

Minority Opportunity News

"Our Ninth Year"
Established 1991

"The Paper of Choice"

March 15 - 31, 2000
Volume 9, Number 6

NATIONAL NEWS BRIEFS

Total Ivory trade ban pushed

Kenyan conservationists say they plan to push for a total ban on ivory trade during the United Nations Convention's International Trade in Endangered Species meeting held in April. Kenya leads the international campaign against ivory trading but other African countries continue to lobby for more concessions in trade. The planned ban follows reports of at least 12 elephants killed in Kenyan parks.

Study says black youth treated harsher than others

A study completed by the Justice Policy Institute found that minority youth, (Blacks and Latinos), were treated more harshly than Whites with the criminal justice system. Among the trends, the survey found that minorities were 7 times more likely to be sentenced to prison than White criminals. The study was conducted in California.

Auto leaders launch seatbelt campaign

The National Highway Traffic Safety Commission and other automobile groups have joined forces to help put an end to seat belt related accidents and deaths. They are starting the "Why Can't We All Just Buckle Up?" campaign aimed at increasing Blacks' seat belt usage from 51 to 90 percent.

FL Worth native heads park service

Robert G. Stanton, a native of Fort Worth, Texas heads the National Park Service. Stanton's office, which is responsible for maintaining and preserving America's national parks and historic landmarks under its jurisdiction, also assists HBCU buildings. The Department of Interior, which governs the Park Service, has set aside almost \$30 million in assistance to at least 12 eligible black colleges.

Robert G. Stanton, director of the National Park Service



Basic Strategies of Personal Finance



Cover Story

pg 12

Financial Awareness
Special

Editorial:
Financial Planning Trends

MILESTONE MOMENTS

- 1919 17 Nathaniel Adams Cole is born in Montgomery, Alabama. Better known as Nat "King" Cole, he will start his musical career in a band with his brother Eddie and in production of *Shuffle Along*. Leader of the King Cole Trio he will achieve international acclaim as a jazz pianist and balladeer known for such songs as "Mona Lisa," "The Christmas Song" and "Unforgettable."
- 1939 19 The Negro Theatre is founded in Los Angeles by Langston Hughes. The company stages as its first performance Hughes play "Don't You Want To Be Free?"
- 1957 20 Spike Lee is born in Atlanta, Georgia. His films, explore the social, political, and interpersonal relationships between African-Americans and whites.
- 1938 23 Maynard Jackson is born in Dallas, Texas. He will be elected first African American mayor of Atlanta, Georgia for two terms, 1974 to 1982 and reelected in 1989 for an exceptional third term.
- 1948 30 Naomi Simms is born in Oxford, Mississippi. Later known as a fashion model and founder of a beauty company that will bear her name.

March 23, 1916

Marcus Garvey comes to America

In 1916, Garvey moved to Harlem to open the American chapters of the UNIA and the "Garveyism" and "Back to Africa" movements spread.

In spite of the difficulties his movement had, Garvey became a symbol of black freedom. His powerful oratory gave pride and hope to thousands of working class blacks around the world.

Marcus Garvey



THE FUTURE IS IN OUR HANDS.

When you answer Census 2000,
you'll help shape the future of
our community.

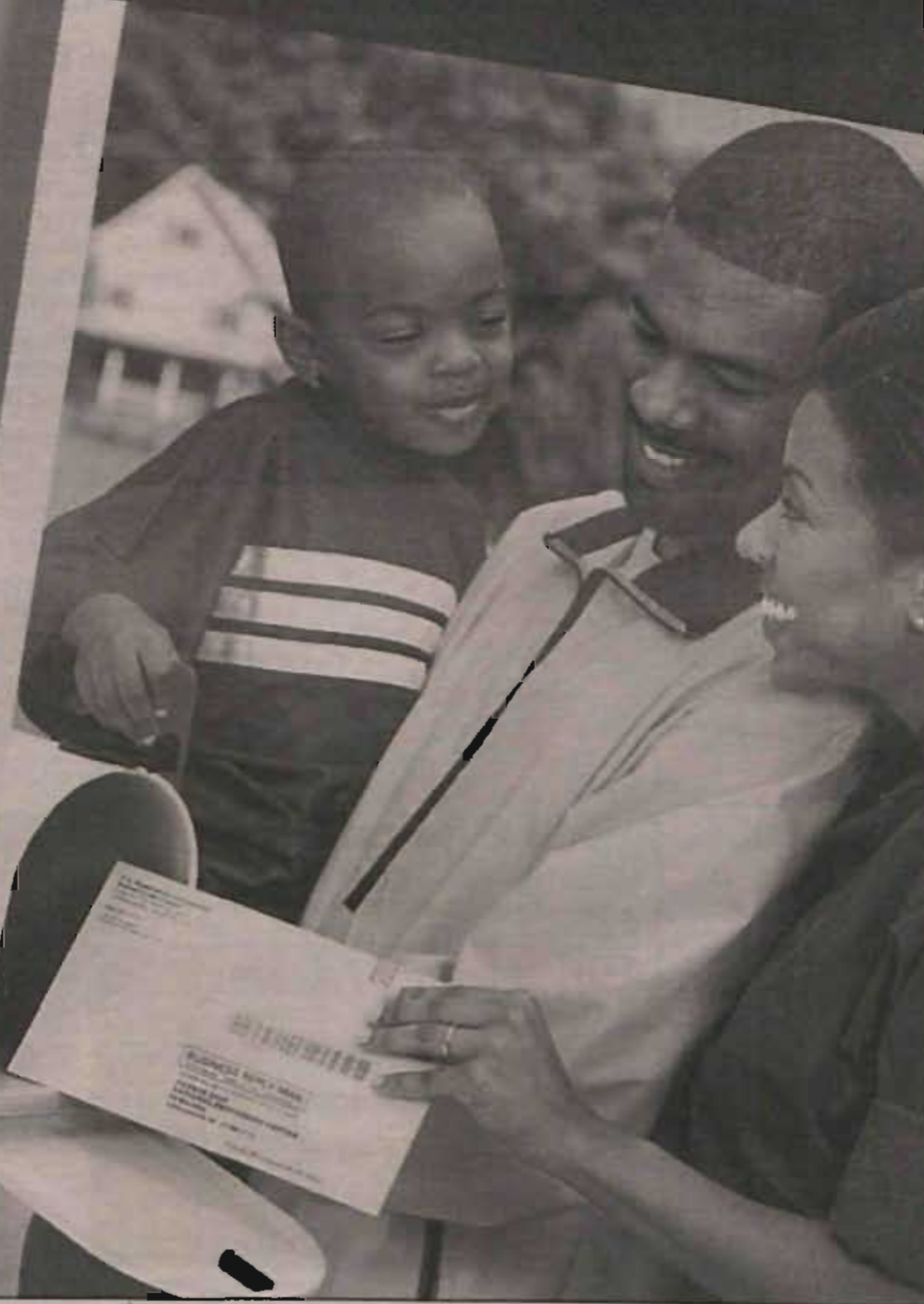
Census 2000 information can help
determine where new schools, job
training centers, healthcare facilities,
fire stations and daycare centers are
needed. Where new businesses and
factories are built. And it helps
decide our fair share of billions of
dollars in government funding.

So, when Census 2000 arrives,
fill it out and mail it back.
It's an investment in our future.

Census 2000.
This is our future.
Don't leave it blank.



United States
**Census
2000**



Next Edition Features

4th African-American Legislative Summit

Leadership Planning for the 21st Century



4th African-American Legislative Summit

Texas state African-American legislators will hold their legislative summit in Austin, Texas in April. This year the two African-American senators, Royce West and Rodney Ellis are the hosts. In the next edition, MON takes a look at the Summit and examines its purpose and effectiveness while highlighting key legislators and their reforms.

Royce West



Rodney Ellis



Next Edition Wellness Feature:

Child Health Insurance Program

During the last legislative session, the CHIP program was passed to provide state-paid health insurance at little expense to parents whose income is above the poverty level but who still cannot afford to pay for health insurance. MON explores the new plan and its benefits for parents and children.

C.H.I.P. Children's Health Insurance Program



"Each of us must take the initiative to create our opportunities, not waiting around for favors. We must not assume a door is closed but must push on it."

Marian Wright Edelman

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Audited by



Whites, Blacks differ about financial investing

Few topics can cause more smiles or grimaces than that of investing money. It seems as if more and more African-Americans, as we expand our participation in the stock market, have stories of both financial windfalls and disasters. Nevertheless, it is a given that the African-American community, as it grows in financial wealth and influence, will continue to explore options for generating a greater return on investments. Allowing dollars to work for us seems to be both logical and profitable if done systematically and wisely.

The role and impact of African-American financial investors is under considerable review and discussion. What are the investment trends of African-Americans? How do these investment patterns and preferences compare with other populations? What is the type and level of financial performance of the investment options utilized by African-Americans? These and other related questions are topics of great interest to those seeking to tap into the growing financial clout of the African-Americans.

Recently, a study was commissioned by the black investment management firm, Ariel Mutual Funds, and Charles Schwab & Company, Inc. to examine the trends in savings and investing among high income black and white Americans (i.e., household incomes of \$50,000 or more). The main purpose of this research was to identify the differences, if any, between African-Americans and whites with similar incomes with regard to saving and investing. Additionally, the study sought to examine the different attitudes and behaviors relating to financial services, the factors that shape the importance of investing and, most importantly, to identify which factors will encourage more investing on the part of African-Americans.

A random sample of almost nine hundred African-American, and an equal number of whites, were interviewed to solicit their opinions and practices on investing. The results of the study yielded several very interesting findings.

African-Americans were introduced to savings and investing tools later in life than whites.

African-Americans are motivated to invest in conservative investment vehicles in general and prefer real estate to other investments because of the feeling of security that type of investing provides.

African-Americans feel that brokers' greed may influence the professional advice they receive.

African-Americans say that a lack of knowledge about investing prevents them from making investments.

Spending patterns, beyond paying for basic necessities, are different between whites and African-Americans.

48% of African-Americans who do not own stocks or mutual funds say that they intend to begin investing within the next 12 months (compared to 34% of whites).

The number one New Year's resolution among African-Americans was to save or invest money (35%, compared to 20% of whites). (For whites the number one New Year's resolution was to take the time to relax.)

These findings seem to reinforce the notion that there is great interest in investing with the African-American community. However, the particular preferences and investment patterns of African-Americans do tend to limit the possibility of achieving comparable financial returns to their white counterparts. For example, the preference for real estate investments, while perhaps sound, is not likely to generate the double-digit returns often found by investing in high tech stocks. Likewise, the limited trust many African-American investors seem to have in financial advisors means that, if investing takes place, more of the research and stock selection would be done personally. When viewed in light of the frequently more limited knowledge and history with investing, African-Americans may be challenged to produce maximum yields on their investments.

As we explore ways to expand our wealth and savings for retirement and other purposes, how should we approach investing? Here are some tips that you might find useful:

Never invest more than you can
...continued on page 5

The Importance of personal financial planning

By Joan A. Cox

No one would doubt the wisdom of having a financial plan. Everybody means to but very few take the time to create one. Many people don't know where to begin or think that it's too complicated. As a result most people have very little financial security. They simply fail to plan. It's never too early - or too late - to put a plan in motion. Gaining control of your financial future is not as difficult as it might seem. All it takes to get started is giving some thought to where you are right now, where you want to go, and what you'll need to get there. A financial plan will help provide you with a map to guide you toward achieving your life goals.



Joan A. Cox
Cox Consulting Services

A financial plan provides a view of what your goals are, what you currently own to apply toward those goals, and what additional resources you'll need. It can also prepare you to handle the kinds of problems and emergencies that can be devastating if you're not ready for them. Make a plan and track your progress to help you stick to the plan. Slowly but steadily you will get where you want to go. The key to achieving financial independence is to spend less than you earn. No matter what stage of life you may be in - just starting a career, raising or educating children, or approaching retirement, you should start the process as soon as possible. However, creating your financial plan is not a one-time

event. Throughout your life, your goals and financial situation will change. Revise your plan on a regular basis and make any necessary changes. A major life event such as the birth of a new child, a job promotion or change or retirement is always a good time to review your plan. If you already have a financial plan, maybe it's time to review it. If you've never done one, there's no time better than now to begin.

The goal of achieving financial independence is a process that involves careful thought and planning. The goal-setting process begins with you identifying your financial goals, how much you'll need to accomplish each one of them, and when you'd like to achieve them. You'll need to ask yourself the following questions: Will you need to earn more? Will you need to get a different job? Will this require you to get more education? Will you need to change your spending habits to invest and save money? What else will be required to accomplish your goals?

