

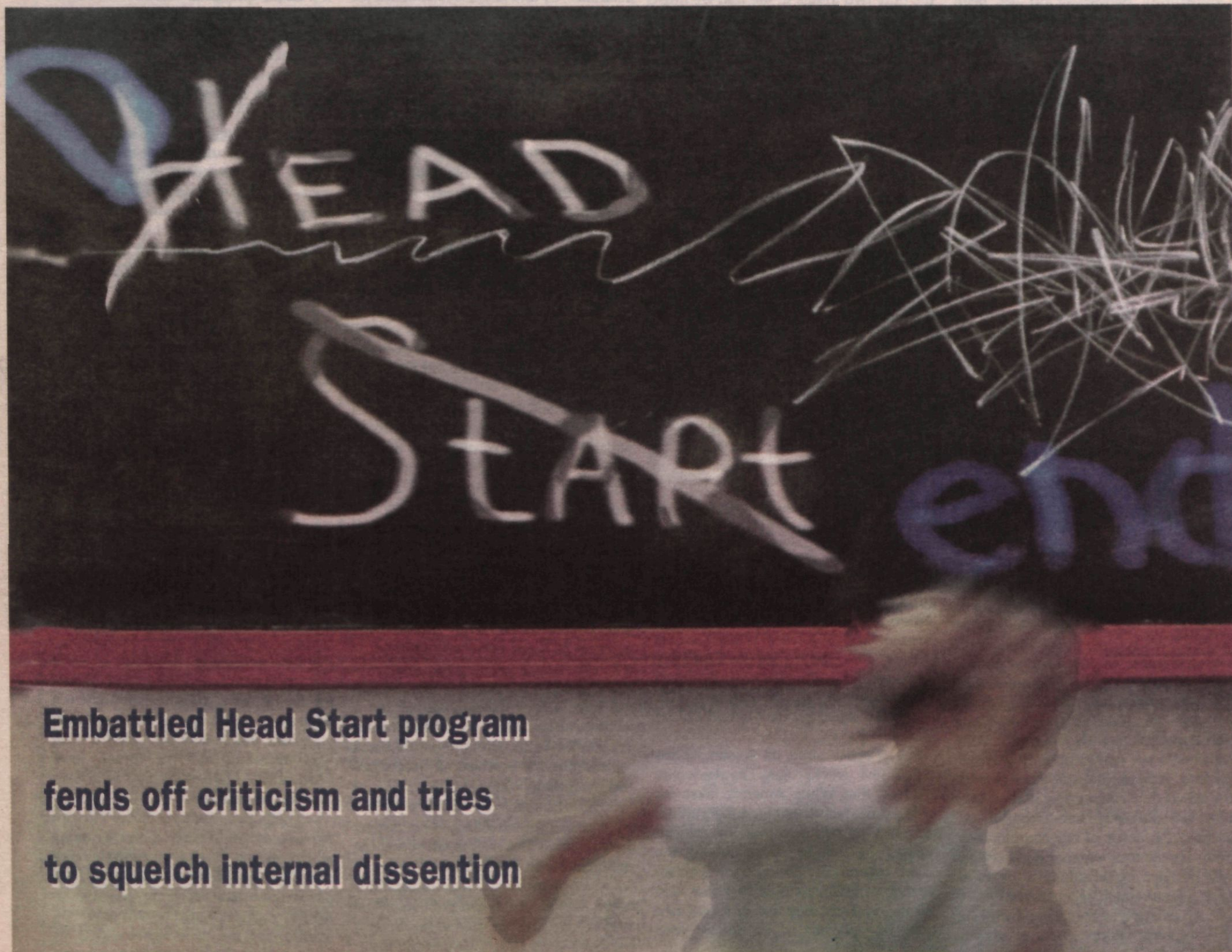
The Community's Access to Opportunity

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Minority Opportunity News



2730 STEMMONS FRWY. STE. 1202 TOWER WEST, DALLAS, TEXAS 75207
VOLUME 4, NO. 8 August 1995



**Embattled Head Start program
fends off criticism and tries
to squelch internal dissention**

**Fort Worth Update:
The latest developments in
Mosier Valley and Stop Six**

**CRA Poll
Results**

**Should African
Americans
Boycott?**



From The Publisher
Thurman Jones
photo by Derrick Walters

Editorial

Suitcase Banking

Since our very first edition, Minority Opportunity News (MON) has been committed to sharing information with the African-American community that would serve to enhance our economic development. This month's issue continues in this tradition by providing the results of a survey we conducted with local financial institutions, governmental agencies and community based organizations. The recent changes in the Community Reinvestment Act (CRA) regulations will go far to shape the outreach efforts of the banks. To this end, its of vital importance that we know where these institutions stand and the changes, if any, that they will make.

We made the decision to begin this series with the larger banks in the area. Because of their size and number of facilities, these institutions effect a large number of African Americans and the areas where we live. Please closely and critically note their answers to our survey questions. For most, this article represents the first public opportunity for them to share their perceptions of the impacts of the new regulations. In this sense, this also represents our first chance to begin a new level of public accountability for them to deliver on their intentions.

In future months, MON will focus on the other respondents and solicit the review and comments of individuals knowledgeable in this area to gain a broader perspective on how we should interpret their answers. We, likewise, ask that you send us your comments and experiences with the banks. Your comments are really the only way we have to validate the true translation of the stated financial services of the banks into a comprehensive program to address the needs of our communities. Your experiences, whether good or bad, will perhaps guide others to or away from a given financial institution.

An example of how this principle of sharing information works is vividly shown by the letter to the editor (See page 3) from pastor Ron Shaw. As he suggests, it was the coverage of Buckner State Bank that led his church to not deposit several tens of thousands of dollars in that institution based on their virtually nonexistent level of community reinvestment. Without the information provided in MON, he believes that they may have inadvertently supported an institution

Continued on page 6

Death, Taxes And.....Insurance?

DFW Area Publishers Assn.

There is an old saying that suggests that the only two things in life that we must do is to pay taxes and die. There are many today that would add "and have insurance" to this old adage.

While few of us, in concept, would argue against the need to protect our family, future and property by buying insurance to cover for contingencies, a number have always raised questions about the "value" of certain types of insurance and the true benefits that are to be realized. In many cases, we have little to no choice as to the option to purchase insurance. For example, mortgage companies obligate us to protect their investment in the houses we purchase by having homeowner's insurance. As well, the State of Texas has mandatory levels of

automobile insurance that all car owners must have on their vehicles. Both of these situations are justifiable examples of why insurance, by and large, is established for the common good.

The issues that arise from dealing with the insurance industry do however ironically seem to mirror the early discussions with the banking industry. As legislators and community leaders focus our attentions on the issues of redlining, the practice of limiting either coverage and/or the ability to obtain insurance on the basis of geographic or economic discrimination, we can not help but think about similar discussions about the limited accountability of banks to the community before the creation of the Community Reinvestment Act regulations. What do insurance companies give to our communities?

How accountable are or should they be to African Americans? Does redlining exist and, if so, where? These are just a few of the questions that Senator Royce West and others are asking us to explore.

Senator West is to be commended for his leadership in taking the point position on this issue. Without his attention, many of the larger insurers in the state would just be satisfied to issue press releases that extol their good works, quote statistics that supposedly show how broad based they are and list the grants they have made to organizations in the community. Now is the time for a thorough examination into exactly what the efforts of the insurance companies can or should mean to African Americans. We believe now is the time to find out. -[MON]-

Should we Boycott?

By Akwasi Evans

Akwasi Evans is the president of the Texas Publishers Association and the publisher of *The Nokoa* in Austin. In his new book, *Black Labor, White Wealth*, Dr. Claude Anderson asserts that White America systematically boycotts Black businesses while Black America eagerly supports White businesses. "You don't see White families getting into their cars on Saturday morning and driving over into the Black community to do businesses," Dr. Anderson stated on the Michael Lofton Show.

The show aired on Austin Access TV a few weeks ago. Dr. Anderson stressed that White America takes for granted the fact that at least \$285 billion of the \$300 billion earned by African Americans will be spent outside the Black community. In contrast African-American business owners know that Whites will, in most cases, spend less than one percent of its dollars with them.

More than a few African-American entrepreneurs are of the opinion that the business philosophy of White America is "don't put a nickel in a Black man's hand because he might turn it into a dollar and realize he can empower himself." If you find less than a few who would agree, you can still quote me. I've talked to business people who knew they would likely profit from our readers patronage who still refused to adver-

tise for reasons open to all kinds of assumptions.

The Black community in which I live, much like the Black community in which most African Americans lives in is almost totally controlled by the outside White community. There are no more "Black Wall Streets" like they had in Tulsa, Oklahoma before Whites bombed them out in 1921.

There are no African American owned theatre or gas stations like they had in east Austin in the 1950s. When you get past the bar-b-que and the hair-do there is scant entrepreneurial spirit left in the African American community and even less support for that. We do still have a few quality Realtors and a reliable cab company, but when it comes to business in the predominantly Black community the services are elsewhere and the dollars follow.

Unfortunately, the dollars all too often go to a source that does not respect the customer. The cash is taken and the customer taken for granted.

An Oklahoma State Legislator asked African-American publishers last week if they could name the longest lasting boycott effort in American history. One publisher from Alabama, a minister, answered immediately saying, "Blacks boycotting against Blacks."

As American political leaders throughout the country consider thrashing affirmative action, it becomes more compelling than ever for African-Americans to do two things religiously. They are, demand respect for your dollars and keep resources in your own community a little longer.

On the "Black Wall Street," of Tulsa, Oklahoma at the turn of the last century a Black dollar circulated 13 times before it left the community. In the \$3,000,000,000,000 economy of Black American in 1995 that dollars rarely circulates once before it evaporates into the general national deficit.

As we soberly approach the 21st century it is becoming imperative that we become more scientific about ourselves and our resources. We are squandering away what we know we cannot afford to waste and it is time to stop repining. Self pity is not uplifting, positive assertiveness is.

Dr. Martin Luther King, Jr. is quoted for saying many significant things, not the least of which was a "man can't ride your back unless it's bent." Maybe King was thinking of the great pan-"Africanist" Marcus Garvey who said "up you mighty race."

There are about 60,000 African Americans in Travis County alone which means Blacks in central Texas contribute well over a million dollars a day to the Austin economy. Count it up. Add in your mortgage or rent payment, your phone bill, gas, lights and other utilities; your clothes, toiletries and your entertainment, etc.

Compute it on a daily basis and multiply it times the census figures. I'm certain you will see that the main reason African Americans have no power in Austin is that they don't invest in themselves and their communities. "The White man's ice is always cooler," Mickey Leland used to always say.

Continued on page 6

TABLE OF CONTENTS

Cover Story

18-20..... Head Start Program

Editorials

02..... Death, Taxes and Insurance
02..... Should we Boycott?

Features

09..... Mosier Valley Update
10-11..... Deadly Merchant
14-15..... CRA Survey Results
22..... Trouble is Globalization
36..... Health: Prostate Cancer
37..... Medicare: Congresswoman
Eddie Bernice Johnson
41..... Vacuum in Waco

Special

13..... Ethnic Notes
23..... Volunteer Center
26..... Dates to Remember
27..... Entertainment
28..... S African Ambassador Visit
32..... Oklahoma City Tragedy
35..... Youth Prevention
43..... Career Monthly: Free Env.
Tech. Job Training

Columns

02..... Publisher: Suitcase Banking
05..... Community Pulse
07..... Pen on Fire
29..... MON's Library
31..... Spiritual: Ron Shaw
34..... Tradewinds: Tai Jones
38..... Real Estate: Curtis Yates

Recurring

03 & 06. Letters
12..... Proprietary Information
16-17..... In The News
24-25..... S.W.B. Community Calendar
43-46..... Career Opportunities



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LETTERS...

Dear MON,

Recently we have been searching for a new bank. Our present bank does not offer us the personal service I am accustomed to. We have several accounts in a few local banks with large sums of money in each. In our attempt to patronize businesses in our neighborhood, we made inquiries of Buckner State Bank.

I met with the loans officer on the first of my two visits. He was very friendly and cordial. When I asked about services offered to commercial customers he wrote a few figures on a note pad and handed it to me. He took me over and showed me a document on the wall.

The next day I met with the vice president. Again I was treated with friendliness and cordiality. Still no written information was given to me concerning commercial account services. This was after I gave them my business card and told them the approximate amount of money we were planning to transfer. I came away feeling like they really didn't put forth a great effort to obtain my business.

A week later I read your article in MON. It was very enlightening to me. Because of your article I began to understand why I came away feeling like I did. As I mentioned before, they were very polite.

Thanks to MON I avoided making a huge mistake. Your newspaper does indeed provide a valuable service to the community. Keep up the good work.

Ron Shaw
CEO/Light Unlimited
Christian Center, Inc.

Dear Mon,

Dear MON:

As a fairly newcomer to the city of Dallas and the state of Texas, I assumed I was moving to a progressive city, but the weekend of May 12 and 13, I began to question my assumption.

On this weekend, I attended a seminar at the Priest Institute titled "Developing Safe and Healthy Communities: Addressing Crime and Violence." This was a two-day community education seminar led by the National Criminal Justice Coalition and the National Conference of Black Lawyers. Dallas was lucky enough to be chosen as a site along with Chicago, Los Angeles and Washington, D.C.

You may ask why have I questioned Dallas' progressiveness? First, there were only 15 panelists present for the whole city of Dallas and six of those

Continued on Page 6

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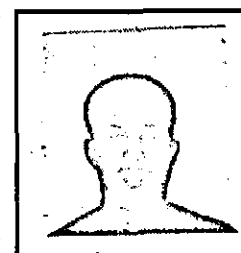
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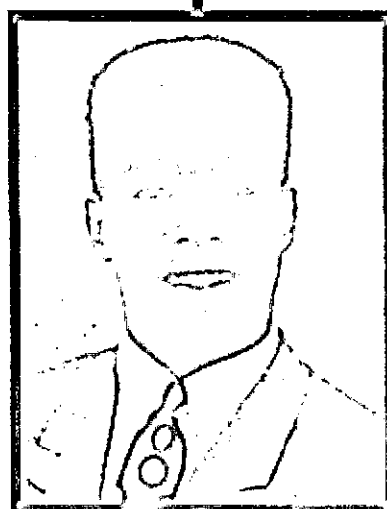
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Before you do anything, look at your accounts receivable (money owed to you) and make sure you theoretically can meet your current expenses without generating additional revenues. If you haven't already developed an aging schedule, now's the time to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

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



Keith V. Otto
Small Business Lender
Small Business/
Community Banking
Comerica Bank-Texas

The next step is to develop and implement a proactive collection strategy. Now don't think of these steps as futile accounting exercises, because if it turns out you need a short-term loan, your banker will need this information anyway.

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



Comerica Bank-Texas

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



Thomas
Muhammad

Should Revolutionaries take Vacations?

"The War rages on!" "The Struggle continues!" "No justice, no peace!"

These slogans are just a few that have been shouted by many African-American warriors/activists past and present as they confront the powers that be. And let's face it, some of us do feel damn good. Feeling that our ancestors are probably smiling at us at this very moment, knowing that we are continuing to fight against injustice.

But is this all some of us live for? Recently, I was confronted by a friend who frankly asked "don't you all ever take some time off?" The friend probably didn't know that this question is one that revolutionaries had been asked in past times. I also figured that you, the reader, might want to hear this humble attempt at an answer. So hear goes.

First, we must understand that someone must, at all times, fight against racist oppression, police abuse, community crimes, media biases, job discrimination and many other issues to assure the survival of our people and culture. And it is obvious that too few of us during different periods in history, including today, really care enough to take time to confront them. Today, more and more, it's individuals like former Deputy Mayor Pro-Tem Diane Ragsdale, Commissioner John Wiley Price, well-known journalist Cheryl Smith, and so on.

But who knows, once these individuals are married? Now of course no one should suggest that being married would necessarily be a conflict with one's revolutionary activities, especially if they married someone with similar goals. But when you're trying to put kids through school, to keep a roof over the family's head or seeking to rise to the top of your job/profession, you just don't have time for this activist superhero stuff right? (Help me out now—I'm trying to give you a damn good excuse!)

Most could also say that in the past people like Brother Malcolm X Shabazz and Dr. Martin Luther King, Jr. did very well in the struggle as married activists. However, we must also take note of the great women they married as the real

keys to their success. Because without them, who knows?

Rev. Zan Wesley Holmes, Jr. and Minister Louis Farrakhan offer good examples of people who can be revolutionaries and still maintain a wholesome family life, proving today that it can still be done. But again, their spouses are examples of those who don't mind sacrificing a little party time in order to help their mates reach the desired goal.

Secondly, we must acknowledge that all of us are human beings and therefore would enjoy the comforts of vacationing in exotic places and/or lying on a beautiful island beach counting ocean waves and singing tunes like Caribbean Queen by Billy Ocean.

But when the issues are burning hot it's very hard, damn near impossible, to get away and do this. Remember, the question was "don't you all ever take sometime off?"

Based upon the analogy above, the answer should correctly be YES!

Most would if they could. And when some activist has the time to relax, I've observed them reacting as anyone probably would.

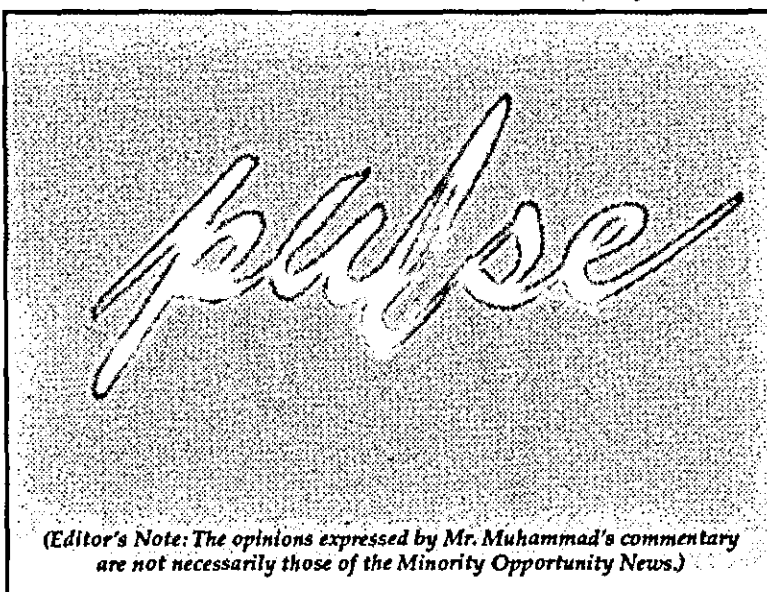
For instance, one summer, while visiting the National Voting Rights Museum and Institute in Selma, Alabama, I witnessed Diane Ragsdale, who was there as well, expressing a calmness that can only come from a soldier being away from the war front for a little while. (This "cool-out" time was just after she had participated in three hard-run elections trying to retain the people's seat of district 7).

As of this writing, Commissioner Price has assured me that he is also planning a quiet vacation soon (I also see possible wedding plans). What people probably didn't know is that John has not taken a vacation since becoming County Commissioner in 1984, mostly because of his love for our community. He often tells me "Thomas, I'm afraid that if I take off for one moment all hell will break loose." However, because of some recent events, he feels that now is a good time for some long deserved R&R.

I saw Cheryl Smith recently after she returned from a restful tour of the country. This after providing most of us a great cool-out time here with her first annual "Celebrity Bowl-A-Thon." And judging by the turn out and the fun people had there, next year promises to be just what the doctor ordered for many local and national activist. It sort of gives you the feeling of being in the eye of a storm, where things are cool and

calm, while at the same time chaos reins all around.

Yes, an activist is just as human as anyone else, but there seems to be an insatiable drive within them. A drive that seems not to be in others; it keeps them focused, keeps their eyes on the prize, energizes them to march on till victory is won.



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

from his chair and, incredibly, the fearsome black demagogue was scat-singing and popping his fingers, 're-bop-de-bop-blap-blam' and then grabbing a vertical pipe with one hand (as the girl partner) he went jubilantly lindy-hopping around, his coattail and the long legs and the big feet flying as they had in those Harlem days. And

then, almost as suddenly, Malcolm X caught himself and sat back down, and for the rest of that session he was somber again.

"The only thing I considered wrong was what I got caught doing wrong. I had a jungle mind, I was living in a jungle, and everything I did was done by instinct to survive." But he stressed that he had no regrets about his crimes, because it was all a result of what happens to thousands upon thousands of black men in the white man's Christian world."

(Excerpt from the Autobiography of Malcolm X as told by author Alex Haley.)

Brother Malcolm, thanks for your good example of balance.

Until then, the struggle continues... -[MON]-

I close now with an account of an interview which was done with one of our strongest activist who, just for a moment, demonstrates the normalcy that most of us seem to forget: "One night, suddenly, wildly, he jumped up

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Continued from Publisher...

that has not, nor apparently had any intention of supporting our community. This situation should serve as a herald to the other banks to make note of the actions that may result from less than a serious commitment.

We also intend to make you aware of those institutions that choose to snub their noses at our efforts to keep you informed. Believe it or not, there were actually some institutions that were instructed by their owner not to answer the questions. There is clearly no basis to do so, save the need to avoid a close look at the performance of the bank in the area of community reinvestment and true "service" to the community. If this is their chosen posture, we are more than happy to make sure that both of you, our readers, and the regulatory agencies are aware of their short-sighted.

What are your thoughts?
-[MON]-

Letters continued from page 3

were facilitators who came to Dallas. Second, this was a FREE seminar, the perfect opportunity for the average community resident, not just community leaders, to be enlightened and encouraged by not only nationally known facilitators, but also local facilitators, brothers and sisters who take a proactive role in the betterment of their communities. We must begin to use all available resources if we are to improve our communities, city, state and nation. We must take a proactive role and not continue to wait or rely on someone else. I would hope the next time something of this nature comes to Dallas, it's standing room only.

Willie Pryor, Jr.

Dear Mon,

Note: The following letter was submitted by Mike Miller, a 61-year-old Anglo freelance writer and photographer who said he was in Waco on the day the Branch Davidian compound burned.

When I heard that the Nation of Islam security guards had beaten the four young men my first reaction was...Bravo...Good...Fine at last someone is taking some kind of action against unruly lawless conduct. Even though I knew that it was against the law I'll bet that 90 percent of Dallas was on your side.

Almost...almost...we almost came together...for a short time we were almost united...Oh the methods were incorrect and not legal...but the idea...to teach the kids to be good...to try and get them to grow up to be responsible persons...and even when the security guards were arrested...and the Dallas

Police Department would have been irresponsible had they not done so. The cry from the entire city would have been so great that they would have been released with no more than a small fine. But then you blew it...YOU BLEW IT.

