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Minority Opportunity News

Educationa

2730 STEMMONS FRWY. STE. 1202 TOWER WEST, DALLAS, TEXAS 75207 VOLUME 4, NO. 10 October 1995



Will the move of Waco's Black residents to secede from the school system prove a model for other ______school districs?

What consumers can do to fight back against insurance redlining

MON

New Column: Looking at the Law

Min. Farakhan marches into controversy



V100 FM"

Editorial

Hurray for African American Day of Atonement

As you will recall, several months ago Minority Opportunity News (MON) joined a number of leaders in the African American community to protest the barrage of offensive rap music on the airways of what was JAMZ radio station. The argument was not an issue of First Amendment rights. Rather, we were appalled with the continuing vulgarity of many of the song that were being played at that time. In fact, when the station came up for a change of ownership, we officially protested that switch with the Federal Communications Commission in an attempt to drive home the point regarding the insensitivity of the station towards the negative influences they were perpetuating.

While we do not want to take any direct credit for the change, many of us were very pleased to not that the new owners of the station, now known as V-100, have made significant and positive changes in both the format and the content of their programs. First, rap is gone...completely. In its place is an easy listening format that specifically plays many of the familiar and peaceful tunes that the 25 - 55 year old African American generation can relate to. To date, I have heard nothing but positive comments regarding the new format. The new owners (also the owners of the Oasis) are to be commended for filling this void in our listening options.

I also can not help but remember the call I received from Mr. Hyman Childs, the owner of KKDA and K104 during our protest efforts. Mr. Childs complimented MON for the nobility of our effort but assured us that the problem would take care of itself. He suggested that, since the predominate listeners to the rap formatted stations were 12 - 22 year olds, the marketplace and advertisers would eventually realize that this group has limited buying power and would less likely to buy cars and mortgages and go more for sodas and videos. Sooner or later, contended Mr. Childs, it would be necessary for the level of advertising support to drop so low that the station would have no option but to change ownership. Sure enough, this did in fact come to pass along with the departure of the rap music.

While I applaud the market wisdom of Mr. Childs, I am nonetheless very interested in when he intends to do right by our community and clean up

Continued on page 6

In the midst of all of the furor over the presence of Louis Farrakhan at Lincoln High School last week and his speech about the upcoming Million Man March, there has been little discussion regarding another major element of this event. I specifically refer to the call for this day to be a day of Atonement for a number of conditions that plaque our communities nationwide. Among these conditions is the need for greater attention to the 🚝 economic plight of the African American community. In this regard, we have been asked to see the day of October 16 as a Holy Day where there will be reasonable sacrifice to illustrate our collective displeasure with the way the current economic system treats African Americans. "We should consid-er this Holy Day, A Day of Absence, from a racist system that refuses to recognize our contributions to this nation and to give us justice." Stated Farrakhan. " We all should register our dissatisfaction with the way that we are being treated. We should not go to work or school; none of us should participate in any shopping, sport or play."

In thinking about the implications of this request, MON can't help but wonder what the real meaning would be if this were to occur. For the sake of discussion, let's just consider a couple of aspects of the overall plan, namely the decision not to shop or go to work on that day. For a number of us, we probably could live well by deferring any purchases of goods and services from this day. Likewise, the decision to not go to

work, while per-

haps having a more direct personal financial impact, could be accommodated by most of us. To translate these decisions into an economic impact, we examined the total buying power of African Americans during this year. This figure is estimated to be approximately \$406 billion this year. With a little division, this turns out to be about \$1.11 billion per day that we spend. On the earnings side, African Americans have projected earnings this year of roughly \$305.5 billion. Applying the same approach, the daily earnings are \$837 million. Combine these two numbers and you get a feel for the tremendous clout we could have on the "system" if these dollars were vacated on this day. Nearly two billion dollars in

potential impact could get the attention of anyone.

Of course, I am realistic enough to know that the likelihood of this occurring is not very great at all. I do realize however that the implications of even all small number of us following through on this could have significant impact. First, it would probably result in a much healthier personal economy for most of us for, as the numbers indicate, we already spend more money than we make. At least for this one day, we would have a more balanced personal ledger. Secondly, We would tend to be more aware of the fact that money is a resource, a tool, and not necessarily an end into itself. The real benefit of having money is what can be done with it. Accordingly, the 16th of October could allow us to consider the impact of money in advancing a social cause that promotes our general well being. Lastly, even if you don't do any of the above, it is my hope that you will use this as an occasion to realize how much could be done if we were to work together. Perhaps we would then realize that our commitment account is insufficient too. -[MON]-

Head Start The issue is child care

The past two issues of MON have contained stories about the Head Start Program of Greater Dallas. Controversy centers on the style of management exercised by those in charge of running the program, including reports of professional misconduct at their administrative offices, violation of program procedures, and illegal enrollment of children from ineligible households.

Since the stories' publication, support for and against the Head Start administrators has surfaced, especially regarding Wanda Smith, the executive director of the program. We want to make it clear that the Head Start Program is not under attack. Even those who provided information were emphatic about their passion for the program as it is meant to be. However, there is concern that the present administration is not nearly operating at full capacity and, in reality, discourages those whose only desire is to do the very best job they can.

In today's society, child care is a tremendously important issue; economics should not be the determining factor in the quality of any family's child care. Head Start has, for years, been a savior for those households. But like any social program, especially one that is funded by the government (which means all of us), Head Start must be held accountable and MON has a role in that.

The good news is that, in addition to Head Start, there is another avenue to pursue for families of Dallas County looking for good, affordable child care. Child Care Management Services has, for the past five years, served as a clearinghouse for linking needy families with child care. The Texas Department of Human Services has contracted with CCMS to make available child care options for low-income families. They have access to nearly 650 Dallas County child care providers that do a fine job in not only "baby-sitting" children, but providing a curriculum that prepares them for school as well. And because of the extensive network of eligible child care facilities under the CCMS umbrella, many of the care centers are conveniently located near the parents work or home.

Finally, to those who feel the Head Start stories are nothing more than complaints and falsehoods by a bunch of cowardly employees and disgruntled ex-employees--where there is smoke, there is fire.

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LETTERS... Dear MON:

The million Man March is a joke!

It is another way for a few black men, so-called leaders, to shine a spotlight on themselves.

If one million men can be mobilized to spend a minimum of \$100 each to go to Washington, then we could take \$100 each, pool it together and we would have The African-American Depository Insurance Corporation. That is the strong arm of the banking system of this country.

It is not part of the Federal Government but its supposed to be regulated by the government to be fair for all people. Blacks knows that as long as we do not serve as a majority on the boards of these money institutions, there will never be equal economic growth opportunities.

The marching may show a temporary stand of unity but the only thing that large white corporate America will take a serious look at is when we drastically start to hit their pockets.

If we spend \$4.6 billion dollars per annum as a people, lets say we came together at least once annually for a one week period of time and have a Buy Black campaign, don't spend any money with white companies unless absolutely necessary for one week.

There are annual Secretary Days and other annual weekly special events so what is wrong with a Buy Black week or month—February?

But at least they are doing something.

Sincerely,

Terry A. Reece, vice pres/GM Cab. Diversified, Inc. -[MON]-





Minority Opportunity News opage 3 o October 1995



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Community Polse



Thomas Muhammad

THE ANGRY BLACK MAN! That's what the Million Man March on Washington, D.C., held this month, represents. It's about damn time! And long over due! Of course I know that no one march will solve all of our problems and no one protest will either. But man, to me noth-ing, other than embracing the religion of Al-Islam, could feel better right now.

This march has given the African American community some hope in their future again. Not just for the Nation of Islam, but for all African Americans who are thinking clearly. Can you imagine ONE MILLION BLACK MEN standing shoulder to shoulder, disciplined, courageous, nonfearing, smiling, crying, laughing, singing, embracing? Heads up high with a pride that hasn't been displayed since brother Malcolm X Shabazz tried to take the plight of the 22 million Afro-Americans case before the United Nations (UN).

I know you remember the petition that Malcolm sponsored during the early sixties that would have forced the UN to try the American government in the World court for her savage treatment of the (then 22 million) Afro-Americans, as brother Malcolm used to refer to us. Brother Malcolm felt that if we would stop crying about "Civil Rights" and begin to see our cause as one of "Human Rights," we could then get help from countries in Africa, Asia, the Middle East and elsewhere. He also said that most of these countries could not get involved with us because of a legal technicality: the fact that we, by ourselves, were making our issue a domestic issue. And no country had the right to interfere with another country's domestic problem.

Brother Malcolm felt that we had to first become recognized as human beings and once doing so our basic and civil rights were a given. He gave the example of the many foreigners who were coming to this country and did not have to fight for civil rights because by being recognized as human beings their civil rights were automatic. Even if they were coming from a communist country (the so-called Evil empire) they could sleep in any hotel/motel rooms, use any bathrooms, eat at any restaurants, enter any door back or front problem free. While we could mop and clean all of these places, we could not even peep in them, let alone patronize them.

Brother Malcolm was called the "angriest Black man alive" at the time and most of us understood why, including the Honorable Minister Louis

National African American leader bold enough to call for this march and pull itoff. Dr. Benjamin Chavis, after catching hell from White

folks, White Jews and their Negro puppets because of his willingness to bring the NAACP back to the "hood," has also created a place for himself as а strong spokesperson for African Americans nationally. And I think that it's safe to predict that after this march people will be saying goodbye to Rev. Jesse

Jackson and hello to strong leadership such as Chavis and Farrakhan. Now this prediction is dependant on whether or not Jesse Jackson shows up at the Million Man March event.

To be quite honest with you, I was wondering if we were ever going to have a national back-up to Rev. Jackson, especially in the political arena. And after listening to former Chairman of the Joint Chiefs of Staff Colin Powell, I now feel we do.

The first time I heard of General Powell was during the Gulf War and that impression was not a good one. Even though I can't stand Sadam Hussain (the mad man who killed thousands of Muslims in his own country and was America's sick'em bull dog in attacking Iran), I could not stomach the killing of Muslims in Iraq and therefore could not stomach Colin Powell.

But after listening to General Powell's comments concerning his possible running for the presidency, and his position on some real hot-button issues, I must say that if the guy does run he will definitely get my support. I know it won't happen, but if the guy shows up in Washington to support the march that would really knock the socks off a lot of people. And I know that there are some of you reading this column right now saying "well if he doesn't come to the march we should not support him at all."

But that's not my position because I'm not an extremist. So what the hell, RUN, POWELL, RUN.

As we rap up this session, I would like to acknowledge the local players for their support and 1 pray that Allah

Farrakhan. Which is why he is the only (God) bless you always. They are Dr. Ed Sims; Sis. Wana Alwalee; Sis. Derrick Harkins, the spokesperson for Cynthia X: Sis. J'scanea Muhammad; the Dallas Million Man March and his Committee,

"Ticked off to the Highest...

(Editor's Note: The opinions expressed by Mr. Muliammad's commentary are not necessarily those of the Minority Opportunity News.)

> Commissioner John Wiley Price; Diane Ragsdale, spokesperson for the Local Women Who Support the Million Man March; Minister Jeffery Muhammad; Dr.

Carmen Pagano; Cheryl Smith; Brother back-up Sabe; Mary Ellen Hicks; Jim

Washington; Rev. Zan Wesley Holme; Tom Joine; Roland Marti; Ron Price; Dr. Brenda Walls; Bobby Elliott; Dorothy Prince; Mosque 48; New Black Panther Party; Dallas Urban League Inc.; Dallas NAACP; Black Images; Afro Awakening; Alternative Videos; Holy Land Foundation; Islamic Association for Palestine; Dallas Muslim Council; Vincent Hall; Councilman Al Lipscomb; Matthew Harden; Kathlyn Gilliam; Jackie Mixon; Caroyln Davis; Paul Cherry; Jimmy Fard; Fred Abdal Gaffar and many others.

Why don't you join us and be pissed off to the highest pissivity! Until then the struggle continues... -[MON]-



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Cont diffrom the Publisher

Continued from page 2

David Parker

Fleet Manager

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the music emanating from his station. With the JAMZ gone, he is left in the position of being the only station that

a wonderful time to get his own house in order and remove this source of pollution. Then, on then other hand, who better than a radio station owner would





morvyn's

Minority Opportunity News DECE 6

auiogroup

GREAT SELECTION!

New and Used Cars \$1,000 MINIMUM DOWN

Jeep/Eagle • Nissan

Oldsmobile • Lincoln/Mercury Mitsubishi • Toyota **NO PRESSURE!**

-

IO TOTAL

LEIDIN ITC



If it's good, you have to say so.

I'll be the first to tell you that news of Fly Jock Tom Joyner's "retirement" was not a welcomed announcement for me several years ago. I didn't see how K104 would be able to survive without him. The loss was definitely significant because, in Tom Joyner, you had a "radio personality with a conscience."

Let's face it, the man is a legend and still going strong, delighting millions around the country with his syndicated show even as he pushes the halfcentury mark!

In retrospect, I probably was a little unfair to the "replacements." Loyalty made me turn up my nose and say "poor K104, it'll never be the same!" And it's not the

same. It's different, and it's all good!

Мy tune has changed. When you listen to K104 weekday

mornings, not only are you entertained, you are informed, educated and enlightened. Once again, the listening audience is benefitting from the once dreaded "conscientious radio personalities!"

And Tom should feel proud because he remembers a time when that elusive "conscience" could get a radio personality in trouble. He has to remember the days when he tried to infuse a little information into his shows, in between records. There was that time when the listener said, "shut up and play the records!"

Still today, you have those listeners who, according to a letter received by a local ABC radio personality, say: "I just want to be entertained."

But skillful presentations, as you'll witness by the "K104 Home Team," seems to be the new wave and will hopefully spread to morning shows around the country, as well as all-day programming. Finally radio personalities are realizing that you can't just get on the airwaves with a lot of nonsensical talk and vulgar, degenerative music.

The airwayes are invaluable. We must realize its significance because radio is responsible for shaping the thoughts of millions. So what's wrong

with bringing more to the table than a song and a dance?

Over the years, since Tom left K104 and subsequently ended up across the street at 100.3 JAMZ (now V100), I have found myself growing fonder and fonder of the "Home Team." This team consists of Skip Murphy, Nanette Lee, Chris Arnold, Valerie Moore, Slammin Sam Putney, Wig, sister station KKDA's Paul Turner (he sometimes pinch hits in the news department), and other K104 personalities from time to time..

The work is admirable, not just because of the level of professionalism, but also because it is substantive, creative and exudes consciousness. Then there's also that level of genuine concern for one another and the community.

So, if it's good, I have to say so. And so should you, too.

The media is constantly under assault. Most of the time those assaults are warranted. But just as we want balance and fairness in coverage, we must be balanced and fair in our praise and criticism.

> The job of programming the airwaves should not be left solely to those consultants who purport to know the listenership. To this day, I can't understand why more stock is placed on the consultants instead of those people who are in the streets. And if there's one other thing I like

about the "Home Team," it's knowing that they are in the community.

Recently a radio personality sitting on a panel at the National Association of Black Journalists convention said, "my listeners don't know whether I'm Black or White!"

Maybe it was because that radio personality had an identity crisis.

Maybe that radio personality had to give up her very being in order to be successful. Kind of reminds me of a book I just finished entitled, "Vain Glory" by Cynthia Wills, where citizens of a country had to deny their heritage in order to live in the country and be successful.

Do you compromise your very existence in order to make it? What determines success? Do you do what you do even though it makes you feel unhappy or demoralized?

Whatever the case, you can have the radio personalities who talk loud, but say nothing. I'll take a mixture of knowledge, information and music. I need a radio station with a conscience.

And you, how can you take a look around at the present condition of your people and say all you want is to be entertained?

You should be demanding that the

airwaves be used to uplift as well as entertain. The airwaves can be used in so many positive ways, if that is what you want. But you have to say so.

In essence, it's going to take a serious level of consciousness from anyone with access to the airwayes as we deal with the many issues effecting this country and the world.

Everything doesn't have to be serious all of the time and it sure doesn't have to be silly all of the time either.

Balance, that's what I'm talking about. Moderation. If you don't know what I'm talking about, ask Skip Murphy! Cheryl Smith is the host of KKDA's Reporters Roundtable. Tune in on Sunday Mornings at 8:00, immediately following Minister Louis Farrakhan's address. -[MON]-

Pen Notes:

Call 1- (900) 884-1800 to get your FREE full year subscription to EMERGE magazine . . . Dallas will get a real history lesson on December 3, 1995, when Mamie Till Bradley Mobley (Emmett Till's mother) and George Curry of BET and Emerge join others for a panel discussion on Emmett Till's impact on the civil rights movement. Stay tuned for ticket information . . . Congratulations are in order to local author Ella Patterson. Ms. Patterson just signed a three-book deal with Simon & Schuster1111n 1996, you can also look forward to books from Dr. Julianne Malveaux, Ralph Wiley and George Curry... Dr. Aso Hilliard will speak at the African American Council for Empowerment's 2nd annual banquet on October 14 at the Arlington Hilton. Call 263-7761 ... The

April 6, 1996 wedding date is rapidly approaching for Dallas Morning Newsers Robin Fisher and John Yearwood 💒 . Have you listened to V100? Someone sold that V100 may also be making a move on some of the radio personalities over at KKDA/K104 ... Naw I don't mean to be ugly, but what is wrong with Channel 11, the new CBS affiliate?. According to Dianne Gibson, she watched the early morning and evening newscasts on Monday, September 11, 1995. On both newscasts, a story aired about racial slurs appearing on the houses of African Americans in Plana, Well, on the nightly newscast, the story did not air; however there was the story about where Deion Sanders would live since he was now a Dollas Cowboy. The reporter went to a real estate agent who began to extol the virtues of living in PLANO. Do I really need to say that the story on the racial sturs and animosity in Plano did not run in the same newscast? Maybe we'd better get Galloway Herron on the job. 1 bet Al Herron could find Deion a place, right in the hood and just as good!!!The Dallas Post Tribune celebrated its 48th birthday last month with a picnic and scholarship banquet. Mayor Ron Kirk was the speaker at the banquet . . . You hear him on SEVERAL talk shows throughout the day and you can also hear M.T. hosting his own show on Sunday nights on 1190 AM ... Next month we'll hear from some of the journalists who attended the Million Man March on October 16th . . . Any journalists interested in mentoring aspiring journalists? Well, they're waiting for your guidance over at Madison High School . . . Louis "DAWOLF" White is touring with Shelly Garrett's "Laundromat." He's also still doing his show on KKDA from midnight to 5 a.m. and educoting minds at Lincoln Humanities and Communications Magnel, -CLS

-[MON]-



Ask Your Boinker

Practical answers to financial questions that matter to small business owners

My company is doing well saleswise and generating a profit, But I'm struggling to generate enough cash to pay my bills. What should I do? Should I apply for a line of credit or a short-term loan?

It sounds as though you may be having a problem with your cash flow. Many companies find themselves in this situation — where sales exceed expenses, but cash disbursement needs outstrip cash receipts.

Before you do anything, look at your accounts receivable (money owed to you) and make sure you theoretically can meet your current expenses without generating additional revenues. If you haven't already developed an aging schedule, now's the time to do it.

