

Your Opportunity to Access the Community

# Minority Opportunity News

VOLUME 2, NUMBER 5

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MAY 1993

# ANATOMY OF

How Guaranty  
Federal Bank is  
playing the  
African American  
community for  
a patsy



# ACCOMMODATION

Thomas Muhammed on Community Receivership

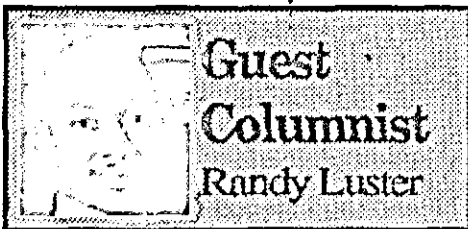


## Facing the Music

At long last, the face behind the voice. *MON* visits with K104 radio's new morning show personality—  
Skip Murphy

## INSIDE

- Marketing tips to make your business boom
- A look back at the Kerner Commission Report
- Affordable housing strategies



**Guest  
Columnist  
Randy Luster**

# In the News . . .

## Regulated market

### What the newspapers aren't telling you about deregulation

During the past 20 years, local phone companies have seen their industry transformed from a near monopoly to a highly competitive environment. Hundreds of competitors—who are not restricted by regulation—have flooded the market, while local phone companies are hamstrung by the Public Utilities regulations.

Regulatory policies were established in a monopoly environment to ensure local phone service was available to as many homes as possible. These regulatory policies established certain telephone rates above cost to help support below cost residential phone service.

In today's competitive market, unregulated competitors have an advantage because they are free to set their prices as low as market demands require, can react quickly to changes in the marketplace, and can pick and choose their customers to maximize profit margins.

So while the telecommunications market in Texas has grown the past several years, revenues for the local phone companies have remained essentially flat. The long term consequences for this will be the continued erosion of local phone company revenues that have helped keep residential phone rates priced low.

Many consumers view Southwestern Bell Telephone as a total monopoly, which is not the case. All services and products offered by SWBT can be purchased from other competitors. There are literally hundreds of companies in the state of Texas competing with SWBT in the areas of WATTS/800 service, long distance, operator services, pay phones, etc.

Being regulated by the Public Utilities Commission requires SWBT to ask permission to lower rates or offer new services. The process is time consuming and sometimes cost prohibitive. SWBT is not asking for deregulation, but a streamlining of the process to allow healthy competition.

If SWBT is given an alternative form of regulation, it can commit to up-

### State Agency Honors Employee

Vernetta Dean, a case manager for the Protective Services for Families & Children Program at the TDPRS, was honored on March 29, 1993 for Outstanding Volunteer Service. Ms. Dean works to prevent child abuse and neglect. She also supervises volunteers of the Southern Dallas Family Outreach Center in Oak Cliff. For more information call (817) 640-5090, Ext. 2026.

### Community Organization Appoints President



The Board of Directors of the West Dallas Neighborhood Development Corporation announced the

appointment of Mr. Edward Harris as the President of the West Dallas Neighborhood Development Corporation. Most recently, Mr. Harris served as the Housing Director for Dallas County Community Action Committee, Inc. For information contact (214) 741-5434.

### AT&T Supports Urban League

A \$250,000 pledge from AT&T will assist the Dallas Urban League in its mission to work with communities in providing programs that assist African Americans and others in gaining social and economic opportunities.

AT&T's \$250,000 pledge, of which at least \$100,000 is in cash, will fund two key Urban League staff management positions and support the Urban League's "100 Fellows Program" which provides educational and life skills training to Dallas Independent School District high school juniors and seniors with "B" "C" averages from low to moderate income households. For more information about the 100 Fellows Program contact Mr. Cecil J. Sharp at (214) 954-0939.

grading the telecommunications infrastructure of Texas. This means a \$1.1 billion investment to install fiber optic cable throughout Texas for public school systems and accredited hospitals. Benefits of such an investment would mean 65,000 new jobs, schools and hospitals with advanced technology, and a more attractive business environment for relocating companies. This is only the beginning. We must keep up with other states in providing the best possible service.

The primary obstacle to moving forward with our plan is opposition

### Hate Crimes Bill Passed

State Senator Royce West-Dallas, along with Rodney Ellis-Houston, Florence Shapiro-Plano and Mike Moncrief-Ft. Worth, together co-sponsored the Hate Crimes Bill which enhances the penalties for offenses motivated by race, color, ethnic origin, national origin, sexual orientation or religion of a victim.

An amendment to the initial bill, proposed by Senator West, called for a mandatory minimum 10-year sentence for hate crime offenses involving murder, arson or aggravated assault was included in the final version of the bill. Another provision in the bill eliminates the possibility of probation for persons convicted of murder.

### Career Day

Grades 3-6 at the Joseph McMillan and J. Leslie Patton Schools were involved in a Career Day on April 20, 1993. The students chose the professions they were interested in and rotated to the speakers. Ms. Gloria Lockett, Counselor, and the Career Day Committee coordinated this event.

### African American Museum of Art Receives Donation



KJMJZ/KHVN Station Manager, Stephen Giles (left) and Vice President/General Manager, Howard Toole (right), present a donation to Dr.

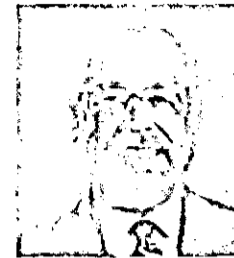
Harry Robinson and the African American Museum of Art.

In honor of Black History Month, the stations presented the 1993 Black Film Festival. This event was held in cooperation with the General Cinema Theaters at Red Bird Mall. All proceeds from ticket sales were donated to the Museum. For additional information call (214) 556-8100.

from the major newspapers. They fear that the new technology will allow telephone companies to offer electronic information transfer and compete with the classified ads. We can't allow that type of shortsighted greed to get in the way of progress.

If you are interested in getting more information on this subject or how you can take action, write or call Senator Royce West. District Office—5787 South Hampton Road, suite 385, Dallas, Texas 75232. His office number is (214) 467-0123, or FAX (214) 467-0050.

### Minority Businesses Get Boost At TI Banquet



Over 400 TI employees, vendors, corporate representatives and community leaders were in attendance at the TI Awards Banquet. Joshua I. Smith, keynote speaker was quoted

as saying, "The development of minority business is critical to America's future". Smith is chairman and chief executive officer of Maxima Corporation, the nation's 16th largest African American owned business.

TI recognized employee efforts in support of the company's Minority Business Development Program. The annual awards banquet shows TI's strong commitment to minority business development to the community.

### Institute For Minority Males

Dallas Urban League's Institute for Minority Males announces the starts of its fourth, 16 week program. The program is designed to assist in the empowerment of the minority males in a difficult and challenging world. All activities are held on the campus of Paul Quinn College in the Rhoades Education Building, 3837 Simpson Stuart Rd. For more information call (214) 376-0396.

### UT Southwestern Increases Business

A 618% increase in business activity with minority and women owned firms has been attributed to a minority business development program launched during the 1990 fiscal year. Within the University of Texas System, business activity with companies owned by women and minorities reached 32.1 million in the last fiscal year. For more information on the minority vendor bidding process at UT Southwestern, call (214) 648-6023.

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# Letters

## Boiling Point

I'd like my voice my opinion in reference to the trials they had in Arlington where they gave this white guy, the "skinhead," ten years probation for killing a black man. It has gotten to the point where a black man doesn't have freedom anymore.

The trial did nothing more but add to the situation we are having today. This is going to really set off problems. Something must be done immediately, or there is going to be blood in the streets of Dallas and Fort Worth.

The city sees that we all ready have a racial problem, but they are not trying to do anything about it. We are in a state of apathy—we just don't care. Our kids are in school and don't even want to go for the simple reason that they have a couple of strikes against them—one is being black, the second is that whites probably think that they are all on drugs or have been to prison.

That trial was very insensitive and is going to set off a time bomb, exploding through our young people.

Mr. Wren

## Spending

### Innconvenience

I recently read about the annual Mother/Daughter breakfast held by St.

Luke's United Methodist Women at the Holiday Inn on North Central Expressway.

I feel African American people should try to affirm African American values of self-determination and pride by spending money and resources with African American businesses and institutions. Unfortunately, at this time we do not own any hotels, and we never will as long as we support everybody but ourselves.

Hosting an event at the Holiday Inn is poor modeling for a church that supports economic development in the African American community. There are institutions that can handle 100-1000 persons for meals, banquets, etc., and do so on a regular basis. St. John Family Life Center is one (you might remember they hosted a lovely luncheon for Ms. Mandela). The Junior Black Academy of Arts and Letters has a number of spaces for rent (and again you can further support and model self-help by using a catering company and other African American owned businesses).

These are just two alternatives that wouldn't sacrifice ambience or price, while putting dollars in African Americans' pockets.

Let's practice what we preach. There are businesses that need our support and deserve our support. Let's learn to love ourselves first—for a change.

A concerned St. Luke Mother



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Dallas County

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of Legal Specialization

# Smith and Burns

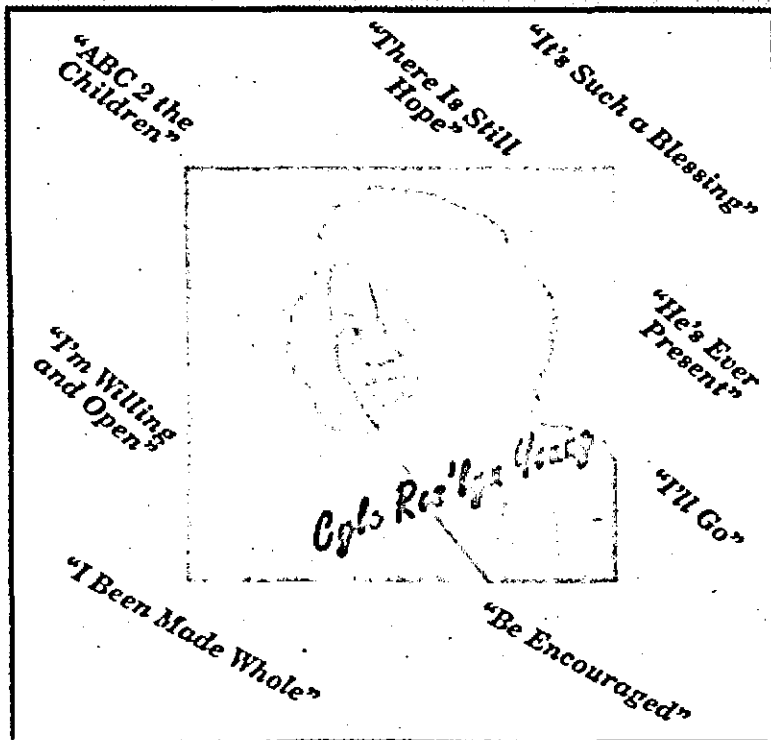
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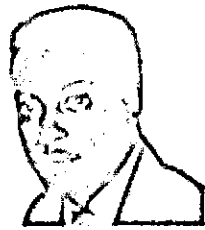
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Dallas, Texas 75215  
(214) 428-3118

Operational Manager - Billy Joe Gardner  
Owner - Clara Miles

# Affordable Housing

## First Time Homebuyer Program 45



**Curtis Yates**

IF YOU HAVE NEVER owned a home and you think that you have fairly good credit, you might find this information very valuable to you. The first time homebuyer program-45 helps persons or families of

very low to moderate income buy their own home. The program offers \$132 million statewide for mortgage loans with a 7.41 percent interest rate. This program has features which should increase the ability and the opportunity for very low income persons to qualify. These features include: 1) the opportunity for Farmers Home Administration and Federal National Mortgage Association mortgage loans, 2) participating lenders are required to set aside 25 percent of their

funds for the first six months for very low income borrowers, 3) down payment assistance for low income borrowers.

