Haven

The Family Place has worked to stop family violence since 1978, when a group of community volunteers organized the agency as one of the first family violence shelters in Texas. Today, it has three emergency shelters that provide 177 shelter beds each night, including 20 beds in the state's only shelter for men and children.

On average at the national level, nearly 20 people per minute are physically abused by an intimate partner. One in four adult women and one in seven adult men have been victims of severe physical violence by an intimate partner in their lifetime. Of the 1 in 15 children exposed to intimate partner violence each year, 90 percent eyewitness it, according to The Family Place website.

In Dallas alone in 2018, the city reported 15,425 family violence-related offenses and 24 murders. In Texas, intimate partner violence resulted in 136 murdered women in 2017, with Latinas comprising the highest percentage of victims — a strong indicator that many do not get or are too afraid to ask for help, Flink said. Language and fears of deportation are common barriers.

The Family Place served 13,016 clients last year. The majority of adult clients are female. Within its emergency shelters, African Americans account for about three-fifths of the population, followed by Hispanics at nearly one-fifth.

“There are cultural issues in the Hispanic community where intimate partner violence has been a long-time way of life,” Flink elaborated in an email statement. “For recent immigrants, they may not realize it is against the law. The Hispanic women we see are more likely to be married to their abuser. Also, if you are new in a country, to flee the only home you know to an unknown place is hard to do.”

Research shows that one in three Latinas have experienced domestic violence in their lifetime, yet half of Latinas who experience abuse never report it, and they are half as likely to report abuse compared to other ethnic/racial groups. Additionally, less than three in 10 Latinas have heard of intimate partner violence protective orders, with few aware of local domestic violence agencies, according to the National Latina Network website.

The Family Place empowers victims by providing safe housing, counseling and skills that create independence while building community engagement and advocating for social change to stop family violence. From psychotherapy for adults and children to locating resources that help with basic needs such as housing, jobs, legal assistance, food and child care, The Family Place offers all services free of charge and in both English and Spanish.

In its 41 years of existence, The Family Place has counseled more than 216,500 clients, provided lifesaving shelter to more than 25,000 women, men and children, and answered more than 615,000 calls for help. Through its services, more than 19,000 batterers have learned how to change their abusive behavior and approximately 6,500 students each year receive education on dating violence and healthy relationships.

Stepping Up for the Voiceless

Hispanics have traditionally been underrepresented in boardrooms across America. Although Hispanics reportedly account for nearly 18 percent of the U.S. population, they occupy less than 5 percent of board seats at both nonprofit and Fortune 500 organizations. That's not the case at The Family Place.

The Family Place's board is about 15 percent Hispanic, Flink said, with six seats occupied by Delia Jasso as vice president of public affairs, Aaliyah Miranda, Marissa Anchia, Erika Toledo-Mortensen, Javier Montemayor and Carlos Gonzalez-Jaime. The diversity of their experiences, expertise and perspectives serve to strengthen The Family Place.

Jasso brings a wealth of public service experience. Her work at The Family Place is “a labor of love,” she said, and comes full circle with her days as a former member of the Dallas City Council. While in office, Jasso chaired the city's Domestic Violence Task Force,

which was created back in 1987 to research, develop and monitor the city's response to domestic abuse.

"There's a great demographic of Latinas and Latinos who use this service and need help," Jasso added.

"I've vowed to be a voice. If there's no one asking the questions for the Latino community as a board member, nobody else will. ... We've got to ask the questions for the people who can't."

Miranda is the epitome of board members who can relate to specific struggles Latina victims face and the services needed to overcome them. A former client of The Family Place, Miranda used the lifelong skills she gained through the agency to leave an abusive relationship and focus on getting an education. She recently became principal of Juan Seguin Elementary School in Grand Prairie and will soon receive her doctorate degree in education. (See her full story on page 17.)

"I may not have money like other board members, but I have the insight," Miranda said. "I can tell you exactly what the clients' needs are and what resources they will take advantage of."