Mr. John Wiley Price opened his mouth and Mr. Thomas Muhammad added his thoughts about race-baiting hidden-agenda Dallas Police Department and opportunistic elected officials and race-baiting efforts against the Nation of Islam...and you made it look like some kind of sad cruel joke.

Beat the kids with one hand and teach them disrespect for law and order with the other. It does not compute. It just looks silly.

The Dallas Police Department is not perfect, nor is any police department. But you have a fine and honorable Police Chief in Ben Click and you have many fine and honorable police officers of all races here in Dallas.

Is the FBI trying to destroy the Nation of Islam? It looks to me like all they have to do is leave you alone and you will self destruct. But wait. Listen John Wiley Price...listen Thomas Muhammad...listen, listen, listen, listen, listen, listen, listen, listen...not to me...hell no...not to an old Anglo goof ball...There is a voice here in Dallas that all of us should listen to. That person is the Muslim leader Iman Yahya Abdullah.

Most of the time when I watch the City of Dallas and its various community leaders in action its like watching a very poorly run insane asylum in operation. I have jokingly said that the reason I love Dallas is that I don't feel stupid here. That Dallas acts on occasion like a Brain Dead Pit Bulldog with Diarrhea...poops on itself but doesn't know why...crude, vulgar, comment about a wonderful city. Perhaps.

But then I read Mr. Abdullas comments in the Dallas Morning News and it was like a breath of fresh air. My god there is rational reasoning in Dallas after all. Mr. Abdullah if you run for public office and I can, I'll sure vote for you. I surely will. What you said is true.
THE WHOLE WORLD IS WATCHING.

Mike Miller

Dear Mon,

On every plantation there was always one slave who could be counted on to point the finger at another slave in order to avoid the "Massa's" whip. This slave could be counted on to point the finger even when he was not asked. Massa could rely on this slave's need for recognition and approval. Massa could rely on this slave's fear of punishment. This slave's cowardice allowed him to show no loyalty to his brethren. Children

politely called him a tattletale; adults called him a treacherous Sambo; and I would have called him a fool.

We still find this African aberration in today's racist society. This manifestation of loyalty and need for Massa's approval was, in my opinion, most recently display by Imam Yahya Abdullah in his attempts to distance himself, as the leader of the Dallas Masjid of al-Islam, from members of the Nation of Islam because in his words, "the rest of the world is looking at us."

While [this] is true, the rest of Dallas is looking at the Muslims for, what is for many, the very first time. What most have seen is a group of young African men willing to take a stand in their own community against the lawlessness of an increasingly violent African youth. These African-American men signaled to many Anglo-Americans that African men would no longer be viewed as impotent and absent members of their homes and communities. They called for a reclassification of African men. No longer would black men be merely spineless and preceived as some second-hand welfare recipients. The strength and bravado of these brothers left Anglo-American fighting hard to maintain its stereotypes.

So Anglos did what they always do. First, they attempt to castrate the Muslims on a point of law. It quickly became a criminal offense to protect property and to punish intruders. Next, Anglo-Americans pursued the "divide and conquer" technique that is as old as Western society. The press went into the community in search of comments and opinions that would fuel dissension; and there they found, in the words of an old Lee Dorsey's tune, "Looking for my Yahya sitting on his lala, waiting for his money, a haw."

Now this Imam brother did not

have to say a word. He was not called upon to point a finger or to decry the behavior of other Muslims. He felt and displayed the need, in correct slave fashion, to decry vigilantism in the face of racism, and the need to exalt American law in the face of oppression. Is it his fear of his need for approval that keeps him on the plantation?

John Wiley Price
DALLAS COUNTY COMMISSIONER,
District 3
-[MON]-

Boycott cont'd...

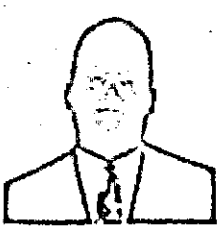
No where in all my travels have I encountered a people with more of a "we can't" attitude. There are two kinds of people in Austin, Texas. Those who believe they can and those who believe they can't. Which one are you?

When you get your next paycheck, think about where your resources are going. When you think about racial oppression, realize that it is cultural, not individual.

Nothing can prevent a racist from seeing a "nigger" when he sees someone of African descent, but a trend toward saving and investing; activities like selective purchasing and boycotting the insensitive, can do much to make him think: "Mr. nigger," when he sees that beautiful bronzed figure with crisp green currency retained instead of flattered away.

-[MON]-

The United Kingdom's African Ancestors
in
September's
Minority Opportunity News
Ethnic Notes



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Cheryl Smith

Don't let this Journalist with a Conscience Die

For years, I've heard and read about Mumia Abu-Jamal. He's an African American journalist who is scheduled to die on August 17, 1995.

An advocate for racial and economic justice, Brother Jamal maintains his innocence, but still, he sits on death row in a Pennsylvania prison.

Mumia Abu-Jamal is a former president of the Philadelphia Association of Black Journalists and, ironically, is scheduled to be executed during the meeting of the National Association of Black Journalists, to be held in the "City of Brotherly Love." (It will also be the birthday of the Honorable Marcus Mosiah Garvey.)

This brother is also a former Black Panther and supporter of the group MOVE.

Brother Jamal sits on death row after being found guilty, by a jury of his "peers," of murdering a Philadelphia police officer, Daniel Faulkner.

According to Brother Jamal, on the night of the shooting, he was driving a cab when he came upon a Philadelphia police officer beating his brother, who had been stopped for making a wrong turn onto a one-way street.

His decision to attempt to stop the beating led to what has been described to many as an unclear scenario. Witnesses say someone fired on the police officer and then fled the scene. Brother Jamal also was shot in the abdomen and left bleeding on the curb where backup police found him. The witnesses also stated that Brother Jamal was beaten at the scene and hospital staff say he was beaten again at the hospital.

After two hours of surgery, a bullet

was removed that perforated his liver and lodged in his back.

And he stood accused. A cop killer. Sure to receive the death penalty. And he did.

On July 3, 1982, he was convicted and sentenced to death. Since that time, he has been on the forefront of the crusade against racism and political bias in the American judicial system.

Does he sit on death row today staring death in the face because he was more than just a journalist? Is it because he was a journalist with a conscience? Is it because not only did he write about, but he spoke out on many of the atrocities inflicted upon people of color?

Whatever the reason, the validity, legality, or morality of the death penalty is still the subject of intense debate. And that debate must continue because there are those who would say that the death penalty is for those who have no redeemable qualities. And this from a society that places rehabilitation of prisoners at the bottom of its list of priorities.

Even still, Brother Jamal was not a criminal. He was not some low-life wreaking havoc on the streets of Philadelphia. Instead he was an articulate man, addressing the many concerns responsible for the erosion of the quality of life for black people. His denunciation

of the human rights atrocities carried out by Pennsylvania police and government officials made him a menace to the power structure.

And what better way to silence a critic than to put that critic to death. Legally.

But even the threat of death has not silenced Brother Jamal. He's on the inside, but still he speaks out about the problems affecting you and me.

Well, fellow journalists, what's it gonna be? There are several African American newspapers around the country that carry articles written by Brother Jamal from death row. And many of you journalist, while admitting to not being familiar with the case, would do well to put to use those skills you acquired to excel in your profession. Look at the facts for yourself.

Can anyone of sound mind actually deny that there are people being imprisoned and, though innocent, put to death? Can we deny that the system has proven its corruption, as well as an imbalance, in the scales of justice?

Is our legal and judiciary system that perfect that there is no risk of killing an innocent man?

Prior to his death, former Supreme Court Chief Justice Warren Burger became a very strong and vocal opponent of the death penalty.

They say it's never too late to realize the error of one's ways. And this is what must happen with the decision to kill Brother Mumia Abu-Jamal.

Now is the time for African American journalists, especially columnists, to show their clout and consciousness. It's high time that issues of real relevance to black people are brought to the forefront. Instead of trying to be mainstream, the commentaries should be righteous.

This is the ideal opportunity to put the power of the pen to substantial use. Use your creative juices to come up with an angle. During the next few weeks, anyone reading a publication with an African American columnist should be able to read about Mumia Abu-Jamal.

The fight is for Brother Jamal today, but it's really a fight for what is right. Today it is Brother Jamal, tomorrow it could be you, or someone you know and love. And what if everyone sat back and hemmed and hawed?

Cheryl Smith is the host of KKDA's Reporters Roundtable. Tune in on Sunday mornings at 8:00, immediately following Minister Louis Farrakhan's address.

-[MON]-

Pen Notes:

Oh, there are so many changes! The Newsroom at FOX is beginning to more adequately reflect the look of this community; however, we're still waiting to see those black male anchors!!! Speaking of Black, did you see the billboards for Channel 11??? I tell you, even Anglos have told me that the billboards are insulting!!! Welcome, to Steve Crocker, formerly of CNN, and John Jenkins, who you may remember from WFAA; they are both over at Channel 4... Native Californian Kim Dunn is working over at Channel 11, where she is the host of a public affairs show at the new local CBS affiliate. She is also a member of Delta Sigma

Theta Sorority... There are less than ten African American female meteorologist in the country and Channel 11 has one of them: Brenda Teale... Shaun Rabb is making news again. Only one month after being appointed special assistant to DISD Superintendent Chad Woolery in charge of communications, Mr. Rabb has decided to quit the post. He will also resign the additional appointment as consultant to the Dallas Foundation. Shaun will return to his old job at KDFW-TV... Word has it that there are going to be some serious changes made at KXAS. Does this mean that there will be an African American male anchor soon??? Correction: Last month's PEN NOTES reported the wrong name of the star bowler who scored a game high 265 at the "Don't Believe the Hype" Celebrity Bowl-a-thon & Auction. It was actually Mark Evans of EDS, who represented Our Brothers Keeper... Kent Harrell has returned to Dallas as the assignment manager at KXAS-TV... Calvin Verrett Carter has been named the new managing editor of the Dallas Weekly... Ron Robinson, former editor of the Dallas Examiner, will be teaching journalism in the DISD... Wallace Faggett is making a name for himself as a photographer you can depend on; give him a call at 847-6827... The Dallas/Fort Worth Association of Black Communicators will elect officers in the near future. Members are planning now to attend the National Association of Black Journalists Convention in Philadelphia, August 16-20. At the convention, the Black Press will be saluted... DON'T BELIEVE THE HYPE is at it again, mark your calendars once again: Friday, September 29, 1995, the one and only Dr. Ivan Van Sertima will lecture. The doors open at 6:00 p.m. and the esteemed professor will begin speaking at 7:00 p.m. at Lincoln High School, 2826 Hatcher. For tickets, call (214) 376-9525... I'll be trying my hand at the Park South YMCA's 3rd annual "Hoops" 3 on 3 Basketball Tournament on August 5th. This event is the annual fundraiser benefiting the youth programs at the Y. Just think, with your support, more programs will be provided to keep our children off the streets. For more information, call 421-5301. If you'd like to be on my 3 on 3 team, just give me a call. -[MON]-

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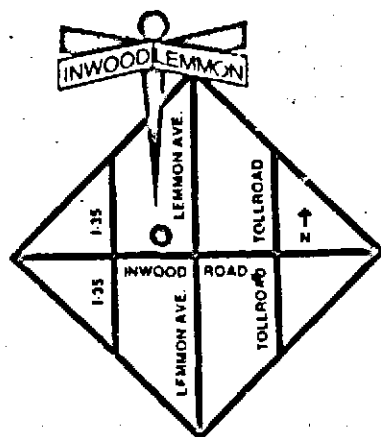
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Mosier Valley to get sewer services

By Valerie Fields

Editor's Note: This article is a follow-up to the Mosier Valley cover story that appeared in our May issue.

FORT WORTH—In a surprise move, a Tarrant County suburban city has reached an agreement with Fort Worth to have the smaller city provide sewer

Mosier Valley to several dozen homes that are located near the proposed complex. In come what of an "exchange," Fort Worth will allow Euless to annex into its city limits the multiple-acre land in which the proposed athletic complex will sit.

In Fort Worth, city staff members say the agreement saves Fort Worth hundreds of thousands of construction dollars. Though Mosier Valley is located within Fort Worth's municipal boundaries, the community is about twenty miles northeast of downtown Fort Worth and immediately south of suburban Euless.

But the agreement has prompted mixed feelings among Mosier Valley res-

"This is the oldest black freedman's settlement in the state. The tragedy is that it took so long for someone to hear them."

Sutton, called Euless' offer to extend the sewer services to Mosier Valley a "mockery."

"The water and sewer is designed mostly to go to the golf course. It's got nothing to do with Mosier Valley. I have to question their (Euless officials') spirit.

Their spirit isn't right."

In Euless, Hennig denies any ulterior motives for extending the offer.

"This just came up as a potential opportunity that we needed to investigate," Hennig explained. "Of course, the golf course must have water and sewer. It was strictly a mutual agreement that would be a win-win situation."

Valerie Fields is a contributing writer who lives in Fort Worth. —[MON]—



Benny Tucker

services next year to residents of Mosier Valley, one of Texas' oldest African-American communities.

The northeast Tarrant County city of Euless will extend a sewer line from an athletic complex that it plans to build to several homes in historic Mosier Valley, a Euless city official said.

"The line extension means that about forty families, whose homes now are on septic tanks, will have access to city sewer," said Euless Assistant City Manager Joe Hennig. "We are aware ... (that) there is a need for a sewer in the Mosier Valley."

For years, homes in Mosier Valley, a community founded by freed slaves in the mid-1860's, have gone without municipal services such as water and sewer—despite the community's location within the city limits of Fort Worth.

In recent months, Mosier Valley residents have launched a media battle against the Fort Worth and Euless city councils, saying officials in the two cities have forced residents to pay taxes but neglected to provide basic city services.

Hennig said the decision to provide sewer to some Mosier Valley residents—more than half of the community will not be able to take advantage of the new services—comes as a result of an agreement between Euless and Fort Worth.

Under the terms of the agreement, Euless would install sewer lines from the site of a new 18-hole golf course and athletic complex that it plans to build in

idents and political proponents of the community.

"It's going to cost \$3,000 per household to hook into the (sewer) line," said Benny Tucker, a Mosier Valley resident and president of the Mosier Valley Area Community Council.

Tucker contends that many of the families who live in Mosier Valley will not be able to pay the fee. The community is comprised of retirees and households that are either low-income or headed by single parents.

"We can't afford it," he said.

However, a Fort Worth city official has said the city is actively seeking federal funding to assist Mosier Valley families who may not be able to afford any fees associated with hooking into the sewer system.

Fort Worth Water Department employees are currently surveying families in Mosier Valley residents to determine if they and their neighbors qualify for a Community Development Block Grant, funds given by the U.S. Department of Housing and Urban Development to cities so they they can address urban blight.

However, still more controversy surrounds the Euless-Fort Worth agreement. In Fort Worth, Roosevelt Sutton, an assistant to Councilman Eugene McCray, in whose district Mosier Valley lies, said residents of the historic community should have to pay *nothing* for sewer services.

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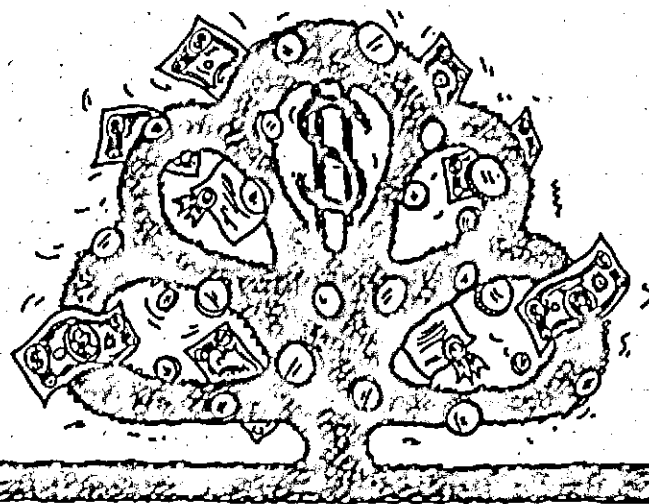
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The Deadly Merchant

Part 3:

Jacob's Food Mart Reopens Under New Name

By Dorothy Gentry

Editor's Note: Part 1 appeared in MON, Oct. 94, Part 2 in MON, Jan. 95.

"How are you doing? Are you getting good service?" asks Rev. Michael Bell one Saturday morning in July to customers in a small convenience store in south Fort Worth.

"Are they treating you right?" he asks two women standing at the check-out counter. "Yes, they are, thank you," one of them responds.

Rev. Bell often stops inside the store and polls customers on the caliber of treatment and service received from store personnel. He does so because this small convenience store in the Stop Six area of Fort Worth is no ordinary store.

In the past year, the store has been the scene of thefts, vandalism and the murder of a 42-year-old African-American man.

The store is the former Jacob's Food Mart, located at 5400 E. Berry in the Berry East Shopping Center.

Outside the store is where an African-American man was shot and killed by a Korean-American merchant who operated Jacob's Food Mart.

Darrell Bivins is dead, Jason Noh is out on bail, and the store is back in business.

How did it happen? When did it happen? Why did it happen? And more importantly, what will happen next?

The Shooting of Darrell Bivins

The Berry East Shopping Center is a small strip of about seven Fort Worth stores and businesses.

It was outside one of the stores, Jacob's Food Mart, that Noh, 25, shot and killed Bivins, 42, on Sept. 16, 1994. Noh later told police that he shot Bivins because the man was on his property after he told him to stay away two weeks earlier, allegedly because of shoplifting.

The shooting brought to the forefront tensions between foreign store owners and their mostly African-American clientele, and prompted daily pickets organized and led by Rev. Bell, pastor of Greater Saint Stephen Church in Fort Worth.

The picketing eventually led to the store being closed for business.

And it remained closed for almost 8 months. Until early May, when Mr. Dinh Vo, a Vietnamese businessman, stepped forward.

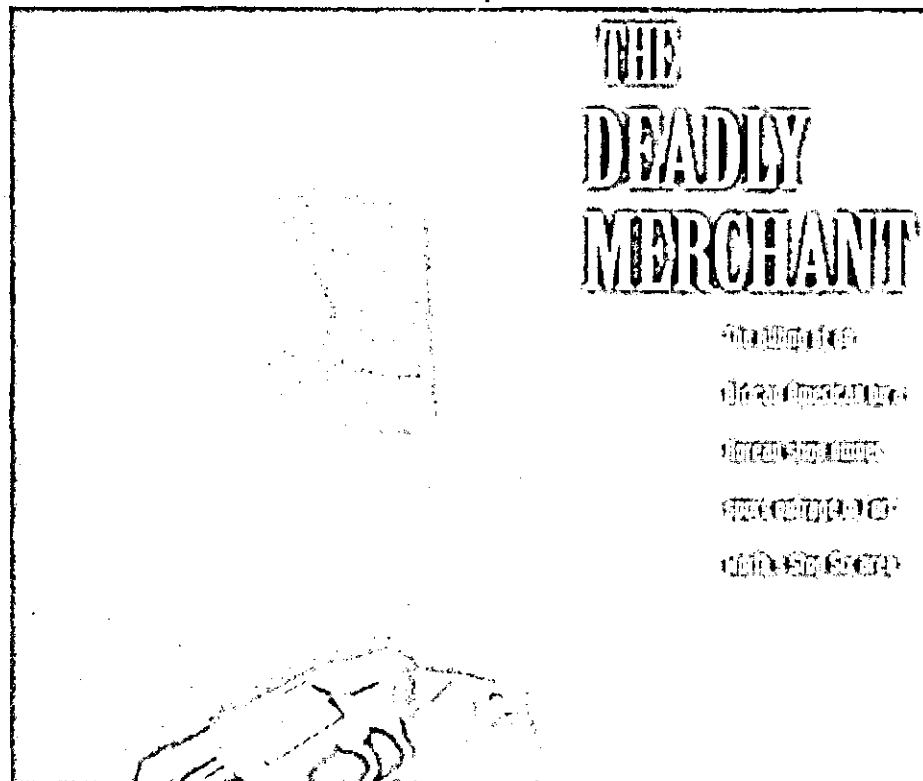
Best Buy Grocery — Formerly Jacob's Food Mart

Although Jacob's Food Mart closed for business shortly after the shooting, it still had inventory inside and was thus losing a ton of money. Vo, who incidentally owns the entire Berry East Shopping Center strip, decided to sell that one store.

located on the corner of East Berry and Stalcup."

Said Rev. Bell, "The idea was to get him to talking with his business-lessees. We did not want him to try to open that store amidst all of this turbulence from those persons who were leasing from him.

"We were not going to oppose the black folk who lease from him. If they didn't want the store opened, we weren't going to let it open. We had to have those signatures. He talked with them, he heard their concerns and as a result, he gained their support and signatures on the agreement."



Since the store's opening, Rev. Bell makes sure he and other SNIC members visit and observe how customers are being treated.

"If they (foreign store merchants) are going to do business in our community, then they need to be responsive and sensitive to the needs of those persons who shop at their stores. They need not be abusive to the customers.

"When the store reopened, we were not going to be down there hugging him. We were telling him to open it at his own risk. He has to take it upon himself to build a relationship with folk in the community."

And building those relationships is exactly what Vo says he is trying to do.

Mr. Vo Speaks

A large banner hangs across one of the front windows to the Best Buy Grocery Store. It reads: "Grand Opening — 99 cents, 2 liter Coke." At the top of the entrance to the store is an orange and blue "Open" sign. A smaller grey and black sign sits on a ledge inside the window; it reads "No Trespassing."

Inside, the walls and floors are clean and shiny, and the aisles are clear of any trash or fallen merchandise. Behind a large, glass shield, surrounded by cigarettes and lotto tickets, sits Dinh Vo, owner and operator of Best Buy and every other store in the Berry East Shopping Center.

Vo is a small man, about 5 feet 5 inches tall with a voice so soft you automatically lean forward when he talks.

"It is okay, but slow," he says of the store's business. "I am trying my best. It's hard to say how it will do. There haven't been much problems, but they did break through my window about three weeks ago."

Vo says he is "trying to make friends" with the residents of Stop Six. A first step was pledging \$1,000 for scholarships for young African-American youth.

"We feel very sorry for what happened (with Darrell Bivins). We feel good when customers in this neighborhood come and talk friendly with us and don't blame us," he said.

"They wanted us to open the store as fast as possible. This is a benefit for the neighborhood."

Ocie Newton agrees. Newton, a middle-aged African-American man who stopped by the store to buy a soft drink, says the community needs the store.

"I think this store is nice for the neighborhood as long as they keep the thugs away. We need this store," he says. "We can't go anywhere else; and most decent people feel the exact same way."

Best Buy may not be doing as well as Jacob's Food Mart, but it is doing

But he couldn't find a buyer. So he decided to reopen the store and run it himself. Enter Rev. Bell and the Southeast Neighborhood Interest Coalition (SNIC).