- \* 7.41% fixed interest rate
- \* Discount points - 2% (Seller pays 1.5%, buyer pays .5)
- \* Origination fee of 1%
- \* 30 year loan
- \* Financing for new construction and existing properties (Single, Condominiums and HUD owned Properties)
- \* FHA, VA, FmHA, FNMA loans

### Eligibility

All borrowers participating in the program must satisfy the first time homebuyer rule. That is, you may not have owned or had part ownership in a property, occupies as a principal residence, during the last three years. Federal guidelines set a maximum on the purchase price of the home. Please see the "Income and Property Qualification" table which will show the maximum purchase price of a home in your

area or contact me, Curtis Yates at my office (214) 702-0151. Program 45 serves very low to moderate income families. Specifically, families that earn less than 115% of the area median income. These income levels vary regionally across the state. Please see the "Income and Property Qualification" below.

### Downpayment Assistance Program

The Down Payment Assistance Program helps borrowers who may qualify for a mortgage loan and may be able to make a monthly mortgage payment but have not been able to save for the down payment. The program offers an interest-free loan covering two-thirds of the down payment and acceptable closing costs on a home purchased through the Texas Department of Housing

And Community Affairs first time homebuyer's program. There's also a \$1,500 cap on down payment assistance. The loan does not have to be paid back by the borrower until the home is sold or the original mortgage is paid.

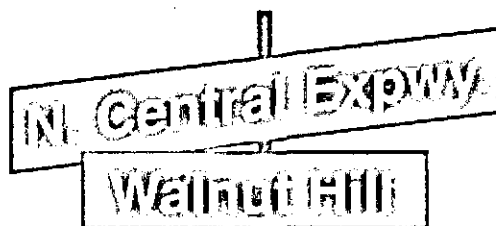
- \* Interest free loan covering two-thirds of down payment and acceptable closing costs
- \* Maximum purchase price on the home is \$65,000
- \* Loan is paid when the home is sold or the original mortgage is paid
- \* Eligible income may not exceed 80 percent of area median income (See table)

Please send comments to ATTN: Curtis Yates, Real Estate Status Quo, P.O. Box 833842, Suite 149, Richardson, Texas 75080-3842.

### Example of a home purchase at \$50,000

Area of State	Counties Included	Families of 1-2	Families of 3 or more
Dallas Metro	Dallas, Collin, Denton	\$45,000	\$51,750
Fort Worth	Johnson, Parker, Tarrant	\$39,500	\$45,425
MAXIMUM PURCHASE PRICE			
	New	Existing	
Dallas Metro	\$161,620	\$104,310	
Fort Worth	\$103,500	\$87,850	

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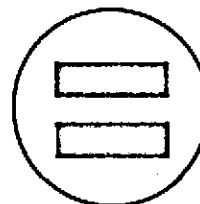
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## DALLAS URBAN LEAGUE, INC.

An Affiliate of the National Urban League, Inc.

The Dallas Urban League announces the beginning of Phase V of its Institute for Minority Males program designed to empower the minority male to succeed in a difficult and challenging world. Phase V classes will start May 10, 1993.

Class activities are held on the campus of Paul Quinn College located at 3837 Simpson Stuart Road, J. J. Rhoads Building Suite 102. The Participants are expected to attend structured classroom activities between the hours of 9:00 a.m. to 3 p.m. on a daily basis.



This program is free to the participant and transportation is provided. An excellent opportunity for the minority man to take control of his own destiny.

For more information please call the DUM office on campus at Paul Quinn at **376-0396**

# Taking Receipt

## The Community has an answer for ugly abandoned Houses

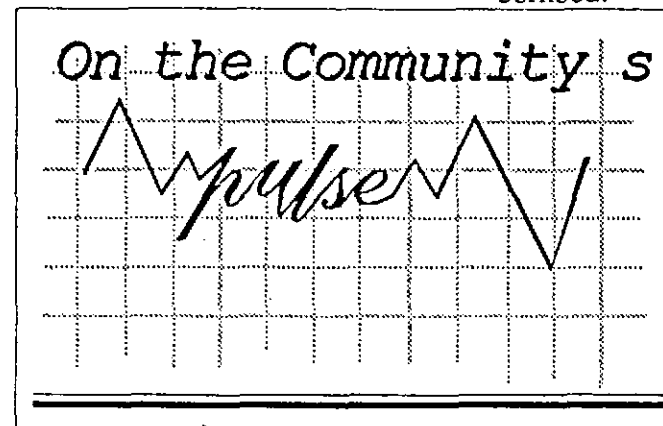


**Thomas Muhammad**

Too many times in this town it seems that the people who reside in the South Dallas/Fair Park area never have any answers to change their plight. Those of us who live here con-

stantly hear people refer to our part of town as "that place where nobody wants to live and raise a family." However, we feel that if they only knew the historic beauty and richness of the area and the hard working people who continue to live and work in this community, they would change their minds. I mean, you can get up in the morning and jog with a good view of downtown, come back home and enjoy breakfast and coffee and still get to work on time because of the nearness to any freeway in Dallas. For these and other reasons the community keeps coming up with good strong pro-

grams to enrich the area. One such program is Community Receivership. This program was the brainstorm of the community under the leadership of former Deputy Mayor Pro-Tem Diane Ragsdale and the Innercity Community Development Corporation as an answer to opened and abandoned houses that are owned by absentee and irresponsible land owners. Ms. Ragsdale received help in the State and House legislature from



former state senator Eddie Bernice Johnson and former state representative Fred Blair to get the bill through the Texas

House. The program works this way:

Receivership is a judicial process in which a person or organization is appointed by the court to implement a court order concerning property. The court appoints a receiver to take control of the property only after the owner has been ordered to make necessary repairs and has failed to do so.

The receiver typically receives the rental income and manages the property, makes essential repairs to have the property comply with the housing code, and submits an accounting and periodic report to the court. Having a community group appointed receiver can be extremely useful for the neighborhood.

A community receiver has two major advantages: 1) It allows a more thorough response to dealing with problem properties. It can be a way of getting emergency repairs done much faster than a city agency and is likely to get the property reoccupied more quickly. 2) Receivership

may be a means of obtaining title without having to pay a high purchase price. Typically, a receiver places liens on a property

for expenses incurred in managing and repairing the property. If the receiver is not reimbursed by the owner for these expenses, the receiver may then foreclose and take title.

For Community Receivership to work, there must be an organization capable of being a property receiver. The organization needs to possess the necessary accounting, legal, repair/rehab, and management skills to repair and operate the property.

The community of South Dallas/Fair Park recognized the need for a vehicle to gain site control of abandoned property to create home ownership situations. ICDC was created to do just that. Through the process of getting legislation passed, ICDC now utilizes receivership to allow low-income purchasers to rent then buy rehabilitated houses.

The low-income family is able to save money toward downpayment and cure minor debt problems within the two year redemption process. The city gets a property back on the tax role, the community gets rid of another blighted property, the bank gets a performing loan, and a family gets a responsible father as a role model, a mother with her dream house and kids with a place all their own.

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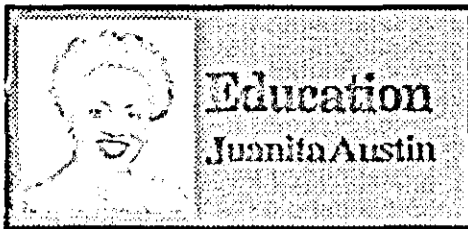
### Minority Realtor's Network

(214) 606-3938 24 hour

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## Tracing Your Roots

IN AN AUGUST ISSUE OF EBONY MAGAZINE, the late Alex Haley wrote an article entitled "We Must Honor Our Ancestors." His thesis, "Their Awesome strength and courage made Black American survival possible," is appropriate and timely. Who you are, what you believe, think and feel is deeply tied to your parents, grandparents and significant others who shaped you. One of the best ways to respect and honor our forebears is by researching and recording their history.

Though tedious and time consuming, tracing your family's roots can be very rewarding. There are a few basic steps to follow. Begin with yourself—list information about yourself (full name, date of birth, date of marriage, school/college, and children), then do the same

for your mother and father. Next, contact relatives. The older family members should be contacted first. Use a tape recorder or videocamera to record this living history. In addition to learning about them, learn as much as you can about their parents, grandparents, etc.

Visit older relatives and request pictures and artifacts. Clearly label and identify all items. Talk with neighbors, family friends and church members. Keep a file on who, what, where and when you obtained the information. Request letters or other documents which pertain to your family members.

Another excellent source of information is the public records. Birth certificates, death certificates, marriage licenses and wills contain valuable information.

Finally, the National Archives in Washington, D.C. contains federal records, census data and other information. There are eleven regional branches which contain microfilm records. Contact the one nearest you.

Starting today, learn more about your history. This knowledge will help you understand the present and prepare you for tomorrow.

*Juanita Austin, dean of developmental education at Collin county Community College*

## Dear Girlfriend:

Can you tell me why our (African American) men don't feel like it is right for us to complain to them about our relationships or anything else that goes wrong in our lives? What are we supposed to do? How can I help my man get his

act together and understand that I want what's best for both of us?

*Can't Complain? Humph!*

## Dear Can't Complain:

I really don't know. I guess that it goes back in our history where our job was to protect and nurture the family no matter what our men did.

But complaining never solved anything. My advice would be to set some priorities and get your own act together. Lay off the complaining for a while and approach the situation another way. Sometimes our men have so much going on, they forget that we are here to work with them, not against them.

Get busy with some personal projects, maybe you've got a lot on your mind too!

## Dear Girlfriend:

Do you believe that a discussion among women concerning men is just male bashing?



## Dear Don't Wanna Give a Name:

No. No. And no again. Yet, that is the way it is perceived by both men and women. For instance, I can't say that my boss is pushy if he's Black. That would only lead to a discussion about how women need to understand the plight of the Black man. Well, what we are supposed to do about their plight if they hold us back with criticism and negative attitudes?

Open forums on relationships only cause open hostility among men and women. Wouldn't it be wonderful to discuss our feelings with one another without causing hard feelings?

Whew! That was just too serious an answer for even me. I openly and honestly admit that some—I repeat, some—men, no matter what you do, put themselves in a position to be "bashed." They take and take, and they use and use. Yet, we are supposed to understand.

# COMMUNITY Fest



Saturday, May 8, 1993  
9:00 a.m. - 1:00 p.m.



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# Skip Tracing

*It was tough, but we finally caught up with K104's morning DJ Skip Murphy*

By Gary Brown

AS YOU KNOW BY NOW, THE LEGENDARY TOM JOYNER has retired and vacated the controls of K104's morning show. Now, there's a new man at the helm who brings his crisp, sparkling, laidback style all the way from Charlotte, North Carolina.

Meet K104's new morning personality, Skip Murphy.

Mr. Murphy developed quite a reputation for himself while at WPEG, a radio station in his hometown Charlotte. Charlotte was very much home for him and had become quite a cozy comfort zone, but if he was going to relocate, he wanted it to be Dallas.

"I talked with K104 back in 1986 about coming in, but of course with Tom here, what was I going to do?" he admits. "Morning was the only shift I really wanted to work, so when the opportunity came for me to hop in, I took advantage of it.

"I had an opportunity in Chicago to, but Dallas is where I wanted to come."

His easy going personality and friendliness are steadfast as he greets everyone within speaking distance. This is the foundation of his energetic style on the air and his commitment to the K104 morning listeners.

"We don't want people to feel that they're in a rut listening to the radio," he stated. "I want to be very personable with people on the air.

"Everybody's a friend we're all on the same level. It's just as much the listener's show as it is my show. If you want to call in and get on the air, whatever it is you need to do, I don't have a problem with it."

Listeners are probably already familiar with some of the humorous routines and characters on his morning show. "Shaba's Word Of the Day," a spoof on rap recording star Shaba Ranks, and "The Brain Game," are just two lively segments of Skip Murphy's morning show.

"We play 'The Brain Game' which kind of catches people by surprise 'cause a lot of people have cobwebs when they first wake up early in the morning," he said. "So, I love to get them on the phone when their train of thought is not together.