Among the input she's provided to keep The Family Place services relevant? Rather than opening bank accounts for victims, Miranda suggested placing a greater focus on teaching them money management skills such as how to pay bills and save "because abusers don't give you money to manage." In referring victims to The Family

Place, she also found a need for more immediate appointments to help prevent victims from changing their mind in seeking help.

For Montemayor, more than adding to his professional growth, serving on the board is his way of paying it forward to help deter domestic violence culture and negative Latino stereotypes. "The social determinants that I once thought were isolated to South Texas are just as pervasive here in Dallas in the Latino community," he said. The Family Place "resonated as something that I could give back to."

Growing up in the predominantly Hispanic, Rio Grande Valley area, a counselor told Montemayor at age 12 that he would never amount to anything beyond pursuing a vocational education. He went on to earn a master's in business administration and is currently working on a master's of jurisprudence in health law. The icing? As chief compliance officer and vice president of accreditation and regulatory affairs at Children's Health, he's among the nation's few Hispanics reportedly serving in C-suites.

Gonzalez-Jaime brings a business-oriented mind experienced in strategic planning and fundraising for nonprofits. Born and raised in Mexico, he exercised his bachelor's in industrial engineering before deciding to take on an MBA in Arizona. That led to business development and marketing roles at Hewlett-Packard and, subsequently, consulting for a children's museum and the Mexican government's ministry of culture. He will soon launch Latino Arts Project in Dallas to promote a greater understanding of Latino art, history and culture.

Gonzalez-Jaime said he supports The Family Place and its cause of empowering victims toward independence and better opportunities because he knows domestic violence is "a huge problem" for U.S. and other Hispanic communities.

"The Family Place does much more than give shelter to women and males; all the services it offers — from psychologists, nurses, dentists — help clients turn their life around," he added. "In most of our cases, we've been privileged. We have a responsibility to give back. ... Getting involved in the community is not about the community. It's about our country, and it's how we make it stronger."



How to Donate to The Family Place

Contributions to The Family Place ensure services are available to domestic violence victims for years to come.

In addition to credit card and check donations, here are other ways you can contribute:

Items and time - Donations don't always have to be monetary, volunteer for the organization or contribute clothing, personal and household items.

Special events - Attend and sponsor their fundraising events such as the Texas Trailblazer Awards Luncheon.

Matching Gifts - Check with your employer to see if they match your charitable contributions and donate for your volunteer hours.

Shopping - As a customer of Amazon and Tom Thumb, you can arrange to have these retailers donate to The Family Place programs.

For more information, visit <http://www.familyplace.org/donation/ways-to-give>, call 214-443-7770, or email: donors@familyplace.org



Call Her Dr. Miranda

A domestic violence
survivor's journey
to success

By Coco Salazar

A battered, teenage mom changing diapers at a daycare in her first job out of high school, Aaliyah Miranda was doomed for poverty and a continual cycle of domestic violence. She fought to become another kind of statistic.

In May, Miranda will graduate from Texas A&M-Commerce with a doctorate in education and educational administration. She'll be part of the elite 2 percent of Americans the U.S. Census Bureau reports as having a doctoral degree and, Miranda proudly pointed out, among the 1 percent of U.S. Latinas with a doctorate. This comes on the heels of recently being promoted to principal of Juan Seguin Elementary School in Grand Prairie.

"I promised my kids I would never be homeless again, and I started going to school," Miranda told *Infórmate DFW* of the motivation behind her success. "It's been a long journey."

Miranda made that promise nearly 20 years ago while taking advantage of the resources The Family Place provided to help her and her two sons survive domestic violence. She spent 30 days sharing a room with other families in an emergency shelter, 90 days living in transitional housing premises and five years going to counseling services to heal the trauma and continue strong.

Miranda turned to The Family Place after being in abusive relationship for eight years. A native of San Luis Potosi, Mexico, she met her ex-husband shortly after arriving to the United States. The abuse started early in the relationship, when she was pregnant with their first child at age 17.

She hid the abuse from her family. As the second oldest of eight, Miranda was too ashamed to go back to living under her mother's roof and bear criticism.

An attack outside her mother's house changed Miranda's fate. Her oldest son witnessed his father beating Miranda in a truck and ran inside to get help. Aware of the abuse, Miranda's mother provided information she'd heard on radio ads that eventually led to The Family Place.

