

Minority Opportunity News

"Our Ninth Year"
Established 1991

"The Paper of Choice"

July 1-15, 2000
Volume 9, Number 13

ACORN Challenges Institutions on Predatory Lending



Cover Story
Page 10

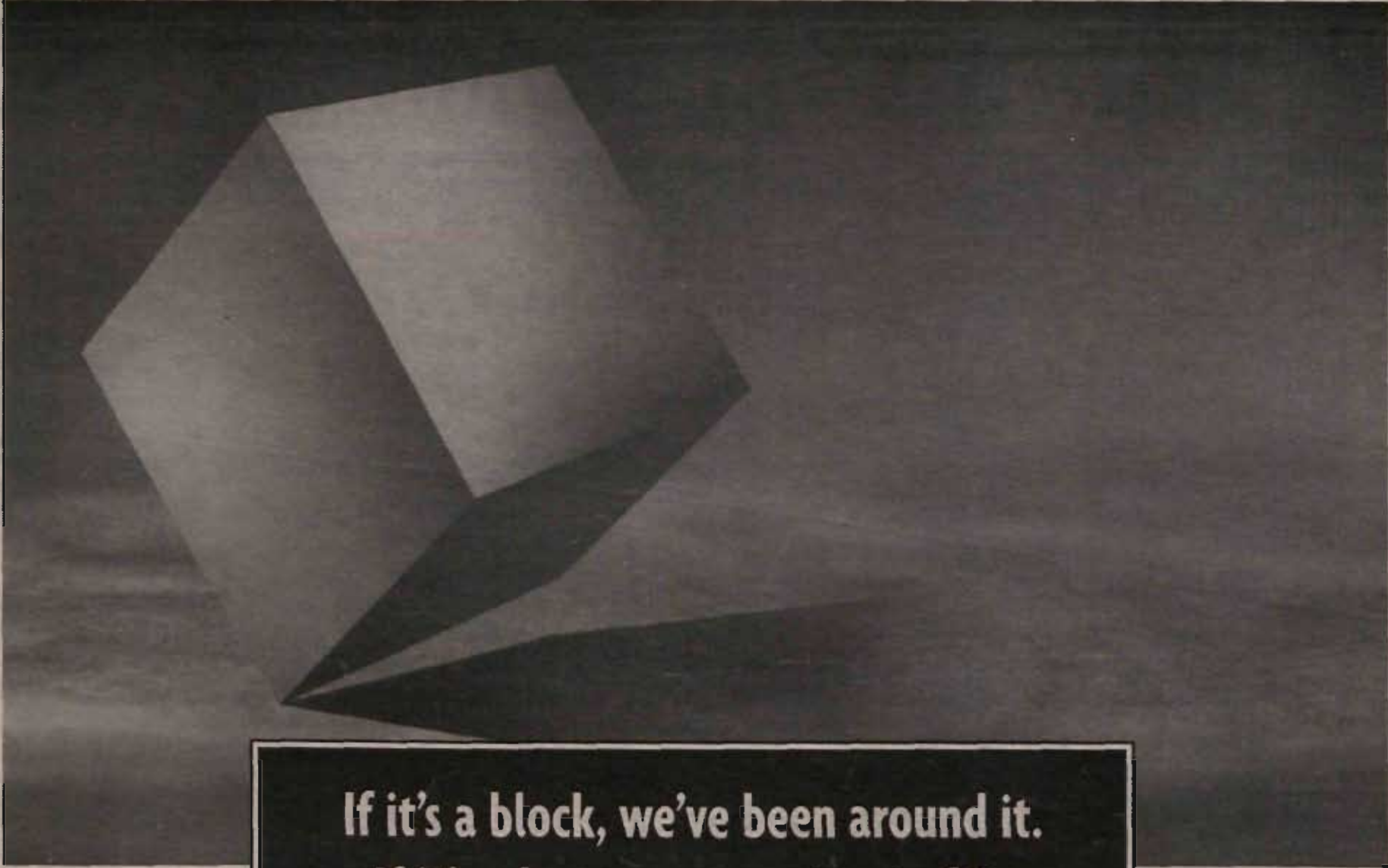


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Next Edition Features



Alpha Kappa Alpha Sorority, Inc. will hold their national convention in Dallas this year. In next edition, MON takes a look at one of the organization's programs, the Ivy AKAdemy and its benefits to the community.



Since their inception The 100 Black Men have been synonymous with leadership and community volunteerism. Soon this organization will hold its membership drive. In our next edition MON will take an in-depth look at these men and their organization. We will also find out what it takes to be in that great number "100".

July Milestone Moments

- | | | |
|-------|------|---|
| 1 | 1946 | United States conducted its first atomic test in the Marshall Islands |
| 2 | 1926 | Congress authorized the U.S. Army Air Corps. |
| 3 | 1930 | An act of Congress established the Veterans Administration. |
| 3 | 1962 | Jackie Robinson is named to the National Baseball Hall of Fame |
| 4 | 1802 | The United States Military Academy opens at West Point, New York. |
| 4 | 1817 | New York began work on the Erie Canal to connect the Hudson River at Albany with Lake Erie at Buffalo |
| 5 | 1975 | Arthur Ashe, Jr. wins the men's Wimbledon singles championship |
| 7 | 1838 | Congress declared railroads legal carriers of the mail. |
| 10 | 1919 | The Treaty of Versailles, signed by the Allies and Germany, is presented to the Senate |
| 12 | 1937 | Birth of William (Bill) Cosby |
| 14 | 1891 | Inventor J. Standard was awarded a patent for his refrigerator |
| 18-19 | 1848 | Elizabeth Cady Stanton called a women's rights convention in Seneca Falls, New York |

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Abusive lending practices follow similar patterns

What are the most common forms of predatory lending? Below, MON provides a catalogue of some predatory mortgage lending abusive practices.

1. Solicitations. Predatory mortgage lenders engage in extensive marketing in targeted neighborhoods. They advertise through television commercials, direct mail, signs in neighborhoods, telephone solicitations, door-to-door solicitations and mailbox flyers.

2. Home Improvement Scams. Predatory mortgage lenders use local home improvement companies essentially as mortgage brokers to solicit business. These companies solicit homeowners for home improvement work. The company may originate a mortgage loan to finance the improvements and then sell the mortgage to a predatory mortgage lender, or steer the homeowner directly to the predatory lender for financing.

3. Mortgage Brokers-Kickbacks. Predatory mortgage lenders also originate loans through local mortgage brokers who act as bird dogs (finders) for the lenders. Many predatory mortgage lenders have downsized their operations by closing their retail outlets and shifting the origination of loans to these brokers. These brokers represent to the homeowners that they are working for the homeowners, when in fact, they are working for predatory mortgage lenders and being paid kickbacks for referrals.

4. Lending to People Who Cannot Afford the Loans. Some predatory mortgage lenders purposely structure the loans with outrageous monthly payments knowing that when the homeowner reaches the point of default, they will return for refinancing which provides the lender additional

points and fees. Other predatory mortgage lenders, called hard lenders, purposely structure loans with outrageous payments in order to trigger a foreclosure thus acquiring the house and equity at the foreclosure sale.

5. Falsified Loan Applications, Unverified Income. In some cases, lenders knowingly make outrageous with the intent of selling the loan to an investor. To sell the loan, the lender must make the loan package appear to the investor that the borrower has sufficient income. The lender has the borrower sign a blank loan application form. The lender then inserts false information on the form (for example, fake employment), making the borrower appear to have a higher income.

6. Adding Co-signers. This is done to create the impression that the borrower is sufficiently credit-worthy, even though the lender is aware that the co-signer has no intention of contributing to the repayment of the mortgage.

7. Incapacitated Homeowners. Some predatory lenders make loans to homeowners who are mentally incapacitated by taking advantage of the fact that the homeowner does not understand the nature of the transaction or the papers they sign. Because of their incapacity, the homeowner does not understand the mortgage loan, does not make the payments and is subject to foreclosure and subsequent eviction.

8. High Annual Interest Rates. These lenders always charge unconscionably high interest rates, even though their risk is minimal or non-existent. Such rates drastically increase the cost of borrowing for homeowners.

9. High Points. Legitimate lenders

...continued on page 5

Protect yourself against predatory lending

Growing numbers of aggressive, or predatory, lenders offer their services to those who may be financially distressed, such as older persons who may have fallen behind on property taxes, need money for medical bills or face costly home repairs. Rather than providing supposedly easy access to money, predatory lenders use high-pressure salespersons, inflated interest rates, outrageous fees, unaffordable repayment terms and harassing collection tactics. Here are some suggestions on how to protect yourself against predatory lending.

Be cautious. Be wary of anyone who calls or comes to your door offering "bargain loans." Don't trust salespeople who promise, "No Credit? No Problem." Beware of claims with limited time offers. Be suspicious of anyone you didn't contact first, most legitimate mortgage lenders or credit companies don't solicit business by phone house calls.

Check it out. If you need to borrow money for home repairs, medical expenses or bill consolidation, shop around. Compare interest rates and total costs. A lower monthly payment is not always the better deal. Find out what the total cost of the loan will be before making a decision. Use the phone to check out any lender. Ask the lender for references and check them out. Check with your local Better Business Bureau for any company complaints.

Never act immediately. Avoid lenders who promise guaranteed, low-interest loans, take applications over the phone or offer next-day approval with payment. Say "No" to lenders who ask for up-front fees to cover a first loan payment and other expenses as

part of the application. You may never receive the loan or a refund.

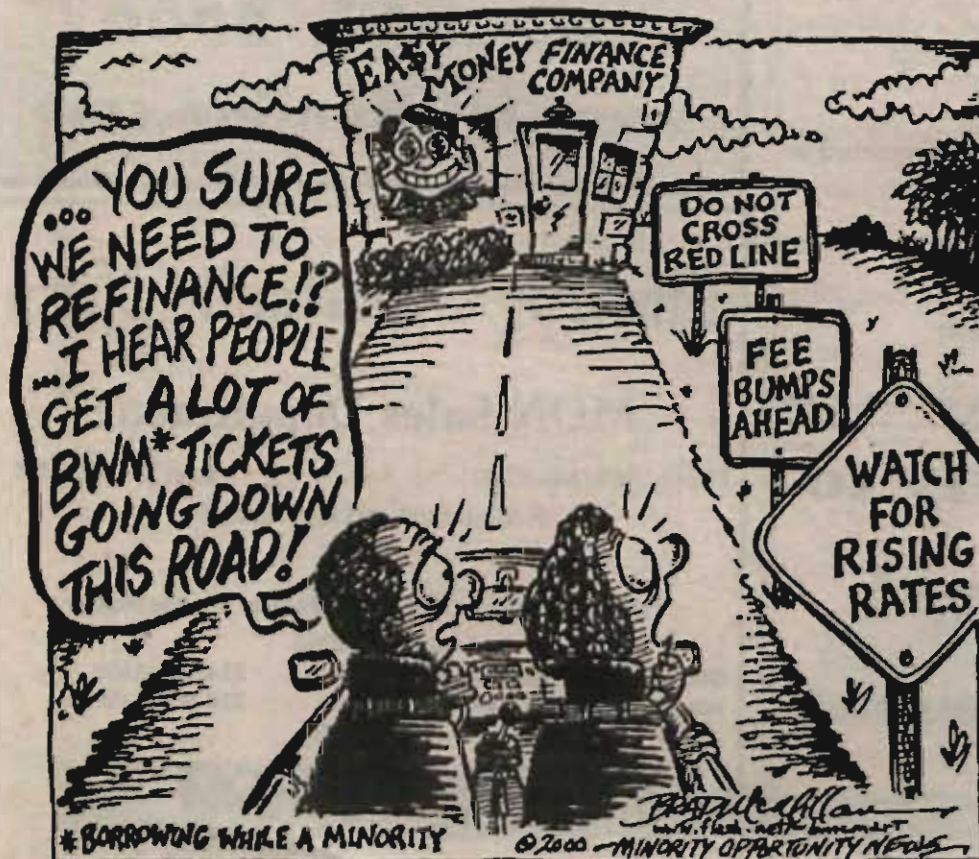
Ask questions. Before borrowing money know exactly what the lender is offering. Don't be afraid to ask questions if you don't understand. You have a legal right to know the total cost of the loan, the annual percentage rate, the monthly payments and repayment terms. Recognize that credit insurance only protects the lender, not the borrower.