"He wanted to open the store so we met with him, the Asian-American Chamber of Commerce, First Interstate Bank, and other businesses and people and discussed it," Bell said.

"Although our beef was not with him, we met because we did not want anybody else opening the store without clearing up some things."

After that January 5 meeting, SNIC met separately on April 29 and voted not to oppose the reopening of the store only if four of the six business-lessees in the Berry East Shopping Center backed the idea.

In a letter to Vo dated May 4, Rev. Bell expressed the conditions under which the store could reopen:

"It is agreed that the Southeast Neighborhood Interest Coalition will not boycott the opening of your store at 5400 East Berry, provided that you obtain agreement from at least four of the six business-lessees who lease/rent space from you in your shopping strip,

One of the businesses that supported the reopening is Maxine's Barber Shop, owned by Maxine Session.

"I figured it (reopening Jacob's) would help the other businesses by being open. It seems to be doing pretty good and we haven't had any problems," Session said.

Other businesses that supported the reopening are LaQuinta Beauty Salon, Kym-Neaks Ultimate Place and Berry East Cleaners.

But the store itself has had some problems since reopening. In mid-June, less than a month after its opening, someone broke the glass window. The store also has not seen the big business the previous owner had. This, Rev. Bell believes, is a direct result of the shooting and the pickets.

"There is a lot of sentiment attached to that store and what happened last year."

Rev. Bell emphasizes that if the store had opened, "without being sensitive to what is going on in our community, we would have picketed."

"We would have had no choice. It wouldn't have made a difference who opened it."

some business. Seven customers in less than 10 minutes in testament to that.

Yes, the store is reopen for business. Depending upon how you look at it, that's not a sad piece of news; until you realize that behind the counter could have been an African-American.

An Opportunity Lost

An opportunity for the former Jacob's Food Mart to be owned and operated by an African-American came — and went — right back into the hands of a foreign store merchant.

When Rev. Bell first heard that the store was for sale the asking price was \$75,000. "I told them that was too much. African-Americans don't have access to that kind of money," he said. "I got the price down to about \$45,000. But nobody came forward."

Rev. Bell and SNIC members began spreading the word about the store for sale. "We went on radio talk shows and spread the news by word of mouth in the community," Rev. Bell recalls.

"We told everyone, hey look, here is a chance for somebody to buy a store. The store even had a For Sale sign in its window for months."

But no one stepped forward and purchased the store. No one, Rev. Bell said, had the money.

"We lost the opportunity to own the store not because we were sorry or lazy

with no ambition. I attribute this to the fact that we don't have the collateral necessary to secure loans and those who do already have their own businesses."

"Also it is very difficult to bring African-Americans together and get us to invest and pool our monies," he said. "We don't pool our money like other communities do."

So the store — and a valuable economic opportunity was lost.

The Future

On the brighter side of things, several good initiatives have come out of the unfortunate death of Darrell Bivins.

In November 1994, shortly after the shooting, the Korean-American Association and SNIC announced they had reached an agreement between the two communities after much discussion and debate.

Among the items agreed upon by the two groups were the hiring of African-American high school students

in convenience stores and the donation of scholarship money by foreign merchants.

The Korean-American Association and other cooperating immigrant merchants donated \$2,000 and with a matching \$2,000 from SNIC, \$400 scholarships will be given to 10 Fort Worth African-American high school seniors.

Preference will be given to graduates of Dunbar, Poly and Eastern Hills High School or to youth who reside in the Poly / Stop Six / Eastwood area. However, youth from other areas of the city

may apply.

Students must write a 150 word essay on, "My role in helping to better our community." Other criteria include a letter of recommendation from a pastor, principal, teacher or counselor and proof of college acceptance. The awardee's will be announced on August 12 at a special awards ceremony.

At Sun Food convenience store on Berry, an African-American youth has been hired and more will be hired at other stores, Rev. Bell said.

"With the Korean stores, we have already signed an agreement. And that same agreement we are pressing for other foreign groups to sign," Rev. Bell said. "We are not backing off of this at all."

"All of the stores in our community need to recognize that they have a responsibility to the community. Recognizing that is a long process."

SNIC also is working on securing a major food store chain in the area, "to alleviate some of this dependence on these 'inconvenience stores,' as we call them because the prices are outlandish," Rev. Bell said.

Next on SNIC's agenda is polling each and every store on Berry, Miller and other streets in the community, and asking them if they are going to abide by the agreement.

"Some stores we may have to boycott, those that don't clean up, have good service, etc. We cannot allow them to continuously disrespect the members of the African-American community. If we have to picket them, if we have to boycott them, then we will do that," he said.

"It's not over."
-[MON]-

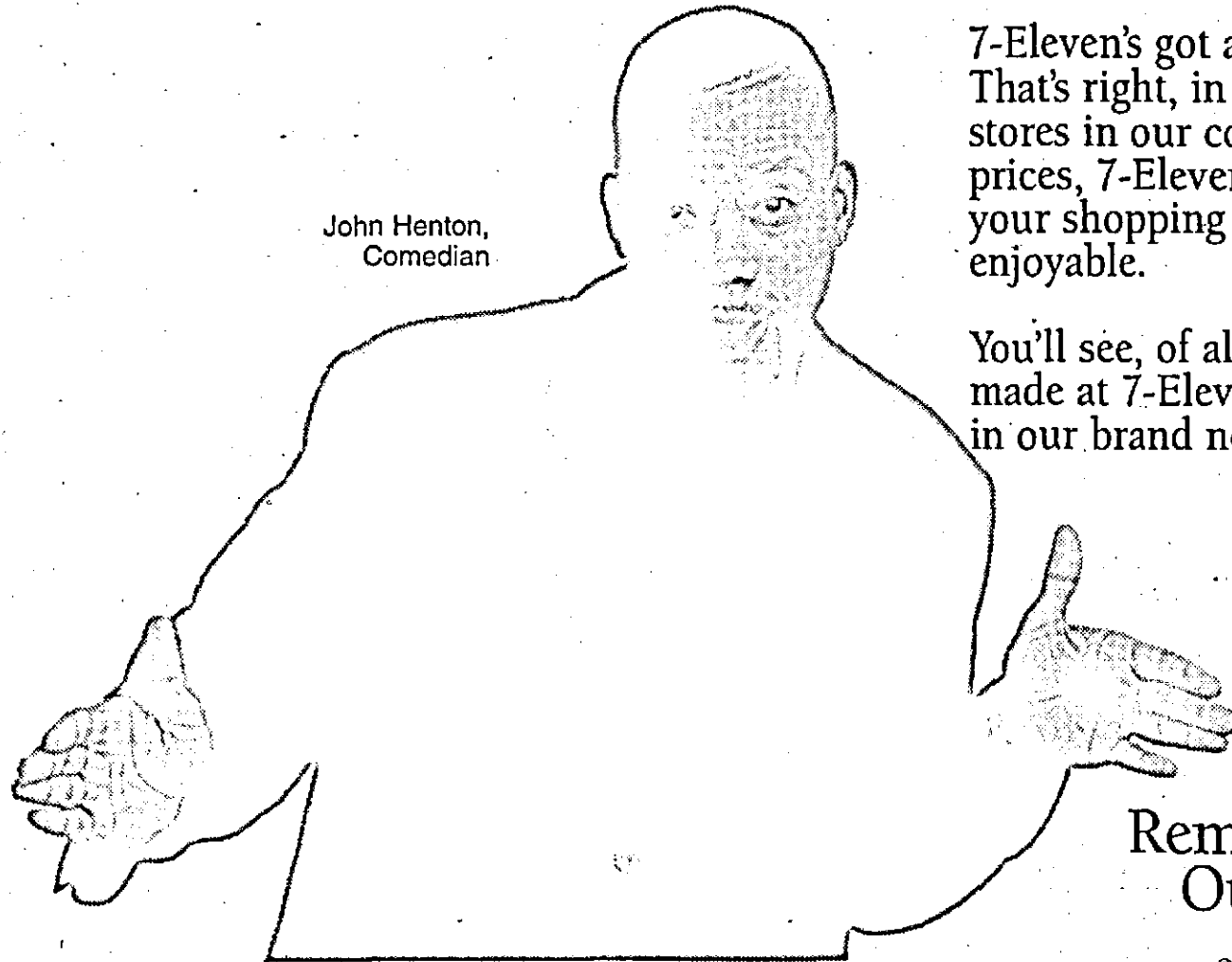


Photo by: Wallace Faggott

Reverend Michael Bell

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Her Future is in the Cards!

By Andrea Allston

Did you know that the word "coffee" is derived from Caffa, Ethiopia, where it was first used and still grows wild? Though an avid coffee drinker, I learned this only after reading a greeting card manufactured by the Griot Greeting Card Company. Lueretha Jones, president, founded the company as a corporation in April of 1993.

After her third job layoff in February, 1992, Jones decided to start her own business. But with a bachelor's degree in business from Morgan State University, Jones didn't know what kind of business she wanted. Even after one day uselessly searching

for a Valentines Day card she liked,

her enterprising mind didn't recognize the seed of a new business venture.

One Saturday morning the following May, the seed germinated! She would create a line of greeting cards that would both entertain and educate. Her cards would not only reflect African-Americans images, but also provide historical facts about African-American culture. She credits part of her vision to a black history class she participated in from '90 to '91, taught by Dr. Marvin Dulaney at Dallas' Martin Luther King Center.

From day one, Jones wanted her company to be a family affair—and it is.

Sisters Olivia Jones and Annie J. Jones, of Dallas, are treasurer and marketing manager, respectively. Other members of the corporation include another sister, a brother-in-law, her husband, and a close-as-a-sister friend.

Griot's first product line consisted of Mother's Day, Father's Day, Christmas, and Kwanzaa cards, all featuring photographs and their signature African-American history facts. Later, they added sympathy and get well cards. Currently, the traditional birthday, sympathy, get well, and Christmas cards are the top sellers.

Jones indicates that "... a lack of knowledge ... put us at a disadvantage at first. However, I want to dispel all myths that blacks do not help blacks." Jones cites the support, encouragement, and resource information received from Dallas' African-American book maven, Emma Rodgers, as well as other area African-American store

owners.

A constant challenge is finding distrib-

ution channels. Jones currently has cards on a test basis with the Texas Correctional System and hopes this will develop into a permanent outlet.

So, what's behind Jones, the petite, regal, chief executive officer who wears a close-cropped natural? Jones says meeting her husband, Norman Slack, in 1987 was a turning point in her life. Her afrocentric horizons were broadened and her pride heightened because of his knowledge of black history. She credits her mother as being the most influential person in her life. Her mother, who had twelve children, instilled a sense of values and morals and remains her greatest inspiration.

—[MON]—

NAME:	Patricia Hartman (goes by Pat)
BIRTHPLACE:	Waco, Texas
LAST BOOK READ:	"Selling Is a Woman's Game" by Nicki Joy
FAVORITE FOOD:	Ice Cream, Yogurt, Seafood
ADVICE TO WOULD BE ENTREPRENEURS:	Educate yourself before you take the big leap.
FOR MORE INFORMATION:	



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Irving, 75063
(214) 444-5304

Home is Where Hartman is!

By Dorothy Gentry

African Americans should make buying a home a major goal in life, says the new assistant vice president and residential loan officer for Bank of America.

Pat Hartman, an African American female, says purchasing a home, "is the best investment you can make."

Hartman has been in her current position for about three months and works out of the bank's corporate offices in Irving. She previously held a similar position in Seattle.

As a residential loan officer, Hartman helps locate and originate mortgage loans for

The native Texan (born in Waco and raised in Houston), graduated from Texas Southern University. She is a member of Oak Cliff Bible Fellowship and Alpha Kappa Alpha Sorority, Inc.

Although she has only been here three months, Hartman is actively networking and meeting people so she can become more involved in civic and community work.

"I like helping those less fortunate, especially children. I did a lot of tutoring in Seattle," says Hartman.

Hartman offers advice to African Americans on buying a home: "Speak with a loan officer to be

TOP SECRET!

\$100,000 (homes) and above. She interacts with realtors and home builders and advises homeowners on when and whether to refinance their home mortgage loans.

Hartman's territory is South Dallas County, which includes Oak Cliff, Duncanville, DeSoto, Lancaster, and parts of Ellis County.

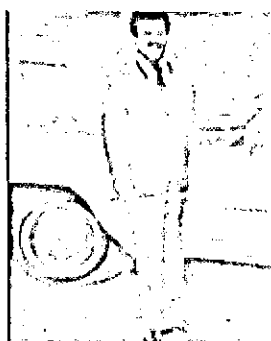
advised about how to go about purchasing a home. Also, several classes are offered on how to buy a home," she says. "I would recommend enrolling in those. And make sure you get credit and finances in order. You really need to ask for help."

Hartman and her husband, Bernie, are in the process of moving into a new home. They have no children.

—[MON]—

Name:	Lueretha Jones
Birthplace:	Fort Deposit, Alabama
Last Book Read:	A Long Walk to Freedom by Nelson Mandela
Favorite Food:	Lasagna
Hobbies/Interests	Reading, Running, Tennis Cooking

Advice to Would-Be Entrepreneurs:



"Be prepared for long hours and being short on cash. Save up as much as possible before going into business. You must be willing to make sacrifices."

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THE SEARCH FOR BLACK EDUCA- TION: THE PLIGHT

PART IV

By Russell D. Shockley

(Editor's Note: This department is dedicated to providing information about African-American history the year around. The department's name, "ETHNIC NOTES," is the name of the organization founded and directed by Russell D. Shockley, B.S.E.D. 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." This is the last installment of a 4-part series showing the evolution of formal education for black people in America.

The problem arising from the legal aspects of black education were many and varied. In the first place, blacks had, via the migration, moved into northern and mid-western states in vast numbers and become a considerable part of the populations in quite a few of these areas. This produced friction between the races and made attempts to secure equality in education for black Americans a national problem rather than a sectional one. (There had already been a considerable number of persons in these states who opposed the instruction of both black and white students within the same school.)

Most of the states east of the Mississippi and north of the Mason-Dixon line eventually enacted legislation which sought to prevent any effort to draft a policy that attempted to discriminate against or discredit blacks. This was true of a number of western states as well.

Throughout the South, however, segregation was "mandatory," and the problems that arose were chiefly those dealing with the equality or inequality of both education and educational facilities.

(We should also realize that the policy of racial segregation within public schools was not confined to the South only. Other sections of the country adopted somewhat similar schemes.)

The question of inadequate educational facilities along with inequities in the legislative appropriations for black schools, despite protest, received little or no

attention within the southern courts.

In Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia, and the District of Columbia, segregated public schooling was mandatory. Black and white pupils were not permitted to

attend the same facilities.

Blacks were by no means the only race for which separate schools were provided. During the 1880's, children of Chinese descent were refused admittance to schools in California.

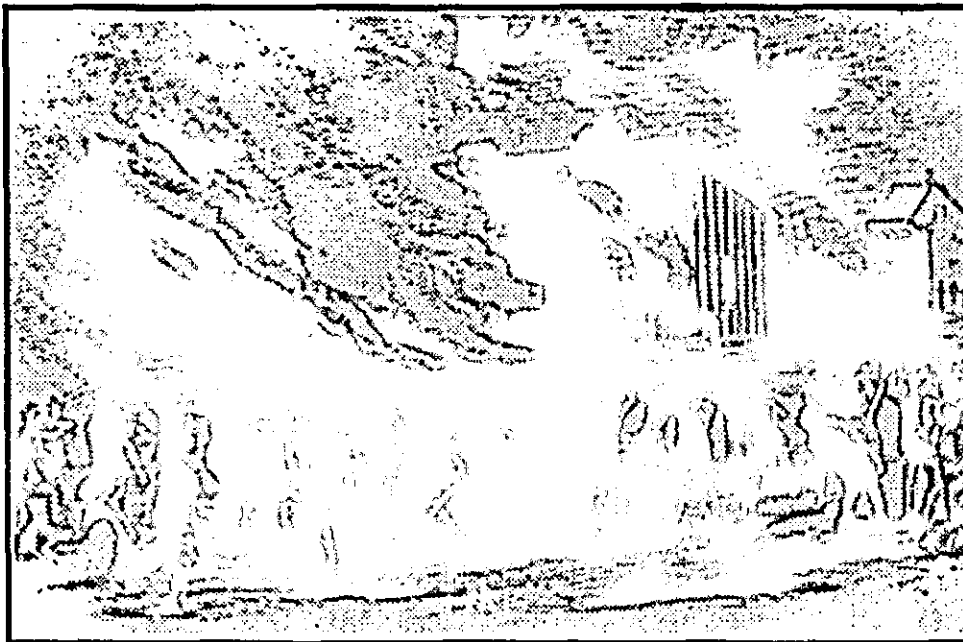
This same action, also in California, included the authority to establish separate schools for Native-American (Indian) children as well.

In Mississippi, problems arose over the assigning of certain Chinese pupils to black schools. This action by school authorities was upheld by the state court, which banned "all persons who are 'not white' or 'colored'" from attending schools for white children. The

no provision for a fair division of funds obtained for distribution to black and white institutions in those states having the dual system. The result of this omission was to allow a vast proportion of these funds to be expended for white education.

Because of this failure of most of the (southern) states to act fairly in their distribution of funds, a second Morrill Act (1890) was enacted. This act expressly stated that "no state under the dual system could come under the terms of the statute unless it agreed to a just and equitable division of the funds between the schools of each race."

In conclusion, the legal guarantees



The burning of a freedmen's schoolhouse during the 1866 riot in Memphis, Tennessee. Anti-black violence also occurred in New Orleans, Louisiana. Police led the riots and many blacks were killed. Homes, schools, and churches were burned.

Chinese were considered to be "non-white."

In South Carolina, at one time, schools were even established for "mixed children." These schools were independent of both the black and white schools.

In those states where "racial separation" was constitutionally provided for, the laws were not considered to be in violation of the fourteenth amendment (bill of rights), and the law remained mostly silent on the subject.

Other areas of the country were not quite so silent. Segregation of public school students was expressly forbidden in Colorado, Ohio, Michigan, and Minnesota, either by statute or constitutional provisions.

In its later efforts at conformity, the state of California found it necessary to ban all textbooks or other means of instruction containing any matter reflecting upon citizens because of their race or color.

One of the things that helped to create the educational dilemma was the first "Morrill Act" of 1862. This act made

of equal educational facilities for black and white persons operating within a dual system, in practice, never really existed. The lack of funding for black

education was a major contributor towards the limiting of black education.

For more than 75 years, (1877-1954) very little was ever really done about it. 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, 2838 Royal Ln., Suite 1020, Dallas, TX 75229

-[MON]-

College Education for Blacks

In 1832, the only southern schools of higher learning open to blacks were the schools of Medicine, Dentistry, and Pharmacy, all located at Howard University in Washington, D.C. and Meharry College in Nashville, Tennessee. (Neither was a state institution.)

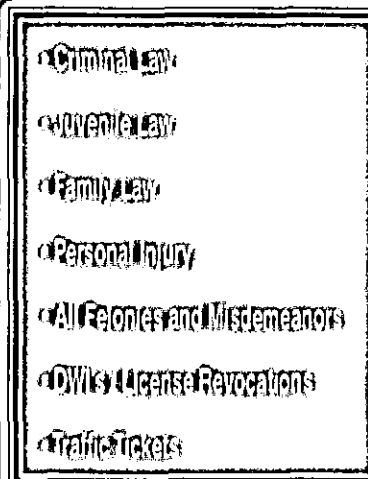
In law, there was Howard University and two others: Simmons University in Louisville, Ky., and Virginia Union University in Richmond, Va., both baptist institutions.

Thus was the plight of black education and the attempts by blacks to obtain it. Eventually, any black who desired to further pursue professional training was forced to attend these schools, or to attend northern institutions where the doors of higher learning, were, for the most part, open to all persons, regardless of color. -RS-

-[MON]-

Chronology of Education Series

- MayIn The Beginning ☐
- JuneThe Long Road Ahead ☐
- JulyImpending Crisis ☐
- AugustThe Plight ☐



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CRA Report to the Community

Two months ago Minority Opportunity News (MON) provided a summary of the recent changes to the Community Reinvestment Act (CRA) regulations. Subsequent to this article, we surveyed local financial institutions, governmental agencies and community based organizations to solicit their sentiments regarding the new regulations and the impacts for their organization. We will share the responses with our readers over the next three editions. This month we focus on the larger financial institutions in the area.

THE QUESTIONS

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

THE RESPONSES

Bank of America Texas

James A. Richardson, Jr.
Vice President &
Senior Community
Development Officer

1. The new regulations place greater emphasis on performance and less on process. This is consistent with BofA's increasing emphasis over the last several years on CRA lending as a profitable mainstream business. We've taken what began as a compliance function and turned it into a business line that makes economic as well as social sense. In that way, we have demonstrated that when institutions develop CRA programs as a business tool and provide lending products with flexible but prudent underwriting criteria, low and moderate income lending can be safe, sound and profitable.
2. With the increased focus in the new regulations on lending performance, all banks will be competing for residential and consumer loans in low and moderate income areas and to small businesses in historically disadvantaged areas. Increased competition in any market's needs. CRA has led to thousands of low and moderate income families becoming homeowners and has generated new capital for small businesses. Additionally, CRA has spurred bank investments through the Low-Income Housing Tax Credit

Program, lending consortia, and bank lending of affordable multifamily housing development. Going forward, these changes in CRA will not detract from what has been offered in the marketplace, but will add to the offerings available from financial institutions.

3. The final CRA rules strike a balance between the banking industry's desire for reduced regulatory burden and the need for all communities to have access to better information on local lending activities which, in turn, helps ensure access to credit. The process of crafting final regulations has covered two years of intense deliberations, public hearings and nearly 14,000 written comments from organizations nationwide. CRA has become increasingly effective in encouraging financial institutions and community based organizations to work together to address the credit needs of their communities. The new rules approximately consider financial institutions' entire efforts in their communities to provide equal access to credit, invest in non-traditional, community-based capital and credit education programs, and provide needed financial services. While not everyone will be satisfied with the final CRA rules, the new regulations represent a positive shift from paper-based to a more performance-based evaluation method, and are an important step towards a system that

encourages prudent, sustained community reinvestment.