"I came (to The Family Place) with a high school diploma, a 6-year-old and a 12-month-old, not knowing what was going to happen or be of my life," Miranda said. "I was scared. I couldn't even look people in the eye. I thought, I'm not going to make it."

Miranda now serves on The Family Place board of directors. She also volunteers in group meetings with victims to guide and encourage them to persevere and end the abuse cycle.

The Family Place "gave me the foundation and tools to believe in myself again and start moving forward," Miranda said. "It's not an easy process ... but I can tell you that it does work."

3 STEPS TO SURVIVE DOMESTIC VIOLENCE

True to her candid style of expression, here are three straightforward steps Miranda recommended for domestic violence survival:

1. **Be honest with yourself and accept your situation.**

Say, "I am a victim of domestic violence. I am in this situation." Once you do that, your eyes will open up. You will start looking at opportunities and for help, instead of complaining.

2. **Find your calling.** Whatever skill you have or are good at, hold onto it and become an expert. This will help you get out of the cycle and heal.

3. **Heal yourself.** Sometimes we don't think we deserve better. This becomes a cycle, and our kids do the same thing. Get help so that you heal and don't continue attracting the same type of men or women.

Bits & Bites
11th Anniversary

Bits & Bites: A Culinary Experience With a Cause
Proceeds benefit El Centro College's Food & Hospitality Institute – training and educating the Dallas-Fort Worth food and hospitality workforce for more than 40 years.

Sunday, April 14, 5 - 8pm
Dallas Arboretum – A Tasteful Place

- Chef-curated bites and wine pairings from more than 30 top chefs
- Live music and entertainment, including jazz vocalist Sierra Leone

The event is honoring **Doug Brooks**

Tickets are \$65 and can be purchased at www.foundation.dcccd.edu/bits-and-bites-2019.

Visit www.elcentrocollege.edu/bitsandbites for complete details.

For More Information and Sponsorship Opportunities
Email Steve DeShazo, Director of the Food and Hospitality Institute:
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How to Create a Power Team

By Dr. Virginia Wells



Building a team that gets more work done and spots problems quicker is more achievable than you might think.

I found the formula for creating the so-called “power team,” a group of people who are collaborative, supportive and build on each other’s strengths for a common goal.

Here are three ways to transform your current team into a power team:

- Identify each team member’s unique talents and motivations. One way to do this is to have a conversation with your team members to find out each of their personal stories. During this conversation, you will probably discover their motivations and frustrations. Remember: The more you invest in them, the more they will invest in you.

- Help new team members integrate into the team faster. A strategy to accomplish this is to send new members a handwritten welcome letter before their first day at work. On the new member’s first day, personally greet and introduce him or her to the team. Finally, assign a teammate to be their “buddy” or guide to get them up to speed regarding the company.
- Create a safe place where ideas flow freely without criticism. This safe place focuses on each team member’s voice being heard and encourages participation in an open discussion. The discussion should also support team members in speaking about problems and freely sharing thoughts, ideas and insights – no idea is too crazy or wrong.

When you decide you are ready to transform your team into a power team, call me or reach me via email at drvwells2010@gmail.com.

(214)923-9434

ACTIVATE Your Brilliance
With Dr. V Wells

TEACHING LEADERS HOW TO
THINK DIFFERENTLY
TO CREATE BETTER RESULTS!

Save to Maximize Your Tax Refund

Ahorra para Maximizar Tu Reembolso de Impuestos

By Amanda Arizola, Dallas Community Tax Centers assistant director

As tempting as it can be to spend all your tax return, incorporating it into a savings plan could help you earn more money.

Clients of the Dallas Community Tax Centers received, on average, 19 percent of their total annual income from their tax refund in 2018. That could be enough to save \$250, an amount research has shown can cover emergency expenses people often experience and keep them from a debt cycle.

DCTC, a Foundation Communities program, not only offers free tax preparation for individuals and families earning \$58,000 or less in a year, but also provides financial education and savings opportunities to stretch out tax refunds.