"Shaba has a word of the day segment. Most people don't understand

what Shaba is saying, so his partner Leo translates for us."

Other features on Skip Murphy's morning show are "The Movie Line," where listeners get the chance to name some

and 3:00 a.m. to get prepared for his 5:30 a.m. show. He said that you never get used to those unusual hours of sleep, but you just put up with it.

Skip Murphy's life off the air is just as energetic and busy as his morning show. His schedule constantly involves being with people. He doesn't immediately go home af-

nap at around 5 or 6.

"Then you take off again because you've gotta play at the JBA theatre, or MC that play, or there's a fashion show that night you've got to MC, or host a movie premier, or whatever engagement you've got scheduled for that evening. And you get back in the house maybe around 9 or 10 and get that last little bit play in with the before they have to go to bed and then it's about time for me to turn in."

He's usually in bed by 11 or 11:30 and is up at 2:45 a.m. and back at the studio at 4:00 a.m.

Of course, Skip Murphy understands that he was filling in a spot occupied for many years by the legendary Tom Joyner, who K104 listeners adored. He spoke about his emotions on his first day at the microphone on K104.

"I was just sky high, I was ready to kick, you couldn't hold me down, I was so happy to be in that position," he said emphatically. "At the same time, in the back of your mind, you're wondering, 'man, what are people thinking, what are they saying right now, will they be able to accept me?'"

He was asking himself even more questions from wondering if he was saying the right thing. If someone was going to call and demand that Tom Joyner return. And he acknowledges that he is not replacing Mr. Joyner.

"It's hard to jump in those kinds of shoes," he admits. "I ain't filling those shoes, I'm just kind of running around in them."

His admiration for Tom Joyner is so high, that when asked about mentors or influences, the first word to come out of his mouth was "Tom."

"His air talent and his ability to communicate with the listeners I've always felt was phenomenal," Mr. Murphy stated. "I've always felt like he sounded like he was talking right at you through the radio.

Skip Murphy is not the only newcomer to K104. Two of his cast members, who also came from Charlotte, Valerie Moore and Chaz, accompanied him to Dallas.

Both were also at WPEG. Miss Moore came to WPEG nearly two years ago from Virginia Beach, Virginia. Chaz and Mr. Murphy worked together at WPEG for nearly 6 years.

Miss Moore does the entertainment segment and acts as a sidekick for Mr. Murphy, and

(Continued on next page)



K104's new morning personality, Skip Murphy.

lines of certain movies, chances to win tickets to plays, and numerous give away opportunities. There is also the usual news, sports, and entertainment segments and he also starts off his morning show with "First Thang," where listeners get pertinent information or notice of upcoming events.

Skip Murphy may be a newcomer to K104, but he is not a newcomer to the radio industry. Although he spent 10 years at Power 98 in Charlotte, he has 14 years experience in the radio industry. He studied at Western Carolina and first broke into radio at the school's public service radio station.

He started as a sports director on an afternoon sports show at WPEG. Then he became news director, but shortly afterwards decided that he wanted to "act stupid on the air." So he became an evening radio show personality and moved to the morning show. He has been a morning radio personality ever since.

Skip usually gets up between 2:45

ter his morning show is off the air.

After his morning show is off the air at 10 o'clock, he attends promotional meetings and discusses things that are needed on his morning show and things that should not be done again.

At 11 o'clock, skits for the next morning's show are assembled along with some promotional bits. Then he may leave the station early in the afternoon, grab a bite to eat and go home and spend some time with his wife Cynthia, and their two children Erica and Tommy.

"We'll just play around and have some crazy times, go out and do a few things and have some fun," he said. "I then try to take an afternoon

*"It's hard to jump in (Tom's) shoes, I ain't filling those shoes, I'm just kind of running around in them."*

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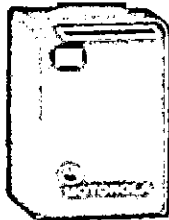
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(Con't from prev. page)

Chaz produces and makes sure everything is running smoothly. Miss Moore also co-produces and Mr. Murphy said that she and Chaz have so much input into the skits and development of his morning show.

The other three cast members of Mr. Murphy's morning show were retained from Mr. Joyner's morning team. Nannette Lee, highly respected comedian, Murphy says just makes the show crazy and adds so much humor.

The multi-faceted Chris Arnold, who can also be seen as a sports reporter on Channel 8, or music video program host, continues on as sports director. Norman Hall, with his hilarious dry humor, maintains his position as news director.

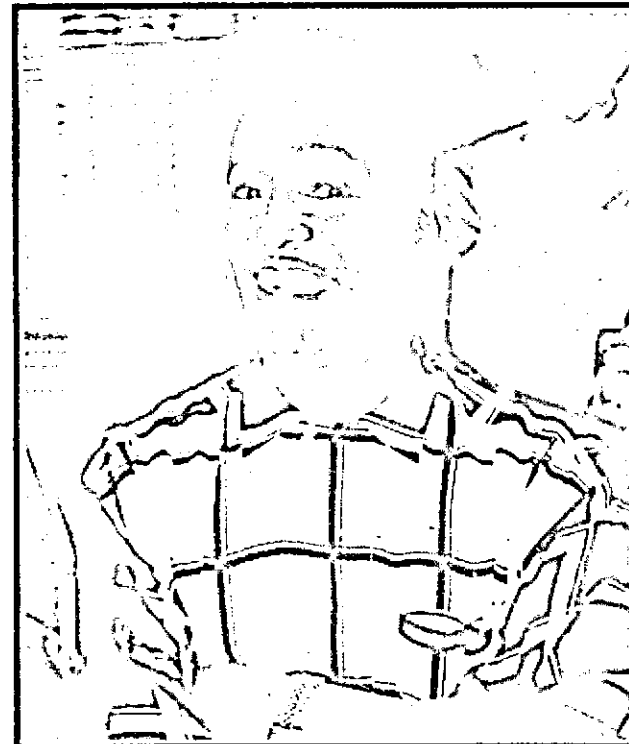
When mentioning support, Mr. Murphy also acknowledge an individual who is not on the air at K104, but is very instrumental in his new position — his wife Cynthia.

"My wife understands that this is starting all over again as far as a career," he stated. I knew what I had in Charlotte, but I was willing to step out of my comfort zone, and she's always been there to support me."

Skip Murphy is totally committed to his listeners. He understands that when people turn on the radio to listen to morning personalities, they should be motivated, get information they need to start their day and be entertained.

"I think everything the listener wants, the listener deserves to get," he says. "We're here to serve the listener."

"You know, sometimes in radio, you



may lose focus and you begin trying to give people what you want them to have. But you've got to give the people what they want, not what you want."

A large portion of K104's listeners are young people. Junior high, high school and college students are among the stations most devoted listeners.

Mr. Murphy's advice to young people is to make up their mind to succeed, always better themselves, and never become content. He said that when you become content, you stop being the best you can be.

A new era has begun for K104. It now has a young, humble, accessible, and energetic morning personality who is committed to pleasing his listeners. Continue to tune in yourself, and you'll find yourself kickin' it in the morning with Skip Murphy.

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# Full Circle Report

25 years later, the Kerner Report's findings still merit attention

By Angela D. Ransome

THE READING OF THE VERDICT HAS COME and gone without event—much to everyone's surprise and relief.

Some say that the devastating aftermath of the first Rodney King trial could have been prevented if only the members of the original jury had made the "right decision."

Others, however, agree that no matter what the decision of the first trial, the outcome would have been the same—civil disorder—a sign of the times.

In 1968, shortly after the riots occurred in Watts, a report, the "Report of the National Advisory Commission on Civil Disorders," was introduced by a committee under the administration of Lyndon B. Johnson. The report was named after its leader, Senator Kerner, and was nicknamed the Kerner Commission Report.

"Following the Watts riots, I think the government was trying to get to the root of the cause of the disturbance, for which they came up with the Kerner report," says Timothy Davis, assistant professor of law at Southern Methodist University (SMU).

"The report was basically a study of social, economic and political conditions in the inner cities—with quite

dismal results," Davis adds.

Among the report's findings, and extensive breakdown of "the sense of community," was a strong factor influencing not

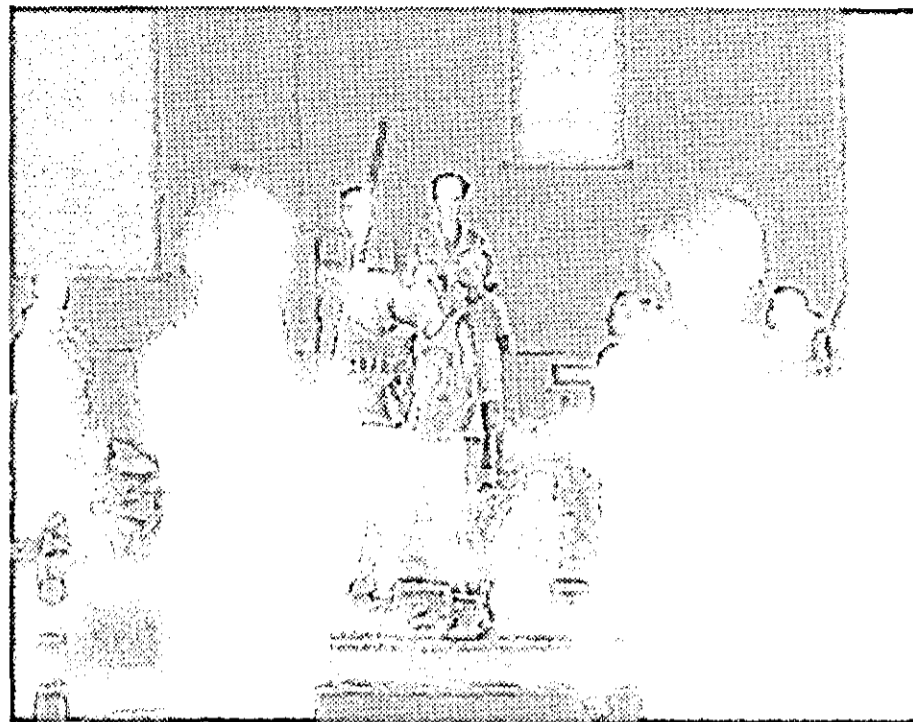
only the racial disorders of the time, but also in the flight of minority populations to the suburbs, the outbreaks occurring on high school and college, and for some public service strikes.

A major factor, however for the breakdown in the African American community, in particular, was attributed to the unemployment problem at the time.

In September of 1967, a report by the President's National Advisory Commission on Rural Poverty recommended "that the Federal Government take more vigorous action to reach the goals of the Employment Act of 1946."

In this act, the United States set forth a national goal of providing useful jobs at reasonable wages for all those who wished to work. Like Timothy Davis, others today agree "this goal is far from accomplished."

Figures cited in the Kerner Report showed economic improvement over time for minorities. In fact, the unemployment rate for African Americans declined from a postwar high of 12.6 percent in 1958 to 8.2 percent in 1967. Among married African American men the unemployment rate in 1967 was 3.2 percent. At the same time, mention is made in the Report of a growth of the African American middle class.



Condition like those addressed in the Kerner Commission report still exist today. The Dallas/Fort Worth Association of Black Communicators will be hosting Carole Simpson in June, who will discuss the relevance of the report today.

Davis says, "In assessing the access to employment today, the problems have not changed but have gotten worse."

The riots last summer in Los Angeles brought people to ask the same question that was asked several years ago after the Watts riots occurred. This question was likewise brought up in the report—"Will activism by racial minorities, will marches and camps, will new disorders supply the moral equivalent of 'new will'?"

While community activists think it will, those caught in the aftermath and the destruction of both riots don't have much hope that these civil rights tactics will work anymore.

After describing desirable employ-

ment goals and strategies, the Kerner report proposed programs in six areas:

- Consolidation and concentration of efforts to recruit and place workers.
- Removal of barriers to employment and promotion.
- Creation of a million new jobs in the public sector in three years.
- Economic development of areas of urban and rural poverty.
- Creation of a million new private jobs in three to five years.
- Encouragement of Black business ownership in the inner-city.