Shop locally for loans. If you need a loan, look for a local financial institution. Ask yourself, "If I can't get a loan locally, why is this company who knows nothing about me willing to give me a loan?"

Read carefully before you sign. Whenever you borrow money, don't sign anything you don't completely understand. Always assume any paper you sign is a contract. You can insist on changing a contract that is not agreeable. If the lender won't change the contract, don't sign it. Before you sign any legal document, ask a lawyer or trusted friend to go over it with you, and be sure that all blank spaces are filled.

Avoid "balloon" payments. One way lenders can make loans sound very attractive is to make the monthly payment small but require a big "balloon" payment at the end of the loan period. Some may even have you wait to repay the entire principal amount at the end of the loan and promise to help you refinance when it comes time to pay it off. Watch out! This promise may be just an opportunity for the lender to charge you more fees and closing costs. Predatory lenders make much of their money by charging excessive fees each

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Minority Opportunity News

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North Texas United Methodists meet campaign goal

By Trina S. George

About a year ago, the North Texas United Methodists revealed plans for their largest financial campaign. This campaign, known as Vision 2020, sought to raise \$12 million in gifts and pledges by the end of 2000. Not only did the North Texas United Methodists reach their \$12 million goal, but as of June 2000, they have exceeded that goal by over \$500,000.

According to Robert Robertson of the United Methodist Church Dallas Area Communications, the gifts and pledges came from various sources. "Pledges were made by individuals, churches and corporate foundations," says Robertson. In fact, pledges ranging from \$75,000 to \$1.2 million came from several large-membership churches and \$1 million came from the Wichita Falls-based Prothro Foundation. This combination pushed the campaign near its halfway point almost instantly. Additional gifts from individuals and smaller membership churches made up the remaining amount, along with a \$500,000 matching grant from the Mabee Foundation of Tulsa, Oklahoma.

The Vision 2020 Campaign is a result of the expectant needs in North Texas says Robertson. The funds raised will be used to create new congregations, emphasize urban ministries and improve its camping and retreat facilities at Lake Bridgeport and Texoma.

"We want to continue reaching folks for Christ," says Robertson. "And the most effective way to do that is to start new churches, specifically in growing areas." Mary Brook Casad, Director of Mission for the

North Texas Annual Conference states, "We are trying a variety of ways to start new congregations emphasizing the variety of languages spoken within the bounds of the conference." Casad adds that they first identify language groups, and then try to secure leaders for Bible study, fellowship and worship in the language of the groups.

The emphasis on urban ministries is important to the North Texas United Methodists. "We don't want to run away from the core cities of Dallas and the Metroplex where ministries have been successful," explains Robertson. Under a new partnership between North Texas United Methodists and the denomination's New York-based General Board of Global Ministries, ten urban missionaries will start work within the twenty-county area. This partnership will create assignments ranging from the inception of ministries in downtown Dallas to providing worship services in as many as 60 languages in the area's multilingual communities.

Lake Bridgeport and Texoma, long used for youth retreats, are slated for expansion. "We want to stress the adult usage of the facilities," says Robertson. "We want individuals to escape the hustle and bustle of the city and get into spiritual formation and renewal." Not only is the goal to provide programs for spiritual awakening, but also the facility itself is going to expand. Dr. Marvin Guier, director of administration for the conference says that a 16-bed handicap-accessible cabin is about complete and early next year ground-breakings will be held for an adult lodge and dining hall.

charge points to borrowers who wish to buy down the interest rate on the loan. Predatory lenders charge high points but there is no corresponding reduction in the interest rate. These points are imposed through prepaid finance charges (or points or origination fees), they are usually 5 to 10 percent of the loan and may be as much as 20 percent of the loan.

10. Negative Amortization. This involves a system of repayment of a loan in which the loan does not amortize over the term. Instead, the amount of the monthly payment is insufficient to pay off accrued interest and the principal balance therefore increases each month. At the end of the loan term, the borrower owes more than the amount originally borrowed. A balloon payment at the end of the loan is often a feature of negative amortization.

11. Padded Closing Costs. In this scheme, certain costs are increased above their true market value as a method of charging higher interest rates. Examples include charging document preparation of \$350 or credit report fees of \$150, both of which are many times more than the actual cost.

12. Inflated Appraisal Costs. In most mortgage loan transactions, the lender requires that an appraisal be done. Most appraisals include a typical, detailed report of the condition of the house (interior and exterior) and prices of comparable homes in the area. Others are "drive-by" appraisals, done by someone driving by the homes. The former naturally cost more than the latter. In some cases, borrowers are charged a fee for an appraisal, which should include the detailed report, when only a drive-by appraisal was done.

13. Padded Recording Fees. Mortgage transactions usually require that documents be recorded at the local courthouse. Predatory mortgage lenders often charge the borrowers a fee in excess of the actual amount required by law to record the documents.

14. Credit insurance-Insurance

Packing. Predatory mortgage lenders market and sell credit insurance as part of their loans. The premiums for these insurances are exorbitant. As well, in some cases, credit insurance becomes a profit center for the lender and provides little or no benefit to the borrower.

15. Excessive Prepayment Penalties. Predatory mortgage lenders often impose exorbitant prepayment penalties. This is done in an effort to lock the borrower into the predatory loan for as long as possible by making it difficult for her to refinance the mortgage or sell the home.

16. Spurious Open End Mortgages. In order to avoid making required disclosures to borrowers under the Truth in Lending Act, many lenders are making "open-end" mortgage loans. Although the loans are called "open end" loans, in fact they are not. Instead of creating a line of credit from which the borrower may withdraw needed cash, the lender advances the full amount of the loan to the borrower at the outset. The loans are non-amortizing, meaning that the payments are interest only so that no credit will be replenished. Because the payments are applied only to interest, the balance is never reduced.

17. Paying Off Low Interest Mortgages. A predatory mortgage lender usually insists that its mortgage loan pay off the borrower's existing low cost, purchase money mortgage. The lender is able to increase the amount of the new mortgage loan by paying off the current mortgage and the homeowner is stuck with a high interest rate mortgage with a higher principal amount.

18. Shifting Unsecured Debt Into Mortgages. Mortgage lenders badger homeowners with telephone and mail solicitations and other advertisements that tout the "benefits" of consolidating bills into a mortgage loan. The lender fails to inform the borrower that consolidating unsecured debt into a mortgage loan secured by the home is a bad idea.

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Remaining federal affirmative action program in danger

By Angela D. Jones

The word from Capitol Hill is that the remaining federal affirmative action program is in danger of being eliminated. On March 21, the Senate Small Business Committee passed legislation that would create parity between what is known as the 8(a) Program, and the more recently-established Historically Underutilized Business Zones (HUBZone) program.

To help minority-owned companies obtain federal government contracts, the 8(a) program, established nearly 30 years ago, has awarded billions of dollars of contracts to minority business-owners; some even locally. Although the HUBZone program shares some similarities with the 8(a) program in awarding federal contracts, it differs by targeting businesses in areas with low incomes, high unemployment or located on Indian reservations. However, it does not stipulate minority ownership. When the HUBZone program was created as part of the Small Business Reauthorization Act of 1997, it was a "race neutral" alternative to the 8(a) program. At that time, the program would not replace or interfere with the 8(a) program. Now, both programs work concurrently without detracting from one another.

Under the proposed Section 612 of

the Small Business Reauthorization Act of 2000, the contracting officials have the discretion to use either program. However, the bill only provides a priority for 8(a) firms that are also located in HUBZones. Current statistics show that of the 5,500 8(a) firms, only 227 are approved under the HUBZone program, which would mean that elimination of approximately 96 percent of the 8(a) companies. Opponents believe that these "odds" make it likely that the 8(a) program would soon reach extinction. They believe that passing of the legislation couldn't come at a worse time, since there has been a gradual decline in the number of federal contracts going to minority-owned businesses.

While there is a clear divide among opponents and proponents of the issue,

ranking democrats on the House Small Business Committee, as well as members of the Black Caucus and the Minority Business Enterprise Legal Defense and Education Fund, have strongly opposed the bill. The largest opposition has come from the Hispanic caucus, since Hispanic-owned businesses are the fastest-growing minority-owned businesses. Congresswoman Nydia M. Velazquez from New York, the ranking democrat on the House Small Business Committee, has taken a firm stance on the issue and is soliciting support from other opponents.

Barbara Warner, communications director and spokesperson for Congresswoman Velazquez, says that the goal is to raise awareness because of its long-term effect.

"Supporters of the bill are saying that the HUBZone program is just as beneficial as the 8(a) program because

they believe there are a lot of minority-owned businesses that reside in low-income areas," Warner says. "Although this is true, there are still many more that are outside of these targeted areas. It is really an issue of opportunity with so many dollars at stake."

The issue of "HUBZone versus 8(a)" is scheduled to take place this month. MON will continue to keep readers abreast of the issue and will publish a follow-up piece on the outcome and its effects on local minority-owned businesses.



Congresswoman Nydia M. Velazquez, (D-NY), the ranking democrat on the House Small Business Committee, strongly resists the affirmative action program change.

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Construction/Maintenance Contract(s)

District: Dallas

Contract 6058-70-001 for POST AND CABLE FENCE in DALLAS County will be opened on August 3, 2000 at 1:00 p.m. at the State Office for an estimate of \$399,650.00.

Plans and specifications are available for inspection, along with bidding proposals, and applications for the TxDOT Prequalified Contractor's list, at the applicable State and/or District Office listed below. Bidders must submit prequalification information to TxDOT at least 10 days prior to the bid date to be eligible to bid on a project. Prequalification materials may be requested from the State Office listed below. Plans for the above contract(s) are available at reproduction companies in Austin, Texas at the expense of the Contractor.

