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Minority Opportunity News



2730 STEMMONS FRWY. STE. 1202 TOWER WEST, DALLAS, TEXAS 75207
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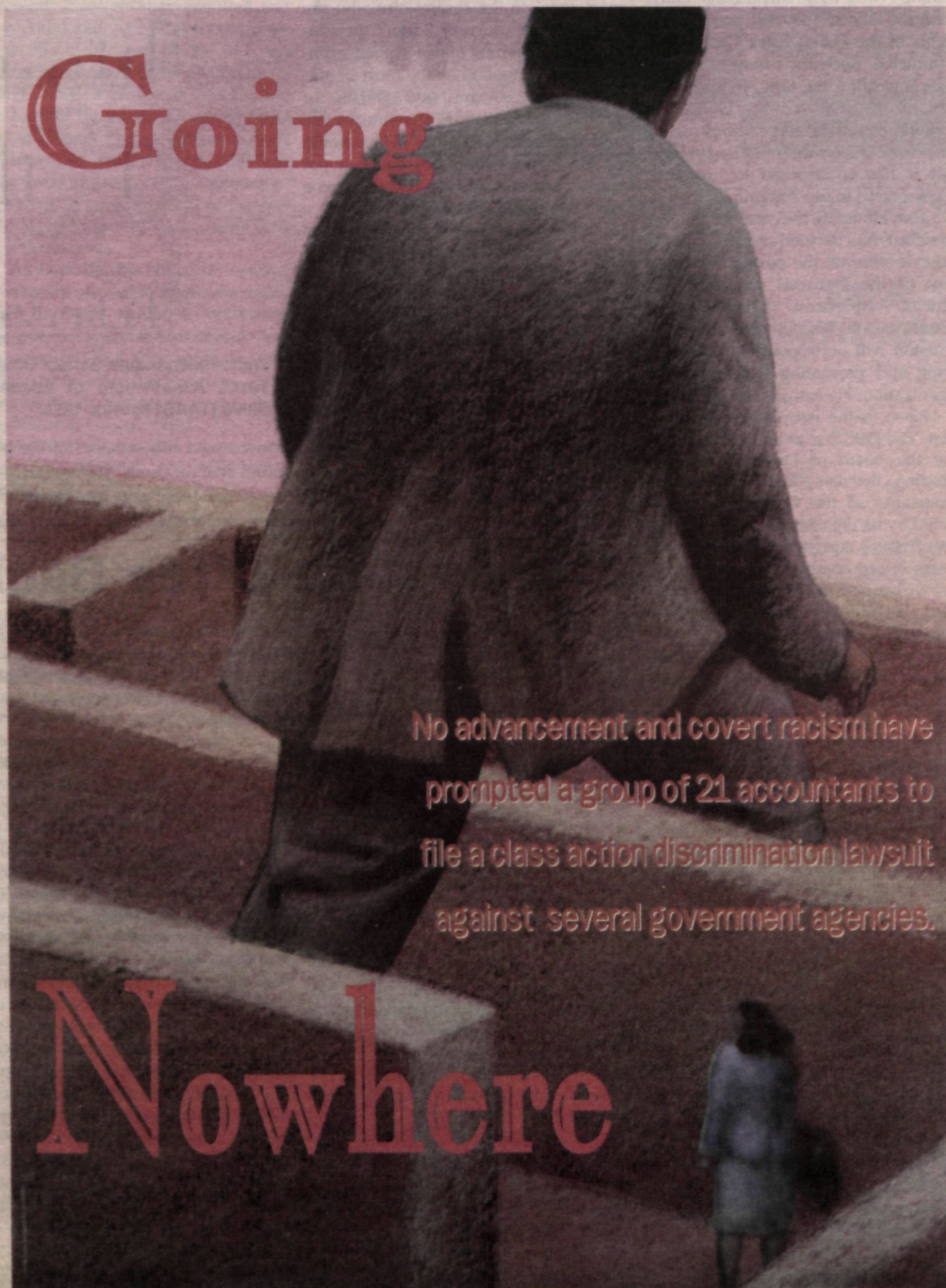


**African
American
businessman
discovers
race
matters—
again**

**O.J. controversy
resurrects
memories of
Emmett Till trial
40 years ago**

**Waco ISD: The
numbers
speak**

**African
American clout
in consumer
spending**



No advancement and covert racism have prompted a group of 21 accountants to file a class action discrimination lawsuit against several government agencies.



**From The
Publisher**
Thurman Jones
photo by Derrick Walters

Editorial

Black Chamber: It's time to produce

It should come as no surprise that I have concerns about the real accomplishments of the Dallas Black Chamber of Commerce. Recently, I have raised the issue regarding the lack of substantive response by the Chamber. Outside of periodic seminars and various eating functions, there's been little evidence that it has contributed to economic development in our community.

Tom Houston, the current Chamber president, has decided to step down in order to assume the position as president of the National Association of African American Chambers of Commerce. In his new position, Mr. Houston will be responsible for developing and promoting this fairly new organization. He has our best wishes.

Now, to the issue of a new president. The DBCC is at a real crossroads. The the Board of Directors notwithstanding, the real direction, focus and personality of the Chamber is determined by its president. Given the number of issues currently facing the businesses in our community, we need the best we can find in order to move us forward. Let me just name a few of the more visible concerns:

- the continuing limits that are being placed on minority business preference programs across the United States
- the encroachment of women and other minorities into the market share of African American firms,
- limited real access to the financing necessary to finance business growth, the increasing bureaucracy of the certification process,
- insurance industry redlining in areas where many of our businesses are located,
- minimal substantive visibility and impact within the political and legislative processes.

This is but a short list. It is my hope that the Chamber's board can move beyond small time politics and truly focus on bringing in the leadership that we so desperately need. Now is not the time to be parochial in our perspective. If the best candidate would come to us from Minnesota, so be it. The best is what we need, not the best that our area has to offer.

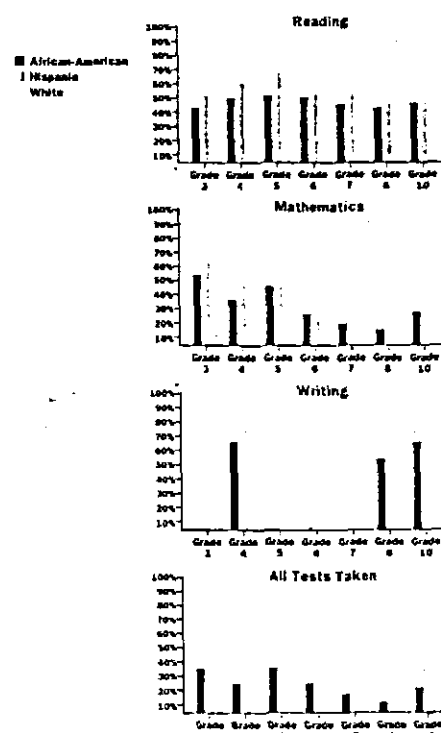
What are your thoughts?

-[MON]-

Peavy May Not Be the Real Problem

The recent flurry of meetings, protests, and investigations regarding the now infamous Dan Peavy tapes and comments have been a focal point of attention for many who are associated with the Dallas Independent School District (DISD) over the last few weeks. In fact, even those in the community who say that they are concerned about the education and welfare of our students considered this issue to be the most significant in some time and worthy of protests. While no one can refute the vile and reprehensible nature of the words of Mr. Peavy, there are equal, if not greater, issues to address that seem to be receiving minimal attention.

One major area of concern centers on the motivation of the individual(s) who provided the tapes to the selected board members in the first place. While there is an on-going investigation by the FBI to determine who the person (or persons) might be, the implications raised by the questions surrounding why the tapes were made and sent to these particular board members are noteworthy. Why was Peavy such an important target that someone would go to all the bother, not to mention possible violation of numerous federal and state



Waco Independent School District
Texas Assessment of Academic
Skills (TAAS) scores, 1995.

laws, to get this member of the board. From all indications, it was clearly not a revelation that Peavy foul-mouthed and was comfortable in using racial slurs to

make his points and describe some of his fellow board members and district staff. Apparently, as Mr. Peavy has stated, the comments were extracted from a number of conversations over several months. All points considered, there clearly was a planned and sustained effort to get enough incriminating information to ensure ouster.

Why were the tapes just sent to the minority board members and to Commissioner John Wiley Price? Clearly, with information that was as damning as these tapes, it was a safe assumption that this group would move swiftly to bring it to the attention of the public. Perhaps they brought it a little too swiftly. What would have been the fallout if it had been determined that the tapes were bogus? This would have inevitably made the minority board folks look real bad in front of their colleagues and the community. Also, since they had the tapes available for some time prior to the public release, why was no effort made to limit the initial hearing of the comments in order to minimize to impact of the negative comments made by Peavy especially those about certain members of the DISD staff.

Continued on page 6

The System Bites Back

O.J. Trial provides Ultimate Test

The back bone of a democratic society is the proclamation and preservation of the civil and human rights of each and every one of its citizens. Out of this credo comes what we know as "due process." Due process includes a system of checks and balances that not only ensures the fair administration of government, but also regulates our criminal justice system. Every man and woman has a right to a fair government—and a fair trial.

When the "Founding Fathers" set up shop in America, they agreed that every man (as they defined "man") has a right to "life, liberty and the pursuit of happiness." Such strong convictions about the rights of men (and women) also provides the cornerstone of American jurisprudence: A man is innocent until proven guilty.

This "burden of proof" must be endured by the prosecution, and necessitates that it embarks on the daunting task of sifting through collected evidence, analyzing it carefully, and deciding what will best project guilt on the

defendant. Hand-in-hand with the prosecution's responsibility is the jury's responsibility to draw conclusions based on evidence presented by the prosecution, and come to a decision regarding the guilt or innocence of the defendant beyond a *reasonable doubt*.

The O.J. Simpson trial is almost the quintessential example of the "system" working. The prosecution had to produce enough evidence to indict O.J.—it did, no problem there. O.J. maintained he was innocent, despite some actions that implied otherwise. He assembled the best, most capable defense team his money could buy. That's his privilege. The city of Los Angeles, it is assumed, puts its best prosecutors on the case. That's their responsibility. Their mission: Prove what looked to be the obvious slaughter of two people by O.J. Simpson.

However, the prosecution buckled under the burden of providing proof beyond a reasonable doubt. The defense cast doubt on the timing of certain events that would place the defendant at the scene of the crime. The defense exposed sloppy police procedure that compromised the integrity of the crime

scene, as well as the gathering and transporting of evidence. (Probably the most damning piece of evidence for the prosecution, the droplets of blood and the resulting DNA analysis, was eventually rendered useless because of this.) Then the prosecution's star witness, Mark Fuhrman, had his credibility shredded, pure and simple. (The very idea that he had access to the crime scene, as well as his perjured testimony, cast doubt on the possibility of getting reliable, untainted evidence from the crime scene.)

The jurors were commanded to look at the uncontaminated evidence presented (evidence that could be documented as having been handled properly), or lack of it, and decide if, beyond a reasonable doubt, that the evidence overcomes the assumption of the defendant's innocence.

The evidence didn't convince, so the jury couldn't convict.

And for all of the outraged Caucasians who believe that there was racism involved in this verdict and that the system did not administer justice, remember—it's your system.

When you devised it, African American's were still considered to be property.

-[MON]-

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C P V S

Letters . . .

Dear MON,

I realized months ago, while still employed at Head Start of Greater Dallas, Inc., that my role would far surpass that of the fabricated job description handed to me. I quickly discovered something was wrong, terribly wrong at Head Start. As I talked with supposedly aware people in the community, I realized many of these people were well aware of the long-term problems at Head Start. To say that I was enraged doesn't quite lend full credibility to the incredible emotion that engulfed me. How could rational, intelligent people allow this to happen? Why had they turned their heads to this magnitude of wrongdoings? Perhaps, it was the fact that most of the people served by Head Start of Greater Dallas, Inc., were black children and families and, after all, "they were at least getting something." Shame on us because many of the people in the community I talked with were black themselves.

As a person that has come forward, I personally wanted to thank you for listening to me, as well as the others that have put their names, careers and reputations on the line. Your ability to listen with an open mind has given the Dallas community an education on the "real" Head Start of Greater Dallas, Inc.

Again, thank you for believing, but most of all, THANK YOU FOR YOUR COURAGE!

Sincerely,
Florence C. Foster

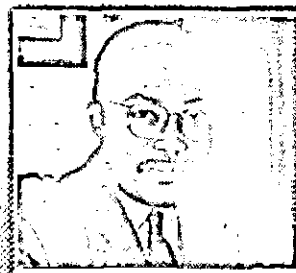
Dear MON,

This is the 50th birthday of the United Nations. I'll be flying my U.N. flag all week long! The United Nations is the best thing that has ever happened to our country! The U.N. keeps us safe, protects the oppressed, feeds the hungry, defends Gay rights, safeguards the environment from big corporations, and so on.

We would not be able to exist as a society without the U.N. Not only do you get the aforementioned benefits, but the principals found in excellent organizations like People For The American Way, The National Organization of Women and The American Civil Liberties Union are found in the U.N.

When I joined the military, the highest honor that was bestowed on me was the privilege of wearing the blue helmet and serving under the U.N. flag. Old Glory just doesn't measure up anymore - in fact, it's not even illegal to burn her. The U.N. could teach the Red, White & Blue a few lessons.

Sincerely,
March R. Jones



Former
Assistant D.A.
Dallas County

Michael John

Attorney & Counselor at Law

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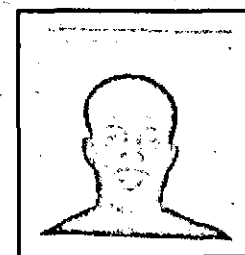
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Michon Fulgham
Assistant Vice President &
Financial Services Officer
Comerica Bank-Texas



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One thing we can do in Comerica Bank-Texas' Community Lending department is review your current financial situation and help you to determine what your future needs might be and how Comerica can meet them. If your company doesn't need additional capital right now but you're thinking about expanding your business (e.g. adding employees, inventory, equipment, etc.), call me at (214) 841-1341. We can discuss which banking services work best for you and help you prepare to obtain them before you need them!

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



**Thomas
Muhammad**

"Why Negroes won't challenge Sandy Kress!"

The story you are about to read is true. The names have been changed to protect the Sambos.

The Speech by Willie Lynch-
1712.(Reprinted)

Gentlemen:

I greet you here on the bank of the James River in the year of our Lord one thousand seven hundred and twelve. First, I shall thank you, the Gentlemen of the Colony of Virginia, for bringing me here. I am here to help you solve some of your problems with slaves. Your invitation reached me on my modest plantation in the West Indies where I have experimented with some of the newest and still the oldest methods for control of slaves. Ancient Rome would envy us if my program is implemented. As our boat sailed South on the James River, named for our illustrious King, whose version of the Bible we cherish, I saw enough to know that your problem is not unique. While Rome used cords of woods as crosses for standing human bodies along its old highways in great number, you are here using the tree and the rope on occasion.

I caught the whiff of a dead slave hanging from a tree a couple of miles back. You are not only losing valuable stock by hangings, you are having uprising, slaves are running away, your crops are sometimes left in the field too long for maximum profits, you suffer occasional fires, your animals are killed; gentlemen you know what your problems are, I do not need to elaborate. I am not here to enumerate your problems, I am here to introduce you to a method of solving them.

In my bag here, I have a foolproof method of controlling your Black Slaves. I guarantee every one of you that if installed correctly, it will control the slaves for at least 300 years. My method is simple and members of your family or any overseer can use it.

I have outlined a number of differences among the slaves and I take these differences and make them bigger. I use fear, distrust, and envy for control purposes. These methods have worked throughout the South. Take this simple little list on differences, think about them. On top of my list is "Age", but it is there only because it starts with and "A". The second is "Color" or shade. There is intelligence, size, sex, size of plantation, status on plantation, attitude of owner, whether the slaves live in the valley, on a hill, East, West, North, South; have fine or coarse hair, or is tall or short. Now that you have a list of differences, I shall give you an outline of action. But before that, I shall assure you that distrust is stronger than trust, and envy is stronger than adulation, respect or admiration.

The Black Slave, after receiving this indoctrination, shall carry on and will become self-refueling and self-generating for hundreds of years, maybe thousands.

Don't forget you must pitch the old

pulse

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

black vs. the young black male, and the young black male against the old black male. You must use the dark skin slaves vs. the light skin slaves, and light skin slaves vs. the dark skin slaves. You must also have our white servants and overseers distrust all Blacks, but it is necessary that your slaves trust and depend on us. They must love, respect and trust only us.

Gentlemen, these Kits are your Keys to control. Use them. Have your wives and children use them, never miss opportunity. My plan is guaranteed, and the good thing about this plan is that if used intensely for one year, the slaves themselves will remain perpetually distrustful.

Thank you gentlemen.

Until then, the struggle continues...

-[MON]-

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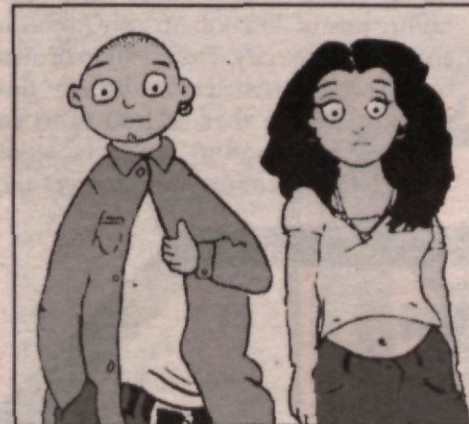
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Continued from page 2

The essence of the tapes could have been aired without having to further besmirch the reputations of those individuals.

Another very worrisome point is the perception that something was gained by Mr. Peavy's resignation. While there is no doubt that a person like Mr. Peavy cannot be tolerated, given the area that he represented, there is a great likelihood that he will be replaced with another conservative

Anglo-

American. The voting balance of the board is probably not going to change and, despite the calls for the current board leadership to leave as well, they are likely to remain where they are. Therefore, in the long term, the perception that we made some significant gain by Peavy's departure is deceptive.

More significant is the concern that this whole incident has done little to help the academic progress of our students. The type of mentality represented by Peavy should be removed, thereby improving the atmosphere for learning. Unfortunately, atmosphere is but one dimension of what it will take to

improve TAAS scores and graduation rates for African American children. Other than for the sensational nature of the Peavy incident, where have all these concerned citizens been during the weekly board meetings at DISD. I suspect that each week, matters are discussed and passed that will have far greater impact on the education that African American students receive than Dan Peavy. The old pattern of getting real excited when the cameras are rolling and then returning to invisibility after the six o'clock news must not continue.

What has really changed? Not much on either side, it appears.

There is an interesting parallel to the DISD situation occurring in Waco. Essentially, several African American leaders have suggested that their stu-

dents would be better educated and cared for by the formation of a separate school district run and operated by African Americans. Much of the concern for these students is based on a TAAS failure rate of 78% for African-American students in the city. The creation of an all black school district would, in their opinion, ensure that African-American (and other minority) students would receive the attention and support they

need to succeed in the system. Needless to say, this proposal has caused quite a stir in Waco and has subsequently led to serious dialogue with the school district. The belief, held by both sides of this issue, is strong that the ultimate result of this proposal will provide fundamental, systemic and positive changes for the students in the district.

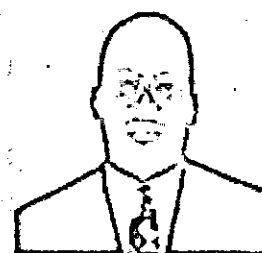
The *Minority Opportunity News* has requested the TAAS pass and failure

rates for DISD. This information is forthcoming and will be shared with our readers next month. Everyone's goal should be to build a meaningful dialogue and program to ensure the success of all children. Who knows. Maybe we will need to move towards a separate African American school district here as well.

-[MON]-



Protesters call for Dan Peavy's ouster from the Dallas School Board. A furor arose when audio tapes revealing Peavy making racial slurs about fellow African American school board members, district staff and students were made public. Peavy later resigned.



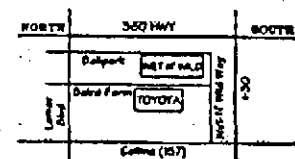
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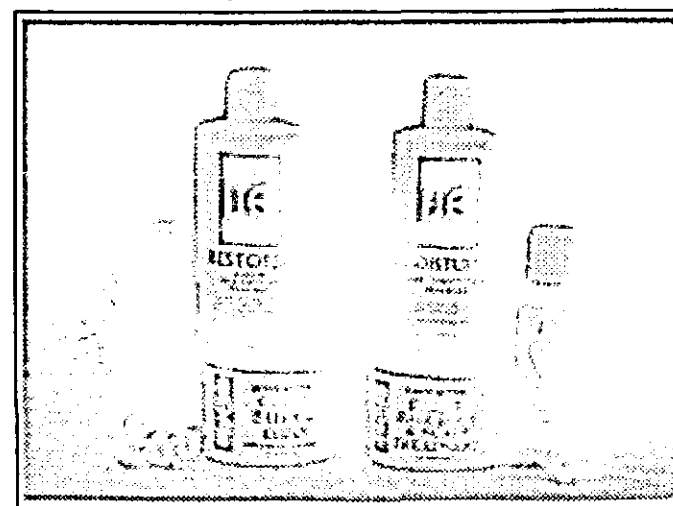
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Cheryl Smith

Holding The Press Accountable

Media coverage of the trial of O.J. Simpson should be examined and discussed at journalism schools across the country. In the coverage, you can see how biases are reflected through the dissemination of news. Viewers, readers and listeners had an opportunity to witness many so-called journalists abandoning their investigative natures, instead opting to be fed all of their information under the guise of news coverage.

At the National Association of Black Journalists Convention, held in Philadelphia earlier this year, attorney Johnnie Cochran, Jr. urged journalists to be fair and balanced in their coverage.

While some felt that Mr. Cochran was asking them to be advocates for O.J., this was not my interpretation.

Instead, he was saying DO YOUR JOB!

And what's wrong with asking questions if the information sounds suspect? What's wrong with following up on information and doing research yourself? Who could possibly fault a journalist for digging deeper than the obvious to ferret out the truth?

I listened as Mr. Cochran talked about what he perceived our responsibility to be, and I was reminded of the Black Press Credo and all the trailblazers who weathered numerous storms in their efforts to establish themselves as journalists.

It was Ida B. Wells, not Ida Liechtenstein, or Ida McGillicuddy, who inspired me to be a journalist.

I knew I wanted to tell the true story of Black people. Nineteen years ago, I was disappointed with the coverage of Black people, and it's a sad commentary that those complaints are still pretty valid today. People are still complaining today about the unbalanced, biased coverage that is prevalent in the media.