First Interstate Bank

Mary Gibbs
Senior Vice President

1. When bank regulators and elected officials first began talking about CRA Reform, First Interstate began closely tracking the formation of the new regulations. At the time that the first draft was issued the comment, we began reshaping our CRA program to conform to the proposed changes. For the past two years, the annual CRA plan developed by First Interstate Bank has been organized into lending, investment and service initiatives with detailed performance goals and assigned accountability to bank employees or divisions. Due to our early efforts to reshape our approach to CRA, very little change is now necessary to achieve compliance with the new regulation. Our principal focus internally will be to adapt our reporting and accounting systems to comply with the new definitions and reporting requirements.
2. From our ongoing efforts to assess the needs of our communities, we have learned that the current products and services offered by First Interstate are effectively meeting the needs of our constituents. We are

especially pleased with the strong demand for the affordable loan program known as First Advantage which was introduced by First Interstate several years ago. First Advantage loans are especially attractive to those whose incomes fall below the median level for their county. Our small business lending and community assistance programs continue to be in great demand, as well.

3. Yes. We at First Interstate Bank have always felt that a CRA system that places greater emphasis on performance and results and less emphasis on process would give the Banks some relief from burdensome paperwork while ensuring that the needs of the community were still served. For example, instead of keeping detailed logs of community contacts and detailed records showing that we have advertised all of our products in all of our service areas, regulators will simply review the distribution of our loans and investments to observe how well we are meeting the needs of our service areas. We are anxiously awaiting the new examiner guidelines which are due to be published later this year to determine if the procedures do indeed rely more on objective analysis and less on subjective interpretations.

Texas Commerce Bank

Linda S. Heim
Senior Vice President
Community Development
Manager

1. In our commitment to serving small businesses and consumers in LMI areas - none. We've found that serving those customers is good business. Because of our business commitment, the CRA regulation changes will have no effect on our organization. Our efforts in developing business in LMI areas will continue. We have a small business lending department that specifically serves South Dallas and other small business lenders who serve the LMI areas of the city by providing loans and small business assistance. We also have Community Development Loan Officers who "Bring the Bank to the Community" each day through special outreach efforts making consumer loans more accessible by setting up shop at the Martin Luther King Center, the Moorland YMCA, and the Pleasant Grove Community Action Center.

2. We are interested in expanding our relationships with small businesses and consumers in LMI areas—and we know we must stay competitive. That means rolling out new products and services, such as our lineup of small business products and our affordable home-related products.

We have an active Community Advisory Council comprised of community leaders who continually review and suggest changes that make our products more accessible. In fact, our Community Advisory Council recommended the concept behind our Affordable Home Improvement Loan, which enables homeowners to tackle home improvement projects in the \$1,000 - \$5,000 range.

3. The new rules provide banks with an evaluation based on performance. This is a fair and quantifiable approach to determining how we serve our community.

Bank One

Tyree B. Miller
President &
Chief Executive Officer

1. Bank One is committed to serving the banking needs of all income levels and localities within its communities. To Bank One, meeting its communi-

ties' banking needs is a way of doing business, not merely a regulatory requirement. Long before CRA was enacted, Bank One banks were working hard to identify and meet the credit needs of their communities. Subsequent to the passage of the act, Bank One has continued to actively support CRA and its mandate of responsive service for all people.

We believe the CRA is good for our communities as our banks work to develop innovative ways to deliver products profitably in diverse markets. During the development of the current regulations, Bank One went on record as supporting the regulation's shift toward an objective evaluation of performance. The new regulations may affect how our performance is evaluated, but not our record of and dedication to serving our communities.

2. Development of new products and services is an ongoing activity at Bank One. As the financial needs of the marketplace change, the market demands that any institution that wishes to keep a competitive edge must continually develop and refine its product and service offerings. In other words, the market is driven by economics, not by federal regulation. Will Rogers is quoted as having said, "even if you are on the right track, you'll get run over if you just sit there."

Our belief in the reality embraced by Rogers' quote has led Bank One to both develop a broad variety of consumer and business products as well as new delivery systems. For example, the Dallas bank introduced the Small Business Lending Group in 1991, and the Small Business Loan Center ("SBLC") in 1993. The Group and the SBLC have created products and new delivery systems that resulted \$138.7 million in loans to small businesses in 1994, a 131% increase in just two years. Our new delivery systems include market research and outreach, including basic business training, which help build a rapport between our bankers and business owners. In 1994 alone, the lenders of the Small Business Lending Group made more than 50 presentations on a variety of business topics to over 2,400 owners and managers of small businesses. At Bank One, a delivery system is not just bricks and mortar.

Likewise, our philosophy that products and services must be continually refined or developed is reflected in our mortgage and home improve-

ment loan products and service delivery. Through the efforts of our Affordable Housing team, mortgage loans in low to moderate income areas increased over 275% between 1992 and 1994.

The most recent enhancement of the Bank One delivery system was the introduction of the Bank One Community Banking Group in the fall of 1994. The Group's lending and support personnel focus exclusively on the needs of historically under served markets many of which are in low to moderate income areas. Heavy emphasis is placed on one on one education and outreach and on the development of close communications and relationships with customers.

Good business practices dictate the ongoing refinement and development of products and services. Bank One will continue to operate according to this premise to assure we remain competitive in the marketplace.

3. Bank One supports the new regulations from two basic aspects. The first is that emphasis is placed on substance over form, performance over paperwork. Secondly, while the regulations still acknowledge the importance of residential lending in our communities, they have been broadened to recognize the tremendous importance of commercial development as well. Bank One welcomes those changes in the CRA that will help encourage holistic dialogue between financial institutions and the communities they serve, by recognizing, through the regulations, that the health of our neighborhoods is not insured by decent housing alone.

NationsBank

Carlton Tolbert
Senior Vice President
Community Investment

1. The new CRA regulations "raise the bar" in terms of performance standards. The changes make the achievement of an Outstanding CRA rating tougher to attain. However, the changes are welcomed by NationsBank. This advancement will directly benefit our neighborhoods and community development investment. Our company has long been an advocate for a more performance oriented regulation. The new regulations reinforce our company's

approach to business, as well as community investment in particular.

Additional implications include an increased ability to self-measure our performance relative to the regulations, thereby increasing our strategic planning capabilities; the ability to redeploy the time and resources spent on previously required unnecessary paperwork and documentation to more productive community investment work; and since the resulting regulations are the result of input from government, the private sector, and community representatives it should provide a more cooperative environment in which to carry out the efforts that are so vital to the development of our communities. NationsBank believes that the proposed regulation represents excellent balance among the needs of bankers, community groups and our neighborhoods.

2. From a community perspective, I foresee greater accessibility to banking products and services for low and moderate income customers, small business owners and small farmers. NationsBank has been a leader in the development of products and services that meet the needs of the communities that we serve. We have developed a product line of lower cost and tailored products, educational curriculums and programmatic initiatives in order to meet the needs of low and moderate income consumers and small business customers. Although it is difficult to comment on specific new products, services and programs, rest assured that the evaluation and development of targeted products, services and programs will continue at NationsBank.

3. It is our opinion that the new regulations go a long way towards a purely performance basis for the measuring bank's community investment activities. It is clear that significant progress has been made toward eliminating the emphasis on process and documentation. Those two fundamental changes were at the forefront of our company's concerns. Although the regulations may not be precisely what our company would have drafted, it is a distinct improvement. Furthermore, there is an unprecedented degree of consensus among community groups and banks in the support of the new regulations. Consequently, we are generally supportive of the changes and we intend to continue our leadership role.

-[MON]-

In The News . . .

Grand Opening of Soul Embassy Cafe

The Novelle Soul Restaurant Corporation will introduce a new concept in dining to the Dallas area with its' universal celebration of African American culture through food, music and art.

The grand opening will be August 18 at 3840 W. Northwest Highway, near the Embassy Suites. The festivities will kick off with a lunch buffet at 11 a.m. to 3 p.m. featuring the music of Don Diego. Dinner festivities will begin at 5 p.m. with music from Toni Redd. A Sunday gospel brunch will feature Stanley Glen and Shalaundria Penny.

This innovative dining idea was conceptualized by Sedrick Jones, owner of Cartel International Entertainment Agency, who is also a general partner of Nouvelle Soul Restaurant Corporation. For more information, call 357-SOUL.

Don't Believe the Hype! Presents Dr. Ivan Van Sertima

Don't Believe the Hype! will present noted lecturer, historian and author Dr. Ivan Van Sertima on Friday, September 29 at Lincoln Humanities and Communications Magnet, located at 2826 Hatcher Street. Doors will open at 6 p.m. and the lecture will begin at 7 p.m. For ticket information, call 376-9525.

Stealin Home Opens at the MAC

Writer/Director John Carstarphen and producer Rebecca Rice of New Vista One Motion Pictures received rave reviews for their work on the film



photo by Sarah Bruce

John Carstarphen and Rebecca Rice

Texas Instruments donates \$2 million to Southern Dallas Development Corporation



photo by Sarah Bruce

First Row L-R: L. Ron White, SDCC Board; Phil Rilter, TI; Gerald Borders, TI; Ken Lowe, SDCC Board Chairman; Jim Reid, SDCC President; Luis Guerra, SDCC Board; Cecilia McKay, SDCC Board.

Second Row L-R: Russell Stover, TI; Lee McKinney, SDCC Board; Franklin Thomas, SDCC Board; Felix Zamora, SDCC Board; Dave Perdue, SDCC Board.

Third Row L-R: Art Weddington, SDCC Board; Timothy Pannell, SDCC Board; Karl Zavitskovsky, SDCC Board and Charles English, SDCC Staff.

"Stealin' Home" during the '95 USA Film Festival. For more information on the first African American independent feature-length film shot and produced in the Dallas area in nearly a half-century, call Director John Carstarphen and producer Rebecca Rice at (214) 739-3858.

SDCC, Bank One help Lofton Electronics Break New Ground

Lofton Electronics will celebrate the grand opening of a new location at 3029 S. Lancaster Blvd., on August 4. With financial help from the Southern Dallas Development Corporation and Bank One, Lofton Electronics will become a place where young adults interested in electronics, computers, or other marketable skills can receive free training and support.

For more information on the new endeavors offered at Lofton Electronics, call (214) 374-55481.

Governor Bush Dedicates S.M. Wright Highway

Governor Bush was in town recently to dedicate a highway named in honor of

the late Rev. S.M. Wright, who was the pastor of Peoples Missionary Baptist Church in South Dallas for 37 years. He was also a nationally recognized religious and civil rights leader.


Senate Bill 1129, which officially renamed the four-mile section of I-75 South Central Expressway between Loop 12 and I-45, passed unanimously in the Texas Senate and House this Spring. For more information on the dedication, call (214) 467-0123.

Black Company Makes Waves at Boat Show

Among the many vendors at the Summer Dallas Boat Show held at Market Hall was Payne & Company. The black-owned company, headed by Tony Payne, featured the "Buddie Pump," a hand-held, battery-operated pump that weighs less than 3 lbs. The small wonder pumps 2.5 liters of water per minute and was a hit for several water enthusiasts, including boat owners, spa owners and plumbers.

The company owns the distribution rights for the pump for USA, Africa, Canada, Mexico and is looking for ven-

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More In The News . . .

dors and retailers. For more information, call (214) 276-2180.

Prairie View A & M Sponsors Golf Classic

As part of its foundation fundraising event, Prairie View A & M University is sponsoring the 1995 Houston Premier Golf Classic to be held Monday, August 21 at the Sugar Creek Country Club in Sugar Land, Texas.

Funds raised will go toward scholarships for students at the university. For more information on the golf classic, call (713) 797-GOLF.

FINA and OxyChem Sponsor Business Fair

Minorities and women-owned businesses can participate in a business fair offered by FINA and OxyChem. The event will be held August 24 from 3 p.m. to 8 p.m. at the Sheraton-Park Central, located at 12720 Merit Drive, I-635/Coit. To RSVP for the event, call Carolyn Matthews at (214) 750-4100 or fax it to 750-2773.

Stephen Wade Featured in One-Man Show

Stephen Wade, a gifted musician and storyteller will be featured in a one man show titled "On the Way Home." The play will run August 3-27 at the Stage West Theater, located at 3055 South University Drive in Fort Worth.

The production is being presented by Stage West in conjunction with Texas Christian University's Theater Department. Special discounts are available for students, seniors, TCU employers and season ticket holders. Call (817) 924-9454 for details.

Caribbean American Carnival Reception

The first annual celebration for Caribbean Americans will be August

18-20 at Fair Park. The Caribbean American Carnival Day Association was host to a reception held earlier at the Hall of State at Fair Park. For more information on the celebration, call (214) 503-6932.

Dallas Healthy Start Awards Grants

Nine sub-contracts of \$5,000 to \$6,000 each were awarded by Dallas Healthy Start to Dallas social service providers that have created programming to impact high rates of infant mortality in a targeted area of Dallas.

Dallas Healthy Start is a Dallas County Hospital District program that is a federal initiative dedicated to reducing infant mortality in communities in the southern, southeastern and western sectors of Dallas County that are experiencing high rates of poverty and infant deaths.

Recipients of the grants were African-American Men of Peace; Boys & Girls Clubs; Dallas Housing Authority; Low Birth Weight Development Center; National Council of Jewish Women; Texas Association for Family and Community Education; YMCA-Park South; YMCA & YWCA of Metropolitan Dallas.

Rep. Al Edwards to Address TSU Graduates

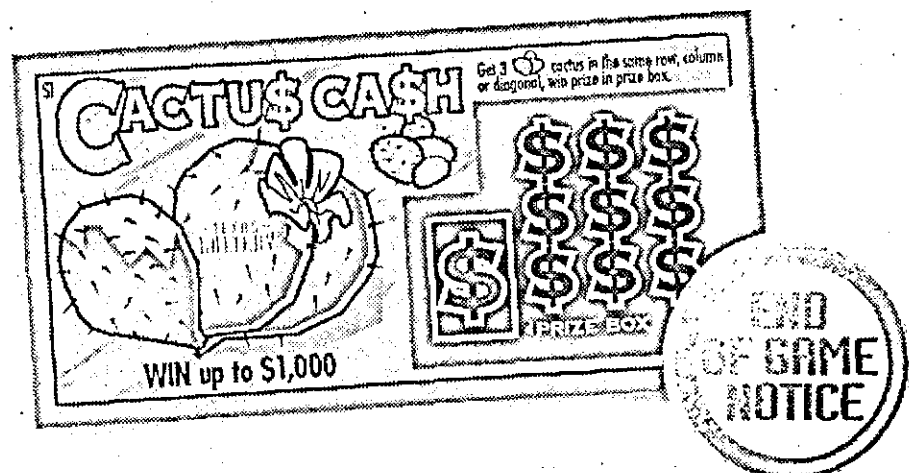
L-R Kenneth Bunnapart Mitchell, chair of Caribbean American Carnival Day Association, Eddie Hueston, Exec. General Manager of Fair Park and wife, Bonnie.

(photo by Sarah Bruce)

State Representative Al Edwards, District 146-Harrison County, will be the keynote speaker at Texas Southern University Summer Commencement on Saturday, August 12 at 9:30 a.m. in the Health and Physical Education Arena. Edwards was elected to the Texas

State House of Representatives in 1978 and has been re-elected for eight terms. In 1994, he was inducted into the Hall of Fame of the African American Biographic Association in Atlanta, GA. -[MON]-

This Variety Of Cactus Is About To Disappear.



So grab a Cactus Cash ticket while you still can. The game's official closing date is August 1, 1995. But you can redeem winning Cactus Cash tickets until January 28, 1996. To play Cactus Cash, just scratch off the play area. Look for three cacti in a row, column or diagonal, and win the prize listed in the prize box. Up to \$1,000 instantly. Prizes of up to \$100 can be redeemed wherever you see the Texas Lottery sign. The top prize must be claimed at one of our 24 Texas Lottery claim centers, or by using a claim form available at any Texas Lottery retailer. If you have any questions, please call the Texas Lottery Customer Service Line at 1-800-37-LOTTO. They'll help you if you're stuck.



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By Angela Jones

Head Start— Or False Start?

*Well-known program accused
of mismanagement*

They're calling themselves "Ytinu" — unity spelled backward.

To their staunch supporters they represent the latest in workplace vigilantism; collectively functioning in the tradition of a modern-day Robin Hood.

But to their managerial critics, they're just a bunch of troublemakers — disgruntled employees hiding behind a string of anonymous letters and rumors with no basis for their accusations.

The group, thought to consist of about 150 employees, started its campaign in March with a letter alleging a whole host of what it describes as "discrepancies," ranging from management incompetence and questionable promotion practices, to site management problems and sexual harassment. The focus of the group's attack — Head Start of Greater Dallas, Inc.

Originating from a summer pilot program for disadvantaged youth, Head Start of Greater Dallas was established in 1967. The program's mission is to prepare local children (ages 3-1/2 to 5 years) from low-income families for successful entry into the public school system. To date, the program has been successful in serving approximately 30,000 children in Dallas County alone.

Another goal of the organization is to assist families in becoming "self-sufficient." This is accomplished largely through parenting education, literacy classes, and job training programs for parents of disadvantaged children.

As a nonprofit agency, Head Start operates off of a \$16 million budget provided by both federal and private funds. These funds are currently being dispersed to about 3,400 children and their families at 38 Dallas County centers.

As the scope and participation in Head Start has grown over the years, needless to say, so has the employee makeup of the organization. Currently, there are approximately 594 employees at the agency, about 400 of which are Black or Hispanic. This extensive growth, some agency officials say, has contributed to the recent problem in employees morale.

Bonnie Buchanan, division head of family services, says, "With an agency like ours with over 500 employees, these types of things tend to creep in.

"There is no truth to the allegations," she adds.

The "allegations" first appeared in a letter dated March 15, 1995. Ytinu detailed twenty discrepancies within the operation of Head Start.

In its statement, the group said . . . "Unfortunately, the extent of management's inability to properly conduct an efficient and harmonious program has resulted in the context of negligence . . . Clearly, management's incompetence and ill-equipped capacity has resulted in a major disaster."

Wanda Smith is executive director for Head Start of Greater Dallas and has been for the past 25 years. Smith has received national commendation for creating a model program to which the nation's other programs look for guidance.

Problems within the organization? Smith says there are none — at least not in her mind's eye. Like Buchanan, she says there is absolutely no truth to Ytinu's accusations.

"If the things they allege were true, and if they have proof, they should have no problem signing their names to the correspondence.

Adds Smith: "The way I feel, if you want something improved, you should be up front. If they (Ytinu) feel that parents and children involved in the Head Start program are being cheated, they should come forth."

Despite this representation, Head Start reported a mere 8.1 percent turnover rate for the last 12 months.

Continued on Next Page

Continued from Previous Page

Another problem substantiated by a Head Start employee who wished to remain anonymous is the lack of practical experience of members of Head Start's management personnel.

She says employees are "upset because there are people in top positions making money that don't know what they're doing. They're making high salaries but are not competent enough to earn them."

To support its hiring practices, Head Start has provided MON with a listing of the qualifications of its executive staff:

Executive Director Smith holds a bachelor of arts degree in Early Childhood Development and is currently working on a masters degree in the same field of study. As assistant executive director of financial and administration, Kenneth Gilbert holds a masters degree in business administration. Gilbert, who has been with Head Start for seven years, supervises a staff of seventeen and has such honors as one of the "Outstanding Young Men of America" under his belt. Bonnie Buchanan, division head of family services, has been with the program for 27 years and holds a bachelor of arts degree. In addition, she has 34

years of early childhood development experience.

Lastly, Kathy White, division head of education, and a member of the Head Start program since 1980, is a graduate of East Texas State University.

Despite what appears to be impressive credentials among its management personnel, Ytinu sites incompetence in its letter:

"The high level of incompetence among managers has resulted in extensive levels of employee and agency participants stress... Management lacks the ability to listen to employee concerns, identify problems or concerns, select alternative measures and accept and agree on ideal solutions."

Although the group commends Executive Director Smith for her "prior work," in its letter, Ytinu is calling for her immediate resignation/termination due to what it describes as her "incompetence and lack of leadership."

Smith, however, says resigning is not in her plans.

The accusation of incompetence is among the less serious of the charges. In its letter, Ytinu alleges misappropriation of funds in the form of what it describes as the "shifting of funds and the fixing of records" within the organization. This same issue has recently

been brought to light within the Houston Head Start organization. In Head Start's defense, Smith says, "External audits of budget distribution have been conducted and have not found any mismanagement of funds."

In addition," she adds, "on-site program reviews have shown us to be 95 percent in compliance."

To support this claim, a copy of Head Start's annual financial audit was provided to MON for the year ending February 28, 1995.

Among the most serious and most disturbing allegations outlined in Ytinu letter are the instances of verbal, mental and physical child abuse taking place at various Head Start centers. These allegations, along with those of sexual harassment, pose the most serious concern, considering the implications. Although specific instances are not documented in its letter, the group says that a thorough investigation of the organization will support these charges.

"Before the letters started circulating, board and administrative staff had decided to do an assessment of our operation," says Smith. "With the reorganization and tripling in staff over the last three years, we felt that one was needed."

"We still plan to do this assessment

and will contract the Center for Nonprofit Management to conduct one. "Our goal is to be the best Head Start program in the nation."

To date, the members of Ytinu have remained anonymous, although their intentions have not. In their most recent correspondence, the group is requesting the attention of various media in initiating an investigation. A plea to Congresswoman Eddie Bernice Johnson prompted a response from her office requesting the return of information necessary to initiate an inquiry. To date, Ms. Johnson's office has received no response.

In its most recent statement, Ytinu says, "We employees, genuinely care very much for the children, families, and community that we serve, along with the Dallas Head Start concept. We continue to challenge the many existing corruptions. We constantly feel that our hands are chained and our voices forced to be silent because of possible harassment [or] termination within the agency."

NOTE: MON was unsuccessful in its attempts to reach any member of Ytinu. In pursuit of fairness, we encourage Ytinu's leadership to come forth with more information on these serious allegations.

EMMETT NEAL COULDN'T DECIDE IF IT WAS WORTH THE EFFORT TO BUY A TICKET. (IT ENDED UP BEING WORTH \$10.8 MILLION.)

AFTER A LONG DAY AT WORK, EMMETT NEAL WAS SO TIRED, ALL HE COULD DO WAS PLOP DOWN ON THE COUCH. "HMMM," HE THOUGHT TO HIMSELF, "SHOULD I GET UP AND GET MY LOTTO TEXAS TICKET? OR JUST STAY RIGHT HERE?" \$10.8 MILLION LATER, IT LOOKS LIKE HE MADE THE RIGHT CHOICE. NOW EMMETT'S ONE OF OVER 150 MILLIONAIRES AND STILL COUNTING.