NPO: 869

State Office

Construction Division
200 E. Riverside Dr.
Austin, Texas 78704
Phone: 512-416-2540

District Office(s)

Dallas District
District Engineer
4777 E. Hwy. 80
Mesquite, Texas 75150
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Commissioner Price concerned about citizens' apathy

By Janelle Gray

Dallas County Commissioner John Wiley Price recently held a meeting for members of the African-American community to discuss redistricting. "In the 20 years of redistricting, I've never felt so dejected," said Commissioner Price. Price's dejection was a result of the community's apathy regarding redistricting, including the lack of construction maps, plans, or any agenda for the drawing of the district lines.

Price said citizens should take the process of redistricting as a serious. When the state and senate representatives draw the lines, the growth in population must be considered so as to give the members of the community fair representation. Price said when there is no one to speak for the African-American community, it shows apathy. "I don't think we understand the urgency of this matter," said Commissioner Price.

Redistricting is the revision of the geographic boundaries of legislative, congressional or other districts used to elect members of a representative body. Districts are redistricted immediately following the release of the census.

Once these lines are drawn, Price believes the effects on the African-American community will be devastating due to misrepresentation or no representation at all. He says if there is no one at the table to help discuss what the community needs and their opinions on the district laws, public policy cannot be made to assist those citizens.

Price also compared African-American communities with those consisting of predominantly Hispanics and Anglo-Americans. Price said that both these groups are consistently represented and work progress within their own races. He charged the African-American community to follow their examples and work for their communities. "The community needs to become informed because this is going to affect us for the next 10 to 13 years. It is time we took this seriously," said Price.



Dallas County Commissioner John Wiley Price expressed outrage at the lack of concern of citizens at a recent redistricting meeting.

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...continued from page 4

time they refinance the loan.

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You can change your mind. The Truth in Lending Act allows you to

change your mind, for any reason, or no reason at all, within three days of signing a contract in which you use your home as security.

Get help if you have been victimized. Contact your county office of consumer affairs or the state Attorney General's office. You can find their numbers in the government lists in the phone book. If you are a victim of fraudulent loans, let others know to help prevent predatory lenders from victimizing others. Report the fraud to the Federal Trade Commission.

Dallas Community Television Crystal Award Winners



(Top right) Dallas City Councilman Leo Chaney congratulates a winner of the 2000 Crystal Awards. (Above) Jeannette Brantley-Wango displays her certificate for advocacy efforts for DCTV.

Photos by Wallace Faggett

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On The Move

Sweet Georgia Brown: Wins Lone Star Park Taste of Texas Bar-B-Que Festival



G.W. Hall, vice president of Marketing of Lone Star Park; Walter Williams, Owner of Sweet Georgia Brown Restaurant; and Amy Klockgether, Lone Star Park Taste of Texas Bar-B-Que coordinator.

GRAND PRAIRIE, TEXAS-Lone Star Park in Grand Prairie held its second annual taste of Texas Bar-B-Que Festival. Each year Lone Star Park invites some of the best known Bar-B-Que establishments in Texas to come out and allow customers to taste their Bar-B-Que. A panel of judges chose the best of the best. This year Sweet Georgia Brown Restaurant won the honor.

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CONSTRUCTION/MAINTENANCE CONTRACT(S)

District: Dallas

Contract 0092-14-065 for REPAINT BRIDGE in DALLAS County will be opened on August 4, 2000 at 1:00 pm at the State Office.

Contract 0092-14-066 for REPAINT BRIDGE STRUCTURE in DALLAS County will be opened on August 3, 2000 at 1:00 pm at the State Office.

Contract 0092-14-067 for REPAINT BRIDGE STRUCTURE in DALLAS County will be opened on August 4, 2000 at 1:00 pm at the State Office.

Contract 0196-03-206 for REHABILITATION OF AN EXISTING ROAD in DALLAS County will be opened on August 3, 2000 at 1:00 pm at the State Office.

Contract 2374-07-044 for ADD RIGHT TURN LANE in DALLAS County will be opened on August 4, 2000 at 1:00 pm at the State Office.

Plans and specifications are available for inspection, along with bidding proposals, and applications for the TxDOT Prequalified Contractor's list, at the applicable State and/or District Offices listed below. Bidders must submit prequalification information to TxDOT at least 10 days prior to the bid date on a project. Prequalification materials may be requested from the State Office listed below. Plans for the above contract(s) are available at reproduction companies in Austin, Texas at the expense of the contractor.

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State Office

Construction Division
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Phone: 512-416-2540

District Office(s)

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Minimum wage rates are set out in bidding documents and the rates will be part of the contract. TxDOT ensures that bidders will not be discriminated against on the grounds of race, color, sex, or national origin.

Negro league baseball players remembered for their skill, determination

By Jamila H. Thomas

As time moves toward the "lazy days of summer", basketball season is over and the rumbles of football teams are still distant sounds, America has time to revisit its favorite pastime—baseball. Baseball is the sport of legend, as stories of heroism on and off the diamond are passed down from one generation of fans to the next. Names like Ruth, DiMaggio, Williams and Mantle have infiltrated our society and become fixtures. Along with these great players, were several others whose names are not quite as familiar, some even totally unknown. Nevertheless, their stories are no less important or intriguing. They are the players of the Negro Leagues.



Josh Gibson

Today, African-American baseball players are common sites, but once games were played under segregation. Because of their color Negro league players were banned by the major leagues. They played their games far from the maddening crowds that embraced professional baseball in mainstream America. As a result these

players forged their own league, playing an exhausting schedule that at times included four games in a single day. They were forever on the road, while earning practically nothing for their efforts. Their style of play was aggressive most say they could play as well or in some cases, better than their counterparts of the major leagues.

Probably the most famous Negro Leaguer was Robert LeRoy "Satchel" Paige of Mobile, Ala. Paige was one of the best pitchers of all time. He played for the Pittsburgh Crawfords and Kansas City Monarchs between 1926-1950. In addition to his great pitches he was also known to put on a show. He had several names for his pitches including the Bee Ball, Jump Ball, Trouble Ball and The Midnight Rider. Then there was his most favorite Windmill



Robert LeRoy "Satchel" Paige

pitch, where he wound up his arm a couple of times, leaned way back, kicked his foot high in the air, and then just wait a moment.

Paige ended his career at the age of fifty-nine. There is no record of the amount of people he struck out or how many games he completed, but it is estimated at more than 2,600.

Another spectacular player of the Negro Leagues was Joshua "Josh" Gibson of Buena Vista, Georgia. Some say he was one of the best power hitters that ever lived, including Babe Ruth or Hank Aaron.

Gibson played for Homestead Grays and the Pittsburgh Crawfords 1929-1946. Most of the records that are documented show Gibson ending with 962 career home runs. During one year he hit more than 75 home runs, including his history-making hit out of Yankee Stadium. His lifetime bat-

ting average was .354 and during several seasons he hit more than .400. Gibson died at a thirty-six and went on to be inducted into the Baseball Hall of Fame.

Oscar McKinley Charleston of Indianapolis was a swingman of sorts in the league. He played center field, first baseman and was manager during his years with the Homestead Grays, Pittsburgh Crawfords, Philadelphia Stars and Indianapolis Clowns between 1915-1954. There were five seasons in which Charleston hit .400. His lifetime batting average is .357. His game antics included catching ball with his back to them as if he had eyes in the back of his head, and sometimes to entertain the crowd he would do a somersault before he caught the ball.

There was a lot of work for little pay in the Negro Leagues, but the players played the game from their hearts. Although some of the players never got the recognition they deserved, their efforts were vindicated with the integration of major league baseball, their admission to the Baseball Hall of Fame and lasting legacies of their play.

The Negro Leagues: Professional Baseball Teams

Atlanta Black Crackers

Baltimore Elite Gaints

Brooklyn Royal Giants

New York Black Yankees

Indianapolis ABC's

Baltimore Black Sox

Indianapolis Clowns

Kansas City Monarchs

Cuban X Giants

Hilldale Giants

Detroit Stars

Birmingham Black Barons

Chicago American Giants

Philadelphia Stars

St. Louis Stars

Homestead Grays

New York Cubans

Pittsburgh Crawfords

Newark Eagles

Memphis Red Sox

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ACORN challenges institutions on predatory lending

By Rufus Coleman

Members of the non-profit Association of Community Organizations for Reform Now (ACORN) are running a national campaign against predatory lending, the practice of financial companies providing overpriced loans that entrap low-income individuals.

These institutions intentionally charge customers more than they can afford. Often these customers don't know they have an adjustable rate loan,

one with a steadily increasing interest rate.

"ACORN has been after many of these institutions on a national level for years," said Liz Wolff, head organizer of Texas ACORN. "These practices are often unethical and illegal."

Predatory lenders also charge thousands of dollars in unnecessary fees, sometimes adding up to as much as 10 percent of the original loan amount.

According to ACORN, eight out of 10 refinancing loans in Dallas' poorest neighborhoods come from subprime lenders. About half were targeted as

predatory lenders due to their adverse lending practices.

ACORN members have accused The Associates, a subprime lender, of practicing these questionable tactics, and demanded they sign a "Best Practices" statement and create a package that allows victims of predatory lending to gain loans at reasonable rates and terms.

David Sandor, a spokesperson with The Associates, says the company caters to people who often aren't qualified to get low interest loans because of bad credit or debt, but all of its practices

are fair.

"We try to provide credit opportunities to people of all incomes, ages and credit experiences," Sandor said. "And we don't make loans that people can't pay back. Ninety-seven percent of our clients always pay for their loans on time, which says that they aren't in over their heads."

Sandor said he was open to dialogue with ACORN. He claims that The Associates was one of the few institutions to allow its clients to lower their interest rates after consistent and on-time payments.

"ACORN has staged public, offensive demonstrations in many of our branches," said Sandor. "We don't wish to begin dialogue in this way. It's just not how we do business, but they can call us any time to begin a dialogue."

Dallas ACORN, the largest grassroots organization in the country, has 15 neighborhood groups and more than 4,000 member families in Pleasant Grove, South Dallas, Oak Cliff and West Dallas where many of these high-interest loans are made.

The Associates services approximately 46,000 customers. While Sandor acknowledges there are finance companies that take advantage of customers, he said his company does its best to accommodate all of its borrowers.

"ACORN is seeking a utopian lending system where everyone, regardless of their credit history or debt, can take out a loan at the same low interest," Sandor said. "That's just not the nature of the marketplace or risk-based lending."

But ACORN says it is thinking of victims of predatory lending like Ms. Georgie Adams, the 82-year-old African-American woman who had only four more years to pay on her home. Although she had good credit, she was paying 16 percent interest plus 10 percent in fees.

"There are very few banks in my neighborhood, but I get calls and flyers



ACORN leaders work against predatory lenders and their unfair practices.

used at used car dealerships are applied with these loans," she said. "There are a lot of upfront costs and they use phrases like 'we have to do this now.'"

The problem isn't just predatory lending, Wolff said. These types of loans are possible because many banks won't lend in low-income neighborhoods.

"Often the harmful finance companies are filling the vacuum left by banks

work with minorities and we've concluded that the only means to do this is by lawsuit."

ACORN claims that Wells Fargo used its "Community Calculator" online search engine to help potential homebuyers find suitable neighborhoods.

However, according to the civil lawsuit in Dallas federal court, Wells Fargo used racial descriptions to categorize neighborhoods.