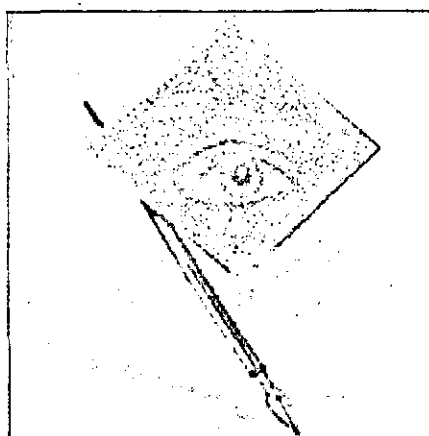
So that's why we need more diverse newsrooms with people of color at all levels of management, including, especially including, ownership!

In order to tell the Black story, you don't have to embellish the truth or overlook the obvious; however, there are times when there is more to a story, and it is incumbent upon all journalists to look for angles, dig deeper, ask the questions that aren't being asked.

Now, for the African American journalist working in the mainstream, who attempts to bring a level of sensitivity to the newsroom, there are consequences. Sometimes you're labeled a trouble maker, or you find that you are passed over for those "golden" opportunities because you refuse to laugh at racist comments; you speak out about blatant

inaccuracies or stereotypes; and you refuse to go along with business as usual.

You're definitely in need of support because the workplace is not a happy one for you. You thought you were doing the right thing. Isn't that why you became a journalist. Because you wanted to practice "good" journalism?



Well, there's hope for the future if more people are challenged and if the public becomes involved by expressing their views. Bob Moos of the Dallas Morning News Viewpoints Page encourages viewpoints from readers. The response has not been overwhelming, but maybe, with encouragement, more participation will help to bring balance to Op-Ed pages around the country.

African American and community-based newspapers are ideal for "letters to the editor."

It's high time that the public realizes the power they can effectively use to aid journalists in their quest to provide accurate, fair and balanced coverage.

If you see, hear or read something you don't like, let someone know. If you see, hear or read something you like, tell someone. Sure, you can tell your friends and coworkers, but you have an obligation to go a step further. Call the reporter, editor, publisher, owner, station manager, director, producer, photographer or assignment editor. Tell the receptionist if he or she is the only one who will listen or who you can reach.

Write a letter. It doesn't take much effort. Let your voice be heard.

And while there are those who practice advocacy journalism, we must recognize that there is a forum for this type of journalist, and a need, just as long as the disparity in coverage continues.

-(MON)-

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.

PEN NOTES:

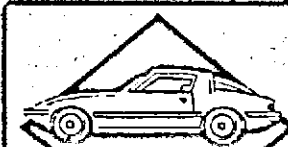
UTA graduate and CNN anchor Andrea Arceneaux returned to Dallas recently and met with members of the Dallas/Fort Worth Association of Black Communicators. Andrea is doing well in Atlanta, where others formerly of this area reside and work, namely Fredericka Whitfield and Cynthia Tinsley...Get your tickets for "An Evening with Momie Till Mobley and a look at the Civil Rights Movement, then and now" on Sunday, December 3, 1995 at the Hall of State in Fair Park. Tickets are \$20 in advance and \$25 at the door. Get your tickets from: Black Images, The House that Elijah Built, Mom's Kountry Kitchen, Rosalee's Homestyle Cooking, Afro Awakenings Books, Kenise's Bookstore, Pan African Connection and A Piece of Mine. Following her presentation, Mrs. Mobley will appear on a panel with Emergo Magazine's George Curry, Dallas Civil Rights Attorney L.A. Bedford, and others...Ken Bell is back home again at V100 and Leon McKee is a sales associate for the station...Some have joked that KDFW-TV took a bus into the African American community and found journalists to fill the newsroom. I tell you, the station knows what diversity means and management should be applauded. In addition to the numerous on-air talents, there are African Americans in management, on the assignment desk (Gyna Bivens), operating the cameras and producing... Congratulations to Ramona Logan. Finally she has been moved off weekends and now anchors the midday newscast for KXAS-TV... KXAS has three African American women anchoring throughout the week. But, lest we forget, African Americans were anchoring four newscasts, now they only anchor three!!! Last month, Calvin Hughes joined KXAS as a reporter. He

hails from St. Louis, but his last assignment was as an anchor reporter in Lexington, Kentucky. A University of Missouri-Columbia alum, he replaces Barry Simms and we're going to be watching closely because this young man is an anchor-reporter and there's plenty of room on the anchor desk for him at KXAS...And, Rene Syler is jumping for joy because no longer does she have to wake up EARLY in the morning to anchor the daybreak newscast. You can still see her at 12 noon and she's also out in the street, covering stories. While many are happy for Rene, we still say to WFAA: GET SOME MORE REPORTERS OF COLOR ON STAFF! AND HOW ABOUT PAIRING RENE' AND JOHN McCAE MORE OFTEN IN THE EVENINGS??? Now, while

Rene gets to sleep later, it's "up with your husband" every morning for Debra Duncan, who is now anchoring the early morning newscast with her co-host of Good Morning Texas, Scott Sams. Debra is married to KKDA news director Roland Martin...Does Roger B. Brown have enough to do? He's all over the place, taking care of business. For years you've heard him Sunday thru Friday on KKDA at 6 p.m. and you've read his columns in the Fort Worth Star Telegram, where he also covers the University of North Texas. Well, last month he added even more responsibility as he began as the sports anchor for the Willis Johnson Show, Monday thru Friday from 5-9 a.m...Speaking of the Fort Worth Star Telegram, it wasn't nice of _____ to take a dig at the paper's _____ reporter when praising Roland Martin during his days at the Star Telegram. Gracie Bonds Staples does an excellent job and the dig was just one of the many ways that attempts are made to _____ the morale of staffers at the Star Telegram. And anyway, if you have to have a minority _____ reporter, then evidently you realize your coverage has not been what it should. It's been said that not only Blacks suffer at the Star Telegram. According to sources, it's getting bad for everyone over there. What's the deal? Maybe it's time for a visit. I remember that just last year, when I called to meet with Debbie Price regarding the shuffling around of Roger B. Brown and the exodus of Black reporters, she would not return my calls...CIS

-(MON)-

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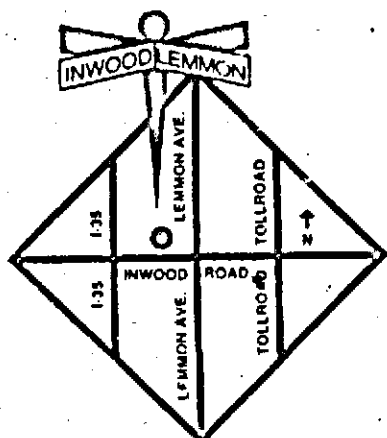
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**Fairy Street
Mama**

Rapping With The Fairy

by Fairy Street Mama

Beginning this month, Fairy Street Mama will be a recurring column in MON and will feature subjects important to today's youth... -Ed.

The most talked about subject today is crime and violence and its relationship with children. Crime and violence is seemingly everywhere. In our schools, neighborhoods and recently it has been even taking place in our churches. How sad.

Unfortunately, the only thing that

could be considered to be even more sadder than the crime and violence that is happening to and around kids, is the well known fact that kids are behind and involved in a lot of the crime and violence that plagues our society today.

We all know that peer pressure plays a great part in the decision process of kids. No one knows kids better than kids. Kids can sometimes help other kids to change their destructive ways or maybe help them to turn their negative ways of thinking to more positive and constructive involvements.

Regardless of popular demand, there are some kids that try to do and live right most of the time without much encouragement or praise.

This department is dedicated to those kids. To you, I give a special thanks and a special salute.

Many times, praise to you goes unsaid, but many adults and even some of your friends and neighbors see the good things that you do.

How many kids do you know that get recognized for being able to continu-

ously say NO to those that try to persuade them to do what they know in their hearts is wrong. Not many. That's sad too.

I'll bet that a lot of you know kids that get the attention of others because they have a gifted talent such as being able to sing, dance or play an instrument. But there are many different types of talent.

We hardly ever hear about the "Other Kids". The kids that make pretty good grades on a regular basis. We never hear about those wonderful kids that (usually) obey all adults and never talk back or speak in a disrespectful tone (or with an attitude) when speaking to their parents or to other adults.

Why is it that we always hear about those kids that make touchdowns week after week and never hear about the kids that take care of two, three or more other siblings without much help or supervision?

This article is dedicated to you kids that make other positive contributions to our society without recognition. It is

because of you and kids like you in communities all over the world that we know that there is hope. Hope for a better future for you kids as well as us adults.

To you kids and adults: If you happen to hear of or see a kid that has proven to be a good kid, tell him or her. You could even send a letter or note to them, but just let them know in some way that he or she is loved and appreciated.

Remember, you kids are our future. Take care of each other. Study hard, try to make good grades, treat others and yourselves with respect, stay away from drugs, alcohol and violence. Try to help others and above all,.....GET THE MESSAGE- JUST BE A KID!

I Love you all,

The Fairy Street Mama

-[MON]-

Fairy Street Mama can be seen on cable channel 23B on Tuesday at 4:00 p.m., Thursday at 5:00 p.m. and Saturday at 10:00 a.m. Also, viewers can see Fairy Street Mama live or call in every 4th Monday from 8-9 p.m. For information, call (214) 561-2002.

MON's Minority Adoption Month

One Church/One Child program expands

By Angela D. Jones

Their faces are different, but their stories are all the same. If some of them look familiar to you, they should.

Shantoya, now 4-years old, along with brothers Antwan (10) and Victor (3) are just 3 of many children featured in last year's Minority Adoption Month layout. Unfortunately, like so many children caught up in "the system," these children are still awaiting placement into loving, adoptive homes.

When MON highlighted Minority Adoption Month this time last year, we introduced to you an innovative new placement program entitled "One Church/One Child." Initiated in the state of Illinois as a pilot, the program encourages local church congregations to take the responsibility of adopting children, particularly those special needs children who may be "less desirable," or

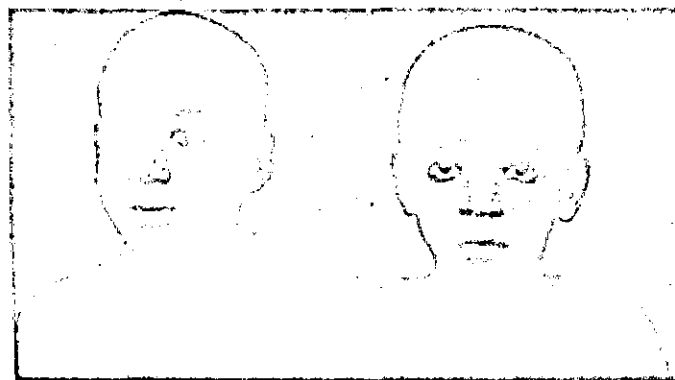
harder to place due to their physical/medical impairments.

Lashundra Braziel is Coordinator of the North/North Central One Church/One Child program. Under the direction of program president Julius Lee Jackson, who is also pastor of Ft. Worth's Macedonia Baptist Church, a total of 10 Ft. Worth churches and two Dallas churches have committed themselves to active participation in the program.

"The list of participants is steadily growing. No churches have yet turned me down."

-Lashundra Braziel

Program organizers, who work in conjunction with the Child Protective



(From left to right) Antwan & Victor

These African-American brothers are very close to each other. Victor recently had his tonsils and adenoids removed and now speaks fluently. Antwan was behind in school, but has improved in conduct and overall school performance.

Services (CPS) division of the Department of Human Services in recruiting adoptive families, will hold a press conference later this month to announce the launch of their massive recruitment efforts.

"So far," says Braziel, "we recruited 15 families who are interested in adoption. The way the program works is that we call and make appointments with the pastors and set up meetings and church presentations. Once we get a person or family that's interested in adopting," she adds, "we put them in touch with CPS."

Because the program is still in its infancy stage, Braziel says the first step is to enlist committed churches. Among the churches who have committed so far are Campus Drive Methodist, Saintsville Baptist, McMillan United Methodist, Grace Tabernacle, Macedonia



Shantoya is a happy child who smiles often and seldom cries. She is walking and will follow simple directions. She is delayed verbally and receives speech therapy.

expos.

"The list of participants is steadily growing," Braziel adds optimistically. "No churches have yet turned me down."

-[MON]-

For more information on the One Church/One Child program, or to inquire about any of the children seen here, please contact the One Church/One Child office, 1111 E. Berry St, Ft. Worth, TX 76110; (817) 927-0775.

Adoption information may also be accessed by calling Child Protective Services at 1-800-228-8226 or via Internet services at [HTTP://WWW.DHS.STATE.TX.US/TDPRS/HOME.PAGE.HTML](http://WWW.DHS.STATE.TX.US/TDPRS/HOME.PAGE.HTML). The Internet database is updated on a monthly basis, and, so far, is only available in the state of Texas.

Emmett Till — Forty Years Later

Reaction to O.J. verdict stirs memories of Till murder trial

By Dorothy Gentry

Forty-years ago, on Aug. 28, 1955, Emmett Louis Till, a 14-year-old African American, was murdered. He was savagely beaten and shot at the hands of two white men in Money, Miss. and his body dumped into the Tallahatchie River.

Roy Bryant and his half-brother, J.W. Milam, were arrested for the slaying, put on trial and subsequently found not guilty by an all-white, all-male jury.

A little more than a year ago, O.J. Simpson was arrested and charged with the brutal double-murder of his ex-wife, Nicole Brown Simpson, and her friend Ronald Goldman. Both victims were white. Simpson is an African American.

Just last month, on Oct. 3, Simpson was found not guilty by a mostly black jury.

To the average person, these high profile cases have nothing to do with each other. And rightfully so.

Emmett, an innocent black youth from Chicago who was known for helping out in the neighborhood, was killed for absolutely no reason. He did nothing wrong and his guilt or innocence was never in question. He was clearly a victim.

O.J., a national sports hero-turned actor and celebrity, "stopped being black," when he won the Heisman Trophy in college and entered the white man's world of sports, money and fame. To many blacks, O.J., who divorced his black wife and married a white woman, turned his back on his own.

O.J.'s loyalty to his race had long been in question before the bodies of his ex-wife and friend were found last year. And now, despite the jury verdict, his guilt or innocence is still being hotly debated all over the nation.

Yes, to many, to the majority. The O.J. Simpson trial and the death of Emmett Till and trial of his murderers are like comparing apples to oranges.

Or is it?

They have absolutely nothing in common. Or do they?

Underneath all of the facts, evidence, opinions and judgments, both cases, although drastically different in nature and some 40 years apart, have one major thing in common; they show that what was true then is still true today — race mattered in 1955, and it matters in 1995.

Aug. 28, 1955

Emmett, or Bobo as he was known to family and friends, was visiting relatives in Money, Mississippi, when two white men forced him from his Uncle Moses Wright's house in the early morning hours of Aug. 28, 1955.

Three days later, his body — eye detached, ear missing, head bashed in — was found by a fisherman in the Tallahatchie River.

His crime: allegedly whistling at a white woman.

Emmett had been anxious to visit his great-uncle, Moses "Preacher" Wright, a 64-year-old tenant farmer, and some of his cousins in Mississippi. But his mother and grandmother were reluctant.

"I was hesitant because I had been reading about the shootings and one had just happened in August," says Mrs. Mamie Till Bradley Mobley, the mother of Emmett Till, now 73 years old.

"Being out in rural Mississippi, they did not feel the impact of what was going on in the city proper and they were convinced that things were getting better (for blacks)," she says of her uncle.

"They really believed in their heart that things were getting better and it was through this persuasion and the fact that we had raised two of my uncles kids," she says.

"Emmett reminded me of this and said you can't let me go and stay one week? That was a strong argument and we let him go.

"We thought we would not have any problems, we had covered everything we thought could happen. We weren't really too worried and were communicating well until that Wednesday."

"I was hesitant because I had been reading about the shootings and one had just happened in August."

— Mamie Till Bradley Mobley

Emmett arrived in Money on Saturday, Aug. 20.

On Wednesday, Aug. 24, Emmett

and his cousins went to Bryant's Grocery and Meat Market in Money. Accounts differ as to what happened next.

The woman behind the counter, Carolyn Bryant, Roy Bryant's wife, would later testify that Emmett had asked her for a date, put his arms around her and whistled at her.

Mrs. Mobley says if any whistling was done, it was because Emmett was trying to talk. Emmett suffered with stuttering and had been taught to whistle before speaking, she says.

"It (whistling) was a technique that he developed. He would whistle whenever he had trouble saying a word and that would give him the release he needed to go ahead and talk. I can imagine he had whistled to say what he had brought at the store," she said. So me say Carolyn never told her husband, Roy, what happened. He and his half-brother, J.W., were out of town working and different versions exist of how they found out about the incident when they returned.



The all-male, all-white jury that handed down the "not guilty" verdict at the Emmett Till murder trial in 1955.

The one that has persisted recounts how on Friday, Aug. 26, Maurice Wright, the cousin who was with Emmett at the store that day, told Roy that Emmett had commented on his wife's appearance, and that he added a lot more to the story.

This was a surprise to Mrs. Mobley: "This is something that I did not know until the book, *Emmett Till: A Death in the Delta*," she says. "That was the first time that it had ever been said to me."

Mrs. Mobley said another relative, Crosby Smith, whose sister was married to Moses Wright, also knew and told her husband. But neither told her.

"Now that is very strange, maybe they didn't want me to know that Maurice, Bo's own cousin, was involved."

Mrs. Mobley says she did notice a change in Maurice through the years.

Something happened to Maurice. He couldn't hold a job and he was doing a lot of drinking," she says. "One day a relative told me that Bo just wouldn't leave him (Maurice) alone. "But I just never would have associated him with going to Mr. Bryant with this kind of story, stirring up this kind of trouble," she says. "He would have been the last person on my list."

Identifying the Body

"They did not want anyone to see the atrocity that had been committed against that child, but through the grace of God we were able to get it out," Mrs. Mobley says, in referring to the fact that Emmett's body was placed in a pine box and about to be buried.

She got help from authorities and was able to get Emmett's body home for a burial in Chicago. But first she had to make sure it was him.

"We can certainly classify this as a lynching because a lynching is when you hang someone to a tree and consequently there is a bulging of all of the facial features," she says.

"I saw something so horrible to look at, my first glance was at Emmett's face and I wondered where this creature had come from. I immediately took my attention to his feet, I had to work my way up before I could bear to look at him," she says.

Mrs. Mobley's glance slowly moved up the body of her son — pausing to see if the rumor that he had been castrated was true — it was not.

All of the "dirty work," was done around his head, Mrs. Mobley says. "When I finally had to look at his face, I noticed the tongue hanging out which was the result of the barbed wire tied around his neck. Attached to the wire had been a 100-pound Cotton Gin fan.

Mrs. Mobley says she noticed one of his eyes, "was all the way gone and the other was resting on his cheek. The bridge of his nose was beaten, chopped almost as if it were hamburger. It was chopped so badly," she says.

"I went to look at his ear, half of both were gone as well as the back of his head. I also noticed a bullet hole through the temple area and I could see daylight on the other side."

She was able to identify the color of the eye that was left, it was hazel, and the several teeth that were left were his, she says.

"I positively identified Emmett; otherwise I would have told them to send that right back where it came from. But it was mine."

It was at this moment that Mrs. Mobley decided to display Emmett's body.

"I knew I could not tell people and they would believe me. People had to see what I had seen." About 600,000 people are estimated to have viewed the body of Emmett Till at A.A. Rayner & Sons funeral home in Chicago.

According to Mrs. Mobley, 1 in every 5 had to be assisted out "because they couldn't stand what they saw."

The Trial

Roy Bryant and J.W. Milam were arrested on Aug. 29 but insisted they had only questioned Emmett the night before and then turned him loose.

On Aug. 31, Emmett's body was found.

"The fact that the men had been arrested and put in jail was something because that had never happened before," Mrs. Mobley says. "The outcome was different but at least there was a trial. I knew what the verdict would be in spite of the eyewitnesses, Moses Wright, and my own testimony."

To some the evidence against Roy and J.W. was circumstantial. The only witnesses, Emmett's uncle Moses Wright and one of Emmett's cousin, could testify only to the fact that Emmett had been taken away by the two men.

Still, the highly-publicized trial went on as planned in Sumner, Miss. After testimony on both sides, the state rested its case. The jury then went behind closed doors for 67 minutes and returned with not guilty verdicts.

"If we hadn't stopped to drink pop, it wouldn't have taken that long," one juror told *Time* magazine.

Impact on Civil Rights Movement

Emmett's death, all would agree, marked the beginning of the modern Civil Rights Era.

A year before, the U.S. Supreme Court's *Brown v. board of Education of Topeka, Kan.* school desegregation decision had been handed down, and it occurred the same year as *Brown II*, the follow-up ruling requiring public schools to desegregate with "all deliberate speed."

"It was discussed for weeks after his death. How could they get away with it?"

-Bob Ray Sanders

Emmett's death also occurred three months before the Montgomery, Ala. bus boycott started by Rosa Parks and five years before the Greensboro, N.C.

sit-in Movement.

In addition, numerous books, plays, novels and documentaries about Emmett's life have been written.

The effect of Emmett's death was felt all over the world, including right here in Dallas/Fort Worth.

"It had a profound impact on me," says Bob Ray Sanders, Fort Worth Star-Telegram columnist, who was 8-years-old at the time.

"Imagine a child hearing his parents first talk about this ... and hearing what people could do to a child. Plus imagine the impact it would have on a child living in the 1960s, seeing the pictures," he says.

"It was discussed for weeks after his death. How could they get away with it?"

Sanders says the death also had, "a galvanizing effect on the civil rights movement. It was one of those events that helped propel the movement."

Emmett's death had a "profound impact," on anyone and anything during that time, says C. H. Gentry who was working for the now-defunct black Dallas newspaper, *The Metroplex Times*.

"In all of the civil-rights related disturbances of this period, nothing like this had ever happened before," he says. "An innocent child had not been so terribly killed."

Gena Flowers, a cashier at a Duncanville grocery store, was not even born when Emmett was killed, but remembers hearing about him from her parents.

"I was born in 1959 so Emmett's death was still sort of fresh for a lot of people. By the time I was six years old and we were right in the middle of the civil rights movement, I knew all about the boy who was killed and thrown into a river," she says.

The Emmett Till murder trial has a lot of relevance today, says George Curry, editor-in-chief of *Emerge Magazine*. "It points out that what African Americans can get most punished for is crossing that racial line."

"O.J. thought that he had crossed it but he really had not. It shows that once you cross society's rule, you can be punished by death."