HIS SYSTEM:
MIXED "HOT"
NUMBERS WITH
"COLD" NUMBERS
AND THEN
PLAYED THAT
COMBINATION
EVERY WEEK

WINNING NUMBERS:
23 25 30 37 46 48

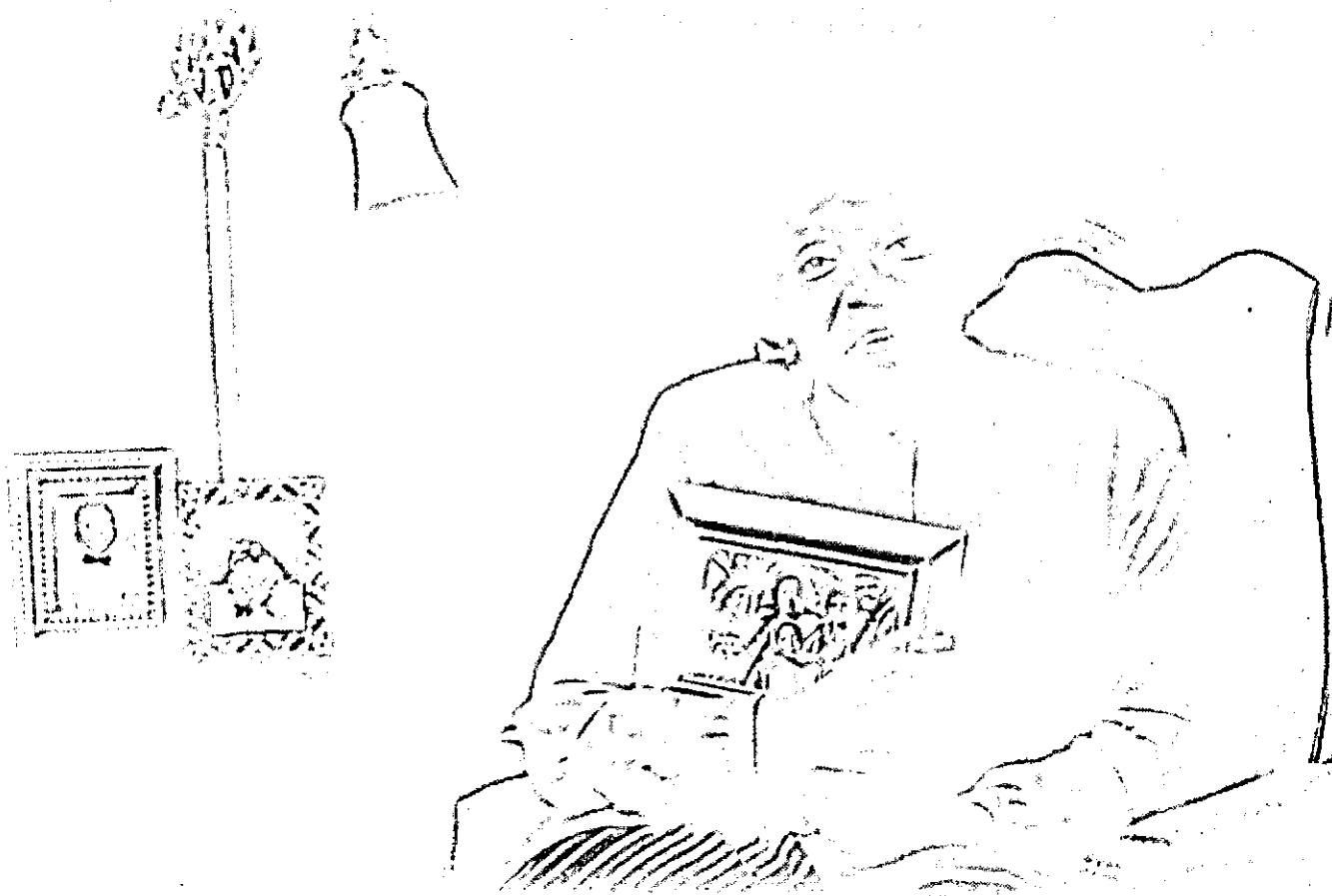
FIRST THING
HE DID: TOLD
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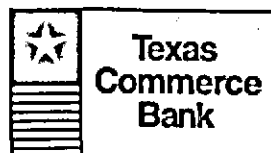
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- Nancy Armstrong



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Trouble is Globalization

By Carroll G. Robinson

African Americans and other Americans of color are not "stealing" jobs and educational or entrepreneurial opportunities from white males. The true culprit, if you wish to all it that, is the onset of a post-capitalist, knowledge-based economy.

As we move inextricably toward the 21st century and fully into the information age of the "knowledge society" the challenge confronting all Americans is greater than simply the need for more education and job training or retraining.

The "anxious class," as Labor Secretary Robert Reich has taken to describing middle-class white Americans, rather than pinning their economic hopes for the future on the elimination of affirmative action programs needs to

acknowledge and constructively confront the impact of "globalization" of the American economy and its concomitant displacement of employment opportunities resulting from technological advances in communication and transportation and the relatively unencumbered mobility of capital, corporations and most natural resources excepting human physical labor. In fact, thanks to technology even knowledge is now a model commodity.

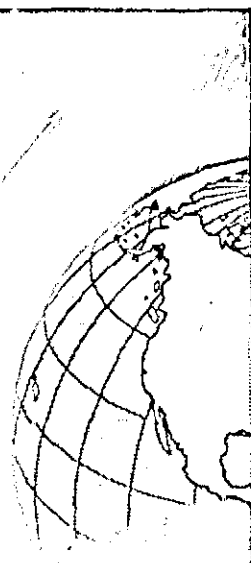
Since November, political pundits and prognosticators have speculated that affirmative action would be used by the Republican Party as its primary racial wedge issue during the 1996 campaign cycle. The speculation was confirmed, in part, by the recent political one-upmanship rhetorical exchange between Senators. Bob Dole, R-Kansas., and Phil Gramm, R-Texas, concerning the continuing for affirmative action programs in light their supposed reverse discriminatory effect on white males.

The reinvigorated political attack on affirmative action programs has not been limited to the national political arena. At the state level, efforts are under way in California and Delaware to enact state constitutional bans against all state and local government affirmative action programs.

First articulated by President John F. Kennedy in Executive Order 10925 in 1961 and described by him as "the most aggressive possible attempt to find minorities who are qualified, or could become qualified, to do the job," affirmative action programs have over the past several years come to be perceived of as "quota scams" conferring unearned benefits and opportunities on "unqualified" African-Americans and other Americans of color while depriving "qualified" white males (and now more often, white females) of meritori-

ously earned educational, employment and business opportunities.

As Barbara Arnwine, executive director of the Lawyers' Committee on Civil Rights, has so aptly stated it, "Affirmative action has come to be viewed as Willie Horton(ism) in a suit."



In reality, not even the immediate elimination of all affirmative action programs would provide significant numbers of "new" educational, employment or entrepreneurial opportunities for white males.

Despite affirmative action programs, statistics show that "most blacks have made modest gains over the past years," according to Robert Frank and Eleena de Lissner in a Wall Street Journal article last week.

"Black unemployment remains twice as high as that of whites, and blacks earn about one-quarter less than whites. Only 6 percent of all executives, managers and administrators are black, compared with 12 percent of the general population, and blacks make up only 3 percent of doctors and lawyers," the writers quoted Census Bureau data as showing.

Even the numbers don't tell the full story as it is almost impossible to identify the affirmative action hires among them.

The time has come for "angry white men" as well as all Americans to realize we cannot be economic ostriches with our heads stuck in the sand or nativist isolationism, a blaming racial and ethnic differences for our economic difficulties as the world passes us by.

Continued on page 28

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Our doors are open each weekday from 6:00 a.m. to 5:30 p.m. Parents are always welcome. For enrollment information call us at 421-7504.

Volunteer Center Seeks Greater Ethnic Diversity

By Nailah Jackson

The Volunteer Center of Dallas and its 750 nonprofit organizations is in need of ethnically diverse volunteers. These client agencies, in various geographic

ture and office equipment to new clothes. The cost for a nonprofit or tax supported agency 501(c)(3) to become a "donated goods" member is \$35 dollars.

The whole process of becoming a volunteer is just one phone call to the center that, guided by a counselor, can tailor-make

your volunteer experience. Their are over 7,000 volunteer positions available day, evening, and weekends, as well as special event opportunities.

In need of diverse volunteers are these special-

ized programs that deal directly with diverse youth: Youth Leadership Dallas, EXXON Community Summer Jobs Program, Adopt-A-Family and Volunteers In Action (VIA). VIA, in particular, meets bi-monthly to meet the needs of it's time conscious professionals. The meetings are focused on community and social service issues and are followed by a weekend service project in the community.

During the 3rd Annual Community Service Day, 2,000 plus corporate volunteers got paint brushes, brooms, and rakes to make a difference in the community. This difference was made by a group of majority white volunteers.

Shari Carroll, project development coordinator for Volunteer Center of Dallas, said, "We are sending a message to our children that help in the community only comes in the color white."

Many of the children in these program rarely see a volunteer that looks like them, someone that they can better relate to.

Volunteering can provide opportunities to network and gain leadership experiences that can enhance your work skills. In recent studies, volunteerism was one of the top five factors considered in promoting individuals.

According to the Gallup Poll on Giving and Volunteering in the United States, 1992, those respondents who reported they had never volunteered were more likely to be African-American (70%) and Hispanic (66%). There were three reasons respondents

gave for not volunteering:

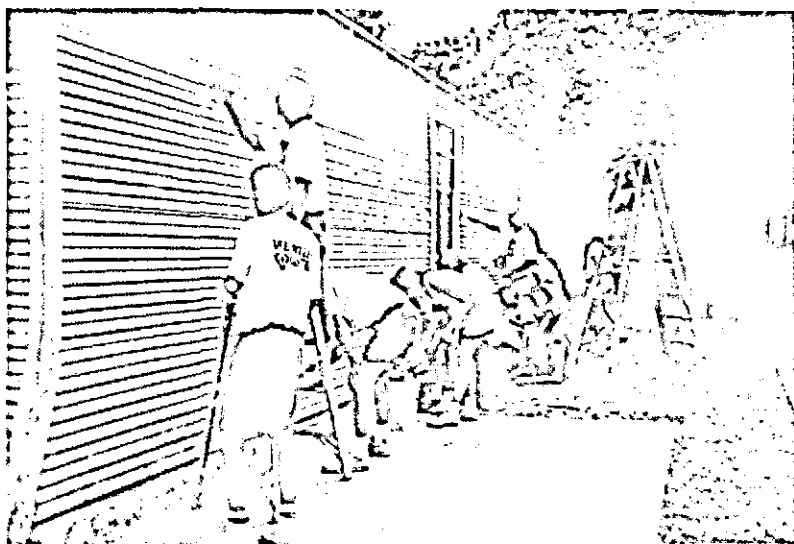
1) The number one reason was that their schedules were too full (30.1 % African-American and 42.5 % Hispanic). According to the 1994 survey done by the Independent Sector for Giving and Volunteering in the United States, there has been a continual downward trend in giving and volunteering in America, with the primary reason being that individuals seem increasingly worried

about their economic future.

2) No interest (19.1% African-American, 23.2% Hispanic). The latest data shows that people who had very high rates of giving and volunteering were those who reported having some volunteer experiences in their youth.

3) No one asked (23.2% African-American, 1.5 % Hispanic).

Nailah Jackson is a summer intern who is entering her senior year at Langston University. -[MON]-



areas populated by ethnic groups, have specific needs for minority volunteers.

The mission of the Volunteer Center is to promote volunteerism and to refer human and material resources to nonprofit organizations. At the Volunteer Center their most valuable resource is the volunteer.

Their primary reasons for requesting ethnic volunteers are to achieve cultural sensitivity with their ethnically diverse clientele, establish role models for ethnic children, develop better communication, and make clients feel comfortable by effectively accessing agencies services.

The Volunteer Center of Dallas made 141,954 referrals to agencies from November 1, 1993 to October 31, 1994. The racial breakdown of these volunteers was 84% Anglo, 8% African-American, 6% Hispanic and 2% other/unknown.

Community outreach is a tool the Volunteer Center uses to build relationships. Their goal is to create an awareness and sensitivity in minority media, civic groups, professional groups, businesses and churches on the need for diverse volunteers in community-based organizations.

They offer three types of volunteers to the nonprofit organization: business, court ordered, or general. They support the nonprofit with workshops, tapes and books on how to make their volunteers comfortable. The material resources offered are donated goods which can range from gently used furni-

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Around Town

August 1

The Fort Worth Business Breakfast meeting begins at 7 a.m. on Thursday, August 1 at the Holiday Inn North, located at 2540 Meacham in Fort Worth.

The monthly meeting is a tremendous opportunity for small/minority/women entrepreneurs to network with prime contractors or state and local representatives.

For more information, contact Willie R. Heath, Jr. at GSA's Business Service Center. The number to call is (817) 334-3284.

R.C. Hickmans photographs of Black Dallas will be displayed through the month of August at Dallas' City Hall first floor lobby area.

The free exhibit is open to the public. A reception and gallery talk is scheduled for noon, August 16.

For more information, call 426-1683.

August 2

Glendale Presbyterian Church will hold their annual revival crusade beginning Wednesday, August 2 through Friday, August 4 at 7 p.m. nightly.

Rev. Clarence E. Glover, Jr. of Exodus Temple Ministries, is the guest evangelists.

For more information, call 780-8697.

August 3

A Writers Showcase with Albert Sirls is scheduled to take place at the Cafe Muse Theater on Thursday, August 3, beginning at 8 p.m.

For more information, contact the Junior Black Academy of Arts and Letters at (214) 658-7144.

Russell Shockley will lecture on the "Search for Black Education" on Thursday, August 3 beginning at 1 p.m., at the North Hampton Recreation Center.

Mr. Shockley, director of the Black Information Project and a columnist with *Minority Opportunity News*, may be reached by calling (214) 670-6196.

August 4

The St. John Christian Theater Ministry will present a Dinner Playhouse entitled: Another Chance, on Friday, August 4, at 6:30 p.m. and on Sunday, August 6, at 2:30 p.m.

The youth production will be staged in

the Family Life Center of St. John Missionary Baptist Church, 2600 South Marsalis Ave. in Dallas. Tickets are \$5

For more information, call (214) 375-4876.

First Friday Business Network Mixer is scheduled for Friday, August 4, from 5:30 p.m. to 8 p.m., at the Renaissance Cultural Center in Fort Worth.

Tickets are \$3. Proceeds will benefit the NAACP office. For more information, call (817) 923-1605.

Dallas Visual Art Center presents Mosaics: Beatrice Lebraton, on Friday, August 4 through September 22.

The show is free and open to the public. A reception is slated for the opening beginning 6:30 p.m. to 8:30 p.m.

For more information, call 821-2522.

Theatre Three presents a weekend of performances by Dallas' premier African American group, New Arts Six, starting Friday, August 4 through 6.

Performances by Whosoever Will Prayer Band, are expected to delight audiences everywhere.

For more information concerning tickets and scheduled times, call 871-3300.

August 5

Pegasus Children's Theatre Program is looking for six men and women who are interested in auditioning for a workshop with a large group of children.

Interested persons should bring a resume and picture to Pegasus Theatre, 3916 Main St., on Saturday, August 5 from 1-5 p.m. Rehearsals begin on Tuesday, August 29.

Performances will be held primarily during the day at Dallas' schools. Auditions will be movement and improvisation oriented. (No phone calls please).

Clarodes Dance Institute serving the community for four and one half years offers 22 years of experience is now registering for the fall. Classes for all ages (2 1/2 yer. adults) offering tap-jazz-ballet exercise.

Registration is on Saturdays, Aug. 5th and 12th, from 10 a.m. to 1 p.m. at 9247 Skillman #103. Come to the studio for registration or call (214) 340-1146 for information.

Golden Gate Missionary Baptist Church hosts a press reception on Saturday, August 5 from 10 a.m. until noon at the Golden Gate Missionary Baptist Church, 1101 Sabine Rd in Dallas.

Mayor Ron Kirk will be present at the event.

For more information, call 942-9724 or 942-7474.

August 6

Sunday, August 6, marks the closing performance of *The Musical Man*, a classical music production featured for the past two weeks at the Casa Manana Theatre located at 3101 W. Lancaster in Fort Worth.

Final Sunday performances begin at 2 p.m. Tickets range from \$18 to \$25 and are available by calling (817) 322-CASA or any TicketMaster outlet.

For more information, call Holly C. Nelson, (817) 332-2272, ext. 123.

Cedar Valley College plans to take the college to the community during the week of Sunday, August 6 through the 12.

A motorhome, stocked with college enrollment and promotional materials, will make stops at Redbird Mall, Bank of America locations, Fair Park, Wynnwood Village, Kroger, Minyard, and Carnival stores.

For more information, call (214) 372-8258.

August 7

City of Dallas Parks and Recreation Department and the Citibeat Foundation will sponsor an indoor soccer tournament for children and teens on Monday, August 7 through August 20, in the City of Dallas Recreation Centers and the Mesquite Indoor Soccer Center.

Youngsters, ages 6 to 15, are eligible to participate.

For more information, call 670-4678 or 670-4234.

August 9

Dallas Black Chamber of Commerce will offer a seminar that focuses on Fund-Raising Techniques for Organizations on Wednesday, August 9 from 6:30 p.m. to 8:30 p.m.

The seminar will touch on ways to identify revenue sources, the ABC's of successful fund-raising and documenting the

use of funds.

For more information, call 421-5200.

August 10

George Subira will lead a discussion on his latest book entitled: *Money Issues in Black Male and Female Relationships*, on Thursday, August 10 from 6 to 8 p.m. at Black Images Book Bazaar.

The exact location of the store is 230 Wynnwood Village in Dallas.

For more information, call (214) 943-0142 or (800) 272-5027.

August 11

The Dallas African-American Leadership Summit Planning Committee and Dallas Organizing Committee invites you to "The Million Man March Contribution Banquet" on Friday, August 11, at the Junior Black Academy of Arts and Letters. Doors will open at 7 p.m., tickets are \$10.

Dallas County Commissioner John Wiley Price is the keynote speaker for the event. Tickets can be purchased at Black Images, Afro-Awakenings, Muslim Fish House, Farrakhan Tape Connection, Pan-African Connection, JBAAL and Muhammad Mosque #48.

For more information, call 658-7144 or 339-1323.

Museum of African American Life & Culture presents Connections: African Vision in African-American Art.

The exhibit will open Friday, August 11 through July 28 of next year. The museum is located at the Grand Ave. entrance of Fair Park. Hours of operation are Tuesdays through Fridays from noon until 5 p.m. and Saturdays, 10 a.m. to 5 p.m. and on Sundays, 1 p.m. to 5 p.m.

Admission is free.

For more information, call 565-9026, ext. 304.

The 1995 UWSA National Conference opens on Friday, August 11 through Sunday, August 13.

The three day conference, designed to prepare the country for the 21st century, will feature Ross Perot, Dick Armey, Senator Sam Nunn, and a host of other senate and majority leaders.

For more information, call (800) 925-1300 or (214) 450-8823.

August 12

Bridal Show, by Texas Shows, Inc. opens at the Dallas Convention Center on Saturday, August 12 beginning at 10 a.m., and on the following day beginning at 11 a.m. in Hall C. The cost is \$5.

For more information, call (214) 939-2700 or (214) 939-2785.

Omega Psi Phi Fraternity, Inc. Alpha Iota Iota Chapter presents Community Uplift '95, from noon until 8 p.m., on Saturday, August 12 at the Richardson Civic Center (Arapho & Hwy 75).

There will be plenty of entertainment for children, a fashion and step show, exotic African dancing by the West Dallas Dance Troop and lots of food.

The cost is \$2 per person. Children under 12 are free.

For more information, call 692-5570.

The public is invited to the One Year Anniversary Celebration of the Diamond Hill Community Health Center in the Tarrant County Hospital District, on Saturday, August 12, from 9 a.m. to 2 p.m.

The exact location is 3308 Deen Road at Long Ave. in Fort Worth. Phone number not available.

New Hope Christian Center, located at 5924 Boca Raton in Fort Worth, hosts the Woodhaven Community Health Extravaganza on Saturday, August 12, from 10 a.m. to 2 p.m.

The health fair offers classes, testings, prizes and children activities as well as an afternoon gospel concert. For more information, call (817) 467-6166.

August 13

Pegasus Theatre, located at 3916 Main St. in Dallas, is looking for four men ages 18 to 45, to audition for an upcoming production scheduled to come out sometime in October.

Interested persons should bring a picture and resume by the theatre's location on Saturday August 13, from 1 to 5 p.m. or on Sunday, August 14 from 1 to 3 p.m.

For an audition appointment call 821-6005.

August 17

A guest screening and reception for *The Tuskegee Airmen* will be presented by the Home Box Office on Thursday, August 17, beginning at 6 p.m.

The event will be held at Ridglea Movie

Grill Theater, 6025 Camp Bowie Blvd. in Fort Worth.

For more information, call (817) 531-0397.

August 18

The first 1995 three day Caribbean Carnival will be held at Fair Park in Dallas beginning on Friday, August 18 in the Automobile Building.

The Crowning of King and Queen event takes place at 9 p.m. Entry fee is \$10.

For more information, call 890-2911 or 670-8581.

August 19

A Parade and Celebration featuring the King and Queen of the Caribbean Carnival begins at 11 a.m. in downtown Dallas. Following the free event a cultural show will be held throughout the day at Fair Park Automobile Building.

For more information, call 670-8581 or 890-2911.

Dallas Convention Center Theatre presents a Summer Jazz show on Saturday, Aug. 19 at the Dallas Convention Center Theatre beginning at 7:30 p.m.

Featured guests include Rachelle Ferrell, Alex Bugnon and George Duke. For more information call 658-7147.

August 20

A Carnival Dance begins at 9 p.m. in the Automobile Building at Fair Park on Saturday, August 19. Food and refreshments will be available for sale.

Cost per person is \$10.

For more information, call 670-8581 or 890-2911.

August 21

Prairie View A & M University Foundation presents the 1995 Houston Premier Golf Classic on Monday, August 21 at the Sugar Creek Country Club, 420 Sugar Creek Blvd. in Sugarland, TX.

Registration begins at 9 a.m. and the Shotgun Start begins at 10 a.m.

Interested persons should call (713) 494-9131, for more information.

The Dallas Education Center, 1901 Main St, will offer a variety of Spanish fall courses this fall. Registration begins on Monday, August 21 at 4 p.m.

A Functional Spanish course dealing

with basic improvements of writing and speaking the language will be offered on Tuesdays and Thursdays from 11:30 a.m. to 12:45 p.m.

Spanish Composition & Style will be offered on Tuesdays, and Thursdays from 5:30 p.m. to 6:45 p.m.

For more information, call 744-6600.

August 23

Dallas Convention & Visitors Bureau will hosts a networking event with a western flair for members and prospective members at Cowboy's Nightclub on Wednesday, August 23 from 5 p.m. to 7 p.m.

The nightclub is located at 7331 Gaston Avenue. The cost is \$7 in advance or \$10 at the door for members and \$12 for non-members. Free parking available.

Fax R.S.V.P. to (214) 746-6688 or call (214) 746-6647 for more information.