The suit also alleges that the program directs residents in minority neighborhoods to ward other predominantly minority zip codes.

"So if I'm relocating from predominantly African-American community like Singing Hills in Dallas to Chicago, this system will send me to another predominantly African-American neighborhood," Wolff said. "And if I'm moving from a white area, it'll move me to another white area in Chicago."

Wells Fargo's Internet descriptions include "low-income" neighborhoods, as areas where 86 percent of the residents are blacks who "tend to purchase fast food and takeout food from chicken restaurants."

Another category is "Middle Class Urban Families," where 90 percent of the residents are black and "wine coolers are popular."

The community calculator identifies another low-income neighborhood category as "west coast immigrants," where 70 percent of the population is Hispanic and "speaks Spanish at home."

"They are including some of the worst racial stereotypes possible," said Michael Daniel, the Dallas attorney

who sued on behalf of ACORN. "With all the fuss about police profiling, can you imagine what would happen if this sort of thing were on a cop Web site?"

Wells Fargo said that the bank is only trying to help home buyers find the right place to live and that the Community Calculator is "designed to help customers make informed buying decisions using criteria such as education levels, housing characteristics, household by type, crime index and population." The Community Calculator is not designed to use race as a tool to guide home buyers' decision making," Wells Fargo said and declined commenting further.

The suit alleges violations of the Fair Housing Act and seeks a court order that would force Wells Fargo to remove the racial descriptions from its Web site and "any other appropriate relief." Since the suit began the questionable phrasing has been removed from its web site.

This isn't the first time accusations of racial discrimination were made about the banking industry nor the first time ACORN has been the voice of these complaints. For years community activists say banks practice "redlining," where they avoid doing business in heavily populated minority neighborhoods. The redlining complaints spurred lawmakers to require home lenders to make annual disclosures about the volume of minority loans.

ACORN alleges the data filed with federal regulators shows that Wells Fargo's mortgage unit, previously known as Norwest, had a disgraceful record in minority lending.

ACORN member Ruth Isaac of Dallas, filed suit against Norwest in April because statistics show the mortgage lender made only a few home purchase loans in black and Hispanic



ACORN frequently holds information sessions like the one above to inform homebuyers and the community about property purchasing trends.

from companies promising easy money all the time," said Sheila Nunley, an ACORN leader. "It turns out that 'easy money' and the high interest rates and fees that go along with it are actually very hard."

According to a study by ACORN, low-income borrowers and low-income neighborhoods received three times as many of these high-interest loans. Neighborhoods of 80 to 100 percent minority populations are about six times as likely to receive high-interest subprime loans. The study says that figure is lower for neighborhoods with smaller minority populations.

To protect against this kind of lending, Wolff suggests borrowers shop around, and if they're uncertain about what they're seeking, get loan counseling from ACORN.

"Often the same pressure tactics

and institutions that won't lend to people in poor neighborhoods," Wolff said. "They're filling that vacuum with bad opportunities, but we must also deal with the institutions that created this situation."

Presently, ACORN has joined in pursuing a lawsuit against Wells Fargo. Wolff said the company used the Internet to discriminate against minorities and encourage racial segregation in neighborhoods.

There are also concerns about the company's lending practices.

"The number of loans made to the African-American community by Wells Fargo is extremely low," Wolff said. "And they seem to be marketing high-interest loans to African-Americans. And on a national level, ACORN has attempted to get these companies to



ACORN not only works against predatory lending but several other unfair practices in other industries including the medical industry and some of its practices.

neighborhoods between 1996-98.

Attorney Daniel amended the suit to include ACORN, which has 125,000 members, as a plaintiff and to introduce the allegations that Wells Fargo is using its Web site as a discriminatory tool.

Wells Fargo said that it has been the nation's leading mortgage lender to ethnic minorities for the past five years.

Arts & Entertainment



Night Vibes

By Ché Hill



Looking for a spot to go and chill after hump day? Well then you can pick any event being thrown by UEntertainment. When it comes to packing the house and keeping the place jammin', it doesn't get any better than the spots where Skip Braziel, Will Murphy, and Suzie Oh decide to have a party. Mel's On Main where the trio holds a 6:30-9:30 happy hour stays packed, featuring a Femme Fatal evening full of the hottest music by DJ TDK, music giveaways, and great food.

Ladies get in free while guys pay a \$5 cover charge. The three co-owners of UEntertainment describe the company as Unique.

Universal and Urban. "We want to bring people to Deep Ellum to see local artist's perform, and showcase their talents to the masses," says Braziel one of the co-owners. Check out Mel's On Main Wednesdays after work. The owners are Chef Bruno Mella and Judy Chorbajian. They're located at 2612 Main Street at Good Latimer.



Gospel artist Richard Smallwood performs at a recent workshop concert at Paul Quinn College.

Photo by Wallace Faggett



Lil' Kim signs autographs at a recent simulcast to promote her new album.

Photo by Frank Lott

What's Happening in the Hood



Jay-Z (left) takes a break from his performance at K104's Summer Jam for a shot with the station's Skip Cheatham.

Photo by Frank Lott



K104's Skip Murphy and his bowling team strike a pose after winning the title at Cheryl Smith's Don't Believe the Hype Bowl-a-thon

Photo by Frank Lott



A multi-voice choir assisted Smallwood with showstopping performance.

Photo by Wallace Faggett

Eyeing the Arts

By Stephanie Ward

Patrons new to art collecting are sometimes confused by the difference between an art gallery and an art museum. In most cases, the difference is a simply matter of money and ownership.

Art galleries are usually privately owned businesses that sell art for personal use and are set up to make a profit. While most museums don't sell the artwork they feature. The artwork inside museums is either part of a permanent collection, which means the museum purchased it, or that is a traveling exhibit.

Dallas is definitely an art town with approximately 28 museums of various types, and they all offer a peak inside history and culture.

One of the most popular museums in the city is the Dallas Museum of Art. The permanent collection includes several wonderful images by Monet, Matisse and Pablo Picasso. Also on permanent display is a powerful collection of sculpture, including pieces by Rodin and Henry Moore. The museum always has a special exhibit going and it has a cool gift shop and restaurant.

The museum is located at 1717 N. Harwood St. Hours of operation are

Tuesday-Sunday 9 a.m. to 5 p.m. For information call 214-922-1200.

Museum of African-American Life and Family Culture is a treat, huddled in the middle of Fair Park. The huge dome shaped building is only a teaser for the neat things inside. It is the only museum in the south-west devoted to preserving African-American art and culture.

The museum houses a number of permanent collections including the largest collection of folk art in the United States, featuring Clementine Hunter, David Butler, Mose Tolliver and others. The museum is located at 3536 Grand Ave. in



One of the pieces on display at the Dallas Visual Art Center's Mosaics exhibit

Fair Park. The hours are Tues-Sat 12-5 p.m. and Saturday 10 a.m.-5 p.m. and Sunday 1-5 p.m.

The Dallas Museum of Natural History is an indoor adventure and a palace of information for those fasci-

nated by nature. This is the only collections-based, research-driven public natural history museum in the area. With archaeologists and paleontologists on staff, the museum not only repackages and interprets scientific knowledge but also actively expands its frontiers.

Since its founding in 1936, the museum has played a significant role in documenting, describing and showcasing

Texas' vast natural diversity. The current collection of over 280,000 specimens includes the world's largest exhibition of Texas wildlife habitats, and the first mounted Texas dinosaur. The Dallas Museum of Natural History is located at 3535 Grand Avenue in Fair Park. The Museum is open 7 days a week from 10:00 a.m. to 5:00 p.m. Admission is \$5.00 for adults, \$3.00 for children (3-18) and senior citizens, and free for children under 3 years of age. The Museum offers free admission every Monday from 10:00 a.m. to 1:00 p.m. to members of the Dallas Museum of Natural History.

As I mention, there are plenty of great museums to see in the city, all unique and hold a story of a cultural past. I hope you can find one that peaks your interest. Other museums of interest include:

Doll House Museum of the Southwest, 2200 N. Lamar.

Sixth Floor Museum, 411 Elm Dallas

Biblical Arts Center of Dallas, 7500 Park Lane.

Frontiers of Flight Museum, Lovefield Main Terminal

CELEBRATE Events

NOW PLAYING AT A THEATER NEAR YOU

The Patriot

Mel Gibson plays South Carolina plantation owner Benjamin Martin haunted by his past in the French and Indian War, who joins in the Revolutionary War only after the Redcoats bring death to his doorstep.

Me, Myself & Irene

Jim Carrey stars in the Farrelly brothers' film about a Rhode Island cop suffering from split personality disorder. Carrey's character switches between Charlie a mild-mannered man and Hank a belligerent jerk with no social boundaries.

Chicken Run

A claymation film that finds chickens on Tweedy's Egg Farm hatching a plan to escape from their confines on the farm before the owner finds a new way to feather her nest-turning chickens into chicken pies. Mel Gibson, Julia Sawalha and Miranda Richardson head the voice cast.

The Perfect Storm

George Clooney and Mark Wahlberg star in the adoption of Sebastian Junger's epic drama about a vicious sea storm of 1991 and the crew of the Andrea Gail.

Shaft

Samuel Jackson stars in this remake of the classic motion picture of the 1970s. Jackson plays a New York cop, John Shaft, who must face down criminals and crooked cops. Vanessa Williams and Busta Rhymes also star.



R&B foundation honors performers

Stevie Wonder and the late Marvin Gaye head the list of performers to be honored at the Rhythm & Blues Foundation Awards, which will take place Sept. 6 in New York City. Wonder will receive a lifetime achievement award and Gaye will get a legacy tribute and Atlantic Records co-founder Ahmet Ertegun will receive a founders' award. Other honorees include Chuck Berry, Betty Wright, the Chi-Lites and The Impressions. The ceremony will be held at the Manhattan Center with Smokey Robinson as master of ceremonies.

Dennis Miller joins Monday Night Football

Standup comic Dennis Miller will join Al Michaels and Hall of Famer Dan Fouts as a three-man NFL team. Miller will continue to do his weekly half-hour "Dennis Miller Live" series on HBO. Melissa Stark and Eric Dickerson will be sideline reporters. Stark will replace Les Visser.

Country Music Hall of Fame inducts new members

Charley Pride will become the first black inductee into the Country Music Hall of Fame at ceremonies Oct. 4. Pride is best known for his signature song "Hello Walls" written by Willie Nelson. Fellow inductee Faron Young committed suicide Dec. 1996. He was best known for the 1972 hit "It's Four in the Morning". Young also co-founded the Music City News magazine and owned a talent agency and several publishing companies.

SPOTLIGHT

Ballet company hosts dance seminars



The National Folkloric Ballet of Mexico's 3-week dance camp begins July 10 at Booker T. Washington High School. The founder, director and choreographer of the National Ballet, Silvia Lozano, will teach the seminar.

The National Folkloric Ballet of Mexico will conduct a dance seminar July 10-29 at Booker T. Washington High School for the Performing and Visual Arts. Participants will experience the rich culture and history of the dances of Mexico, taught by one of Mexico's national treasures, Silvia Lozano. The seminar is open to all intermediate and advanced dancers for a morning or afternoon session. Scholarships are available for the seminar's three-week course.