Still the report concluded much of what is concluded today—"A sure method for motivating the hard-core unemployed has not yet been devised."

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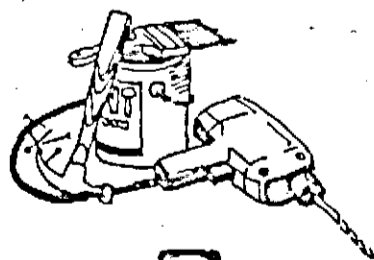
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## Act of Faith

*Nationsbank invites the community to dig through its lending record for 1992*

By Artnella Holmes

ON APRIL 14, 1993, NATIONSBANK OF TEXAS, EXECUTIVE president, Rick Parson reported that its Dallas lending team extended more than \$198 million in loans to the city's low- to moderate-income areas during 1992. This report is part of an effort by Nationsbank to report the lending activities of the nation's fourth largest banking company.

Parsons concluded that the Nationsbank Report to the Communities program is an effort to surpass the current national lending package. He also stated, "We made a ten year \$10 billion commitment about fulfilling our lending goal. We have a talented team of bankers who approach community investment as a business opportunity, integrating activities through out all areas in our bank. This philosophy provided the reason for our achievement.

The 198 million in community investment loans made in Dallas last year included:

- 381 home mortgage and home improvement loans totalling \$16.2 million in low-to-moderate-income census tracts. (Refined loans are not included in these totals)
- 474 home mortgage and home improvement loans totalling \$15.4 million for minority applicants.

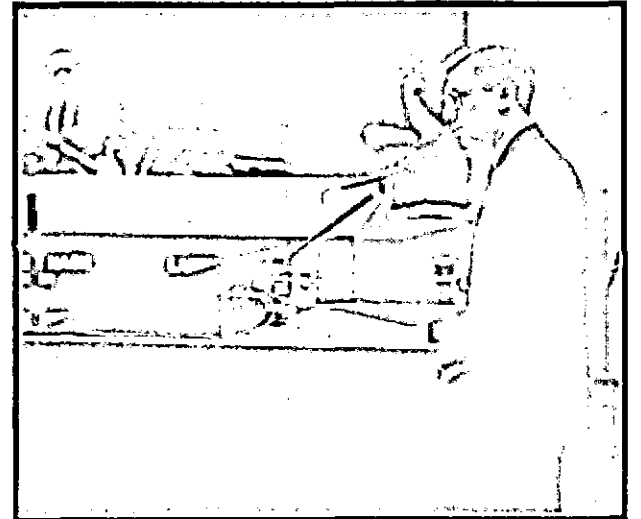
- 1,631 student loans totalling \$4.5 million to help Dallas students in underserved areas further their education.
- 4,178 consumer loans in underserved areas totalling \$35.7 million to finance car loans, consolidate debts and meet other financial needs.

According to Parson's report, the number of minority applications for home and improvement loans for 1992 in the Dallas area has increased by 138 percent. The total dollar amount represented by these applications increased by 115 percent.

Overall, the total housing-related loan volume in low- to moderate-income census tracts was \$16 million, representing a 45 percent increase in the number of applicants approved over 1990. For minority applicants, the volume was \$15.3 million, an \$8 million increase over 1990. In terms of housing loans approved for minority applicants, the number of loans increased by 138 percent over 1990 levels and the total dollar value increased by 108 percent. Parson's data corresponds to the necessary requirements for the Federal Home Mortgage Disclosure Act (HMDA).

Dallas Community Investment Coordinator, George Carter stated that, "We are encouraged by the increase in housing-related loans we've made here. We've pioneered aggressive outreach and education efforts, in addition to forming community partnerships." Carter also noted that in 1991, Nationsbank built a new banking center in the heart of South Dallas. During 1992, Dallas businesses in low- to moderate-income areas also benefited from Nationsbank lending efforts, with 70 percent of total community investment loans committed to this custom group.

The NationsBank Report to Communities program is being conducted throughout 29 cities in the South and Southwest. The program is being



implemented in April and May, with reports given principally during city council or Chambers of Commerce meetings. Representatives of the media were also invited to the meetings. The NationsBank Report to Communities program will be available to the public this summer at various banking centers.

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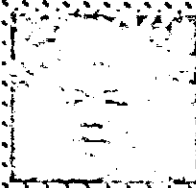
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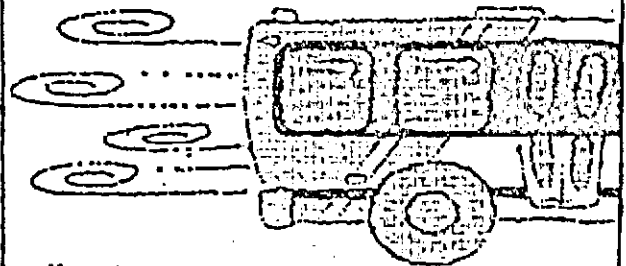
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# More Than a Label



Whatever your definition for the term, marketing can be the entrepreneurs greatest ally for successful business.

By Andrea E. Allston

MARKETING IS DIFFERENT FOR MANY PEOPLE. THIS COLUMN addresses marketing for small businesses, entrepreneurs and individual professionals. Marketing can make your small business have the presence of a big business—and more importantly, marketing can make your small business big.

In asking several business people what marketing is, their answers were predictably diverse and reflected each person's personal perspective. A retail sales associate reported that marketing was getting the customer to buy accessories to the item they planned to purchase. An advertising sales rep said marketing was simply advertising. "Persuading the customer to buy my product" was the answer provided by a telemarketer. I'm sure an educator would provide an academic response—something to do with the process whereby producers conduct outreach efforts, in an attempt to motivate and persuade purchasers.

If you ask me, it's everything a business does that leads to the conversion of your prospects into customers. Anything that helps you sell what you're selling is marketing. Marketing includes the way your telephone is answered, how your staff provides customer service, your presentation materials; your enthusiasm, the delivery of the product, the quality of your product and follow-up. There is no single correct answer.

You may have  
the best  
product,  
but you can't sell  
unless your  
market is aware  
of its existence

Marketing is a complex process. All entrepreneurial enterprises require marketing. World renowned business consultant Peter Drucker defines marketing as "the red line of action between idea, its delivery and customer use." Drucker considers marketing the principal business function. You may have the best product, but you can't sell unless your prospective market is aware of its existence.

The purpose of marketing is to generate a desire (or create a need) to buy your product or service—and then have your customer buy again and again. Marketing can't stop after the initial sale—it's a continuous process.

As an entrepreneur, one thing to keep in mind is Lee Iacocca's motto "Satisfy the customer." Your marketing efforts must do this—but your efforts also need to be directed at profits. In marketing your product or service, you must consider four primary areas: 1) your product or service 2) price 3) distribution, and 4) promotion. These primary factors are commonly referred to as the marketing mix:

1. *Product or service* — The product or service you're selling will be purchased to gain some kind of satisfaction. You may be selling tires, cosmetics, furniture or accounting services. With a marketing mindset you'll determine what product attributes you will emphasize in promotions. These attributes can range from safety, appearance, style, quality, prestige and cost.

2. *Price* — We're conditioned to believe that a high cost means higher quality. The pricing of your product can be a key point in its marketing.

3. *Distribution* — Consider how your product will be brought to market. Distribution choices can be home sales, retail only, mail order or through discount outlets. Your distribution outlets can "label" your product as "top-of-the-line" or "low-end" and influence its perceived value.

4. *Promotion* — How are you going to let your market know what you have to offer? Your options include advertising, word-of-mouth referrals, and public relations.

When a product "hits the market," we can assume that it's available for consumer purchase. You may have heard the term "target market"—which means those group of people you feel your product or service has the greatest appeal or usefulness.

For example, just about any working adult with a driver's license is the target market for cars, including submarkets based on price, image, and even geographical and weather conditions a potential buyer finds himself in. Dealers selling expensive, prestige automobiles will target upper class drivers. A dealer selling a Ford Escort has a

different target market than the luxury car dealer. Knowing your target market is critical to successfully marketing your product or service.

Many business owners' marketing consists only of an ad in the local newspaper or a new sign in the window. Some marketing efforts such as these are within the control of the business. Some are not. Uncontrollable marketing conditions should be taken into consideration when you write your marketing plan or review your marketing goals. Uncontrollable marketing conditions include:

1. *Social and cultural attitudes.* Our society has changed drastically over the last few decades. Consider the impact that women's roles in the

workforce have made on many industries.

Microwave ovens, fast-food restaurants, day care centers have burgeoned due to the dramatic increase of women in the workforce.

2. *Economics.* The basic question of how much money people have to spend depends greatly on how well a product will sell. The best quality and best priced product cannot sell if people don't have money to buy it. As the economy and prosperity fluctuates, so does consumer and commercial spending.

People who are unemployed or businesses facing economic uncertainty may purchase your product only if you offer payment plans or if your product is on sale.

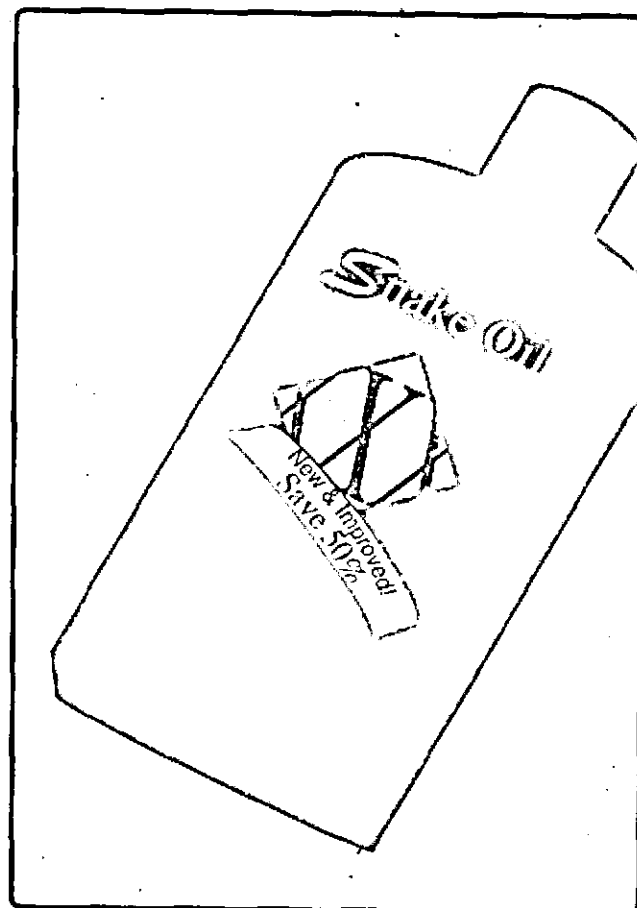
3. *Technology.* A major technological breakthrough may mean fortune for one type of business and disaster for another. Remember 8-track tapes? Now CDs have replaced the cassette tapes that replaced the 8-tracks.

4. *Consumer preferences.* This element is most visible in "fads" which come and go.

When entering a "fad" market, timing is essential. Will Ninja turtle products be hot items next year? Remember the successful craze of Cabbage Patch dolls?

5. *Demographics.* Demographics is the study of the data gathered on the distribution of people according to age, sex, ethnic background, income, marital status, geographic location, and other aspects. The U.S. Census demographic statistics provide a wealth of information for businesses.

Demographics may be the key to



your business' marketing. As a Realtor, would you send a direct mail to an area comprised mostly of college dormitories? As a day care provider, would you set up your business in an area whose population was over 90 percent retired? 6. *Law and politics.* If you're engaged in selling radar detectors or fireworks, you may have a tough time in marketing these in areas where they are banned. In some states the delivery of your sales message must be worded in specific ways. If you feel uncertain about a market condition, seek legal advice before implementing a marketing plan.

7. *Competition.* If you have no competition for your product or service and you're successful, better look over your shoulder. Products not only find competition with other brands of the same product, but also different products which serve the same purpose.