August 26

Visions: The Women's Expo returns to Dallas for the sixth annual celebration of women and families on Saturday, August 26 from 10 a.m. to 6 p.m. and on Sunday, August 27 from 11 a.m. to 6 p.m.

Tickets are \$6 per person, senior adult tickets are \$5 and children under 12 are free. Bring a canned good and receive \$1 discount.

Limited child care available for children ages 3 to 8 years.

For more information, (214) 523-0650.

Fall registration for the Dallas Black Dance Academy begins on Saturday, August 26 from 9 p.m. to 12 p.m., at their studios located at 2627 Flora Street (near the intersection of Ross and Boll Streets in the Arts District).

Classes are open for adults, teens and children who are interested in signing up for ballet, tap, jazz and ethnic or modern dance.

Early registration includes a 10 percent discount off the first month's class.

For more information, call (214) 871-2387.

Thurman Jones, publisher of *Minority Opportunity News*, is the keynote speaker at an informal luncheon sponsored by the Hamilton Park United Methodist Church, 2520 Rosebud Court in Carrollton.

The event is being given on behalf of the church's Economic Development Committee and will take place on Saturday, August 26.

For more information, contact George Forster at 890-0806.

The Mid-Cities Texas Chapter, The Links, Inc.

and Miller Brewing Co. hosts an evening of dancing and professional boxing on Saturday, August 26 from 7 p.m. to 1 a.m. at the Fairmont Hotel's Regency Ballroom in Dallas.

Proceeds for the black tie affair will benefit the Boys and Girls Clubs of Arlington and Grand Prairie, and the Big Brothers and Sisters Club in Arlington. Also to benefit will be New Tomorrows Womens Shelter and Mid-Cities Texas Links Education Fund.

For more information, contact Brenda Thompson at (214) 969-5991.

August 30

Quad C. Theatre needs men and women between the ages of 17 and 55 to audition for the upcoming play *Stand-Up Tragedy*, a compelling drama about a teacher who tries to help his gang influenced students.

Five men, ages 17-22, who can rap, dance and play basketball and three females, 17-22, with contemporary dance skills are being sought.

Auditioning begins on Wednesday, August 30, at the John Anthony Theatre, Jupiter Rd. between Spring Creek Parkway and Parker Rd. Open call is from 6-to-9 p.m.

For more information, call 881-5679.

Hispanic Women's Network will hold their monthly meeting on Wednesday, August 30, at the Sheraton Suites, 2101 Stemmons.

Regina Huckaba, from Cable Access of Dallas will share information concerning getting news into broadcast film.

For more information, call Melinda Estrada at 470-9744.

August 31

Dallas Black Dance Theatre company will perform at the Festival in Artists Square in the Arts District on Thursday, August 31 through September 3, beginning at 8 p.m.

The event, sponsored by *The Dallas Morning News*, is open to the public.

For more information, call (214) 871-2376.


ATTENTION:

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

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August Moments to Remember

Days of August - Arts, Culture & Entertainment

By Sarah N. BRUCE,
Cultural Editor

August 2

-James Baldwin, famous composer/writer, born in 1924.**

August 4

-Richard Wright, author of "Native Son," born in 1908.

August 5

-Nelson Mandela imprisoned in South Africa, in 1962.**

August 6

-Ira Aldridge, Shakespearean actor, dies in 1867.**

August 7

-Congressman Mickey Leland dies in a plane crash in 1989.**

-Abebe Bikila from Ethiopia, 1960 Olympic marathon winner who ran barefoot, born in 1932.

August 9

-Whitney Houston celebrates her 32nd birthday.

-Jesse Owens wins his fourth gold medal in the 1936 summer Olympics.**

August 10

-Richard Johnson leads his team, the Springfield Senators, with a batting average of .321 in 1889.**

-General Colin Powell nominated Chairman-Joint Chiefs of Staff in 1989.

August 11

-Alex Haley, famous author of the epics "Roots" and "Queen" that chronicled his family ancestry and were televised, born 1921.**

August 14

-Magic Johnson celebrates his 36th birthday.

-The first National African-American Theatre Festival is held in 1989 in Winston Salem, N.C.**

August 16

-Louis Lomax, author, is born in 1922.**
-George Olden becomes the first black man to have his art design on a U.S. postage stamp in 1963.

August 17

-Marcus M. Garvey, nationalist, born in 1887.

August 18

-Harriet Wilson becomes the first African-American to write and publish a novel - "Our Nig" - in 1859.**

-Rafer John, 1960 Olympic gold medalist for decathlon, born 1934.

August 20

-Entertainer Issac Hayes, the "Black Moses," is born in 1942.**

August 21

-Wilt Chamberlain, basketball great, celebrates his 59th birthday.

-Melvin Van Peebles, film director / actor, celebrates his 63rd birthday.

August 25

-Althea Gibson, first black person to play tennis at Wimbledon and win the singles crown in 1957, is born in 1927.**

August 28

-Dr. Martin Luther King, Jr. delivers "I Have a Dream" speech in 1963.**

August 29

-Charlie "Bird" Parker, jazz musician, born in 1920.

August 30

-Lt. Col. Guion S. Bluford, Jr. becomes the first black U.S. astronaut in space in 1983.

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

For more info on the software:
Harry Anderson Interactive Software
18719 Rembrandt, Dallas, TX 75287
214/307-8456.

-[MON]-

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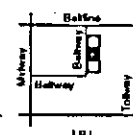
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Dallas Urban League Presents Gala '95

By Veronica W. Morgan

The Dallas Urban League will present two of its most prestigious awards at this year's star-studded Gala '95 fundraising event scheduled for Saturday, August 19, at the Wyndham Anatole Hotel.

The Presidential Award (Bridge Builder) and the Whitney Young Award will be given to two outstanding citizens for their tremendous service and dedication within the community.

Willis Johnson, from the weekly television program, IMPACT, and Clarice Tinsley, anchorwoman for Channel 4.

Proceeds raised from the Gala '95 benefit will help to support a variety of programs offered by the Dallas Urban League (DUL).

Shirley Walker, assistant executive director of programs, expects the gala to be the best one yet. "Our goal is to raise enough funds to help open our Employment and Education Training Center next year."

The center will serve underprivileged, unemployed or under-employed individuals, parents and children, who are in need of job training or job seeking skills.

Seniors in Community Service Program (SCSP), also one of DUL's programs, is expected to benefit from funds raised during the Gala '95 event.

Under the SCSP program job training and placement for seniors who are 55-years or older and looking for non-subsidized employment is available.

Other DUL programs to benefit includes, Family Circle, a parent initiative program, The Options pro-

gram, designed to prepare young adults for the 21st century, Housing, Education, Health and the Employment/Training Department.

An early reception will begin at 7 p.m. and will be followed by dinner, the awards program and plenty of entertainment. The public is invited.

Wyndham Anatole Hotel is located at 2201 Stemmons Freeway. Corporate sponsors of the Black tie affair are American Airlines, Bank of America, The Wyndham, MBNA, TU Electric, J.C. Penney, NationsBank, Southwestern Bell, Minyards and Lone Star Gas.

The Dallas Urban League is a non-profit organization established in 1967 to address the various problems affect-

ing African Americans and other disadvantaged groups.

Currently, its main office is located at 3625 North Hall Street, Suite 700 in Dallas. A future site for the proposed Employment and Training Center is being researched closely. More details are forthcoming.

For more information on the upcoming Gala '95 and the Dallas Urban League, call 528-8038.

-[MON]-



Fred Lander, III,
longtime civil
rights attorney



William Blair, publisher of Elite News

Seventy-three-year-old William Blair, Jr., a former player with the Old Negro Baseball League and long-time community activist and publisher of *Elite News*, will receive the Urban League's Presidential Award. Fred Lander, a 68-year-old civil rights attorney and staunch supporter of the Urban League, will be presented with the 1995 Whitney Young Award.

The theme of this year's fund-raising event is "Gala with the Stars" and will feature renowned recording artists Ashford and Simpson.

Dallas Cowboys star running back, Emmitt Smith, will serve as the honorary chair, along with some of "his friends." Masters of ceremonies are



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Dallas Urban League

Gala With The Stars

Gala '95

Emmitt Smith, Honorary Chair

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Continued from page 22

It is time to acknowledge globalization and its impact and harness the changes for our collective good. Acknowledging, much less adapting to change has never been easy and it won't be in this instance either.

However, we do have choices. We can focus on the straw man of affirmative action and eliminate it. That, however, won't create more jobs or opportunity for anyone, white, black, Hispanic or Asian. We could legally require all "American corporations," whatever that means that these days, to only make and sell their goods in the United States. That however would kill them off and eliminate jobs and prosperity. The American Dreams would truly be lost forever.

We could, however, rise above race and nostalgia and "retool" our economy, trade, strategy and job training and educational systems, as well as mindset, to maximum our competitive advantages to expand the economic pie and create more opportunities and prosperity. We could also use our current economic strength as leverage for the establishment of more equitable global labor, environmental, immigration, economic and legal relationships relative to the distribution of international resources.

Global economic interdependency demands the creation of new domestic and international economic institutions and relationships and the revising and reordering of economic infrastructures. New definitions of economic and social value must be made in order to consistently sustain a broad-based prosperity while maintaining individuals' dignity and self-worth, commitment to personal responsibility and civic participation, thus ensuring community stability and national security.

If broad-based change is not forthcoming, more and more Americans, regardless of race or gender, will soon find themselves falling further and further behind.

Our future prosperity and survival lies not in attacking each other from within over our differences, but rather in harnessing the global forces of change buffeting our economy and wages and putting them to work on our behalf. Our challenge for the future is not affirmative action, but rather a changing economy.

Carroll Robinson is an assistant professor at Texas Southern University's Thurgood Marshall School of Law, located in Houston, Texas. —[MON]—

South African Ambassador Visits Dallas to Bolster Trade

South African Ambassador and Mrs. Franklin Sonn flew to Dallas, Austin and Houston last week at the invitation of State Representative Helen Giddings (D-Dallas) to discuss trade possibilities between South Africa and Texas-based businesses and to witness Governor George W. Bush's signing of legislation removing trade sanctions against the African nation. Giddings authored the legislation passed in the 1995 Texas Legislature which reversed the trade prohibitions imposed against South Africa in 1987 and 1989. Sonn was also accompanied by Embassy Counselor Economic Coen Albertyn.

"I believe the lifting of sanctions against trade with South Africa represents a solid opportunity for Texans to make a good return on their investments," Giddings said. "With Texas and South Africa working hand-in-hand, we have the unique opportunity to help South Africa rebuild its economy while strengthening our economy here at home."

In a keynote speech to Dallas business and political leaders at a Wednesday evening dinner, Sonn addressed the importance of the Texas legislation and the opportunities for forming partnerships and business relationships with South Africa. Sonn told the group that his country's economic and trade needs include investments and joint ventures to build a strong economy after the financial devastation brought on through trade sanctions against the apartheid regime. His primary mission, Sonn said, is to work with U.S. businesses to recruit willing partners in joint ventures, manufacturing and development of raw materials.

The dinner was held at the African-American Museum and was sponsored by the Greater Dallas Chamber of Commerce, the Dallas Black Chamber of Commerce and the Law Firm of White, Hill, Sims & Wiggings.

After a Thursday breakfast with Dallas area university presidents sponsored by University of Texas at Dallas President D. Franklyn Jenifer, Sonn and

Thursday evening Sonn addressed a group of Austin business and political leaders to again discuss the economic and investment opportunities in South Africa. The evening was sponsored by the Texas Association of Business and Chambers of Commerce, the Texas Association of African-American Chambers of Commerce, the Greater Austin Chamber of Commerce and the Law Firm of Roan & Autrey.

Friday morning Sonn met with a small group of business leaders at a breakfast sponsored by the Austin Chamber. After an hour's discussion, Sonn and his party flew on to Houston for meetings with the Greater Houston Partnership and Houston Mayor Bob Lanier. —[MON]—



Photo by Wallace Faggott

From L to R: Ambassador & Mrs. Franklin Sonn, Comer Cottrell, Rep. Helen Giddings and Mayor, Ron Kirk

his party flew with Giddings to Austin for the bill signing ceremony with Bush.

Houston Partnership and Houston Mayor Bob Lanier. —[MON]—



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The Coretta Scott King Awards Book:

*From Vision to
Reality*

(ISBN 0-8389-3441-2, \$20.00)

The year 1994 was the 25th anniversary of the Coretta Scott King Award. For you bibliophiles, especially those who love children's books, the significance of this award will not be lost on you. For others, here is a brief history and explanation of the award.

Many libraries and bookstores often have interesting displays of award-winning children's books. These awards are the John Newbery Medal (for the author) and the Randolph Caldecott Medal (for the illustrator), given annually by the American Library Association (ALA). Some children learn about these award-winning books during visits to their school or public library and they are often required reading. Many of you are probably familiar with some of the notable and classic titles among these award winners.

The Coretta Scott King Award is presented annually by the Coretta Scott King Task Force of the American Library Association's Social Responsibilities Roundtable. The award was founded in 1969 by librarians Glyndon Flynt Greer and Mabel R. McKissack, and publisher John F. Carroll. Four other librarians joined these founders in their efforts that first year. Up to that time, neither the Newbery or Caldecott Awards had been presented to a minority author or illustrator.

The purpose of the award is as follows: "Recipients are African-American authors and illustrators whose distinguished books promote an understanding and appreciation of the culture and contribution to all people to the realization of the 'American Dream.' The award commemorates the life and work of Martin Luther King, Jr., and honors

his widow, Coretta Scott King, for her courage and determination in continuing the work for peace and world brotherhood."

Books receiving the award can be fiction or nonfiction, and must be appealing to children and/or young adults. They "must portray people, places, things, and events in a manner sensitive to the true worth and value of all beings." Each summer at the ALA annual conference, the award is presented at a special breakfast.

The Coretta Scott King Awards Book: From Vision to Reality tells the history of the award, and describes all of the award-winning books through 1994. Some of the illustrations are reproduced in color. The book also provides biographies of the winners.

Award-winning authors include: Patricia C. McKissack, Mildred D. Taylor, Julius Lester, Angela Johnson, Virginia Hamilton, Charlemae Rollins, and Mildred Pitts Walter, just to name a few. Some of the award-winning illustrators are: Leo and Diane Dillon, Brian Pinkney, Jerry Pinkney, Tom Feelings, Faith Ringgold, and John Steptoe.

This book is a must for those who read, borrow from their library, or purchase children's books. Order it through your favorite bookstore, or write to ALA Editions, American Library Association, 50 East Huron Street, Chicago, IL 60611

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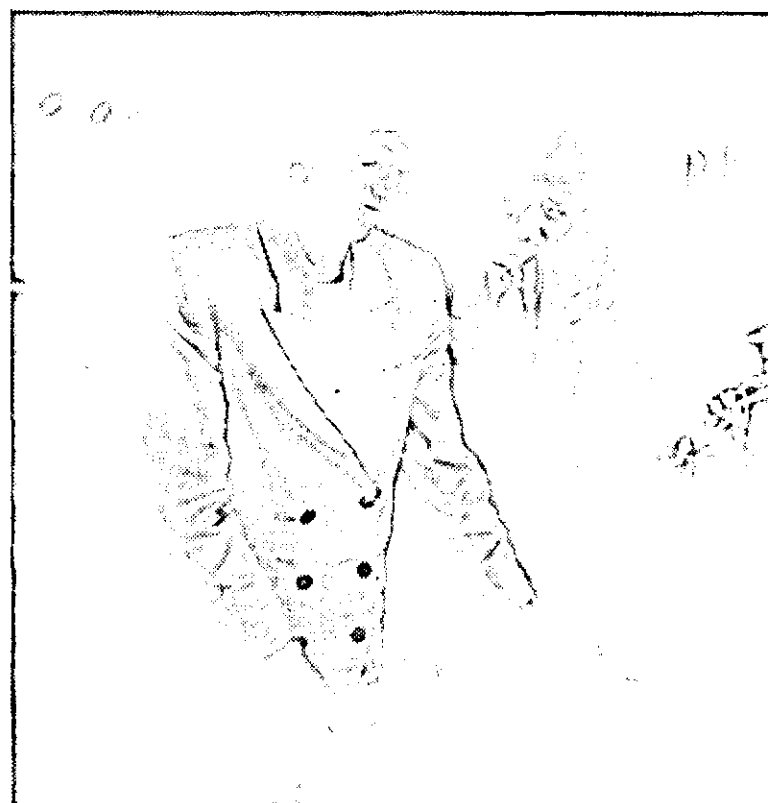
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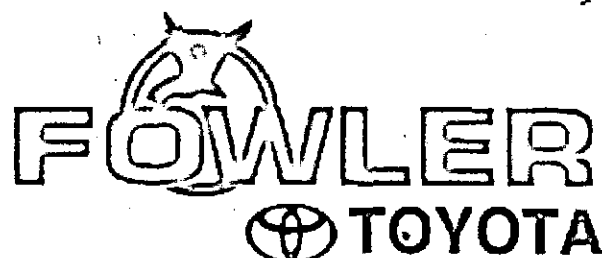
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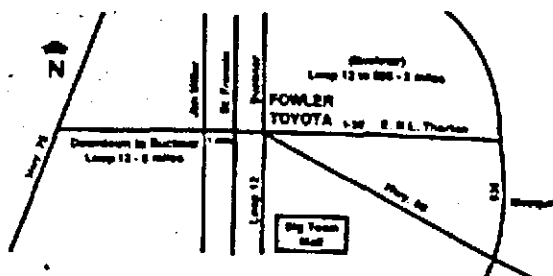
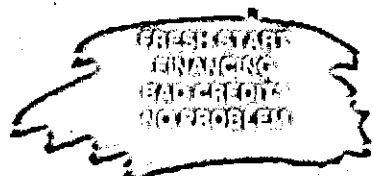
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Ron Shaw

It's a Miracle

John 2:11

The local church has, in recent years, taken quite a beating from the community in which it seeks to serve. The primary reason is justified. Most Christians in local churches have lost the attitude necessary to be the Light, the city on a hill, the salt that seasons.

The church must return to the attitude that says "we are not here to get along but to make a difference." We must have churches that impact our communities. In order for that to happen, our churches must rediscover the one thing that distinguishes us from any other social group: the fact the we are infused with the Power of God in order to make a difference.

Our counseling skills, social etiquette, legislative influence, or high profile professionalism will not accomplish what God intended for us to accomplish. The one thing that sets us apart from all other organizations is the miracle working power of God operating in and through us. We must have miracles! This generations needs miracles. We need churches that operate on such a high level of the power of God that sinners dare not infringe on their right to exist in the community. Light always dispels darkness. Darkness never dispels or dismisses Light! Light never ask for permission to shine. Darkness must always wait until Light decides it will move before it can reign.

Consider our text. Jesus is at a wedding party. His mother approaches him about a shortage of wine. Not a shortage of life. The situation was not life threatening. Jesus even admitted the situation had nothing to do with Him. In fact it sounds to me like when his mother approached him about the wine shortage he said "So!"

Nevertheless, she ignored his response and said to the caterers, "Whatever He tells you to do, do it!" Jesus miracle ministry gets started, not in the church or in a church-like service, but at a party. The bible says this was the beginning of His miracles.

What is a miracle, you may ask? In the bible the word miracle is use generically. But specifically it means a sign; work; wonder; power; token. In the old and new testament, miracles were not performed to prove God's existence. He

does not need to prove who He is to anyone. Miracles were an expression of His willingness to use His ability to save, deliver, preserve and show forth His love.

The fact that Jesus would dare use the power of God to prevent a family from being publicly disgraced by changing water to wine demonstrates, for me, God's willingness to use His power on behalf of anyone who will believe Him, no matter how small or large the issue may be. (Might I remind you that it was the mother of Jesus who invoked His involvement, not the host.)

We need more churches and Christians who will believe God for miracles (the miracle-working power of God). It is also interesting that his mother did not ask for the miracle for herself, but on behalf of the host. She was not even acknowledged for having ask Jesus to get involved. The guest didn't know she was the catalyst. They credited the man who was host of the event.

We need miracles operating in the church today. Miracles that cannot be explained by man's reasoning or intellect. I'm expecting God to continue to do miracles in our church. How about you?

More next month!

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The Necessity, And The Challenge, of A Tragedy

By Tina Cunningham

The tragedies that have occurred within the last month have caused most of us to question nearly everything that is important in life. We are still trying to come to terms with the loss of our sense that the world is a safe place.

When I awoke the morning after the Oklahoma bombing, my usual disgust at having to get up at 7:30 a.m. was not present. It didn't really matter what I wore to work that day, and my personal dilemmas seemed oddly insignificant. The thought that kept recurring in my mind was how fragile life, and time, can be, and I was forced to ask myself if I really make the most of every moment that I have?

We wake up with full agendas and things that we "have to get done," but in reality our schedules are contingent. We never really know if we will make it to the end of the day. How are you spending your time? Are you genuinely happy with the way that you have lived your life? Are you more concerned with career progress or personal fulfillment? Do you set aside the time that is necessary to nurture your personal relationships? Do you tell your loved ones that you love them? If you were to die tonight, would the people in your life be sustained by the love that they have shared with you? Have you made any significant contributions to this world? How many people are better off because you were here?

As I pondered the questions above and acknowledged the uncertainty in life, I realized that the entity that allows us to begin each day with hope is faith.

We know that no day is promised to us, but we continue to make plans and schedules for our future because of the faith that we have.

In the midst of a tragedy, the most difficult thing to do is to hold onto your faith, but it is precisely at this time that it is most important to do so.

It is very easy to have faith and to trust in God when your life is going well; it takes an enormous amount of strength and resolve to trust in God when your life is filled with pain, frustration and disaster. It is during these times that we start to question God. Not only do we question His decisions, but we may begin to question His existence.

How could He allow such terrible things to happen? How is it that we could experience such pain when we are trying to follow His will and live our lives according to His commandments?

There are no easy answers to these questions. However, I don't believe that God is responsible for tragedies that

occur in our lives. He is responsible for the strength and endurance we find in the midst of the tragedies.

After the Oklahoma bombing, people pulled together from all over the country. Prayer vigils were held for the families of the victims and donations were started for the survivors. God has a way of uniting people through many different means. During the storm that visited our area a few weeks ago, lives were lost; but in the midst of the storm people were risking their lives to save others. God has a way of reminding us that the real meaning in life is not found in what we have gained or achieved. It is found in what we have done to help other people.

The real work of God was not displayed in the federal building bombing nor in the severe thunderstorms. The real work of God was evident in the coalescence of this city, and country, in a time of tragedy.

Faith allows us to believe that even in the midst of the most unfavorable circumstances there is a purpose and eventually everything will work out all right. The magical quality of faith is that it allows us to see beyond what is, so that we can imagine what might be. We stop relying on facts and we start to depend on trust and hope.