The National Folkloric Ballet of Mexico

was named the Official Company of the Mexican government. The ballet has performed in more than 30 countries over five continents, at the opening ceremonies of Epcot Center in Florida and is one of the leading ambassadors of Mexican culture.

Take advantage of the performing opportunities that might arise with this internationally acclaimed dance company. For more information about the dance seminar, call Walley Godinez at 214-339-3005.

Zany trio returns to Dallas for theater performances

The Flaming Idiots, a trio of madcap jugglers and comedians, will return July 7-16 to the Dallas Theater Center's Kalita Humphreys Theater, 3636 Turtle Creek Blvd.

The Flaming Idiots are variety artists featuring skills such as juggling, whipcracking, and balloon eating. They last performed at the Dallas Theater Center in 1998 where they were regular performers at Scarborough Faire in Waxahatchie for 15 years before performing last February for Off-Broadway's New Victory Theater. The group has appeared on "The Tonight Show



The Flaming Idiots will perform several shows at the Humphreys Theater July 7-16

with Jay Leno," "Comic Strip Live," "Sunday Comics," and "America's Super Showcase."

The Flaming Idiots began performing in 1984 in Texas. The group consists of Kevin Hunt, Rob Williams and Jon O'Connor, who met while working as actors at Scarborough Faire. Performances are Fridays and Saturdays at 8 p.m., and Sundays at 2:30 p.m. A musical trio, led by Thomas A. Nuendel on violin,

will accompany the Flaming Idiots. For more information and tickets call 1-888-464-2468.

July 1-3

The Essence Music Festival 2000 will be held in New Orleans featuring musicians in the genres of jazz, R&B and hip-hop. The Festival will also feature vendors selling Afrocentric items and cuisine. For more information and tickets call 800-488-5252, 504-522-5555, or 225-761-8400.

July 1-9

Dallas Summer Musicals presents the play "Parade" based on a true murder trial in Atlanta in 1913 that develops into a circus. The play will be performed at the Music Hall in Fair Park. For more information call 214-373-2380.

July 1-October 22

The Dallas Museum of Natural History, 3535 Grand Avenue, Fair Park, Dallas, is hosting "Texas Dinosaurs: Life and Death in the Big Bend", and exhibit on Texas dinosaurs. The exhibit includes a life-size T-Rex. For more information call 214-421-3466, ext. 200 or visit www.dallasdino.org.

July 6-29

The Second Annual Hispanic Playwright's Festival runs Thursdays through Sundays until July 29 at the Ft. Worth Orchestra Hall, 4401 Trail Lake Drive at Granbury Road. For showtimes and other information call 817-921-5300.

July 7-August 20

Jubilee Theatre is hosting "The Book of Job" the gospel musical by Joe Rogers and Rudy Easman at their location, 506 Main Street, Ft. Worth. For more information and tickets call 817-338-4411 or e-mail jubilee@startext.net.

July 11-23

Casa Manana presents "The Best Little Whorehouse in Texas" at the Bass Performance Hall, for Tuesday through Sunday performances. For more information call 817-332-2272 or visit www.casamanana.org. For tickets call 817-467-ARTS or 214-631-ARTS.

July 16

Third Eye and The Black Academy of Arts and Letters are sponsoring a book review of Intellectual Warfare by Jacob H. Carruthers at the TBAAL, Dallas Convention Center, 650 S. Griffin Street, Dallas, at 3:00 p.m. Admission is free. For more information call 214-743-2440.

DreamWorks production hatches claymation comedy

As a child did you ever want your dolls, action figures, or chickens to come to life and speak? Did you envision them as prisoners trapped behind barbed wire where every escape attempt is thwarted, fearing for their very lives and dreaming only of the outside world? Probably not. Those ideas probably sounded a little far-fetched to you but it's life for the inmates at Tweety's Egg Farm, where any chicken who doesn't put breakfast on the table can wind up as dinner!

However, Ginger (Julia Sawalha) and her fellow flock are determined to break out before they meet a "fowl" fate. Time is running out as the greedy owner of the farm, Mrs. Tweety (Miranda Richardson), finds a new way to feather her own nest by turning chickens into chicken pies. Now, with the help of Rocky (Mel Gibson), the cocky but charming "lone free ranger", the chickens hatch their own most spectacular plan to fly the coop in the story of poultry in motion...CHICKEN RUN.

Mel Gibson, Julia Sawalha and Miranda Richardson head the cast, which also includes Jane Horrocks, Lynn Ferguson, Imelda Staunton, Benjamin Whitrow, Tony Haygarth, Timothy Spall and Phil Daniels.

Presented by DreamWorks Pictures in association with Pathe, "Chicken Run" marks the first full-length feature from Aardman, the Academy Award-winning team behind the popular Wallace & Gromit shorts, and is created with Aardman's distinctive brand of clay animation, which is referred to as "live action in miniature." Jeffrey Katzenberg, executive producer and principal partner in DreamWorks SKG, describes "Chicken Run" and Aardman's style of storytelling as "somewhere between fantasy and reality. Clearly it's not real life, it's done with a big wink, but it invites us as an audience to travel into the world that they alone are able to create."

Peter Lord and Nick Park directed "Chicken Run" from a screenplay by Karey Kirkpatrick, based on a true story by Lord and Park. Peter Lord, David Sproxton and Nick Park produce

the film, with Jake Eberts, Jeffrey Katzenberg and Michael Rose serving as executive producers, and Carla Shelly as the line producer.

Be sure to catch "Chicken Run" in the theaters before the chickens fly the coop.



Ginger (Julia Sawalha, left) and Rocky (Mel Gibson) must find a way out of the pie machine before they are turned into chicken pot pie in the clay animation comedy adventure "Chicken Run."

END OF GAME NOTICE



GAME #147

July 31, 2000 will be the last time you can play *Holiday Surprise* #147. However, winning tickets may still be redeemed until January 27, 2001.

Cash prizes up to \$599 may be claimed at any Texas Lottery retailer. Prizes totaling \$600 or more are redeemable at one of the 23 Texas Lottery claim centers or by mail. For more information, please call the Texas Lottery Customer Service Line at 1-800-37-LOTTO (1-800-375-6886).



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3. Be responsible,Be on Time.
4. Must be able to attend all rehearsals.

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The Wellness Diary

Summer sunshine can bring more than fun

By Delmetria L. Millener

Summer is here, and in Texas, things heat up pretty quickly. Jet skiing on the lake, parties, lazy afternoons and lemonade are essential ingredients for fun. But more important than fun is summer safety.

With the record-breaking temperatures that Texas is known for, the threat of heat illness poses concern for health safety, and is a major concern of the Texas Department of Health (TD of H) this summer.

According to TD of H Bureau of Vital Statistics, in 1998, heat related illness was the cause of 98 deaths in Texas. So starting this summer, TD of H has initiated measures that will educate the community on heat related illnesses and precautions.

Heat illness occurs when the body does not replace lost fluids and salt that are lost during perspiration. The result is dehydration or illness. TD of H reports, "the body normally cools itself by sweating, but the combination of high temperatures and high humidity can cause the natural cooling system to work over time." The report also notes, "when humidity is high, sweat does not evaporate efficiently, preventing the body from releasing heat quickly. This heating of the body to dangerous levels may result in a heat illness."

Some warning signs are feelings of weakness or dizziness. When these symptoms are evident, "people should find shade and drink water," says Emily Palmer, TD of H public information specialist. "Those are just light symptoms, but there are more serious symptoms that could lead to death," she says.

Children and the elderly are most susceptible to heat related illnesses. It is suggested that children wear loose fitting clothes and drink plenty of fluids, especially water, to protect themselves from heat illness. "We sug-

gest that the very old and children drink lots of water. Plain old water is the best thing," says Palmer. She adds, "Try to avoid drinks with alcohol and specifically sugar and caffeine."

Palmer also gives suggestions on how to physically avoid the summer heat. "Plan strenuous outdoor activities for late evening, or very early morning when the sun is down," she says. "For those working outside," says Palmer, "they should take plenty breaks. And it is very important that we do not bundle children up because their bodies do not have heat systems developed," she says. Often children and pets are left sitting inside locked cars with the windows barely cracked. Palmer advises that this is very dangerous.

Palmer also notes that those taking medications such as diuretics or antihistamines can find themselves at an increased risk of becoming ill. This is due to the combination of the medications and heat that could dry out the system and cause the body to lose a significant amount of fluids and salt.

TD of H also advises everyone to wear sun block and hats, remain in cool places as often as possible, eat properly, get plenty of rest and visit the doctor at any sign of severe headaches and nausea, extreme muscle cramps and dizziness.

TD of H is striving to make people aware of the seriousness of this issue. "Our agency tries to educate the public on health related issues," says Palmer. "One of our main goals is to educate and prevent problems before they occur," she says.

One of the best ways to do this is to check on your neighbor or any elderly person that you know and make sure they are staying

...continued on page 22.



Keeping an Eye on Texas

Keeping cool in the Texas heat

The temperature in Texas is rising, and with high temps comes heat-related illness and even death. The best defense against heat-related illness is prevention.



Heat precautions include:

- Never leave anyone, including pets, in a closed, parked vehicle.
- Drink plenty of fluids, but avoid drinks with alcohol, caffeine or a lot of sugar. Start drinking fluids before going out into the heat.
- Take frequent breaks when working outside.
- If you do not have air conditioning at home, go to a mall or other public place with air conditioning.
- Check frequently on people who are elderly, ill or shut in.
- Check with a doctor about the effects of the sun and heat exposure when taking certain prescription drugs, especially diuretics or antihistamines.
- At first signs of heat illness—dizziness, nausea, headaches, muscle cramps—move to a cooler place, rest a few minutes, then slowly drink a cool beverage. Seek medical attention immediately if conditions do not improve.

SOURCES: Carole Keeton Ryland, Texas Comptroller of Public Accounts (www.window.state.tx.us) and the Texas Department of Health.

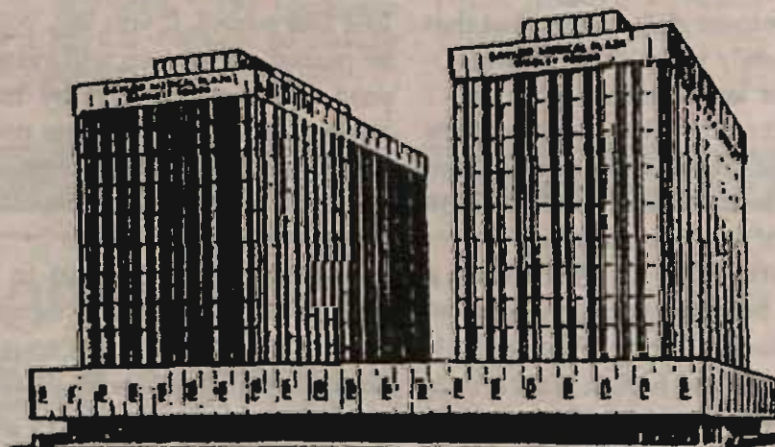
DEPRESSED AGAIN?