An aging schedule is the amount of receivables outstanding by maturity, such as accounts that are current, accounts that are 1-30 days past due, and so on. The aging schedule identifies patterns of payment delinquency so you can step up collection efforts.



Keith V. Otto Small Business Lender Small Business/ Community Banking Comerica Bank-Texas The next step is to develop and implement a proactive collection strategy. Now don't think of these steps as futile accounting exercises, because if it turns out you need a short-term loan, your banker will need this information anyway.

The bottom line is this: If you're concerned about cash flow, call us. The community lenders at Comerica Bank-Texas are experts at helping our customers find their way around the small business jungle. We know you're not a financial guru. You've got other, more important issues to be concerned about in running your business.

So let us help with the financial matters. There's nothing we like more than to sit down with you, your bookkeeper or accountant, and your general ledger. If you do need a line of credit or short-term loan, we'll quickly come up with a creative arrangement that your business can support. Feel free to give me a call at (214) 818-2501 if you have any questions.

(Comercy)

Comerica Bank-Texas

More questions and answers to come in future issues as this series continues.

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Part Ill

Three months ago MON provided a summary of the recent changes to the Community Reinvestment Act (CRA) regulations. Subsequently, we surveyed local financial institutions, governmental agencies and community-based organizations to solicit their sentiments regarding the new regulations and the impact on their organizations.

In this, our last installment, we share the responses of some of the smaller financial institutions in the area.

THE QUESTIONS

- 1. What implications do you feel the changes in the CRA regulations will have on your organizations?
- 2. From the community perspective, what new products, services and/or programs do you foresee because of the changes?
- 3. The changes to the previous CRA regulations were requested by both the banking industry as well as any non-profit and community based organizations. Do you feel that the new rules address your concerns and issues with the previous regulations and in what specific areas?

THE RESPONSES

First Waco National Bank

C. Sam Smith President/CEO

1. None whatsoever. We have and will continue to live and operate by the spirit of the 1977 CRA because it is the right way to do business. Our bank has been extremely proactive and has exhibited leadership in WACO in establishing NHS, a community Development Corp., and numerous loans and initiatives for preexisting small business formation. We have been commended by the Regulators as outstanding in our CRA performance.

2. More emphasis on Community Development Activities but not because of the regulation change., but because of the need in the community. Easier, less intimidating, access to banking services by neighborhood ATM's loan officer meetings, etc.

carried away with the documentation aspect of the regulation and never got around to lending money and extending services to underserved parts of the community. Since emphasis is supposed to now be focused on performance, maybe performance will result. Time will tell.

North Dallas Bank & Trust

Dwight Raiden Sr. Vice President and Compliance Officer

1. North Dallas Bank & Trust Co. is a community bank, serving a portion of the Greater North Dallas area. The end result of providing financial services to all income levels (with in our delineated areas of service) will be recognized for its continued strengths. NDB&T derives the majority of its deposits from its trade areas and makes the majority of its loans to these same areas.

2. No changes are planned at this time, but we will always be competitive with the larger banks in offering financial services desired by those within our communities.

3. Our efforts can only be magnified by the recent changes to CRA, as a community bank working for the common good of the communities it serves.

First National Bank Lancaster

Ron Cook Vice President

1. First National Bank Lancaster will continue to strive to service, and seek lending and investment opportunities within the community we serve as we are presently doing. Changes in the laws regarding CRA will not affect our attitude toward community involvement.

2. We offer a large variety of products and services, including low cost checking accounts, consumer loans, business loans, as well as being a preferred lender through the SBA program. We offer loans for home improvement and interim, construction and in the near future will began participating in a student loan program, which will be an added service for our bank.

3. Some banks missed the point and got 3. Being a community bank, First

National Bank Lancaster continues to strive to meet the needs of the community in which it serves regardless of the changes in the CRA regulations. The new proposed procedures will empower us to spend more time with our customers on an individual basis so that we may better find out how to serve their needs. The only way a community bank such as ours can survive in the current banking environment is by providing superior customer service and responding quickly to the needs of our customers.

Main Bank

Janet Hecker Senior Vice President

1. It is anticipated that the revised CRA regulation itself will have little or no effect on MainBank in terms of actual results of community service, but the new regs will have some affect on the bank's required record keeping activities. ManiBank's objective is to serve its market area in a fair and equitable manner regardless of regulatory requirements. The bank is proactive in efforts to maintain high standards of fair treatment to all groups of people and all income levels, and has been doing that for many years...even before it was required by regulation. Because of the collection and reporting of income information on loan customers that is required by the new regulation, the new data may help insure that MainBank is accomplishing what it intends to accomplish regarding service to lower income areas.

2. At this time the bank anticipates little change regarding products offered. MainBank already offers a wide variety of banking products tailored to a variety of income groups. These products include low cost checking accounts, low-rate home improvement loans, competitive loan rates for all other types of loans, SBA loans to small businesses, competitive credit card rates, and other products. MainBank is open to ideas for other new products and some may be developed but the bank has nothing specific planned at this stage.

3. MainBank had no particular problems with the old regulation, except that some of the record keeping requirements seemed to have little benefit relative to their cost. The new regulation does ease some of those old record keeping requirements, and tends to focus more on actual results. The primary benefit of both the old and new regulation is that they help create an increased awareness of the need for banks to serve their total communities in a fair and effective manner.

United Bank & Trust

Kathleen Knight **VP/Cashier**, CRA Officer

1. The changes will be positive for the institution. There will be less paperwork . involved, yet continued community involvement. The changes will help bank set and meet marketing objectives, while serving the deposit and credit needs of the community.

2. Continued and increased efforts in assistance programs such as those offered by organizations like Southern Dallas Development Corporation, that provide direct and indirect lending to the community in conjunction with financial institutions. Continued automation of services, and access to account information at the customer's convenience.

3. Yes, specifically the new regulations provide the bank a better means to show its marketing objectives and the quantifiable results of those objectives. It allow the bank to set and maintain goals to market its community. The banks can constantly monitor their own performance and correct any negative trends.

Bonk of the Southwest

Lonnie Goodman President

1. Our staff is currently studying the new CRA rules through seminars and written material while awaiting further information from the FDIC, which we have been informed will be mailed to banks by September 1. A preliminary study of the new rules indicates that they are based on assessment of performance, not process. For institutions such as ours who have a proven track record in serving our community's credit needs, it will mean less paperwork, while emphasizing performance,. This is important since the community benefits from the actual performance of lending institutions.

2. Until we have full and complete understanding of the new rules, we are not able to accurately forecast at this time what new products, services and programs we will have. Over the next few months our staff will be working toward the development of products and services which we feel will be of benefit to our community.

3. The previous rules were ambiguous and provided no specific guidelines. The new rules have stated definitions which bring greater clarity and will be substantial benefit in assisting banks to set performance standards.

-[MON]-

MIDOTITY OPPORTUNITY NEWS 0 **OPIDIO:** 1995

Unpaid claims frustrate metroplex residents What consumers can

do to demand fairness

by Veronica W. Morgan

In mid-April, only days after rushing to meet her income tax deadline and nearly a month after devastating March hailstorms roared through North Texas claiming several lives and flooding out homes and businesses, Pleasant Grove resident Carolyn Bell was not prepared for the announcement she received from her good neighbor insurance company.

State Farm, Texas' largest property insurer, threatened to give her the ax unless she had her roof, which was estimated to cost between \$4,000 to \$5,700, repaired before her renewal date on November 27, 1995. The company later agreed to pay for the repairs but not before causing unnecessary frustrations for Bell.

The notice of non-renewal came in the form of a business letter. It appeared neighborly, referring to Bell as a "valued policyholder," and at first glance it appeared to be conforming with its opening point numerically identified: "The roof on your house needs to be replaced."

As she read on, Bell realized the letter wreaked with verbiage that began to take on an unfriendly tone; the same tone as the phone call where the woman's voice on the other end said: "You better go out and began looking for another insurance company."

"I was more than shocked ... I was pissed off," said the 42-year-old single mother who, for the past four years, had paid her premiums and never once while looking for coverage— was told that the roof on her home had manmade damage and needed replacement. But when it became apparent to the insurer that Bell's roof needed to be "totaled" because of the hailstorms, adjusters told her the damage was man made. They also told her the roof was old and that only a small portion of it received storm damage.

The cost for the minor damage, adjusters noted, ranged between \$35 and \$100. Bell's deductible is \$250, therefore State Farm would not pay for the minor repairs.

Fortunately, Bell had shared information about her insurance discrepancies with a next door neighbor. The neighbor told her roofer who later asked Bell to let him check things out. She agreed.

The Sun-Tex roofing contractor found 30 weather-related dents in Bell's roof, which meant it would have to be replaced.

After back and forth inspections between adjusters and roofers, State Farm agreed to settle the claim.

Why the threats of cancellation from her insurer after four years of coverage was as much a mystery to Bell as it has been for many homeowners in Dallas and the surrounding metroplex.

Biggest problem

Ina DeLong, of United Policyholders, believes inadequately trained insurance adjusters are a big part of the problem.

DeLong spent 22 years as a State Farm employee, working in sales, service, claims, underwriting, and with agents in the California area. The last position she worked was as a "disasters" supervisor.

During that time, she witnessed countless weather-related claims being denied by the insurer. Homes and businesses that received extensive damage following natural disasters such as hurricanes and earthquakes received little if any compensation.

In her years with State Farm, DeLong said that in terms of men and women, female consumers paid the same amount as men in premiums and received considerably less.

"Women received approximately 74" percent of what men received in terms of coverage."

DeLong said she got tired of hearing citizens complain that the insurer defaulted or refused to deliver on its promises. Consumers were hurting. An excessive amount of files were closed or mishandled and incorrect recommendations were being made by adjusters, who inspected homes where the soil was no longer stable to support the houses.

"That's dangerous and there's no excuse for that. Only two out of ten people would fight the insurer," said DeLong, who later quit out of frustration and started United Policyholders, a non-profit insurance consumer education organization.

Purpose of homeowners' insurance

"Insurance is a vehicle that should take you back to where you were; its a binding contract," said DeLong.

"People are not reading their policy because they believe they can't under-

stand it, and they trust their insurance company. The good hands are picking your pockets and the good neighbor is on the list of America's most wanted."

After leaving State Farm, DeLong concentrated on helping consumers by going into many disaster-stricken areas. She held meetings with citizens, encouraging them to go back and share their information with others.

"Insurance companies don't like you to share ... they hate neighbor-itis."

DeLong also organizes groups and equips consumers with the proper information that can be used to negotiate with their insurers. Her work has been so successful that the Department of Insurance awarded the nonprofit organization for demanding that insurers take another look at claims that were closed and would never have been reopened.

Knowledge as power

DeLong was in Dallas recently to discuss how important it is for consumers to educate themselves and learn to read the fine print on their insurance policy. She and several other guests were invited to speak with and listen to complaints being voiced by consumers in the metroplex. Included on the panel were Leo Wadley, owner of Wadley roofing in Fort Worth and a member of RCAT (Roofing Contractors Association of Texas); Julia Diggs, a 20-year employee with the Texas Department of Insurance, currently working in the Consumer Protection Division; Rowlett Attorney Bob Lyon; and Fred Jarmon of the Texas Citizens Action Committee.

The meeting, sponsored by State Senator Royce West's office, enlightened citizens on steps to take to be certain they are not ignored by their insurers. Residents were also encouraged to voice their concerns and share their policy or compensation disputes with other neighbors.

"Make comparisons, find out how much was paid for paint and labor, know what the going rate is because you can be reimbursed for it (your labor).

"The important thing to remember," says DeLong, "is that claims can be reopened and the consumers responsibility is not to roll over and play dead. Know that [the so-called] poor insurance companies are drawing billions of dollars out of the state.

"You can fight back by sharing information, walking the halls and understanding that you have the power," she said.

Tired of fighting

S.K. Mehra, a Dallas resident attending the insurance meeting that night, has been fighting for a long time. He wants his roof repaired. He

wants State Farm to pay the total repair cost, not just money here and there for patchwork. And he wants to know why they are dragging their feet.

"I have to put buckets in the room where the large holes are in my roof just in case it rains, we can't invite our friends over because we don't want them to see the big hole in the room, and we can't go on vacation because it might rain and our home gets messed up," said Mehra, his voice quivering all the while.

As the soft-spoken man with the middle-eastern accent described the condition of his roof, it was easy to feel his frustrations and his pain.

"Please, don't tell me to get an attorney.

"I mean no harm," says Mehra, referring to Attorney Bob Lyon—a guest on the panel. "I've called, I've written letters and I've spent more money than I have with attorneys and nothing has been done. They [the insurance company] still won't pay."

Mehra said he received several checks that were not enough to do the job so he sent the money back to the insurance company and demanded the total amount.

Lyon agreed to meet with Mehra following the discussion.

"Nothing is ironclad," Lyon said.

More insurance issues

There are over 40 top homeowner insurers who write in Texas. In 1993 these insurers collectively received billions of dollars in premiums from consumers throughout the state.

State Farm says they paid approximately \$1.3 billion in claims for homes and businesses in less than ten years. Citizens attending the meeting and many who did not can attest to that.

Now metroplex consumers are faced with the added burden of wondering if they will have to purchase an additional policy to cover their roofs when their standard policy is up for renewal.

Well-founded speculation in Austin reveals that insurers are pushing hard to have replacement cost coverage for roofs and foundations deleted from standard homeowners policies. Should that happen, citizens in Texas will find that when their policies comes up for renewal, their roofs and foundations will no longer be covered.

No decision has been made yet but the insurers are putting pressure on the insurance commissioner to see that it gets done. The move means lower premiums on standard homeowners policies. But in purchasing an additional policy, that amounts to more money paid to insurers.

DeLong says consumers should send their letters and express their feel-

URINATION DATA

ings on the matter immediately.

Commissioner speaks

Insurance Commissioner Elton Bomer said his office is aware of talks concerning the removal of replacement cost coverage from standard homeowners policies. However, he plans to explore all the options to see what is the best step to take. "I believe the consumers are smart enough to shop around."

Concerning outstanding policy and compensation disputes in the metroplex, Mr. Bomer said, "We know that they (claims) have gotten to be a problem and we're working on that."

In a phone conversation, Mr. Bomer said he and approximately forty claims representatives from the insurance companies who write in Texas will join Senator West in Dallas and Representative Glen Lewis in Fort Worth to listen to the citizens complaints and discuss their claims issues or other problems.

The meetings are scheduled in Fort Worth on October 13, from 9 a.m. to 8 p.m. and October 14, from 10 a.m. to 6 p.m. The exact location of the meetings are not available at this time.

The meetings will be held in Dallas at the Thurgood Marshall Recreation Center on October 20 from noon until 8 p.m. and October 21 from 10 a.m. to 6 p.m.

The purpose of the claims workshop is to help consumers with roof or other weather-related insurance claims. Complaints Resolution Experts from the Texas Department of Insurance (TDI) will work one-on-one with consumers who need help.

"We will try to intercede for them but our authority is limited," says Bomer, "We can follow up on complaints but we can not interfere with the actual insurance contract between the insurer and the consumer."

Writing policy

Consumers throughout the metroplex will have to look someplace other than State Farm and Farmers Insurance when they go to purchase a new homeowners policy.

The two top writing insurance companies in Texas (State Farm and Farmers) recently announced that they will no longer write new policies in Dallas and Fort Worth. The reason, insurers are saying, has to do with the large amount of losses they have incurred due to the hailstorms. This could mean higher premiums for metroplex consumers who must renew their policies soon.

Other companies are expected to follow suit.

Consequences



(left to right) Senators Rodney Ellis and Royce West and J. Robert Hunter, Commissioner of Insurance convene a Public Hearing on access to insurance last year in Dallas. Availability of insurance in Minority communities is expected to be a "Hot Topic" when the 1997 Texas Legislature convenes.

A new West Dallas development, Vecinos Unidos, is already feeling the effects of insurers decisions to not write new policies in the metroplex.

Rosa Lopez, executive director, of the 57 home single-family development located on the corner of North Winnetka Avenue and Canada Drive, said insurers are not interested in providing coverage for their home buyers.

"We invited nearly a dozen insurance companies to come out to the development and give presentations ... and only one company responded," said Lopez.

Lopez believes part of the problem is insurers don't want to deal with the existing language barrier of the mostly Hispanic new homeowners in the area. "We need them [the insurers] to come in and explain their services to our home buyers."

Seven homes are nearing completion and close to a dozen more are expected to be sold within the next few months. Lopez is hoping to get a response soon. Currently, other options are being considered.

Insurance redlining

The issue of insurance redlining is certainly not old news, its just the kind of news that rarely gets mentioned because its often difficult to prove. But studies do reveal that insurance companies usually don't provide homeowners

coverage in economically depressed areas.

The new Vecinos Unidos development is located in West Dallas near the Trinity River on North Singleton, a considerably low-income area.

Sixty percent of the insurers in Texas, including the top three sellers and the 200 smaller companies writing in the state, list in the underwriting guidelines that the location of property is a reason for not providing coverage.

According to Texas law, underwriting guidelines are kept confidential and can only be used in summary but not in revealing specific names of the insurers.

Studies done by the Office of Public Insurance Counsel (OPIC) noted that insurers have refused clients based on poor credit rating, their marital status, and those living in certain zip code areas.

In Dallas, (OPIC) reports reveal zips 75212, 75242, 75215, 75216 and many other areas in the western and southern sectors have poor insurance coverage.

Also under Texas law, an insurer can refuse to renew a policy if the insured has filed three or more nonweather related claims in any three-year period.

Know your rights

Fred Jarmon of the Texas Citizens Action group says consumers who are denied coverage have a right to ask in writing why.

"If you begin to see a pattern of being denied coverage for trivial things, you need to write a letter and file a complaint with the Texas Department of Insurance."

Jarmon says the more consumers begin to ask questions and demand answers in writing, the easier it becomes to prove unfair practices by insurance companies.

He said the insurance commissioner should investigate whether there has been collusion on the part of the insurance companies to simultaneously decide they won't be writing any new policies in Texas. And he says consumers who are interested in keeping replacement cost coverage for roofs and foundations as a standard part of their homeowners policy should write Mr. Bomer and also request that he write them back and explain his position on the matter.

Mr. Bomer says he doesn't believe there has been collusion. "Why would they [the insurers] collude, one company drops out, the other benefits."

But to Jarmon and other consumers, insurance companies are always the ones to benefit. "Smaller companies follow suit with the larger ones."

State Farm responds

Since the March hailstorms, Judy Bower, a State Farm representative, said the company has paid out in excess of \$420 million in claims for homes and businesses. And in less than ten years she said the company has paid out \$1.3 billion in claims. The figures for premiums paid by consumers during that time were not available.

"I am not aware that the process for honoring claims is slow. We've responded very well," says Bowers.

In terms of State Farm adjusters, Bowers said, the company provides a full day of training and seminars. Some of the adjusters have experience and are very familiar with State Farm's policy, she said.

Concerning their decision to stop writing new policies in the metroplex, Bower said the company is hoping that other insurers will step up and take some of the business.

"We've done our share, we've been in business for 75 years and we still have a tremendous presence in the metroplex," she said, adding that often, more is not better.