The Oklahoma bombing and the recent severe weather is an obvious tragedy and was newsworthy because there were a significant number of casualties, but everyday each of us is faced with our own personal tragedies. Some have to endure them alone, while others are blessed to have friends and loved ones to support them.

These tragedies are not in the paper, nor are they on the evening news, but they are no less real or severe. The key ingredient to surviving a personal tragedy is to have a solid faith in God, and in His ability to give you the strength to survive and to flourish in life.

Man's extremity is God's opportunity, and He is the source to deal with anything that life dares to throw your way. In the midst of your situation there are lessons to be learned and an opportunity exists for you to turn a disaster into a triumph.

Tragedies are a necessary part of life because, to some degree, they serve the same function as a compass: they help us to find our direction in life. A catastrophic situation incites us to reevaluate our lives. When you are faced with a tragedy your thinking is altered, your behavior changes, you are no longer able to be complacent. Most important, you stop long enough to examine your

life. You are placed into a position of introspection where you can hear the voice of God. If you are wise enough to listen, you can emerge from the tragedy in a better position than you were before it occurred.

No sane individual welcomes a tragedy, but when we change our perception an opportunity for learning and growth exists. When we are pushed to our limits we ascertain that the end is not where we thought it was. When we are faced with defeat and loss, we discover that we are capable of finding options and solutions and that our constitution is much stronger than we ever imagined.

A challenge is inherent in the midst of every tragedy. It is conferred to those who seek it. The challenge is to live your life differently; to get your relationship on track with God; to give love and affection to your friends and family; to acknowledge the blessings that you already have; to stop merely working for a living and to start making a life that is worth living; to make a difference in this world so that you leave it in a better condition than you found it.

Tomorrow is an illusion. All you have is right now. Will you accept the challenge or ignore it? The choice is yours.

Tina Cunningham is a guest contributor who wrote this article within a month after the bombing of the federal building in Oklahoma City.

Publisher's Note: Let's not forget our forgotten brothers and sisters of the Oklahoma City bombing and give them our support.

Numerous funds have been established to provide relief efforts for the survivors and families of victims.

Relief funds that will provide both short and long-term aid have been established by the Concerned Clergy of the Northeast Quadrant, the Methodist Ministerial Alliance and the NAACP.

Donations can be sent to:

The Oklahoma City Christian Relief Fund P.O. Box 53038 Oklahoma City, OK 73152;
Methodist Ministerial Alliance Inc. Disaster Relief Fund P.O. Box 18584 Oklahoma City, OK 73154-0584;

NAACP Disaster Relief Fund P.O. Box 110221 Oklahoma City, OK 73136.

-[MON]-

Drum-It-Up

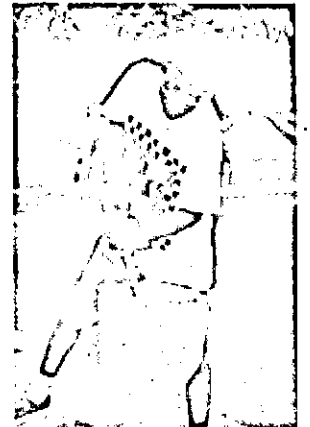
Youth from Oak Cliff and South Dallas are participating in Paul Quinn College's Second Annual Young Artist Institute, constructing djembe drums (West African drums) and creating six works of art that will hand in the corporate officers of EDS.

Many of the youth from Dixon Circle Housing Development are spending four hours a day engaged in a traditional African sacred art—drum making. They have worked on a four foot Oak or Hackberry log, sculpting, hammering, rasping, staining and putting the goat skin head on their instrument.

In traditional African society the drum is one of the principal means of instruction. It is the voice of the ancestors conveying divine teaching. The drum guides and instructs all activities of life.

For more information, call (214) 426-1683.

-[MON]-



Hail Damage?

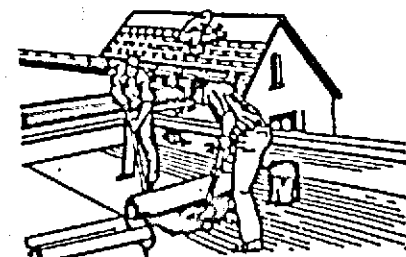
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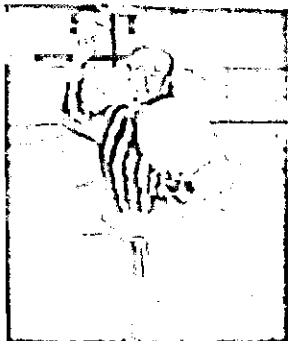
By Syd Sinclair

Last November, Va'Lorie was selected as a member of the elite North Dallas Junior Volleyball League. As the only African-American on her team, Va'Lorie was encouraged to try-out for the league by SOC Volleyball Coach Angela Brown. According to Coach Brown who has had other players try-out for the team unsuccessfully, so many

NAME:
Va'Lorie
Dixon

AGE:
16

SCHOOL:
South Oak
Cliff High



African-American young women get caught into basketball and don't realize the educational opportunities that are available in volleyball. Va'Lorie was Coach Brown's first player to actually make it...her leadership skills on the court contributed to her selection.

"Va'Lorie's leadership skills have developed from the court," says Coach Brown, "Off the court, she appears shy; however, when she is on the court...the aggression and leadership is there. She fires her teammates up to play to their best abilities on the court."

Coach Brown added that her position as a middle attacker is played close to the net. Therefore, she has to hit the ball across the net in such a way that the other team can't volley it back.

Va'Lorie hopes to continue volleyball and earn a college scholarship through her abilities. Sixteen of the last 18 NDJVBA team members are now attending college on volleyball scholarships. As the high school season begins (August - October), the exposure form leagues aid in students being seen by scouts.

The mission of the NDJVBA is to provide an elite Junior Olympic volleyball program for high school girls throughout the metroplex under the guidelines of the USA Volleyball Juniors Program, the UIL, and the NCAA.

Each team members' expenses, which includes uniforms, entry fees, coaching time, and hotel and travel expenses are estimated at \$2100 for the season. The association is sponsored by the parents and team donations. If you would like more information about contributing to Va'Lorie's team expenses,

please call Coach Brown at (214) 371 - 4391.

To identify a home-grown local sports talent, please send a photo and profile to: SportsCAPSULE c/o MON, 2730 Stemmons Freeway, Tower West, STE 1202, Dallas, TX 75207.

-[MON]-

MON Announces "Sports Capsule"

As the metroplex continues to merge some of the finest athletes around into professional sporting events, MON has decided to spotlight the talents of our rich homegrown Texas tapestry by featuring up-and-coming athletes in a special monthly column called "SportsCAPSULE."

SportsCAPSULE will identify the rising talents of local high schools, community sports, recreational sports, and much more.

To have your items included, please send a photo and profile to: SportsCAPSULE, c/o MON, 2730 Stemmons Frwy., Tower West, Suite 1202, Dallas, TX 75207.

-[MON]-

It's Never Too Late For Tennis

By Syd Sinclair

At age 68, Dennis Rambo thought he was too old to learn to play tennis. He figured wrong.

"I was told 'you're too old, you shouldn't be doing that,'" says Mr. Rambo, "but I wanted to learn so I put my best foot forward."

And his best foot forward has improved both his physical and mental health - tennis has been an excellent way for him to keep active.

Seniors like Rambo who have never lifted a racket are learning the fundamentals of the sport. Mr. Rambo, who lives around the corner from a tennis court, was persuaded by friends and family to pick up his racquet. He was surprised to discover how quickly he picked up the game under the guidance of Coach Jim Reed, a muscular physically fit veteran teacher for Play Tennis America.

Dennis Rambo



"By the end of the day, you'll be playing a game and know how to keep score," recalls Rambo of his first encounter with Reed. Just as predicted, Reed had Rambo competing with other students half his age by lunchtime. He

was hauling tennis balls onto the all-weather surface and bouncing them at the other students, who were attempting to discover their forehands, followed by shaky backhands, and then the toughest part, serving.

After a few weeks of lessons, Rambo won a trophy for his participation in a Seniors double tournament. Now he trots over to the park to hit balls against the wall if he can't find a partner. He is ecstatic about playing after just four months of developing his skills.

"I don't want to brag," says Rambo jokingly, "but I've got the serve of a 55-year old, and it comes in real handy."

For more information on how to sign up for the Play Tennis in America program, please call (214) 696 - 7000.

-[MON]-



The home improvement loan for you.

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Tai E. Jones
Business Editor

Congresswoman Eddie Bernice Johnson
Dallas, TX



Congresswoman Eddie Bernice Johnson has announced the award of three grants to local agencies, totaling almost \$2.9 million. The Housing Crisis Center (\$367,500), City of Dallas (\$402,015), and the Phoenix House (\$2,087,485) will use these funds to assist homeless families.

"All of this money goes to help homeless families and individual people who want and need assistance, and it takes extra steps for those who are homeless to become independent," says Johnson. "I feel strongly about helping families get off the street and into quality, affordable housing, especially since it is not a handout."

The supportive housing program assists providers for the homeless in acquiring, building, renovating and operating facilities that serve homeless families and individuals.

Mario Trevino
Director, Minority and
Economic Affairs Department
Dallas-Fort Worth
International Airport
D/F Airport, TX
(214) 574-8008



More than two-thirds of the 25 firms recommended to operate D/FW new food and beverage concessions are minority or women-owned businesses. These firms will gross more than two-thirds of the projected \$75 million in revenues.

M/WBE's along with local companies received consideration within this year long selection process. D/FW has chosen 25 firms from a pool of applicants specializing in food and beverages. Following the awarding of these services, these companies will reshape the food and beverage landscape at D/FW Airport.

Eating establishments include Los Amigos, Manchu Wok, Cappuccino Carousel, Frulatti, Mr. Gatti's, Burger King, Chili's, McDonald's, Pizza Inn, Coffee Haus, Haagen Dazs, Dickey's BBQ Pit, Zuzu's Handmade Mexican Food, Taco Bell, Wendy's Hamburgers, and TGI Friday's.

Most concessions should be operational within the next six to twelve months. Currently, additional matching is also under way to increase M/WBE further.

For more information, please call (214) 574-8008.

Charles A. Richardson, P.E.
Principle, Vice President
Technical Services
Dikita Engineering
1420 W. Mockingbird, STE 600
Dallas, TX 75247
(214) 634-8844



Dikita Engineering congratulates Charles A. Richardson, P.E., principle and vice president, technical services, for his recent appointment to the U.S. Department of Transportation's Minority Business Resource Center Advisory Committee.

The Advisory Committee consists of five knowledgeable and well-versed persons who meet periodically to advise the Department on how to maximize the participation of small, disadvantaged, and woman-owned businesses in opportunities related to all modes of transportation.

The Honorable Steve Bartlett
Dallas Cant Academy
2601 Live Oak
Dallas, TX 75204
(214) 824-4226

Due to his continuous service as a city councilman, U.S. Congressman, and former mayor of Dallas, Steve Bartlett will join the Board of Trustees for the Dallas Cant Academy as an advocate of presenting values as part of the educational process.

Other newly appointed trustees are Dr. Catalina Garcia, anesthesiologist at Baylor Medical Center and one of the first female Hispanic medical doctors in Dallas County; Dr. Michael Jackson, dean of students at El Centro College and vice chairman of the advisory board; and The Honorable Diana M. Orozco, one of the first Hispanic females elected to the bench and justice of the peace in Dallas County; Jose' A. Gonzales, M.S.S.W., research study coordinator in the Department of Obstetrics & Gynecology for the

University of Texas Southwestern Medical Center at Dallas, as a new advisory board member.

Fredrick Carter
Carter Computers
8170 Brookglen Drive, STE 200
Fort Worth, TX



Fredrick Carter, President/CEO of Carter Computers, has announced the grand opening of their new offices. Mr. Carter is a native Texan who has returned to the metroplex from Washington, DC.

In celebration of the grand opening, Carter Computers will provide free consultations and demonstration to firm's wishing to maximize their computer capabilities during the month of August.

To schedule a consultation visit, please call (214) 976-2433.

Stella Johnson
Stella's House of Style
4782 Milam Street
Fort Worth, TX
(817) 451-4253




Stella Johnson has announced the reopening of her hair boutique, Stella Johnson's House of Style, which was originally known for its innovative hair styles during the 1960's and 70's.

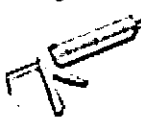
Mrs. Johnson has over thirty years of expertise and will cater her services to ladies of all ages throughout the metroplex. Her areas of specialty will be those services no longer provided by contemporary hairdressers, such as the press and curl, pin curl styles, and the other styles of that era.


For more information, call for an appointment at (817) 451-4253.


-[MON]-

Tips That Can Save You A Bundle...

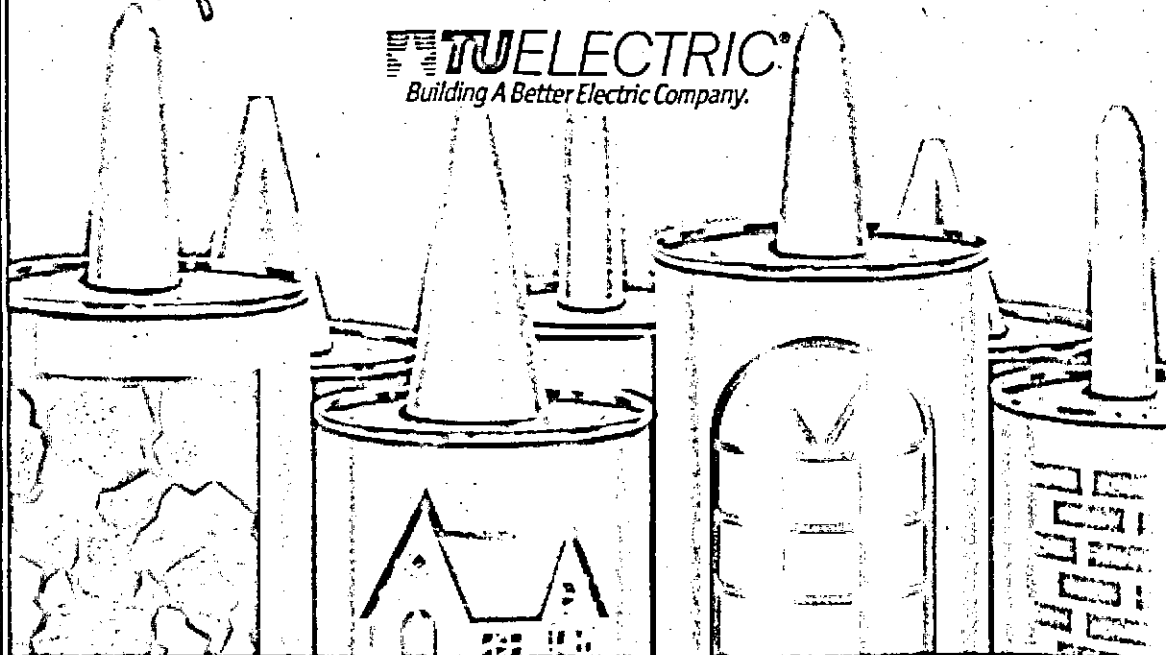
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 Take another tip from us: clean or replace your air conditioning filter monthly. A dirty filter on a unit will cause it to use more electricity.

 These simple, economical tips can help make your home more energy efficient...and save you money!

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Beyond the Rainbow

Youth Prevention Program is making a difference

By Veronica W. Morgan

It began as a personal mission for Kathy Brown back in 1982. The concerned mother wanted to make certain that her then seven-year-old daughter had a bright future, one that would not lead her down a path filled with drugs or alcoholism.

"I was an active alcoholic for about six years, in my late adulthood," said Brown. "I realized this put my daughter in a high-risk category for alcoholism unless early strategies were sought."

Brown's concern, for her daughter's well-being, led her on a search for prevention methods that extended beyond the usual substance abuse therapy that mostly involved interaction between doctor and patient.

Her ideal program was one that allowed her daughter the opportunity to interact with other children who were predisposed to the disease of alcoholism because someone in their family had it.

"Children learn by the environment in which they live," says Brown, referring to her own struggle with alcoholism. "I wanted my daughter to learn alternative ways for coping."

Unable to locate a desired group-support setting around the Metroplex, Brown decided to head for Minnesota after a representative from the Greater Dallas Council on Alcohol and Drug Abuse told her that the help she sought was available.

While in Minnesota, Brown received extensive training that would later open doors for her to form support groups throughout Texas. In those groups, she would be able to educate young people ages four to 12-years-old, on proven ways of coping with the disease of alcoholism.

In 1982 she founded Rainbow Days, Inc., a non-profit corporation whose mission is to educate children and youth on ways they can avoid abusing alcohol, tobacco and other drugs that can lead to "self-defeating" behaviors.

Brown, the executive director of the agency, held her first prevention-strategy group, known today as a

Curriculum-Based Support Group (CBSG), with seven children by October of '82.

During that time, she was able to draw from her experience as a former school counselor. As the group's Facilitator, Brown's goal was to introduce a specific topic which focused on building self esteem and other positive skills.

Through the use of games, activities and a guided discussion she reinforced the message.

Today, more than 10 years later, the organization continues to employ the same method for teaching prevention with a few additional techniques.



Kathy Mitchell, associate director of the non-profit agency, said each message varies with reference to a specific topic.

However, the focus of the messages never change.

Participants

should be able to leave each session equipped with positive reinforcements toward building self esteem.

The messages conveyed are as such: It is okay to ask for help; I can choose how to express my feelings in an appropriate way; it is not my fault where I am living and what is going on in my family.

"The program focuses on I am, I will, I can, I have and I believe.

"I am somebody, I am special; I can overcome obstacles, I have people who care about me, I will reach out, I will give back and I believe in the future," said Mitchell.

Today Rainbow Days Inc. provides education, training and support for 800 schools across Texas. Under its STATS division, which was founded in 1989, it serves as a resource for other organizations that want to develop, expand or enhance their alcohol, tobacco and other drug use prevention services for children and youth via CBSGs.

Program consultations, evaluations, training, networking and advocacy are a few resources offered by STATS (Strengthening Texas through Advocacy, Training and Support).

It has expanded on its original mission to include the homeless population. With the expansion of services, the organization—through its Family Connection program—can serve homeless children living in homeless shelters.

The Department of Housing and Urban Development (HUD) awarded a sizable grant to the program, which will allow for the hiring of more staff to cover five shelters in the Greater Dallas area.

Other target populations include providing groups at Bryan's House and the Revlon Apartments for children who are impacted by HIV/AIDS—whether a parent, sibling or the child has the disease.

Also, Mitchell said the organization provides group services at a prison treatment center for children whose parents are incarcerated.

Services are provided on a sliding

scale but no one is ever turned away. "Even if a person has no money, we ask that they call," says Mitchell.

Rainbow Days, Inc. is funded by the Texas Commission on Alcohol and Drug Abuse, a grant from HUD and through other smaller grants and private donations.

For more information about Rainbow Days, Inc. call 373-0552.

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Prostate Cancer Increases

Are you at risk?

By Veronica W. Morgan

If the man in your life is experiencing pain in the lower back, upper thighs or pelvis; if he experiences pain or burning during urinating, urinates frequently, especially at night; has a weak or interrupted urine flow, finds it difficult to start or stop the urine flow or unable to urinate at all, he may just have an infection, or a prostate enlargement, which may require surgery.

However, doctors recommend that men experiencing any of the symptoms named consult a physician or local health clinic for a checkup to determine if perhaps their condition is caused by a far more serious disease known as prostate cancer.

What Is Prostate Cancer?

Prostate cancer is a group of abnormal cells within the prostate that grow out of control, possibly invading and destroying nearby healthy tissue. It can also spread through the blood stream and lymphatic system to other parts of the body and form new tumors.

The prostate is a sex gland inside the body at the base of the penis. Its located just below the bladder and above the rectum.

The walnut-shaped gland contributes to the production of semen; it also surrounds a portion of the urethra—the tube that carries urine from the bladder to the outside.

Doctors say in its early stages, a patient may not experience any symptoms. That's why its so important for men over forty to begin having annual checkups.

“Black men in the U.S. are said to have the highest rate of prostate cancer in the world”

The disease is the most common form of cancer found in U.S. males and its the second leading cause of cancer death in men.

In 1995, an estimated 40,400 deaths were contributed to prostate cancer. In the same year, approximately 244,000 new cases were diagnosed in the United

States. What does all this mean?

Prostate cancer incidence rates increased by 50 percent between 1980 and 1990 due to improved detection methods. The rates are expected to increase as serum screening test become more widespread.

It also means that researchers have noted that the disease is far more common in African-American men than in white. In fact, black men in the U.S. are said to have the highest rate of prostate cancer in the world.

What are the risk factors?

Though the exact cause of prostate cancer and why African-Americans have the highest incidence rate remain a mystery, studies have revealed its linkage to some familial association.

Scientist are still trying to determine if there are both environmental or genetic factors that contribute to the formation of the disease at this time.

According to reports from the American Cancer Society, international studies suggest that dietary fat may be a factor.

Other factors being observed as possible causes include: benign prostatic hyperplasia or prostate enlargement, sexually transmitted viruses or vasectomy.

In general, cancer incidence rates increase with age, putting men over the age of 65 at a greater risk.

Studies done in the U.S. show that prostate cancer is mostly found in men over age 55; the average age of diagnosis is seventy.

Survival and detection methods discussed

As is the case for most cancer patients, early detection can lengthen the survival rate.

Reports show that 58 percent of all prostate cancers are discovered while still localized. At this stage, Stage A, the tumors have not spread beyond the prostate.

Patients diagnosed in the beginning stage increase their five-year survival rate by as much as 94 percent.

If a tumor can be felt in a rectal exam but the cancer has not spread beyond the prostate, the cancer is in its second phase, Stage B. If it has already spread outside the prostate to nearby tissue, that's Stage C.

Stage D cancer cells spread to nearby lymph nodes or to other parts of the body, most commonly to the bones.

Overall, the survival rate for all stages combined has increased in the past 30 years from 50 percent to 80 percent.

Men over forty should have a digital rectal examination as part of their regular annual checkup. The uncomfortable but painless procedure allows the doctor to insert a gloved, lubricated finger into the rectum and feel for hard or

lumpy areas in the prostate.

In most cases, the doctor orders blood test to determine the level of substances, if any, in the blood.

Men over fifty should have an annual prostate specific antigen blood test, a protein whose level in the blood goes up in some men who have prostate cancer or prostate enlargement, to determine if there are traces of the disease.

Further tests are ordered—if cancer is found—to determine whether its benign or malignant.

What treatments are available?

Hormone treatment and anti cancer drugs are said to control prostate cancer for extended periods of time. The drugs help to shrink the size of the tumor and relieve pain.