The Department of Psychiatry at the University of Texas Southwestern Medical Center of Dallas is conducting research sponsored by the National Institute of Mental Health on cognitive therapy for depression. **Treatment is free.** The symptoms of depression include:

- Depressed or sad mood
- Loss of interest in activities
- Difficulty sleeping or sleeping too much
- Feeling slowed down
- Feeling tired or having low energy
- Feeling guilty or worthless
- Changes in weight or appetite
- Difficulty concentrating

If you have experienced these symptoms more than once in your life, are drug free and not currently in psychiatric treatment, please call the Psychosocial Research and Depression Clinic at 214-648-5351.

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**Ron
Shaw**

"Do You Have Enough?"

Pt 2

2 Cor 8:9

We talked about wealth and riches in the last column, and we revisit that same topic. After that column a teenager asked me if it was wrong to have riches. A young man asked me why more people don't have enough. These type questions fuel the discussion as to whether God intended everyone to be rich. We've already talked about the heart issues that surround wealth; let's now talk about the technical issues. Our text says that Jesus though he was rich became poor so that we through his poverty might become rich. Although there is much debate about this passage, one thing is clear, God has always intended for us to enjoy life without lacking the things we need.

A 9-year-old boy once asked if it was possible for everyone to be rich. His question cuts to the heart of the issue that our society has always faced. Why are there "haves" and "have-nots"? In God's system, everyone should have. That's always been desire and design.

I'm always amazed at how we blame everyone else for our problems instead of accepting responsibility for our lives. The truth of the matter concerning the "have-not" is that if we operate according to God's wisdom, we will have. No one who operates by His system becomes a "have not". I don't mean to suggest that we all will become millionaires, but that we absolutely will not go lacking.

In our last session I gave you 7 facts to consider about riches. They all address the heart issues. Let's look at the technical issues. 1. Riches are a crown of the wise according to

Proverbs 13:24. In other words, a person's financial situation may be due to them making unwise decisions. If you are foolish with a little and do not learn to better manage your funds, you will be even more foolish with a lot. Too many Christians continue to violate this principle. Wisdom dictates the degree of wealth in which you operate. If you do not have enough, it could be that the level of wisdom you're operating in is insufficient for what you desire. I've often said,

"What we have is related to what we know". What we don't know can be deadly but what we don't know how to apply is frustrating. You may have the knowledge but not the know-how to apply the knowledge.

2. God uses material riches as a test and training tool. Luke 16 says if we can't be trusted with unrighteous mammon (material wealth), how are we to be trusted with true wealth. Obviously, material wealth isn't considered by God as true wealth. It can't be true wealth because it was created. The creature can't be more, real than it's creator. True wealth isn't monetary or materialistic. Nevertheless, how we handle our material wealth indicates how we will handle real spiritual power. How we use material wealth is a test of our ability to handle true wealth. The greatest test we must pass is understanding the purpose of material wealth. Jesus said it's to be enjoyed but not trusted.

Finally, we must settle the issue of whether it is God's will for us to be wealthy. According to our text, it definitely is. Why would He plan for Jesus to sacrifice His wealth for us if He didn't will for us to have it?

It is God's will for us to have more than enough. I'm convinced that the reason we don't prosper is because we have not passed His test. Just like school, if you fail, you may be passed on but you will eventually pass out. You may get by but not always. With God there are no short cuts to material wealth. Application of his principles results in realization of his promises.

Again, "rich" means to have enough. The question we've asked is do you have enough? Enough for you and your household, or enough for you to accomplish God's plan to bless the world? What is it that you need to know that you don't know that keeps you from experiencing his abundance? What have you done with what you have? Have you passed the test with the wealth that you have? Have you settled the issue about God's will for your prosperity?

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Around The Town

On-going

The SHARE! High School Exchange Program needs volunteer families to host international exchange students for the 2000/2001 school year. For more information call 1-800-414-3738 or 1-800-321-3738.

Volunteers are needed to sew clothes and blankets for premature infants. For more information call The Volunteer Center at 214-826-6767 or visit www.non-profits.org.

Dallas Can! Academy is planning a 15-year anniversary celebration and is looking for any alumni of the school. For more information contact Don Wilson at 214-824-4226.

July 4

American Airlines is sponsoring an Old Fashioned Fourth Of July from 10:00 a.m. to 4:00 p.m. at Old City Park, 1717 Gano St., Dallas. Events include a parade, face painting, pioneer cooking and printing, and a petting zoo. For more information call 214-522-9942.

July 5

The Artist & Elaine Thornton Foundation For The Arts is sponsoring a Photography Masters Portfolio Collection on display at the Dallas Museum of Art. The display includes works from several photographers and will be on display until July 30. For more information call Doris Black at 972-224-0513.

July 8

The American Heart Association is holding a Search Your Heart Coordinator Orientation to educate and train church

coordinators on how to implement the program within their church at their location on 1615 Stemmons Freeway, Dallas. For more information call 214-748-7212.

Senior Citizens of Greater Dallas will offer its monthly Women's Financial Clinic at Lovers Lane United Methodist Church, Room 315, Epworth Hall, 9200 Inwood Road, from 9:00 a.m. to 12:00 p.m. For more information or to register call Kim Watson at 214-823-5700.

Alpha Kappa Alpha Sorority, Inc. will hold its national convention in Dallas July 8-14 at the Dallas Convention Center with the theme "Blazing New Trails". There will be several events and exhibits during the convention for public view. For more information call 312-435-5460.

July 10

The Cardio/pulmonary Rehabilitation Department of Charlton Methodist Hospital, 3500 W. Wheatland Road, is offering a 4-week smoking cessation program beginning July 10 at 6:30 p.m. in Conference Room 6 on the ground floor of the Outpatient Building. For more information call Kim Bryant at 214-947-0569.

N.M. Productions Performance Unlimited is holding special new classes for its Summer Theatre Camps for youth. The two-week sessions are held at the DeSoto Town Center and The Corner Theatre, NE Corner of Pleasant Run and Hampton Rd. For dates and fees call Michael Wehrli at 817-784-6671 or 972-680-4466. The first session runs July 10-21.

July 11

Paul Quinn College, 3837 Simpson

Stuart Road, Dallas, is holding a free information session at 6:00 p.m. for students interested in earning a Bachelor of Science Degree in 18 months. For more information call Fran Patterson at 214-302-3611.

July 12

The Office of the Attorney General, Texas Workforce Commission and the Teacher Retirement System of Texas will present a Historically Underutilized Business Forum from 12:30 to 4:30 p.m. in Committee Room 2 of the William P. Clements Building at 300 W. 15th Street, Austin. Admission is free and open to the public. For registration information call 512-475-4411.

An Urban Job Expo will be held at the Bronco Bowl Entertainment Center, 2600 Ft. Worth Avenue, Dallas, from 10:00 a.m. to 2:00 p.m. and 4-7 p.m. The theme for the expo is "Diverse Recruitment Solutions". For more information call 972-570-8016.

July 13

Robin Mason, Naturopathic Doctor and Certified Natural Health Professional is hosting a program on Lifetime Weight Management at 6:30 p.m. in the Community Meeting Room of the Lewisville Library, 1192 W. Main Street, Lewisville. For more information call Erik Wilkinson at 972-219-3779.

July 14

The University of Texas at Arlington will host the 4th Annual Martin Frost Federal Procurement Conference at the E.H. Hereford University Center, 300 W. First St., Arlington. The conference begins at 7:30 a.m. For more information call Brenda Johns at 817-272-5915.

July 15

Local author Ken Carodine will be signing copies of his new book All the Tea at Borders Books and Music, 5500 Greenville Ave., Dallas at 7:00 p.m. For more information call Chris Hickey at 214-739-1166.

The North Texas Water Garden Society is hosting a Tour of Ponds July 15 and 16 from 8:00 a.m. to 4:00 p.m. The tours will include over 80 private ponds and water gardens in 32 cities throughout the North Texas area. For more information or a tour book call 972-994-1140.

The Dallas International Festival will be held at the Morton H. Meyerson Symphony Hall from 10:00 a.m. to 8:00 p.m. The festival will feature over 70 groups of ethnic artists from Dallas and around the world. Admission is free. For more information call Anne Marie Weiss-Armush at 972-458-7007 or visit www.dallasinternational.com.

SMU's Community Outreach Department and the Friends of MLK are sponsoring the SMU/Friends of MLK Lecture Series highlighting professionals providing insight into their career paths and participating in Q&A sessions. The July lecture focuses on Business and will be held at 11:30 a.m. in the Umphrey Lee Ballroom on the SMU campus. For more information call Daryl Quarles at 214-670-8355.

July 17

Farr Custom Homes, Inc. is holding a private stock offering at their location, 8500 Stemmons Freeway, Suite 4089, Dallas, from 3:00-7:00 p.m. For more information call 214-678-0087.

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Miller Brewing Company honors Black Press at 60th Anniversary: *Four receive prestigious Messenger Awards*

CHICAGO-The Miller Brewing Company, sponsor of the (NNPA) National Newspaper Publishers Association's Messenger Awards presented four Black publications with top journalism awards today. The Messenger Awards recognize African American publishers and writers for excellence in news story, commentary and editorial writing. More than 200 NNPA members gathered for the ceremony during the group's 60th Anniversary at its annual convention at the Hyatt Regency Hotel/McCormick Place. This is Miller's ninth year of sponsorship.

Top honors for best civil rights news story went to the Minority Opportunity News of Dallas, Texas. Taking first place in the education category for the second year was The Houston Defender. Recognition awards for editorial and

Brau and Milwaukee's Best. Primary products from Plank Road Brewery, a small division of Miller, include Icehouse and Red Dog. Miller also produces Sharp's non-alcoholic brew.



Thurman Jones (2nd from left), publisher of Minority Opportunity News of Dallas accepts the Messenger Award for best civil rights news story from (left) Dr. John Omachonu, chair of the Mass Communication Department, Ft. Valley State University; Ron McLaron, director of Corporate Relations, Miller Brewing Company; and Kenneth Dean, director of Student Publications, Alabama State University.

commentary writing were picked up by NOKOA of Austin, Texas and The Virgin Islands Daily News of St. Thomas. The awards are named for the African American "Messenger" magazine founded by civil rights leader, A. Philip Randolph in 1917.

The Miller Brewing Company is proud to support excellence and celebrate achievement in African American communities," said Ron McClaron, Director of Corporate Affairs. "We feel a strong commitment in our partnership with the NNPA and the important goals they support.

The Messenger Awards program was established by Miller and is given annually to the publisher and writer of the best overall news article in each category of Civil Rights and Education. Along with the custom-made awards, the two top winning newspapers receive \$ 1000 each for their non-profit organization of choice. Each top writer takes home a \$1500 cash prize.

Miller Brewing Company is a wholly owned subsidiary of Philip Morris Companies, Inc. Principal beer brands include Miller Lite, Miller Genuine Draft, Miller Genuine Draft light, Miller high Life, Miller beer, Lowenbrau, Meister

Editorial Announcement from MON:

The June 15th edition story on Parkland's Kidsfirst Children's Health Insurance Program was written by L. Deborah Strane, Executive Director of Parkland Community Health Plan.