Bowers' final comments were that State Farm always looks at the way they do business and they will continue that trend into the future, meaning perhaps they will again write policies in the metroplex.

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Minority Opportunity News c page

Propresentation of Girlend

Dancing Toward Success

By Veronica W. Morgan

At an early age Roxanne Murphy found herself dancing while locked behind close doors, under classroom desks, in between studies, on playgrounds, and in front of mirrors.

The music was in her head many times and her feet somehow managed to keep beat through tap, ballet, or simple little jazz steps.

It was a family thing of sorts, says Murphy, whose siblings, mother and father each have participated in the art or helped out in some way.

Now 23 years later, the 27-year-old dancer from Tacoma, Washington has never missed a beat in keeping pace with the family tradition of unity.

Murphy.

The insightful classes are full of energy and excitement and are aimed at reinforcing self esteem and self respect for young men, women and children.

Murphy adds, that adult and children's classes are taught separately and students are encouraged to practice their steps daily.

"Workshops are available each month for intermediate students who wish to learn specifics about gospel, African and modern jazz steps," said Murphy.

Her clientele is diverse and her dance activities tend to gamer participation from all fam-



owner of Clarode's, a dance studio located in the Skillman Village off 635 and Skillman. Children as young as two and a half on into adulthood can learn how to move with the rhythm of tap, modern jazz and ballet, under the direction of dance professionals such as

Dance classes are available on

weekday evenings at 5 p.m. and on Saturday mornings.

For more information, contact Ms. Murphy at (214) 340-1146. -[MON]-

| Roxanne Murphy |
|--|
| Tacoma, Washington |
| IYour Blues Ain't Like Mine by BeBe Moore Campbell |
| Debbie Allen |
| Mayou Angelou |
| Seafood/Mexican/Chinese |
| All types |
| The name of her dance stu- dio, Clarode's, is a combi- nation of names from her immediate family members. |
| |



Girlfriend,

I have a problem that has become too much for me to handle at times. I love black men. I love the smell of them, the beauty of their skin from indigo to damned near white. I don't care, the very essence of brothers gives me a warm feeling in my heart. My problem? I intimidate them. No matter how soft I speak, or what I say, some brother, somewhere is going to take offense.

Now please understand that I am over six feet tall, I'm intelligent and I believe in stating my opinion. If I could be 5'2", silly and quiet, I wouldn't be. I like who I am and I love me.

I'm sure you don't have this problem Girlfriend, but could you tell me what I can do to change things?

Ms. Intimidator

Dear Ms. Intimidator,

And I bet you have men saying they are not intimidated by you, right? Girlfriend, it is a problem that many women face, including yours truly. I wish I could say something more than just be yourself but I really can't. You can evaluate yourself or have someone you trust to do an evaluation for you. Make a list of the things that you do wrong and the things you do right, which will be the longer list I am sure. Either way, be true to yourself. If you don't like something about your attitude then its okay to change it but if you try to change to suit someone else, it doesn't work. In the words of a very wise young woman, my daughter . . . "when you begin to change to please, appreciation turns into expectation and then you end up feeling used. It ain't worth it". I agree.

Girlfriend,

Do you think there is anything wrong with dating out of your race?

Just curious

Dear Just Curious,

i Co.

PEFE

Let's stop beating a dead horse, paa-leeese! Yes, yes and yes again.

What's wrong with the women of your own race. I don't know, but I can assume, that you are of the darker hue, and I can not figure out what makes you people think that women of other races can love you, care for you or even treat you better than we do?

Your penmanship is a little rough so I'm going to also assume you are male. You need to get real. Why help to weaken a strong race?

If you are a woman, girlfriend what is the real deal? Honey ain't nothing finer than a chocolate treat.



Girlfriend,

My daughter has finished high school and for some reason decided against going to college. She is not working nor looking for a job. Apparently I forgot one of the lessons on becoming self sufficient. How can I tell her to get a job or get out.

Ms. Lazy's Mother

Dear Ms. Lazy's Mother,

Slow down Mama. You didn't just forget a lesson, looks to me like you left out the whole chapter. All is not lost. Choose a time when you and your daughter are both in communicating moods and bring the problem to her attention. You've got to make her realize that she can sit around and do nothing because the rewards of that are simple... she'll be nothing.

The counseling department of your local community college has a test they can administer that will help her to decide what she may want to do. Encourage her and let her know that you support her only in her positive decisions. Or you can do like my Mama Mu'Dea did some of her children, show her butt the door.

Barnet

-[MON]-

Girlfriend c/o MON 2730 Stemmons 1202 Tower West Dallas, TX 75207

Write:



Alime Intes

Marcus Garvey (1887- 1940)

by Russell D. Shockley, B.S.Ed.

(Editor's Note: This department is dedicated to providing information about African-American history the year around. The department's name, "ETHNIC NOTES," is the name of the organization founded and directed by Russell D. Shockley, B.S.ED. An outgrowth of his Black Information Project, ETHNIC NOTES, according to Mr. Shockley, is "a study designed to reexamine some of the piootal events that, over time, have helped to create negative stereotypes about [who] we, as minorities, really are."

Marcus Garvey was born in the quiet little town of St. Ann's Bay, on the northern coast of Jamaica, on August 17, 1887. The Garvey family was a large one, with Marcus being the youngest of eleven

children. (Only Marcus and his sister Indiana lived to maturity; the others died at young ages.)

While neither parent had very much of a formal education, Garvey's father was very well respected locally, admired for his reading skills and his private library. Marcus would also develop a similar fondness for books and learning.

Around the turn of the century, English class traditions, modified by racial considerations, were determining factors in Jamaican society. There was no legal discrimination; however, a type of caste system did flourish based upon lightness and darkness of color.

It was into this environment that Marcus Garvey was born. From it he would hold much distrust for anyone but blacks with the darkest of skin.

At the age of 14, family financial difficulties forced him to leave school and to seek gainful employment.

Working for a maternal uncle in Kingston, Garvey was able to save enough money to bring his mother to live with him. (The hurricane of 1903 that swept through Jamaica completely destroyed the Garvey farm crop.)

However, his mother never really got used to city life, and considered Kingston to be her "forced existence away from home" (St. Anne's' Bay). Mrs. Garvey died shortly after her move to Kingston.

The streets of Kingston offered much to interest a kid from a quiet country town. Fascinated by the noise and busy clatter, Garvey resolved to learn

the art of self-expression.

Garvey's' first attempts at public speaking went very badly, but he persisted. To lend assistance, he spent a considerable amount of his time (on Sunday's) visiting the various churches throughout Kingston, listening to various preachers.

He practiced speaking passages aloud from a school reader, while utilizing various hand-gestures before the mirror in his bedroom. Garvey became more and more proficient and, by the time he was 26, had also become a master printer and the foreman of one of Jamaica's' largest company's.

On January 14, 1907, an earthquake and fire devastated Kingston. Wages were low and a scarcity of goods caused prices to increase. The printers' union, one of the oldest and most powerful on the island, voted to strike for higher wages.

The impending strike and walkout of his men took Garvey by surprise.



Nevertheless, Garvey joined them and was elected to lead the strike.

Leading the strike effort, Garvey worked energetically at establishing public meetings for the workers (This was in spite of promises of "personal" salary increases from company ownership.)

The strike was eventually broken. However, while the majority of the striking printers returned to work, Garvey found himself "blacklisted." For the rest of his life, Garvey would remain skeptical about any type of understanding between labor forces and his movement.

Garvey found work with Jamaica's Government Printing Office, and over the next several years, he would go through a series of experiences that were to help to mold him. The strike experience had convinced him that now,

more than ever, "organized action" was needed to improve the lot of the black worker.

Leaving Jamaica's Government Printing Office, Garvey edited a periodical, *Garvey's Watchman*, in 1910. It proved to be unsuccessful. He next established a political organization called "The National Club," and edited its publication, *Our Own*, also unsuccessful.

In 1912, Garvey journeyed to London to learn what he could about the condition of Negroes in other parts of the British Empire. He became associated with the half-Negro, half-Egyptian author, Duse Mohammed Ali. Duse Mohammed was greatly interested in Africa and published a monthly magazine, *The Africa Times and Orient Review*. (One of Duse Mohammed's chief interests was the campaign for home rule in Egypt; his part-Negro ancestry made him quick to notice the presence of an insidious color bar in England, and his

terness at this insult to colored people.

Garvey's contacts with this African scholar stimulated a keen interest in Africa, its culture, and its administration. under colonial rule. The young Jamaican learned a great deal about his ancestral homeland, absorbing much of the African nationalism so characteristic of his later activities. In London, Garvey met other young Negroes-students from Africa and the West Indies, African nationalists, sailors, and dock workers-and from them he picked up information about Negro conditions throughout the world. He read avidly on the subject of Africa in the libraries of the city and may even have spent a few months

in an English college.

Garvey also became interested in the position of Negroes in the United States, and it was in London that he came across a copy of Booker T. Washington's autobiography *Up from Slavery*. This book had a profound effect upon him as he later testified:

"I read Up from Slavery by Booker T. Washington, and then my doom—if I may so call it—of being a race leader dawned upon me...I asked: "Where is the black man's Government? Where is his King and his kingdom? Where is his President, his country, and his ambassador, his army, his navy, his men of big affairs?' I could not find them, and then I declared, I will help to make them.""

In 1914, Garvey hastened home to Jamaica, his head spinning with big plans for a program of race redemption. Garvey was "determined that the black

man would not continue to be kicked about by all the other races and nations of the world."

On August 1, 1914, he established the organization which was henceforth to occupy all his time and energy until his death. The imposing title of the new organization, the Universal Negro Conservation Improvement and Association and African Communities League, implied its stated interest in "drawing the peoples of the race together." Its manifesto, drawn with great care, warned of "the universal disunity existing among the people of the Negro or African race" and called upon "all people of Negro or African parentage" to join in a great crusade to rehabilitate the race. Garvey itemized the ambitious general objects of the association:

To establish a Universal Confraternity among race; to promote the spirit of race pride and love; to reclaim the fallen of the race; to administer to and assist the needy; to assist in civilizing the backward tribes of Africa; to strengthen the imperialism of independent African States; to establish commissionaries or agencies in the principal countries of the world for the protection of all Negroes, irrespective of nationality; to promote a conscientious Christian worship among the native tribes of Africa; to establish Universities, Colleges, and Secondary Schools for the further education and culture of the boys and girls of the race; to conduct a world-wide commercial and industrial intercourse.

These general objects were modified slightly in later published versions of the U. N. I. A. manifesto. The word "race" was dropped from the second and third objects; instead of promoting "Christian" worship among African tribes, the later version spoke only of "spiritual" worship; and the word "imperialism" was abandoned with reference to the independence of African states. In addition, a revision spoke of the need "to establish a central nation for the race."

The preamble to the constitution of the new organization contained a strong plea for universal brotherhood, but it indicated that the achievement of this goal must come through the concerted action of the Negro people of the world. The Universal Negro Improvement Association was described as "a social, friendly, humanitarian, charitable, educational, institutional, constructive, and expansive society. Its organizers pledged themselves "to work for the general uplift of the Negro peoples of

Continued on page 15

Rev. Stovall, Wife Honored

Church holds "Pastor Appreciation " service

by Sonia Jordan

On Sunday, September 17th, the members of the Camp Wisdom United Methodist Church joined together to honor their minister and his wife, Rev. and Mrs. Charles Stovall.

The "Pastor Appreciation Service" was attended by many of Dallas' community leaders. Councilwoman Barbara Mallory-Carraway served as Mistress of Ceremonies, introducing keynote speakers County Commissioner John Wiley Price and Hollis Brashear (Dallas Independent School District).

Camp Wisdom's church choir added their angelic voices to the festivities as did a group called Liberty Ministries. Liberty Ministries was a small ensemble of nine individuals: one musician, one director and seven very powerful young voices.

Reverend Stovall has been an active member of the community and has traveled to various parts of Africa as a mission intern, a peacekeeper and a missionary. In 1994 he served as a monitor and an election observer for the Ecumenical Monitoring Program during the historical elections held in South Africa. Recently, this past August, he returned to the Motherland to continue his ministry with the Methodist Church of Southern Africa.

Originally from Lexington, Mississippi, Reverend Stovall was raised in Atlanta, Georgia, where he attended Clark University (Clark Atlanta University). He received his ministerial training at Gammon Theological Seminary.

A "minister and scholar," Rev. Stovall has been, and is, a member/ board member of various organizations such as Texas Peace Action; Justice & Reconciliation Dept.; Greater Dallas Community of Churches; the World Evangelism Institutes at Emery University; North Texas Annual Conference; Caucus Chair of the North Texas Chapter of Black Methodist for Church Renewal; and the Southern Christian Leadership Conference, founded by the late Dr. Martin Luther King, Jr.

The saying "behind every great man..." applies in the case of Mrs. Denise Stovall, Reverend Stovall's partner in life. Mrs. Stovall serves as associate editor of the *United Methodist Reporter*, a national newspaper based in Dallas, and is actively involved with the ministries of Camp Wisdom United Methodist Church.



From L to R: Leonard Charles II, Mrs. Denise Stovall, Deanna Renee and Rev. L. Charles Stovall.

Camp Wisdom United Methodist Church is located at 1300 W. Camp Wisdom Rd., in Dallas.

MON salutes Reverend L. Charles Stovall, his family and his continious devotion to the well-being of mankind. -[MON]-

Continued from page 14

the world" and "to do all in their power to conserve the rights of their noble race and to respect the rights of all mankind." The motto of the association was:

"One God! One aim! One Destiny!" "Let justice be done to all mankind!"

In addition to its general program, the U. N. I. A. had a definite plan of action for Negro betterment.

In the spring of 1915, Garvey decided that it would be necessary to call upon the Negroes of the United States. Previously he had written to the founder of Tuskegee Institute, Booker T. Washington, and had received an invitation from Washington to visit the school. Accordingly, on April 12, 1915, he asked for Washington's assistance as he would "be coming there a stranger to the people". The Sage of Tuskegee, who undoubtedly received countless such requests from unknown hopefuls representing obscure organizations, responded politely, but he refrained from committing himself to any definite promise of support other than the courteous offer to make Garvey's stay "as pleasant and as profitable as we can".

It might even have been possible to organize branches of the Universal Negro Improvement Association under the leadership of American Negroes before returning to Jamaica to establish the trade school. But before Garvey could complete his travel plans late in 1915, Booker T. Washington was dead, and with him died Garvey's strongest hope for a sympathetic reception in America.

On March 23, 1916, the stocky Jamaican arrived in Harlem to see how American Negroes would receive his program of race improvement.

Russell D. Shockley is a native of Norristown, Pa., and now resides in Dallas. He studied in the Black History Program at Virginia State University and received a Bachelor of Science degree in Education from Cheyney State University (Pa.), one of the oldest African-American colleges in America (founded in 1837). Mr. Shockley's work has been previously published in MON and the Dallas Weekly, and he continues to work on the Black Information Project. For more information, please write to: ETHNIC NOTES, Profiles in African-American History, c/o MON.

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RIVERSIDE NATIONAL BANK

Banking Hours:

Grand Prairie Bank

Monday - Thursday 9:00 a.m. - 4:00 p.m.

Friday 9:00 a.m. - 6:00 p.m.

Black Moses

Within the years immediately following World War I, there developed among black people throughout the world a mass movement of considerable influence and importance. The Universal Negro Improvement Association, spawned by this movement and under the direction of Jamaican-born Marcus M. Garvey, attracted the attention of both blacks and whites to a degree that had never before been achieved by any other black organization.

Garvey's movement, to say the least, existed on an

international level, with membership extending from Africa to California and from Nova Scotia to South America. However, despite his international status, Garvey felt that his most important work began with his coming to the United States, where he perceived conditions for blacks to be among the most deplorable and degrading.

Stout, stocky, and mostly self-educated, Marcus Garvey came to the United States at the age of 28 and proceeded to build a massive following in an incredibly short period of time. His gift of oratory awakened the flames of black nationalism by explaining to his followers that a black skin was not a "badge of shame" (as they had been taught for generations) but was instead a glorious symbol of national greatness. Garvey talked of black triumphs and of magnificent black civilizations, from the past and for the future, based upon black unity and self-determination.

When Marcus Garvey spoke of the goodness of the black race, blacks everywhere could forget, for a moment, the shame of racial discrimination and the horrors of lynching (a heinous crime quite prevalent during this period).

Although Garvey's program was not allowed to achieve much in the form of either permanence or consistent improvement for blacks, it did point out the numerous fires that had been a long time smoldering with the black community and created an awareness among black people for generations the right to determine, without interruption, their own destiny. -RDS

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Arlington Bank
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Minority Opportunity News • page 15 • October 1995

In The News



The Dallas Opera features performance of Madama Butterfly

Dallas resident Donnie Ray Albert will return to his role as Sharpless in the hit opera repertoire *Madama Butterfly* during the '95-96 performance season at 'The Dallas Opera.

Albert has appeared in a number of opera productions throughout the country and starring as Porgy in Gershwin's *Porgy and Bess.* Earlier this year, Mr. Albert appeared as Alfio in a concert performance of Mascagni's *Cavalleria Rusticana* with the Dallas Symphony Orchestra.

A special 20 percent discount for the November 8 performance of *Madam a Butterfly*, is available for members of the African-American community. Tickets range from \$16 to \$77. Performances begin at 7:30 p.m. at the Fair Park Musich Hall. For more information, call Suzee Bow at 443-1013.

Upcoming Affirmative Action debate scheduled

Former Attorney General Edwin Meese and Nadine Strossen, former president of the ACLU, will engage in a heated debate concerning issues of Affirmative Action on Thursday, October 5, in the Bluebonnet Ballroom, E.H. Hereford University Center, located at 301 W. 2nd Street in Arlington.

The debate is being presented by The Business Constituency Council and the University of Texas at Arlington's Ex-Cel Campus Activities. Tickets for the 8 p.m. event are \$7 for the general public and \$4 with MAV Express card. For more information call Student Activities at (817) 273-2963.

Valder Beebe



Open discussion involving new trends in art/food slated

Ms. Valder Beebe, owner of P.I.P. Productions and curator for The Art Gallery at the New Orleans Seafood Parlor restaurant, will be a part of a panel discussion exploring the recent trend of combing art and food in Dallas area restaurants.

The open discussion is slated for Tuesday, October 10, from 6 p.m. to 8 p.m. at the Dallas Visual Art Center. There, Ms. Beebe and other local artist will sit on a panel for *The Business Alternative Sites* and answer questions about the new concept.

A July '95 issue of *Time* magazine featured Ms. Beebe's restaurant in their section on Fine Dining.

For more information, contact Elizabeth Beebe at (214) 357-7053.

Fashion designer helps to bring awareness to Breast Cancer

Todd Oldham, a hot new fashion designer, is joining the American Cancer Society

to increases awareness of breast cancer and raise money to fight the disease.

An original Oldham t-shirt design has been created and will be sold throughout the month of October, in the Accessories department of 28 Neiman Marcus stores across the country beginning October 1 through the 31.

Proceeds from the one-of-a-kind original t-shirts, sold for \$15, will benefit research, education and patient service programs of the American Cancer Society.