These items represent some of the marketing conditions over which business owners have little control. As entrepreneurs, however, we can determine how these and other factors beyond our control can impact the products we have to offer. For instance, there are some products I do not purchase simply because their packaging is ecologically unsound, with elaborate, unnecessary packaging. I'm sure you may have made a purchase at one store over the next one, simply because that store accepted credit cards.

By thoughtfully implementing marketing tools—and carefully considering marketing conditions beyond our control—we just might gain and maintain the competitive edge.

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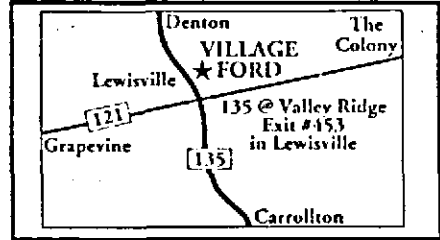
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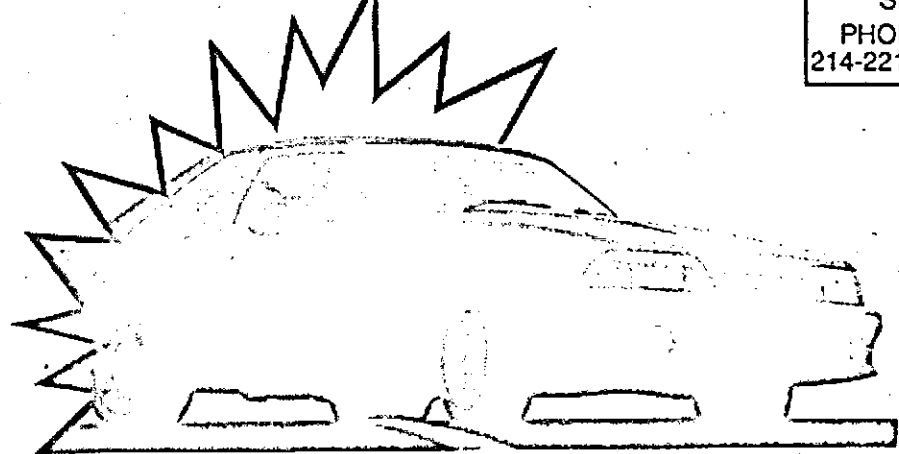


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# Neglect Revisted

*Guaranty Federal Bank plays both sides of the fence to try and offset its poor track record in the African American community.*

By Thurman Jones

The concept of economic development in the African American community isn't new. The idea of bettering the community financially to offset racial inequity dates back to before Marcus Garvey. The fact of being exploited by big business dates back even further.

The really galling thing today, however, is when big business exploits you and then outright treats you like an imbecile.

There's presently an example, right in front of us, of a major lending institution whose shallow attempts to play both sides of the fence would be comical if it weren't so tragic.

Usually, Dallas' Black community seems asleep at the wheel. Whenever we are shut out of opportunities or sold down the river. We always seem to find out after the fact; when it's too late. The backroom politics of Dallas are justified with a shrug, a wink and a smile—"That's just the way things are done 'round here."

One powerful tool used by exploitative entities—whether they're of the public or private sector—is by accommodating one small facet of the African American community and then letting them run interference for you. Who'll forget the way Martin Luther King, Jr. was rebuffed in Dallas by the Interdenominational Ministerial Alliance? When the IMA told Dr. King to take a hike, that Dallas didn't need his type of troublemaker, they weren't actually speaking for the majority of Blacks in this town, but that's exactly how the world remembers it.

And as long as business and city leaders can say of themselves that they are "in good" with part of the community—however small—removes them from the responsibility of serving the entire community.

Case in point: Guaranty Federal Bank, F.S.B. obviously thinks it can hoodwink the public by pretending to be a good community partner.

It's no coincidence that Guaranty Federal has started taking out substantial ads in the *Dallas Weekly* to display, for God and everybody, just how deep their community commitment runs. Since *MON* came out in public opposition to the merger between Guaranty Federal and a similarly redlining institution, American Federal Bank, Guaranty has made sure they have a visible—if not shallow—presence in the Dallas African American community.

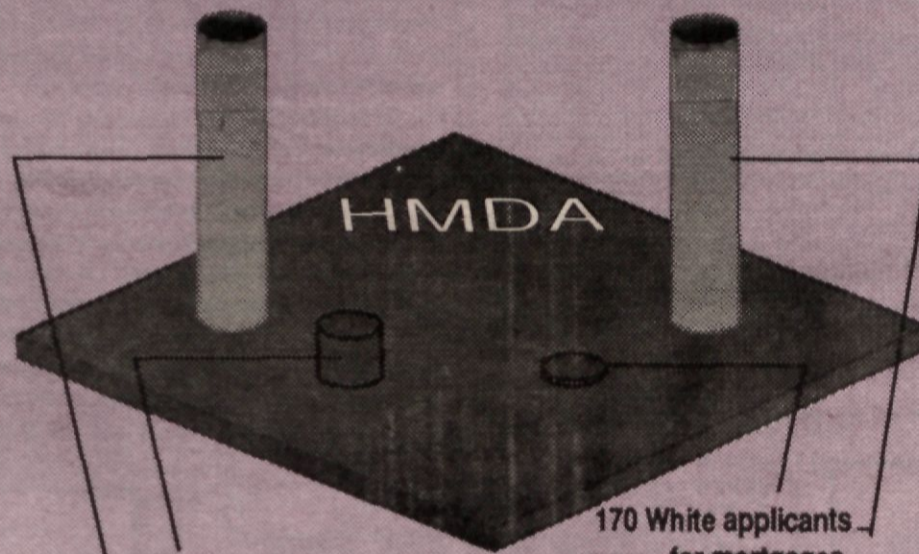
## How they stack up

Data from the 1991 Home Mortgage Disclosure Act show Guaranty Federal and American Federal banks are not the stellar "community partners" they would have you believe.



Guaranty Federal Bank, FSB

American Federal Bank, F. S. B.



Whites had more than five times as many mortgage applications than Blacks.

170 White applicants for mortgages.

2 Black applicants for mortgages.

Blacks more likely to be turned down for mortgages than white applicants.

The problem is that their commitment is only a wheezy breath in the race for public acceptance. They're still trying to play by the *old* rules of the game—toss a bone to a few Black people and let them do your public relations for you.

Guaranty Federal's PR onslaught is a perfect example of how businesses think they can dupe the African American community—and the larger public as well—into believing they are making an outreach effort. But their minority loan statistics don't bear this out.

Guaranty's recent maneuvers—like their publicized "Business Person of the Month"—and charitable contributions

are almost laughably trivial moves to cloud the fact that they don't like lending money to Black folks. Sure, they dole out money here and there, and they'll sit down with you for a few hours at a banquet table, but try to get a home loan and watch how fast the "out to lunch" sign pops up.

### Breaking down the Statistics

*Minority Opportunity News* has printed several articles that address the response provided by local financial institutions to their obligations under the community reinvestment act, or CRA. For those who are not familiar with CRA, it obligates banks to invest their dollars in

those neighborhoods and areas that they claim to serve.

This legislation was born out of a concern that, in many cases, institutions may be located in one part of town, but have the majority of their lending activity in areas far removed from that location. Such was the concern when Nationsbank and Bank One opened shop in South Dallas. Having financial heavyweights like that hinted at progress, but would these banks lend money to people in the community who really needed it?

In an effort to reassure that all citizens would be served by the lending institution, the CRA further obligates banks to provide information on their lending patterns and practices.

Banks have been obligated under the community reinvestment act for a number of years. But recently those CRA activities and plans had to be publicly disclosed. It was at this point that a number of institutions decided that a much more aggressive program needed to be installed in order to meet the priorities established under CRA and ensure that the public image of the bank reflected a pattern of good citizenship and fiscal responsibility.

**It's tragic that much of the public might buy into Guaranty Federal's self-proclaimed community service**

The process is really quite simple: On an annual basis Federal regulators from the FDIC come in and examine banks to monitor their CRA and other compliance issues. After reviewing data provided by the bank, regulators give an assessment of how well the bank has done over the past year as it relates to CRA. Banks receive a rating of outstanding, satisfactory, or unsatisfactory.

Institutions go to great lengths to maximize their likelihood of receiving an outstanding rating. This may include hiring consultants to steer them through the review process, employing nonprofit organizations to execute community based programs on their behalf or designating a "bonafide" full-time CRA program administrator.

As is the case with any evaluation process, there are a number of factors that impact the ultimate outcome. With respect to CRA, these include the experience and qualifications of the examiners, how well the "package" is presented by the financial institution and, of course, the substance of those lending activities and programs the

**(Continued on next page)**

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| 4. Follow Me                 | The New Jersey Mass Choir      |
| 5. My Mind is Made Up        | Rev. Lilford Brunford & T.C.S. |
| 6. Let Everything Praise Him | Min. Thomas Whitfield          |
| 7. So Good (Live)            | Melvin Williams                |
| 8. Got Away Jordan           | TM Mass Youth Choir            |
| 9. Through the Storm         | Yolanda Adams                  |
| 10. Standing in the Need     | New Life Comm. Choir           |

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### (Con't from prev. page)

bank has executed. Unfortunately, this often mean that receiving an outstanding rating does not necessarily mean that the institution has done an "outstanding job" within our community. This problem is compounded by the fact that the majority of banks receive either satisfactory or outstanding ratings.

#### Accommodating concerns

It's tragic that much of the public might buy into Guaranty Federal's self-proclaimed community service. But as you can see, Guaranty's brandishing a favorable CRA review like a prize trophy is hollow as it is childishly superficial. Likewise, taking out ads in African American papers—and then running internally generated PR editorials in them—doesn't touch the issue of real community partnership.

In a recent *Dallas Weekly*, a no-byline story touted Guaranty Federal as the greatest thing since Saran Wrap—complete with oozing comments by their CRA officer Linda Walker on how the bank props up local business, and an elongated shout of the \$1.5 million given to charities in Texas.

Unfortunately, more often than not these actions symbolize the scope of what their community reinvestment is. In these cases, there is no plan, and there is even less commitment to actually making a difference.

It is this concern regarding the true commitment of these institutions to community reinvestment that has led *Minority Opportunity News* to be so opposed to the proposed merger between Guaranty Bank and American Federal. Despite the fact that an outstanding CRA designation was given to Guaranty Federal, there seems a number of significant concerns relating to their real involvement within the community. No doubt we see them

quite frequently when Federal opportunities arise, but there is a growing belief that there is a greater emphasis on pomp and circumstance than on community reinvestment.

Lets take a look at a few examples that support these concerns: To date—and to the best of our knowledge—Guaranty Federal has not provided any type of strategic educational outreach programs regarding their loan packages. This includes the lack of any information that has been shared regarding small business loans, home mortgage, and improvement loans.

Most of the other financial institutions have provided the necessary educational outreach to make sure that the minority community can participate in these loan opportunities. When it comes to minority procurement opportunities for vendors interested in doing business with a company this is yet another instance of how woefully lacking Guaranty Federal has been. There is no plan, and even less of a successful track record as it relates to the utilization of minority women owned businesses.

A further area of concern would clearly be the minority employment record of the institution. If we examine the number of minority managers—excluding their CRA officer—we would find the bank far from having any employee base representative of the Dallas community.

A number of you are probably still saying "But they got an outstanding rating." Don't be fooled. We can't confuse the effect of a few well sprinkled checks and a few banquet meals with a substantive effort by these banks to support the economic growth and development of our community. In this case, smoke and mirrors are being exchanged for a real "guarantee" of commitment.



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**Health**  
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## Unacknowledged Addictions

IN MOST CASES THE TERM "DRUGS" CONJURES images of people abusing illegal substances. Although the word is conveniently used to identify one set of dangerous substances, we steadfastly refuse to categorize tobacco, alcohol and caffeine as drugs. This is because they are accepted socially. Alcohol, caffeine and nicotine are chemical substances that affect our physical and mental behaviors.