Curry, who was 8-years old when Till was killed, says his death not only began the civil rights movement, but strengthened it as well.

"It was at the back of everyone's mind. It showed that there were no lengths that whites wouldn't go to at that time to protect segregation. You just never thought a child's life would be in danger."

Emmett Till and O.J. Simpson — The Trials

On the surface, the two trials have nothing to do with each other. But on

closer inspection, several eerie similarities exist.

Emmett was accused of whistling at and flirting with a white woman, a definite taboo in the 1950s. O.J. was a black man married to a white woman, a taboo to some even in 1995.

Both trials were highly publicized and covered by virtually every media outlet in the country.

The jury that did not convict Emmett's murderers was all-male and all-white, just like the defendants. The jury that did not convict O.J. was mostly black, just like the defendant.

The verdict for both trials was the same. Not guilty. So were the reactions afterward - disbelief, outrage, shock.

Critics are saying that the O.J. Simpson jury, "couldn't look beyond race," and let him off because he was one of their own." The same could be said about the Emmett Till jury. Despite overwhelming evidence against them, the all-white, all-male jury "let them off," the hook for Emmett's murder.

Of the O.J. verdict, critics are saying, "How could it have taken them such a short time to come up with that not guilty verdict. They should have taken longer." The same could be said about the Emmett Till jury. Their 67-minute jury deliberation was that long only because they stopped for a drink.

The implication seems to be that mostly black, or all-black, juries can't be trusted to be impartial when the defendants are also black. They will let the defendant go just because, "he or she is one of them."

Isn't that what the all-white, all-male jury of the Emmett Till trial did 40 years ago?

Since O.J.'s acquittal, the question has been raised, mainly by whites, "Was justice served?" The same question can be asked regarding the jury at the Emmett Till trial.

Other similarities exist between the two trials, and they raise a number of questions about everything from race relations to the strength of circumstantial evidence to the credibility of witnesses.

And though African Americans played vastly different roles in each trial—Emmett was the victim, O.J. the defendant—each trial shows the often unfair treatment African Americans (and other non-whites) get when dealing with the criminal justice system, no matter which side they are on.

The two trials also show that even after 40 years, there still exists a sharp difference in the way the criminal justice system (and its effectiveness) is viewed by black Americans and white Americans.

And sadly, the two trials show what so many are unwilling to admit: that maybe, just maybe, race will always mat-

ter, no matter how much progress we've made. Or think we've made.

The Legacy of Emmett Till

The actual men who killed Emmett Till are but dim memories now. (J.W. Milam died of cancer in 1981; Roy Bryant is divorced from his wife and living in anonymity in the Mississippi Delta.) But the name and memory of Emmett Till lives on.

"The oddity is, I am my mother's only child, so when I lost my only child, my only son, that left me without children or grandchildren, nieces, nephews, sisters or brothers. He and I were just one of the litter," says Mrs. Mobley who now lives in Chicago with her husband, Gene Mobley.

"One thing I would really like people to know about Emmett is that he was what you call a good boy. He was the one to shovel the snow for the older people in the neighborhood and not accept any pay. He looked after them," she says.

Emmett also wanted to be a police officer and ride a motorcycle, she says. "To him, that was the greatest job in the world. His other ambition was 'to build my mother a church because she [was] so active in church.'"

Ten years after Emmett's death, Mrs. Mobley and her mother established the Emmett Till Foundation in 1965 and the Emmett Till Players in 1973. The "Players" is an organization of students who perform speeches by Dr. Martin Luther King Jr., sing and lecture.

The students also receive scholarships that are funded from donations and fees they receive for performances. To donate to the nonprofit organization, call (312) 487-4082 or write: The Emmett Till Foundation; P.O. Box 198878; Chicago, Ill. 60619. All donations are tax deductible.

Through the foundation and the players, Mrs. Mobley plans to keep the legacy of her son alive. "Emmett was sent here for a special job. Now there is a job for me to do."

-[MON]-

Background information for story courtesy of Soul 730, KKDA-AM, Reporter's Roundtable, and Emerge Magazine.

Mamie Till Mobley and George Curry will join Fort Worth Star-Telegram columnist Bob Ray Sanders and attorney L.A. Bedford in Dallas for a panel discussion on the Civil Rights Movement, Sunday, Dec. 3 at 3:30 p.m.

Mrs. Till Mobley will discuss her reluctance to send her son on a visit to relatives in the South, the highly publicized trial and how she managed to keep her sanity when her world seemed to be crumbling.

Tickets can be purchased at Black Images Book Bazaar, Mom's Kountry Kitchen, Rosalee's Homestyle Cooking, Farrakhan's Tape Connection, Afro Awakenings Books, Kenise's Bookstore, The House That Elijah Built Bookstore and Pan-African Connection Bookstore. For more information, contact Cheryl Smith at (214) 376-9525.

Custom Building a Reputation!

By Andrea Allston

Despite success as an international recording artist with an enviable jet-set lifestyle and then as entertainment director for a national hotel chain, Robin Lloyd felt unfulfilled. Over a decade ago, when Lloyd's decision to buy a custom home in Dallas turned out to be a disappointment instead of a dream, the situation struck a nerve—and an interest! His experience led him to pursue a better way to approach custom homebuilding. For six months, Lloyd's friend, Bernie Jesmer, a custom home builder, let him tag-along to learn the trade.

In 1983, Lloyd began his business, Round Robin Custom Homes, with a passion, from his home. Armed with new-found knowledge, Lloyd had a mission to inform and involve homebuyers in every aspect of the home-building process. He draws an analogy to what he learned from his mentor to what he knew—entertainment. "Custom homebuilding is like making a movie," he explains. "The script is the building plan; the star is the foundation; the executive producer is the buyer and the director, the builder." Despite a good financial footing, an initial obstacle for Lloyd was getting a credit line for a business for which he had no track record. "I was fortunate that Charles Day, president of Security Bank in Garland, believed in me and provided

me with a credit line of \$350,000," recalls Lloyd. With property costing \$80,000 plus building expenses, Lloyd could only build one house at a time. With his first homes built in the Garland-Sachse area, Lloyd soon received the support from another local banker, Gary Overby, president of the Sachse Bank. (Lloyd actually became a stockholder of this bank for several years.)

Round Robin's success since its inception has been impressive on one hand, illustrious on the other! "I aim to listen and understand buyers needs," indicates Lloyd, "the custom homebuilding process can unfold in simplicity versus mystery." His clients gain understanding for products ranging from carpets to financing options so they can weigh alternatives and make intelligent decisions. With custom homes averaging \$300,000 in the Metroplex' Golden Corridor and Collin County, Round Robin designed and built its first \$1 Million home in 1990 in Addison. Up to this time, Lloyd worked from his home.

TOP SECRET!

"When your clients are typically spending over half a million dollars," Lloyd chuckles, "they've come to expect a traditional office!"

Round Robin's philosophy of exceptional quality, client involvement and building life-style, luxury homes has paid off handsomely! Round Robin's reputation has garnered word-of-mouth referrals from all over the United States—and as far away as Germany. Recently, Robin Lloyd earned the distinction of being the first black builder featured in the industry's premier trade journal, Builder/Architect

Continued 2 columns over

Name: Robin Lloyd
Birthplace: Jackson, Mississippi
Last Book Read: I Follow the River by Alexander Thom
Favorite Food: "My wife's meatloaf!"

My friends don't know that: "I'm most proud of my family and my best friend, my wife, Jenny."

Advice to would-be Entrepreneurs: "NEVER give up your dream!"



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Ask



Girlfriend,

You know, my grandmother always told me not to dignify rumors or negative attitudes by acknowledging them and I always listen to Big Mama. But there has been a little rumor going around that is hurting my reputation.

When I realized that something was amiss, I felt outrage at first, and finally, resignation. I believe that there is nothing you can do to change another's opinion if they truly believe the things they have heard.

Some guy, who had been assisting me with a project got a little overbearing and tried to take the credit for said project. I quietly asserted myself and let it be known that this individual had volunteered and that we had no formal or informal agreement concerning this venture.

Now, project complete, he is telling people that I used him and that I was jealous because everyone wanted him to come to interviews, meetings, etc. That's a lie! Yet, everyone seems to believe him instead of the truth. All of a sudden I wanted him and when he turned me down, I put him off of the project.

I was never jealous, interested or emotional involved with this person except from what I thought was a fast developing friendship. I was wrong and now certain of my associates are not returning my phone calls, or when they do talk to me they always ask... "when is the last time you talked to your partner?" Once and for all...I DO NOT - DID NOT AND HAVE NOT EVER HAD A PARTNER!!!! So how do I recoup my reputation?

Outraged

Dear Outraged,

Well, well, well. I can almost guarantee you that five out of every ten people you meet have had something of this nature happen to them. All I can say is either listen to your Big Mama like you say you do or when someone says something about your alleged partner, just tell them that you do not, did not and have not ever had a partner. Then smile sweetly. For you know, girlfriend, those people who are looking for a reason to find something wrong with who and what you are will latch on to anything floating by.



Girlfriend,

Have you ever heard of the term "CRABOLOGY"? Is it a condition that applies to African Americans only or can other races catch this thing?

Not In Webster

Okay Not In Webster,

Let me guess here that you are speaking of the nasty habit that some of us have for not supporting one another. If so, trust me, it is not confined to African Americans, we just exemplify the "crabology" theory. I am often amazed at the things people will say and do to another. Remember now, it isn't only the crabs in the bottom of the bucket who are doing wrong by pulling their brothers and sisters back down. Oh no. Those brothers and sisters who are stepping on those at the bottom in order to get to the top are wrong too.

The solution is simple: as they climb to the top, all those crabs have to do is reach their claws back in the bucket and pull another crab up. If they get this chain of "reach up" and "reach back" in sync, they can all get out of the bucket.



-[MON]-

Write:

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

Continued Proprietary Information

Magazine. What's next for Robin Lloyd, husband to Jenny, dad of Katherine Rose and Adriane Eschel—and builder/designer of million-dollar homes? "I'll continue to be true to my niche," says Lloyd, "and remove the intimidation factor from custom-home purchasing."

-[MON]-

PART II

By Russell D. Shockley, B.S.Ed

(in collaboration with Stephanie Beach)

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 pivotal events that, over time, have helped to create negative stereotypes about [who] we, as minorities, really are." -Ed.

When Marcus Garvey stepped ashore as an obscure foreigner in New York City early in 1916, Negro America was undergoing a series of profound social changes that were to play a major role in the eventual acceptance of Garvey's movement.

There were numerous reasons why colored Americans would be receptive to Garveyism. Many of these reasons stemmed from the after effects of World War I, while other reasons had their origins in images that had become a permanent part of Negro thought long before the coming of World War I.

The disillusionment felt by blacks, (who had participated in the total war effort) during the post-World War I period had a tremendous influence upon the widespread acceptance of this new and mostly unfamiliar, self-proposed leader with a strong program for racial nationalism.

Black Americans, in general, experienced tremendous post war disillusionment as it became more and more apparent that World War I had "not" been fought for the noble and democratic ideals that had been given so much public notoriety by the Woodrow Wilson administration. They were not totally trusting nor supportive of President Wilson (the first democrat and second southerner to become President since the Civil War). American Negroes had held very high expectations for change during the post-war era; however, they received literally nothing in the way of permanent improvement. Under these circumstances, it did not take Marcus Garvey long to realize that the growing mood of frustration and despair held by the American Negro would be the social climate needed to demonstrate (to the American Negroes) his radically new ideals for racial redemption.

At first skeptical, Harlemites paid but scant attention to the stocky

Jamaican. Even the brief but favorable notice of Garvey's visit printed in the Crisis (a newspaper published by W.E.B. Dubois) failed to arouse more than a casual interest in the Jamaican stranger. Undaunted, Garvey made a tour of the country, visiting some thirty-eight states, in order to study Negro conditions in America. He was shocked to discover "that there were no programs. Instead of leaders, Garvey saw only opportunists who were living off their so-called leadership, while the poor were left groping in the dark."

Another discrepancy was the reliance of many Negro leaders upon the support of white philanthropists. Garvey feared such dependence upon white charity and contemptuously termed this type of Negro leader "the most dangerous member of our society" because of his willingness "to turn back the clock of progress when his benefactors ask him to do so."

One of the key reasons for Garvey's amazing success in the rapid organization of the Negro masses was his establishment, in January 1918, of Negro World, the Universal Negro Improvement Association's New York newspaper. It drew from Claude McKay, a sometime Garvey critic, the grudging praise of being "the best edited colored weekly in New York."

Within the space of a few months, Negro World became one of the leading Negro weeklies, and as such, proved to be a most effective instrument for the promulgation of Garvey's program. The circulation of the paper has been variously estimated at from 60,000 to 200,000 during its most prosperous years. In the August 2, 1920 issue, the paper itself more modestly claimed a guaranteed circulation of 50,000 "reaching the mass of Negroes throughout the world." (Later issues claimed only to be "reaching the mass of Negroes") Negro World was distributed all over the world until it was banned by many of the colonial governments for its dangerous nationalism.

In the paper the two words "Negro" and "World" formed a sphinx-like seal bearing the motto of the organization, "One Aim! One God! One Destiny!" "A newspaper devoted solely to the Interests of the Negro Race!" It

was appropriately priced within the low-income range of Garvey's followers, generally selling for five-cents in New York, seven-cents elsewhere in the United States, and ten-cents in foreign countries. Certain sections of the

tain sections of the Negro World were printed in French and Spanish for the benefit of those West Indian and Central American Negroes who could not read English. The front page of the paper always carried a lengthy editorial proudly addressed to the "Fellowmen of the Negro Race," and signed, "Your obedient servant, Marcus Garvey, President General." These editorials covered a wide variety of

subjects, ranging from grand visions of the past glories of Negro history to undisguised promotional appeals on behalf of the association.

The paper made a great effort to remind its readers of their glorious history, with particular emphasis on the regal splendors of ancient Africa. Garvey proudly recalled for his followers, though not always with complete accuracy, the stirring heroism of such leaders of American slavery rebellions as "Denmark Vessey," "Gabriel Prosser," and "Nat Turner." The struggles of "Zulu" and "Hottentot" warriors against European rule. The histories of

"Moorish" and "Ethiopian" empires.
The intrepid exploits of "Toussaint
L'Overture" against the French in Haiti.

Garvey delighted in the references to the greatness of colored civilizations that existed at a time when white men were only barbarians and savages. Readers were urged to write and speak on behalf of race equality and unity.

(This emphasis on racism was one of the reasons that Negro World was cited by the Department of "Justice" and the Lusk Committee of New York in two separate reports on Negro radicalism in 1919 and 1920.)

Scoffers referred to Negro World as the "bulletin of the Imperial Blizzard" or the "'weakly' organ of Admiral Garvey's African Navy."

In 1919, Garvey's organizational activities had progressed far enough for him to purchase a large auditorium located at 114 West 138th Street in Harlem. Uncompleted, Metropolitan Baptist Church, had been roofed over and enlarged to provide seating space for as many as 6,000 people. Re-christened, "Liberty Hall," this building became the American headquarters of the Universal Negro Improvement Association.

There will be more on the life of Marcus Garvey in an upcoming issue of *MON*.

-[MON]-

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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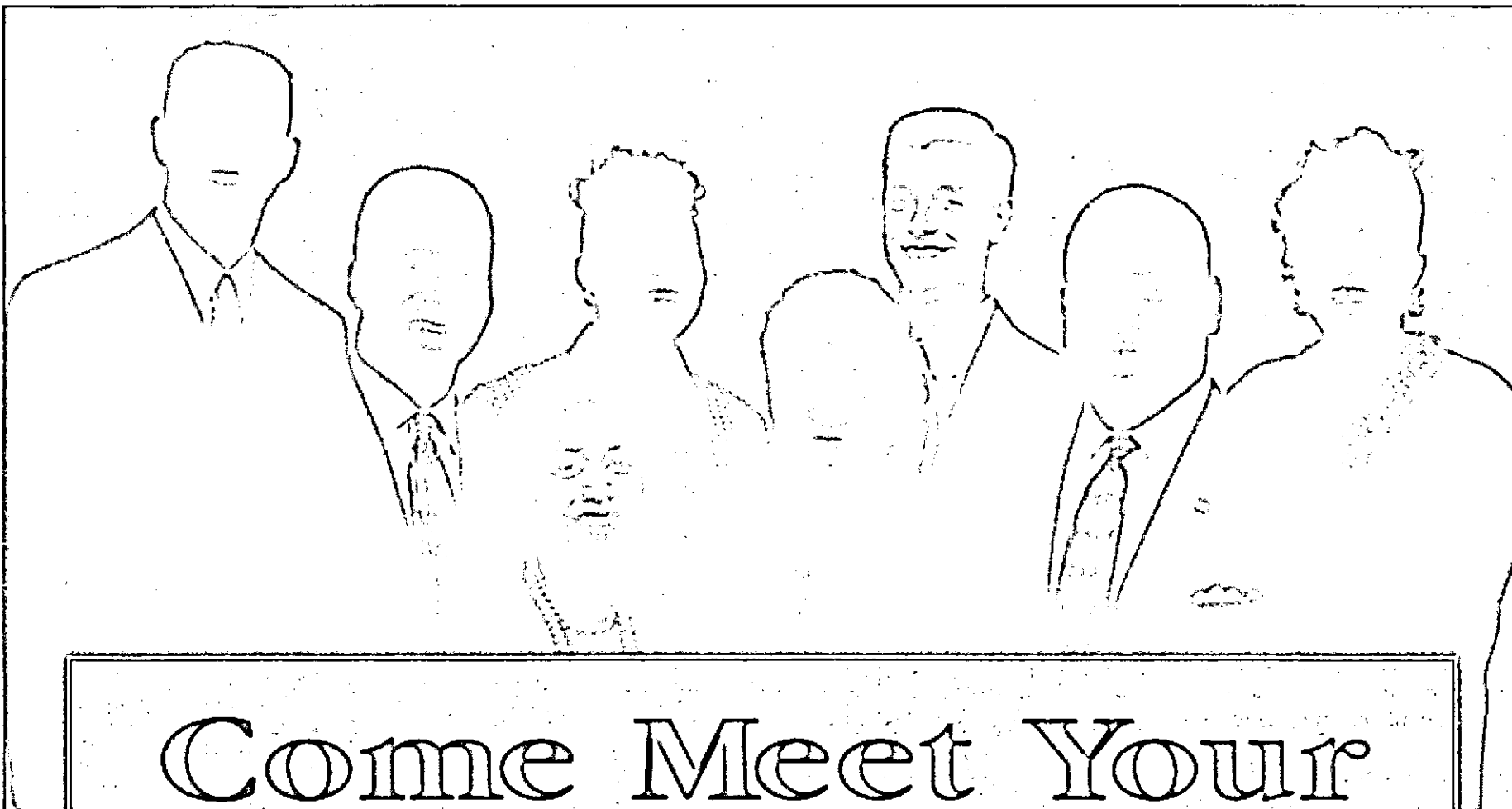
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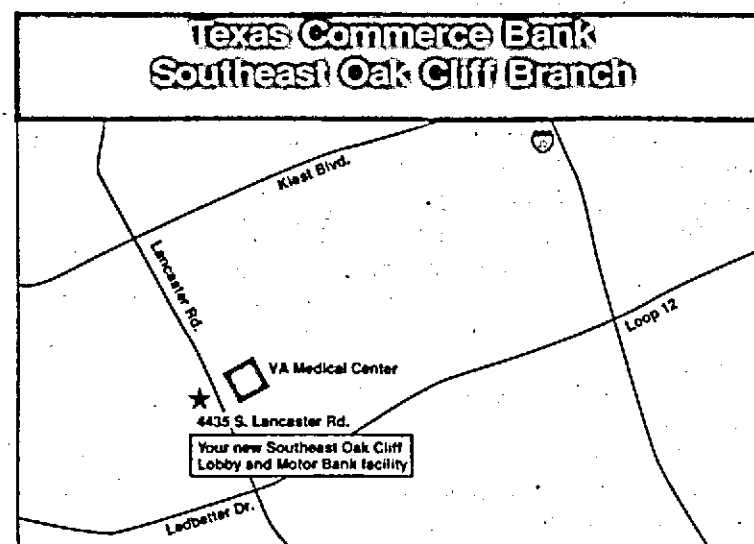


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African Americans Consumers Equal Big Business

By Dorothy Gentry

Non-whites are rapidly becoming the majority population in many major metropolitan areas such as Dallas, Chicago, Detroit and Boston.

Projections from the U.S. Census Bureau show that by the year 2010, African Americans and other non-whites will make up more than a third of the U.S. population.

By the year 2050, non-whites will account for half of the population.

And with that growth in numbers comes growth in dollars, according to a study by the University of Georgia in Athens, Ga.

Black Consumers — Nationwide

The study on the purchasing power of black consumers was done by the Selig Center for Economic Growth in the university's Terry College of Business. Black buying power, the study says, is the total personal income that black residents have available after taxes for spending on goods and services — the disposable personal income of the black residents of a specified geographic area.

The Selig Center projects that the nation's black buying power will rise from \$304 billion in 1990 to \$427 billion in 1996, up by 40.5% in six years — a compound annual growth rate of 5.8%.

First released this summer, the study predicts black buying power will total \$406 billion this year, the first time that black's disposable income has topped the \$400 billion mark.

According to the study, black buying power will grow 40% from 1990 to 1996, exceeding the 35.2 percent increase anticipated for total U.S. buying power and almost doubling the rate of inflation during the period.

In 1996, the nation's share of total buying power that is black will be 7.8 percent, up from 7.5 percent in 1990.

Dr. Jeffrey M. Humphreys, author of the study, says the 10 states with the largest black markets, in order, are New York, California, Texas, Illinois, Georgia, Florida, Maryland, Michigan, New Jersey, and North Carolina.

Black Consumers — Texas and Dallas

Although Texas ranks third among the largest black consumer markets in the University of Georgia study, it does not rank among the top 10 states with the fastest growth rate in black buying power, or the most concentrated market share claimed by black consumers.

A slow population growth among African Americans in Texas is the reason, says Dr. Humphreys, who also is the university's director of economic

forecasting.

"Texas is growing rapidly, but there is not a strong enough demographic base there to put it in the top 10 states with the fastest growth rate in black buying power," Dr. Humphreys says. "The black population (in Texas) is just not growing fast enough."

Despite this fact, Texas' black consumer market is healthy and "growing above the national average." However, Hispanic buying power is very



African Americans account for over 2.46 billion dollars in aggregate income in Dallas.

important in Texas, said Dr. Humphreys, who will release a study in December on the subject.