T-shirts may also be purchased by calling the American Cancer Society at (214) 631-3850. For more information, contact Maria Clark at (214) 631-3850.

Vocalist joins TCU music faculty as associate professor

Raymond Bazemore, a bass who has appeared with opera companies and orchestras around the world, has joined Texas Christian University's music faculty as an associate professor of voice.

A protege of the celebrated baritone Todd Duncan, Bazemore has sung throughout the world, impressing critics with the size and potency of his voice. He sang with the Metropolitan, New



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More In The News



Raymond Bazemore

York City, San Francisco and Boston Operas and Houston Grand the Opera. He recently returned from a series of recitals and lectures throughout Mexico focusing on the contributions of African-American singers and composers in classical music. In December he pans to tour Spain.

Formerly, he was associate professor of music and artist-in-residence at Southern

James Mitchell

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University in Baton Rouge, La. For more information, call (817) 921-7810.

Texas Instruments names employee to Board of Directors

James Mitchell was named as director of the Texas Instruments Foundation's board recently.

Mitchell, a 27-year employee of TI, began his career in manufacturing management in 1968. Currently he is the director of US staffing in the Semiconductor Group. He was named to the board because of his community involvement and career in management and human resources.

The TI Foundation is a non-profit corporation organized and operated for charitable, cultural and educational purposes. It was established in 1964 and is dedicated to supporting civic, research, educational, health, welfare and cultural organizations for a variety of projects. For more information, call 995-2984. -[MON]-

Like All "Cow Sunglass-wearing, Boot-sporting Scratch Games," So Must This One Come To An End.



The Texas Lottery's scratch game, Moolah Mania, is heading out to pasture. Its official closing date is October 1, 1995. But you have until March 29, 1996 to purchase any remaining tickets and claim any prizes. To play Moolah Mania just match three of six

prize amounts and win up to \$20,000 instantly. Prizes over \$599 may be claimed at any one of the 24 Texas Lottery Claim Centers. Questions? Call the Texas Lottery Customer Service Line at 1-800-37-LOTTO.





Overall odds of winning, 1 in 4.67. Must be 18 years or older to play. ©1995 Texas Lottery

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Secession - formal withdrawal from an organization Exodus - a mass departure Project - a planned undertaking; an idea

In a step that could split the city of Waco in two and set a precedent for school districts all across the state, a group of minority parents and community leaders are threatening to secede from the Waco Independent School District and create a separate, smaller minority-controlled district of their own. At issue: the way minority students are educated in WISD.

Headed by McLennan County Commissioner Lester Gibson,

Project Exodus (the name of the movement) has one main point: Either you educate us or let us go.

Problems in Waco ISD.

Waco, with a population of 105,636, is the county seat of McLennan County. Its school district has 15,707 students, 74% of whom are African American, Hispanic and other minorities.

And therein, says Gibson and others, lies the problem.

"We have been having problems for years with Waco ISD. The majority of the students in the district are minority, yet there has been a significant decrease in the number of minority teachers," says Gibson, McLennan County's first black commissioner.

"There also has been a pattern where our kids suffer from different things more than others: high drop-out rates for Hispanics and low academic achievement for blacks," Gibson adds.

Waco City Councilman Lawrence Johnson believes WISD does not want black students to be a part of the district.

"They (administration) have not recognized this is a district with a high num-

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Will the secession from Waco ISD by minorities really work? If it does, will it prove a model for other school districts

plagued by apparent unequal educational opportunities? ber of minority students. I don't think WISD has provided a quality education to our kids here in Waco. Based on everything I have seen, they have not made a good effort to educate our kids, especially the minority kids," says Johnson, president of the local NAACP.

"They have conducted themselves in such a way that we will want to separate from them. This is forced detachment and forced segregation. That has been their intent," he says. "They have done all they can to not educate our kids and to force us to want to separate from them.

"We are not pleased. The way I see it, WISD has failed to educate our kids for a reason. They don't want to have our kids in the school system. They ignore them."

Robert Gamboa, director of development for the Texas State Technical College in Waco and president of the local League of United Latin American Citizens Council #273, believes the district is not coming to terms with reality.

"The WISD is a minority populated district. That in itself should bring focus to a new criteria of developing curricula that will address the population of the school district," Gamboa says. "Couple that with the alternative schools which most districts have to handle disruptive or unruly students. Waco ISD's alternative school is heavily populated with minority students," Gamboa says. "This raises many an eyebrow in our community.

For example, at Waco High, 84 black male students and 31 black female students are assigned to the alternative school. Only seven white male students and ten white female students are assigned. Fifteen Hispanic male students and six Hispanic female students are also assigned to the alternative school.

"All you have to do is walk into the building and your perceptions that this is a mostly minority environment are confirmed," says Gamboa. "How can this situation exist without having some criteria to address it?"

A high Hispanic drop-out rate also concerns minority parents and community leaders. WISD's dropout rate for Hispanic students ten years ago was up to almost 50%. Figures were not available for this year.

"This is a situation that bears a lot of red flags, bells, and whistles," says Gamboa who has two children who graduated from WISD and one who dropped out. Two of Gamboa's grandchildren also attend WISD schools.

The Waco Independent School District, while showing willingness to listen to the complaints and concerns of the minority parents, does not appear to regard secession as an option.

Says Hazel Rowe, Director of Elementary Operations for WISD: "We have set up a task force between the district personnel and the parents and feel positive about the approach we are taking to solve the problems as they see them. The task force has not put together a plan of action yet, but are looking at ways that we can work together in school and the community to educate all of our kids."

Low Test Scores

Another area of concern for many parents and community leaders is the low pass rate of WISD students on the Texas Assessment of Academic Skills test (TAAS).

TAAS is the statewide, mandatory achievement test all Texas public school students must take beginning in grade three. The test, which measures a student's ability in math, reading and writing, must be passed by grade twelve in order to receive a high school diploma.

Results from the 1995 TASS test administered in the WISD show extremely low passing rates for students. The results also show that no progress is made on the test as the students proceed through each grade. In fact, instead of increasing, the percentage of students passing the test drops with each year.

What makes this a major concern is that not only do minority students have low passing rates, but the white students do as well. This leads to many questions: Is the WISD under-educating all of its students? Are the students learning what they need to learn? Is the district incompetent?

For example, 54% of the African American students in grade three passed the



math portion of the TAAS test compared with 63% of Hispanic students and 84% of white students.

Passing percentages of 10th grade students in each racial group taking the math portion of the TAAS test are as follows: African Americans, 26%; Hispanic, 29%; Anglo, 57%.

Scoring on all three tests was no better. Seventy-two percent of white, 3rd grade students passed the entire TAAS test. But only 53% of white students in the 10th grade passed the test. Even more alarming is the 21% pass rate on the entire TAAS test for African American students in the 10th grade, compared with the 36% pass rate of African American students in the 3rd grade.

Consultant Called In

Alton D. Rison, a nationally known education consultant, has been called into the WISD to help the district improve its low test scores.

Rison has written books on the subject, including How to Teach Black Children and A Guide to Pass the TAAS (In Mathematics). His management systems has been used in schools throughout the state, including Madison High School in Dallas.

"Districts have to know what is wrong before they fix the problems," Rison says. "If you don't know what is wrong, you cannot make changes."

Rison says he sees some problems in many school districts across the state, including Waco, being due to the lack of communication between students and administrators and teachers, and the placing of minority students in separate class-rooms from the other students.

"African Americans fought for and fell for integration. We thought it would make our kids smarter if they were in class with white kids.

"But it didn't work; now they are mostly in alternative classrooms and special education classes," he says.

Rison also believes that teachers and administrators are "withdrawing from students," and therefore can't teach them.

"You can walk into a building and see the alienation. You don't have any programs or any type of interaction with them and you wind up not knowing each other. Now you turn around and want them to do something for you but they rebel because they don't know you."

Other dynamics that go on in the public schools across the state and cause problems such as low test scores and high drop-out rates are the separation of students.

"Schools separate the smart kids from the slower ones. They pit class against class and students against students," Rison says. "Schools make gangs all day, every day by putting all the bad kids into the same class. What do they end up doing? Making a gang.

"All of these different dynamics are going on in public schools today, which makes learning difficult."

Project Exodus

Commissioner Gibson revealed Project Exodus, the plan to break away from the WISD, on August 28, after the above complaints, and others centering around the education of minority students, were brought to his attention.

"It is an alarming problem that Waco ISD is not educating its students. A new district would achieve more accountability and more control over the district by people in that area," Gibson says. "Right now we don't have any control - the four (anglos) on the school board have control."

WISD board of trustees have seven members, four are white, two are African American and one is Hispanic. One of the African American trustees is Coque Gibson, the commissioner's wife.

Commissioner Gibson and his wife have two children currently enrolled in WISD, a third-grader and a high school sophomore. They have two older children who graduated from WISD but "already had the drive to overcome the problems in the district."

Project Exodus is possible thanks to the new Senate Bill I, Section 13.103, which deals with creation of a district by detachment.

"I have studied this law for quite some time and this would be a viable option Continued on Next Page

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Continued from Previous Page

for the people in this area if we can't achieve educational progress under the present system," says Gibson.

Section 13.103 reads: Creation of a new district by detachment is initiated by resolution of the board of trustees of each district from which territory is to be detached, or by a petition presented to the commissioners court. A petition under this subchapter must:

1. give the metes and bounds of the proposed new districts

2. be signed by at least ten percent of the registered voters residing in the proposed area to be detached from an existing district; and

3. be addressed to the commissioners court of the county in which the territory of the proposed district is located or if the territory is in more than one county, to the commissioners court of each county in which the territory is located.

Commissioner Gibson is working on getting a petition signed supporting detachment and is researching the tax base of different areas of the nation and possible boundary lines for the new district.

The objectives of Project Exodus are: • to advocate to the Waco ISD trustees the departure from existing policies that produce and/or contribute to the academic underachievement in the district's student population;

• to depart from the electorate imbalance of the African American and Hispanic representation on WISD board of trustees in comparison to the majority student population as represented by African American and Hispanic student populations;

•to proceed with plans to depart from the WISD through procedures as outlined in SB I, Section 13.103. Initiation of Detachment.

Soon after he announced Project Exodus, Commissioner Gibson and Dr. Fred Zachary, Waco ISD superintendent, have met behind closed doors twice to discuss the issues. Continued discussion on the issue is expected.

"Before we proceed with detachment, we want to come to the table and discuss our concerns," Gibson says.

Phone calls to Dr. Zachary's office were not returned. Attempts to reach other WISD administrators also were unsuccessful.

In early September, the Texas Education Agency in an interpretation of Senate Bill I Section 13.103, said the Waco ISD must remain intact.

According to the new state education code, breakaway districts are allowed but must meet minimum size requirements. The law says a breakaway district, "may be created with an area of no less than nine square miles or fewer



Commissioner Gibson and administrative assistant Patricia Chisolm.

than 8,000 students in average daily attendance."

The questions hinges around the word "or." TEA is saying in order for Gibson and others to create a new district, the new district must meet both requirements.

According to Gibson, the word should have read, "and," not "or." He contends that the wording of the law means that only one of the two requirements must be met. "They will have to meet both options," says David Anderson, a TEA lawyer. "Creating a breakaway district is not an option until they get the right size. Once you split a district, you have to have at least 8,000 students to make up a district and nine square miles.

"Waco can't split because it only has 15,000 student population. It is not big enough to qualify for a separate district. "Assuming they can draw the boundary lines in the right place, they



can then go forth with creating a district."

Different Sides

Although most of the minority parents and community leaders in Waco believe the complaints about the Waco ISD are valid, not all support Project Exodus.

One in particular, Waco City Councilman Lawrence Johnson, believes breaking away from the school district would be doing exactly what the administration wants minorities to do.

"I believe their concerns are valid, but I am against minority students leaving the district," he says. "You will end up leaving all of the resources and the money that the system has to educate your kids, instead of staying and doing the right thing," he says..

"You don't say, 'you don't want us, then we will leave.' That is what they want us to do. You have to understand the mentality of some white people," he says. "Some work for segregation. They want it. They want to force the black kids out. "But once we are able to make them do what is right, it will change. We will eventually achieve what we want."

Johnson, whose daughter is a high school senior, says the school district administration has "chosen to do a poor job, but we need to make them do what is right." Two of his children have graduated from Waco ISD schools. A councilman since 1990, Johnson believes minorities don't yet have the economic power to effect change, but do possess political power which they must use "to put more sensitive people in these seats."

Growing Concern

"WISD cannot continue to do business as usual because of a situation that warrants new focus and new direction, that situation being a majority/minority district," says Gamboa, the president of the local LULAC chapter #273.

"I am concerned for this district and I believe Commissioner Gibson is equally concerned. One of the issues that has been raised is where is everyone going?" Gamboa says.

"A lot of middle class minorities those that can make a change—are leaving WISD as well. It is not just white flight."

The possible creation of a new minority controlled district has also caused worry among Waco residents and is the talk of the town.

An editorial in a September issue of the Waco Tribune- Herald, the Waco daily newspaper, suggests that the idea of a separate, minority-controlled school district "isn't likely to bring parties to the table. It's going to further divide. Waco needs that like it needs arsenic in the water."

What's Next

Amid the talks and meetings among WISD administrators, Commissioner Gibson and other community leaders, a task force has been formed to address the issues.

Says Hazel Rowe, Director of Elementary Operations for WISD, "We have set up a task force between the district personnel and the parents and feel positive about a the approach we are taking to solve the problems as they see them.

"The task force has not put together a plan of action yet, but we are looking at ways that we can work" together in school and the community to educate all of our kids."

WISD's low test scores, the

lack of adequate textbooks and the unusually high placement of minority students into alternative classrooms suggests there is a real problem in Waco. To Commissioner Gibson and others, Project Exodus is the solution.

"This district is not operating on the highest level that it could. It takes everyone to make a great district. And you can only do that with the participation and inclusiveness of everyone," says



Gamboa, the president of the local

LULAC chapter. Gamboa, who lives in Lorena,

twenty miles south of Waco, says he is "very concerned about the district as a parent, grandparent and community member.

"I have always considered Waco to be my home, and my home is always the best home. But I don't see that here."



First Interstate Responds

866

388

44.8%

17

Publishers Note: Last Month (September's Issue) MON published an Editorial questioning First Interstate Bank of Texas, N.A.'s un-willingness to provide requested info pertaining to their hiring practices. This information comes in response to last months editorial, based on First Interstate Bank of Texas, N.A.'s 1994 Dallas together form report as of March 15, 1995.

Profile

First Interstate Bank of Texas, N.A., headquartered in Houston, currently operates 115 full-service locations statewide, including 14 in Dallas County, and is a subsidiary of First Interstate Bancorp. First Interstate Bancorp is a banking company with over 1,100 domestic offices in 13 western states to serve individuals, small businesses, large corporations and financial institutions. It provides quality financial products and services marketed at the local level to nearly five million household in over 500 western communities.

The Chairman of First Interstate Bank of Texas is Linner F. Deily. Robert A. Chereck, Executive Vice President, is the Bank's highest ranking officer in the Dallas market. First Interstate Bank of Texas employs approximately 2,900 individuals in Texas.

First Interstate Bank of Texas does business as a single combined entity and as such, does not segregate data and reporting by geographic region unless specifically required by law. The data included in this report reflects the statewide performance of First Interstate Bank of Texas in terms of minority procurement, hiring and board elections. Questions or requests for additional information may be directed in writing to Mary Gibbs, Senior Vice President, First Interstate Bank, P. O. Box 3326 (MS#519), Houston, Texas 77253-3326.

Procurement

First Interstate Bank of Texas established a Vendor Opportunity Program in mid-1993. The program includes active outreach to identify eligible vendors and a reporting database. During calendar year 1994, the first full year of transaction capture and reporting, First Interstate Bank recorded \$2,330,853 in transactions with minority owned businesses.

Hiring

First Interstate Bank is an equal opportunity employer and all employment related decisions are made without regard to any protected characteristics. The data provided below represents the minority participation in the hiring process during 1994:

| <u>Minority %</u> | |
|----------------------|--|
| Total Hires | |
| Total Minority Hires | |
| | |
| Tetal Manuel III. | |

| Iotal Mgmt., Hires | 17 |
|------------------------|-------|
| Total Min, Mgmt. Hires | 3 |
| - | 17.6% |
| Total Prof. Hires | 90 |
| Total Min, Prof. Hires | 20 |
| | 18.7% |

Board Representation

During 1994, there were two new directors elected to the Board of First Interstate Bank of Texas and both were ethnic minorities. As of December 31, 1994, there were twelve directors serving on the First Interstate Board with three (3) or 25% being ethnic minorities.

Minority_%

| '94 Board Positions Filled | 2 |
|----------------------------|------|
| Minority Elections | 2 |
| | 100% |

Other Initiatives

Charitable Contributions

First Interstate Bank of Texas maintains a charitable contributions program through the First Interstate Foundation. Through sponsorships and direct support, the First Interstate Foundation has provided needed funds to many nonprofit organizations serving the minority community. Among the Dallas area groups receiving support in 1994 were the Common Ground Economic Development Corp., Oak Cliff Development Corp., Alternative Community Development Services, and the United Negro College Fund.

Diversity Initiatives

In order to expand the cultural diversity and awareness of our employees, several programs are underway at First Interstate Bank. Separate caucuses of minority employees, one involving Hispanic employees and one involving African-American employees, meet regularly to assist with recruitment strategies and to advise the Chairman on minority issues. Additionally, three

MIRONIN OPPOPULITY NEWS

times per year the Chairman and CEO hosts a meeting with all minority professional employees to foster an open meaningful dialogue.

First Interstate also offers a mentoring program which provides career development assistance for professional employees with a special emphasis on minority involvement. Through this program, selected participants play a visible and meaningful role by selecting and completing a special project which is implemented in partnership with a representative of the Bank's senior management team. This special program was developed following a suggestion from the minority employees group.

First Interstate employees who

have customer contact periodically receive cultural diversity training to ensure that services are offered with sensitivity and in a fair and non-discriminatory manner.

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Soul Embassy Cafe Dining: Urban

Comtemporary Style

Ambiance? Style? Class and nouvelle cuisine (healthy soul food) all together in one place? Believe it. Soul Embassy

Cafe, located at 3840 W. N o r t h w e s t Highway is such a place.

Located near the Embassy Suites Hotel, not very far from Bachman Lake, sits an experience in dining that you'll want to tell people about. Dallas we have arrived.

The atmosphere is wonderful and makes you want to come

back again and again. The first thing one may notice is the collection of African American art which adoms the walls from the entrance to the VIP booth. The artist "in-residence" is Johnice Parker, but the talent does not stop there. Sami Bentil and the Maize Group also have work displayed to please the discerning artful eyes (and even those of us who don't have that eye). Soon, the Treasured Legacy Art Gallery will open with works of various artist displayed on a rotating basis, providing merchandising opportunities for the Cafe's patrons.

Let's talk about the food and entertainment.

The faire is called "Nouvelle Soul Cuisine." Translated, it's "soul food with a 90's twist". From spicy to sweet the menu at the Soul Embassy Cafe has something for everyone. There's spicy blackened red fish, southern fried catfish, succulent pot roast, pork chops and more.