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**John
Dudley**

Portfolio Management: Professional Help For Busy Professionals

Have you ever used your dictionary and found yourself looking at words other than the one you intended to look up? Oftentimes, an unusual word may catch your eye. Or the juxtaposition of two words may also prove interesting. For example, the word "manacle" immediately precedes the word "manage" in most dictionaries. And if you're a busy professional or executive trying to manage your portfolio, you may actually find yourself manacled because you don't have the time to do the job properly.

Let's face it, managing a portfolio of investments is a time-consuming task. The research alone on the variety of options available can be a full-time job. Yet, since your own business or profession, the one that allows you to invest in the first place, takes precedence, the time that you have to manage your portfolio is limited. This is especially true if you also have family, church, volunteer or social commitments.

One way to escape the manacles of time is to delegate some or all of your portfolio management tasks to a professional, like our organization. We've been managing portfolios for years for people who are too busy to do the task as they would like it to be done. Very generally, we offer three options.

The first option is full-time supervision. To implement this option, you first meet with one of our representatives to discuss your present situation and your investment objectives. Then, we work out an investment strategy to meet those objectives. Once you approve the strategy, we go to work for you. We buy and sell securities on your behalf (according to your guidelines) and we keep you advised of all transactions. In addition, we regularly monitor your portfolio and make further investment decisions based on your current circumstances. We also provide full custody services (discussed below) and keep accurate records for complete account statements and tax informa-

tion.

The second option is similar to the first except that you make all the final investment decisions yourself. After our initial conference with you, we develop investment recommendations specifically suited to your situation; which you may either accept or reject. If you accept them, we execute the transactions for you quickly and efficiently. And, again, we provide custody services.

The third option is our custody services. Basically, this option allows you to do your own investment research and make your own investment decisions without having to handle all the administrative details. We'll handle those for you. And, whether we provide our custody services on a stand-alone basis or in conjunction with the first or second options, we will do all of the following:

- Provide physical protection for your securities;
- Collect investment income;
- Reinvest or disburse income as you have directed;
- Execute your buy and sell orders;
- Maintain accurate records; and
- Issue periodic statements of account.

Obviously, we can save you time with our professional investment services. How much time you need to save depends on both your current schedule and your desire and ability to perform certain investment tasks yourself. If you feel that you're unable to give your investments the time and the attention they deserve, why not give us a call.

Provided by courtesy of John Dudley, a Financial Advisor with the investment firm First Union Securities in Dallas. For more information, please call John Dudley at 214-740-3253. First Union Securities, Inc., Member New York Stock Exchange and SIPC and a separate, non-bank affiliate of First Union Corporation. ©1999 First

An introduction to investing

By Jesse Brown

(NNPA)-- You can't get away from it. From TV to Internet to barbershops, everyone's talking about money. They always have, but now seems different. Everywhere you look someone's touting a stock tip that earned them millions, a newscaster is professing the end of social security, or you hear tales of a millionaire gone bankrupt. People who've never invested before are dabbling in stocks. The company you've been with for 20 years is folding.

College tuition is rising. Real estate is rising. The little country home you dreamed about retiring in has tripled in cost. Your daughter had a medical emergency and you just used your retirement savings to pay for it.

Someone told you to invest in an IRA but you don't know what that is. Someone else said you could save money in a tax deferred account, but you don't know where to find one. Then there is the pressure of looking rich. Every movie and music video you see is another reminder of what you don't have. You just purchased a gold Lexus, not sure how you'll make the payments and live happily. The pressure is caving in. Your savings are diminished and checking account never builds. Stocks and bonds are foreign to you. What do you do?

It's time to get our finances in order. Too many African American families are living pay check to pay check, with minimal retirement savings and frivolous spending. To achieve any sense of financial stability in your life, you must stop, assess what you have, budget, save and invest.

It's reeducation time. African Americans spend over \$400 billion annually. But how much do we save? Blacks who earn more than \$50,000 annually save less than their white counterparts, yet they profess to want to retire early. You see, even those who have higher incomes, haven't achieved success if their savings and investments are minimal.

So where are we? We are on the final frontier of the Civil Rights Movement: Financial Freedom. Urgings to invest and save are slowly pouring from civil rights havens, Black churches and col-

leges alike. Why, because the time is now. African Americans are the among the world's highest spenders, but have minimal savings. Why? Too many of us don't understand wealth, how it is amassed or how to keep it. Most of America's millionaires are not entertainers and athletes, as the media would lead us to believe. Most are hard working citizens with a knack for long term saving and investing. Stock investments, portfolios and financial plans are what separate the haves from the have-nots.

In this day and age, there is no excuse for lackadaisical financial planning. There is just too much information at our fingertips. But you must harness this information and stick with it. It's not easy, but it is worth it. Do you want to go through another decade

without accumulating wealth, real wealth that ensures a comfortable retirement, paid for education for you children, and a freedom never before experienced. Or do you want to continue to scrape, always a dollar short and a day late, purchasing things you don't need to feel better about your shattered finances?

The choice is yours. But financial remedies are as simple as reading a book on finances, reading articles, and better yet reading this column.

This is the first article of a series designed to teach African American how to amass the wealth they desire through saving and investing. There's no magic potions, no get quick rich schemes. They are just time-honored methods that will guarantee financial success.

All that is required of those with the desire, is discipline. You must set up a plan and stick with it. In the end, your financial success depends on you. Again.

Jesse Brown is president of Krystal Investment Management, Three First National Plaza, suite 1401, Chicago, IL 60602, and author of "Investing in the Dream - Wealth Building Strategies for American Seeking Financial Freedom" published by Hyperion. He can be reached at (312) 214-3275 or by email: krystal@enter-act.com. Visit his website at: www.investinthedream.com

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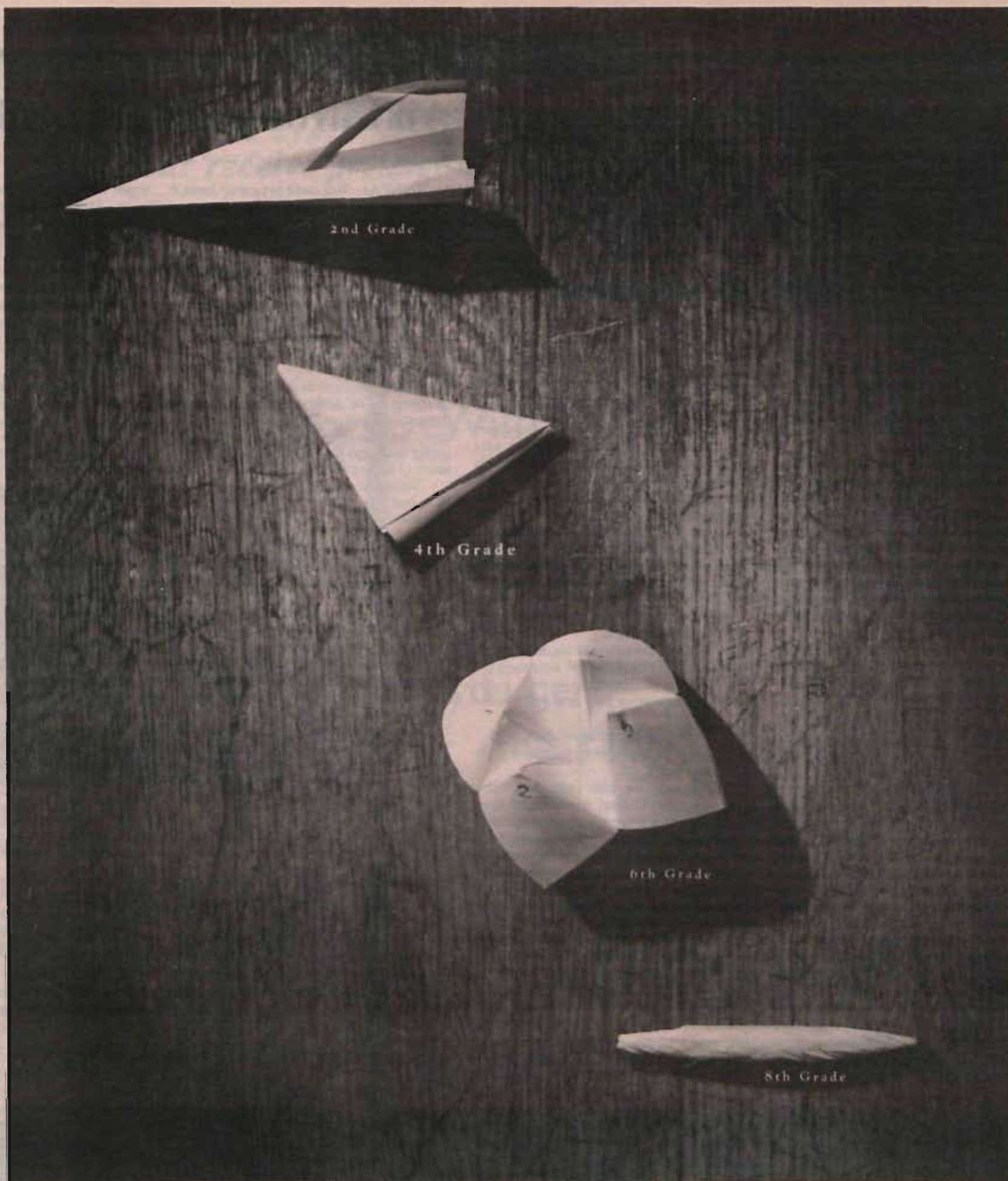
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Prosecutors Will Be Violated

By Archibald Spencer

(Trigrance Press, Hardback, \$23.00)

By Delmetria L. Millener

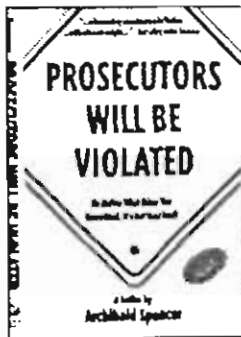
With the recent accusations of the criminal justice system regarding capital punishment, *Prosecutors Will Be Violated* by Archibald Spencer, comes along at just the right time. The book is a satire of the legal system as we know it. Although the book is written in a comical tone, Spencer takes great care to introduce a new character as one of sleazy lawyer, Ashley Blackwood's clients.

Read along and follow the trials of Henri Laval, a murderous

hockey star, and other like defendants through the courts of San Francisco. Watch Attorney Blackwood's smoke while he and his senior associate, Knute Rockne Olsen, plot to get guilty people off scot-free! Everyone Blackwood defends "happens" to be just as nefarious as the crime committed and the lawyer defending them.

Spencer is very canny in Blackwood's defense tactics. He twists the law so tightly, reading this book makes it hard to distinguish fiction from reality. Ouch! And while all of Spencer's characters are fictional, his readers will surely say, "Hey, that sounds like..."

Reading the title and dedication almost makes readers want to put the book down, but please, do yourself a favor! Read it! This is a very interesting book from beginning to end. You'll be compelled



Author Archibald Spencer

Author featured at champagne tea



Bertice Berry discusses her book with Chijioke "Chi" Onuoha.

Photo by Maggie Ybarra

Lecturer, author, singer, comedienne, mother, and doctor of sociology, Bertice Berry, was the featured guest of a champagne tea recently at the Baron House in Dallas.