The financial planning process involves identification and prioritization of your goals, gathering financial information, analyzing information in light of your goals, proposing solutions, taking action and reviewing your progress periodically. Some of the actions required are simple. Plan to eliminate debt in your life. Invest and save enough to provide for a secure and comfortable retirement. Decide how much life insurance is enough to meet your survivor's needs. Evaluate whether you need to adjust your current spending and saving habits to accumulate the wealth you desire for the future.

Creating a financial plan provides you with the information you need to increase your options both in the short-term and long-term. What could you do if you had more money? Would you spend more time with your family? Retire and travel the world? Donate more of your time as well as money to your community or church? Or simply spend a lot less time worrying how to pay for your kids' college and still have plenty left over for retirement?

These questions, as well as others, can only be answered by you. Your financial plan is the starting place to explore the possibilities. You can make the choices that are appropriate for your life and that will provide you with enjoyment and fulfillment in the future. I can't emphasize enough the importance of getting started on your plan ... now.

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**Thomas
Muhammad**

Former councilman seeks Ellis County Commissioner seat

Former Waxahachie City Councilman Victor Burnett has decided to take on a new challenge. He believes he has a good chance of becoming the first black County Commissioner of Ellis County. And he could be right.

Seen as a "Lillie white" community full of Republicans and "Yellow Dog" Democrats, by many people, Ellis County is little known in this great spacious landscape dubbed for many years as the Dallas/Fort Worth Metroplex or more recently tagged as the "North Texas Community." Over shadowed in local media by its sister counties to the north and west, Ellis has retained what residents believe is an old quite southern Texas appeal people can raise a family in peace and serenity. And much like their neighboring counties, many homes are large and spacious, but with plenty of outdoor room where children are free to romp and play. Its huge ranches and modern housing planned developments mingle together, making for a wonderful mixture of scenic routes. Cities like Waxahachie, Ovilla, Glenn Heights, Red Oak, Midlothian and Cedar Hill clearly prove why people have taken to fondly calling the area the "Suburban South."

Although the county is highly populated with mostly white conservatives, the thing that makes Burnett attractive to many, is that Burnett too, is very conservative. However, for Ellis county African-Americans the thing that bodes well for Burnett, is that his social agenda is a pro-black agenda. And that makes him very popular in the county.

If all this sounds familiar to those of you reading this, it should. You see Burnett is a lot like Dallas County Commissioner John Wiley Price. Price too, is a registered Democrat, who is a fiscal conservative, but follows a social agenda based on a firm black liberation theology. It must be something about these small rural towns that surrounds Dallas/Fort Worth or maybe there's something in the water. Either way, Ellis will definitely win with Burnett coming on board as their "first" Black County Commissioner. And believe you me; Lord knows Ellis has had its share of controversies in the past.

Most readily remember the infamous political "boondoggle" called the Superconductor Supercollider" which was supposed to put Waxahachie and the State of Texas on the map as the "great science wonder of the world." A Republican project costing millions, it charted a course that could have easily taken it towards a billion dollars or more. The project was supposed to be this great experiment where atoms would be smashed to create wonders for American technology. The Republicans boasted of how the project would create thousands of jobs for Ellis County and the North Texas community. And of course with such pipe dreams comes unscrupulous people seeking to cash in. Land speculators aplenty were everywhere trying to find a profit under every rock. Area residents near the land designated for the project was bombarded with door-to-door bad guys trying to buy their land at half the value it was worth. Most residents didn't understand that the majority of the project would be "underground." That's right! Most of the work was to be done in underground labs; therefore there would be no beautiful high-rise buildings above ground as some people thought.

I still remember watching a television news program as a reporter interviewed an elderly woman, one whom had become one of the only people refusing to sell her land to project representatives.

She was painted for many months as a person who was "standing in the way of progress." However,

the woman was very adamant about keeping her land as she said in an off handed remark "look if they think that having this great wonderful thing underground that nobody can see will benefit Waxahachie, they are crazy. I'm not selling my grandfather's land for that!"

Of course we now know the project failed. The old lady was right! However, the city and county was now stuck with hundreds of newly built homes, many built by developers who thought they had walked into the greatest cash cow of their lives, now had to file for bankruptcy.

Then there was the great insult, many believe, done to African-Americans of Waxahachie, when whites voted down a controversial name change city referendum. The referendum proposal called for a street cross section that would be named for civil rights leader Martin Luther King, Jr. and human



Victor Burnett hopes to become the first Black County Commissioner of Ellis County.

rights leader Malcolm X. There is no street named for either at this time.

How does all this, you may ask, fit into the scheme of electing Burnett county commissioner? For one thing the Democrats have longed to wrest the commissioner's seat from Republican controls for some time. Burnett appears to be the person who can deliver the key minority vote that can make that happen. Plus, as indicated earlier, he's a fiscal conservative just as many of them are. If, you listen to what Burnett said during a campaign speech you may hear just that.

"I will stand up for the people. Fiscal responsibility is an important issue. You won't find me saddling taxpayers with a huge lump-sum debt coming due after I leave office," said Burnett. He went on to say that during the past few years "he has witnessed some decisions made by the current commissioners court that he believes did not represent good stewardship of the taxpayers funds."

Now for those of you who would see Burnett as being some inexperienced first timer, you should think again. Burnett served as a deputy sheriff in Ellis County for 10 years and places a high emphasis on law enforcement. The sheriff's office also operates as a function under county supervision. Burnett understands this issue well as witnessed by this statement "I would take care of the Sheriff's Office. This county is growing and they need deputies and they need to be paid better. Right now, their pay schedule is back-

ward the county has more people and yet our officers are getting less pay than police officers in many of our cities." Burnett goes on to express that his platform among other things would: stand up for taxpayers and not waste their funds, require county employees to treat all people with respect, and that he would work to improve the county's roads and bridges which is the main function of a county commissioner's position.

Burnett has held other civic posts as well including his current position as a member of the Ferris Board of Adjustments, which is his second term.

When you count up Burnett's strong support among Democrats and his pledge to make government work for common citizens. Add to that the news that his opponent's record of accomplishments was just rated an "F" by an independent newspaper, because, of poor performance and Victor Burnett's chances look very, very good.

Until then the struggle continues...

...continued from page 4

afford to lose. When you go to invest say to yourself "Can I afford to lose this money?" if you answered "No." Then do not invest as much.

Never borrow money to invest no matter how good the market looks. For example, let's say Joe takes out a \$5,000 loan on his house to invest in a company that makes widgets and say that the widget company was bought at \$20 a share and he buys 230 shares. Let's say he wakes up the next morning and reads the paper the headline said "WIDGET COMPANY GONE OUT OF BUSINESS." Investors, in this case, loose all money invested.

Do not jump right in. Read up on how the stock market works. Go to a bookstore, talk to friends who have invested in the markets ups and downs, and most of all be careful. When you do decide to invest, talk to someone you know that already has money invested in the market. Let him or her give you some advice. Do not jump in head first. Wade in with your pants rolled up. Start out by doing some direct investments.

Look at your investing from a total, top down approach. That means begin with listing your assets and liabilities, just like you would if you were applying for a loan. Managing an investment portfolio is like taking care of a garden. It needs to be weeded (stocks sold) and fertilized (new money added).

Diversify your investments. Twelve to fifteen stocks are enough to watch. Six to eight mutual funds are sufficient. Through diversification, rather than having all your eggs in one basket, you balance out the risk by having many baskets. One way of diversifying is by industry. Another dimension is small, medium and large capitalization stocks.

Explore stock clubs. There are stock clubs available, where people join to learn more about investing in the market. These clubs usually meet monthly. Everyone contributes to the club fund and does research to determine what investments will be made. Going through the stock selection process, you can learn more about investing.

Wise and strategic investing can produce significant financial returns and security for our future and that of our families.

Census Bureau explains count origin, importance Census 2000: What do the numbers really mean?

By Lakeesha Joe.



America is ablaze with Census fever. For weeks its citizens have been bombarded with television commercials, billboards, mailings and even bumper stickers about Census 2000. But what is a census and what happens when the numbers are collected? What to the numbers really mean?

A census is actually a count of a particular area and its inhabitants. The area for our census is the United States and all of its residents. A census is only taken every 10 years and the first census was taken in 1790 and 3.9 million inhabitants were counted.

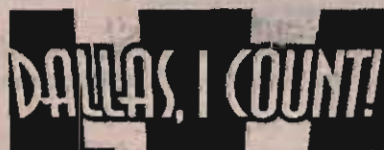
The main purpose of the census is to secure general statistical information to help America know what America needs. Responses to the census are obtained from individuals and establishments only to enable the compilation of general statistics. The confidentiality of responses to the census is very important. By law, no one, which includes the census takers, nor any other Census Bureau employee, is allowed to reveal identifiable information about any person, household, or business to any person or organization, including the Internal Revenue Service, the Federal Bureau of Investigations, the Department of Health and Human Services, the Immigration and Naturalization Service, and the President himself.

"Census workers take an oath not to discuss census information for 72 years", said Dr. Jim Byrd, Manager of the NE Dallas County Census Office. "That's basically a lifetime."

When the last census was taken, in 1990, Dallas County's mail response rate to the census questionnaire was only 60%. The 1990 mail response rate for all of Texas was only 62%. Mail response rate is a rate that tells the Census Bureau how many homes returned a census questionnaire delivered either by the U.S. Postal Service or by Census Bureau staff.

The Greater Dallas Chamber's Board of Directors recently adopted a resolution calling for a Census 2000 count for the Dallas region and stressing the importance of business participation.

"The eight-county Dallas area, with



approximately 18% of the state's population, lost an estimated \$200 million in federal funding programs and services due to a census count lower than the actual population," said Albert G. Black, Greater Dallas' Chamber Chairman.

"Census 2000 data will impact much of what we do over the next 10 years and the importance of a complete count is significant to business," said Black.

Census Day 2000 is on April 1. The Census Bureau will begin mailing questionnaires to about 118 million households and 275 million people across the United States in mid-March.

The main Census Bureau is headed by a director, assisted by a deputy director and an executive staff composed of the associate directors. The Bureau has 12 regional offices with additional processing centers set up temporarily for the decennial censuses.

In between the decennial censuses,

determine representation on the state and local levels. If Census 2000 counts are accurate, Texas will gain two Congressional representatives.

These are the types of questions that should be expected to appear on census questionnaires: Tenure (whether your home is owned or rented), name, sex, age, relationship to household, origin and race.

Actually, there are two types of census questionnaires that are mailed. In addition to the census questionnaire that asks the above questions (which is considered the short form), there is a second census questionnaire (long form), which goes to an average of one in six households. The long form has the short form questions plus additional questions on the following subjects: marital status, place of birth, place of work, value of home, monthly rent, etc. The long form was introduced to help the Census Bureau collect more data,

Most people wonder who counts all the responses and if any group will be undercounted. When the Census Bureau took a census in 1890, they used keypunch cards. Since that time, new technology has been introduced during each census for an accurate count. In 2000, the Census Bureau will use optical scanners called Data Capture System 2000 (DCS 2000) that can read hand print to process the millions of questionnaires returned by mail or filled out by enumerators. The optical scanners will be able to recognize and decipher hand written responses made by pens and pencils. Several centers are located around the country, equipped with the DCS 2000 software in order to read and count the incoming questionnaires.

In the United States overall, the Census Bureau estimated a net undercount of about 4.0 million people in 1990, giving an undercount rate of approximately 1.6%. The estimate for Whites is about 1.8 million, giving an undercount rate of 0.9%. African Americans, American Indians, Alaskan Natives, Asians, Pacific Islanders, and Hispanics were missed at higher rates than Whites. Although fewer African Americans than Whites were missed, they were missed at a higher rate of 4.4%. Children were also disproportionately missed in the last census. The undercount for children was at 3.2% in 1990.

"In 1990 the Census Bureau had an undercount of less than 2% and that was mainly due to the undercount among Native Americans," said Dr. Byrd. "Our goal is to have a 100% count in 2000."

The Census Bureau indicates that it has become increasingly more difficult to count everyone in each decennial census. The percentage of people from all homes who mailed back their census forms declined from 78% in 1970 to 65 percent in 1990; the percentage of people who were missed altogether increased as well.

It is believed that a 100% count can be achieved if everyone is aware of what the census is all about. In an attempt to remind everyone in the general population about the census, educate those members of the public who do not understand the purpose of the census and its significance to their communities, and motivate them to complete their census questionnaire, the Census Bureau has come up with the "Census 2000 Partnership and Marketing Program". There are five components of the Partnership and Marketing Program which include: The establishment of partnership with state, local, and tribal governments, community groups,



Census 2000: Don't Be Missed!

the Census Bureau continually conducts surveys to produce a general view and comprehensive study of the United States' social and economic conditions.