### Caffeine

Approximately three out of four Americans drink coffee everyday. Whether we choose to admit it or not, caffeine is a drug, derived from the chemical group, xanthines. Xanthines are stimulants that enhance mental alertness and reduce fatigue.

If you are trying to eliminate or reduce caffeine intake you may be surprised to find that caffeine is contained in soft drinks, chocolate bars, some brands of corn chips, diuretics, analgesics and antihistamines.

An 8-ounce cup of coffee or tea contains from 100 to 150 milligrams of caffeine. An 8-ounce cup of hot chocolate contains 50 milligrams of caffeine. Colas and other caffeinated soft drinks contain 35 to 65 milligrams per 12 ounce can.

Stimulant effects of xanthines occur within 30 minutes of consumption. Side effects may occur for some people within this time period. Possible side effects include wakefulness, insomnia, psychomotor irritability, dizziness, nausea and indigestion.

### Alcohol

Alcohol is used during most celebrations. It is used to celebrate everything from christening to retirements, and is also used to help soothe the pain

experienced in situations involving rejection or loss. Most people realize the dangers associated with alcohol consumption, yet they deny that such problems could happen to them. Statistics show there are very definite relationships between alcohol and traffic accidents, spouse battering and child abuse, violent crimes and family breakdowns. Many people do not classify alcohol as a drug because they do not want to see themselves as "drug users."

Ethanol is the intoxicating substance found in beer, wine and liquor. Alcohol causes many changes in physiological and psychological function. Behavioral changes may also take place. Alcohol may make a shy person less inhibited and more willing to talk to others while it may make a depressed person even more depressed. Higher rates of alcoholism exist among family members of alcoholics.

### Tobacco

Tobacco is available in several forms: cigarettes, cigars, snuff, pipe and chewing tobacco. All of these contain the chemical stimulant nicotine. Nicotine is a powerful central nervous system stimulant that produces a variety of effects such as increased heart rate and respiration, constriction of blood vessels and increased blood pressure.

Most cigarette smokers are addicted to nicotine. Nicotine withdrawal is extremely unpleasant and is usually characterized by headaches, nausea, vomiting, diarrhea, and extreme irritability. To help "kick the habit," such methods as nicotine chewing gum have been developed. Use of this gum helps ease the unpleasant physical and emotional withdrawal pains. As smoking-related behaviors decline, the gum is gradually eliminated.

Tobacco use is obviously hazardous to human health. Although the big-profit tobacco companies repeatedly argue that there is no conclusive evidence linking their product with serious disease, the medical evidence is irrefutable.

The tragedies associated with alcohol addiction, tobacco-related deaths and caffeine-induced illnesses receive far less attention than cocaine-related deaths, drug busts and efforts to eradicate marijuana crops. They are, however, far more common.

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# Panoramic Overview of the Arts

By Sonia Jordan

AS USUAL, I MUST REMIND YOU OF WHAT you probably missed last month in the way of entertainment. The place to have been on April 23, was in DeSoto at Mama Joe's. Just when you thought all Mama Joe's could do was cook good food, she surprises you with live entertainment. Ernie Johnson and his Showband were in the place with a little jazz and a little of the blues. Ernie was good however, the night's showstopper was the lady on the sax, Ms. Kim Williams. Girlfriend made that saxophone sing. Now remember, for fine dining, fun and entertainment, go to Mama Joe's. It's like going to the carwash... "you never know who you might see." Call (214) 283-9477 for more information.

THE JBAAL AND SHELLY GARRETT ARE presenting *Beauty Shop II* through May 2, 1993. Jonathan Butler was at the Caravan of Dreams and so was Grover Washington. Should I stop there? I guess I will because if you missed much more, then you probably didn't

get entertained at all in April.

FRANK FRAZIER'S EXHIBIT IS ON DISPLAY through June at the Junior

Black Academy of Arts & Letters. Also, Vivid Theater Ensemble will perform "Songs Untold" May 13-16 in the Clarence Muse Cafe Theater, JBAAL, 650 South Griffin St. "Songs" was written and directed by Akin Babantunda. For more information call (214) 658-7144.

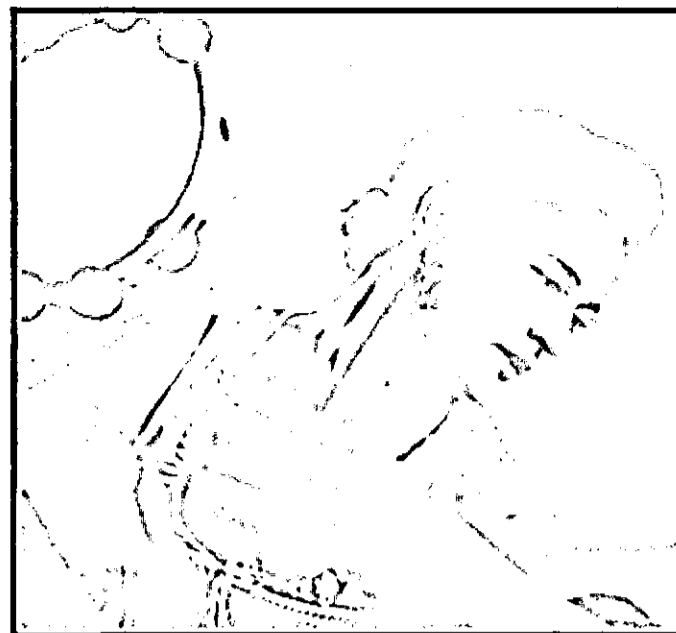
DALLAS THEATER CENTER WILL PRESENT *The Doll House*, directed by Richard Hamburger, through May 16, 1993. You won't want to miss Mr. Tyress Allen as Krogstad. For ticket information call 522-TIXX.

THE DALLAS MUSEUM OF ART TAKES ARTS & Letters Live to Houston May 27, June 3 and June 10. For additional information call Taylor Made Press at (214) 922-1220.

THE VENUE SHOWROOM HAS BEEN kicking it with live performances with entertainers from Greg Smith to Shirley Brown. If you have been missing out on the fun, call (214) 437-9909 and find out what all the talk is about. I hear they "party hard" at the Showroom located at 9244-B Marksville, near Greenville.

This month, whatever you do, do not miss the Texas Talent Search.

SONOGODINA IFATUNJI'S *THE BLACK EGG* WILL perform at the South Dallas Cultural Center through May 16. Registration for the 8 week summer session of the Cultural Arts Education Program begins May 15. For more information about the play or the summer program call (214) 679-0314. When you call, ask about the Cultural Center's Wish List.



"A DOLL HOUSE"  
DIRECTED BY RICHARD HAMBURGER.

SCHOOL IS ALMOST OUT AND NOW IS definitely the time to visit your favorite bookstore, or pay those old library fines, in order to get our youth some good reading material for those hot summer days. For the younger ages, look for Fred Crumb Jr.'s series of fairy tales beginning with the *Ebony Duckling* or *Afrotina and the Three Bears*. For the older set, Mr. Useni Eugene Perkins has created a book called *Afrocentric Self Inventory & Discovery Workbook: For African American Youth*. Check MON's Service Directory for a bookstore near you.

FT. WORTH'S CARAVAN OF DREAMS PROUDLY presents *Tower of Power* on May 1, for one show only. Spyro Gyra will perform two shows May 22 and Bruce Williams will be on The Rooftop May 5-8. For other performances and ticket information call (817) 429-4000.

By the way, Jubilee Theater has a new telephone number to go with its new address (817) 338-4411. Now you can call and find out when "East Texas Hot Links" will hit the stage and find out more about JADE.



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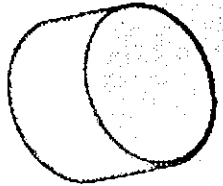
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## Spotlight on Business

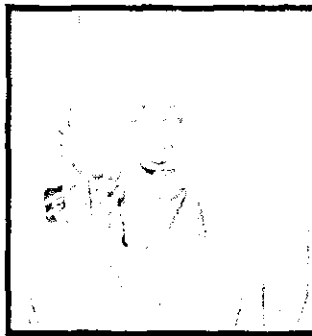


### Linda's Dessert Express

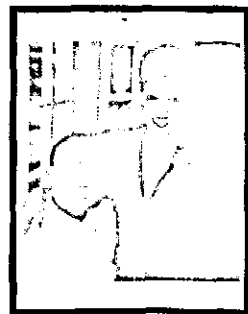
THROUGHOUT THE DALLAS/FT. WORTH METROPLEX there are African American eateries and catering establishments galore. Some of them have the best tasting food since Mama Liza was cooking.

Linda's Dessert Express, located at 5462 Lemmon Ave, serves up some palate-pleasing lunch menus and desserts. From baked chicken and cornbread dressing to smothered pork chops in a rich brown gravy, Linda is sure to please you. Daily specials feature baked chicken in a lemon butter sauce, chopped steak with peppers and onions, fresh broccoli, corn—ahhh, and the menu goes on.

Whether you are out for lunch or in need of a wonderful dessert, Linda's Dessert Express is the place to go. And soon you can have what most of us love—a good, hot homemade breakfast. So if you're looking for that lunch spot with good nutritious food or you just need a cake for that special birthday party, call (214) 526-5242 and let Ms. Henderson take care of it.



Don't Forget to ask for the **Business Special**



### Mama Joe's

Mama Joe's is the place to be for fine dining and entertainment. The atmosphere is so fantastic, you almost feel like you know everybody in the place.

Bonnie and Joseph Johnson are "Mama Joe's." Together they provide good food and friendly conversation. But that's not all that you can find at Mama Joe's. This place is quickly becoming

a networking den. On the pot bellied stove are business cards for every kind of business, and in the restaurant area or the bar, you never know who you might see. Fingerprints stopped by for lunch and gave away their new CD; Victor Smith was in the place and Willis Johnson is a regular customer.

Come on out to Mama Joe's and enjoy home cooking at its best, networking and entertainment that's live and kickin'. Mama Joe's, 1615 N. Hampton Rd., suite 100 in De Soto, (214) 238-9498.

By the way, Don Diego will be there on May 14. Call for more information.