Here are three options that can help you create a savings plan prior to tax preparation:

- Identify and prioritize your bills, and plan for special purchases. Budget to have a clear understanding of your finances and simplify savings opportunities. Look at your expenses for opportunities to reduce high-cost bills or negotiate a better rate with your rent and utility companies. Also, plan for special purchases to make goals more manageable each month or paycheck.
- Split your refund between checking and savings accounts. Ever had a \$20 bill in your wallet and thought twice about using it because you did not want to break it? Similarly, placing money in a savings account triggers a second thought before using it for nonemergency items.

You can use Form 8888 to effortlessly designate a percentage or specific amount of the tax refund into your check and savings accounts. Your tax professional can easily make that happen, just provide the account and routing numbers for both accounts. Out of sight, out of mind is a good way to view this opportunity.

- Open a Dallas Saves account to increase your savings. As a taxpayer and DCTC client, you can open a Dallas Saves account and designate a portion of your tax refund into it. Launched in 2017, Dallas Saves is an incentive-based emergency savings account that adds money based on how much you put into the account in a year. DCTC provides light financial coaching to help encourage additional savings.

Dallas Saves incentive matches are as follows:

- \$50 - \$249 in savings = \$50 match.
- \$250 - \$499 in savings = \$100 match.
- \$500 or more in savings = \$200 match.

DCTC clients may sign up for Dallas Saves at any of our site locations from February through April.

To find a DCTC location, visit www.DallasTaxCenters.org, www.impuestosgratis.org or call 1-844-382-1040.



Por muy tentador que sea gastar todo tu reembolso, incorporarlo en un plan de ahorro podría ayudarte a ganar más dinero.

En el 2018, los clientes de Dallas Community Tax Centers recibieron un promedio de 19 por ciento de reembolso de impuestos del total de sus ingresos anuales. Investigaciones han demostrado que un ahorro de \$250 podría ser suficiente para cubrir los gastos de emergencia que la mayoría de personas a menudo experimentan y ayudarlos a no adquirir deudas

DCTC es un programa de Foundation Communities, que no solo ofrece preparación gratuita de impuestos para individuos y familias que ganan al año \$58,000 o menos, sino que también brinda educación financiera y oportunidades de ahorro para extender los reembolsos de impuestos.

Aquí hay tres opciones que pueden ayudarte a crear un plan de ahorro antes de que hagas la preparación de impuestos:

- Identifica y prioriza tus facturas, y planifica compras especiales. Haz un presupuesto para entender bien tus finanzas y simplificar las oportunidades de ahorro. Revisa bien tus gastos en busca de oportunidades para reducir las facturas de alto costo o negociar una mejor tarifa en compañías de alquiler y servicios públicos. Además, planifica compras especiales para que tus objetivos sean menos pesados cada mes.
- Divide tu reembolso entre cuentas corrientes y de ahorro. ¿Alguna vez tuviste un billete de \$20 en tu billetera y pensaste dos veces antes usarlo porque no quería gastarlo? De manera similar, colocar dinero en una cuenta de ahorros provoca una

segunda reflexión antes de usarlo para artículos que no sean de emergencia.

Puedes llenar el Formulario 8888 para designar un porcentaje o una cantidad específica de tu reembolso de impuestos en tus cuentas de cheques y ahorros. Tu asesor profesional de impuestos puede hacer que eso suceda fácilmente, solo proporcionala los números de cuenta y de enrutamiento para ambas cuentas de banco. Fuera de la vista, fuera de la mente, es una buena manera de ver esta oportunidad.

- Abre una cuenta de Dallas Saves para aumentar tus ahorros. Como contribuyente y cliente de DCTC, puedes abrir una cuenta de Dallas Save y destinar una parte de su reembolso de impuestos. Desde el 2017 se creo Dallas Saves, un incentivo de cuenta de ahorros de emergencia que agrega dinero según la cantidad que se deposite en la cuenta en un año. DCTC proporciona entrenamiento financiero elemental para ayudar a fomentar ahorros adicionales.