Many people believe that there is no need to fill out the census form when it arrives at their homes because it is not going to make a difference in their lives. However, contrary to popular belief, responses to the census are very important and will make a difference.

Numbers from the census are used to distribute funds for many programs, including those that benefit language minorities. The distribution of hundreds of billions of dollars in state and federal funds for education, health care, transportation, and other important programs are based on census numbers. The more participation in the census by diverse groups, the greater the equity in the distribution of funds.

Census numbers also help determine where to build more roads, hospitals, and childcare centers. They help identify which communities need more federal help for job training, and more money for the Women, Infants and Children Program (WIC). The list continues.

"When the government is trying to determine if there is a problem in a certain area of if assistance is needed in an area, they look at the census numbers," said Dr. Byrd.

In Texas, the census numbers will be used to redistrict the Texas Legislature, reapportion congressional seats and

more rapidly without increasing the burden placed on those responding. The short form is sent to 83% of the estimated 118 million homes in the country. In some rural areas, as many as every other home will receive the long form because a larger sample is needed to ensure that those town and counties get the same detailed information as more densely populated areas.

No one is forgotten or left out by the Census Bureau. Census Bureau employees will personally contact those household that don't respond to the questionnaire or turn in incomplete questionnaires. For people who don't receive a census questionnaire, forms will be available to pick up in designated public places. Census workers will also deliver questionnaires to remote areas and nursing homes, college dorms, military facilities, shelters for people without housing, camps for migrant and seasonal farm workers and other places that require special treatment. The Census Bureau is making sure that everyone is counted. Census 2000 will also provide language assistance guides in more than 40 different languages at Census Questionnaire Assistance Centers or by logging onto www.census2000.com

"If you don't fill out your census questionnaire a census employee will come to your home to determine the cause," said Dr. Byrd. "We are trying to employ census employees demographically so that when they come to someone's home, inhabitants of that home can identify with that employee and be more willing to talk."

...continued on page 10



Over 3,600
Daily Flights.

More Than
250 Cities.

And
Warren,
Stephanie,
Charles, Lou,
Elizabeth,
And Deborah.

From left to right, Warren W. Manns, Stephanie Rich, Charles E. Jones Jr., Lou Phillips, Elizabeth B. Murphy and Deborah J. Willis-Spaulding

Great Reasons To Fly American To The World.

These six individuals make up the American Airlines Urban and Community Relations Group, a team committed to developing relationships with African-American businesses and organizations around the country. And along with 94,000 other American employees, this group is dedicated to helping you make each trip as enjoyable as possible.

American Airlines
American Eagle

American Airlines and American Eagle are marks of American Airlines, Inc. American Eagle is American's regional airline affiliate.

A Primer on Mutual Fund Investing

By Drew Coleman

What Is a Mutual Fund?

A mutual fund is an investment company that pools the money of many individuals and organizations and invests on their behalf. In accordance with predetermined objectives, this pool of money is generally invested in stocks, bonds or money-market securities by a professional portfolio manager, who receives a fee for his or her services.

Mutual funds issue shares, each of which represents proportional ownership of all the securities held by the fund. If a fund's securities generate current income or capital gains, these are passed along to its investors based on the number of shares owned. Most funds stand ready to issue new shares as more money is invested, and to buy back (redeem) shares as money is withdrawn.

Choosing a Mutual Fund Depends on Your Objectives

Although there are thousands of mutual funds, which mutual fund you choose should be based on your investment objectives. Most funds fall into one of three categories. Some offer stability of principal; some focus on providing investors with a steady stream of potential income; and some funds invest for potential long-term growth or capital appreciation.

Money-Market Funds -Money-market funds are considered to be conservative investments in high-quality, short-term securities such as bank certificates of deposit (CDs), U.S. Treasury bills and commercial paper. Money funds usually offer investors two major benefits: stability of principal and a steady stream of interest income.

Income Funds - Income funds, or bond funds, invest in debt obligations issued by corporations or the government. These funds pay potential distributions to the investor on a regular basis. Income funds generally seek higher yields than money-market funds, but with this potentially higher return comes a greater degree of risk.

Equity Funds -Equity funds, or stock funds, invest in stock issued by corporations. In general they seek to provide capital appreciation. While stock funds have historically provided greater capital appreciation over the long term compared to bond or money-market investments, many stock funds invest in companies that pay dividends and thus also generate

income.

Mutual Fund Benefits. Despite periods of volatility in the financial markets, mutual funds continue to experience exponential growth because they offer a range of benefits that few other investment vehicles can match. Some attractive benefits include:

Diversification. Mutual funds generally distribute the pool of shareholder assets across many securities, lessening the potential for any one investment to have a negative effect on the total portfolio.

Professional Management. Investing is a time-consuming task. Large institutions hire professional money managers to perform these tasks for them. With a mutual fund, you can also access this same level of professional management.

Liquidity. Mutual fund investors can buy or sell shares at any time at their current market value. They have the ease of entry and exit, as well as the knowledge of what their invest-

ment is worth on any given day.

Convenience. Mutual funds offer convenient record keeping. Shareholders receive periodic statements and annual reports that contain information on current prices, holdings, fees, and earnings.

Flexibility. Some investors like to buy one fund and stick with it for the long term. Others prefer to change funds as their financial needs or the financial market evolve. Most mutual fund "families" allow investors to exchange their shares for those of other funds in the family.

Investor Protection. Mutual funds are regulated by a number of federal and state laws and are also subject to oversight from the Securities and Exchange Commission (SEC). These strict regulations are designed to help protect investors and to assure them that the industry is treating them fairly.

Affordability. Mutual funds are generally very affordable. The minimum initial investment for most funds is between \$500 and \$2,500. Some funds may even accept initial investments as low as \$50 if the investor agrees to invest a fixed amount every month.

Selecting a mutual fund should not be a one-step process that ends with the purchase of shares. No single

...continued on page 9



Drew Coleman,
Salomon Smith Barney

REQUEST FOR BIDS ON TEXAS HIGHWAY CONSTRUCTION

Sealed proposals for 0.343 km of replace bridge and approaches on Winscott-Plover Rd at Mustang Creek covered by BR 98(279)OX, on Oak Grove Rd. at Tributary of Village Creek 98(161)OX and on Wichita St at S. Creek in Forest Hill covered by BR98(161)OX in Tarrant County, will be received at the Texas Department of Transportation, 200 E. Riverside Drive, Austin, Texas, until 1:00 P.M., April 4, 2000 and then publicly opened and read. It is the bidder's responsibility to ensure that the sealed proposal arrives at the above location and is in the hands of the letting official, by the specified deadline regardless of the method chosen by the bidder for delivery.

This contract is subject to all appropriate Federal laws, including Title VI of the Civil Rights Act of 1964. The Texas Department of Transportation hereby notifies all bidders that it will insure that bidders will not be discriminated against on the ground of race, color, sex or national origin, in having full opportunity to submit bids in response to this invitation, and in consideration for an award. Plans and specifications, including minimum wage rates as provided by Law, are available for inspections at the office of Joe Fossett, Area Engineer, Fort Worth, Texas, and at the Texas Department of Transportation, Austin, Texas. Bidding proposals are to be requested from the Construction Division, 200 East Riverside Drive, Austin, Texas 78704-1205. Plans are available through commercial printers in Austin, Texas, at the expense of the bidder.

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For additional information call (214) 670-7474 or e-mail: dzzoovet@airmail.net

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investment can fulfill every financial need. Instead, investors should consider a combination of investments that may help them achieve their goals. Speak with your Financial Consultant to decide which mutual fund or funds best suit your individual financial goals and needs.

Editor's Note: Drew Coleman is making available to our readers a copy of the mutual fund brochure entitled *How to Build Wealth and Enhance Your Financial Security* (order #FD2399). To receive your copy, contact him or her at 972-385-2518.



**John
Dudley**

ALL ABOUT TRADITIONAL IRAS

Individual Retirement Accounts (IRAs) have become one of America's most popular ways to accumulate retirement funds.

What has made this type of account so popular is that it offers investors two major tax advantages. First, traditional IRA contributions may be deductible from taxable income if certain criteria are met; second, the investments in the account grow tax-deferred until withdrawn.

Changes in federal legislation under the Taxpayer Relief Act of 1997, have made traditional IRAs more available; their tax-deferred status makes them a good way to accumulate assets for retirement. Tax-deferred compounding can mean solid wealth-building toward your "golden years."

Traditional IRAs are "self directed," which means you control how the money is invested. For example, you may choose from any number of investment vehicles including CDs, stocks, bonds, or mutual funds. The field of investment choices is wide open. However, your investment decisions should depend on several factors: your age, current economic environment, income sources and risk tolerance. Many financial advisors agree that conservative investments should be at the core of your IRA, while part should be invested in more aggressive vehicles, such as growth stocks, which offer the potential for longer-term capital appreciation.

Investors less inclined to actively manage their traditional IRAs often opt for mutual funds as their investment choice. In addition to providing the benefits of diversity and professional management, a family of funds enables you to switch easily, for example, from a bond fund to a stock fund. IRAs can be established with mutual fund companies, banks or through a brokerage firm.

Anyone who works can contribute to a traditional IRA until age 70½. You may contribute up to \$2,000 of your earned income. If you and your spouse both work, you can each contribute up to \$2,000. And

beginning with the 1997 tax year, even if one of you has less than \$2,000 in earned income or no earned income, you can still contribute \$2,000 each if you file a joint return and have at least \$4,000 of earned income. The combined contribution may not be more than your total yearly compensation. If neither you nor your spouse are covered by a company retirement plan, this includes millions of Americans, your maximum total contribution of \$4,000 a year is fully deductible (limited to a maximum of \$2,000 per spouse).

On the other hand, if one of you is covered by an employer's plan, a portion of the amount you contribute to a traditional IRA may or may not be tax deductible, depending on your "adjusted gross income" (AGI), your total income less certain non-itemized deductions. You should discuss this situation with your personal tax advisor.

Like every investment option, traditional IRAs have their limitations. For example, if you withdraw money before the age of 59½, withdrawals of deductible assets and all earnings are taxed as ordinary income, and may be subject to a 10% Federal penalty. There are exceptions to this penalty, which for 1997 were expanded to include payment of certain health costs, qualified higher education expenses and qualified first home purchase expenses (up to \$10,000 in a lifetime).

However, you should keep in mind that traditional IRAs were created for one principal purpose: to help people accumulate retirement income. Investors who open traditional IRAs with the intention of periodically withdrawing money from them before reaching 59½ may not fully appreciate or understand the nature of the IRA concept.

Many people have made traditional IRAs an integral part of their retirement planning program. Consult with your financial advisor to determine if it makes sense for you to contribute to an IRA. Investors should consult their tax advisors before purchasing this type of product.

Editor's note: Prudential Securities is not a legal or tax advisor. However interested readers are encouraged to choose their own financial advisor. Financial advisors can work with other professional services such as accountants, attorneys and/or tax advisors. For copies or questions about this or any other column, please contact John Dudley at Prudential Securities, 1201 Elm Street, Suite 4848, Dallas, TX 75270, (214) 761-5142

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Sarah Vaughan : "The great Sassy"

By Jamila H. Thomas



Sarah Vaughan's unique style and skill earned her the nickname "Sassy"

Some of the greatest singers of all time, including Marvin Gay, Nat King Cole, Miles Davis, and Roberta Flack have had the privilege to show the world their talent through singing. The ability to sing is a magnificent gift in its own right, but being able of signing each word and song from the heart following each tune and word is miraculous. "Sassy" was one of the few singers who made the lyrics come alive. Sarah "Sassy" Vaughn expressed the beauty of jazz through just her voice.

The only child of Asbury and Ada Vaughan, Sarah Vaughn was born in Newark, New Jersey, March 27, 1924. Vaughan was a sensational child with a phenomenal voice.

Her musical roots began when she took over the job of playing the organ at

Mount Zion Baptist Church because the regular organist was not able to play for Sunday services. For many years she rehearsed with the choir. Vaughan played the hymns in her head as she fell asleep. She would hear her mother singing in the choir and followed in her footsteps by becoming a church musician.

Evelyn Greene a friend of Vaughan said, "Sarah had a strong alto voice." But even with the beautiful voice, Reene said she never heard Sarah sing a solo. Greene, a soloist in the church, never knew how remarkable her voice was.