For a light meal, check out the salads or the appetizers such as the chicken fingers or the fried green tomatoes. If you observe the small black sign, strategically placed at the entrance, you will notice the menu for the "house special". Chances are Ms. Delores has gotten in

her chef's kitchen and prepared spaghetti, shrimp and rice, or any number of delectable dishes.

Dessert can be summed up as simple and sweet. To top the meal off try the banana pudding, sweet potato pie, or ask your waitperson for a suggestion. Whatever you choose, your taste buds will not be disappointed.

Speaking of the wait-staff. Soul Embassy has acquired a group of courteous and professional individuals. Add an occasional visit from Ms. Elder-Jones or her partner in success, Sedrick Jones, and you have an evening riddled with ambiance.

Toni Redd, Ronnie McBride, Martha Burks, Don Diago, Fingerprints,

McBride Ioe and G-Bop are only a few of the jazz artist that entertain at the Embassy Cafe. Come by at time lunch Monday 11:00 Friday, a.m. until 2:30 Dinner pm. hours are from pm 6-11 Wednesday Saturday. After 11:00 you can order from the bar menu and just hang out.

On Friday be prepared to network and enjoy the soulful sax played by Don Diego at the Power Lunch. Then, come back for an evening of casual fun as patrons are treated to the relaxing atmosphere of the Stone Soul Cafe, one of Sedrick's ideas (Fridays and Saturdays).

Delores Jones (right),

welcomes satisfied customers.

"A lot of people come in dressed casually and may feel like they aren't dressed right," says co-owner, Sedrick Jones. Ergo the Stone Soul Cafe, complete with deck, patio and restaurant seating.

The Gospel Sunday Brunch features a buffet and the melodic, gospel sounds of Martha Burks. Sunday evening is business as usual with dinner and the likes of G-Bop or Toni Redd or...who knows? The metroplex is abound with talent and Mr. Jones, owner of Cartel International, an entertainment agency, is known for the entertainers that he is acquainted with. So, for you aspiring entertainers of jazz, as well as rhythm and blues, this could be a grand opportunity.

When asked "Why such a restaurant?" both Delores and Sedrick agreed that it was pass time for a soul food restaurant to "come of age" [my words, not theirs]. As an entrepreneur in the entertainment industry, Mr. Jones trav-

els the world over, procuring entertainers to perform in various establishments. In Hong Kong, and other places, there are soul food restaurants: nice, classy places. While here, in America, most of "our" eateries are either fast food or out-of-date.

Soul Embassy Cafe presents an atmosphere of elegance and comfort. A place to go for business, pleasure or family enjoyment. Now don't plan on a Monday, Tuesday or even Saturday for lunch unless you have made arrangements to do so.

Embassy Cafe is available for wedding receptions, bridal/baby showers and other private events. For a dining/entertaining experience you won't soon forget, visit the Soul Embassy Cafe.

For more information call (214) 357-SOUL.

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| Offer good through October 15, 1995) | |
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| Monday - Saturday 10 - 6:30 p.m. | |



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For Information Call: Willie Scott 705-4372

Minority Opportunity News

(Date 28 ° October 1995



October 3

The 20th Annual Career Conference hosted by Texas Southern University's College of Continuing Education begins on Tuesday, Oct. 3 and ends on Wednesday, Oct. 4.

The theme for this year's event is Preparing for a Perfect Fit: "Rightsizing" in Today's Job Market. Registration is \$70 for business and industry and \$40 for non-profit organizations.

For more information, call Darcia Williams 570-7404.

October 4

The 8th Annual International Water Fitness and Aquatic Therapy Conference is scheduled for Wednesday, October 4 through 7 at the Baylor Aquatics Center in Dallas

The event, sponsored by The United States Water Fitness Association, aims to promote water exercise through seminars and hands-on water sessions.

Nationally known professionals will discuss the rehabilitation, conditioning and training therapies derived from water exercise

9908.

The 18th semi-annual Texas American College of Sports Medicine lecture will be held at noon on Wednesday, Oct. 4 in the Lone Star Auditorium, Activities Bldg. on the UT Arlington campus.

Dr. Eric Poehlman, associate professor of medicine and physiology, will discuss Metabolic Control and Aging.

For more information on the free lecture, call Barry McKeown at metro (817) 273-3127.

October 5

Imprimis Staffing Solutions presents the last luncheon lecture of the 1995 Series, on Thursday, Oct. 5, from noon until 1:30 p.m. at the Sheraton Park Central Hotel in Dallas. Registration begins at 11:30 a.m.

The guest speaker will be Wilma Mankiller, former Principal Chief of the Cherokee Nation. She will lecture on A Woman's Perspective on Grassroots Community Building.

For reservations call 746-6769.

U.S. Attorney General Edwin Meese and former American Civil Liberties Union at any TicketMaster outlets.

Around Town

President Nadine Strossen will debate the issue of Affirmative Action on Thursday, CASA. October 5 in the E.H. Hereford University Center Bluebonnet Ballroom, 301 W. Second St. on the UTA campus in Arlington

The event is sponsored by EX-CEL Campus Activities and co-sponsored by the Business Constituency Council. Tickets are \$4 with a MAVEXPRESS card and \$7 for the general public

For more information, metro (817) 273-2963

The 59th Annual NAACP Texas State Convention will convene at the Seven Oaks Resort, 1400 Austin Highway in San Antonio on Thursday, Oct. 5 through the 7. For more information, call (512) 322-

October 6

One of Them Male Things, a new comedy Scott Thun will open at Pegasus Theatre by on Friday, Oct. 6 and run through ember 18

The outrageous comedy highlights For more information, call (407 732- different aspects of what it means to be a guy. The cast of four was directed by W. Allen Simmons.

> For reservations call 821-6005. Tickets are available through Rainbow Ticketmaster or by calling 787-1500. Pegasus Theatre is located at 3916 Main St. in Dallas.

The second round of classes to assist in training employees in the printing industry are being offered at Brookhaven College beginning Friday, October 6, through the Continuing Education department.

Each class is presented three hours a day, one day a week for five weeks.

Interested persons should contact the college at (214) 620-4715 or the Texas Graphic Arts Educational Foundation at (214) 630-8277

Casa Manana Children's Playhouse opens its 34th season with the classic tale of Jack and the Beanstalk on Friday October 6 through the 7 and again on the 13 and 14.

All Friday performances begins at 7:30 o.m. and Saturday performances are at 2 p.m. Tickets are \$6.25 and may be purchased

The monthly First Friday Business Network Mixer to benefit African American Women's Network will be held on Friday, October 6 from 5:30 p.m. to 8 p.m. at The Renaissance Center in Fort Worth. Donations are \$3.00.

Guest speakers for the event are Dionne Bagsby, Commissioner-Precinct 1 and Marti VanRavenswaay, Commissioner-Precinct 2, both in Tarrant County.

For more information, call (817) 923-9305 or (817) 923-1605.

October 7

The Center For Community Cooperation is hosting a Neighborhood Fair on Saturday, October 7 from 10 a.m. to 4 p.m., in the Wilson Historic District at 2900 Live Oak St. in Dallas

Workshops and displays to help strengthen neighborhoods will be featured at the festive occasion. All families are wel-

ome to participate in this free event. Refreshments will be available for purchase. For more information, call 827-5630.

On Saturday, October 7, Zero Tolerance For Violence-a community-based organization working to promote an anti-violence attitude in citizens-will host its third annual Resource Fair from noon until 5 p.m. at the Red Bird Mall, located at the Intersection of Hwy 67 and Camp Wisdom.

Organizations participating in this event includes the Genesis Women's Shelter, Mothers Against Teen Violence, The Dallas Police Department's Gang and Family Violence Units, victims Outreach, Dallas Can! and Physicians for Social Responsibility.

For more information, call 739-1050.

The University of Texas at Arlington will honor 11 graduates and one former faculty member at its '95 Distinguished Alumni Gala Centennial Celebration, on Saturday, Oct. 7, beginning with a reception at 5:30 p.m. and followed by the ceremony and a dinner in the Bluebonnet Ballroom of the University Center Rosebud Theatre.

For ticket information, call the Alumni Association at (metro) 817-273-2594.

For more information, call (817) 332- "Fun-tier" Days," a celebration of the diverse cultures that make Texas a great state, on Saturday, October 7 from 10 a.m. to 4 p.m

The event is free but visitors must pay \$5 entrance fee. The multi-cultural event offers awesome entertainment by Buffalo Soldiers, Native Americans, Vaqueros and F-troop, as they tell their incredible historic stories.

The park is located four miles south of I-20 on F.M. 1382 on Joe Pool Lake. For more information, call (214) 291-3900.

CATS (Creative Arts Theatre & School) final presentation of The Secret Garden can be seen on Saturday, October 7 at 7:30 p.m.

The theatre is located at 1100 W. Randol Mill Road. Tickets prices are \$5 for children and \$6 for adults. Group discounts are available for 10 or more.

For further information call (817) 861-CATS

October 8

Sara Mac is having a Reminiscent Dinner Party at the old location of the Uptown Club (SUMO Steaks), 7402 Greenville on Sunday, October 8, beginning at 7 p.m.

for more information, call 368-7171.

October 9

Franklin D. Roosevelt High School's '76 graduating class is planning its grand 20th year reunion on Monday, Oct. 9 from 7 p.m. to 8 p.m. at the MLK Center

Graduates or friends of known '76 aduates are asked to call Brenda Curl at 352-8319

October 10

The University of Texas at Arlington presents its annual AIDS seminar on Tuesday, Oct. 10 from 8:30 a.m. to 4:30 p.m. in the Second St.

Cure: Impacting HIV/AIDS Outcomes with

For more information, call metro (817)

E.H. Hereford University Center, 301 W. The seminar entitled, Until There's a

Early Intervention, will feature nationally known nurse and AIDS activist Karyl Thorn, who pioneered programs for HIV patients.

Cedar Hill State Park presents Western 273-2776.

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October 11

On National Coming Out Day, October 11, beginning at 7:30 p.m., the Cathedral of Hope will screen GENERATION Q, a 60minute documentary from an upcoming public t.v. series: The Question of Equality. The church is located at 5910 Cedar Springs Rd. in Dallas. This sneak preview explores the movement for lesbian and gay civil rights. The thought-provoking fourpart documentary series examines the hard fought gains and heartbreaking losses in the struggle.

The Emerging Woman Ministries and Ministry in Movement have scheduled a The Dallas Black Chamber of Commerce invites the public to attend its series on two-day women's retreat for Friday, Familiarization (FAM) Trips, What are They October 13 through the 15 entitled "In His and Why Participate? Presence.

Avenue in Dallas.

When Life is too Much.

October 12

Loretta Ford, the major force in establishing lifestyles of women of color. Proceeds will benefit The Family Place, the nurse practitioner's role in U.S. health October 17 a Domestic Violence Outreach Program in care delivery presents the keynote address at the annual Kaiser Permanente Lecture in unior Black Academy of Arts and Letters, Health Promotion on Thursday, October 12 For more information, call 556-8100 or Inc. (JBAAL) presents the gospel musical in the Rosebud Theatre in the E.H. Hereford metro (214) 445-5525. play "My Grandmother Prayed for Me" on University Center, 301 W. Second St. ***** Tuesday, October 17 through 22.

The lecture is being sponsored by the UT Arlington School of Nursing and will begin at 4:30 p.m.

Quad C Theatre at Collin county community College presents Stand Up Tragedy, a gang-focused drama of an inner-city high

The critically praised play explodes nto vibrant music and dance one moment and into painful anger and frustration the

Performances dates are October 12-14 A Saving Our Lives: Black Women Fighting and 19-21 at 8 p.m. Matinee showings avail-Heart Disease symposium is scheduled for

Fore more information, contact Valda Lewis at (214) 351-1901.

The series takes place on Wednesday, October 11, at 6:30 p.m. at the Chamber, 2838 MLK Blvd. in Dallas

to register call 421-5200.

Sisters Organized to Survive (SOS) will be meeting on October 11 at Stephanie's Collection, located at 6995 Greenville

The meeting starts at 7 p.m. This month's topic of discussion is Knowing

SOS is a four-year organization that strives to promote growth through under-

standing and open communication. For more information, call 341-5371.

For more information, call (214) 387-3917 or metro 817-273-2776.

able on October 15, 21, and 22 at 2:15 p.m. General admission tickets are \$6, stu-

dents and senior citizens pay \$4. For more information, call 881-5809.

October 13

The American Planning Association presents the Student Project Award for designing plans to develop Dallas' Civic Center trict to Anjomani and his class at the Arlington Marriott Hotel, noon Friday, October 13.

For more information, call metro (817) 273-3363.

The aim of the retreat is to empower women with spiritual insight and enlightment and to train them to release their total femininity and the spirit of camaraderie through love.

For reservations and additional information, call 337-6701.

October 14

KDFW CHANNEL 4 and Kroger's Food Stores presents FOR SISTERS ONLY, on Saturday, October 14 from noon to 8 p.m. and Sunday, October 15 from 1 p.m. to 7 p.m.

Children under 5 admitted free. Tickets are \$5 per person.

The direct marketing consumer event features shopping, entertainment and seminars targeted towards needs, issues, and

The Dallas Division African American Task Force for the American Heart Association will host the Texas affiliate's first annual Saving Our Lives: Black Women Fighting Heart Disease Luncheon and Conference Saturday, October 14, from 9 a.m. to 1:30 p.m.

Dr. Tanya Raggio, M.D., M.P.H. is the keynote speaker.

The goal is to educate black women on the risk factors and methods of prevention of cardiovascular diseases.

For more information, call 748-7212. *****

Saturday, October 14, at the Rosa Parks Mall at Westcliff from 10 a.m. to 2 p.m. The program will feature workshops,

training, exhibits and an exciting luncheon is planned

For more information, call 748-7212.

October 15

The Equitable sponsored charitable World Ride Around Dallas Bike Tour scheduled for Sunday, October 15, will start at LOOS Field in Addison at 7 a.m.

Call, the hotline at (214) 934-7841.

The week of October 15 through 21 has been declared as "A Week Without Violence" in the City of Dallas.

YWCA and The Family Place have teamed up to coordinate the event in Dallas. The program is expected to be the largest and most widespread because it concludes over 30 different community service agencies which will broaden the effort and the message to all areas.

For more information, call 443-7766.

October 16

Don't Believe the Hype presents Million Man March's Appreciation Journal on Monday, October 16.

Women and children are urged to submit their letters, poems, advertisements, photos and words of support and encour-agement for inclusion in this historical pretation

Mail submissions to Don't Believe the Hype, MMM Appreciation Journal, P.O. Box 282, Dallas, 75221.

Nightly performances can be seen at 8 p.m. Matinee showings are at 3 p.m. on Saturday and Sunday.

The play is a testament of a God-fearing, praying grandmother trying to raise her teenage grandsons and redeem her crack addict daughter.

IBAAL is located 650 S. Griffin. For ticket information call (214) 658-7147.

October 20

UTA will observe Texas' sesquicentennial with a two-day symposium, "The Challenge Statehood: A Sesquicentennial Symposium," on Friday and Saturday,

October 20 and 21.

For more information, call metro (817) 273-3997

Junior Black Academy of Arts and Letters presents tow outstanding films by Ngozi Onwurah: And Still I Rise, and The Body Beautiful, on Friday, October 20 at 8 p.m.

For more information, call Marilyn Clark at (214) 658-1744 or 426-1683.

October 21

The 18th Annual A. Maceo Smith Community Service Award Brunch will be held on Saturday, October 21, at 10 a.m. at the Dallas Grand Hotel, 1914 Commerce St.

The award is presented annually to citizens of Dallas who have volunteered throughout the African-American community

For more information, call 565-9026 ext. 307

The National Black Business Trade Association, Inc. is offering a series of workshops entitled Black Entrepreneurial Success Training, scheduled for October 21 in Dallas.

The workshop is designed to assist Black entrepreneurs with the tools to stay on top of up to the minute changes in computer technology, successful marketing strategies and concepts.

For more information, call (202) 371-1000

October 28

Stephanie's Collection hosts a reception for Artist Beatrice Lebreton on Saturday, October 28, from 1 p.m. to 6 p.m. at the gallery, located at 6955 Greenville Avenue in Dallas

Ms. Lebreton's art celebrates color, patterns, evokes moods, feelings and conveys her emotional responses to subjects.

For more information, call (214) 369-4438

ATTENTION:

If you're interested in placing your vent in our August Calendar, send it to us by mail or fax no later than Saturday, October 21, 1995

> Minority Opportunity News 2730 Stemmons Frwy 1202 Tower West Dallas, TX 75207 (214) 905-0949 Fax

Dates to Remember/Heat Wave

October Moments to Remember

Autumn Awaits

By Sarah N. BRUCE Cultural Editor

October 3

-Nat "King" Cole becomes the first Black performer to ever host his own television program, in 1956. -WERD, the first Black operated radio station, begins broadcasting in 1949, in

Atlanta, Georgia. * * *

October 4

-First Black daily newspaper begins publication, The New Orleans Tribune, in 1894.

-Patti LaBelle, famous songstress and performer, born in 1944. . * * *

~ ~ ~

October 5

-Coach Eddie Robinson became the "winningest coach in college football history" in 1985 as the Grambling University Tigers added the 325th victory to their record.

* * *

October 7

-Playwright/poet** Imamu Amri Baraka (Leroi Jones), born in 1934.

October 8

-Reverend Jesse Louis Jackson, famed civil rights activist and 1984 and 1988 Presidential candidate,** born in 1941.

October 12

-Comedian, social satirist** R.C. "Dick" Gregory, born in 1932. * * *

October 14

-Martin Luther King, Jr., at age 35, becomes the youngest man to win the Nobel Peace Prize, in 1964.**

October 17

* * *

-Mae C. Jemison, first Black female astronaut to orbit the earth in space, born in 1956. .

October 18

-Chuck Berry, entertainer, musician, rock & roll hall of famer, born in 1926.

-Ntozake Shange, famous playwright,** born in 1948. * * *

October 19

-Paul Robeson stars in Othello at New York City's Shubert Theater in 1943.**

October 21

-Dizzy Gillespie, "bebop" jazz trumpeter** born in 1917.

October 22

* * *

-Bobby Seales, political activist and chairman of the Black Panther Party,** born in 1936.

October 23

* * *

-"Pele" Edson Arantes Do Nascimento, world famous soccer player, born in 1940.

-Jackie Robinson signs with the Brooklyn Dodgers in 1945.**

* * *

October 25

-Cito Gaston,** first African American manager of a World Series champion

-[MON]get about you. The year 1996 will also be the birth date of Rundu's latest creation,

Women...Rundu Style. Unfortunately, they will not be on sale at the expo. For more information regarding the men and women's calendars, or touring information, call (404) 591-5046.

-[MON]-

Creator and photographer -Rundu Staggers



Ladies await "For Sisters Only" weekend

by Sheila Tarpley

Just wait till you *feel* the heat of Mystique Men...Rundu Style! Ladies, the *Mystique Men...Rundu Style* calendar men who tantalized us at the For Sisters Only expo last year, will once again make a stop in Dallas during their 1995 national tour.

"God is Good!!!" was the comment made by a customer after viewing the infamous "butt shot" in the 1995 calendar which, by the way, won the Gold medal award, the Calendar Marketing Association's top calendar award in its category, beating out such calendars as the Chippendale's.