Berry gave a reading from her first novel, *Redemption Song*, the story of a modern day couple becoming lovers after the union of two lovers of the past. She also answered impromptu questions about her life and work. The event, sponsored by the Women's Council of Dallas, was also the opportunity for council President, Pam MeyerCORD, to present Berry with a lifetime membership award.

to read each chapter to find out the case of Blackwood's next client, and how he'll get them off. Blackwood sums his work up at the end of each case with a Rule of how to defeat the system. Many lawyers will definitely frown at Spencer's antics, regardless their cleverness!

This is Spencer's first book and it is an excellent debut. Readers will be on the edge of their seats in anticipation of the next one.



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Townview's valedictorian excels in academics, community

By Trina S. George

The valedictorian of Townview Magnet Center and Advanced Placement Scholar, Travis McPhail, is a super scholar in his own right! He not only has highly revered intellect, but a warm heart and a generous spirit that are sure to catapult his business career and philanthropic ventures. McPhail is certainly a young man to watch.

McPhail's awards and accolades are numerous, including being named a National Merit Commended Scholar for 1999, National Achievement Semi-Finalist Scholar, Advanced Placement Program Scholar, National Honor Society of Secondary Schools 1998. He is most proud of his achievements in the field of computer science. "I am most proud of these achievements because my talents in this area have enabled me to help my friends and family. I have helped quite a few with financial programs." Because of his love for computers, McPhail will enter Rice University in the fall and study computer and actuarial science.

Lest his academic achievements speak wholly for him, this young man is heavily involved in activities in the community and around the Metroplex. During the Minority Adoption Council's Annual Christmas Party he supervised children, served as host for special events at the Martin Luther King Center and worked for the

Salvation Army. On Saturdays, McPhail can be found leading an SAT study group.



Travis James McPhail

Currently, McPhail works as intern under the Systems Planning Division at TXU. "We help new businesses that have a need for systems and programming," says McPhail. "I do a lot of

programming and statistics"

After college, McPhail plans to start his own software company. "I want to make essential programs that most people are not aware of. I want to create programs that run the computer." After his company is established, and he reaps the financial benefits, McPhail wants to give back to the community. "I first want to help my church, Bethel Temple," confides McPhail. "We have a lot of things going on, trying to expand the building and the youth programs. I want to help with these projects."

The scholar's parents have played

an integral part in his life. His father, James McPhail, says he and his wife were the backbone. "We provided inspiration and we stayed after him to keep him focus." Mr. McPhail adds that they did not, however, have a lot of work to do to ensure that Travis kept at his studies. When asked what his aspirations are for Travis, Mr. McPhail simply states that he wants his son to be the best he can be at whatever he does.

Aside from his studies and community volunteerism, McPhail is also a saxophonist. Though it's "leisure" for him, even his hobby has earned him awards and achievements. He's been a member of the UIL State Solo-Ensemble Saxophone, First Chair Alto Saxophonist Townview Concert and Jazz I Band and a musician at his church, Bethel Temple Church. While at Rice, McPhail hopes to find a club to display his musical talents.

Truly a role model for other youth, McPhail advises all students to take advanced placement courses if possible. "If you test well on these courses, between 3 and 5, colleges will give you credit for the course and you won't have to take some of the remedial courses upon entry." McPhail was given that seized that opportunity, and in the fall, Travis McPhail will enter Rice University as a second semester sophomore or a first semester junior.

...continued from page 15

cool and hydrated.

TXU Electric and Gas Company are also taking steps to ensure the public's safety this summer. In cooperation with Visiting Nurses Association/Meals On Wheels of Dallas and Tarrant counties, the agencies have partnered to launch the "Check On Your Neighbor" kick-off campaign. Their goal is to reduce heat related deaths this summer through community services.

In their efforts to achieve this goal, Meals On Wheels volunteers are distributing water bottles imprinted with the Cool Line number of TXU Electric and Gas. They are also distributing literature explaining the dire necessity of using air conditioners. "We don't want anyone to die because they can't afford an air conditioner or can't afford to run it," said Brenda Jackson, senior vice president business development and customer service.

TXU is offering payment plans for qualifying individuals to curb the high costs of summer utility bills. Jackson adds, "We also work with a number of agencies in Dallas and Fort Worth to distribute funds from our Energy Aid programs."

Many forms of assistance exist and are available for those who qualify, such as payment plans, air conditioners and fans, and repairs for both. If however, TXU is concerned that many people are hesitant to seek assistance.

If there is anyone you know of who is in need of assistance, call the TXU Stay Cool Line at 1-800-818-6132, and to be directed to the appropriate agency in your community. TXU is also accepting donations of fans, air conditioners and money.

This summer, keep in mind the dangers of heat illnesses and take the necessary precautions.



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LIVE LEARN



Job Corps

Job Corps is America's leading residential job training program for ages 16-24. Students can earn their high school diploma, or GED, while learning a trade! Job Corps offers free room and board, free medical, and dental care, Driver's ED, work experience programs-plus a basic living allowance!

Choose from trades likes:

health care, electrical, plumbing, welding, carpentry, security, automotive repair, food service, office skills, computers, and lots more!

Call 1-800-460-2072

GET **FREE** TICKETS
at your local
SALLY BEAUTY SUPPLY!

The Sally Challenge



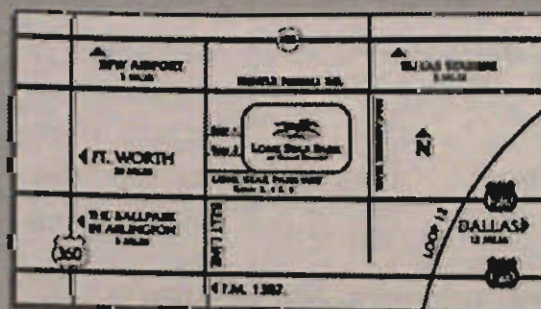
Lone Star Park at Grand Prairie

Located North of I-30 on Belt Line Road.

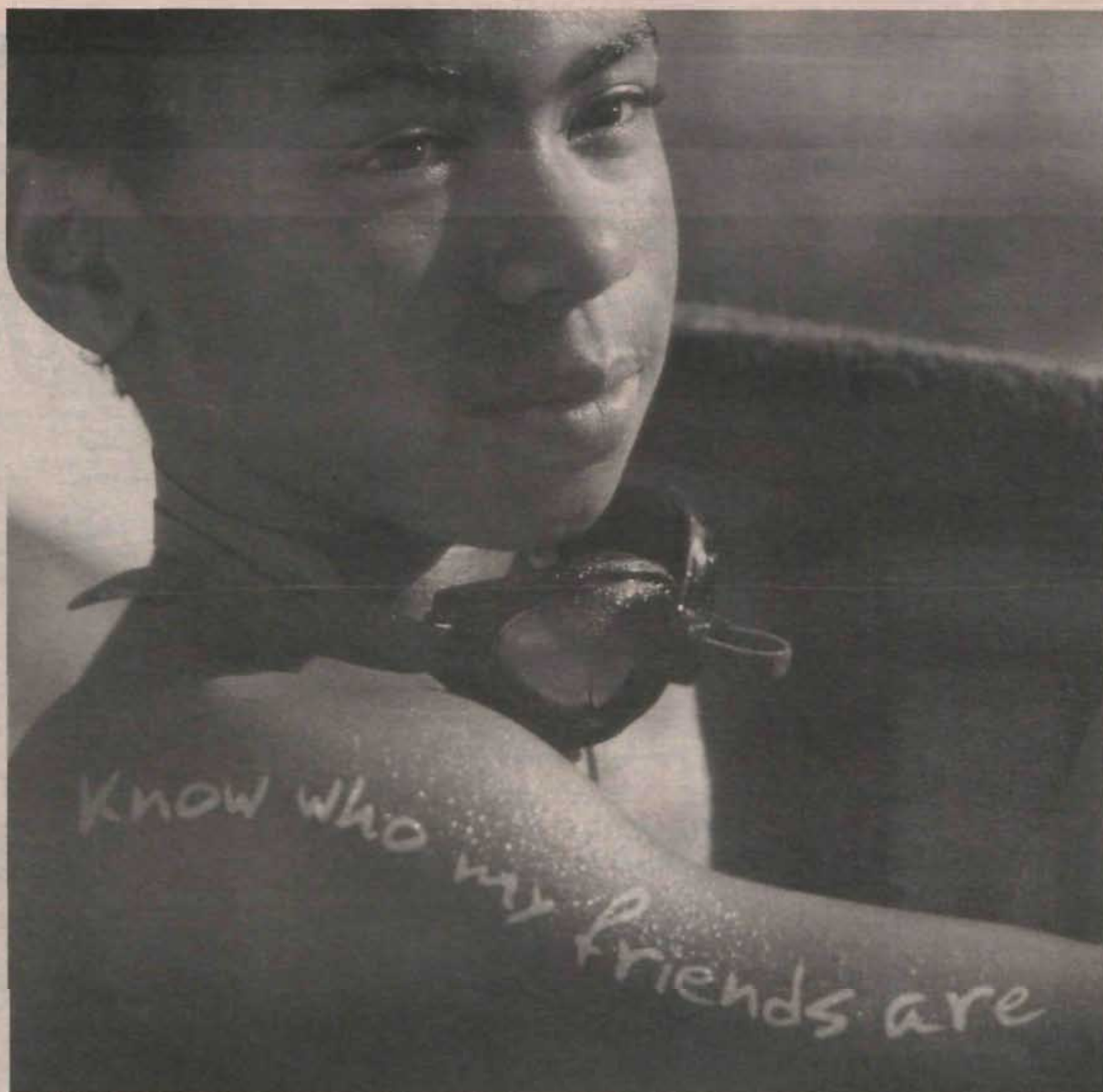
June 29, 2000 • 6:00-9:00pm

ENJOY A NIGHT AT THE HORSE RACES ON US.
Come Out For Fun, Food & Entertainment
with the soulful sounds of
Benita Arterbury-Burns & Color Blind.


LONE STAR PARK
at Grand Prairie
lonestarpark.com



We've got a lot to show
for you.
1-800-ASK-SALLY



AS A PARENT, YOU WANT TO DO EVERYTHING YOU CAN TO KEEP YOUR KIDS FROM EXPERIMENTING WITH DRUGS LIKE POT. IT WOULD BE A WHOLE LOT EASIER IF THEY CAME WITH INSTRUCTIONS. BUT THEY DON'T. WE CAN HELP PLAY WITH THEM. READ TO THEM. SING WITH THEM. TEACH THEM A JOKE. LAUGH, LISTEN, TALK. BE INVOLVED. CALL 1-800-788-2800. WE'LL SEND YOU INFORMATION ON WHAT ELSE PARENTS CAN DO. ALSO VISIT OUR WEB SITES AT THEANTI-DRUG.COM AND DRUGFREEAMERICA.ORG. YOU CAN MAKE A DIFFERENCE. PARENTS. THE ANTI-DRUG.

Office of National Drug Control Policy
Partnership for a Drug-Free Texas and America

For information or assistance, call:
Greater Dallas Council on
Alcohol and Drug Abuse
214-522-8600