Vaughan began her singing career at the age of 18. She entered an amateur talent contest at the well-known Apollo Theater in New York City just for fun. She won \$10.00 and a week of performance at the theater. Patiently, she waited for the phone call of spring of 1943 to perform with a big band at the Apollo. In approximately two weeks Vaughan was hired as a singer by the famous jazz pianist Earl "Fatha" Hines, which was the start of her professional singing career.

Hines knew exactly what he would do with Vaughan when he hired her. Vaughan and the trombonist Howard Scott joined the band on the same day, April 4, 1943. The following year she became an original member of Billy Eckstine's band. She quickly learned the ropes of the music business from the more seasoned musicians who worked with her in Hines and Eckstine's bands. The musicians began calling her Sassy because her singing style and performing skills were so unique. In time she began making her own recordings, the first in 1944.

Scott became aware of Vaughan's style early. "She won over the crowds

everywhere," said Scott. "Everyone in the band looked upon her as a great musician."

Vaughan also had a friendly relationship with band members. She would listen to horn players to develop her style. As a result she could do amazing things with her voice. She recorded both jazz and pop songs- always adding special little touches that would make each song genuine. She adored good lyrics and would often play with the words, stretching one syllable into several, or making her voice go from high to low with lightening speed. Vaughan recorded various pop oriented big-band albums throughout her career. Her concerts line-ups were piano bass and drums.

Along the way Vaughan was able to learn even more about the music industry. On her first professional tour she arrived at the Pennsylvania Station with her belongings in a paper bag. Eckstine and Scoops Carey, who later became her lawyer in Chicago, tossed the bag as if it were a ball, while tearing it up. According to John Williams she took the incident in good humor, and

Scoops and Eckstine gave her a suitcase in replacement of the bag.

For more than forty-five years Vaughan reigned supreme as the queen of both pop and jazz, with several million-selling hits, including "Broken Hearted Melody," "Make Yourself Comfortable," "Misty," and many others in the 1950's and 60's.

Vaughan reached enormous audiences as a concert artist. She loved her fans and their enthusiasm but detested when they clapped in time with the

music. Whenever the audience would start clapping Sassy would change the rhythm of her singing just enough to confuse them, until they stopped.

In October 1945 Sassy got a contract with a small label known as Musicraft. Stuff Smith, a friend of Sassy's and Albert Marx, the owner of Musicraft, had a conflict of interest about compensation amounts. After hearing her sing Marx became excited and offered her a contract. Ironically, Smith didn't get one.

Later she sang songs by Barney Josephson who owned Café Society Downtown in Sheridan Square in Greenwich Village. At one time she earned \$200 a week when booked at Café Society in 1947, and then as much as \$2,250 a week plus a percentage in the same club in 1950 after her popularity spread.

"I just sing I don't know what I sound like or who I sound like. I don't know what kind of singer I am. I just open my

mouth and sing," said Vaughan. It has been said that Sarah was the real first jazz singer with the vocal range equal to that of an opera singer. In fact, opera singer Leontyne Price was the performer whose voice Vaughan admired most. Many consider her to be the most natural gifted jazz vocalist ever.

Vaughan worked hard all her life supporting her parents and adopted daughter. Sassy once told a reporter that her parents were retired. "They've worked enough. I'm taking care of them now," Vaughan stated.

Vaughan loved show business, and continued to perform until she died of lung cancer in Beverly Hills California in 1990.



...continued from page 6

advocacy groups, labor unions, trade and professional associations, service organizations, religious organizations, schools, youth groups, stores/local business, chambers of commerce and media organizations. A direct mail campaign designed to draw attention to the census questionnaire when it arrives in your mailbox; paid advertising campaign to generate awareness about Census 2000 via print, broadcast and outdoor advertising; a media relations campaign to encourage positive, informative coverage emphasizing the importance of responding to the census; and, promotions and special events to provide non-threatening, fun, educational activities in communities and schools, particularly in hard to count areas.

On February 15, twelve recreational vehicles set out from twelve locations across the country to promote census 2000 until April 15. Each vehicle is equipped with exhibits, videos, printed information, and other giveaways to spread the message that Census 2000 is on its way. The recreational vehicles just ended its tour of the Dallas/Fort Worth area on March 2.

Another part of Census 2000 is a campaign entitled "How America

Knows What America Needs." This campaign challenges governors, mayors, tribal leaders, and other high elected officials to increase their community's initial mail response rates by at least 5 percentage points over their 1990 responses.

The Census Office in your neighborhood (NE Dallas County) is currently looking for people to be enumerators or census counters. In order to qualify for the job, you must take a 28-question exam. Testing for the job will continue through June 2000. The census job pays \$14 an hour. Those interested need to call the Census Office at (214) 221-5770.

"We encourage people to call our office to work for the bureau," said Dr. Jim Byrd.

Data from Census 2000 will be available January 2001 through a data retrieval system called the American FactFinder located on the Internet, Federal Depository libraries and other libraries, universities and private organizations. You can check the daily progress of your community's Census 2000 response rates beginning on March 27 through April 11 at www.census.gov.

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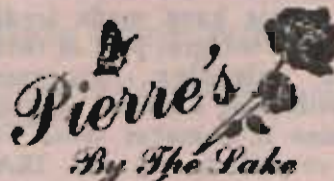
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Inspiration



**Ron
Shaw**

Great Grace! No One Lacked

Acts 4:33

Six years ago one of our young men asked me for a summer job at the church. He was looking for work and said no one would hire him. Suddenly it hit me! Why should our young people have to beat the streets during the summer for jobs? I heard the voice of Jesus say, "he doesn't need to look anywhere else. You give him a job". That's what he said to the disciples who told him to send the people away to go back to their communities to get food. He told his disciples, "They don't have to go back home hungry. You feed them".

Since that summer ('94), it has been my goal to create wealth among our congregation. I said to myself, if churches can have annual choir days and pastor's anniversaries and other special days, why don't we rethink our priorities. We started having a couple days where we raised money solely for the purpose of paying for the summer jobs program. We set aside a portion of our weekly income in a special account just for that purpose. The youth began working as office assistants, grounds keepers, some even started their own lawn care service exclusively for the members of our church. We didn't ask the government for one dime. We raised it and we paid them.

Since then, it has frustrated me that more churches don't adopt that simple approach. Instead, we send our young sons and daughters off to work for those who care nothing for them. Then wonder why they grow up with a lack of appreciation or mind set for the principle of looking within your own self to use what God has given you to make it. We must create wealth before we can accumulate wealth. That line of thinking has to begin in the church.

Consider our text. The Acts 4 paradigm is one that has always intrigued me. How was it that a congregation of more than eight thousand created enough wealth that no one went lacking? Yet today, we have congregations of thousands and over 90% of them not only lack, but also accept it and see no way out or even a desire to do better their situation.

Our houses of worship subject themselves to worldly creditors in order to build because most people in them lack. In the old

testament, when David was collecting for the construction of the temple the people gave so much he had to order them to stop.

The Bible says great grace was on the church in Acts 4.

Grace is the divine influence moving upon the human heart that persuades men to support God's cause. Those who were gifted to make money experienced the power of God's grace. It moved them to establish a welfare system of their own apart from the government. I'm still amazed that we don't have more churches with credit unions and banks of their own. A long-held pattern of thinking that hasn't allowed the church to break free of a "user, God gimme" mentality and move to a way of thinking that says with in the hollowed walls of each congregation are resources that can be use to create a flow of wealth where no one has to go needy.

Let's bring back Bank Day at our churches where on a certain day the members make a deposit or investment in the future of our young people. Let's have annual days that raise money for summer jobs programs and capital to start up businesses.

We have a small business incubation center at our church. We encourage members to support them. We hire our young people during spring break and the summer. We give them office skills in a Christian work place. We've not reached mega-church status yet, but are doing mega-ministry. It's not difficult.

It requires: (1) the determination to honor God and be a witness for Him using what you have. (2) The willingness on the part of the leadership to commit to its implementation, and (3) The participation of people who want to see the needs of people met.

Great grace is upon the church today. We must walk humbly and use it wisely. The greatest churches have still yet to be built. Why? Because the greatness of a church has nothing to do with how many people attend once a week. Jesus said greatness in the Kingdom is about serving. The reason to create wealth is to serve God's purpose. The reason to accumulate wealth is because it doesn't belong in the hands of those who won't serve Him.



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INVITATION FOR BIDS

The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the construction of a new 152-unit apartment complex, Lakewest 152, until 3:30 p.m., on Monday, April 10, 2000 at 3939 N. Hampton Road, Suite #350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud. A pre-bid conference has been scheduled for Wednesday, March 15, 2000 at 2:00 p.m. at the DHA's Central Office, 3939 N. Hampton Road, third Floor Dale Kessler Boardroom, Dallas, Texas 75212

Bid Documents, including Plans and Specifications, May be acquired at DHA'S Central Office, 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212 Beginning on Monday March 6, 2000. Office hours are from 8:00 a.m. to 4:30 p.m. A \$100.00 **NON-refundable** fee is required for each set of plans and specifications.

DHA reserves the right to reject any and all bids or to waive any informalities in the bidding. the housing Authority of the city of Dallas, Texas will not discriminate on the basis of race, color, national origin, religion, sex, handicap, familial status or age. Equal Housing Opportunity.





By Glenda Williams Goodson

With its seeming invincibility to worldwide hiccups such as the Asian Flu from which the Japanese economy is yet reeling from the after effects, the American economy seems strong enough to weather any crisis. But last year more than 1.3 million bankruptcy petitions were filed in the United States, and the numbers are still rising. In the midst of a booming economy it makes sense for Americans to begin taking ownership of their financial future. Whether it is in the area of short-term lifestyle changes such as planning how to move from welfare to work or specific long-term goals such as saving enough to buy your first home, starting a business, funding your children's college education or building a retirement fund now is the right time to start.

Everyone has debt, but it can be managed by financial planning. For example, Joy Magrini's story stands out (not her real name). After years of living on public assistance she wanted her family (her and four children) to be independent of AFDC. She sought training and the state program she was a part of helped her find a part time job. With pro bono help she composed a budget listing all income (public assistance check, food stamps, monthly child support, income from her part-time job), listed all expenses (rent, food, gas, toiletries, etc.) and included in her plan saving approximately \$7.50 per week for emergencies, such as car repairs. Although she's stumbled along the way, after six months she says, "I didn't realize I had that much income coming in. By writing everything down I see how to spend my money better." For example, she says that before the budget she didn't realize she spent \$60.00 per month on cigarettes but now "I see how quitting can help my health and my pocketbook!"

Joy did not consider herself a financial wizard. She just took the first step in planning her financial future when she evaluated her financial situation. While her case required planning a 180-degree financial turnaround many middle income individuals should begin by taking a common sense approach in launching a plan for financial awareness and security.

A winning strategy begins with writing down all income and expenses to determine if "debt overload" exists. No matter what the income, good personal financial managers spend less than they earn.

Understand the type of spender you are. Do you spend to relieve stress? One woman rues the day she received a Neiman Marcus charge card because she says when she's under stress or depressed she charges an outfit or two that she cannot afford.

Create a budget. A budget is only a financial map guiding you from your present financial status toward projected goals. Anyone smart enough to obtain the \$30-\$40K position can create a family budget. In creating the budget, keep in mind

that the unexpected will happen to wreck it: a car breaks down, or a family emergency occurs that carries a heavy financial burden. Build your budget with those factors in mind to prepare you to move forward when they occur.

Find ways to reduce your expenses. Can you prepare your lunch at home three days a week and treat yourself to eating out the other two? How about taking advantage of your company's fitness center and saving the gym fees? There are many ways to cut back.

Consider paying off credit card balances at the end of each month. Financial Planner Terry Savage gives a classic example of a person who charges \$2,000 on a credit card at 19.8% interest and a \$40 annual fee. If you make only the minimum monthly payments (and many people do just that), it will take you 31 years and two months to pay off the balance! And along the way, you'll pay an additional \$8,202 in finance charges.

You have to have some type of rent or mortgage payment but for those purchases that are not big ticket items he asks "What could be so important to charge today that it puts you in debt for a period far longer than the object is likely to last?" Sure, a mortgage lasts 31 years, but the interest is deductible and your home should grow in value over that time period. Most things you charge on your card have a far shorter useful life.

One way to reduce credit card debt is to double the minimum monthly payment, you could be out of debt in less than three years. In fact, paying down current debt is a good move to start on the road to building financial freedom.

If you feel you have the discipline, try consolidating your debt. But beware that you could get in more financial trouble if you are not careful.