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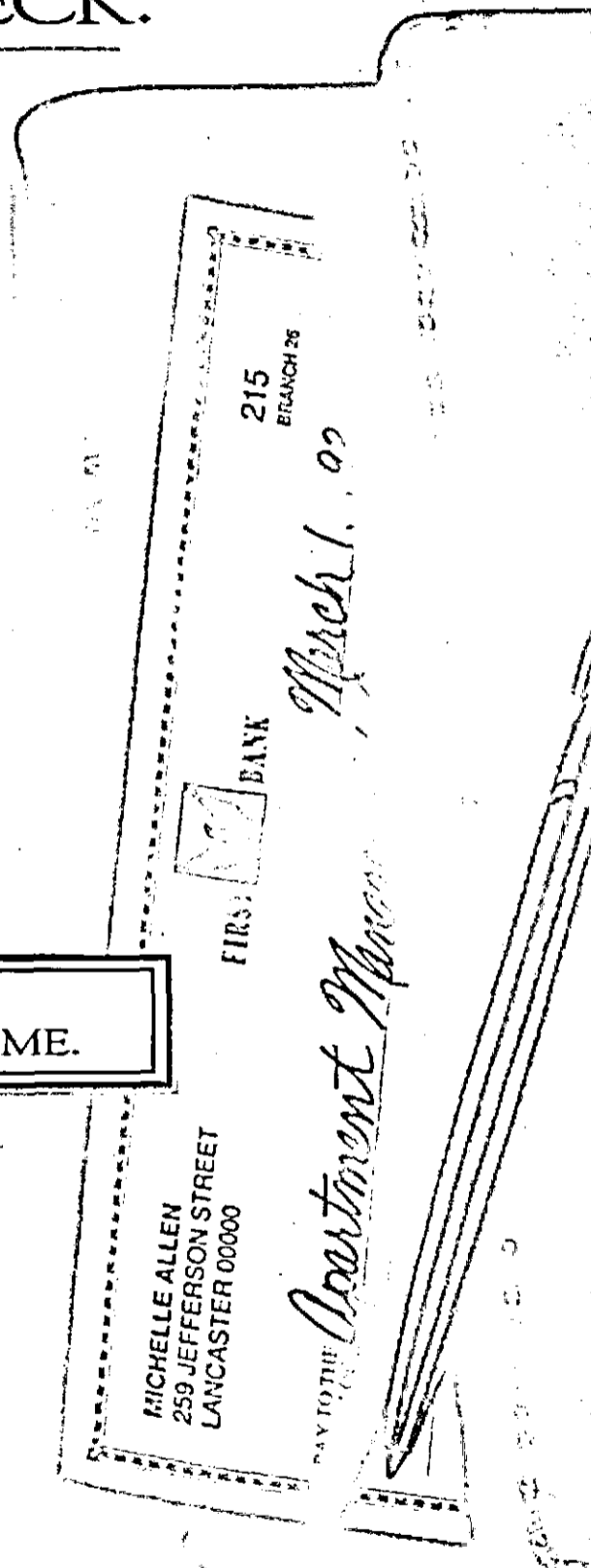
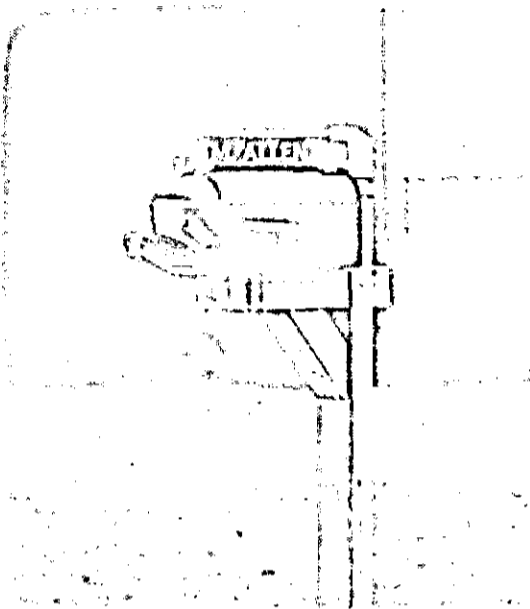
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## May 1 Saturday

Last day for the "Ms. Christian Dallas" Pageant registration. Call Emile Evans at 375-2583 for more information.

Universal African Youth Cultural & Education Services (UAYCES) will sponsor a seminar entitled "What Can Cultural Education Do For Your Child?" at Stagecoach Bar-B-Q, 2100 S. Collins St., in Arlington. UAYCES offers free history, math, reading, spelling and writing classes as well as workshops on preventing drug abuse and gang violence. For more information, call Ms. Deborah Lott at 9817) 261-6741.

The Children's Ministry of Concord Missionary Baptist Church presents "Queen Esther", through May 2., at the church which is located at 3410 S. Polk St. For more information contact Ms. Linda Criss at (214) 372-4543.

"Life is a Terrible Thing to Loose" is the theme of the first Health Fair presented by Community Bible Church, located at 840 W. Wheatland Rd., from 10:00 a.m. until 3:00 p.m. For more information contact Mr. John B. Cannings at (214) 224-3551.

## May 2 Sunday

Mt. Tabor Baptist Church, 3700 Simpson Stuart Rd., cordially invites the community to come and celebrate thirty four years of service to the community. For more information, please call (214) 225-1704.

South Dallas Cultural Center, 3400 South Fitzhugh, hosts the works of Houston based artist Buford E. Evans. The exhibit, entitled "Dunbar Suite", in celebration of

the poetry of Paul L. Dunbar, will feature 15 original paintings on subjects from the "Massai" to "The Porch Lady". For more information call (214) 670-0314.

## May 4 Tuesday

Dallas Rainbow NOW Chapter invites the public to view the film "A Place of Rage". Viewing will be at St. Phillips School, 1600 Pennsylvania Ave. The film presents June Jordan, Angela Davis and Alice Walker as they recount their experiences in the civil rights movement. There will be a lively discussion following the film. For more information, call (214) 235-6914. Child care will be provided.

Auditions for "The Holding Pen" by Ted Hayes will be held through May 6. at the South Dallas Cultural Center. Rehearsals begin May 10. For more information call (214) 670-0314.

## May 7 Friday

The Ronnie Robinson Awards Foundation cordially invites you to attend the annual "Academic Camp" celebration at Daniel Chappie James Learning Center, 1718 Robert B. Cullum Boulevard. For more information contact Elli Whitney at 604-9058 or Ronnie Robinson at 340-5336.

## May 8 Saturday

The Multi-Talent Resource Center, Inc. will sponsor a free Writing Workshop for Teenagers from 9:00 a.m. to 12:00 noon at the Martin Luther King Center, 2922 MLK Blvd.,

Room 145. Call (214) 428-4769, for more information.

"Coming Together For African American Children" is the theme of the 1st Annual Conference being held at Nolan Estes Plaza, 3636 South R.L. Thornton Frwy (I-35 & Kiest Blvd.) from 8:00 a.m. until 5:00 p.m. For additional information contact Hope Glover at (214) 941-2788 or 2789.

Dallas Urban League and Comerica Bank together sponsor a community fair from 9:00 am to 1:00 p.m. at Comerica's Wynnewood Branch, 753 West Illinois. The fair will kick off a series of free seminars conducted by the Urban League on home improvement loans and home mortgages called, "At Home with Comerica". Seminar seating is limited. To register, call Dallas Urban League housing coordinator, Alber Martin at (214) 528-8038.

## May 13 Thursday

Sickle Cell Anemia Foundation of Dall, 401 Wynnewood Professional Bldg., is looking for volunteers. There will be a meeting at 7:00 p.m. for interested parties. Call Eric Wells at 942-1262, for more information.

Presentation of the "Dallas Plan" will be free and open to the public at the South Dallas Cultural Center, 3400 S. Fitzhugh. For more information call (214) 670-0314.

## May 15 Saturday

This will be the last Saturday in May for tutoring for the NAPT, Exit-level TAAS, PSAT, and SAT tests, through DISD's Comprehensive Learning Center Program. If students can not

take advantage of the Saturday program, there are opportunities at the CLC Outbound tutoring/coaching program. For more information contact Ms. Yvette Hill at 841-5348 or 841-5381.

## May 18 Tuesday

Dallas Black Dance Theater will perform "Come Dance With Me Down Memory Lane" at the South Dallas Cultural Center. For more information call (214) 670-0314. Admission is FREE.

## May 20 Thursday

The Sickle Cell Anemia Foundation of Dallas Self-Support Group will meet at 6:30 p.m. at 401 Wynnewood Prof. Bldg., Suite 205. Call Connie Waters for more information, (214) 942-1262.

Thursday Night Lecture Series presents Kofi Lomotey, PhD, Department of Admin. and Foundational Studies of Louisiana State University. The topic will be "African Centered Education: A cultural imperative". Call (214) 670-0314 for reservations and information.

## May 21 Friday

Piper Jamison & Company will perform a special event at the South Dallas Cultural Center. Admission is free. Call (214) 670-0314 for more information.

## May 22 Saturday

The First Annual Walk for Education to Benefit High School Scholars Requiring College and Career Counseling...will be held at Bachman Lake in Dallas. For registration contact Jean Bush, (214) 428-7748.

## May 23 Sunday

The Sunday Music Series continues at the Cultural Center. For more information call (214) 670-0314. \*All events subject to change.

## May 28 Friday

Individuals, aged 55 or older, are invited to Red Bird Mall, from 10:00 a.m. to 2:00 p.m. to enjoy a day long celebration designated specifically for seniors. "The 1993 Older Americans Community Health Festival" Sponsored by the Seniors In Community Service Program of the Dallas Urban League, will host health screenings and distribute community service information. For more information contact Treva J. Mainor at 582-7438 or call Red Bird Mall at 296-1491.

## May 29 Saturday

1st Annual "Ms. Christian Dallas" Pageant for freshmen, sophomores or junior females. For more information call Emile Evans at (214) 375-2583.

Calendar Sponsored by Southwestern Bell Telephone


## "Would You Like To Save \$7.00 A Month On Your Telephone Bill?\*" With Lifeline Discount Telephone Service, You Can!"

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\*Some restrictions apply. Please call us from 9:30 a.m. to 4:30 p.m. at the above telephone number to see if you qualify.

# CAREER OPPORTUNITIES

*Jobs • Bids • Proposals*



## DIRECTOR OF INTERNATIONAL AFFAIRS

The City of Dallas is currently seeking qualified applicants to fill a Director of International Affairs position.

Qualified applicants must have a Bachelor's Degree in History, Law, Foreign languages, International relations or related subject areas. A graduate degree is preferred. Six years of progressive international experience with at least three years in a position with significant public relations responsibility and three years of International Business Development experience is required.

Salary Range: \$55,484 - \$70,616  
Deadline: May 21, 1993

Individuals interested in this position must complete an application and may submit a resume as soon as possible to:

Staffing Manager  
Personnel Department  
1500 Marilla  
City Hall, 6AN  
Dallas, Texas 75201

Please indicate on your application and/or resume that you are applying for the Director of International Affairs position.

Equal Opportunity Employer  
M/F/H



## VIDEO PRODUCER

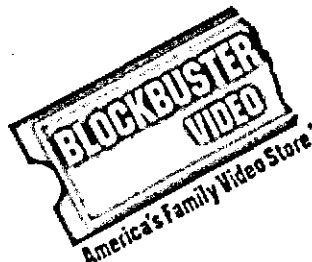
Salary Ranges: \$2,193 - \$3,009/Month. Will develop and produce video programming regarding activities and services provided by the City of Plano, including managing specific aspects of the operations of a cable TV network/station and directing support personnel; as needed. Will also create, coordinate and produce internal training programs and programming for the Plano Television Network, including directing, shooting, and all post-production aspects of the taping and/or televising of public meetings from the city Council Chamber as well as remote locations. Bachelor's Degree in Communications, Television, or a related field plus a minimum of two years of progressively complex experience in the development and productions of videos and television programming. Texas Class C driver's license. Please submit an application and demo reel (U-Matic or VHS) for consideration by 5:00 PM, Friday, May 7, 1993 at:

City of Plano Human Resources Department  
1520 Avenue K, Plano, TX, 75074

**\*\*DO NOT SUBMIT ORIGINAL TAPE. IT WILL NOT BE RETURNED.**

For additional information call:

(214) 578-7115  
AA/ADA/EOE



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ATTN: Paul Malone  
635 Preston Royal Shopping Center  
Dallas, Texas 75230

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Comerica Bank-Texas, one of the nation's largest financial institutions, has immediate opportunities in the Dallas-Fort Worth metroplex.

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Comerica Bank-Texas is an equal opportunity employer.

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3807 Ross Ave., Dallas, Tx 75204-5491  
Telephone: 1-214-824-1620

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City: \_\_\_\_\_  
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United Methodist Church

## Job Hotline

### 323-3167

# CAREER OPPORTUNITIES

*Jobs • Bids • Proposals*

## MINORITY AND WOMEN BUSINESS OWNERS

Find out how to do business with the state of Texas and have your business certified as an historically underutilized business and listed in the state directory at the

## Economic Opportunity Forums

Thursday, May 27

at The University of Texas at Arlington

in the University Center, 301 W. 2nd

8 a.m. - 12:30 p.m.

For more information in Arlington, call (817) 273-3001.

OR

at The University of Texas Southwestern Medical Center at Dallas

Room D1.502, below the Eugene McDermott Plaza

4 - 8:30 p.m.

For more information in Dallas, call UT Southwestern's Office of Equal Opportunity and Minority Affairs at (214) 648-8297.