Hot off the presses for the For Sisters Only Expo in Atlanta, GA., in August, the 1996 Mystique Men...Rundu Style calendar is not a disappointment. During the expo in Atlanta, I had an opportunity to visit with the "Men," and let me tell you ladies, they're as charming as they are sexy.

Temperatures will rise at this year's "For Sisters Only" during their sneak preview performance Saturday and Sunday, October 14th and 15th. You will also have a chance, if you can beat me there, to get up close and personal with the "Men" at their booth. They will autograph their 1996 calendars for you, and you can take a picture with the "Mystique Man" of your choice.

Atlanta-based photographer Rundu Staggers created the *Mystique Men* ...Rundu Style calendar while completing undergraduate studies (with honors) at the University of Texas at Dallas.

"I was standing in the checkout line at a bookstore in Dallas, and noticed that there were no black male calendars that depicted the African American male in a sensual light," said Rundu.

What started out as a simple idea in 1989 has blossomed into a calendar that Rundu Style International Inc. now distributes worldwide. No, the men featured in Rundu's calendar are not professional models. Rundu has photographed men with professions that range from accounting to teaching to diesel mechanics. According to Rundu, "A lot of the 'Men' are referrals from friends." They have been featured on national television shows such as Oprah, BET's Screen Scene and Joan Rivers, and recently taped the Rolanda show. In 1995, after acquiring a sponsor for their national tour, the calendar's name was changed to Mystique Men.....Rundu Style.

By sheer happenstance, Rundu discovered her "Men" had more than just rugged good looks; they were also incredible dancers. So, on the road they went. They've wooed women all over the country, and performed a hot, sizzling number on the Arsenio Hall Show in 1994 to rave reviews.

The men will perform Saturday night at a local club to be announced. Stop by the Mystique Men....Rundu Style booth at the For Sisters Only Expo Saturday, October 14th for more details.

By the way guys, Rundu did not for-

Group Shot: Some of the 1996 Mystique Men....Rundu Style models from left to right: Chaz Ward, Jody Tucker, (kneeling), Jacob Underwood, A. Domineck, Robert Hutchison, Jerry Link, Stan Ziegler, Terrell Mason, Garry Guerrier

For more info on the software: Harry Anderson Interactive Software 18719 Rembrandt, Dallas, TX 75287 can American 214/307-8456. ries champion -[MON



(Toronto Blue Jays), in 1992.

-Mahalia Jackson, "Queen of the Gospel Song,"** born in 1911. * * *

. . .

* * *

October 27

-Ruby Dee, television and broadway actress,** born in 1924.

October 30

-First Black mayor, Richard Arrington, elected in Birmingham, Alabama in 1979.

* * *

October 31

for the ** submissions.

-Famous Broadway actress, singer** Ethel "Stormy Weather" Waters, born in 1896.

**Special Thanks to Black History

Interactive Software - Calendar Course

Intertainment

"dysphunkshunal" pushes "function"

Area rappers pen rap song for Million Man March

"Everybody's got a little dysfunctional in them." Words to live by. Words that the popular Texas based rap group, Dysphunkshunal does live by. Dysphunkshunal consist of 2 rappers. The first is James Shepherd, aka "Tekneek," who moved to the Dallas/Fort Worth metroplex from Killeen, Texas. The second is Shahid Akbar, aka "Pikahsso," also a native Texan who was born and raised in Dallas.

Tekneek and Pikahsso have been working together for four years. During this past year, the two decided to pool their talents and form "dysphunkshunal." In their own words they state: "We have recognized that our society for the most part is a "dysfunctional" system.

And since we have developed the same attitude and views on the many issues that face our young generation today, it was only natural that we came together to speak up and be heard." And speak up they have done. Since working together, Tekneek and Pikahsso have been involved in several organizations with one main objective: reach the community. One of the more popular organizations was Starvyn Magazine, an underground music magazine based out of Dallas that featured some of today's hottest entertainers. The magazine circulated throughout the southwest region.

Recently Tekneek and Pikahsso have been involved with a project for the "Million Man March" a national event that will anticipate a million black men marching in Washington, D.C. on October 16 for racial equality. The duo recorded a song based on the march.

"We feel strongly about things going on in our community. October 16 represents a day that our young brothers and sisters can wake up and recognize their importance in this society. It represents a day that we can finally see what happens when we work together for a common cause. This is why we jumped on the opportunity to be involved with the march. What we try and represent is a voice our young brothers and sisters can relate and listen to. Many older people generalize rap music and its artist without understanding that there are many rappers out their that care about their community. Hopefully our involvement with the march will help curb some of those gen-

eralizations and at the same time reach our community.

Currently Tekneek and Pikahsso are working on their E.P. (Extended Play). Their first single is entitled "Phieldtrip," an up-tempo song that literally takes the listener on a field trip around the South. Dysphunkshunal has done an intro for K104's Skip Murphy and the Morning Team as well as an intro for Boss, Cocoa Butter, C Dog and Nippy Jones, so you can hear their sounds everyday. The duo is presently working to get signed to a major record label so they can get their music out to everyone.



L-R: Teckneek and Pikahsso

Million Man March

We got to take back our existence some ask what the hell for

If we don't you know our race won't be here no more

we're gonna be extinct just like the dinosaur knowledge is the key you see so yo lets unlock the door

And get a grip on reality put a end to these fatalities

we gots to get along with our nationality Its sad to me that we be dying over colors It's time for the revolution I don't think they understand

That we got a plan to take control in our community

I gets deepuh like Laftifah we need u.n.i.t.y. It soon will be a time to be a man not mouse If you're ready I know I am, lets paint the White House

Black, in fact, we gots to use two coats My people are not equal, from own throats we're hanging we gots to stop this senseless gang banging

when the New World Order begins things

And if you think what I'm sayings not real You got to stop it, look in your pocket and get a twenty dollar bill

All right put it up to a light do you see that micro strip

know you see what I'm saying its not a trip

Chorus:

The Million Man March; its time to set our people free

The Million Man March; black people in unity

The Million Man March; we gotta rise up and don't be no fool

On October 16 thin Washington we're gonna get our 40 acres and mule

Not for one minute, doubt clout to get up in it

And reckon for some seconds we keep checking how to end this

Take back your existence, persistence is the key

resistance is the opposition, come follow me down the rowdy alleys we call home

cause the ghetto is the perfect place to get it on

peep game all you players 'fo its much too late

cause our people are not equal and we much too great

too be like sitting back, saying that we just don't understand

we can't form a plan to raise up out this jam I guess the stress got us turning the guns on one another

I guess the mess is part of that New World Order

But who could slaughter, a gang of down brothers

who won't sleep and take the streets deep undercover



Using conversations, I'll my people know, the minority is really the majority, here let me show

facts to sequels instead of blastin peoples we could be rebels, forget these devils cause

I'm asking peoples Recognize game up in your face

they held us back black but we can win this race

Peep game





By Dorothy Gentry

While the excitement and anticipation of the Oct. 16

Million Man March on Washington continues, a significant and important part of the day seems to have been lost - the economic boycott.

Black men and women who are unable to attend the March in Washington on Monday Oct.16 are being asked by Nation of Islam Leader Minister Louis Farrakhan, organizer of the march, to stay home from work and pray, fast and not purchase a single item.

"We have called for a day of atonement where we can say we are sorry for what we have done to ourselves and for what we have become under the influ-

ence of our enemies," Minister Farrakhan said during a rally in Dallas, Sept. 27 at Carver Heights Baptist Church to garner support for the March.

"If you can't make it to Washington, stay home that day. It is a day of sacrifice, it is a Holy day," he said. "We want America to see what America looks like without us. If they don't see us in the malls, in the liquor stores for one day, that would be something."

Minister Farrakhan estimated that if all of Black America stayed home from work and did not spend any money on Oct. 16, "on that one day we could take over \$1 billion out of the American economy and someone would get a message. What is the message?

"If you want us in your society, things can't ever go back to the way they were. After a million black men show up in Washington, there will never again be business as usual."

But can an economic boycott really work? Can the black people of America, of Dallas, stay home and not spend any money anywhere for just one day.

Maybe, but it's not going to be easy, says Dallas political analyst and consultant Rufus Shaw.

"I support the March, but what they are doing is giving it a serious religious tone. They are equating it with Yom Kippur, the Jewish Day of Atonement," Shaw says.

"That Holy day is very serious to them (Jews), they don't eat anything, they don't go shopping and buy anything. Minister Farrakhan is trying to emulate that day on Oct. 16 and that is a bit of a reach in terms of being successful, because black people

are primarily Protestant and are not acclimated to that type of day, that type

of sacrifice."

The March has taken on "a religious tone," Shaw says, one past social, political and economic tones, which makes it difficult for black people "because we haven't been attuned to this type of boy-



cott (not purchasing anything).

"Not that it isn't worthy; we just aren't used to that. This is the only problem. This is not something that you can just do and it will be successful. We will have to do it for 100 years (and get used to it) before it is successful," he says.

Black Americans who go to work and go shopping on that day can do so and still be in support of the Million Man March, Shaw says, adding that not everyone is able to make those types of sacrifices.

"We are on the lower economic ladder in the workplace - last hired, first fired - and we don't have that kind of leeway with our employers," he says.

"We don't have days to just take off. That doesn't mean we don't support it and don't understand it. Our days are when the kids get sick and we need to take them to the doctor or when relatives die."

Minister Farrakhan is asking Black America "to do something we are not used to doing. This presents a religious conflict that is not there in the Jewish culture when they celebrate Yom Kippur," Shaw explains.

He continues, "There is a tremendous need for what he is about to do and I fully support it. But we don't need one million black men to show up there for it to be successful.

"If 100,000 show up and march on Washington that is success enough because it has never been done before."

Politically, Shaw says Oct.16 is very significant because it gives Black America, especially black men, an opportunity to "sit back and reflect on our role and responsibility as black people, especially black men, and how should we go about doing things.

"This is where Oct.16 has the possibility of its greatest success. By giving us as black folk a moment to reflect."

"While in Dallas last month, Minister Farrakhan challenged the more than 2,500 black men, women and chil-

dren in the audience at Carver Heights to, "imagine what American would look like that day if all of us stayed home. Imagine D/FW International Airport with no brother to tote that barge and lift that bale, white folks shuffling with their bags," he said.

"Imagine what Monday night football would look like with just the white players," he said. "Imagine developing an economic development fund where ten million men gave \$10 a month. If all of us do it, we would have \$100 million in a year. And

if we did that, one of our first acts is to free up black organizations that fight for us," he said, specifically mentioning the NAACP.

"Then we would put \$20 million in a political action committee and finance our black politicians so they won't be beholden to others, but to the black community."

After black organizations and politicians are freed, then "we need to see what else is for sale," he said. "Since American is for sale, we need to buy it up.

"We are not poor when it comes to money, if we learn how to use that money. We are poor in spirit. Now is your time. Don't blow it," Farrakhan said. "God is calling you."

-[MON]-



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ANGELA WASHINGTON-BLAIR, PH.D.

Member of The Club: Reflections of Life in a Racially Polarized World

Member of the Club by Lawrence Otis Graham (HarperCollins, 1995, ISBN 0-06-018351-9, \$25.00).

Lawrence Otis Graham, a highly visible

and provocative essayist, has compiled a volume of his controversial and thought-procssays. voking Graham, Harvard-educated attorney and college professor, has DECIDITE appeared on several OTION talk shows, and has NO VASE had some of his essays tinguished periodicals as The New York Times 570110 and Essence magazine. He has also published ten other books.

Graham's current book gives us a stark reminder of issues that many of us have wrestled with as black Americans. He writes not from the perspective of the poor and downtrodden, but from another per-

spective—a side that is also a part of the "black experience." Graham writes from the perspective of a well-heeled, welleducated BUPPIE (remember that, word? It denotes a "black urban professional").

He is young and upwardly mobile. He is from an upper middle class, prepschool background. He is sometimes angry. He is a black man trying to find his place in America. He is searching for "racial understanding."

Many of you may remember Graham as the man who disguised him-

self as a busboy at a basically "white only" country club. He stated that this was the only way he could gain admittance. He shares his account of that experience, including learning that the staff's housing was called the "monkey house" by whites (due to the first workers there being black). He also includes essays on interracial dating, affirmative action, the black middle class, roles of blacks in corporate America, black leadership, blacks on the college campus, the search for ethnic beauty, his nose job, and his experience in both the rich and poor parts of Harlem.

These are but a few of subjects Graham tackles in this book. Especially amusing is the chapter on the black man's guide to dining in New York city. Ten restaurants are rated on such things as the "stare factor," "seating location," and "mistaken identity factor" (getting mistaken for a waiter, valet attendant, hat check person, etc.).

This book begins with an explanation of how Graham found that "as a black professional in America, it is sometimes so difficult to find true acceptance in either the black or the

white communities that I often feel like an outsider to both; alienation seems to be the price of living with a foot in each world."

This indexed book is an excellent vehicle for stimulating discussions either in a reading club, in a class of multicultural education, or any other group that grapples with гасіаl issues. Readers of all colors will be enlight-

ened and challenged, agreeing with Graham on some things, disagreeing on others. Maybe some myths about blacks will be debunked. Myths such as the monolithic black person. Graham shows us in his well-researched book that the black "experience" is varied. We are varied. His hope is that "black professionals . . . need not be trapped between worlds that are either black or white. As more of us learn to openly discuss the ways in which we exclude members of our community, and as we learn to candidly address our own biases, we can learn to live with both feet firmly planted in a world that is whole." -[MON]-





Owner & Chef

Minolity Opportunity News o page 29 o October 1995

AFTER YEARS OF WAITING TABLES, IT WAS LAVERNE HICKS' TURN TO SAY, "CHECK, PLEASE."

ONE DAY, LAVERNE HICKS WAS BRINGING THE DAILY SPECIAL TO THE REGULARS AT HER HOMETOWN DINER. THE NEXT DAY, SHE WAS PICKING UP THE CHECK – A \$7.7 MILLION CHECK FROM LOTTO TEXAS. THESE DAYS, LAVERNE HAS HUNG UP HER APRON SO SHE CAN JUST CONCENTRATE ON BEING ONE OF OVER 150 MILLIONAIRES AND STILL COUNTING.



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PRIZE: \$7.7 MILLION

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Ron Shaw

It's a Miracle _{PT 2}

St John 2:11

In our discussion of "miracles" there is an important fact we must never forget. The church must provide miracles instead of always desiring miracles for herself. We are to be the light of the world, providing direction instead of needing direction.

Most of us still have not yet properly identified ourselves with Jesus. As a result, we still see ourselves as the people who need to be touched by Jesus instead of the people providing the touch of Jesus. Miracles must first begin in you before God can work them through you.

When we read of the story of the woman with the constant bleeding, Christians always identify with the wrong party. Usually they see themselves and the one needing to touch the hem of Jesus' garment when, in fact, the bible teaches that we are in Him. Since we are in Him we can't be the one trying to touch His garment. We have to be the ones on whom the garment hangs, providing the hem to suffering, hurting humanity.

In our text Jesus is at a social gathering. The wine supply is exhausted. The demand is for more wine. Thus we have a dilemma: Do we identify with the ones needing wine or the one who supplies the wine?

If we are with Jesus the choice is clear. The power of God was used to meet the demands of others. This is not to suggest that Christians never have needs. It is to suggest that in meeting the needs of others through the Power of God, our needs are always consumed. We are to make miracles happen for others instead of being in the line needing miracles.

Think about this. If each church were to provide housing instead of always needing a loan to get housing for itself (for buildings or facilities), we would not only see people coming to Christ in droves, but we would automatically get our need met.

I am an advocate of the church owning banks, residential communities, business complexes, shopping centers and anything that touches the lives of

people. In order for that to happen our thinking must begin to change. Since we are in Him we must think like Him. Jesus always remembered that the purpose of His ministry was to meet the needs of others. The miracle of the loaves and fishes teaches us that no matter what the challenge, we must meet it with the Power of God, no matter what our personal financial condition is. In so doing our needs get met.

Hence, Jesus was one who ate with the five thousand. He was one who drank of the good wine at the wedding feast. The miracle of the water being changed into wine also teaches us that nothing is too small when it comes to meeting the needs of people. This was not a life-threatening issue. If there was no more wine, no one would have died or been doorned to hell. Yet Jesus used the Power of God to meet the demand.

Finally, it happened in Cana. This was Jesus' inaugural miracle. Great moves of God just didn't happen in Cana. Thus, the statement He makes by launching His ministry in this place is that He will not be defined by the opinions of men! His ministry would not be considered great because of where He got started. The place would not define Him; rather, He would define the place. So we know of Cana because of Jesus. We don't know of Jesus because of Cana

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Minority opportunity News c page 31 c October 1995

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Random To Eclectic

by Tai Jones Business Editor

One glance at the Eighth Street shop and it was obvious that every piece in the newly opened *Random to Eclectic* would send those of us who love to find those unique little goodies into sheer delight. The entire sidewalk was aligned with a bounty of antique pieces and treasures priced so reasonably that one might ask, "... are you sure I'm paying you enough for this?"

Quietly nestled within the Bishop Arts district, Random to Eclectic, owned and operated by African American businesswoman Tjaunia Jones, is a kind-of recycling boutique that houses everything from glassware to antiques at affordable prices. In addition, the store has an art gallery which features works by local artists. Ms. Jones has devised a way for her clients to display their talents and make ownership of items of value attainable. Jones is committed to making the purchase of items an event that involves the family, as well as an investment that will hold its value for years to come.

"Unfortunately, I was just like everyone else ... I purchased black lacquered furniture," Jones says, "and when I was ready to get rid of it, I didn't make any profit on it because it didn't hold its value."

Jones is so certain that her pieces, with proper care and maintenance, will hold their value that she offers a buyback program as part of her satisfaction contract to clients.

Random to Eclectic is just as unique as its name. The store has a rent-to-own program; clients can invest in quality antiques instead of paying for furniture that will not hold its value. The store hosts open consignment for antiques, augmented by an open gallery to feature

Antique Crystal collection is among the many unique things available at *Random to Eclectic*.

the workmanship of local artists. Already, the store has a repeat business rate of 90%, with those of us who find we cannot control ourselves coming back for more.

Random to Eclectic is conveniently located at 408 West Eighth Street; the store is open Monday and Tuesday by appointment only; Wednesday - Friday, 11:00 a.m. - 2:00 p.m.; Saturday, 11:00 a.m. - 5:00 p.m.; and Sunday, 12:00 p.m. - 4:00 p.m.

For more information about the store or to display work by local artists, please call Tjaunua Jones at (214) 943 - 5289.



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Dr. Robert Bing Director UTA Criminal Justice Department P.O. Box 19137 Arlington, TX 76019 (817)273 - 2761

With the national spotlight focused on the ramifications of such trials as O.J. Simpson and the Menedez brothers, criminal justice issues remain at the forefront of public discussion .The recent establishment of the UTA Criminology and Criminal Justice Program as an independent academic unit will greatly enhance the study of such issues. Director Robert Bing spearheaded the move to independent status .Previously part of the Department of Political Science, School of Urban and Public Affairs and the Department of Sociology and Anthropology, the program has moved into newly renovated office space and now functions autonomously. Bing also plans to use the program's Criminal Justice Research & Training Center to launch community initiatives and grant proposals. For morr information, please call (817) 273-3318.