Get financial counseling from the nonprofits such as the folks at Consumer Credit Counseling (they charge a sliding fee). The local number is 972.732.6767.

Check your credit rating. As you begin to repair your credit make sure there is nothing on your rating that should not be. Request that the credit bureau add explanations for slow pays (for example, if you had a clean record and a calamity such as a medical emergency occurred that caused a lower rating).

Finally, pay yourself by setting realistic savings goals. This could be accomplished through payroll deductions for U.S. Saving Bonds, credit unions or other savings tools. Also determine what it would cost for your family to live with a loss of income for six months and use part of your savings to create an emergency fund. Remember, if you don't see it you won't spend it. Do not base your goals depending on your boss giving you a raise, but do understand that a portion of any raise, promotion or yearly cost of living increase should be saved.

Once you have saved enough, plan to invest a portion to make it work for you. Dallasite Von Miller invests in Internet stocks and says, "Investing in Internet stocks is a lot like living your life. You take one day at a time." He has made a large profit analyzing and investing but does use the expertise and knowledge of a financial planner as additional assistance in making his decisions.

While Miller is not giving away any secrets, there are other ways to prepare for your financial security, including through your company's 401k plan. If a thirty-six year old individual earning \$30,000 annually could invest \$20 per week and have \$171,000 by the time she was 66 years of age. Make sure you sign up for the maximum contribution. It will be taken out of your paycheck automatically. Some companies even match all or part of your contribution.

Preparing for your family's financial future requires avoiding costly mistakes. There is no question that a family is sometimes financially compromised and cannot get credit for items such as furniture, big screen televisions or other big-ticket items. It is no secret that renting-to-own has sustained its popularity by providing a way for individuals to get items they cannot otherwise afford.

Renting-to-own has become a \$4.4 billion dollar industry. Rental dealers advertise that almost anything can be purchased with no money down and without a credit check simply by agreeing to make regular (usually weekly) payments. But those payments can add up. For example, a microwave oven

costs an average of \$7.99 per week for 78 weeks (18 months) after which it would be paid for. A \$399 microwave would cost \$623, or almost twice as much at an annual percentage rate of nearly 40 percent. And most of the 3 million customers of these companies are lower income individuals who can least afford to pay those exorbitant rates.

Making long term rent to own payments is not a smart move and should be used only on a short term, temporary basis. For example, when your refrigerator breaks down and you don't have the credit to buy your own. It would cost less to rent to own than eat out every night until you can get another one from a reputable used appliance company.

One of the following options should be chosen when making purchasing decisions in order to avoid making foolish and costly mistakes:

- Delay the purchases until you have saved enough money in the bank to pay cash.
- Buy the items on a layaway plan.
- Buy the items on an installment plan.
- Get a short-term loan from a lending institution such as a bank or credit union to purchase the item.
- Consider purchasing a used version of the item from a second-hand store or through a yard or garage sale.



TAKE YOUR FINANCIAL PULSE

Compiled by Valerie Daniels-Carter (Used by permission)

Answer Yes, No or Don't Know to the following:

1. Do you have well defined personal financial goals?
2. Do you view your financial future with enthusiasm and confidence?
3. Do you know what you are worth?
4. Do you save money on a regular basis?
5. Are you currently receiving any tax-free income?
6. Do you have any investments that help to reduce your taxable income?
7. Do you qualify for a deductible IRA contribution?
8. Do you take advantage of all company-sponsored savings/investments programs?
9. Do you feel you have sufficient permanent life insurance coverage?
10. Do you feel your estate plan (will/trust) accomplished your family objectives?
11. Does an accountant prepare your tax return?
12. Do you use the services of a professional financial planner?
13. Can you distinguish between spending and saving?
14. Do you diversify your investments?
15. Do you take full responsibility for your financial affairs?
16. Do you spend less than your earn?
17. Do you have a plan to retire in comfort?
18. Do you avoid major credit card purchases?
19. Have you planned for your children's college education?
20. Are you generally satisfied with your investments?

Total Number	11 - 20	Weak pulse.
Marked No or	5 - 10	On the right track, but you need to improve.
Don't Know	0 - 4	You are in good shape. Keep up the good.



The Wellness Diary

Study overturns myths about healthcare costs

By Delmetria L. Millener.

As healthcare costs skyrocket, many people wonder if the purpose of HMOs to provide affordable healthcare to individuals or for health maintenance organizations to get rich? With the cost of coverage steadily rising, who can afford to be treated, or for that matter, who can afford to get sick? According to analysts, North Texas health maintenance organizations lost money in 1999, which almost doubles losses of 1998. For consumers, this means that premium rates will definitely rise. Additionally, for African-Americans in particular, higher health care costs will mean that fewer minorities will have routine office visits because of unaffordable premiums for health-care coverage and services.

Emergency room visits are one example. Emergency room overuse by uninsured patients is a major concern for President Clinton and other policy leaders. Many minority patients utilize the emergency room as a means to get medical attention, but many managed care plans often deny coverage for emergency room visits. They feel denying coverage will save on costs. However, a study conducted by Harvard researchers and leaders of Physicians for a National Health Program found that uninsured patients use no more emergency care than insured people, and often pay out-of-pocket expenses for their ER visits. This breaches the myth that costly emergency room visits by uninsured patients are driving health costs.

The study, based on data from the 1987 National Medical Expenditure Survey, found:

Σ ER care for the uninsured totaled only \$1.1 billion, or 0.23% of all health care costs; the entire ER bill for all Americans amounted to 1.9% of all health spending.

Σ The uninsured averaged \$37 per capita per year in ER care, vs. \$38 for those with insurance.

Σ The uninsured paid 47% of their ER costs themselves; only 10% of ER costs was free care that hospitals cost-shifted to other patients.

Σ While the uninsured got no more ER care than insured Americans, they got much less of other kinds of care. Hence, restricting ER access would take away a critical health care resource for the uninsured.

Σ Children and black men also received much of their care from ERs.

One Harvard Medical School study author commented, "Too often,

minorities, the poor and the uninsured are blamed for high health care costs. Restricting ER visits will save little money, but will cut the care of people who need it most. We need to minimize ER care by making other care available, not by penalizing patients." On the contrary, HMOs say their losses are a result of "skyrocketing prescription drug expenses and other rising medical costs."

Other medical professionals believe that the refusal of HMOs to pay Emergency Room bills shifts costs to the patients, which increases HMO profits. One Harvard professor believes that, "policymakers want us to believe that we must curtail further care to bring down costs. But compared to Canadians we pay 40% more for care and get less: fewer ER visits, fewer doctor visits, shorter hospital stays, even fewer high tech procedures like lung transplants."

Kaiser Family Foundation released a survey that revealed most Americans are unaware that African-Americans fare worse on many key health factors compared with Whites. The survey also showed that 51% of African-Americans believe there are differences in access to healthcare, and about 67% of Whites believe that African-Americans are "...just as well or better off than the average White person when it comes to getting routine medical care when they need it."

Fifty-six percent of African-Americans that participated in the survey believe that African-Americans with heart disease are less likely than Whites to receive specialized medical procedures and surgeries compared with 33% of Whites who believe the same. Additionally, 64% of African-Americans believe that they are less likely than Whites to receive newer treatments for HIV-AIDS compared with 43% of White who share the same perception.

Forty percent of African-Americans say that race or ethnic background is a major problem in getting affordable care, while 45% of African-Americans blame the lack of physicians or health providers in their demographic area as a problem with getting care. Seventy-one percent say the cost of insurance is a major problem in accessing medical care.

According to the survey, 64% of African-Americans and 56% of Latinos say they believe the care they receive is of lower quality than the care received by Whites, while only 1% of Whites say that they feel the same way. Additionally, 14% of Latinos say that they have been poorly treated due to a language barrier

with the healthcare provider.

Dr. Marsha Lillie-Blanton, vice president of the Kaiser Family Foundation, feels the "...survey shows that neither efforts to improve financing or efforts to prevent racial discrimination alone will improve health access for minority groups..."

So what is the solution? The

March is Colorectal Cancer Month and the American Cancer Society provided the following information:

Colorectal Cancer Fact Sheet

General Facts

• Colorectal cancer develops in the digestive tract, also referred to as the gastrointestinal or GI tract. The digestive tract processes food ingested in the body and rids the body of solid waste matter passed through the colon and rectum. The cancer usually develops from precancerous changes in the lining of these organs. These growths of tissue into the center of the colon or rectum are called polyps.

Symptoms

People with the following symptoms should seek council from their doctor, particularly if they are over 40 years old, or have a personal or family history of the disease:

- Changes in bowel habits, such as diarrhea or constipation that lasts more than a few days
- An urge to have a bowel movement that is not eased by doing so - Rectal bleeding or a bloody stool
- Cramping or continuous abdominal pain - Lack of appetite
- Weakness and fatigue
- Jaundice (a yellow-green discoloration of the skin or whites of the eyes)

Testing/Detection

Starting at age 50, both men and women of average risk should have:

- Yearly fecal occult blood test, and flexible sigmoidoscopy and digital rectal exam every 5 years, or
- Colonoscopy and digital rectal exam every 10 years, or
- Double contrast barium enema and digital rectal exam every 5-10 years

purpose of health maintenance organizations is to provide affordable healthcare to individuals. Society cannot afford for people to not receive much needed medical attention. Therefore, healthcare must be accessible to everyone without a dollar sign attached to it.

People with a family or personal history of colorectal cancer or polyps, or history of chronic inflammatory bowel disease should be screened earlier, or undergo screening more often.

Common Treatments

- Surgery is the most common form of therapy for colorectal cancer. For cancers that have not spread, it frequently stops the disease.
- Chemotherapy, or chemotherapy with radiation treatment, is given before or after surgery to most patients whose cancer has spread extensively into the bowel wall or to the lymph nodes.
- A permanent colostomy (creation of an abdominal opening for elimination of body wastes) is very seldom needed for colon cancer and not frequently required for rectal cancer.

Risk Factors

Age: The incidence of colorectal cancer increases with age. Seventy-three percent of all newly diagnosed cases of colorectal cancer occur in men and women 65 and older.

Race: African-American men and women have higher colorectal cancer incidence and mortality rates than men and women of other racial and ethnic groups.

Diet: A diet high in animal fats, such as those found in red meat, can increase the chances of a person developing colorectal cancer. Research shows that a high fiber diet, along with plenty of fruit and vegetables, helps protect a person from developing colorectal cancer.

Physical Activity: Physical inactivity also increases the risk of developing colorectal cancer.

Family History: Personal or family history of colorectal cancer or polyps has been associated with increased risk of cancer. Persons with a history of inflammatory bowel disease also may be at risk.

On The Move

National investment organization educates Blacks about financing

By Latrina George

The Stock Market. Investing. Portfolio. Planned retirement. These and other terms and from the glossary of investment bombard Americans every day. There are cute little commercials about E-Trading; expensive, eye-catching print ads for investment firms; snatches of conversation in the elevator about the success of individual profit sharing reports. Everywhere, someone is talking about investment.

The commercials heralding investment talk and the made-for-TV movies depicting board members making life-changing decisions about a company's financial future have been truly one-sided. The media has coupled mainly Caucasian faces with investment. And if all seen and heard is digested, one might be led to believe that only Caucasians invest and know enough about the stock market to do it successfully. According to John Rogers, President of Ariel Mutual Funds, African-Americans are less likely than whites to even describe themselves as knowledgeable investors.

Though there may be a knowledge gap between cultures when it comes to investment, African-Americans trail behind Whites in participation in the stock market and investing, but African-Americans are realizing its importance. African-Americans are reading books about investment, firming and joining investment clubs, and, yes, they are investing. Through orga-

nizations like the Coalition of Black Investors, who advocate financial planning and investing in stocks, bonds and mutual funds to help African-Americans achieve economic equality, African-American investment has increased.

"The Coalition of Black Investors is a network of mostly black investors who collectively try to increase awareness in the African-American community of the financial rewards offered by investing," says Carol Davis, president and co-founder of Coalition of Black Investors. L. Duane Davis, Carol's husband and Vice President of the coalition, conceived the idea for the organization during his tenure as a financial planner. The organization was established in September 1997. According to Carol Davis, Duane noticed he had few African-American clients and it seemed difficult to attract these clients. African-Americans simply shied away from investing for a number of reasons. Most felt stock market investing was too risky. They didn't understand it and had no comfort level in this uncharted territory. Refusing to allow this to continue, The Davises felt compelled to offer a mass public awareness of investing where African-Americans could read, talk and learn about investment.