In the Metroplex, blacks lag far behind whites when it comes to total gross income. According to figures from the demographics department at Dallas City Hall, the total aggregate income of blacks in Dallas is \$2.46 billion. For whites it is \$12.6 billion, almost 5 times more than blacks. The total aggregate income for Hispanics in the City of Dallas is \$1.42 billion. (Total aggregate income is the amount of money all of one particular group or race makes annually in a given geographic location.)

The average total income of a household in the Dallas/Fort Worth Metroplex, regardless of race, is \$39,854, according to figures from the Bureau of Labor Statistics Dallas office. The average number of people in a household is 2.5 and the number of average earners in a household is 1.4 persons.

The total average annual expenditures — how much a household in the D/FW Metroplex, regardless of race spends on everything from food to clothing to entertainment — is \$37,258 per household.

Black Consumers and Economics

African Americans are no strangers when it comes to taking on the role of consumers.

Ken Smikle, publisher of *Target Market News*, a minority marketing newsletter out of Chicago, says that black consumers consistently spend proportionately more than white consumers on clothing and beauty products. He added that dollars, "are the new equalizer."

In addition, black women spend approximately \$1.2 billion annually on beauty products and black consumers in general contributed \$282 billion in retail spending to the economy in 1993 (the last year figures were available).

And it's not just the stores and shopping malls that are feeling the impact of Black consumers. African Americans spend \$20 billion annually on leisure travel and another \$6 billion on convention trips.

These numbers show that the purchasing power of black consumers is growing faster than that of other U.S. groups and is prompting retailers, advertisers and marketing firms to take a second look at black consumers and how they go after their business, Dr. Humphreys says.

Impact on Black Businesses

Given the numbers that show black consumers having more money to spend, the logical conclusion would mean good

news and increased sales for black businesses. Not so, says Dr. Humphreys, adding that increased black buying power is not a guarantee of success for black businesses.

"The tendency is to take our (black) dollars to big stores. The loyalty is often to the best store, not necessarily a black-owned business," he says.

"Consumers are driven by the search for value. Stores which provide that are winning (the battle for customers) and it is difficult for many black entrepreneurs to achieve that critical mass appeal that they need to survive.

"Competitive pressures are intense in retailing and the general trends in retailing are working against smaller stores."

Lee Mayer, a single mother of two children under age 12 says many "successful blacks," even if they live in mostly black communities, are more likely to shop outside the community at suburban malls.

"It is like a double-edged sword," Mayer says. "We want good quality and service for our money, regardless of the color of the store owner."

"But then we should all be about supporting our black businesses, sometimes regardless of the quality and service, because they tend to need it more," she says.

Ms. Mayer says she does the majority of her shopping and buying in or around Red Bird Mall in Oak Cliff. The popular mall has many black-owned businesses and a high number of African American clientele.

Regardless of where they shop, black consumers are fast becoming the most sought after group of consumers.

"As African Americans increase in numbers and purchasing power, their share of the U.S. consumer market draws increasingly more attention from producers and retailers alike," Dr. Humphreys says.

"And as the consumer market becomes more diverse, advertising, products and media must increasingly be tailored to each market segment."

—[MON]—

Total Aggregate Income for Ethnic Groups in Dallas, 1995

Whites	\$12.6 billion
African Americans	\$2.46 billion
Hispanic	\$1.42 billion

Source: City of Dallas, Demographics Department
Total Aggregate Income is the total number of dollars a group makes in a given city.

In The News . . .



Seandra Smith Crowned Miss Black Deaf America 1995

Seandra Smith, a representative of the Dallas Black Deaf Advocates, was crowned Miss Black Deaf America 1995 in a pageant held recently in Nashville, TN. Ms. Smith, 21, won Best Talent

with her rendition of Whitney Houston's "The Greatest Love of All" and Best Casual Wear. The theme of the pageant was "Sankofa: Our Vision."

Ms. Smith, a sophomore at Eastfield College, would like to pursue a career in the theater and be a role model to other young deaf people.

For further information on the Dallas Black Deaf Advocates, contact Allyn Coleman at (214) 391-2119.

Parrish Re-elected as President and Board Chairman of the North Texas McDonald's Advertising Association

Roland Parrish, a McDonald's franchise owner, has been re-elected President and Board Chairman of the North Texas McDonald's Advertising Association. The association is composed of McDonald's Franchises, McDonald's Corporation and Moroch & Associates, Inc. Advertising Firm. Parrish holds a BS and MBA degree from Purdue University and owns three McDonald's franchises in the Pleasant Grove and DeSoto areas.



Roland Parrish

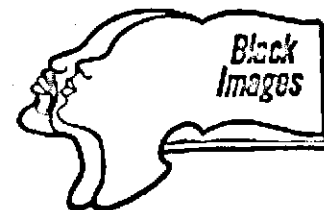
Hollywood Enterprises Talent Search Tour of '95

After a huge success in California, New Mexico, Colorado, and Montreal, Canada, Hollywood Enterprises Talent Search Tour of '95 will be in the Dallas area to hold its final round of the competition on Wednesday, December 13, 1995.

Singers, comedians, and musicians will perform live in the presence of representatives from Warner Brothers Records, Motown Records, Uptown Records, Jive Records, and Sony Music. Funky Times Magazine, Minority Opportunity News, and the Dallas Weekly will also be represented.

For more information call metro (817) 640-8277.

UTA Counselor Named TRIO Achiever



Saturday, November 11

3-5 P.M.

MAGGIE FERGUSON

Reads and Autographs

CRIME OF PASSION

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Tuesday, November 14

6-8 P.M.

JANUS ADAMS

Author of

GLORY DAYS: 365

inspired moments in

African-American History

(Harper Collins \$18.00)

Thursday, November 16

6-8 P.M.

PATRICE GAINES

Discuss and Autograph

LAUGHING IN THE: From Colored

Girl to Woman of Color

A journey from Prison to Power

(Anchor Books \$12.95)

Thursday, December 7

6-8 P.M.

**TONY BROWN - National
Television Commentator**

Reviews and Autograph

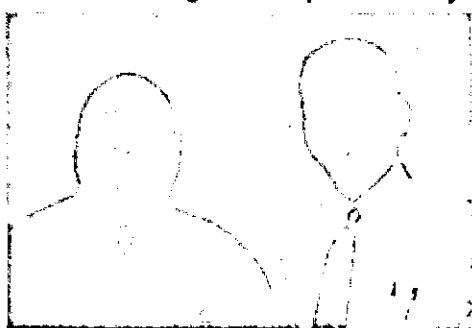
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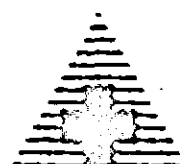
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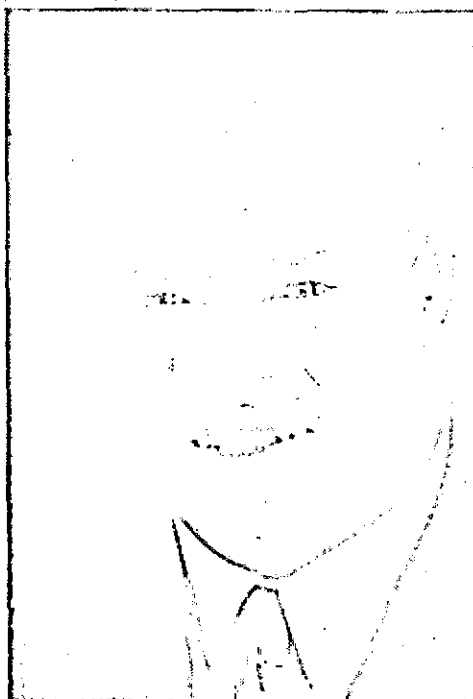
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More In The News . . .



Cedric Bailey

University of Texas at Arlington counselor Cedric Bailey has been named the TRIO Achiever for the State of Oklahoma in recognition of his work with a federally funded program designed to improve college attendance and graduation rates among the nation's low-income students. Bailey has been a counselor with the university since 1989. He is an Ardmore, Oklahoma native and a graduate of East Central University in Ada, Oklahoma.

Two upcoming plays sched-

uled

Dedra Lynn Woods Theatre presents *Dreams*, a heartwarming play about eight homeless children who share the same dream and come to terms with their situation in the process.

The play is scheduled for Thursday, November 24, through Dec. 30.

Black Man in America, a play about three disgruntled black men and two black women who are disgusted with the plight of black men in America, is scheduled for January 12 through February 10.

The cost for general admission to both plays is \$10. Senior citizens and children 12 and under pay \$8.

For more information, call 371-4644 or 565-1710.

Local theater presents a basketball drama

Dallas Theater Center presents a realistic, hard-hitting, slice-of-life look into what lies beneath the surface of

professional basketball.

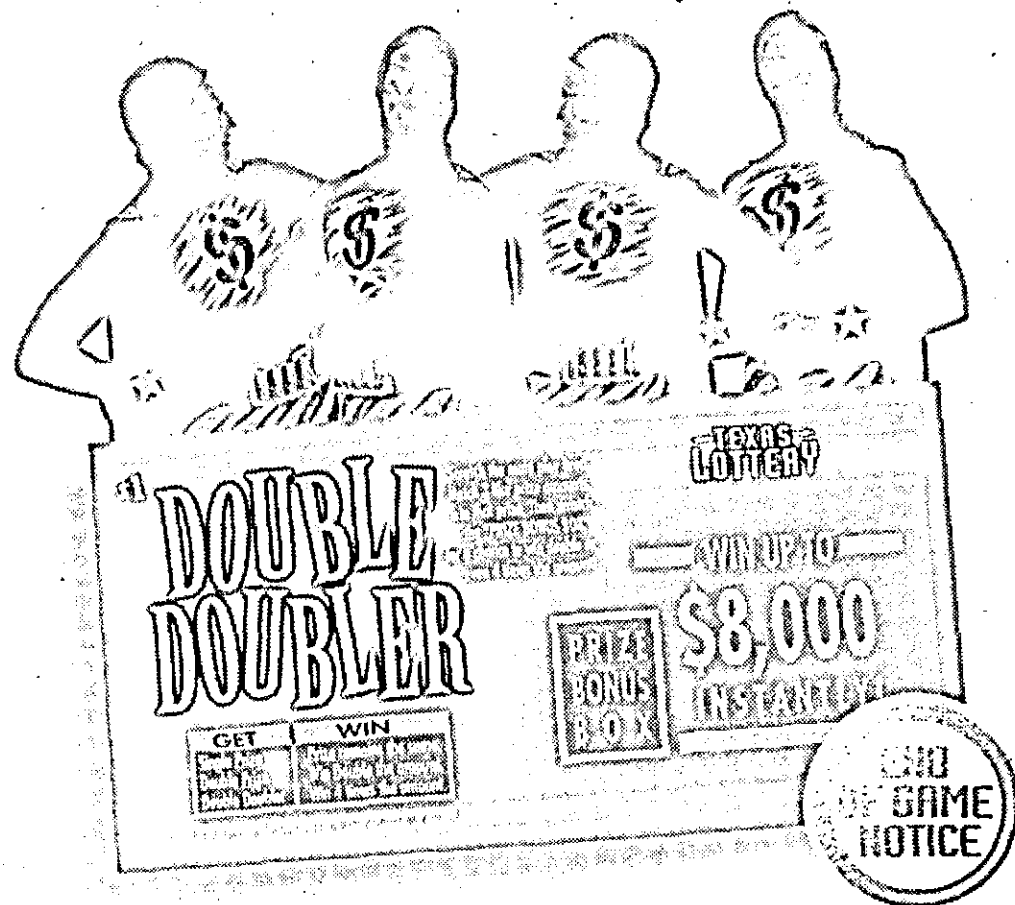
The insightful, humorous portrait surrounding the struggle for success in the world of professional sports, was written by James Yoshimura and is directed by Kenny Leon. The play runs from November 1, through the 19.

Single tickets range from \$9 to \$39. All performances can be seen at the Kalita Humphreys Theater, 3636 Turtle Creek Blvd. Student tickets are \$6.

For additional information, call (214) 526-8210, ext 296.

-[MON]-

Play Double Doubler Before It Splits.



Pretty soon, the Texas Lottery scratch game you've known and loved called Double Doubler will be gone. The official end of the game is November 1, 1995. However, you can buy tickets and redeem winning tickets for prizes until April 29, 1996. To play Double Doubler, scratch the play area and match three like amounts. Then scratch the prize box to see if you instantly double that amount. Win up to \$8,000 instantly. Prizes over \$599 must be claimed at any of the 24 Texas Lottery Claim Centers. Questions? Call the Texas Lottery Customer Service Line at 1-800-37-LOTTO.



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Unlevel playing field

21 African Americans file Class Action complaint

T

he name Rosa Merritt is not likely to be forgotten by employers and management staff of the Federal Deposit Insurance Corporation in Dallas.

In 1989 Merritt filed a complaint which stated that she—as well as other African Americans—was repeatedly denied the opportunity to advance in the Division of Finance (DOF) department at the FDIC's Southwest Service Center.

The complaint was settled a year later. And Merritt, an accountant with over 15 years of experience in the DOF, "won" a lateral move promotion to supervise in a grade nine, then considered a lead accountant, position. Tina Richardson, another African American, benefited from the suit and was promoted to a grade eight lead accountant position at the time of the settlement.

"Blacks have not been selected for accountant positions for valid reasons such as work habits, performance appraisals and not having accounting experience when we needed experienced accountants."

-Arlyn Hills

Recently, the promotional practices exercised in the finance division have once again come under scrutiny.

Black employees are saying that regardless of their qualifications, experience and academic background, they have been passed over for all accountant and management promotions from as far back as 1983.

To date, no blacks in the Southwest Service Center's DOF have received promotions to grade levels above a nine. The two blacks that are above that level, Remetta Jackson and David Jones, were brought into the division from out of state, (Jones was absorbed into this region after the closing of the FDIC's San Francisco office). They both arrived after a class action complaint was filed with the Equal Employment Opportunity Commission by 21 African Americans in the division.

Merritt, who now lives in Maryland because her husband's job relocated, is also one of the parties involved in the class action complaint filed in 1994. Richardson is involved as well.

"I believe if we don't work together as a team, it (the promotional disparity among blacks) will go on," said Merritt.

"I went through it with Arlyn Hills, who asked me 'how many black accountants did we have 25 years ago?'"

Said Merritt, "I understand what the others are facing."

Merritt is no longer with FDIC; she resigned before leaving the state. However, she believes her filing a complaint was a waste of time—the case lingered for an entire year—but it was necessary. At the time of her complaint, her former supervisor, Arnold DeSandre, was relocated to an out-of-state office. He was later relieved of duties with FDIC, she said.

By Veronica W. Morgan

Arlyn Hills stated what DeSandre and other managers seem to be thinking.

A signed written affidavit by Hills, financial manager of the division since 1983 and the selecting official for local and regional areas, stated, "Blacks have not been selected for accountant positions for valid reasons such as work habits, performance appraisals and not having accounting experience when we needed experienced accountants."

Many Africans Americans were offended by the remarks, saying that they were aware of a pattern of discrimination and pre-selection for quite some time but could not prove it.

However, the group believes that because of Hills open statement, implying that blacks accountants in the DOF are not qualified for management level, or even accountant positions, because they are lazy, do poor work and lack experience can now prove their case of discrimination.

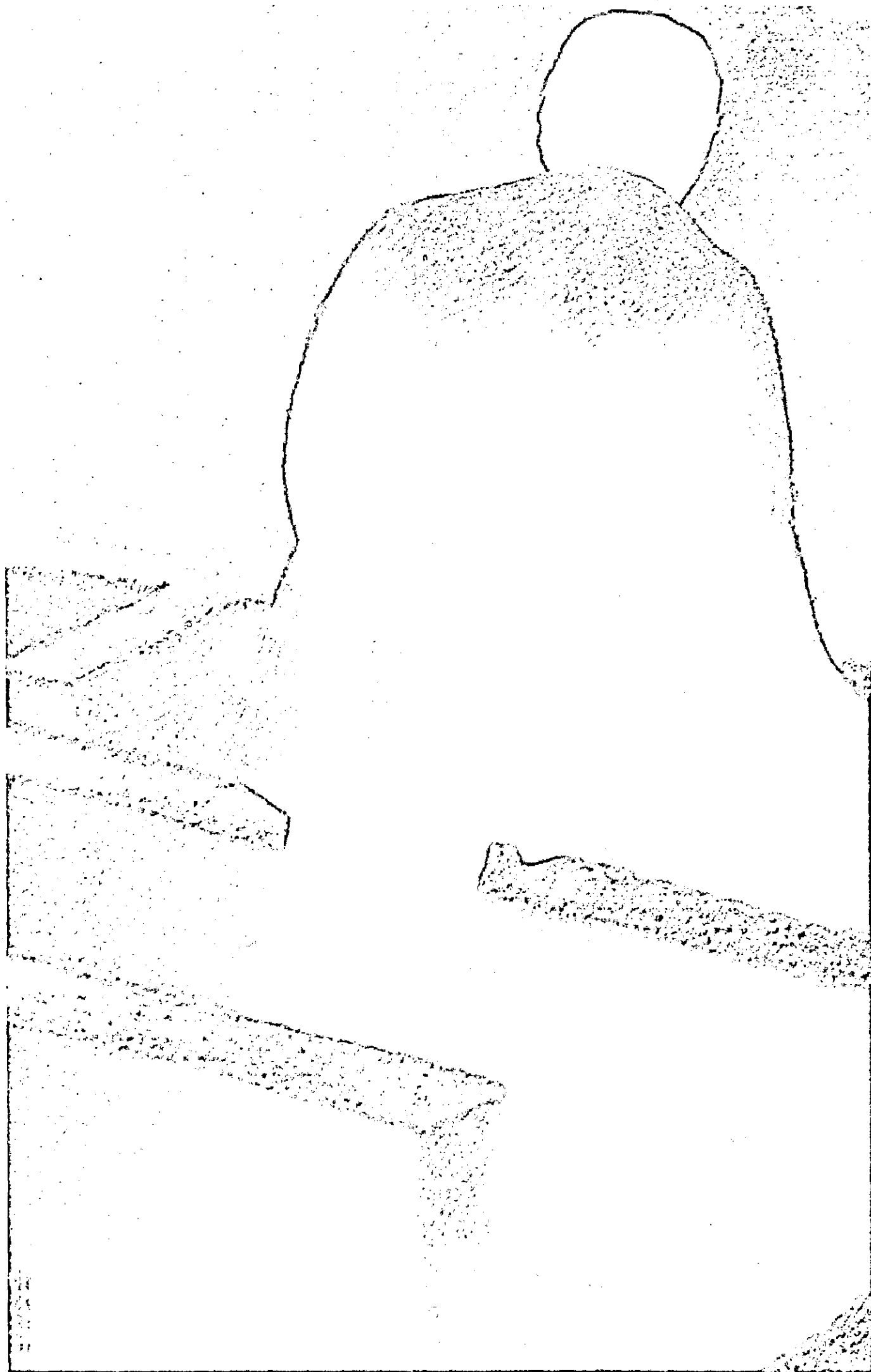
Vicki Mallet is the main plaintiff involved in the class complaint. Mallet is an experienced public accountant who advanced to lead accountant with the Federal Savings and Loan Insurance Corporation in 1988.

When the FSLIC and FDIC merged in January of 1990, Mallet's senior accountant position was converted to a grade 8 lead accountant within FDIC's finance division. In seven months time, Don Foska, who now works in the California office, promoted her to grade nine as a Financial Services Specialist (FSS). She remains in the position but was stripped of her supervisory responsibilities and downgraded to the level of a clerk.

The downgrading and upgrading of positions, on first inspection, seems confusing. In fact, it is clearly a systematic approach that allows certain ones to advance quicker. For instance, any grade above a 9 is considered accounting and management; grade 10 is non-existent; grade eight positions were eliminated; grade nine positions were downgraded and accounting technicians remained at the bottom.

The career ladder in the Division of Finance starts with the techs, grade seven; then FSS employees, grade nine; accountants, grade 11; and so forth through senior accountants, account managers and finally the financial man-

Continued on Next Page



Continued from Previous Page

ager, which is a grade 15.

Essentially, FSS workers and accounting techs perform the "grunt" work. They reverse journal entries (using microfiche) and do data entry all day. In Mallet's case, she books real estate sales and records sub-journal entries from unapplied account stubs.

Said Mallet, "And then they give you a review and want to make you look like an average bumpkin, but then they give you average bumpkin work, while people on your level are getting higher scores because they have more technical work to do."

Mallet voiced her concerns to her supervisors but nothing has been done. Blacks continue to occupy positions at grades nine and below, despite their experience and education.

My supervisor told me I was not ready to work as an accountant, recalls Mallet, a 37-year-old mother of two and an honor graduate from East Texas State University.

"I filed an individual complaint in January of '90 after learning that candidates for five accounting positions posted in December of '93 were selected over me. I was told that I qualified for a grade 11 position but I was never interviewed. The position was given to Kimberly Terry, a white worker from the Houston office that closed in February of '94."

Terry has since advanced to a grade 12 position. When she started with the company she was a seven.

"I went to Johnnie Wells and she talked to me like I was trash.

"I explained to her that I had been a senior accountant at other jobs; I reminded her that I am a CPA with

experience, but she told me, 'well, um, maybe one of these days you'll be ready, but right now you're not ready.'"

Wells was the third-level supervisor and recommending official in the finance division. She and Hills were reassigned to FDIC's Virginia office shortly after the individual and class complaints were filed. Sources say Hills is being paid per diem and would be reassigned to the Dallas DOF office in 1996.

When contacted, Hills refused to comment, other than to say "I had no idea a complaint was filed."

"And then they give you a review and want to make you look like an average bumpkin..."

-Vicki Mallet

Consequently, Remetta Jackson, a black female from an out-of-state office, was brought in to replace Hills. But African Americans employees believe that her authority in promoting applicants to levels above grade nine is questionable.

To date, Jackson has posted a grade 12 accountant position that had been occupied by another white employee, Cynthia Vanderman. However, that position was posted as a grade 9, FSS.

Said Mallet, "Come on, we don't need anymore black FSS workers; we have enough grade seven and grade nine blacks. We need to have some blacks at higher levels.

Jackson was notified from the Washington office that she was not to comment on anything. A previously

scheduled interview was canceled two hours before it was to take place.

In a typed affidavit to the Equal Employment Opportunity investigator at FDIC, Wells, referring to the five accountant positions posted earlier, stated: "Ms. Mallet was found qualified and was referred for consideration. We did not select Ms. Mallet because we were looking for candidates who were working in accountant positions."