Bernard C. Parnell First Interstate Bank P.O. Box 3326 Houston, TX 77253



First Interstate Bank of Texas has announced Bernard C. Parnell as its vice president for Community Relations, Lending Parnell, who previously managed the Financial Services unit for the Houston Small Business Development Corporation, will be responsible for expanding First Interstate's relationship with nonprofit organizations, churches and small businesses .Parnell is a graduate of the University of Southern California where he earned a degree in **Business Administration.**

Ed Harris, President Texas Federation of Housing Counselors, Inc. P.O. Box 271152 Dallas, TX 75227 (214) 288-8317



Housing Corporation; Maple Avenue Economic Development; Vecinas Unidas; and Dallas County Community Action.

Senator Royce West State Senate of Texas, District 23 Dallas, TX (214) 467-0123



Senator Royce West and college interns have joined forces to create a positive impact within the State of Texas .Recently, Senator West recognized 126 students from District 23 who committed their talents to the late Dr. Emmett

Conrad Leadership Program .Currently in its third year, the program was named after Dr. Conrad, the late Dallas physician, educational advocate and first African-American School Board member, and was designed to work with fifty-five State agencies and corporate sponsors within Dallas and Austin to secure paid employment for young persons.

Effie Booker, Senior Vice President First Interstate Bank P.O. Box 3326 Houston, TX 77253 (713) 224 - 6611

First Interstate Bank of Texas, N.A. has announced the promotion of former Community Affairs Officer Effie Booker to the position of Senior Vice President, effective immediately. Ms. Booker's responsibilities will still entail the developing and monitoring of First Interstate's strategic. · programs statewide to meet the needs of the community as prescribed by the Community Reinvestment Act .In addition, she will manage the bank's CRA compliance functions.

Ace D. Jefferson Isaiah G. Nelson

Guaranty Federal Bank Dallas, TX (214) 871 - 1949

Due to an increased activity rate in affordable housing, Ace D. Jefferson and Isaiah G. Nelson have been appointed as Loan Specialists for Guaranty Federal's Neighborhood Lending Group .Through the bank's Affordable Neighborhood Mortgage program, Jefferson and Nelson have originating home loans for first-time buyers throughout Texas Since 1989, Jefferson has served as an administrator in Guaranty's Corporate Tax department .Nelson is a 1995 graduate of Southern Methodist University and a former special team's captain of SMU Mustang football program.

Tjaunua Jones "Random to Eclectic" 408 West Eighth Street Dallas, TX (214) 943 - 5289

"Random to Eclectic," is an African American owned recycling boutique that houses everything from glassware to antiques at affordable prices. In additionally, the store has an art

photo unavailable

its name, the store has a rent-to-own program so clients can invest in antiques instead of paying for furniture. For more information, please call Tjaunua Jones at (214) 943 - 5289.

Rudolph Brothers, Jr. Cimelian Attorney and Counselor at Law ownanialen **Caming an** Former Assistant Resonaliguity D.A. - Dallas County All Felonies and Misdameanors DWIS/LICENSE Revocations (214) 631-3371 **ABIDIDIDIDI** 2730 Stemmons Frwy. Tower West #1104 Dallas, TX 75207 Not certified by Texas Board of Legal Specialization

gallery which features works by local

artists. Store owner Tjaunua Jones has

devised a way for her clients to display

their talents and make ownership of

items of value attainable. As unique as

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> Branches in Saginaw, Mansfield, Dallas and Fort Worth. Southwest Bank is a minority lender.

Youth Prevention

VisionQuest prepares mind, body

Program prepares troubled youths for life

By Yvette R. Blair

As situations in society become increasingly more pejorative, agencies and organizations look for viable ways to expedite an alternative means for juveniles who are facing incarceration. And with juvenile crime skyrocketing and permeating the very thread of our daily lives, there is one such organization that has as its goal working with youths to keep them from becoming incarcerated.

VisionQuest is an organization that operates a series of specialized programs designed to help youthful multiple offenders develop a sense of responsibility toward themselves and others.

As a deterrent to entering the criminal justice system, youth offenders are sent by the courts to participate in the program. The program, funded through the courts, is at no cost to the youth.

The program's mission is to prepare these youths to re-enter their homes and neighborhoods as law-abiding and productive members of their communities. VisionQuest helps courts and agencies evaluate and place youths in appropriate treatment programs, based on the number and severity of their offenses.

According to VisionQuest data, since the inception of the program 22 years ago, the number of urban (primarily African American) and minority youths has been steadily increasing to well over half of the 1200 youths currently being served by the program.

With programs located in Dallas, Arizona, California, Idaho, Illinois, Missouri, New Jersey, Pennsylvania, Delaware and Utah, VisionQuest's funding sources include more than 70 placing agencies, primarily county and state governments.

Youth participate in impact camps, wagon trains, group homes, and athome treatments, and are provided with fully accredited individualized educational learning programs from qualified staff.

Home Quest, a division of the athome treatment program, offers homebased services. The program is designed for youths who need a more structural family unit. In this program, according to program director, Rick Spann, parents are required to participate in weekly counseling sessions.

Home Quest works with other agencies in securing resources

for the youths—resources that range from drug/alcohol treatment to counseling.

This program differs from the VisionQuest program in that the youths remain in the home while they participate in the program. Spann says that a follow-up of the youths are done within ninety days after they complete the program.

While the program has a 70 percent success rate, Spann says that many of the youths who become repeat offenders, often do so based on their home environments. "In many instances, it's no their fault," says Spann, adding that sometimes the parents haven't set boundaries.

Spann says that Home Quest also works with the children in helping them integrate back into school, adding that the follow-up process is a very integral part of the youths' treatment.

While both programs are open to males and females from all races, the youths primarily served are African American males.

One aspect of the VisionQuest program is the Buffalo Soldiers Unit. This program allows youths to learn, in a nontraditional way, about the historic Black 10th Calvary Units of the U.S. Army.

This idea was incorporated into the program as a means of utilizing culturally appropriate approaches to meeting the youths needs. They learn about the strength and commitment of Black soldiers.

According to data provided by VisionQuest, "...experience with the VisionQuest Buffalo Soldiers has revealed that these young people, [even with] their experience in the subculture of drugs, gangs, and crime, have not lost the ability to respond with enthusiasm to an honorable challenge."

The modern day Buffalo Soldiers recreate the tradition of the original Buffalo Soldiers through quests which include horseback riding trips, precision drill work, studying the accomplishments of ethnic minority groups and individuals, and performances at community functions and schools.

The youths, through the program, have demonstrated their discipline in many instances, including serving as honor guards for General Colin L. Powell, former Chairman of the Joint Chiefs of Staff, during a keynote address at the 20th Annual Congressional Black Caucus Legislative Weekend in Washington, D.C.

They also perform before thousands of school children each year, sharing

anti-violence/drug messages. They tell other youths that violence does not solve problems.

Participants in VisionQuest have led such exemplary, reformed lifestyles that the Washington Post, in its January 20, 1991 issue, said, "...the juvenile care agency uses the Buffalo Soldiers of yesteryear as role models

for some of the toughest kids from America's inner cities.

In order to participate in the Buffalo Soldiers program, youths are selected through a nomination process by their program director. Some twenty to forty youths participate in the program, which varies from thirty days to three months.

VisionQuest offers and encourages family participation in all of their programs. For more information on the program, contact the local office at 1331 River Bend Dr., (214) 631-3993.

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Actor Lou Gossett Jr. and "Buffalo Soldier"



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Invoking Conversations

Photo from "Invoking the Spirit"

collection depicts woman performing

"Popcorn" ceremonial rite.

By Veronica W. Morgan

David Pittenger jotted down several notes as Dr. James Mr. Washington lectured on his book Conversations with God: Two Centuries of Prayer by African Americans.

Pittenger, a retired Presbyterian minister who served as an interim pastor in the small town of Pine Bluff, Arkansas, wanted to be there (at the lecture) in person to thank Dr. Washington for writing such a "wonderful book."

new-The found fan said he stumbled on the book while in Pine Bluff and shared several of the prayers with his "fashionably white congregation." Pittenger said he adopted prayers from the book and prayed often them before and with his congregation, an experience he believed to be transforming.

Conversations with God is a collection of prayers prayed by

A frican -American people from all walks of life, who—as Dr. Washington so eloquently

described—as a culture tried to articulate how they dealt with the deficiencies of a cruel world.

In his two decades of research, the author has unveiled the groaning, mourning and sometimes rejoicing prayers prayed by slave women and men who lived through the turmoil's of life and grasped hope "in their sacrament of waiting."

Said Dr. Washington: "The culture of prayer has taught me that there is a picture and experience, an image which defies conceptualization...its the efforts of this culture of prayer who, in their pain, articulate it by telling the world of the goodness and the beauty of God."

The lecture focused on what Dr. Washington termed the three aesthetics of prayer: culture, grammar and the axiology of prayer(which has to do with values), ethics and aesthetics (dealing with nature and beauty).

His published work includes songs

of worship, poetry, and meditation, as well as a collection of prayers from fiction writers such as Richard Wright and Alice Walker. Also included are unpublished prayers by scholars such as W.E.B. Dubois and inspiring prayers by Bishop C.H. Mason, James Weldon Johnson, Countee Cullun and Howard Thurman, a favorite of Dr. Washington.

The lecture took place last month at the Museum of African American Life and Culture, located in Fair Park. It was held in connection with a new collection

> of photographs by Chester Higgins, Jr. entitled, Invoking the Spirit: Worship Traditions of the African World.

The powerful photo essay is a Schomburg Center traveling exhibit that explores the diverse religious culture and worship experience adhered to globally by Africans. It centers around a series of themes which explore worship practices that cross all ethnic, cultural and religious boundaries.

The work is a selection of photos from close to a million pictures

that display the rites, rituals, ceremonies and many other methods by which Africans pay tribute to and invoke the presence of God.

The nationally known photographer has spent over 25 years traveling, researching and documenting images of people in worship. His travels includes Africa, South America, the Caribbean and across the United States.

His latest book, Feeling the Spirit: Searching the World for the People of Africa, is on sale in the African American Museum Gift Shop.

Higgins is the author of several photo collections and he's worked as a staff photographer for *The New York Times* since 1975.

The Invoking the Spirit exhibit opened on September 1 and will run through October 31.

For more information, call Kandace Barnett at 565-9026 ext. 304.

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The home improvement loan for you.

Paint or wallpaper? Tile or carpeting? My daughter and I don't always see cye to eye, and her daughter has some pretty strong opinions, too. But there was no disagreement when we had to choose financing for our home improvement project. We needed a loan that would let us remodel, without going over our monthly budget. So we went to Bank One.

Our banker gave us a choice of affordable payment options. And from the time we applied for our home improvement loan, until it was approved, our banker was there to answer every question.

Bank One has a home improvement loan for you, too. Just give them a call.



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DNA Testing in the Courtroom By Elizabeth I. Davis Attorney-At-Law

For several years DNA testing has been used to establish paternity in cases filed in family courts. However, DNA testing is being applied to the criminal courtroom more frequently. This phenomenon has been highlighted by the highly publicized O.J. Simpson trial. With all the talk about DNA testing, PCR testing, and blood droplets — do you understand what DNA really is, or are you among the many who have become lost among all the statistics and terminology?

As I attempt to simplify the DNA testing, let me begin by explaining its usage in paternity testing. Heredity dictates that a child inherits one half of its DNA pattern from its mother and the other half from its biological father. Whatever DNA pattern is not present in the mother's DNA, must be found in the father's DNA. Therefore, the blood is tested to find a match. Several father's patterns may match during the first testing sample; however, the matching process is continued until a minimum paternity probability of 99% is achieved. At the end of this process the alleged father should either be completely excluded as being the possible father, or have a 99% chance that he is the father. All this is done from matching DNA genes.

A similar process occurs during testing in criminal cases, except the blood at the scene of the crime is matched against the suspect's blood. Thus, the DNA pattern should be an identical match if it is the same person's blood. In criminal cases, as in paternity cases, DNA testing does not determine whose blood is being tested. Instead, it either includes or excludes the possibility that the blood samples match.

Although paternity testing has a 99% exclusion rate, DNA testing for criminal court purposes is not generally as accurate. This is partly because paternity testing is pre-planned, unlike the circumstance at a crime scene. The probability that the blood belongs to the suspect being tested depends on several factors, including:

- 1. The testing procedures followed
- 2. The sterility of the environment
- 3. The condition or degree of conta

ination of the blood

4. Chain-of-custody (the parties having access to the blood and its transfer

DNA testing is viewed by the legal

community as an important tool in settling disputes that arise from contested paternity. However, its use has not been accepted by criminal courts in all states. The People vs. O.J. Simpson will definitely be a precedent setting case on this

issue and many others.

Elizabeth I. Davis is a cum laude graduate of the Texas Southern University's Thurgood Marshall School of Law and was listed in the Who's Who Among American Law Students. Her office phone number is (214) 689-7800.



The essay competition is open to all high school students in Grades 9-12. Contact these organizations for information about the competition in your area:

DALLAS / FORT WORTH

(TARRANT COUNTY) South Dallas Cultural Center (214) 670-0314 Ronnie Robinson Awards Foundation (214) 363-8109 **OPEN REGION** Anyone not included in the regions or counties listed should contact:

The University of Texas at Austin Office of Public Affairs Phone: (512) 471-3151

Minority Opportunity News a page 36 a October (1995

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Sports Tidbits

Mavs open training camp with size and power

by Syd Sinclair



With the addition of the 6'11," 235 pound Cherokee Parks and the 6' 10," 257- pound Loren Meyer, Maverick Head Coach Dick Motta will be flying high in his forward-oriented offense this year. Motta, who describes last season as a "Cinderella-type season" for the Mavs, will continue to build on the team chemistry with Parks and Meyer.

Parks has a nice shooting touch from the perimeter, having demonstrated the ability to make the college threepointer during his final season at Duke. Meyer is a high-percentage scorer who gets to the free throw line often. With all of this new found talent, along with the dynamic J's, (Jimmy, Jamal, Jason, Jones) & company, the Mavs kick-off their 16th training camp with double session workouts on Friday, October 6 at Moody Coliseum on the Southern Methodist University campus. The team will remain at Moody until October 17.

Practices will be held daily from 10:00 a.m. to 12:00 noon and 6:00 p.m. -8:00 p.m. Evening practices are open to the public and free of charge. One of the pre-season highlights will feature the Mavericks in the GTE Everything Shootout hosted by the Los Angeles Lakers.

The Dallas Mavericks roster consists of: Scott Brooks, Terry Davis, Tony Dumas, Lucious Harris, Donald Hodge, Jim Jackson, Popeye Jones, Jason Kidd, Jamal Mashburn, George McCloud, Loren Meyer, Cherokee Parks, Roy Tarpley, and Lorenzo Williams.

-[MON]-

NAME: TEAM POWER RANGERS Garland YMCA T-Ball Pre-kindergarten League

Pictured: Front Row: Justin Brown, Jarrett Ben, Corey Azore, Dylan Urruhart, Casey Johns

Back Row: Coach Robert Ben, Joshua Brown, Cody Fields, Justin Heimbergers, Carter Paret, Levi Reed, Coach Bobby Paret.

Sports Capsule

by Syd Sinclair

TEAM POWER RANGERS a dynamic group of 4 and 5 yearold power hitters, are learning the impor-

tance of teamwork, good sportsmanship and the fundamentals of baseball. The Power Rangers are a team of youngsters that compete in the Garland YMCA T-Ball League for Pre-kindergartners.

Every youngster gets to play a position on the field and gets a turn at bat. Each visit to home-plate leaves each child with the anticipation of hitting the ball on the rubber adjustable T-stand. The T-stand is 2 to 3 feet from top to bottom; so some of the children are just a little larger than the stand itself, yet with a pound they nail the ball and take off. Each hit sends the batter running toward a base with some of the most memorable expressions of confidence on their little faces.

The youngsters are truly enjoying the Great American Game of baseball and learning the most important lesson of all...with hard work and self-confidence your possibilities are endless.

- 1. Barry Switzer will be coaching his last season with the Dallas Cowboys
- 2. San Francisco 49ers will thrive under Marc Trestman.
- 3. Craig Erickson is the next Troy Aikman.
- Jacksonville Jaguars become the first expansion team to enter the playoffs.
- 5. Deion Sanders signs with the Dallas Cowboys.
- Steve McNair gains starting role for Oilers.
- Jimmy Johnson announces he goes back to coaching during the 96-97 season
- 8. Mavericks are serious contenders for NBA playoff.
- 9. Mike Tyson becomes Heavyweight Champion of the world.
- 10. Herschel Walker will play two more years, then retire.



With the craze of Olympics mania quickly approaching, a lottery system is being used for ticket distribution. Although some of the over-subscribed events are obvious - the opening and closing ceremonies, men's basketball finals, all swimming and diving events. Even the lower profile sporting events have been swamped with ticket requests. You can still get your order forms at Home Depot Stores or call (214) 807 - 8633.

"SportsCAPSULE"

As the metroplex continues to merge

some of the finest athletes into professional sporting events, MON has decided to spotlight the talents of our homegrown rich Texas tapestry by featuring this up and coming athletes in a special monthly column called "SportsCAPSULE." SportsCAPSULE will identify the rising talents of local high schools, community sports, recreational sports and much more. To have your items included, please send a photo and profile to:

> SportsCAPSULE c/o MON 2730 Stemmons Frwy. Tower 1202 West Dallas,TX 75207 --[MON]-



The personal loan for you.

For our anniversary, I wanted to surprise my wife with new furniture we'd never had. But it looked like there wasn't any room in our budget. I needed a loan that would help me enjoy my dream now, without causing payment nightmares later. So I went to Bank One.

My banker was helpful right from the start and gave me a choice of monthly payments and a great rate. Best of all, I didn't have to wait days on end to find out my loan was approved.

Bank One has a personal loan for you, too, whether it's for bill consolidation, a student loan, a new car, or just about anything that's important to you. Just give them a call.



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9 1994 BANC ONE CORPORATION Loans subject to credit approval

Minority Opportunity News @ page 87 @ October 1995



PITI (Princinal II

(Principal, Interest, Taxes, Insurance)

Somewhere along the road, while trying to buy a home, I'm sure that you've heard the term PITI, which simply refers to a house or mortgage payment involving principal, interest, taxes and insurance. Those of you who may not be familiar with the term may appreciate the overview concerning PITI in this column.

When a homebuyer borrows money in order to purchase a home, the lender charges the borrower interest on top of the principal amount of the amount borrowed. So, the "P" in the term PITI represent the principal portion of the loan; the "I" represents the interest portion of the same loan.

Let's go into a bank and apply for a loan based on the example home below. With only a small amount set aside for a downpayment, closing costs and prepaids, we decide that, for all practical purposes, applying for a FHA (Federal Housing Authority)-insured loan would be our best route. The home we're interested is selling for \$65,000, located in Dallas, and appears to be fairly priced.