Coalition of Black Investors (COBI) mission is to:

- *Promote saving and investing among African-Americans
- *Identify and increase the number

of black individual investors invested in wealth producing assets - stocks, bonds, and mutual funds

*Be a clearinghouse for information about well-run companies and mutual funds

*Provide opportunities for companies and financial service firms to "market" their shares and services to African-American investors

*Highlight African-American investment professionals and others who would like to serve the needs of African-American investors

"There was a study done in 1990 that rendered these statistics: African-Americans are 14% of the population, earn 7% of the nation's income and they own 3% of the wealth," states Davis. "Our goal at COBI is to increase that percentage of wealth." With the stock market providing an 11% rate of return, the highest of any asset class, African-Americans are urged to get involved in order to keep up with inflation as it relates to their income. COBI encourages participation in employer-sponsored benefit plans such as 401K plans, financial literacy through education, participation in investment clubs, which pool resources and share information and an overall aggressive savings and investing plan by African-Americans.

Networking is a vital tool that COBI uses and advocates. Faced with the reality that African-Americans have had less exposure to stocks and their

lack of trust in the investment arena keeps them from investing more, the objective is to familiarize the investors with the market and provide a point of reference for them. COBI hosts seminars and conferences all over the country. Also, since May is investment month, COBI is sponsoring its "Road To Prosperity" conference in Houston, Texas on May 19th and 20th at the JW Marriott Hotel. There will be guest speakers, financial topic workshops and even an award luncheon. According to Davis, these conferences offer unique environments that are very empowering and motivating for the attendees.

"Attendees get to read and talk about investing with African-American professionals. They are given the opportunity to hear from African-Americans in the business and this helps foster the trust that has been lacking in the community."


COBI partners with several organizations and individual investors. They have asked the Urban League president and investment professionals to hold free investment seminars in their communities during the month of May. COBI is also beginning partnerships with churches such as the Windsor Village United Methodist Church in Houston whose pastor is Kirby Jones Caldwell, an investor in his own right who is making economic advances for his congregation. Armed with an MBA

...continued on page 20



BACK TO DODGE

Back for the V6 acceleration, *air bag synchopation, cab-forward re-creation, stylish streamline innovation... it's a fresh Intrepid realization.

Intrepid  The New Dodge

*Always wear your seat belt

LGT offers business tax advice

With the rapidly evolving job market, more people than ever are consultants, freelancers or "independent contractors." Whether full-time or as a second stream of income, there are many rules and benefits that can be helpful for self-employed taxpayers when tax time rolls around:

- **Reconcile Forms 1099** - The IRS attempts to match your Forms 1099 with your tax return. Be sure that your income agrees with that reported on your 1099 forms. Your reportable income may actually be higher since you may not have a Form 1099 from each company for which you performed work.

- **Retirement Plan Contributions** - You have until the due date (or extended due date) to make a 1999 contribution to your tax-sheltered Keogh or SEP (Self-Employed Pension) plan, which can shelter some of your income from taxes depending on your income level. If you currently do not have a retirement plan, you can establish a SEP as late as April 15, 2000 for 1999. A Keogh plan must have been set up by the end of 1999.

- **Deduction for Automobile Usage** - Gather all of the expenses applicable to the use of your automobile for business. Most important is your mileage log of business use for the year. Include all automobile expenses, such as gasoline, insurance, repairs and maintenance, tolls, and parking. These expenses can add up to major tax savings.

- **Health Insurance Deduction for Self-Employed Individuals** - Self-employed individuals can deduct 60 percent of their medical insurance premi-

ums for themselves, a spouse, and dependents as a business expense. This option is not available to individuals who are eligible to participate in a subsidized health plan offered by an employer of the individual or spouse.

- **Home Office Deduction** - In 1999, the home office deduction for many Self-employed individuals was restored. However, the issues regarding qualifying for the deduction and the impact on the future sale of your residence should be discussed with your tax practitioner or advisers.

- **Miscellaneous Expenses** - Take the time to scan your checkbook and credit card statements for small items such as office supplies, professional journals, periodicals, and other miscellaneous work-related items. These items may offer more tax savings than you thought.

- **Tax Rates** - When estimating taxes on a proprietorship, consider the impact of self-employment taxes (Social Security and Medicare). For many self-employed individuals, the impact is much greater than imagined. For example, if you are in the 28% income tax bracket, the self-employment taxes can increase your overall tax burden to over 40%.

Lane Gorman Trubitt, L.L.P., founded in 1950, is the largest Dallas-based CPA firm and the ninth largest CPA firm in North Texas. LGT is one of the largest independent firms in the Southwest. They are based at 2626 Howell Street, The Seventh Floor, Dallas, Texas 75204. Their phone number is (214) 871-7500.



Financial planner offers retirement tips

By Drew Coleman

Funding a comfortable retirement is no easy task. It takes time and patience and sound investment advice. There are, however, steps you can take or not take to make your retirement planning process run more smoothly.

DO ...

- Determine your short-, intermediate- and long-term goals early. Your future starts now.

- Let professional advisors assist you. Retirement planning is not a do-it-yourself project. Seek the help of investment professionals to help you formulate and monitor your portfolio and provide you with ongoing ideas and information.

- Review your holdings regularly. The investment environment is never static and you need to be able to adjust your portfolio to accommodate market changes that could affect your investments' performance.

- Keep accurate, organized records. Besides being a great help at tax time, organized receipts, canceled checks and brokerage statements make regular portfolio reviews easier.

- Take advantage of 401(k) and other employee-sponsored savings plans. Every dollar you invest through payroll deductions helps reduce your taxable

income by a dollar.

- **Fund your IRA.** The annual contribution limit to an IRA for nonworking spouses increased from \$250 to \$2,000, effective January 1, 1997. The Taxpayer Relief Act of 1997 states that effective January 1, 1998, current income limits for making a deductible IRA contribution would be raised, beginning at \$30,000 for single individuals (\$50,000 for marrieds) in 1998 and increasing to \$50,000 for singles for 2005 and thereafter (\$80,000 for marrieds filing jointly for 2007 and thereafter). The Taxpayer Relief Act of 1997 also states that an individual will not be considered an active participant in an employer-sponsored plan solely because his or her spouse is an active participant. However, the maximum deductible IRA contribution for an individual who is not an active participant, but whose spouse is, is phased out for taxpayers with Adjusted Gross Income (AGI) between \$150,000 and \$160,000.

- **Consider the SIMPLE (Savings Incentive Match for Employees) IRA.** The SIMPLE Plan offers big benefits for self-employed individuals and employers with 100 or fewer employees. Up to \$6,000 can be deferred annually and less cumbersome rules apply to administering these plans. Employers are required to satisfy specific contribution requirements and all contributions are immediately vested. If you're a small-business owner seeking to attract and retain qualified employees, these features

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REQUEST FOR QUOTATIONS FROM CERTIFIED DBE/MBE/WBE SUBCONTRACTORS AND SUPPLIERS

City of Dallas Public Works Department
Contract Pb981089/PBN613
Dallas Water Utilities
Contract 99-419F/99420F
March 23, 2000, 1:30 P.M.

Granite Construction will be bidding the above as a prime contractor and is seeking DBE/MBE/WBE participation. Plans may be viewed in our office or at Public Works 320 E. Jefferson, Rm 107. Areas of interest include paving, drainage, landscape, water and wastewater mains, streetscaping, and related improvements. Please direct quotes / inquiries to:

Granite Construction Co.
Attn: Sam Joiner
701 East Main
Lewisville, TX 75057
(972) 874-8724 Fax(972) 353-6275

Bonds may be requested of subcontractors; please call our contracts office at (831) 722-2716 for more information regarding bonding and insurance requirements.

Around The Town

On-going

Mt. Pisgah Missionary Baptist Church, 11611 Webb Chapel Road, Dallas, is presenting a series of speakers for Women's Month, throughout the month of April. The speakers will be speaking each Sunday during April at 8:00 a.m. and 11:00 a.m. For more information, call 972-241-6151.

Irwood Day School Child Care is looking for sponsors for their 4-6 year old soccer team, The Tigers. If you would like to help by sponsoring a team or donating uniforms, practice equipment and refreshments, contact Albert Garry at albertgarry@excelonline.com or office at 214-352-4073.

Open Door Church of God in Christ, 2651 Gooch Street, Dallas, will serve as a Census 2000 Outreach Assistance Center. If you need help completing your Census forms, Census representatives will be at the church Tuesdays & Thursdays from 5-8 p.m. and Saturdays 9:00 a.m.-noon. For more information, call the church at 214-376-0354.

The Texas Council for the Humanities is soliciting nominations for its first James F. Veninga Excellence in the Humanities Award. The award will be presented to an individual or organizations whose time and talents enlarge humanity in Texan's lives. Nominations should be sent to: Veninga Award, Texas Council for the Humanities, 3809-A South 2nd, Austin, TX 78704. Nominations must be in Austin no later than April 3. For more information contact Judy Diaz at 512-440-1991 ext. 122.

March 17

The Department of Veterans Affairs along with several other service organizations will offer a workshop on "The Impact of Substance Abuse on The Family" and Social Work Licensure/Ethical Issues. The workshop will be held from 8:00 a.m. to 4:30 p.m. at the Veterans Affairs Community Center (Ann Arbor Entrance), 4500 S. Lancaster Road. To register, contact Treva McDaniel at 214-915-4610.

The Romance Slam Jam 2000 Literary Conference will be held at the Doubletree Hotel-Campbell Centre, 8250 N. Central Expressway. African-American romance authors will be in attendance for workshops, meetings and bookshops. The conference will be held March 17-March 19. For more information, call 214-943-0142 or 800-272-5027.

March 18

The Service Corps of Retired Executives (SCORE) will hold a two-day business seminar to help anyone thinking of starting a business. The seminar will be held at Brookhaven College. Tuition for the seminar is \$100. To register, call Brookhaven College at 972-860-4726 and indicate you wish to register for the SCORE seminar.

Plano Repertory Theatre will hold auditions for its

upcoming production of *Songs for a New World* from 10:00 a.m. to 3:00 p.m. and March 19, 7-10 p.m. Auditions will be held at the ArtCentre Theatre located at 1028 15th Place in Historic Downtown Plano. For more information, call the PRT Office at 972-422-7460.

March 19

WRR Classical 101.1 FM will debut a half-hour radio show focusing on Jewish themes and spirituality issues, titled "Jewish Living Today". The program will air each Sunday thereafter. The program will premier at noon.

March 20

The Greater Dallas Asian American Chamber of Commerce will host a "how to get contracts" seminar for small businesses from 9 a.m. to 2 p.m. The seminar will allow business to meet with buyers and representatives from the City of Dallas, City of Plano, DISD, DART and other agencies. The seminar is free and will be held at the Bill J. Priest Institute, 1402 Corinth, Rm. 2200, Dallas. For more information or to RSVP, call 214-670-3346.

March 21

Am-Fm and the Minority Media and Telecommunications Council will host a Radio Career Fair 5:00-9:00 p.m. at The Black Academy of Arts & Letters Dallas Convention Center Theatre Complex, 650 S. Griffin Street, Dallas. Station representatives will be accepting applications and conducting brief interviews for a range of jobs in the radio industry. For more information call 214-979-6779.

The YWCA of Metropolitan Dallas Women's Resource Center is sponsoring Networking Series 2000 for professional women in March and April. The first part of the series "Managing a Diverse Workforce" will be held March 21 at the Park City Club. Registration is 11:30 a.m., with lunch starting at 11:45. Please call Jeanne Reyer at 214-584-2350 to make reservations.

March 22

A Mini-Medical School on Aging will be held at UT Southwestern Medical Center at Dallas. The school will be held 6:30-9:30 p.m. March 15, 22 and 29. Topics will include disease management, good health and healthcare professionals. Registration is \$125. For more information call UT Southwestern Continuing Education at 214-648-2200.

March 25

Hope Cottage Pregnancy & Adoption Center will host a presentation on adoption, personal testimonies of adoptive families and a question & answer session for anyone interested in the adoption process. The presentation will be held from 2:00 p.m. to 4:00 p.m. at the Hope Cottage Center, 4209 McKinney Avenue, Dallas, 75205. For more information call the center at 214-526-8721.

The Fort Worth Water Department is presenting a Yard Smart seminar at the Fort Worth Botanic Garden Center Lecture Hall. The seminar will cover environmentally friendly gardening information. The seminar runs from 8:45 a.m. to 12:30 p.m. For more information contact Scheretta Scott at 817-871-8244.

N.M. Productions Theater Company will hold auditions for its next performance *Beauty and the Beast* from 10:00 a.m. to 1:00 p.m. at The Corner Theatre at the DeSoto Town Center, Pleasant Run/Hampton in DeSoto. Roles are available for youth and adult actors. For more details and to schedule appointments, call 972-680-4466 or 817-784-6671.