That automatically excluded blacks because technically, according to their grade levels (9 and below), they are not accountants and were never selected, even when positions were posted in series as (9, 11, 12) or (7, 9, 11, 12) and so on. Had they been selected for positions offered in series, they would be viewed as a lower-grade accountant and thus obtain "accounting experience" in the process.

Wells' affidavit also stated, "I did tell her (Ms. Mallet), I didn't feel she was ready for the position that was being filled. This was because she had not worked as an accountant. I told the EEOC counselor Ms. Mallet was not technically performing as an accountant...I did tell him she looked good on paper."

But paper was not the only place that Mallet's abilities shined. She worked on a major national project called the Liability Stratification, and received beaming reports for her work.

She has functioned well in all areas in the finance division and has even trained some of the other accountants.

"What more do I need? I've worked and supervised in every unit in there. There is no place they can put me that I can't function." And let's not forget, she

is a CPA, with an impressive accountant background.

Her individual complaint, based on promotional disparity was ruled "no discrimination," in April of this year.

Judge Stephanie Murkel handed down the decision after "supposedly" reading over Mallet's nearly 200-page deposition, overnight. She is appealing to the company's EEOC Washington office. No date has been set.

There are other complainants.

Dorothea Geter was overlooked for promotions. The grade seven accounting technician works in the cashiers unit. She too, came to the department after the FSLIC/FDIC merger. Her position at the time was a staff accountant. To her dismay, she has not advanced to the next level, despite her efforts.

Geter has an accounting degree and is working on her masters in international business.

"Things have got to change," she said, referring to her reasons for participation in the class action. "At this stage it is a complaint; we assume they are reviewing it."

Pam Toney's situation is a little different. She received a promotion, a lateral move. However, she has not reached a level for which she qualifies, and she continues to be relegated to non-challenging jobs.

Toney recalls a different time in the office, when work was plentiful and her intellectual ability appeared to be respected.

"I was moved—at my request—to the Recon(reconciliation) Group, and I had all these records cranking out; we were super busy," she said.

"I built files, found history data and

Shattering the Glass Ceiling

Affirmative Action needed more than ever

By Veronica Morgan

In 1992, the Marriott Hotel in San Diego, California, would not hire black women to clean their rooms. They later paid close to \$600,000 for their indiscretions, said Dr. Bernard E. Anderson, assistant secretary for the Employment Standards Administration.

Smith and Wesson, a rifle company, paid about \$450,000 to 1,600 women who were denied jobs.

Despite the belief of critics who say that affirmative action no longer has a place in American society (because it perpetrates racism and violates the fundamental principles of fairness and equality), a recent comprehensive study done by a bipartisan research group revealed findings to the contrary.

The Glass Ceiling Commission, consisting of Republicans and Democrats and chaired by Labor Secretary Robert B. Reich, provided nearly 250 pages of research which showed that, despite 30 years of affirmative action, women and minorities still crash into "concrete walls" and "glass ceilings" while trying to reach top management levels.

The report found that 95% of senior executive jobs are held by white men, who make up 43% of the work force. White women hold close to 40% of jobs

in middle management, black women hold only 5% and black men, 4%.

"And while some women and minorities make it to the top, they will earn less than their white counterparts," the report stated.

Spurred on by the Glass Ceiling Commission findings, former Secretary of Labor Elizabeth H. Dole, in 1991, initiated a commission to evaluate the effectiveness of affirmative action and the continued need for it. The bottom line of the investigation revealed that, even after three decades of affirmative action programs, a disparity in the work place still exist.

The commission was sponsored by Senator Robert Dole, husband of the former labor secretary. Today, he is trying to end programs designed to destroy the concrete walls and glass ceilings.

In a recent debate on affirmative action, held on the campus of the

University of Texas at Arlington, Nadine Strossen, former president of the American Civil Liberties Union, cited statistical information from the commission's study, adding, "We need remedies that takes race or gender into account in order to combat discrimination on those basis. Minorities and women are still denied opportunities."

"We need to mend it, but don't end it... We keep policy as long as problems remain."

-Dr. Bernard E. Anderson

Strossen said affirmative action has nothing to do with quotas; it is not a forced hiring of unqualified workers or forced acceptance of unqualified students. **see AFFIRMATIVE on page 24**



Some of the participants in the class action complaint are (l. to r.): Ladell Wallace, Jiml Baker, Pam Toney, Vicki Mallet

In trying to obtain information concerning the class complaint, and Mallet's individual complaint, this writer was told by several officials that they thought the situation was settled.

Alan Whitney, in corporate communications in Washington, was not familiar with the complaints and would not provide clearance for Wells, Hills, Sharon Schroeder (the Regional Financial director), and Jackson to speak concerning the promotional practices within the Division of Finance department in Dallas.

Whitney called the following morning and said he was enlightened by others concerning the case but still could not allow the officials to say anything to the press until the complaint was settled. He also refused

to provide clearance for management to comment on the disparity in promotions between whites and blacks in the Southwest Service Center's DOF.

In the meantime, another merger between the Resolution Trust Company (RTC) and FDIC is under way, and blacks are once again being excluded.

Ladell Wallace is a degreed accountant with RTC. He is also one of the parties involved in the class action complaint.

Unlike other blacks, Wallace was a Tax Specialist, grade 11; he later became a 12. However, he will lose his job by the end of the year because he is not at a high enough level to merge in with FDIC. Simply put, grade 13s and higher will be kept, some grade 12s will be kept, others will not, and anyone below that level—all blacks—are out.

But what is even more unsettling for Wallace, is that he qualified for a higher position. He applied for an upper management position but it was given to a white employee from another office, Carla Brennham-Taylor.

Now Brennham-Taylor is handling the RTC transitions back to FDIC.

Said Wallace: "She was a Financial Services Specialist, grade nine; I was a

put those in files, sent that information to the warehouse and when I got the recons looking good, they took it away from me," Toney said.





She was later sent to another unit to

find out why the department was showing an out of balance figure since 1986. Back to the microfiche. Incidentally, Toney also has a masters degree.

see UNLEVEL on page 24

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November 3

The Renaissance Center, located at 2100 Evans Avenue in Ft. Worth, will host a "First Friday Business Network Mixer," from 5:30 p.m. to 8 p.m. Donations are \$3 and will benefit the Fort Worth Tarrant County Minority Leaders and Citizens Council. Hosting the event will be Judge Sharen Wilson of Criminal District Court 1 and Channel 5 anchor Ramona Logan. Call (817) 923-9305 for more information.

UT-Arlington's Division of Continuing Education will present "Understanding and Implementing Church Accounting" from 9 a.m. to 4:30 p.m. The seminar will be held in room 609, the Arbrook Room of the Business Building. The building is located at 701 S. West Street in Arlington. The course is \$109. For information, call metro (817) 273-2581.

Clean South Dallas is having its 1995 Auction/Reception. The event will kick off the cleanup beginning at 6 p.m. For more information, call 421-1662.

Casa Manana Children's Playhouse will present the delightful classic "The Little Mermaid," Nov. 3, 4, 10 and 11 at 3101 W. Lancaster in Ft. Worth. The performances are 7:30 p.m. Fridays and 2 p.m. Saturdays. All tickets are \$6.25 and are available by calling (817) 332-CASA or by calling any Ticketmaster outlet.

The Junior Black Academy of Arts and Letters (JBAAL) will present an evening of old traditions featuring two of Dallas' most soulful groups, Soul Nation and the Al Dupree Blues Band at 8:00 p.m. in the Clarence Muse Theatre Cafe, 650 South Griffin Street in Dallas. Tickets are \$10 and can be purchased at the door or by calling the JBAAL office at 658-7147.

Super Friday, an organization formed for young Black professionals, will hold its first event, a kick-off soiree at 9 p.m. at Club Klymaxx. The club is located in Dallas at 4343 W. Camp Wisdom Road, suite 224. Admission is \$4. The idea is to meet new people, network and contribute to the community. Additional events will be held every first Friday of the month. All proceeds will

go to local charities and events. Call (214) 224-8050 for more information.

November 4

All parents and students are invited to attend the Youth Violence Zero Tolerance seminar to be held from 9:30 a.m. to noon at the Concerned Citizens of Dallas Center at 2036 Kraft Street in West Dallas. The event is sponsored by the South Dallas Business & Professional Women's Club, Inc. For more information call Claudia Batts at 374-2430, Laura Muckelroy at 371-0639 or Ada Adams at 421-4784.

University of Texas at Arlington will give potential students an overview of college life during its "College Preview" 1 to 4 p.m. in the Lone Star Auditorium. The auditorium is located on the campus' Activities Building at 500 W. Nedderman Drive. Participants will have an opportunity to visit with faculty members and advisers. There will also be representatives from the student services department, financial aid, housing and counseling, and career development offices. The preview is free and open to the public. Call metro (817) 272-3565 for more information.

Daniel "Chappie" James Learning Center will showcase its students' creations at an exhibition in the Gateway Gallery of the Dallas Museum of Art. The children, grades 4-6, will have exhibits ranging from a five foot tiger and a five foot Eskimo Pie to the NBC peacock and the Energizer Bunny. The displays will show through December 31. Call 565-6689 for more information.

November 5

The business and professional women of Iota Phi Lambda Sorority, Psi Chapter of Dallas, is sponsoring the premier book signing of *Me-Momma and the Try Cake*. This book is a poem and story poem reminiscent of the loving memories that many experienced with their grandmother. Patricia Smart is the author. The book signing will take place from 4-6 p.m. at the Fair Park Emporium located at 3125 Martin L. King, Blvd. Call 426-1719 for more information. All proceeds will go toward the sorority's scholarship fund.

November 6

SABLE (sisters About the Business of Living/Learning & Economics) will sponsor a networking evening at the Soul Embassy Cafe located at 3840 W. Northwest Highway. The event will be from 7:00 p.m. to 10:00 p.m. MON publisher Thurman Jones will be the guest speaker. For more information, call (214) 591-8011 or 357-7685.

November 7

The Dallas Ft. Worth Association of Black Communicators (DFW/ABC) will hold its monthly meeting at 6:30 p.m. at the A.H. Belo Bldg., third floor. The building is located at 606 Young Street across from WFAA-TV Channel 8. There will be a reception sponsored by WFAA-TV's Debra Duncan. Ms. Duncan is the host of Good Morning Texas and a morning anchor. For more information, call 977-7023.

November 8

The Dallas Black Chamber of Commerce Convention & Visitor Department will have a series titled "Convention/Meeting Planning for Organization." The series will take place at 6:30 p.m. at 2838 M.L. King Blvd at the DBCC office. Call 421-5200 to register.

November 10

The African American Museum will celebrate its 20th Anniversary from November 10-December 31. State Representative Helen Giddings is the general chair of the celebration. The anniversary luncheon will kick off at 12 noon at the Fairmont Hotel, 1717 N. Akard St. That evening a Membership Reception will be held in conjunction with the opening of a new exhibit "Contained and Uncontained: 4 Clay Artists." Call 565-9025, ext. 304 for more information.

Argentine tango instructor Daniel Trenner will return to The University of Texas at Arlington for a three-day workshop, DFW Tango, Nov. 10-12. Registration for the workshop is \$90. The Friday workshop will begin at 7:30 p.m. and will last until 10:00. The Saturday and Sunday workshops are from 1-5 p.m. at the UTA Swift Center, 1022 Border St. Call Bruce Anderson, the sponsor

of the workshop, at (817) 377-4554.

The Bill J. Priest Institute will be the sight of a home buying seminar from 6 p.m. to 10 p.m. Find out how to pre-qualify for your dream home. The seminar is hosted by the Texas Federation of Housing Counselors, Inc. Call (214) 421-TFHC to register.

November 11

The C.A.W. Clark Legal Clinic, located at the Good Street Baptist Church at 3110 Bonnie View Lane in Dallas, is hosting a seminar on NAFTA (North American Free Trade Agreement) at 9:30 A.M. The event is sponsored by the Dallas Chapter of the National Association of Bench and Bar Spouses, Inc. and will feature County Commissioner John Wiley Price as the speaker. For additional information, call 375-4266.

The African American Museum will continue its 20th anniversary celebration with an American Express sponsored "Family Weekend" which will include games and other activities. Call 565-9026, ext. 304 for details.

A Little Flare is hosting a day of beauty for young African American ladies. The day will consist of workshops on beauty, fashion and charm, conducted by African American women who work in the field of beauty and positive self-imaging. The event is designed for ladies ages 12-17, and will be held at Stephanie's Collection at 6955 Greenville Ave in Dallas. The day will culminate with a photo session and participants will receive a free 8 1/2 by 11 head shot photo. Call Britt Millet at 994-7840 for more information on the 9:30-6:00 p.m. event.

The Bill J. Priest Institute will be the site of a home buying seminar sponsored by the Texas Federation of Housing Counselors. The seminars are 8:30 a.m. to 12:30 p.m. and 1:30-6:30 p.m. and will be held in the Atrium Room, 2nd floor at 1402 Corinth Street in Dallas. Call 421-TFHC to register.

The Afrikan Martial Arts Lecture and Workshop will be held in Dallas at Purcell's Academy of Progressive Martial Arts, locat-

Around Town Cont'd

ed at 1406 Holly Street. The two-day event will be held from 10 a.m. to 4 p.m. It is presented by the Mossi Association of Martial Arts and will feature Ahati Kilindi Iyi, an Afrikan Martial Arts expert. For more information, call 231-0724.

November 15

Today is the last day for artists who are interested in applying to the "Mosaic" series to send in their works. The Dallas Visual Arts Center is accepting applications from artists seeking solo exhibitions. The Mosaic sequential exhibitions will begin in January and run through December 1996. Artists should send 10-15 labeled slides, a resume, a brief artist statement reflecting how their work has been influenced by their ethnicity and a self-addressed envelope for the return of your slides to Mosaics Committee, Dallas Visual Art Center, 2917 Swiss Avenue Dallas 75204. For more information call 821-2522.

Dr. Ruth Simmons, the newly elected president of Smith College and the first African American to lead a "seven sister" school, will be the keynote speaker at the Dallas Women's Foundation Tenth Anniversary Luncheon from noon to 1:30 p.m. at the Hyatt Regency Dallas. Contributions from the luncheon will support the foundation's mission to fund local programs that advance self-sufficiency for women and girls. Call 750-6363 for ticket information.

November 17

The African American Museum's "Jazz Under the Dome" series will present "It's Marchel's Time at 8 p.m. Marchel Ivery is a jazz saxophonist. The performance will be held in the museum's auditorium. Seating is limited, so call 565-9026 ext. 304 to make reservations. Tickets are \$10. Additional performances will be every Friday of the month.

The University of Texas at Arlington School of Urban and Public Affairs will sponsor "The UTA Centennial Urban Conference: Urban Challenges in the 21st Century." Scheduled to speak are Mayor Kay Granger of Ft. Worth and Mayor Ron Kirk of Dallas at 1:30 in the Rosebud Theatre. A roundtable discussion will be held from 3-4 p.m. and 4:30 to 5:30 p.m., on the fifth floor of the University Hall. The discussion will include economic development. Registration fee is \$25 for students, \$35 for others. For additional information, call Catherine Evans at (817) 794-5033.

November 18

The Hispanic Women's Network of Texas, Dallas Chapter presents "Noche de Gala," which benefits the education seminar series. The event will take place at the Marriott Quorum, 14901 Dallas Parkway beginning with a silent auction at 6:30 p.m. Dinner will be served at 7:30 with a dance following at 9:00. Tickets are \$40 and must be purchased in advance. Contact Cecilia McKay at (214) 702-8402 for additional information.

Comedian Shuckey Ducky of the HBO show Def Comedy Jam will entertain at a benefit brunch and fashion show hosted by the Minority Human Resources Association at 10:00 a.m. The benefit will be held at CityPlace Conference Center, 2711 North Haskell. Tickets are \$25 for adults in advance and \$30 at the door. Children's tickets are \$15. For information, call Lonnie Walker at 637-9077, ext. 431.

The African American Museum will have a Friends of Folk Art Auction as part of its week-long celebration. The event begins at 7 p.m. at the museum, which is located inside Fair Park. Call 565-9026, ext. 304 for details.

The M.L. King Community Center, in conjunction with the Equity Link Financial Services, will present a free introductory seminar on how to start your own nonprofit company. Sources of grant funding will be provided to attendees. The seminar will be from 3 p.m. to 5:30 p.m. in room 150 of the Core Building at 2922 MLK Blvd in Dallas. Call 424-7830 for more information.

November 24

The Dedra Lynn Woods Theatre is presenting "Dreams," a play about 8 homeless children who come to grips with their circumstances after all of them have the same dream. The play runs through December 30. Show times are 8:15 Friday and Saturdays. Tickets are \$10 each. Senior Citizens and children under twelve can purchase tickets for \$8. The play is sponsored in part by Clean South Dallas, Inc. For ticket information call 565-1710.

Denise LaSalle, R.L. Griffin, Sam Putney of K-104 and comedian Duran will perform at 8 p.m. at the Guys and Dolls Ballroom, located at 813 Southway Circle in Ft. Worth. Tickets are \$15 in advance and \$20 at the door. For reservation information, call (817)

922-9999.

November 26

Pegasus Theatre presents "Christmas in November" from 6:00 to 9:00 p.m. The event will be held in the Magnolia Lounge in Fair Park. The evening will include a reception and light buffet, Christmas carols and live entertainment, plus a shopping spree with great bargains. Tickets are \$10 per person and are available by calling the theatre at (214) 821-6005. Seating is limited.

November 28

The Women and Minority Business Contracting Opportunity will sponsor a conference at the Arlington Convention Center, 1200 Convention Center Drive, from 8 a.m. to 5 p.m. For registration information call Gene Gonzalez at (214) 522-4660.

The Dallas Theatre Center celebrates the holidays with the twelfth annual production of Dickens' *A Christmas Carol*. The production will run through December 24 at the Arts District located at 2401 Flora Street. Tickets range from \$14 to \$29. Performances are at 10:30 a.m., 3 p.m. and 7 p.m. Call 522-TIXX for more information.

November 29

The Hispanic Women's Network will have its monthly meeting at the Sheraton Suites Hotel located at 2101 Stemmons Freeway. The meeting will be held from 5:45 - 7:30 p.m. Call Melinda Estrada at 470-9744 for more details.

November 30

The fifth annual School and Home Office Products Association will host a "World of Opportunity" through December 2 at the Dallas Convention Center in Dallas. More than 500 exhibitors will be on hand. Show hours are 8:00 a.m. to 5:00 p.m. Thursday and Friday and 8:00 a.m. to 4:00 p.m. on Saturday.

State Senator Royce West will sponsor "Accessing Economic Opportunities Texas Style 1995" from 3 to 7 p.m. at the Bill J. Priest Institute for Economic Development at 1402 Corinth Street in Dallas. The event is free and open to minority and women owned businesses. The event is also sponsored by the General Services Commission. Call 467-0124 for information.

December 1

A Christian Business Expo will be at the Grand Place in Fair Park from 5 to 10 p.m. Admission is \$1 for ages 18 and over. Under 17 is free. Call 709-9492 for more information.

December 2

A Christian Business Expo will be from 9 a.m. to 9 p.m. at the Grand Place in Fair Park. Call 709-9492 for information. Under 17 is free. Ages 18 and over must pay \$1.

Hansel & Gretel, a Dallas opera, performance, will be at the Music Hall at Fair Park. Call the Dallas Opera at 443-1058 for ticket and performance information.

-[MON]-

MON Give Who, What, When and Why on KWANZAA '95

In our December Edition, Southwestern Bell Co. & MON will provide the community with expanded Community Calendar, so your KWANZAA Community Announcement must be in by November 15, 1995.

Fax# (214) 905-0949
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MON
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ATTENTION:

If you're interested in placing your event in our December Calendar, send it to us by mail or fax no later than Tuesday, November 21, 1995

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UNLEVEL from page 20

Tax Specialist, at a higher grade."

In 1987, Kenneth Carper was a grade seven. A series of jobs were posted as grades 9, 11, 12 and he was selected. Today, he is a 12.

Rhonda Eagle is a grade 11 today. But when she applied for an accountant position, she did not have accounting hours. Sources say the position was put on hold until she was able to acquire 24 hours in accounting.

Sharon Schroeder, the regional financial manager, could not be reached for comment.

Today Theresa Osborne is a "non-degreed" tax accountant, a specialist, grade 11.

During the FSLIC/FDIC merger, Mallet and her white peers were converted at the same levels, grade eight. Today Gwen Hoehney is grade 12, Whitney North is grade 13 and Kelly Frazier is grade 14.

All of the persons listed in the above examples are white. "I know my world does not stop at FDIC," says Mallet, "but at some point I have to stand up for what's right."

"Why should I have to leave, when there are opportunities here. I'm tired of their tactics."

Mallet is facing a May '96 termination date.

Promotions that exclude experienced, well-educated blacks are made all the time. According to factoids from the Glass Ceiling Commission's Research, a project commissioned by the U.S. Department of Labor to research discrimination in the work place, the foremost barrier to the advancement of African American men and women is subtle racism and prejudice.

Other barriers that keep blacks from advancing are the exclusion from career ladders, the lack of equal access to assignments that provide key career experiences and the lack of equal access to assignments that provide visibility and interaction with senior managers.

Prejudice and bias that makes white middle-level managers reluctant to promote African Americans is also listed in the commission's report.

-[MON]-

More information on the 21-member Class Action complaint and the individual complaint filed by Ms. Mallet will be forthcoming.

AFFIRMATIVE from page 20

dents. Rather, it's a tool for achieving equal opportunity. "If it's working as it was intended, it's to be inclusive. It's a business necessity, not just the right thing to do."

However, former U.S. Attorney General Edwin Meese holds a different view.

While Meese said he favored affirmative action in its earlier form, he is opposed to it now.

He said it was once a legal action that allowed every citizen the opportunity of participating in training and recruiting programs, therefore, enabling them to compete in the job market.

"But its been corrupted into a racial and gender spoiled system by preferences, quotas and out right discrimination by race and sex.

Meese charged that in its latter stages, affirmative action has fallen and become a divisive force in American society.

"We need to get back to a system of employment promotion so everyone gets the opportunity to compete on a leveled playing field," he said.

Instead of affirmative action—which he says gives a legal covering to what is really reverse racism and discrimination—Meese believes recruiting programs can help to broaden opportunities for those who are shut out of the system because of race or gender.

"I am in favor of making sure victims of discrimination be made whole," says Meese, "but not preferential treatment."

Dr. Bernard E. Anderson said, in reference to affirmative action, "We need to mend it, but don't end it."

Length of time does not determine that a policy has lived out its usefulness, says Anderson, "We keep policy as long as problems remain."

Anderson was in town last month to discuss labor and affirmative action issues. He said a series of policies needs to be developed that will reduce labor market discrimination.