No registration fee • No pre-registration

Co-sponsored by The University of Texas System, the Texas General Services Commission in Dallas, UT Southwestern Medical Center and UT Arlington

### Part-Time Opportunities

## NationsBank The Part-Time Job Source For the Nineties

Now there is a bank whose strength and resources can bring renewed energy to your future - NationsBank. With over 2,000 locations nationwide, we are one of the largest banking systems in America. Current part-time opportunities include:

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**Proof Operators:**  
3:00 p.m. - 10:00 p.m., M/T/F; 10-key by touch required. Must be willing to work downtown Dallas.

**Mail Clerks:**  
Three shifts: 9:00 a.m. - 5:00 p.m., F/Sat/Sun; 10:00 p.m. - 6:00 a.m., Th/F/Sat; 2:00 p.m. - 7:00 p.m., T/W/Th/F. Ability to work well with others under deadline conditions required. Must be able to work downtown Dallas.

**Part-Time Tellers:**  
Various hours and locations. Cash handling and customer service experience preferred. If you're looking for a part-time opportunity to fit your schedule, take a look at NationsBank. We offer a pleasant work environment and an excellent benefits package including competitive salaries, free checking accounts, plus much more.

Applications are accepted Monday through Friday, 8:30 a.m. to 4:30 p.m., First Floor, 411 N. Akard, downtown Dallas.

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## DALLAS MARKET CENTER

### SECRETARIES

Dallas Market Center Company has immediate openings for Secretaries in our Apparel Mart and Food and Beverage Divisions. We are looking for high energy personnel that can handle multiple tasks but very attentive to details. Qualified candidates must have excellent secretarial skills including typing 60 wpm, working knowledge of WordPerfect and Lotus 1-2-3 with strong organizational and communication skills.

If interested and qualified, send a resume to: Dallas Market Center Company, 2100 Stemmons Freeway, Dallas, Tx, 75207. Attn: Human Resources, Secretaries EOE



## Culinaire International IMMEDIATE OPENINGS

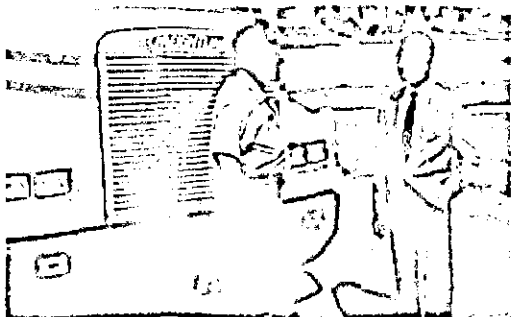
We are currently seeking qualified applicants for the following positions:

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Culinaire International operates several cafeterias, fine dining restaurants, provides banquet service/facilities as well as off-premises catering and room service. We are looking for energetic dependable applicants with 1+ years experience in food service.

If you are interested in joining a growing organization with excellent opportunities for future advancement apply in person, 9am-4pm, M-F: Dallas Trade Mart, 2100 Stemmons, 5th floor, Dallas, Tx, 75207

## ADVANCED Transportation Services, Inc.



!!!!NOTICE!!!!

## Class A-CDL Drivers Needed at Advanced Transportation Services, Inc.

ATS, Inc. is taking applications for truck drivers—local, regional and quick turns.

To qualify, you must have:

- 2 years verifiable driving experience
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  - Be able to pass a physical exam and drug screen
- Competitive wages and benefits package. Qualified applicants apply in person at:

403 N. Stemmons Frwy., Suite 405  
Dallas, Texas 75207  
Mon-Fri 9 am-4 pm  
(214) 741-1600

### Bookkeeper

Community newspaper seeks part-time bookkeeper. Duties include general ledger, accounts receivable, accounts payable, payroll and bank reconciliations. Ideal candidate must be computer literate, a self-starter and enjoy working independently. Send resumes to:

Office Manager  
2730 Stemmons Frwy.  
1202 Tower West  
Dallas, Texas 75207

Access the  
Community through

MON

(214) 915-0941

## The O.M. Scott and Sons Company

is interest in bids and proposals

from interested minority/woman business enterprises for sub-contracted work dealing with brush shredding/composing of yard trimmings for the Scott Companies.

Please Fax a letter of interest for the City of Dallas Bid as soon as possible to:

## THE O.M. SCOTT & SONS COMPANY

ATTN: Franz Kabelka

1411 Scottslawn Road  
Marysville, OH 43041  
FAX 513-644-7153  
CALL 1-513-644-0011 ext. 7360  
and ask for Franz Kabelka



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## Invitation To Bid

The Housing Authority of the City of Dallas (DHA) is accepting Invitations to Bid for Eight CU. Yard Refuse Containers For Use With Front Loading Type Compactor Bodies.

Bids will be accepted until 11:00 a.m., May 12, 1993 at 2075 W. Commerce, Building #200, Dallas, Texas 75208, at which time and place all bids will be opened and publicly read aloud.

Specifications and bid documents may be obtained from the Purchasing Department, 2075 W. Commerce, Building #100, Dallas, Texas 75208 or by calling (214) 741-7790. We reserve the right to reject any and all bids and to waive any informality in the bids.



## Invitation For Bids

The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Comprehensive Improvements, Section 504 and UFAS Accessibility at Nine Communities until 2:00 P.M., on Thursday, May 13, 1993, at 3939 N. Hampton Rd., Suite 350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud. Bid documents, including Plans and Specifications, may be acquired at DHA's Central Office, Development Department, 3939 N. Hampton Rd., Suite 350, Dallas, Texas 75212.

A pre-bid conference will be held at Roseland Homes, Tex 9-1, 2021 N. Washington Ave. at 1:00 P.M., Monday, May 3, 1993.

Plans and Specifications may be obtained from the office of the Dallas Housing Authority, upon receipt of a separate non-refundable cashiers check, payable to the Dallas Housing Authority for \$100.00 per set.

The DHA reserves the right to reject any or all bids or to waive any informalities in the bidding.



## Invitation For Bids

The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Reroofing at Forest Green Manor, Tex 9-44, Until 1:00 P.M., on Monday, May 17, 1993 at 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud. Bid Documents, including Plans and Specifications, may be acquired at DHA's Central Office, 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212.

The DHA reserves the right to reject any or all bids or to waive any informalities in the bidding.



## Invitation For Bids

The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Reroofing of Oakland Apartments, Tex 9-33, until 2:00 P.M., on Monday, May 17, 1993 at 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud. Bid Documents, including Plans and Specifications, may be acquired at DHA's Central Office, 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212.

The DHA reserves the right to reject any or all bids or to waive any informalities in the bidding.



## Invitation For Bids

The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Modernization of Cedar Springs Place, Tex 9-12, until 2:00 P.M., on Tuesday, May 25, 1993 at 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud. Bid Documents, including Plans and Specifications, may be acquired at DHA's Central Office, 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212.

A Pre-Bid Conference is scheduled for 9:00 A.M., on Tuesday, May 11, 1993, in the Cedar Springs Place auditorium.

The DHA reserves the right to reject any or all bids or to waive any informalities in the bidding.

## NOTICE TO BIDDERS

Austin Commercial, Inc. is the construction contractor that will build the new Exxon Corporation Headquarters in the Los Colinas area of Irving, Texas. Request for bids will be sent to qualified firms for various scopes of work on this project.

### Project Description

300,000 - 350,000 SF Campus Style Corporate Headquarters with structural parking. Total interior finish out and site development.

If you are a subcontractor or supplier and wish to provide services to Austin Commercial please contact Austin Commercial in writing at the following address:

Austin Commercial, INC.  
P.O. Box 2879  
Dallas, Texas 75221-2879  
(214) 443-5703  
Fax (214) 443-5792

Attention: Mr. Bill Montgomery  
Project Manager  
Ms. Martha Ebird

Indicate products/services offered and describe in full. Provide SIC codes if applicable.

To ensure that you receive your prequalification statement in a timely manner, please contact this office by May 14, 1993.

# Business-Service Directory

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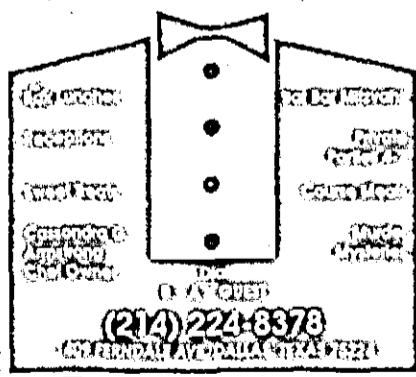
**Barbara Keggins**

Realtor  
**228-8276**  
Century 21 Galloway-Herron

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# WESTWAY

## FORD ISUZU-SUBARU

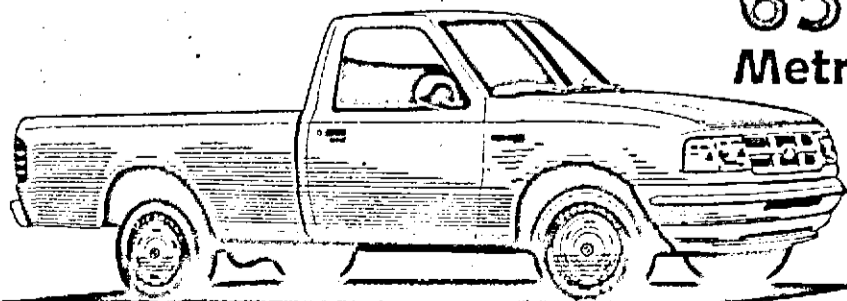
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Exit MacArthur. We're only 3 miles West of Texas Stadium.

What can Westway FORD/Isuzu-Subaru do for you?

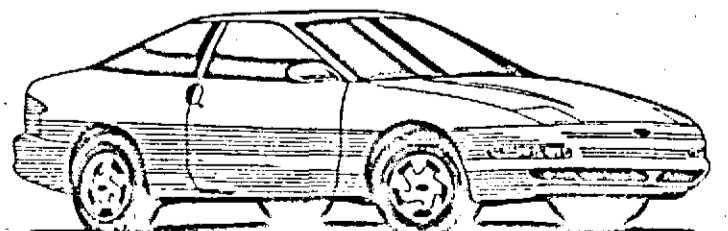
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An important note to some of us may be the hard economic times that we are currently facing. Maybe a loss of job, medical expenses, divorce -or whatever - have created slow or derogatory credit? Then contact us! We have several professional representatives with financial services. We can help you get re-established when no one else can! This is a FACT and it is done on a daily basis! It requires the cooperation of all parties and IT WORKS!!!

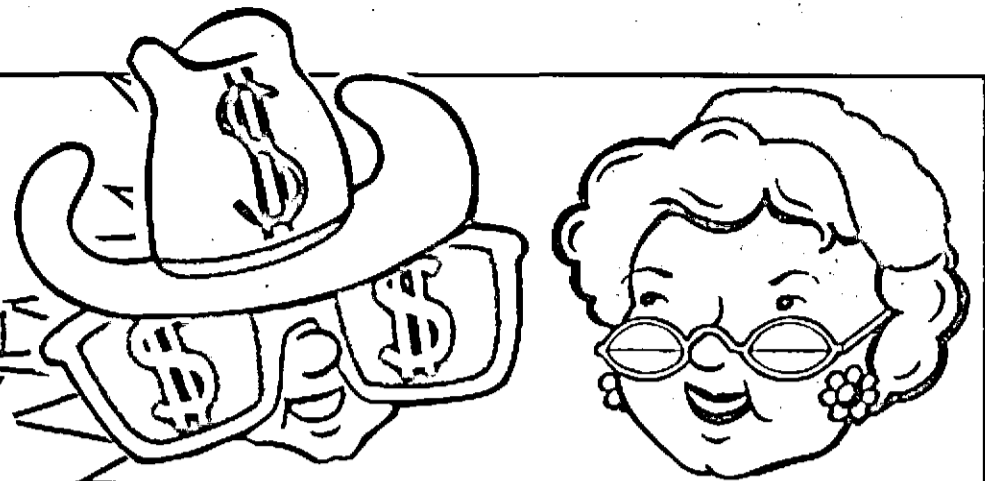


1993 Ford Ranger

**659-0333**  
Metro: 256-5551



1993 Ford Probe



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