March 28

Methodist Hospitals of Dallas invites people age 55 and older to a free planning seminar called "Strategies for a Prosperous Retirement." The seminars will be held March 28 and March 31 from 9:00 am to 2:30 p.m. The March 28 seminar will be held at the Charlton Methodist Hospital, 3500 W. Wheatland Road, Dallas. The March 31 seminar will be held at Methodist Medical Center, 1441 N. Beckley, Dallas. Both seminars will be held in the Auditorium. For more information call Methodist Referral Service, 214-947-0000.

March 29

More than 35 Texas school districts from Arlington to Wichita Falls will be at the University of Texas at Arlington seeking educators during the UTA Career Day. Representatives will be on hand 10 a.m.-12:30 p.m. and 1:30 p.m.-3 p.m. to talk with students alumni and others seeking elementary and secondary teaching positions. For more information, call Frank Gault at 817-272-3671.

The University of North Texas System Center at Dallas will celebrate its grand opening with a ribbon cutting ceremony at 5 p.m. A celebration will be held from 3 to 7 p.m. Those attending the event can tour the new facility, meet faculty and talk to students. The System Center is located at 8915 S. Hampton Rd. For more information call 877-UNT-DALS or 972-228-8100.

March 30

Collin County Community College will host a diversity workshop titled "Breaking Barriers, Building Bridges" from 8:30 a.m. to 3:30 p.m. Pulitzer-nominated author and journalist Patrice Gaines will deliver the keynote address. The workshop will be held at CCCC's Spring Creek Campus, 2800 E. Spring Creek Pkwy., in Plano. For more information or to register, call Cathy Hurley at 972-985-3737.

State Senator Royce West will host a town hall meeting in West Dallas at the West Dallas Multipurpose Center, 2828 Fish Trap Road, from 7 p.m. to 8 p.m. The meeting will be co hosted by other state and city legislators. For more information contact Jennifer Wichmann at 214-467-0123.

Community Calendar Sponsored by Southwestern Bell Telephone

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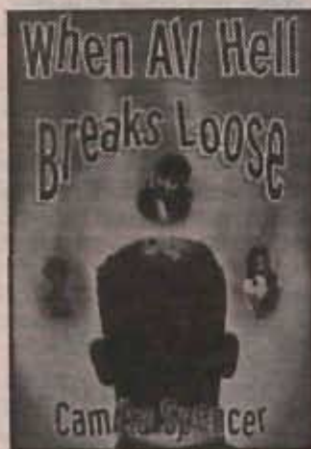
When All Hell Breaks Loose

Edited by Camika Spencer

(Villard Books, \$19.95, Hardcover)

By Delmetria L. Millener

While reading *When All Hell Breaks Loose*, you have to look around and wonder if local Dallas author, Camika Spencer is speaking directly to you! The "how-did-I-get-myself-into-this-mess" situations that main



character, Greg Alston finds himself in are all too familiar to her readers. They may not be the exact situations, but the premise that one day you wake up and everything is fine, then the next day your world is up side down is known worldwide, I'm sure.

Throughout the book, Spencer hits home with more than one swing as she weaves her readers' way through the walls of Greg Alston's life of loves. There's the big ball of

bonded love for his "homies", injured love for his family and the institution of family, proud love for his career and fellow man, and finally, deep, passionate love for his sheisty, lying, back-stabbing, heart-ripping, two-timing, Ms. I'm-so-independent, lesbian fiancée, Adrian Jenkins. Greg's life is so entangled with his American-turned-French, jazz singing mother who wants back into his life (like she's only been gone a day), his naive, holy-roller sister, his nonchalant, emotions-locked-inside, weed-head dad, plus all of the other problems, it's a wonder Greg didn't suffer a stroke by story's end!

Unlike other authors, in *When All Hell Breaks Loose*, Spencer shows Greg wearing many hats in "his" story, which makes the book so captivating. A woman perfectly and accurately presents a man in "messed up" situations that other authors usually reserve for confused, low self-esteem having women in most of today's African American fiction. Also adding to the uniqueness of *When All Hell Breaks Loose* is Greg's colorful blend of friends who help him hold it together time and time again. They are always there for him and are not "too male" to display their emotions—another rare detail usually reserved for gossipy female characters in today's books. In a heart-warming, emotional, male bonding way, Spencer confirms what most women already knew—men cry and gossip too!

Although the title *When All Hell Breaks Loose* prepares you for something lavishly dramatic at the climax, the actions of the protagonist are not what readers expect. However, again along the lines of the book's uniqueness, readers are not disappointed because Greg's actions are appropriately fitting for his character. Greg's friends "play" their parts quite realistically. From cover to cover, reading the story is like watching a suspense thriller movie. You know something big is going to happen because you can almost hear that leery, "in limbo" music that keeps you hanging on the edge of your seat until the "it" happens. *When All Hell Breaks Loose* is a fun, fast novel that, in spite of the many characters it harvests, is easy to follow and is equally effortless to keep up with all the characters' roles. Written in mild, con-

versational style, reading the book is like talking amongst friends about your life on an average day.

The book was originally self-published in 1998, then a year later, picked up by a major publisher in New York—it's that deserving. Ms. Spencer definitely keeps her readers craving to read more from her in the very near future.



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CELEBRATE

Events

NOW PLAYING

AT A THEATER NEAR YOU

Mission to Mars

Set in the near future, 2012, the movie revolves around the first manned flight to Mars. Two missions are launched to the "Red Planet" and at the end of the ordeal lies the answers to Earth's origin.

The Ninth Gate

Johnny Depp stars as Dean Corso, a skilled rare book collector, who is hired to find the two remaining copies of a satanic invocation in Europe and compare them with his client's copy in New York. From NY to Toledo, Portugal to Paris, Corso is taken into a world of supernatural powers and mysteries as he finally discovers the real purpose of his mission.

Ghost Dog: The Way of the Samurai

This movie recreates the gangster picture and stars Forest Whitaker as Ghost Dog, a quiet man who lives on the roof with pigeons. He practices the precepts of the ancient disciplines of the samurai and applies them to his work as a contract killer.

3 Strikes

3 Strikes is a comedy that tells the story of a two-time loser who tries to avoid the third strike that will land him back in jail.



Rapper possibly involved in shooting
Atlanta police are investigating whether female rapper DaBrat was involved in a shooting which injured five people. Two armed fired shots at a limousine as it was entering a gated complex in North Atlanta. Police think the incident may be linked to any earlier incident in which DaBrat was accused of injuring another woman during a fight in a nightclub. None of the five people was seriously injured. DaBrat is scheduled to appear in court on April 13.

Tornado injures 30 in Louisiana

A tornado injured thirty-four people when it ripped through Louisiana. The twister struck without warning during a thunderstorm and tore through 20 blocks of the city of Houma. Police are reporting no fatalities. The tornado damaged roughly 70 homes and 20 businesses.

Van Peebles added to film festival

Melvin Van Peebles has been brought on board to liven up the International Critics Week at the Cannes Film Festival. Van Peebles' film: *Le Conte du Ventre Plein* is supposed to raise the profile of the festival. Van Peebles is known for being a maverick actor-writer-producer and is best known for his 1971 film *Sweetback's Baadasssss Song*.

SPOTLIGHT

Dallas artist featured in Deep Ellum exhibit

Dallas' own Tom Hoitsma will be the featured artist in an exhibit hosted by Stephanie's Gallery in Deep Ellum. The exhibit, "Flowers and Cityscapes", features cityscapes and other drawings done by Hoitsma. His early works are presented on 40X60 inch canvas depicting a city and its space. The later works include paintings full of media images, words and phrases used to capture the texture of the city.

Hoitsma began his career as a liberal artist, and even served as an apprentice to renowned artist Miriams Shapiro. But he turned his attention to television production and founded the Dallas based television production company Sky TV in 1992.

Proceeds from the exhibit will benefit a local non-profit organization. For more information call 214-752-5588.



"Blue Vase" is one of the featured works included in an exhibit by Tom Hoitsma.



THE TUBE



Lena Horne featured in KDTN documentary



Lena Horne tells the story of her journey to reluctant stardom. In addition to exclusive interviews with Horne and her daughter, the show includes interviews with Ossie Davis, Alan King, Liz Smith and others who worked with the performer. Clips from signature movies like "Stormy Weather" and MGM films of the 1940s are interwoven into her early TV appearances to accentuate her life story.

Lena Horne was America's first real Black movie star and was also a popular nightclub singer. She paved the way for black men and women in Hollywood and was an early activist against discrimination in Hollywood and in America.

"Lena Horne: In Her Own Voice", premieres Sunday, March 19 at 9:00 p.m. on KDTN Channel 2.

March 14-19

Dallas Summer Musicals presents the musical "Fame". The musical students of New York City's High School of Performing Arts are followed from audition to graduation. Many will remember the hit television series of the same name. The musical will be performed at the Dallas Music Hall. For more information call 214-691-7200.

March 17-18

Black Cinematheque Dallas presents "Fierce, Loving and Independent: Celebrating the Black Woman Film Festival 2000" with two days of films by and about African-American women. The festival begins March 17 at 7:30 p.m. and begins again March 18 at 10:30 a.m. at the South Dallas Cultural Center, 3400 Fitzhugh Street. Among the films featured is *For My People: The Life of Margaret Walker*. For more information call 214-426-1683.

March 18

The Dallas Opera Guild presents "And Evening of Song", the 12th Annual Career Development Grant for Singers Competition at Gooch Auditorium at UT Southwestern Medical Center, 5323 Harry Hines Blvd. at 7:30 p.m. Admission is free. RSVP 214-443-1040.

March 18-April 9

Dallas Children's Theatre presents *Island of the Blue Dolphins* from the award-winning book of the same title. The story tells of the survival of a Native American girl stranded on an island for 18 years. The play will be held at the Crescent Theatre, 2215 Cedar Springs, Dallas. For times and tickets call the DCT Box Office at 214-978-0110.

GRIOT Productions presents the play "For Black Boys Who Have Considered Homicide When the Streets Were Too Much" at the Black Academy of Arts and Letters Muse Cafe Theatre, 650 Griffin Street, Downtown Dallas. The play examines the struggles of young black males during the process of life. For more information call Linus Spiller at 214-357-3564. For tickets and times call BAAL Box Office at 214-743-2449.

"The Tempest", a musical, will be performed at the Jubilee Theatre, 506 Main Street in downtown Ft. Worth. For tickets call 817-338-4411.

March 27

Arts and Letters Live continues its 2000 reading series at 6:30 and 8:30 p.m. Readings by Texas actors and authors will read various works of short fiction. The readings will be held at the Dallas Museum of Art, 1717 N. Harwood Street. For more information call 214-922-1220 or 214-922-1219.

Movie Review

"The Next Best Thing"

"The Next Best Thing" brings a joyful, unconventional approach to life; quick wit and intelligence; and miserable luck in love to the screen. The lead roles are played by Madonna (Abbie) and Rupert Everett (Robert).

The movie is set in Los Angeles and focuses on the close friendship of the two leading characters when that friendship is tested by a series of choices they make. The story begins with them as lonely people who are not able to find relationships that work, except for their own great friendship.

Madonna plays a yoga instructor who is going through a painful breakup with her latest boyfriend and begins to wonder if she will ever meet Mr. Right and have a child. So, she turns to her best friend Robert for support. Robert is a gay landscape architect who hasn't been very successful with love himself. During the movie the two rely on each other to ease the loneliness and fill the void.

Then one day, after the death of a close friend, their sadness brings them together physically. Abbie discovers she's pregnant and then the two decide to raise a child together. Malcolm Stumpf, acting newcomer, plays their son Sam. This may not be the perfect family, but it is the next best thing.

Until, Ben and investment banker from New York comes into Abbie's life. Ben is played by Benjamin Pratt of TV's "Law & Order". The family unit's cohesion becomes threatened as Abbie and Ben grow closer, and Robert becomes resentful of this interloper in their lives.

"The Next Best Thing" is a Lakeshore Entertainment production and is distributed by Paramount Pictures.



Best friends Abbie (Madonna) and Robert (Rupert Everett) share a glass of wine in the Paramount film "Next Best Thing"

...continued from page 15

from Wharton Business School, Pastor Caldwell has acquired real estate for the church and introduced the world of investment and savings to his parishioners. Pastor Caldwell will be a featured guest speaker at the conference in May.