He favors public policies that assure that all members of a work force have an investment that prevents discrimination.

"Improvements in relative education should be rewarded one for one in the labor market," said Anderson.

As it exists now, blacks families' earnings are still less than whites, despite the narrowing gap in educational attainment from 1964 to 1994.

Statistics show that income earnings in black families decline by 40% if the female stops working; in white families that decline is only 18%.

"If we only open our eyes, we'll see that there is a continuing problem of discrimination," Anderson said.

"We are not close to a color-blind society."

-[MON]-

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... like pulling teeth

Businessman gets stall on loan application

By Yvette R. Blair

When Dwight Lofton decided to expand his arts and crafts business, he sought, like any entrepreneur, the services of a lending institution. Confident that the process would be routine, Lofton went to the First Interstate Bank of Oak Cliff—a lending institution where he had held an account well over 12 years—and began what has become a five-month process.

Lofton, the owner of Ethnic-ly Yours, was seeking a \$75,000 loan to buy out another business, Joyce's Ceramics, and to cover normal operating expenses. Of this amount, \$30,000 would be used to buy the existing inventory from Joyce's Ceramics. Joyce's Ceramics was a business that specialized in green wares, which is the raw material that manufacturers use in moldings. And according to Lofton, Joyce's Ceramics was the only African American-owned business in this area that possessed green ware.

"She had a lot of molds, original molds, that are hard to find nowadays," said Lofton. He said having these molds is very lucrative business. The remaining \$45,000 would be used to expand his business, Ethnic-ly Yours, a business which specializes in African American figurines and paintings.

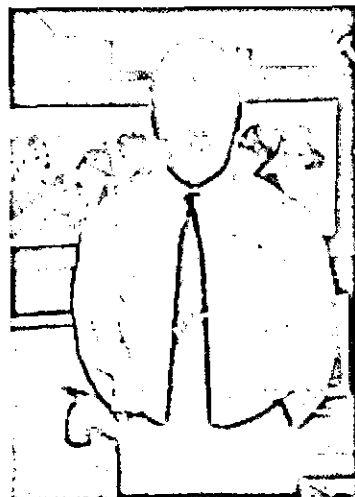
Ethnic-ly Yours, now operating from Lofton's home, had previously been in the Fair Park area on Exposition Avenue, but saw a decline in walk-in traffic due to the 1994 World Cup events.

"When the World Cup came, it really killed business," he said.

However, one year later, Ethnic-ly Yours is a thriving business. Because of this success, Lofton thought it would be favorable to buy out Joyce's Ceramics and make his business more attractive and marketable, so he prepared the information that he would need to secure a loan from the bank. Having worked in the business world as a senior finance analyst and armed with a MBA from East Texas State University, Lofton was quite cognizant of the financial process that banks went through to

process loans. After much urging from the financial services manager at First Interstate Bank, Lofton submitted a business plan, application, 1993 and 1994 income tax forms and an assumed name certificate, all the basic requirements needed to pave the road to his business expansion.

After a week or more had passed, Lofton made an inquiry concerning the status of his loan and learned that he would be meeting with a loan officer to discuss the business plan for Ethnic-ly Yours. According to Mr. Lofton, things went smoothly, and Frank Weeks, the loan officer, commented that the business plan was excellent and that he saw no problems. He did, however, inform Lofton that the only additional information needed to secure the loan was a three-year projected income statement of Joyce's Ceramics. (Lofton contends that it was decided upon during this initial meeting that a balance sheet was not needed to complete the application.)



Dwight Lofton

Upon receipt of this information, Weeks assured Lofton that he would have an answer within 48 hours. The information was faxed, but after several days had passed, there was no word from Weeks.

Lofton contacted Weeks and was told that he needed a balance sheet and also wanted to know if the staff

position and loan payments were included in the projections.

"He had already told me in our meeting that he didn't need a balance sheet. Now he's saying that he needs one. All he was doing was giving me the run-around," Lofton asserts. "What he was doing was playing a race game."

According to Mary Gibbs, senior vice president of corporate communications for First Interstate Bank of Texas, a balance sheet is needed to process all loan applications. In a telephone interview from her Houston office, Gibbs said that apparently there was a difference of opinion. She said that the loan officer maintained that the balance sheet was a necessity, and that Lofton didn't feel he had to provide the balance sheet. It was for this reason that his loan was declined.

"His loan was declined because we were not able to process an incomplete application," she said, explaining that Lofton's loan went through many changes because of the packaging. "His loan went through many changes and had to be re-packaged because additional information was needed," she said, adding that this was not a simple loan.

Another item that was missing from the loan application was a statement that was needed from the owner of Joyce's Ceramics. Gibbs said that because Lofton was buying out another business, and that business' inventory, the bank needed the form from the person who was selling the business. According to Gibbs, the owner was obligated to provide this form and, because of the reluctance to do so, Lofton was urged to get the owner to finance.

She said that after Lofton provided the balance sheet, his application was re-packaged and sent to the Small Business Administration, the entity that handles loans for small businesses.

"There was no additional information that they needed. I have good credit and have never forfeited any loans. The only negative I have is my skin color."

-Dwight Lofton

When asked if it is customary for loan procedures to take this long, Gibbs responded "it is not customary," but because the loan application was incomplete and additional information was needed, it took this long.

Gibbs said that throughout the process everything was done to make this loan process successful for Lofton. She reaffirmed that Lofton is indeed a valued customer at First Interstate Bank and that the bank has been very responsive in working with him. At this point, she said she is waiting to hear from the SBA to learn whether the loan has been approved.

Lofton, however, contends that the loan officer was using the race card in this issue. Before the loan got to its present status, Lofton said he underwent tumultuous times. After he made several calls to Weeks, he was told that additional information was still needed.

"There was no additional information that they needed. I have good credit and have never forfeited any loans. The only negative I have is my skin color," he contends.

Not only did the matter seem to take on the race game, Lofton said he was insulted by the loan officer's attitude and the questions that were thrown at him.

"He wanted to know if I had an MBA," said Lofton, maintaining that this had nothing to do with securing the loan. He said Weeks also inquired about Lofton's current position as a teacher. "I elected to leave a corporate job to teach because that was something I wanted to

do. I am community-oriented...that's why I made the choice," said Lofton, who was formerly employed as a senior finance analyst for Vought Aerospace Aircraft for ten years, and now works as an educator at George G. Truitt Elementary School.

Tired of the frustration with Weeks, Lofton decided to contact Weeks' superior. Following this, Weeks offered to make a loan whereby Lofton would have to turn in an invoice for all the supplies that he needed and the bank would in turn pay the suppliers. This way the money would never actually be at Lofton's disposal—the bank would exercise control.

"This is embarrassing," said Dallas District 8 City Councilman Al Lipscomb, a long-time friend and business associate of Lofton's. He said Ethnic-ly Yours is like any other small businesses. "They didn't need abatements or anything else—they did it (started) themselves. They did it from their bootstraps," he said.

Lofton said he refused this loan offer. He said he would have been tagged \$250 for this loan process. He also said that Weeks told him SBA would take care of the loan by covering 90 percent and that Lofton would be responsible for securing the remaining 10 percent of the loan. It was immediately after this that Lofton recalls getting a call from John Kelly, senior vice president of the Houston office. He said Kelly offered to waive \$10,000 and the \$250 for the type of loan that he was offered.

Lofton said throughout the process he repeatedly had to supply different people with the same information. "Black people have a time trying to get things accomplished," said Lipscomb, who appointed Lofton to serve on the Cultural Affairs Board for the City of Dallas. This board allocates and monitors in excess of \$8 million for a variety of art programs. Mr. Lipscomb said that people of color always have problems. He said the application process is always lengthy and there is something that's always missing for some frivolous reason.

"There comes a time when businesses are looking to expand and want to grow," Lipscomb added, "and they are supposed to have help from lending institutions. This is the reason they are in the community."

Lofton said the amount of the loan was nothing in comparison to the enormous dollars that banks loan. He said even when he reduced the amount of the loan he needed to \$45,000 he still had to create an inventory list of Joyce's Ceramics. They (white people) don't know anything about Black art and Black figurines," he said, and contends there is no way they could assess the

Continued on page 28

Moments to Remember & Ponder

Days of November

By Sarah N. BRUCE
Cultural Editor

November 1

-Inaugural issue of Ebony magazine published in 1945 by John Johnson.**

November 2

-In 1983, President Reagan signed a bill to officially designate the third Monday of January as a federal holiday to commemorate the birth Dr. Martin Luther King, Jr.

November 3

-Thurman L. Milner, first African American mayor in New England, takes the seat in Hartford, CT. in 1981.**

November 5

-Ike Turner, singer, infamous ex-husband of Tina, born in 1931.
-Congress seats its first African American woman, Shirley Chisolm, in 1968.**

November 6

-"Lift Every Voice and Sing," considered the African American national anthem, is composed by James Weldon Johnson and J. Rosamond Johnson in 1900.**

November 7

-David Dinkins becomes the first black mayor of America's largest city, New York, in 1989.**

November 8

-Edward W. Brooke becomes the first black person to win a general election and takes the office of U.S. Senator by popular votes, in 1966.**

November 9

-Alice Coachman, born in 1923, was the first black woman to win a gold medal in track and field during the 1948 Olympics, in London.

November 10

-Philadelphia announces its first black mayor, Wilson Goode, in 1983.**

November 12

-National Negro Opera Company funded by Madam Lillian Evanti in 1941.
-IN MEMORY: One year ago on this day, Olympic Gold Medalist Wilma Rudolph died of cancer.**

November 14

-IN MEMORY: Educator and writer, Booker T. Washington died (1915).**

November 15

-William Dolly King, athletic legend, born in 1916.**

November 16

-Pam Johnson becomes first African American woman publisher of the daily newspaper, Ithaca (NY) Journal, in 1981.**

November 17

-WHMM radio, Howard University, the first African American-operated Public Broadcasting Station, goes on the air in 1980.**

November 18

-Sojourner Truth, women's right activist and abolitionist, is born in 1787.**

November 19

-Roy Campanella wins second National League MVP Award, in 1953.**

November 20

-Howard Seminary (later Howard University) is established in 1865.**

November 22

-The Nation of Islam established in Detroit by Elijah Muhammed, in 1930.**

November 23

-Thanksgiving Day celebrated in America, sometimes counter-celebrated as the "Day of the Dead" by Native American Indians.

November 24

-Dorie Miller, who shot down four Japanese planes at Pearl Harbor, died when his ship sunk in 1943.**

November 26

-Tina Turner, celebrated singer and actress, born in 1938.
-First African American playwright, Charles Gordone, receives the Pulitzer Prize for "No Place to Be Somebody," in 1970.**

November 27

-National Book Award given to Charles Johnson in 1990.**

November 28

-Barry Gordon, Jr., founder and owner of Motown Records and Recording Studio, born in 1929.**

November 29

-Thurgood Marshall, first African

American Supreme Court Justice, is born in 1908.**

November 30

-Bo Jackson, professional biathlete (baseball and football), born in 1962.

-Shirley Chisolm, congresswoman, is born in 1924.**

Special Thanks to Black History Interactive Software - Calendar Course for the ** submissions.

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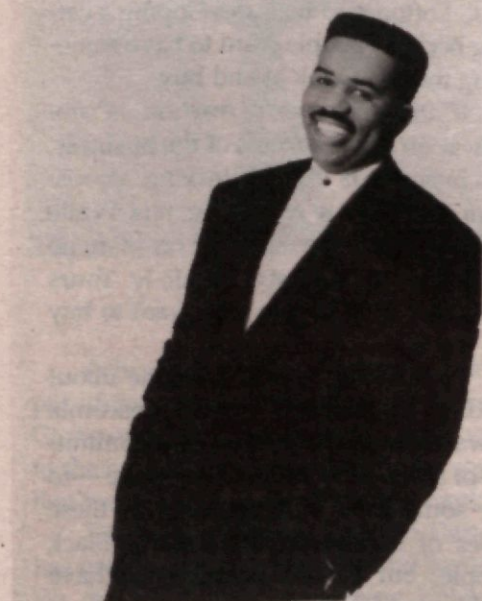
The Laughs Never Stop

Steve Harvey makes Dallas appearance

Ask anyone to name one of Hollywood's funniest and most exciting comedians, and without a doubt Steve Harvey would dominate the responses. Since his debut in 1985, the hilariously funny man has made appearances from all across the United States and Canada.

And on November 18, at 7:30 p.m., Harvey will be in town, appearing at the Dallas Convention Center Theatre. The show is presented by the Junior Black Academy of Arts and Letters and KDFW Channel 4.

Just two years ago, Harvey was per-



forming before an audience of entertainment executives when he told jokes that would launch his acting career. After giving a riveting performance and keeping the executives in stitches, Harvey was approached by ABC network with a deal that led to the weekly prime time sitcom "Me and the Boys," which starred Harvey as a widowed father of three boys, dealing lovingly with everyday situations involving adolescents.

That same year, Harvey opened his own comedy club, "Steve Harvey's Comedy House" in Dallas. He created what was dubbed a "comedian's dream house," making the club the fourth African American owned and operated comedy club in the country. Says Harvey: "I remember very well performing in clubs that weren't conducive to comedy. Those places always stuck with me and when the time was right, I did something about it. I opened my own."

The comedian also hosts the syndicated Saturday night "Showtime at the Apollo." This summer he began appearing in a half-hour HBO comedy show

titled HBO Comedy Half Hour: Steve Harvey.

Much of the material that Harvey uses in his shows is drawn from his childhood experiences in urban Cleveland, Ohio. The youngest of five children, Harvey is very much involved in shaping the future of our children. He spends a lot of time visiting youth in schools and detention centers, speaking about many of the social ills, such as drugs, that plague the inner city communities.

Harvey, who now resides in Los Angeles, but whose home is based in Dallas, is currently involved in organizing a program he created called the King Love Center, named in honor of Dr. Martin Luther King, Jr. The center will serve as a place where young people can visit year round to learn about constant positive mental attitude building, dream building and character building.

For ticket information about Harvey's performance, call 373-8000. Tickets can be purchased at the JBAAL, Sears, Foley's, Fiesta, Blockbuster Music and Tom Thumb Stores.

-[MON]-

Young Man, Older Woman

Millie Jackson hits center stage

Singer. Comedienne. Entertainer. Whatever you choose, all describe the attributes of the ever-popular singing sensation Millie Jackson. Standing at five feet and six inches, the provocative Jackson began her illustrious career some 20 years ago at the drop of a bet from friends. It was at a night club in Harlem that her friends bet Jackson that she didn't have the nerves to get up on stage and sing. Much to their surprise, not only did she sing, she "sang," and gave a riveting performance that would be the springboard to her recording career.

Jackson will be in Dallas November 30-December 3, starring in the hottest stage play on tour, "Young Man, Older Woman." The play is a musical comedy about the relationships between men and women and features Jackson's daughter, Keisha, the musically talented Ray, Goodman and Brown and Douglas Knyght. The play is presented by the Junior Black Academy of Arts and Letters and KDFW Channel 4. Showtimes are 8 p.m. Thursday-Saturday and 7:30 p.m. Sunday at the Dallas Convention Center Theatre.



Since then, the multi-talented Jackson has earned the acknowledgment of being one of the best female entertainers ever. With her sassy and soulful sounds, the "Queen of Sass and Class" has gained a reputation for her sex-oriented lyrical dialogues and her candor about the way she handles them.

The mother of two, Jackson has an impressive compilation of record album and singles sales. Her vocal prowess is as powerful today as it was in 1967, when she went on that Harlem night club stage. Seen in the recording industry as one who rewrote the rules and emerging as a folk heroine of sorts, the songstress recorded her first single, *A Child of God*, on the Spring Records label in the early 1970's. A few years later, the

diva joined forces with Brad Shapiro to self-produce her material. The success of this partnership yielded a gold record, and thereafter the team wrote history in the annals of the recording industry.

Jackson garnered fame with such hit albums as *Get it Out Cha System* and *Feelin' Bitchy*, both of which went gold. She later recorded an album rich with sensuous love songs, *Royal Rappin's*, a collection of silky duets with the incomparable Isaac Hayes. Jackson served as the producer of the album.

This multi-talented diva can easily be considered one of the hardest working women in the business. She manages to juggle a busy schedule of working 310 days a year, as well as run her business complex Keishval Enterprises, which houses her publishing, management and production companies.

Since her departure from Spring Records, the songstress has signed with Jive/Zomba Records and is enjoying a career that keeps her in constant demand.

For ticket information, call 373-8000. Tickets can be purchased at Blockbuster Music, Fiesta, Foley's, Tom Thumb and the JBAAL. -[MON]-

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'Transformed' will change its readers

By Dorothy Gentry

"As I struggled to gain my breath, the driver hit me from the rear, sending me into mid-air. I had no idea how fast he was driving. While I laid helpless on the ground, thinking the worst was over and that this madman would flee from the scene, I saw him turn his vehicle around and slowly drive in my direction."

This excerpt from the short story, *The Ties That Bind*, shows what so many people already know—bad things often happen to good people.

Transformed (\$13.95) is a collection of 10 fictitious short stories by Dallas writer Talibah Folami Modupe.

Modupe describes her writing as "conscious, thought-provoking, emotionally evocative and thoroughly entertaining."

She couldn't be more correct.

She has written and self-published four books: *Talibah, Can we Talk? Let's Be Frank, Okay? The Grapevine Still Alive & Workin! and When you Should Really Know - It's Over* (a self-help book). She is currently working on her first novel, due out next fall.

In her latest work, *Transformed*, Modupe mixes fiction with real-life moral lessons. Topics range from gang membership to selfishness to the hazards of premarital sex.

All of the stories — using humor at times, irony and downright fear at others — teach valuable lessons that many of us reject but need to, hear.

However, Modupe is cautious about delivering a sermon in print.

"I try not to sound too preachy. I just put it out there to you and try to show the flip side of things. I think we, as writers, owe it to our community to show the moral aspect of life and its situations," Modupe says.

If nothing else, her short stories make you think about your actions and the possible consequences.

With titles like, *I think I've Been Tricked, The Gang, The Last Big Family Reunion, Judgment Day, and My Third Wife*, readers will find themselves identifying with the characters and subconsciously thinking, "been there, done that."

"Lorraine was a solid knockout. Her husband failed to give her the neces-

sary attention she felt she needed, leaving the door wide open for me to come in. Lorraine was a restless homemaker

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PANSY GRIFFIN HALE
TALIBAH FOLAMI MODUPE

at the height of her sexuality. I worked the graveyard shift at the local car plant, making it easy to satisfy poor ladies in distress, neglected by their husbands."

This excerpt from, *Experience is Still the Best Teacher*, uses humor and sarcasm to point out the seriousness of adultery.

In, "I've Been Tricked," when a man wonders if the baby he has supported financially and otherwise for a number of years by his married lover, is really his, male readers in similar situations will ultimately find themselves wondering the same thing.

In addition to the 10 short stories in *Transformed*, readers also receive a special bonus at the end of the book; six poems from Dallas resident Pansy Griffin Hale. The East St. Louis native, like Modupe, writes effective, thought provoking pieces that makes her readers think.

Cycles deals with the impact of cycles such as welfare dependency, drugs and bad relationships on a person's life.

Cycles can cause you to ruin your life.

Cycles can keep you up all night. Cycles can make you go down in the dumps. Cycles won't let you live right.

In *Suburban Isolation*, she deals with the ever-increasing trend of black middle-class flight from the "hood" to the suburbs, only to end up in the midst of self-imposed isolation from their very own people:

"I have no neighbors who look like me. They played with my kid until he was three. Suburban life makes you miss the diversity of the city. It seems, we are invisible here, now that is the ultimate pity."

The cover of *Transformed*, which features an image of Dr. Martin Luther King Jr., was done by J.D. Evans. A native of Dallas, Mr. Evans was commissioned by the City of Dallas to erect a 12 x 40 foot wall at Rochester Park in South Dallas, depicting the history of Dallas and the annual Texas Black Rodeo. To acquire prints of the portrait, call (214) 565-9830.

Talibah Modupe lives in Balch Springs with her husband and daughter.

-[MON]-

Talibah Modupe will appear at two area book stores this month to read from and sign her book *Transformed*: Thursday, Nov. 2 at 8 p.m., Barnes & Noble in Waco; Wednesday, Nov. 13, at 7 p.m., Barnes & Noble, Hulen Mall, Fort Worth.

Continued from page 25

true value. He said the entire lengthy ordeal has been nothing more than a "legitimate hassle."

After nearly five tiring months, Lofton is still embroiled in the loan process. Before the loan made it to its present status, Lofton said he was informed that his collateral is specialized and that Joyce's Ceramics would not support itself based on the projections.

In rebuttal, Lofton said that Ethnic-ly Yours has shown a consistent increase in revenues over the past several years, Joyce's Ceramics has supported itself in the past, and that the only decline in Joyce's Ceramics business came last year due to illness and burnout.

"We've (Lofton and his wife) been doing shows for four years and we sell to all races," said Lofton. Most recently, the Lofton's visited Fredricksburg, Texas and sold their wares. He says people have been contacting him from all over the states wanting to buy his products. Lofton said he is developing a catalog because people want to have something they can look at and buy.

If the customer's reaction is any indication of the success of the business, this business is indeed thriving. People comment on how refreshing it is. While Lofton awaits the status of his loan, he continues to market Ethnic-ly Yours and meet with people who want to buy his wares.

"Something has to be done about lending institutions," said Liopscomb. "I was hoping there could be a committee of some kind to act as a bridge—to use some form of censorship in these types of situations, not just for Black people, but for all people who have problems with lending institutions."

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Texas Commerce Bank Affirms Oak Cliff Neighborhood

By Yvette R. Blair

Community-oriented. That's what distinguishes Texas Commerce Bank from other financial lending institutions. And when the newest branch office opens this month, Southeast Oak Cliff residents will be afforded the opportunity to assess for themselves just how community-oriented the lending institution will be.



Henry Nelson

According to Ron Patterson, vice president and branch manager, Texas Commerce Bank has a unique approach to the community—a community he says that has often been neglected by banks.

"For a long time this part of Dallas has been somewhat neglected by banks. We think we bring something unique and different to the area." The bank, located at Lancaster and Mentor Streets, across from the Veterans Affairs Medical Center, is a 4,000 square foot facility that will offer residents, among its many full-service features, a five-lane drive thru service.

This, Patterson contends, gives Texas Commerce Bank the edge on the competition. He says other banking institutions in the area have not made this type of commitment. In addition, there is also a detached ATM (automatic teller machine) drive-up window for customer convenience.

"We're also coming to the community with a large commitment of funding small business loans," says Patterson, who has more than 20 years of banking experience. Offering this service reaffirms the bank's commitment of fostering a partnership with the community.