Los incentivos de Dallas Save son los siguientes:

- \$50 - \$249 en ahorros = \$50
- \$250 - \$499 en ahorros = \$100
- \$500 o más en ahorros = \$200

Los clientes de DCTC pueden inscribirse en Dallas Save en cualquiera de sus ubicaciones desde febrero hasta abril. Para encontrar una ubicación de DCTC, visita www.DallasTaxCenters.org, www.impuestosgratis.org o llame al 1-844-382-1040.



Acenette Gonzalez, owner of Maravilla Cacao and WBC client.

38 percent of all small businesses in the region, and 8 out of 10 new women-owned businesses are started by minority women. Acenette Gonzalez, owner of chocolatier Maravilla Cacao, is among those females. As she was contemplating launching her business, she visited WBC to fine tune her business idea and receive guidance.

"I took so much information with me, and it gave me confidence to start this new journey of entrepreneurship," Gonzalez said, reflecting on the experience.

WBC forms part of LiftFund operations that support the U.S. small-business community. Since 1999, LiftFund has provided more than \$44.2 million in small business loans to 3,066 entrepreneurs in North Texas alone. For every \$1 LiftFund lends, small-business owners generate \$14 in economic activity for their communities.

Giving a Hand Up to Female Entrepreneurs

By LiftFund staff

Females seeking to start or grow their own business now have the Dallas/Fort Worth Women's Business Center to tap for assistance.

Nonprofit small-business lender LiftFund and the U.S. Small Business Administration recently launched WBC to support women through one-on-one business advising, mentorship, trainings and capital. WBC's mission is to empower more women entrepreneurs and guide them to improve their financial positions, create new jobs and contribute to the economic growth of the community.

The mission contributes to DFW's momentum as a thriving region for female entrepreneurs. DFW reportedly recently ranked No. 12 among the top 50 U.S. metropolitan areas for growth in number of women-owned firms, experiencing a 116.9 percent increase over the past 15 years. Currently, women-owned businesses represent

WBC AT YOUR SERVICE

WBC offers services free of charge or at a low cost to accommodate every budget.

SERVICES ENCOMPASS:

- One-on-one business coaching.
- Business trainings and accelerator programs.
- Access to capital at a discounted interest rate through LiftFund loans.
- Helpful tools and business templates.
- Mentorship.
- A network of small business resources.

We invite you to schedule a one-on-one consultation with our business advisor, attend our business workshops or connect with us to learn more about how we can help your business thrive.

We are here to help you dream it, launch it, grow it!

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Elevating the Latino Business Voice

By Latino Business Speakers Bureau staff



Co-founders:
Raymond Arroyo,
Dr. Betty Uribe
and Dr. Adam Arroyos

There are about 5,000 professional speakers in the United States of which fewer than 100 are Hispanic. The Latino Business Speakers Bureau recently established to close that gap.

The bureau brings together strong, Hispanic business speakers of all industries and generations, from high-ranking executives in corporate America to highly successful entrepreneurs who've scaled their business to significant levels. These speakers will share their motivational stories to inspire purpose-driven action within the business community and serve as role models for other Latinos who aspire to become top-tier professional speakers in this country and beyond.

We seek for the bureau to comprise every influential Latino thought leader in every region of our nation. We are committed to shining the spotlight on them, growing their reach and impact, and making it easier for organizations to engage them for speaking opportunities aimed at motivating, inspiring and engaging leaders, employees and communities.

Our key goal is to engage exceptional business speakers to inspire, educate, and mobilize organizations that partner with us.

We strive to be the preferred partner for high-caliber Latino business leaders and organizations that support diversity in all of its forms.

The co-founders of this venture, Raymond Arroyo, Dr. Betty Uribe and Dr. Adam Arroyos, have extensive, professional networks that span the globe. Their strong brand of excellence, service to others and social capital are highly regarded. This is the bureau's key differentiator, and our speakers share the founders' core values of high ethics and unquestionable moral integrity.

Our speakers have proven expertise on business and leadership topics, and they are exceptional and engaging public speakers, often both in English and Spanish. The bureau provides a critical forum for speakers to collaborate with one another for great success and to amplify each other's voices. It also offers a solid platform for organizations to easily get to know and hire our speakers.