Presently, our house payment only reflects the principal and interest on the \$63,500 loan. Now, let's look at the "T" from the term PITI. It represents the portion of our house payment involving the property taxes, which basically includes county, city, and school taxes. Estimated taxes on our property total right around \$112 per month; that will be added the P&I portion of our house payment, bringing our monthly payment to \$588.95.

This brings us to the last letter of the term PITI, the other "I", which represents insurance. This portion of our house payment is divided into two parts: mortgage and hazard insurance. On a FHA insured loan, a premium is paid to FHA for the mortgage insurance that they take out to protect the private lender against any default by the borrower. (The FHA itself does not loan money; it insures loans made by private lenders to borrowers. These private lenders must adhere to governmental guidelines in order to get the insured protection from FHA.) We estimate mortgage insurance on our property to total \$26.46.

The second part of insurance, called hazard insurance, protects the lender

فالبرافة الموتة الجور فلوالت

from sustaining damages that may occur against the property itself. We estimate hazard insurance for our home to total \$32.50 per month. At this point we can calculate our entire PITI house payment. See below:



When borrowers first take out their mortgage loan, they're required to prepay several months of insurance premiums and taxes in advance (prepaids), which go into an escrow account. FHA requires that an escrow account be established and that the taxes, insurance on the property, principal and interest, and any other fees or assessments that can affect the title to the property be collected monthly. As a borrower you have the right to shop around for the best annual rates pertaining to the hazard portion of the house payment.

Simply put, the higher the annual premium, the higher the house payment. Most insurance agents prefer to offer borrowers full home warranty coverages which not only covers the dwelling itself, but contents and other coverages that you may not prefer right now. All that's required from the lender's point of view is that the borrower provide a F & E (Fire & Extended Coverages) policy. F&E policies are less expensive, but could prove to be inadequate if the borrower owns valuable personal property.

More valuable real estate information next month!

Please address all comments to Real Estate Status Quo, 397 Dal-Rich, Ste.149, Richardson, Texas 75080; (214) 702-015; Fax: (214) 934 -2706.

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Minority Opportunity News a page 38 a October 1995

Unity Through Recreation

Contract-Fee instructors represent diversity, energy, vitality

Donna Cheng came to Texas from Taiwan in 1984 to study computer science at North Texas State University. She brought with her not only a masters degree in public administration, but also an exciting cultural tradition and a passion for table tennis.

Table tennis has been a lifetime skill for Cheng: She soon became socially active in her new country through table tennis, met her husband at a tournament, and today is a contract-fee instructor in table tennis at the City of Dallas Park and Recreation Department's Campbell-Green Recreation Center.

Currently, Cheng is the fifth-ranked U.S. table tennis player in the women over forty category, and she is one of the 175 contract-fee instructors who teach at 29 City of Dallas recreation centers.

Cheng relies on her years of training in her native national sport, considerable tournament experience, and strong will to succeed.She teaches children ages nine to 14 that, through table tennis, they can acquire good habits of exercise, concentration, determination, positive thinking, and respect for opponents.

"In table tennis, as in life, there are winners and there are losers," she says, "and players have to respect that. In competition, you do your best, you never give up, and you form your own philosophy of life."

Park and Recreation

CONTRACT-FEE PROG. P.2

Ben de la Vega grew up with a flair for dancing in San Antonio, Tex., and took his first dance lessons at a young age when a neighbor paid for them. He was the 1975 Latin Champion for independent dance studios at the U.S. Ballroom Championships, and today is a contractfee instructor in ballroom dancing at Walnut Hill and Samuell Grand Recreation Centers.

After years of experience as a teacher and chorus dancer in Las Vegas for acts like Charo, Ann-Margret and Tom Jones, he instills in his students the principles of leading, following, communicating with their partner and maintaining a positive self image. He utilizes international competition guidelines to teach the basic patterns of each dance.

"Dancing offers social and emotional fulfillment, it makes fantasies reality, it provides an escape," he says. "Recreation centers offer a great deal of enjoyment for the young and old, and this way students don't have to pay an exhorbitant amount of money to learn to dance."

THE CONTRACT-FEE PROGRAM

As contract-fee instructors, Cheng, de la Vega, and many others serve as concessionaries in offering classes which otherwise would not be available to the public at a nominal cost. They are partners in the Department of Park and Recreation's mission to enhance the city's quality of life by providing leisure, cultural, and educational services while preserving and promoting its natural resources.

The contract-fee instructor program, which exists to enhance services in all areas of the city, offers a large quantity, quality, and variety of topics. Classes range from sewing, cooking, ceramics, cheerleading, babysitting, modeling, painting and photography to various forms of dance and self-defense. Through the program, individuals, groups or busineses owned by minorities or women may become contract-fee instructors at one or more of the city's recreation centers. The type of class, the number of classes, and the duration of the classes at each recreation center will vary, based on the needs of the local community.

Prospective instructors submit a written proposal detailing their educational goals and, with Park and Recreation staff, develop program schedules and teaching objectives. They then are assigned to recreation centers where their expertise fulfills the center's needs and earn a profit according to the number of classes rendered and students served.

Applications for the 1995-1996 fiscal year may be obtained and returned at any City of Dallas Recreation Center. For more information, applicants may call the Department of Park and Recreation/East Region at 670-8847; West Region at 670-1923.

"The contract-fee program provides the city an opportunity to expand the types of activities available at our recreation centers," says Yvonne Washington, Assistant Director of Park and Recreation for the West Region.

Continued on page 40



Continued from page 39

"Instructors serve as partners with department staff in creating a positive, stimulating leisure environment for the citizens."

"This is a cooperative effort between the City, the centers, and the people," says Marsha Guckenheimer, a 15-year contract-fee instructor in the Jackie Sorensen Aerobics Program. "The instructors extend services beyond what the staff can offer, and the students feel it's a quality program for a small monetary investment, a high value for their dollar."

As an instructor in aerobics, Guckenheimer teaches her students to develop the ability to take in air, delivering oxygen to all parts of the body by means of frequent motion and exertion. The goal is to condition the cardiovascular system by adapting the rate of exercise to an individual's heart rate.

"Our students thoroughly enjoy it, and the benefit is that classes are conveniently located in their neighborhood. The program draws from community resources, bringing together diverse skills and cultures. It allows for great community exposure when the city. reaches out and the public responds."

A DREAM OUT OF SOUTH DALLAS

Thressia Willis had a big dream as a little girl growing up in South Dallas. "She acts and dresses like a princess," her parents used to say about her. Since then, the desire and the dream emerged: to be a model, to be a princess, to teach other little girls.

Willis is a contract-fee instructor in fashion and charm at Walnut Hill Recreation Center, where she teaches children ages six to seventeen to discover and define their best personal image. She wants to teach all kids to like themselves at all times.

"People see the need for basketball and drill team; I try to let them know that the skills we teach will last a lifetime, and can assist kids with high school and college degrees. Kids need to understand that what they project is what they receive, and we teach them to project the positive," Willis says.

Her classes, which have been offered at other recreation centers throughout the city, include goal setting, self esteem, selecting role models, hygiene, poise, grace, and etiquette, culminating with a students' fashion show.

"We demonstrate to kids that if they are positive about themselves, the world they live in becomes positive toward them," she says. "We want to teach all kids that they have a part in their destiny no matter where they live."

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o (Dece) 40 o Minority Opportunity News

NOTICE OF CLASS ACTION AND PROPOSED SEPTILEMENT DIRECTED TO

OWNERS OF HOUSES, MOBILE HOMES AND OTHER STRUCTURES WITH POLYBUTYLENE PLUMBING

This Notice may affect your rights. Please read it carefully.

PLEASE TAKE NOTICE THAT: your rights may be affected by the proceedings in the lawsuit known as Cox et al. v. Shell Oil Company, D/B/A Shell Chemical Company, and Hoechst Celanese Corporation, Civil Action No. 18,844, pending before the Hon. Michael Maloan in the Chancery Court for Obion County, at Union City, Tennessee ("the Court"). This notice is given pursuant to Rule 23 of the Tennessee Rules of Civil Procedure and the order of the Court.

THE CLASS ACTION

The plaintiffs, on behalf of themselves and all persons similarly situated, brought the class action lawsuit alleging that, among other things, Shell Oil Company and Hoechst Celanese Company ("Defendants") supplied raw materials used by other entities in the manufacture of polybutylene plumbing. Plaintiffs further allege that polybutylene plumbing is defective, in that it leaks. The lawsuit seeks relief including replacement of the plumbing system and repair and property damage costs. The Defendants deny liability and further deny that any plaintiff or class member is entitled to damages or any other relief. On July 31, 1995, the Court granted preliminary approval to a proposed Settlement of the lawsuit.

MEMBERS OF THE CLASS

You may be a part of this Class if you: (1) own real property or structures in the United States in which there was installed between January 1, 1978 and July 31, 1995, polybutylene plumbing with acetal insert or metal insert fittings or a polybutylene plumbing with acetal insert or metal insert fittings or a polybutylene yard service line; (2) own or previously owned such real property or structures and have already incurred any cost or expense, by reason of leakage from, or from failure, repair, or removal of, all or any portion of such polybutylene plumbing or yard service line which was installed between January 1, 1978 and July 31, 1995; or (3) will own such real property or structures during the term of entitlement to relief under the Settlement Agreement.

The Class definition excludes: (1) All persons who, in accordance with the terms of the Settlement Agreement, execute a timely request for exclusion from the Settlement Class; and others as defined in the Notice of Settlement; (2) the Defendants; the Released Manufacturers; the parent and subsidiary, affiliate and controlled entity of any of them; and the officers and directors of each of them; and (3) all parties to Geno Cioe, et al. v. Shell Oil Company, et al., Case No. 652214, and Robert L. Williams, et al. v. Shell Oil Company, et al., Case No. 658403, and related combined actions (Cases Nos. 640245, 654709, 656787, 661372, 665521 and 665527) in the Superior Court of the State of California in and for the County of San Diego, and all members of the certified classes in such lawsuits.

The Settlement does not settle or release any claims for bodily injury, wrongful death, or associated emotional distress and mental anguish.

THE PROPOSED SETTLEMENT

The Settlement provides a program for Eligible Claimants to receive polybutylene plumbing and yard service line replacements, payment of repair costs and/or damage to tangible property caused by leaks.

The proposed Settlement requires the Defendants to commit \$850 million to a Settlement Fund. Up to \$75 million of the Settlement Fund will be allocated to pay for past expenses incurred as a direct result of a qualified leak in polybutylene plumbing. If you make such a claim but the \$75 million is inadequate to pay fully all such past expenses, you will have the right either to receive a *pro* ratu portion of the \$75 million or to exclude yourself from this portion of the Settlement, although you will still be governed by the Settlement for all other purposes, including claims for replacement for your polybutylene plumbing. The balance of the Settlement Fund will be allocated to pay for replacement of polybutylene plumbing and payments of future expenses and damage to tangible property related to leaks to which Class Members may be entitled under the Settlement and for administrative expenses.

BY ORDER OF THE COURT CHANCERY COURT OF OBION COUNTY AT UNION CITY, TENNESSEE If the Settlement Fund is exhausted before all Class Members have received the relief to which they are entitled under the Settlement, the Defendants may (a) provide additional funds for the continuation of the Settlement or (b) provide no additional funds, in which case Settlement Class Members who would still be entitled to relief under the Settlement may pursue their unpaid claims against the Defendants.

The Court's determination on the final approval of the proposed Settlement will be binding on all Class Members (except for those who timely and properly opt out). In exchange for the Settlement benefits, Class Members will release and dismiss all settled claims which were or could have been brought against Defendants in

connection with the above-captioned matter, and will assign certain claims to Defendants. This release, dismissal, and assignment will bar any further action by or on behalf of the Class Members as to the settled and assigned claims. The Settlement Agreement describes settled and assigned claims in detail.

THE SETTLEMENT APPROVAL PROCEDURE AND CLASS MEMBERS' RIGHTS

The Court will hold a format Fairness Hearing on November 8, 1995, at 9:00 a.m., in the Courtroom of Judge Michael Maloan, Chancery Court, at the Court House in Union City, Obion County, Tennessee. At the Fairness Hearing, the Court will consider whether the Settlement should be finally approved as fair, adequate, and reasonable and in the best interests of the Class as a whole. You may attend this hearing if you wish, but you are not required to do so in order to participate in the Settlement. The Court reserves the right, at the Fairness Hearing, without further notice to the Class, to approve changes the Settlement Agreement, as long as such changes do not change the Agreement's essential terms and are agreeable to the settling parties.

If you desire to remain a member of the Class, you do not need to do anything at this time. If you choose to remain in the Class, your rights in this litigation will be represented by the Class Representatives and Class Counsel, and you will not be personally responsible for the attorneys' fees or litigation expenses of counsel for the Class. These fees will be paid by Defendants in addition to the funds they have committed to the Settlement Fund. You will receive the benefits of any trial or settlement in favor of the Class, and you will be bound by all judgments affecting the Class. Plaintiffs' Class Counsel include, among others: Bruce Conley, Esq., and Darnon Campbell, Esq. (of Conley, Campbell, Moss & Smith, Union City, TN); Don Barrett, Esq. (of Cohen, Milstein, Hausfeld & Toll, Washington, DC); Robert L, Lieff, Esq. (of Lieff, Cabraser, Heimann & Bernstein, San Francisco, CA); Michael A. Caddell, Esq. (of Caddell & Conwell, P.C., Houston, TX); and David H. Weinstein, Esq. (of Weinstein Kitchenoff Scartato & Goldman Ltd., Philadelphia, PA). The Class has been certified, at this time, as a voluntary or "opt out" class under Rule 23 of the Tennessee Rules of Civit Procedure. This means that you may exclude yourself ("opt out") from the class if you wish. If you opt out, you will not be entitled to share in the benefits of any settlement, you will not be bound by any judgment of the Court in this lawsuit, and you may pursue your own claims against the Defendants at your own expense. The Court has set an opt out deadline of October 20, 1995, by which all written exclusion requests must be postmarked. To be considered timely, such exclusion requests must be personally signed, and mailed by this deadline to the P.O. box listed at the end of this notice. To obtain an Exclusion Request Form, please call the toll-free number or write to the address set forth below.

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For additional information on the lawsuit, the proposed Settlement, the Settlement approval process, and the claims procedure:

CALL 1-800-876-4698,

WRITE: In re: Cox v. Shell,

P. O. Box 175, Minneapolis, Minnesota 55440-0175.

You may also write to the same P.O. Box to comment on, object to, or request exclusion from the proposed Settlement or Class. DO NOT CALL THE CLERK OF THE COURT FOR INFORMATION REGARDING THE LITIGATION OR THE PRO-POSED SETTLEMENT. The pleadings and other records in this litigation, including the Settlement Agreement, may be examined and copied during regular office hours at the Office of the Chancery Court Clerk of Obion County, Tennessee, at Union City, Tennessee, or requested in writing to the address listed above.

> DATE: August 24, 1995 MICHAEL MALOAN CHANCELLOR

Minority Opportunity News page 41 o October 1995

CHANCEL

Colin Powell: The "Been There, Done That" Man

Powell an ideal candidate in the next **Presidential election**

By Dr. Christine Johnson

Colin Powell may not be the man who put the stars and stripes on the United States Flag, but I bet if he didn't, he knows where the blue prints are. That is why, if I were engineering the next Presidential campaign—Democrat, Republican, Independent, I'd want Colin Powell on my ticket. He's been in a lot of places and done many things with grace and dignity.

The strain of selecting a President and Cabinet has never been more visible than what we are now experiencing in Washington, D.C. One has only to listen to our representatives in Washington and watch the circus each time the President attempts to realize that we need someone in the White Housse who has some credibility with the people. In spite of increasing scrutiny of political candidates. I think Colin Powell is the man for the problems at hand.

Politics: Yesterday, Today and Beyond

Many ordinary citizens like you and me are reexamining their recent choices for representation in government. Politics, yesterday, today and beyond tell us that we can and should expect more from our representatives. I understand that it is a fine line between redressing past disappointments and

hoping for a better today and future. But Black folks in general need to get involved with addressing the disappointments.

What, then, should we be looking for today? We need someone in Washington with a strong voice speaking in support of the principles that make a democratic society for all of its citizens. Not just the privileged few. For over thirty years, this country and its politicians have been engaged in freefloating dialogue about progress for African Americans. While some progress has been made it is still blatantly evident that the masses of African Americans are still reading about the dream or watching it fade away on their rented or installment owned T.V. sets. We all know very little permanent economic growth has sustained itself in the African American community.

Duty, Honor and Country...Natural Leader

We also know that talk is very cheap and pervasive and in many instances restricts behavior. Colin Powell has talked and walked with everyone. He understands the needs of the people because he has been there.

It is very natural for this powerful war hero to talk with the troops. He did not learn this behavior in officers training school, he learned it from his family. He learned at an early age that stooping to greet other people never prevented him from standing erect again. Maybe in alot of ways, if helped this Purple Heart man walk even taller.

"buzz" words for the highly decorated Powell.. He lives these words as a part of his lifestyle. It is not his Purple Heart, rank in the military, officer training, or other professional training that makes Powell the man he is. Powell has the manner and the demeanor of a natural leader. It was not a second tour of Vietnam, the fact that he was the top of his class in officer training, or that he risked his life saving the lives of others in Vietnam that make military or people in general go out of their way to greet him. Perhaps it should be the reason. But it isn't. The reason that Powell enjoys this appeal from people all over America and the world is because he represents and lives our image of a genuine hero-most of our recent heroes don't walk their talk. Even our current President and Cabinet members have baggage that did not get dumped properly before they made it to the White House. Every day we discover new bags being opened and new indiscretions being released.

African Americans Need Strong Collective Voice

All this scrutiny and reviewing has made a number of voters uneasy about casting their votes for anybody in upcoming elections. I recommend Colin Powell for President in the next election. I make this recommendation to make another point as well-African American communities need to put a strong collective voice behind a President than can motivate and mobilize a reluctant and disillusioned popu-Duty, honor and country are not lation of black folks. Colin Powell can

deliver that motivation.. You do not understand what I am talking about here. Let me know when you find significant gains for the African American community in any area. When you do, I will gladly ask my editor to retract my statements.

Doesn't it make sense that Colin Powell would emerge as a strong contender for the President of The United States? A rose is a rose is a rose. So is a leader. The African American community should not come up short with making the right call. Isn't it time that our communities stop inventing leaders and " choose this opportunity to cross the street when the light is green-not red.

Finally, Colin Powell was not anointed a leader, he arrived at his station through plain old fashioned intellect, hard work, faith and perseverance. Colin Powell does not preach family values, duty and honor. He is true to his values and teaches them through his behavior. Colin Powell is ready to do duty as President of the United States. He has been a good soldier. He has done what few before him have been able to do-demonstrate outstanding courage and devotion to his country during a time in this country's histry when it would have been easy for him to take another path.

This article was reprinted with the permission of the East Texas Ebony Journal, where it originally appeared.-Ed.

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FOR AN APPLICATION, PLEASE CALL: (214) 302-2433 - leave name/address for application packet. APPLICATION DEADLINE: OCTOBER 6, 1995, 4:30 P.M. (One anofficial transcript reflecting all coursework must accompany application.)

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