A service that is nonexistent in many other southeast Oak Cliff-based banks but that will be available at Texas

Commerce is an on-site small business officer, who will help customers by offering a more simplified and straightforward application process.

This is especially important Patterson says, as it is the small business that acts as the nucleus of the community.

"Small businesses are the backbone of any community," he notes, adding that the real nuts and bolts of a thriving community is in its small business base.

With commitment to community being the driving force that accelerates the bank's business, Patterson describes Texas Commerce as making a significant difference.

Texas Commerce has formed a community advisory board—a grassroots group of about nine people who can help advise the bank on the needs of the community. The board includes such people as Roger Evans, owner of the Levines clothing store and president of the Lancaster Business Association and Rev. Tyler Carter, senior pastor of Carver Heights Baptist Church. This group, Patterson maintains, allows for a more "partnering" relationship between the bank and the community.

Texas Commerce Bank has even made a commitment to give \$10,000 (or 10%) of the bank's profits to community outreach groups. This money will be given to non-profit outreach groups that are based in southeast Oak Cliff and that demonstrate involvement in community development and enrichment. While the bank plans to accept solicitations from such groups, Patterson says the community advisory board will help in identifying such groups.

Having served in several banking positions before coming to Texas Commerce Bank in 1994, Patterson says his background gives him that much needed sensitivity. He says he knows what it's like to be an entrepreneur and a lender.

"I know how it feels to be on both sides," says Patterson, who formerly ran the Shreveport-based Minority Business Development Center and worked with the now defunct minority-owned Sunbelt Bank.

He also says that he is quite pleased that Texas Commerce Bank moved from its traditionally "commercial-only" style of banking. Just a couple of years ago, Texas Commerce Bank decided to tap into the retail market of banking. It is this move that has afforded the residents of southeast Oak Cliff to have access to the many full-service features at Texas Commerce Bank. Not only will customers have a mortgage loan officer and investment counselors, but they will have first dibs at a new computer program devised to help customers

track how to assess their investments. Perhaps one of the most noticeable



Ron Patterson

features of the new branch is seeing familiar faces. The staff is quite reflective of the community in that many were reared in the very neighborhood where the bank has been built.

"We have a good familiarity with this community and its deficiencies," says Patterson. "Texas Commerce is going to be unique in its efforts."

-[MON]-

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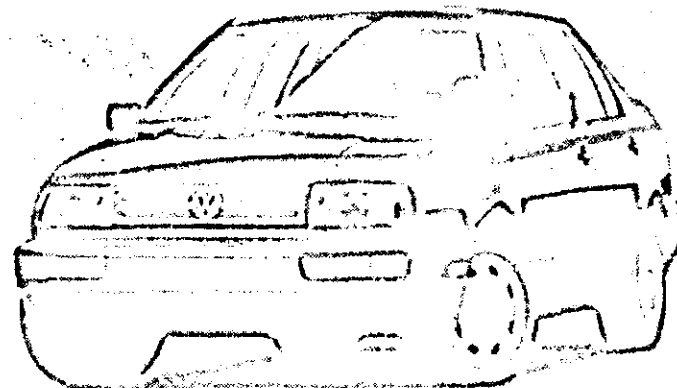
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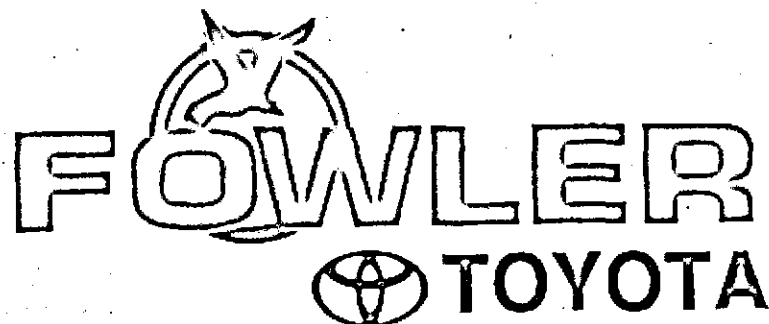
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Crisis Communication



Andrea Allston

Some companies have public relations staff and information officers; major corporations may even have emergency information officers. These specialists may serve as corporate spokespersons or advisors, acting as liaisons and/or support during crisis situations—interfacing between the company, the media, and the public. With the recent derailment of an Amtrak train involving death, injuries and destruction, it's clear that Amtrak's public relations will have a renewed focus on safety.

Business "crisis" situations happen everyday, ranging from an airplane crash or automobile recalls, to an infant's death due to swallowing a loose part of a toy. Consider the impact a negative or "crisis" situation would have on your small business. Imagine the following: A domestic squabble resulting in a fatal shooting occurs in your restaurant; a "trusted" employee at your daycare is arrested for child molestation; or you're misquoted during an interview and the public has expressed its displeasure with you—and your business.

I'm not a crisis communications specialist, but I can offer some basic advice in the unlikely event of a business crisis:

1. Consult a crisis communications specialist.
2. Put a plan in writing which indicates your official company spokesperson(s)—the *only* person(s) authorized to respond to press or public inquiries. Make it clear to other employees that anyone who violates the plan jeopardizes their employment.
3. You or your designated spokesperson should respond to or initiate a response to the situation *immediately*. No shows and anything that hints at secrecy could prove to be as damaging as the "crisis." It's better to "meet the press," express your concern, admit that you don't have all the facts, etc., than to delay a response or say "no comment."
4. Be prepared. For example: Several local house fires over the past several months have raised the issue of safety with wood shingles. Those in that industry must have the facts concerning their safety versus alternative

roofs. Anticipate the negative, the worst-case scenarios. If your business or products/services become controversial, educate your staff with "stock" acceptable answers and supporting facts. Before needed, contact legal, trade or other experts who can be critical resources during adverse times.

5. Be creative in countering the crisis. For instance, in the scenario of the violent death in the restaurant, perhaps the restaurant can sponsor an anti-violence weekend, donating a percentage of its profits to an appropriate organization. The daycare scenario can be countered by emphasizing the positive aspects of the business—years of service, number of children served, number of citizens employed, stringent screening process and background checks. Perhaps one could conduct family seminars on child abuse with a local family therapist as moderator.

6. Be repetitive, responsible, resourceful and resilient in addressing those issues that would could negatively impact your marketing goals.

Regardless of what circumstance face your company, reinforce the image you want the public to perceive.

See you at the bank!

-[MON]-

Andrea Allston is president of Aplomb, a marketing and public relations firm in Plano, Texas. She welcomes your questions or comments at (214) 606-4252.

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Tai E. Jones
Business Editor

Cory Standifer
Tarrant County Hospital District
1500 S. Main Street
Fort Worth, TX 76104



Cory Standifer, psychiatric technician, Trinity Springs Pavilions, has been recognized as the Texas Mental Health Association's Psychiatric Aide of the Year recipient.

Leonard C. Long
West Dallas Community Centers
8200 Brookriver Drive, N704
Dallas, TX 75247



Leonard C. Long, executive director of the West Dallas Community Centers, the largest minority youth development agency in the Southwest, has been unanimously selected as the recipient of the 1995 Distinguished Alumni Award representing the University of Texas at Arlington School for Social Work. The Distinguished Alumni Award is the highest honor given by the Alumni Association of the University of Texas at Arlington. As a pioneer to developing youth services in the State of Texas, Mr. Long developed the first Drug Prevention Program for Minority Youth..

Ed Harris, President
Texas Federation of Housing
Counselors, Inc.
1402 Corinth Street, Suite 243
Dallas, TX
(214) 288-8317



Texas Federation of Housing Counselors, Inc. (TFHC) will officially open their Dallas office on November 1, 1995. President/CEO Ed Harris said the TFHC will feature a series of housing counselor courses to be offered at the new location. The TFHC provides a comprehensive training program on the materials available to setup a home ownership counseling program.

Nadine Jenkins
University of Texas, Arlington
Institutional Research &
Planning Office
Arlington, TX 76019
Metro (817) 273-2761



University of Texas at Arlington Provost for Administration Nadine Jenkins has been appointed director of UTA's Institutional Research & Planning Office and also director of the Africa Exchange Program. Jenkins will be UTA's official

reporting authority in interactions with the University of Texas System, the Texas Coordinating Board and with other appropriate agencies. Prior to coming to UTA, Jenkins was a special assistant to the vice president for student affairs at Temple University in Philadelphia. She earned a doctorate in education (with a major in special education/higher education) from the University of North Texas. She earned her master's and bachelor's degrees in special education and elementary education from Lamar University.

Commissioner John Wiley Price
District 3
411 Elm Street, 2nd Floor
Dallas, TX 75202
(214) 653-6671



The Community Leadership Luncheon will be held at noon every Tuesday at St. Luke United Methodist Church located at 5710 East R. L. Thornton Freeway in Dallas. Hosted by County Commissioner John Wiley Price, this luncheon serves as the forum for sharing information and power. Participants engage in discussions and debates on political, legislative, judicial, educational, economic and religious issues. Now in its 11th year of existence, the luncheon has enabled African-Americans to gain access to the information necessary to effectively address the issues in their communities. For more information, please contact Lois Christian at (214) 653-6671.

DeJoyce McRoy-Morgan
University of Texas, Arlington
P.O. Box 19137
Arlington, TX 76019
Metro (817) 273-2761



DeJoyce McRoy-Morgan was recently named associate vice president for university relations at University of Texas at Arlington. Previously, McRoy-Morgan served as a UTA development officer responsible for corporate giving. She has also served on the Self Study Steering Committee and the University Planning Commission. Prior to coming to UTA, McRoy-Morgan was vice president of development and Title III coordinator at Paul Quinn College. She assisted Paul Quinn in obtaining a Title III allocation of more than \$1 million, the largest in the school's history.

Margie Johnson Reese
Assistant Director
Event Facilities/
Cultural Affairs Department
City of Dallas
1925 Elm Street
Dallas, TX 75201
(214) 670-3687



Margie Johnson Reese has been appoint-

ed as the Assistant Director for Event Facilities and Cultural Affairs. Responsible for the implementation of the Dallas City Council's Cultural Policy, Ms. Reese is to manage the city's cultural funding programs whereby the city annually provides over \$5 million in cultural services for the citizens of Dallas. Ms. Reese is responsible for the

management of the South Dallas and Bath House Cultural Centers, the Meyerson Symphony Hall and the Juanita Craft Civil Rights House, the implementation of the City's public art program, and the coordination of cultural and facility planning initiatives.

-[MON]-

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Ron Shaw

P. I. D.

Acts 1:4

In the changing society in which we live, there must be a stabilizing force that consistently carries out the will, purpose and plan of God. In order to accomplish what God wants, we must have His thoughts on every aspect of life. The opinions of men, no matter who they are, are moot. Today we are facing several challenges that threaten life in our country as we know it. Some of you are, or will, face things you've never faced before. As Christians, we must not forsake the things we hold to be foundational.

One such foundation is the presence of the Holy Ghost and His influence in our lives. He alone has the mind of the Father concerning every issue we are or will face in life. In our text, Jesus instructs His disciples to wait for the Holy Ghost before they began to pursue the will of God. Often we ignore the make-up of the group He was addressing. These were not ignorant or unlearned men. They were professionals; they were skilled; they were learned men. Yet when it came to them accomplishing the task set before them, He would inform them that, in spite of their expertise, skill, and education, they would need a different source to draw from. This is not to suggest that they were to dismiss all of the above. It was to emphatically state that all of the above could not be depended upon to accomplish God's plan.

The Holy Ghost affords us with (P)ower. Acts 1:8 tells us that, in order to be an effective witness, we must be filled with the Holy Ghost. This should suggest to us witnessing in any form, whether it is as a Christian professional (banker, lawyer, shop keeper restaurant, etc.) or as anyone. According to Acts 6, one is not even qualified to serve tables in the local assembly unless they are filled with the Holy Ghost.

Secondly, the Holy Ghost affords us with (I)nformation directly from the source. In 1 Corinthians 2, there is some information that can't be transmitted through the senses (eye hath not seen nor ear heard). It must be revealed through the Spirit. The Holy Ghost knows what is on God's mind and can communicate it with precision and accuracy so that there is no misunderstanding. He knows what is down the road and how to either avoid it, get successfully through it or

go around it.

Lastly, He affords us with (D)irection. Many times we know what our situation is from a natural stand point. That is to say, what we know we got from our own inquisition and assessment. But He has greater knowledge than we have. Thus His directions are tuned to the information He has. You see, He knows what is down the road, so who better than Him to direct us as we travel that road.

As Christians, let's not forsake this foundational truth. We need the Holy Ghost more today than ever before. In the midst of confusion and many voices hollering at us, and with the possibility of our being deceived increasing, (not to mention our feeling impotent and weak), we need the Holy Ghost. We need to be filled with Him; empowered by Him; informed by Him, and directed by Him. If your church does not believe in being filled with the Holy Ghost, find one that does because for this life time, we need His "P. I. D."

-[MON]-

Ron Shaw is the pastor of Light Unlimited Christian Center and can be contacted at (214) 320-5744.

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Curtis Yates

Caps Upon An FHA ARM (And Important Loan Aspects)

Most prospective homebuyers are generally uncomfortable with any mortgage financing other than 30 year fixed rate mortgages. Perhaps it is because they've never understood the alternative, an (A)ddjustable (R)ate (M)ortgage, in full detail. From questions I've received from many of you pertaining to the interest rate fluctuation within an ARM, I believe this area is basically unclear.

So, with an attempt to help clear up this gray area, we'll talk on the specifics of cap rates for a Federal Housing Authority (FHA) ARM, along with other important aspects of this type of mortgage financing. The reason I've chosen the FHA ARM is that, because of it being a government insured mortgage, it becomes a bit more complicated than the conventional ARM without government regulations and guidelines.

First, let me say that one of the reasons you might even want to consider an ARM is that they begin at a low rate. This can make a difference when a borrower cannot qualify for current market fixed rates of interest, but would qualify on a lower rate offered by an FHA ARM. Most borrowers miss their homebuying opportunities and, to their dismay, are not armed (no pun intended!) with alternate financing, partly because ARM's have not been clearly understood by the traditional homebuying market.

On an FHA ARM, interest rate (increase) caps are 1% per year and 5% over the life of the loan from the start rate. For example, if the start rate is 6%, the highest the rate can go on the loan the second year is 7%. Now, the rate of interest over the life of, let's say, a 30-year loan cannot exceed 11%. Let say the market fixed rate loans are at 9% currently, and you, the borrower, cannot qualify at such rate; using an ARM, you could easily qualify. Remember, the borrower may qualify at the beginning rate using income to debt ratios of 29% for housing to include principle, interest, taxes, hazard and mortgage insur-

ance (PITI) on existing homes. FHA allows 31% on new construction, and when private and public financing are involved, some lenders even add additional adjustments. Also, an ARM can be converted into a fixed rate mortgage during any given year, so you see you could put the strength of an ARM to use to buy your new home.

Another important aspect of an FHA ARM is that the borrower is allowed to get 100% of down payment, closing costs, and prepaid expenses for taxes and insurance as a gift from an immediate family member for funds to close. When doing this, make sure that the real estate agent you are working with is an experienced contract writer, because if the agreement is not written properly, the contract could be expelled from underwriting.

Also, in dealing with seller contribution, a seller may pay up to 6% of the borrower's closing costs. (The seller cannot, however, pay for the borrower's down payment or prepaids.) Or, the lender may pay the borrower's closing costs or prepaids from premium pricing.

Premium pricing is an above-market interest rate. For example, the current market interest rate is 9%; FHA ARM rate is 6%; Premium Priced Rate is 8% (in which you qualify). The difference of 2% coming from the new loan would be used to assist the borrower with his closing expenses.

A word of caution: Many homebuyer become victims of premium pricing in favor of the lender; you, the borrower pay for it. Always insist that the lender tell you whether or not premium pricing is involved with your loan; if so, inquire of the amount, and demand that the amount be used for the reduction of you loan or closing cost expenses (regardless of loan type).

-[MON]-

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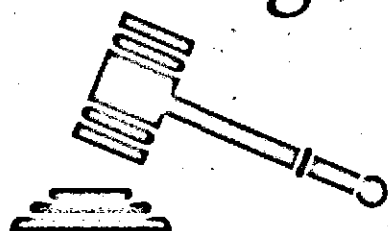
Elizabeth Davis
Attorney at Law

Are you ready to die?

Preparing your will

Many people hesitate to think of their own death, not to mention planning for it. To some, it is viewed as morbid exercise; however, others realize the importance of planning for how loved ones will be taken care of after they are gone. Such planning is essential to provide financial stability and decrease confusion at a stressful time in your loved ones lives (after you are gone).

Looking At



The Law

One of the best methods of planning is to create a will. In this way your wishes are clear and can be legally enforced after your death. Although most Americans are aware that they need a will, about 66% do not have one. Many people fail to prepare a will because they procrastinate and believe it is not that important. They also fear that "making it legal" is a very complicated task and they don't want to make a mistake that will cause their property to go to someone other than whom they intend.

An even more frightening fact is that if you do not make a will, your property will be distributed to your spouse and children based on a legal formula which does not take your desires into consideration at all. If you have neither a spouse nor children, your property will go to the next closest relative based on a statutory formula. If you have no relatives who qualify under the law to inherit your property, it will go to the state. If you have minor children that survive you, State Court Judges will determine who will care for them and who will supervise the distribution of your remaining property. It is highly

unlikely that these results will be what you would have chosen if you had taken the time to write your will.

By using a will, you can do more than make gifts of property. You can revoke all previous wills; forgive debts owed to you; select a personal guardian to care for your minor children (if the other parent is unable or unwilling to care for them); choose the best method of managing property that you leave to minor children; appoint an executor to handle your property and to make sure the terms of your will are carried out; provide for what happens to your body after you die; and disinherit anyone you

want to. (However, state law restricts your power to disinherit your spouse.)

If you have not made a will, don't put it off at the expense of your loved ones. You have worked to acquire what you have so that you can share it with friends and family. Once you have created a will, you can take comfort in knowing that you have done all that you can to provide for the ones closest to you.

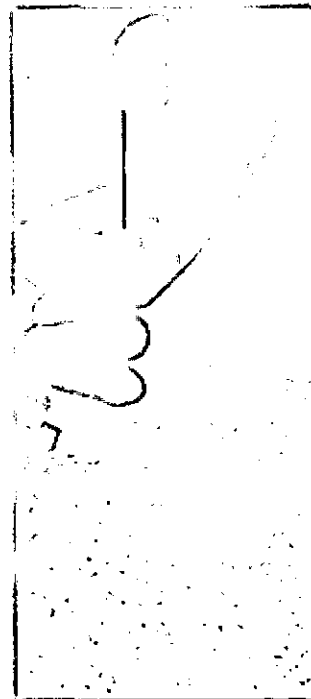
-[MON]-

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 Legal Advisor is sponsored by the following attorneys-at law: Michael John (214) 688-7571; Rudolph Brothers (214) 631-3371; Elizabeth Davis (214) 689-7800.

Chronology of Legal Series

- October.....DNA Testing ☐
- November.....Preparing your Will ☐
- December.....Revising &
Storing your Will ☐
- January.....Auto Accidents ☐
- February.....Divorce ☐
- March.....Family Law, Q&A ☐



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Sports CAPSULE

By Syd Sinclair

The United States Slowpitch Softball Association (USSSA) Men's Class "C" State Champions, Escobar Body Shop, have formed a merger with MEZA CAD/EBS to create a powerhouse to watch on the softball field. MEZA CAD/EBS recently returned to the metroplex from the USSSA Men's Hispanic World Championship in El Paso, where they were a huge success. With 143 teams from across the country being attracted to these games, MEZA CAD/EBS remained consistent in their string of victories, averaging 15 runs a game, and reaching the finals.

MEZA CAD/EBS Team Members are:



(L-R) 1st Row: Ken Fowler, Antone Sylvia, Danny Escobar, Adam Gonzalez, Mark James
2nd Row: Danny Moza, Jim Stevenson, Eric Thompson, Americo Lara 3rd Row: Juan Reyes, Hector Salazar, Ray Esparza, J.P. Gonzalez

To have your items included in Sports CAPSULE, please send a photo and profile to:

SportsCAPSULE c/o MON
2730 Stemmons Frewy.
1202 Tower West
Dallas, TX 75207

Sports Tidbits

by Syd Sinclair

Behold, the Dallas Mavericks basketball game schedule for the month of November:

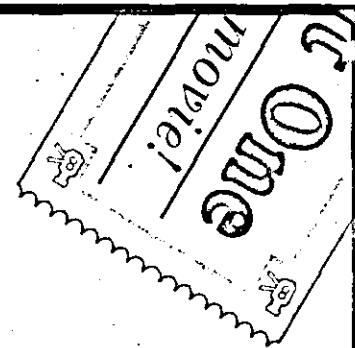
'95 Mavericks Schedule

Fri.	3	at San Antonio	7:30 p.m.
Sat.	4	HOME OPENER Golden State	7:30 p.m.
Tue	7	Vancouver	7:30 p.m.
Thu.	9	Milwaukee	7:30 p.m.
Sat	11	Atlanta	7:30 p.m.
Mon.	13	at Vancouver	9:00 p.m.
Wed.	15	at L.A. Lakers	9:30 p.m.
Fri.	17	at L.A. Clippers	9:30 p.m.
Sat.	18	at Golden State	9:30 p.m.
Tue.	21	Chicago	7:30 p.m.
Fri.	24	Denver	7:30 p.m.
Tue.	28	at Miami	6:30 p.m.
Thu.	30	at Orlando	6:30 p.m.

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—[MON]—

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Arlington 100 East Abram, (817) 275-3258, DeSoto 225 North Hampton, (214) 223-4950, Farmers Branch 2824 Valley View Lane, 241-2363, Garland 111 North Glenbrook Avenue, 272-5524, Hurst 1121 Bedford Euless Rd. W., (817) 284-1533, Irving 650 MacArthur Blvd., (214) 259-2226, Mesquite 410 West Main, 285-6355, Oak Cliff 2323 West Illinois, 339-7131, Richardson East 1407 East Belt Line, 235-4571

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* Offer expires November 30, 1995. Free passes are good at AMC Theatres. Certain restrictions apply.