The partnerships are continuing for COBI as they have been invited to hold seminars at colleges around the country for incoming freshmen focusing on how to budget their money and avoid credit card debt. Plans to speak to graduating seniors are also in the near future for COBI as they try to prepare these graduates for better financial careers.

COBI has a knowledge-filled website at www.cobinvest.com that introduces the novice to investing and provides vital information for the seasoned investment professional or individual investor. The website also features dates when COBI will be in various cities hosting investment seminars and conferences. COBI believes that the best consumer is an educated consumer, and investment is no different.

Attention Writers

Submissions of poetry, short fiction and non-fiction stories/essays, artwork and black & white photography are wanted for an anthology that focuses on the Black woman's experience in America.

Possible topics may include your experiences, and/or thoughts, feelings and perspectives on race, politics, sexuality, oppression, images of beauty, family relationships, love relationships, violence, crime, identity, work, community, the nation, education, youth problems and childhood-as you can see what you may write about is limitless.

Both published and non-published writers are encouraged to submit entries. There is not an entry fee or limit on the number of submissions. The deadline for submissions is April 15, 2000. Please include your full name, age, state, and daytime or evening phone number with each entry. For more information please contact Chaz Foster-Kyser by e-mail or at (512) 754-9028

between 10 a.m. -7p.m. Mon-Fri.

Please e-mail entries to anthology1@hotmail.com, and/or send a copy and the work on an IBM formatted disk or Mac disk saved as a text file to:

Chaz Foster-Kyser
PMB#109
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San Marcos, TX 78666-5707

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State tuition installment program simplifies college costs

By Delmetria L. Millener

Being able to provide for their child's education is a concern that many parents share. With education costs steadily on the rise, many worry how they will afford tomorrow's tuition? Enter the Texas Tomorrow Fund. The Texas Tomorrow Fund is a state sponsored prepaid tuition program that parents, grandparents, aunts, uncles and others can take advantage of in an effort to set aside funds at today's rates for tomorrow's education. Newborns to 18 year-olds are eligible for participation in the program. The program, initiated by Texas Comptroller Carole Keeton Rylander and passed by legislature in 1995, boasts one to five-year plans that will allow individuals to save for their child's tuition and other fees.

Since its inception, 85,000 contracts have been sold with a total of \$500 million in assets. "Nothing is more important than education, and for as little as \$15 a month, you can get your child started on the path to a college diploma," says Texas Comptroller Carole Keeton Rylander.

Nevertheless, not many African-Americans are taking advantage of such a "miracle program." Many believe that the costs are not within their budget. But according to Aaron Demerson, manager of the Texas Tomorrow Fund, "...it's very beneficial in portions according to your individual budget. The fees are already preset and based on the child's age or grade," said Demerson. "There are no qualifications, other than the child is between the ages of newborn and 18 years, and the child has to be a Texas resident. It even works for divorcees whose child may not reside with them. As long as the parent, or other representative, is a resident of Texas, the household can take advantage."

Currently, the program offers four contract college plans, including the Public Senior College plan, Private Senior College plan, 1 or 2 year Community College plans and a plan called the 2+2 plan which allows for two years at a Junior College and two years at a Senior College. Nevertheless, according to the pricing schedule, the program is more beneficial the younger the child is. For example, for a projected college entrance year in 2008 for a 4th grader attending a public senior college or university, a parent would have to contribute \$225 per month for about a year of tuition and fees. This price does not include funding for room and board or books. On the other hand, for a newborn potentially enrolling in college in 2018, the monthly fee is only \$130 per month. But for a two-year senior college, the monthly rate for a newborn entering school in 2018 is only \$52 per month, while a 4th grader's monthly rate for entrance in a two-year senior college or university in the year 2008 is only \$90 per month.

Unlike mutual funds that many parents opt to take out to secure their child's educational future, there is no penalty if you do not complete a contract. You can reduce or cancel

due to hardship, and all that would be required to pay is an administrative fee of \$25 and \$3 per month for each month invested. If you only reduce your monthly payments, there are no fees or administrative charges. Additionally, there are no enrollment fees and the funds are automatically deducted from a checking account or credit card for convenience. "We've seen it work wonders, especially for younger kids," says Demerson.

Texas is the tenth state to adopt such a program to assist parents with funding their child's education. Additionally, The Texas Tomorrow Fund partnered with corporations and other organizations have developed other programs that award scholarships based on academic and creative merit. They have awarded scholarships in the Texas Tomorrow Fund poster contest, and Akita Harmon and Anthony Akamnonu won the recent Red Steagall Cowboy Gathering poetry competition where more scholarships through the Texas Tomorrow Fund were awarded.

To find out more information about the Texas Tomorrow Fund, or to enroll and take advantage of the program that will, at the very least, pay a child's tuition and many fees, log on to www.texastomorrowfund.com, or call Texas Comptroller Carole Keeton Rylander's office at 1-800-531-5441. Also, by contacting Aaron Demerson at 1-800-531-5441 x66052, interested parties can arrange to have a presentation provided by the Texas Tomorrow Fund's office for an organization or group.

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...retirement cont'd from 16

may make a SIMPLE IRA more attractive to employees than plans offered by larger corporations.

- Consider the "Roth IRA." The new tax law also creates a "back-loaded" IRA called the "Roth IRA." Contributions would not be deductible but distributions, if certain requirements are met, will be tax-free. Full contributions to a Roth IRA are permitted if the contributor's AGI is below \$95,000 if single, or below \$150,000 if married. Contributions to Roth IRAs are phased out for individuals with AGI beginning at \$95,000 and joint filers with AGI beginning at \$150,000.

Effective date: Tax years beginning after December 31, 1997.

- Roll over any lump-sum distribution. Retirement plan distributions will be subject to a 20% mandatory withholding tax if you don't arrange a direct transfer to another retirement plan or IRA. A direct transfer will avoid this withholding, and preserve the tax-deferred status of your retire-

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DART News

DART IN STYLE

Express Yourself

Suburban commuters to downtown Dallas should take advantage of DART's non-stop Premium Express bus routes. Park free at 13 locations and ride above the crowd in the relaxing, climate-controlled comfort of luxury over-the-road coaches. For information on DART's Premium Express Service, call 214-979-1111, then kiss traffic delays and parking hassles good-bye.

E-Pass - give your employees a lift

Our new E-Pass Program makes it easy and affordable to give your employees a free ride to work — all year long. Things go smoother when employees arrive relaxed and on time. Plus, E-Pass is the fastest growing recruitment tool in the region. For information on E-Pass or any other DART Employer Program — including discount monthly passes, pass-by-mail, carpools and vanpools — call 747-RIDE (7433).

SPECIAL EVENTS

Ride The Rail To Reunion

Mavericks and Stars fans can beat the downtown traffic jams and parking fees. Park free at any of DART's Park & Ride rail stations, then ride the train round-trip to Reunion Station for only two bucks! It's the best way to avoid the traffic, save on parking, and support your team.

DART UPDATES

DART Expansion moves on

The new West Irving Trinity Railway Express Station, new bus transfer centers in west Dallas and Cockrell Hill, and the addition of a landscaped pedestrian walkway linking our downtown Dallas East Transfer Center to Pearl Station are all part of the Expansion 2000 plan. Rawlett's new Park & Ride for buses opens in May. Trinity Railway Express service to Fort Worth begins in September. Next winter, Cityplace opens as DART's only subway station, 10 stories below North Central Expressway. Also in the works are 100 new bus stop shelters.

E-Shuttle joins Campbell Centre & DART Rail

The first of many new shuttles that are being introduced this year has been rolled out. DART's new E-Shuttle provides free van service between Lovers Lane Station and Campbell Centre at 8150 North Central Expressway, weekdays during rush hours. For more information on DART's E-Shuttle Program, call 214-749-2960.

For more information on DART Service Improvements call DART Customer Information at 214-979-1111 or visit our website at www.DART.org



We'll Take You There

Is a fee-based managed money account right for you?

By Jamar Miller



Jamar Miller
Morgan Stanley
Dean Witter

You may have heard or read about fee-based managed money accounts and wondered what they are and whether they may be appropriate for you. Here are answers to some of the questions you may have about these professionally managed accounts:

Q. What is a fee-based managed money account?

A. A fee-based managed money account, also known as a professionally managed fee-based investment program, is an account managed by an independent professional money manager who, for one all-inclusive annual fee, creates a portfolio of stocks, bonds and cash to meet your investment objectives.

Several consulting and investment services are provided for the all-inclusive annual fee. Rather than charge commissions on individual transactions, and charge separate fees for other services, a fee-based managed money account lets you know upfront what your all-inclusive fee will be. The fee is based on the value of the assets in your portfolio.

Q. What services are provided for the fee?

A. Fee-based managed money programs differ somewhat from firm to firm but typically, for one all-inclusive, annual fee, you receive:

- Help in identifying your investment goals;
- Help in creating and reviewing your personalized investment policy statement, which identifies your goals and objectives in writing
- Assistance in selecting a pre-screened professional money manager whose investment style and philosophy match your objectives;
- Professional management of your account as a separate portfolio, in order to address your specific goals;
- Execution of transactions without a surcharge for commissions;
- Review of your quarterly investment performance reports; and
- Ongoing consulting services provided by your financial advisor.

If these services were purchased individually, the cost would likely exceed the all-inclusive, annual fee. For an actively traded equity account, trading costs alone would generally add up to more than this fee.

Q. Can I hire a money manager on my own?

A. You can hire a money manager on your own but there are more than 30,000 registered money managers to choose from in the U.S. today. Financial professionals at major brokerage firms have narrowed this large universe down to several hundred managers, then further screened a smaller group and made these managers available to you. A brokerage firm also monitors its pool of money managers on an ongoing basis and usually removes from the program managers who fail to meet the firm's pre-set criteria.

Q. How large does my account have to be?

A. Professional money managers typically handle very large institutional accounts. Often, these money managers require a minimum of \$1 million or more, which places them out of the reach of many individual investors. Through the money management programs, you can benefit from the same knowledge and service as the largest pension firms for an initial minimum investment of about \$100,000.

Q. What happens if my financial situation changes, or if I am no longer satisfied with my money manager?

A. Generally if your financial situation changes, or if the money you select is no longer satisfactory, simply contact your financial advisor who will reevaluate your situation and help you choose a money manager who is better suited to your needs, at no extra charge. You may also liquidate your account at any time, generally without charge.

Q. How can I find out more about professionally managed fee-based programs?

A. Your financial advisor can advise you as to whether placing your assets in a professionally managed, fee-based account is appropriate for your individual situation.

If you would like more information about establishing a professionally managed fee-based account, please call or write: Morgan Stanley Dean Witter, 5001 Spring Valley Rd. Suite 600E, Dallas 75244; 1-800-366-9194.

This article is published for general informational purposes and is not an offer or solicitation to sell or buy securities or commodities. Any particular investment should be analyzed based on its terms and risks as they relate to your specific circumstances and objectives.

Invest in the Future: Invest in the Internet.

Around the world, people are turning on their personal computer's to "surf the net." A vast amount of information is now available at our fingertips. And the trend is likely to continue well into the next millennium. Consider these facts:

The internet audience is expected to increase from 100 million by the end of 1996 to 320 million by 2002.

The percentage of World Wide Web users making purchase online will likely grow from 26% in 1997 to 40% in 2002.

World Wide Web commerce is expected to increase from \$2.6 billion in 1996 to \$400 billion by 2002.

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that may benefit directly from the growth potential of the internet? In the Van Kampen Internet Trust

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By investing in companies

involved in this cutting-edge technology, the Trust gives you the chance to benefit from the significant growth potential this sector holds.

However, while Internet companies offer a high potential for growth, they may be subject to more erratic price movements than those of larger companies.

Don't pass up this opportunity. To learn more about this growth opportunity, please call or stop by the office today for a free prospectus. Please read it carefully before investing or sending money, as it contains more complete information, including charges, risks and expenses.



John Dudley

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Because this industry is rapidly evolving and growing, these companies often have limited product lines, markets or financial resources. Therefore, their securities may be more subject to erratic price movement than those of larger companies.

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• Withdraw funds prior to age 59 1/2 unless absolutely necessary. You may be subject to a 10% penalty on the funds withdrawn. Also, you may be jeopardizing your retirement income by reducing the amount of funds available for that purpose. Exceptions will be provided to the 10% early withdrawal tax for distributions from IRAs for first-time homebuyer expenses up to \$10,000 (lifetime cap), as well as higher-education expenses. Effective date: Tax years beginning after December 31, 1997.

• Lose patience. Retirement planning is synonymous with long-term investing.

'Smith Barney does not provide tax or legal advice. Please consult your tax and/or legal advisor for such guidance.



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