Through the bureau, we will amplify the Latino voice in business by partnering with the right organizations and selecting the top-tier speakers who will work with them.

For more information, please visit latinobusinessspeakers.com.





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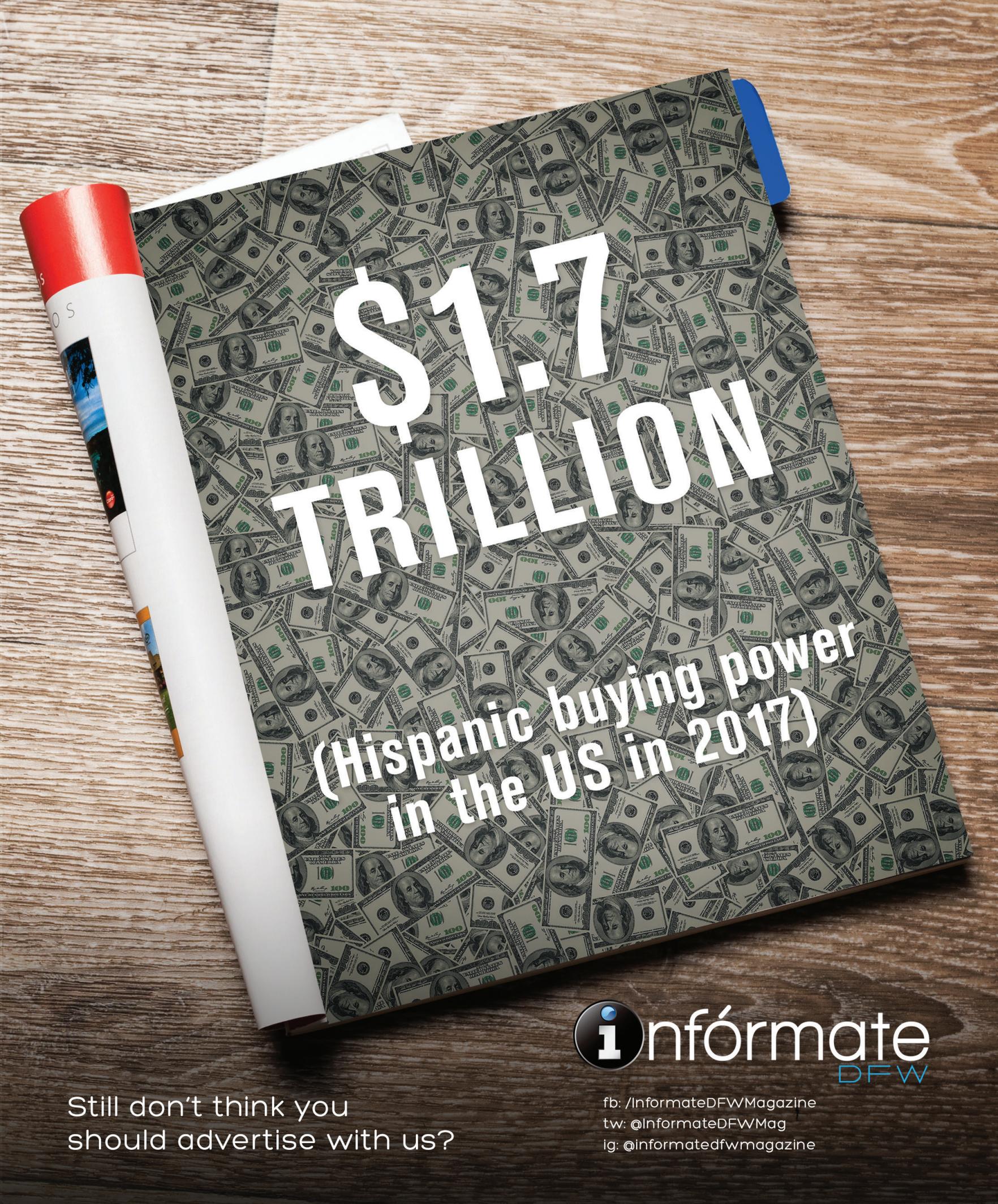
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