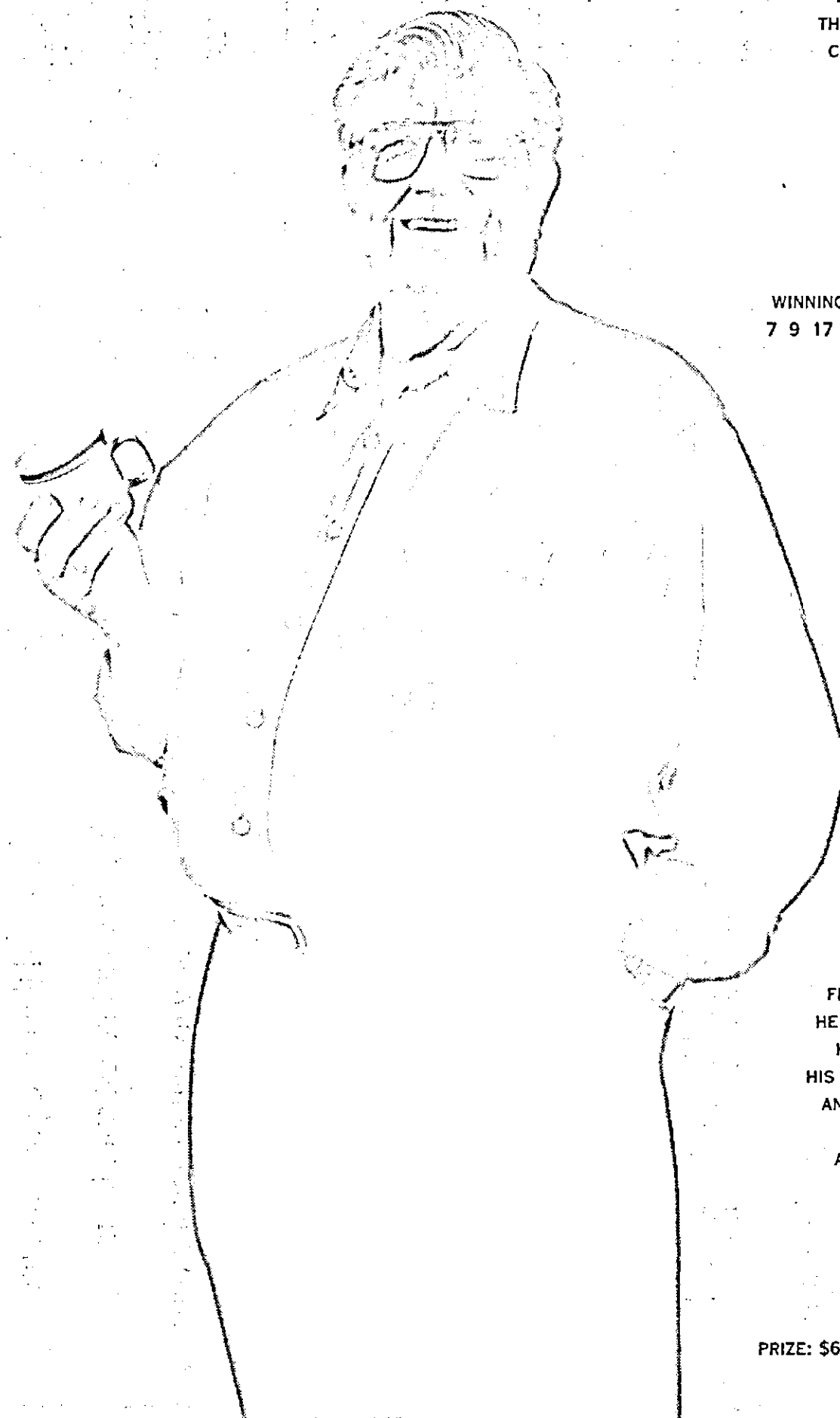
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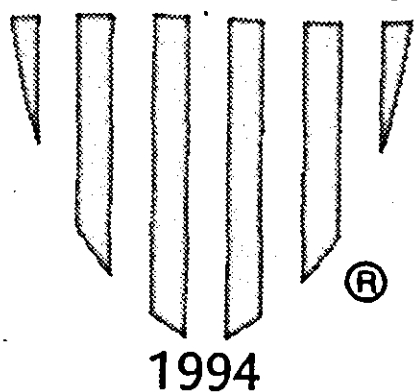
Call Mrs. Willie Crowder, Employment Administrator at 214/989-5537 for an application or to schedule an interview.

College applicants, please contact your placement office. EQUAL OPPORTUNITY EMPLOYER

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THE CITY OF PLANO HAS THE FOLLOWING POSITIONS AVAILABLE. UNLESS A CLOSING DATE IS INDICATED, POSITIONS WILL REMAIN OPEN UNTIL NOTICE IS WITHDRAWN. WE RESERVE THE RIGHT TO EXTEND THE PERIOD FOR ACCEPTING APPLICATIONS FOR ANY POSTED OR ADVERTISED OPENING.

	SALARY RANGE	CLOSING DATE
Municipal Court Prosecutor	\$3,267 to \$4,411	11-10-95
Senior Planner (Will include some evening meetings)	\$3,131 to \$4,432	Open
Management Analyst	\$3,131 to \$4,432	11-3-95
Food Sales & Service Manager	\$2,945 to \$4,171	11-3-95
Mechanic III (MUST HAVE OWN HAND TOOLS, HOURS: 4:30 pm - 12:30 am, Monday - Friday)	\$2,006 to \$2,759	Open
Building Maintenance Mechanic II (Hours: 8 am - 5 pm, Monday - Friday; overtime might occasionally be required)	\$1,857 to \$2,549	11-3-95
Police Alarm Coordinator (Skill to type 60 WPM, typing and spelling tests given at time of application. HOURS: 8 am - 5 pm, Monday - Friday)	\$1,736 to \$2,377	Open
Public Safety Officer (HOURS: Variable, must be willing to work some weekends, when necessary; days off and shift subject to change)	\$1,736 to \$2,377	Open
Jailer I (Skill to type 25 WPM, typing and spelling tests given at time of application. HOURS: shift work, must be willing to work evenings, weekends and holidays, when required)	\$1,637 to \$2,239	Open
Animal Control Officer (Ability to speak spanish "a plus". HOURS: 40/week, may include evenings and weekends; occasional "on-call" duties)	\$1,637 to \$2,239	Open
Labor/Maintenance Worker II (Water Systems and Drainage)	\$1,473 to \$2,016	Open

FOR JOB REQUIREMENTS AND ADDITIONAL INFORMATION CALL (214) 578-7438.

FOR OTHER JOBS AVAILABLE CALL OUR 24 HOUR CAREER INFORMATION LINES:
PROFESSIONAL/CLERICAL - (214) 578-7116
LABOR/MAINTENANCE - (214) 578-7117

APPLY BETWEEN 8:00 A.M. AND 5:00 P.M., MONDAY THROUGH FRIDAY TO:
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AA/ADA/EOE



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Comerica is committed to extending career opportunities to the residents of the communities we serve. We operate a 24-hour job hotline, which lists all full-time and part-time positions currently available. Please call (214) 969-6177 for a listing of positions in the Dallas area.

We reward our employees with a competitive compensation and benefits package and promote an alcohol and drug-free work environment. Comerica Bank-Texas is an equal opportunity employer and does not discriminate in hiring or employment on the basis of age, race, sex, color, religion, national origin, disability, or veteran status.

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**EMPLOYMENT OPPORTUNITY
MECHANIC/EQUIPMENT MAINTENANCE**

The City of Lancaster is seeking candidates for part time mechanic's position to perform minor repair work on a wide variety of vehicles and equipment. Candidates must have their own tools and have general knowledge of vehicle repair. Work hours are 7:00 a.m. to 4:00 p.m., Monday - Thursday. Salary \$8.00/hr for thirty hours per week. Open until filled.

Apply at City Hall, Personnel Department,
211 N. Henry St., Lancaster, Texas 75146.
EOE (M/F/H)



EMPLOYMENT OPPORTUNITY

The City of Lancaster is seeking a Buyer/Liability Insurance Specialist. Purchase goods and services for the City. Prepare bid specifications. Manage City's insurance/risk management program. Two years experience in purchasing preferably in municipal, county or state government. Experience and training in insurance coverage evaluation and risk management practices. Two years college in business administration or related field. Three years experience will substitute for college. \$25,000/Ann., health and dental insurance, retirement. Open until filled.

Apply at City Hall, Personnel Office,
211 N. Henry St., Lancaster, Texas 75146.
(EOE/M/F/D)

Executive Director - Basic skills, GED, computer-based tutoring center. Adults and children. New Facility. Strong administrative, fundraising and program skills needed. College degree required. The Jeffries Street Learning Center.

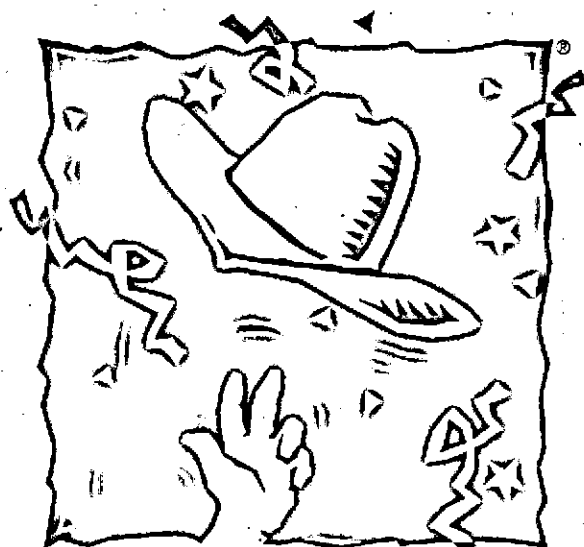
Send resume to P.O. Box 151812
or fax to (214) 951-8800.



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Computer supply businesses needed to provide quality computer paper and magnetic tape. Need Graham Summit magnetic tape that is 2,400 feet in length. Must be able to supply BASF#3480 tape cartridges in the large capacity size. Prices must be competitive.

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Texas Lottery-DT
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PROGRAM REQUIREMENTS FOR ALL POSITIONS:
Four-year college degree from an accredited university. 2.5 overall grade point average on a 4.0 system. Submission of completed application form/all requested items.

ELIGIBLE PARTICIPANTS MUST HAVE A GENUINE DESIRE TO WORK WITH YOUNG ADULTS/CHILDREN IN ONE OF THE FOLLOWING AREAS:

1. **Bilingual Education (Pre K-6)**
24 semester hours in a combination of courses. 3 in each of the following: English, math, social studies, natural science, and the remaining 12 hours in a combination of the above areas. Bilingual applicants must read, speak, write both English and Spanish fluently.
2. **Secondary Mathematics (7-12)**
24 semester hours in mathematics (12 hours must be upper division coursework).
3. **Composite Science (7-12)**
48 semester hours in a combination of science courses which must include biology/zoology, chemistry, geology, and physics/physical science, with 24 hours in one of the above areas (12 hours must be upper division). A minimum of 6 semester hours must be completed in each of the three remaining areas.
* Persons who are deficient 3 to 6 hours of coursework may be considered for recruitment by agreeing to complete coursework deficiencies during the spring, 1996, semester.

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

IF SELECTED, YOU MUST BE AVAILABLE TO BEGIN
December 1, 1994, 8:00 a.m.
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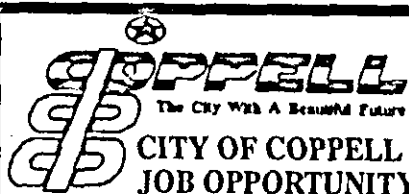
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**CITY OF COPPELL -
JOB OPPORTUNITY**

JOB CLOSES: November 17, 1995, 5:00 p.m.

**POLICE OFFICER
POLICE DEPARTMENT**

The City of Coppell is seeking qualified applicants for the position of Police Officer. Minimum requirements: T.C.L.E.O.S.E. Basic Peace Officer Certification. High school diploma or equivalent; college degree preferred. Knowledge of law enforcement. Ability to deal courteously and diplomatically with general public. Valid State of Texas driver's license and good driving record. Ability to pass oral review board and thorough background investigation and meet physical fitness for duty requirements. The City of Coppell offers a competitive benefits package including tuition reimbursement, retirement plan, and health and dental insurance. All leather gear, equipment, weapon & uniforms furnished.

Starting salary \$14.44 per hour

APPLY AT: CITY OF COPPELL, HUMAN RESOURCES DEPT., 255 PARKWAY BLVD., COPPELL, TEXAS 75019, or fax resume to (214) 304-3635.

For additional information call the Human Resources Department (214) 304-3699.

EOE



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Experienced Staff Engineer for Television Station Master Control Operation: Duties include but, are not limited to UHF Television Transmitter Operation, On-Air Switching, Video Set-up, Video Tape, Commercial Dubbing and Satellite Feed Recording. Computer literacy helpful. A minimum of three years prior experience required. FCC License or SBE Certification desirable.

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- work well as a team member

In addition, you must...

- be a high school graduate or equivalent
- be able to read, understand and apply written directions
- have good basic math skills (decimals, fractions, averages)
- write legibly and be extremely accurate when recording data
- use a microscope
- have good written and verbal communication skills
- accept special dress requirements that include wearing no cosmetics
- be available for 2 consecutive days of pre-employment screening and assessment

As a wafer fab team member, you will have either three or four days off each week. You'll work four days on and three days off one week, and three days on and four days off the next week. You'll work 12 hours a day with 30 minutes for lunch or dinner and (3) 15-minute breaks.

Most of our current openings are on the night shift. Starting pay is a minimum of \$7.50 hourly plus shift differential if applicable. You may be eligible for other performance bonus programs as well. You'll also enjoy excellent benefits like paid medical, dental and life insurance; profit sharing; pension; educational assistance; recreation/fitness facilities; vacations and more.

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**Call the Dallas Urban League
(214) 528-8038
Employment Department**



Community Reinvestment Act Officer

First Interstate Bank is currently seeking a Community Reinvestment Officer. This highly visible officer will support the North Texas community outreach. Additionally, this officer will act as a liaison between Bank management, community leaders, and regulatory agencies with respect to the Community Reinvestment Act.

Candidates must have the ability to establish positive and effective working relationships with community organizations and government officials, effective communications skills, and demonstrated leadership qualities. Formal academic preparation or equivalent work experience in either marketing, lending, public relations or compliance with project management experience is preferred. A knowledge of the Community Reinvestment Act and Bank credit products will be extremely beneficial.

First Interstate, the 14th largest Bank in the U.S. with 1167 domestic offices in 13 states, offers a comprehensive benefit program including medical, dental, vision, disability and life insurance plans, a pension plan, 401K savings plan, tuition reimbursement, and other benefits. Salary will be commensurate with experience and ability.

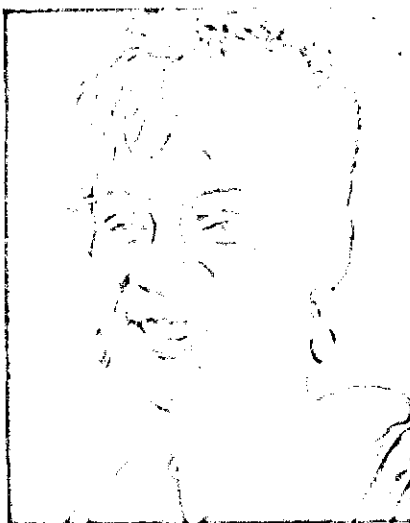
Qualified applicants should send resumes with salary requirements in confidence to First Interstate Bank, Human Resources-CRA, 800 West Airport Frwy., Irving, TX 75062 or by fax to 214/554-7485.

An Equal Opportunity Employer

The Love Clinic

"The Love Clinic," a community workshop on relationships, will hold its first session on Friday, November 17, 1995 from 7 p.m. until 9 p.m. at Jubilee United Methodist located in Duncanville at 301 Frank Kesler Blvd.

"This is not a spectator event," says the Rev. Sheron C. Patterson. It is an intersection of Spirit and community where we can come together for unity and healing in our relationships." She further stated that this clinic was an attempt for us to "get our house in order" and realize that everyone has relationship problems. It's time to get serious.



With the high rate of divorce and the break up of our families, the "Love Clinic" has come not a moment too soon. Many of you have attended workshops presented by Pastor Patterson and some of you have read her books, so she is no stranger to us or to relationships, good or bad, in our community.

Finally, we can "come together and heal collectively." The workshop is presented free of charge and child care will be provided.

Dinner will be served in the fellowship hall from 6:00-7:00 p.m. for a nominal fee.

Join Rev. Patterson, Willis Johnson, Minority Opportunity News and an African American psychologist every third Friday at Jubilee

United Methodist Church.

-[MON]-

For further information, call Rev. Sheron C. Patterson at (214) 283-2264.

Bankston

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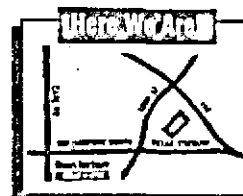
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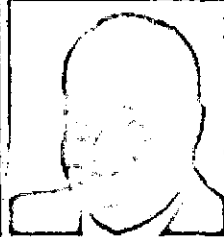
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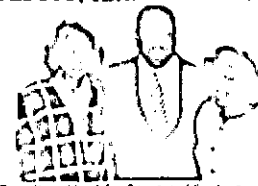
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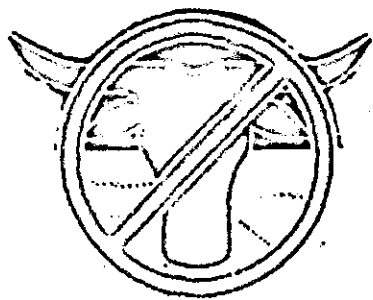
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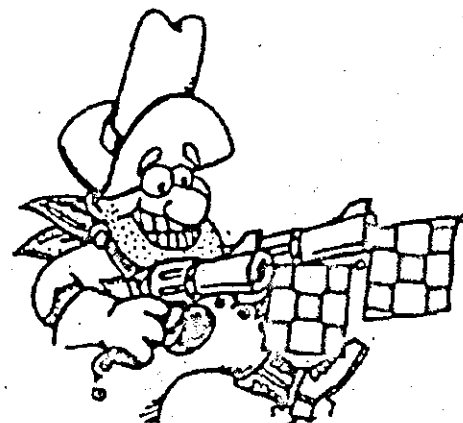
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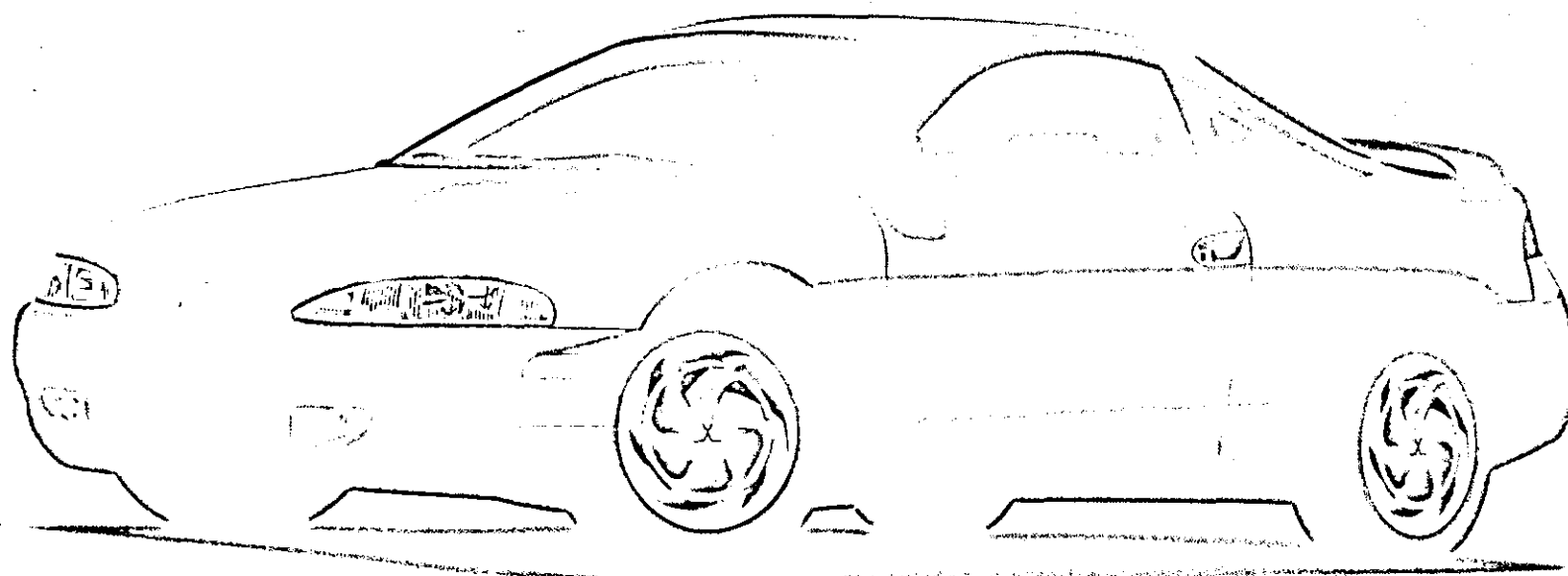
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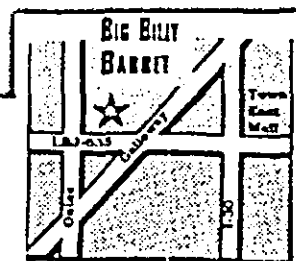
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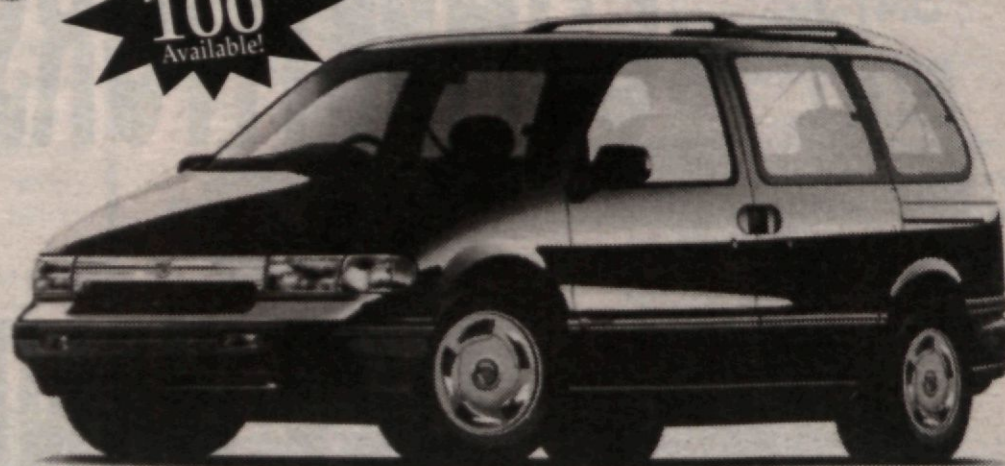
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