Surgery and radiation are other options of treatment.

Years ago, surgery often caused permanent impotence but with the help of technology, those side effects do not occur as often today. Most doctors employ the new techniques so as to avoid permanently injuring the nerves that control erection and cause damage to the opening of the bladder.

Studies also reveal that men may regain potency and total urinary control within several months to a year after surgery.

Another option, radiation therapy—internal or external, is used to treat

prostate cancer patients. Some men experience impotence with both procedures but that is not often the case with internal radiation therapy.

Because radiation therapy causes patients to feel extremely tired, doctors recommend that they get plenty of rest. Other side effects include diarrhea or frequent and uncomfortable urinating—said to be experienced by some patients.

In the case of external radiation therapy, the skin becomes red or dry. Patients are encouraged to avoid using clothes that rub the area, and they should expose it to the air as much as possible.

Other treatment options and possible side effects are available and can be discussed with a physician.

Prostate defined

Screening offered

St. Paul Medical Center is planning an annual free community screening for prostate cancer sometime in September. The exact date has not been decided upon; as soon as one is known, that information will be published.

Individuals may call the hospital at 879-1000.

For more information on prostate cancer, call the American Cancer Society's toll free number: 1-800-ACS-2345.

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**Congresswoman
Eddie Bernice
Johnson**

Medicare: Look at the Record, Not the Rhetoric!

Happy Birthday Medicare! May you have many more, unfortunately, it is now uncertain whether we will be celebrating the 35th or even 40th anniversary of Medicare. Seniors are potentially facing tough choices as they find increasing opposition to Medicare from the Representatives who now control the Majority of Congress.

Since assuming control of Congress this January, House and Senate Republicans have been pushing the deepest package of Medicare cuts in the program's 30 - year history, which would increase the cost of Medicare to the average senior citizen by nearly \$ 1,000 and force many to give up their own longtime doctors. According to a top official at the American Association of Retired Persons, the Republican Medicare cuts would be "the end of Medicare as we know it."

Why the assault on Medicare? Why propose deep and potentially devastating cuts in a program that is really a compact between government and seniors who have worked hard and paid into the program all of their lives? Some Republicans will say that they are trying to "save" the program from bankruptcy — although when Democrats took steps in the last Congress to make the program more solvent, Republicans refused to help. Others will say they need to raid Medicare to balance the budget — although, at the same time they are proposing huge cuts for the wealthiest Americans that almost exactly their proposed Medicare cuts. What is the real answer?

In understanding this latest attack on Medicare, I believe it is important to look beyond the latest Republican rhetoric about Medicare, and examine the Republican Party's long record on the issue instead. The fact is, since the 1950s the Republican Party consistently opposed the very creation of Medicare. Many of the party's prominent leaders, such as Senate Majority Leader Bob Dole, voted against Medicare when it

was first established in 1965. And current party leaders such as House Speaker Newt Gingrich and House Republican Leader Dick Armey have repeatedly attacked both Medicare and its parent program, Social Security. Indeed, Mr. Armey told reporters this month that he "resent(s)" Medicare as "an imposition of (his) life", and that he is "sorry; so many seniors need and depend upon it. Given his unusual views on the subject, it is easy to understand why he is leading the charge to cut Medicare.

If it had been up to Republicans, Medicare simply would not exist today. In 1965, a full 93% of House Republicans voted not to pass Medicare, and instead to establish a voluntary program with no guaranteed health benefits of financing for struggling seniors. Two-thirds of Senate Republicans supported this same ineffectual substitute plan. In fact, Senate Republicans voted overwhelmingly against the creation of Medicare three other times in the early 1960s.

Their arguments were as extreme as they were wrong. Back in 1965, Republican Congressman James Utt said Medicare was "socialized medicine," Republican Congressman Joel Broyhill said it would "impair the quality of health care, retard the advancement of medicine and displace private insurance."

To top it all off, an ambitious Republican actor named Ronald Reagan said that if Medicare passed, we'd "spend our sunset years telling our children and our children's children what it once was like in America when men were free."

Needless to say, Medicare passed, and for many years was widely hailed even by Republicans as a triumph of government.

Medicare has dramatically improved the health and welfare of America's seniors, and ensured that older Americans never again have to choose between medicine and food or rent. Ironically, one of the reasons we even have a debate about reforming Medicare is because of its profound success. Americans are living longer. That means many more reach an age where greater health problems emerge, but we should feel fortunate to have that kind of a problem. We certainly shouldn't use that success as a reason to recklessly cut Medicare and do worse.

The Republican cuts in Medicare are simply misguided. They are ways beyond what is reasonable or necessary to maintain the solvency of the program. And when you strip away the Republican rhetoric, all that remains is the Republicans' huge tax break for the wealthiest Americans — the House ver-

Continued on page 42



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Curtis Yates

Adjustable Rate Mortgage

The excitement of buying a home can be overwhelming, even to the point of superseding the understanding of the type of financing needed to purchase a home. Today we will look into a type of mortgage that many of us are not completely familiar with: an adjustable rate mortgage (ARM).

One of the main components of the ARM that we'll analyze is the rate change index. But before we continue I'd like to first define the (ARM). According to the regulations of the Office of the Comptroller of Currency and the Federal Loan Bank Board, an adjustable-rate mortgage is "any loan made to finance or refinance a purchase being secured by a lien on a one-to-four-family dwelling, including a condominium unit, cooperative housing unit, or a mobile home, where such a loan is made pursuant to an agreement intended to enable the lender to adjust the rate of interest from time to time."

In addition, ARMs will include fixed-rate mortgages that have the feature of rate adjustment (by the mortgage

fixed rate mortgage, one would want to be sure to ask whether or not the loan has a governing "call option" feature.

(By the way, the new regulation limits both the frequency and the amount that the interest rate may change. Regarding to the frequency of the change, the regulation limits the rate change to a minimum of every six months, but a bank could extend the length of the first rate change period. In other words, a bank could set the first adjustment period at one year with all other adjustments afterwards occurring every six months.)

Now, let's look at the rate change index component of the ARM. Any rate adjustment in the ARM must be linked to some specific index, and this index must be specified in the original loan documents. For example, "one basis point (one basis point = .01 percentage point) change in the index must be translated into a one basis point change in the contract interest rate.

In addition, the regulation limits the specific index to one of the following: 1) the monthly average contract interest rate charge by all lenders on mortgage loans for previously occupied homes as published in the journal of the Federal Home Loan Bank Board (FHLBB); 2) the monthly average yield on United States Treasury securities adjusted to a constant maturity of three years as published in the Federal Reserve Bulletin; 3) the monthly average of weekly averaged auction rates on U.S. Treasury Bills with six-months maturity.

Now, let me help you relate these three indices* to actual interest rates:

Mortgage Rates

	On Previously Occupied Homes	3 Year Treasury Rates	6 Month Treasury Rates
1993			
June	7.64%	6.83%	6.725%
December	8.08%	8.10%	7.788%
1994			
June	8.19%	7.84%	6.907%
December	8.12%	5.75%	4.848%

* These figures are for purposes of illustration only.

having a demand feature); or the maturity of the note occurring at a time prior to the end of the total amortization period.

For example, if a borrower secures a mortgage on a home with a term of thirty years, but the note has a "call option" at the end of each seven-year period and the national bank has agreed to refinance the note at a different interest rate, the loan would be governed by the the same regulations as an adjustable-rate mortgage. So, even with the so-called

You can see that, except in one instance, the rates on 3-year treasury securities and 6-month treasury securities have proven to be lower over than the the mortgage rates on homes.

Simply put, if the index your mortgage is tied to goes up or down in rate, so does your monthly housing payment.

Please direct all comments to: Curtis Yates, REAL ESTATE STATUS QUO., 397 Dal-Rich, Ste. 149, Richardson, Texas 75080. Office: (214) 702-0151, Fax: (214) 934-2706. -[MON]-

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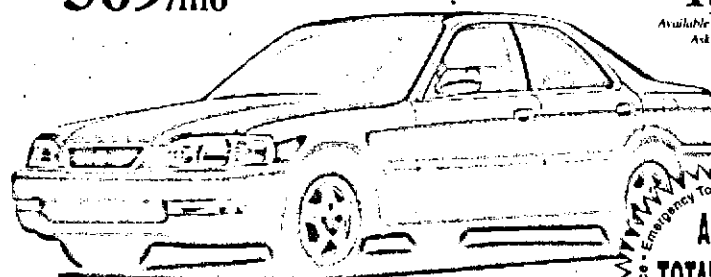
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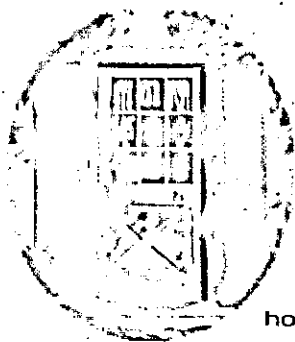
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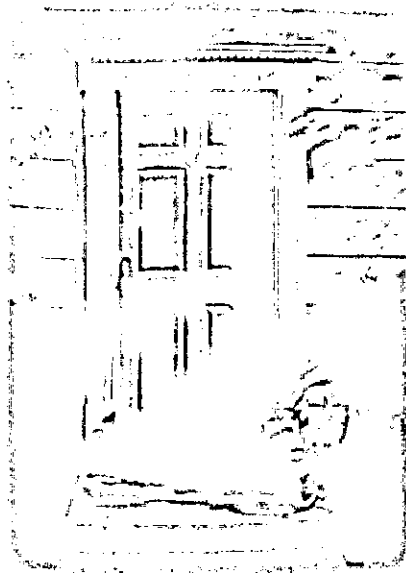


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Irving National Bancshares Acquires First Continental Bank of Grand Prairie

The acquisition of First Continental Bank of Grand Prairie by Irving National Bancshares was a \$3.4 million transaction, with more than 300,000 shares of First Continental Bank being exchanged for cash. First Continental has \$24 million in assets, 20 employees and is currently celebrating its 10th anniversary.

Irving National Bancshares also owns 100% of Irving National Bank, a \$26 million bank, a 21-year-old independent bank with 20 employees.

Both First Continental Bank and Irving National Bank will continue to operate as separate banks. Customers of First Continental Bank should not notice any changes in the bank's operation.

Irving National Bancshares was formed earlier this year with the intention of expansion in the Metroplex. It wants to become an active and involved corporate citizen in Grand Prairie.

Irving National Bank recently received a Preferred Lender Status des-

ignated from the U.S. Small Business Administration, making it easier and faster for customers of both banks to apply for and receive SBA loans.

For more information Call: (214) 855-0890
-[MON]-

Texas Instruments to Present \$2 million to Southern Dallas Development Corp.


Texas Instruments representatives presented \$2 million to Southern Dallas Development Corporation.

The donation went to purchase all of SDDC's available federal tax credits.

The \$2 million will be loaned to businesses locating or expanding in Southern Dallas and the Dallas Enterprise Community designated for investment by the federal government.

The joint goal of TI and SDDC is to create 250 jobs for South Dallas residents in the next four years.

For more information call: (214) 428-7332
-[MON]-



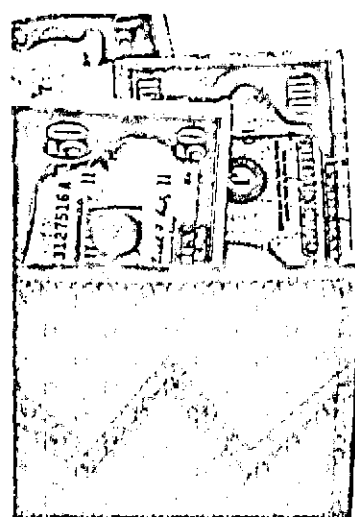
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* Bank fees waived are appraisal, credit report and underwriting fee. Borrowers are responsible for other closing costs including taxes, inspections, escrow cancellation fees, and title insurance fee, plus recurring costs such as hazard and mortgage insurance premiums. No bank fees offer is available on selected 30-Year Fixed Rate loans.

** Coupon booklet with savings on brand-name home essentials will be provided at loan closing while supply lasts. Loans must be funded by 8/31/95. These coupons are subject to use and redemption restrictions imposed by the manufacturers. Program terms and conditions subject to change without notice.



Keeping Paul Quinn College Legacy Alive

By Van S. Allen, Ph.D

With Paul Quinn College's move from the area in 1990, the children growing up in the community lost a source of inspiration for getting a college education. At the same time, the adult population lost a long-time source of pride, educational opportunity, and source of African-American professionals so needed today for meeting the ethnic diversification needs of our local schools, businesses, and industries.

Paul Quinn College was founded in Austin, Texas, in 1881 by a group of circuit-riding preachers in the local Metropolitan A.M.E. Church. In 1887, the college moved to Waco, where it remained until 1990, when it relocated to Dallas, Texas. It now occupies the former site of Bishop College.

During its 103 year tenure in Waco, Paul Quinn College carved out for itself a special educational niche wherein it became the primary source of African-American teachers employed by the Waco Independent School District and surrounding school districts, as well as other professionally trained personnel. This greatly facilitated the federally mandated integration of the work forces of the various local businesses and industries.

The college also produced thousands of graduates who went on to make their contributions in the various cities in Texas, across the U.S., and around the world, as teachers, lawyers, doctors, social workers, ministers, nurses, businessmen, etc.

In the process of making these contributions, the college, by its presence in the community, served as a source of inspiration for thousands of children who grew up within walking distance of the campus and had frequent community and school planned experiences on the campus. Experiences that were designed to start them to learning what college was all about, which is offering an opportunity for self-improvement.

Additionally, Waco's African-American community took special pride in the knowledge that Paul Quinn College/Waco was their institution, and that it was an important force, not only

in their lives, but in Waco and the surrounding community as a whole.

The Waco campus, at this time, is standing idle for the most part. However, there remains in the minds of the local citizens the image of an institution that served its constituents well, and, in doing so, met any of the needs of the immediate community and surrounding areas as well.

Needless to say, there has been much lamenting regarding the college's move to Dallas. And there have been several attempts to mount programs that could possibly keep the Waco campus alive and contributing to the community as in the past.

It is generally agreed that it is a horrendous waste to not make some use of the abandoned campus,

given the college's historical record of service to the community and the manifold problems confronting Waco and the nation today, i.e., teen pregnancy, drug and alcohol abuse, juvenile delinquency, juvenile crime, school failures and dropouts, to name several.

With the above concerns in mind, the city of Waco has recently made application to the federal government to bring a Job Corp. program to Waco, to be located on the former Paul Quinn/Waco site. Should this application be accepted, it will result in the filling of a very large void in the community.

Still another use that can be made of the property is the establishing of a model program for preventing and combating crime. Our study of the juvenile crime problem, in Waco and nationwide, suggest that "too little, too late" of the correct discipline is the root cause of our juvenile crime dilemma.

(Any program initiated would have implications for the Waco Crime Collaboration effort in that this organization is in search of a program that can successfully promote prevention and reduction of crime, especially juvenile crime, in the Waco community and its environs.)

We also know that the problem is exacerbated by discipline failures that result in teen pregnancies, which place the resultant children at-risk due to inadequate nurturing, discipline, and



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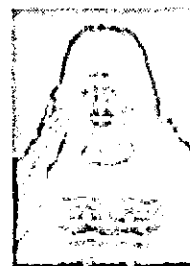
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Continued on page 42

Paul Quinn College cont'd...

guidance. In a nutshell, children having children. And the cycle continues.

To break this cycle, we need to institute programs that will reach out to the teen parents of our community with a two-pronged program: help such young parents to complete their high school education or earn the GED, and, at the same time, teach them marketable job skills.

In conjunction with this approach, parenting education should be also offered in a hands-on context, involving experienced mentors who will work with the teen parents on a continuing basis, helping them to master the application of good parenting procedures in the rearing of their children.

Children of the teen parents should have benefit of the best Head Start programs possible, with additional emphasis given to preparing the parents to be appropriately supportive of their children during the experience, leading up to their children entering elementary school.

The Paul Quinn campus is ideally suited for such a program in that it already has the residential facilities for operating a Head Start program, a parental instruction program, a high school/GED program, and job training.

Such a setting would make it possible to monitor, record, and evaluate each program activity for effectiveness over time, with the findings be made available for other communities interested in setting up similar programs.

Utilizing the Paul Quinn campus would be a continuation of the A.M.E. Church's commitment to community service at a most critical time in the history of Waco—and the nation.

Dr. Van S. Allen served as CEO and vice president of Paul Quinn College/Waco from 1990-1992.

-[MON]-

The United Kindom's African Ancestors

in
September's
Minority
Opportunity
News

Ethnic Notes

Medicare Cont'd...

sion of which gives the riches 1.1 million Americans \$20,000 a year. They need to find some way to pay for that trickle down tax break, and taking \$1000 a year from struggling seniors seems to have become their chosen method.

Republicans have always opposed Medicare — and, indeed, all efforts to reform the health care system in this country, to make it work for average Americans. That's why we shouldn't be surprised by their proposal to effectively gut Medicare. Elections have consequences. And if history had been our guide, we could have predicted that in a Republican Congress, Medicare would be public enemy number one.

-[MON]-

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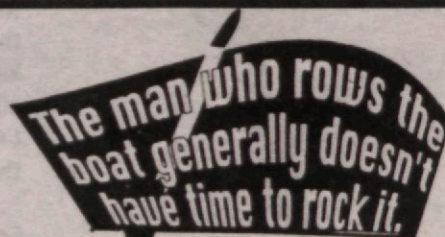
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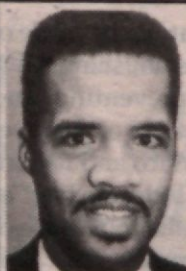
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Applications Now Being Accepted for Free Environmental Technician Job Training

By Dorothy Gentry

Applications are being accepted until Tuesday, Aug. 15, for an eight-week training program (Oct. 23-Dec. 22) in Environmental Remediation and Restoration.

The training program, funded by the U.S. Department of Defense, is an effort to train displaced defense workers and disadvantaged young adults to work as environmental technicians in what is now considered a fast-growing industry.

Throughout the eight weeks applicants will undergo intensive, sometimes hands-on training in various aspects of environmental remediation and restoration. Areas applicants will be trained in include environmental site assessments, hazardous/solid waste management and recycling, introduction to asbestos abatement, and hazardous material spill response.

"I am sad to say this is a growing industry," says Glenn Ferguson, marketing specialist for Texas Engineering Extension System in College Station. "The reason we are having this training is because of all the base closings. We are laying off a lot of people so we need to retrain them and give them jobs."

Disadvantaged youth ages 16-25 are also eligible for the training.

Job search, resume writing, and other job development skills are reviewed during each week of training, and a math/science review is included in the first week of training. Students take a mid-term and a one-week break after the fourth week of the curriculum.

Instructors are experienced in both training and the environmental industry. TEEX is equipped with the most up-to-date response and personal protective gear available. Training facilities, equipment, and instructional staff combine to provide a unique training experience for the students, Ferguson said.

Experienced TEEX staff members will choose the most qualified students from all applications received. Students chosen for the program do not pay tuition fees. The "scholarship" training is paid for by the U.S. Department of Defense funds. Lodging and meals, however, are not included.

All of the sessions will be held at the Texas Engineering Extension Service

Regional Training Center in Arlington, 300 W. Arbrook Blvd. Housing accommodations are not provided by TEEX. Information on area hotels is available upon request.

Three training sessions have been held thus far this year: one each in San Antonio, Dallas and Houston. Attendance averages around ten to fifteen students. Ferguson said he expected a bigger response to the sessions.

"Because the training is free, no one seems to want to come. They are thinking in their mind, How fantastic can it be. Then some take the application and fill it out, but don't turn it in because they have nothing invested in it.

"This is an excellent program. It is getting the word out in the communities that will help these people," he said.

Eligible Participants

The following are the two categories of participants eligible for the program:

1) Individuals who have been terminated or laid off, or who have received notice of such as a direct result of "reductions in expenditures by the U.S. for defense, the cancellation, termination or completion of a defense contract, or the closure or realignment of a military installation under a base closure law.

2) Individuals age 16 but not over 25 will be admitted into the training based on financial need. Priority will be given to those who have not attended or who are otherwise unlikely to be able to attend an institution of higher learning.

Students who successfully complete the training program receive a certificate of completion on graduation day.

The program is limited to 25 students. To apply for enrollment, call (800) 252-2420 or toll free (817) 784-8409 for an application or more information.

Chosen applicants will be notified within two weeks of the closing application date of Aug. 15.

The training program is sponsored by the Occupational and Environmental Safety Training Division, Texas Engineering Extension Service, the Texas A&M University System, and the U.S. Department of Defense.

-[MON]-

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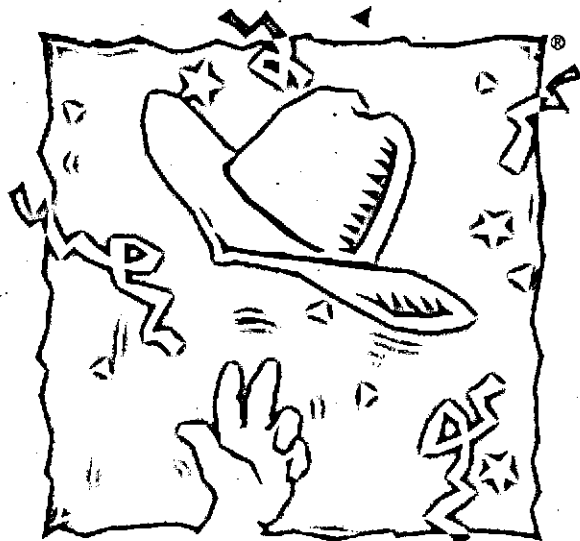
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The Cadence Group, Inc. is requesting bids from subcontractors and suppliers for the "JOHN Q. ADAMS RELIEF ELEMENTARY SCHOOL" project. The 72,000 SF school facility has an estimated budget of \$6.3 million and bids on Tuesday, August 1, 1995 at 2:00 P.M.

All MBE, WBE and SBE firms are encouraged to participate.

For viewing plans on this project, or if you have questions, please contact The Cadence Group, Inc. in Dallas at (214) 239-2336.



July 27, 1995

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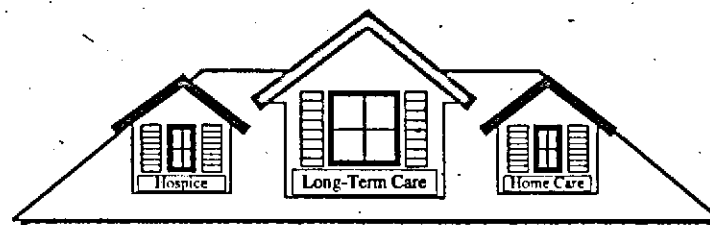
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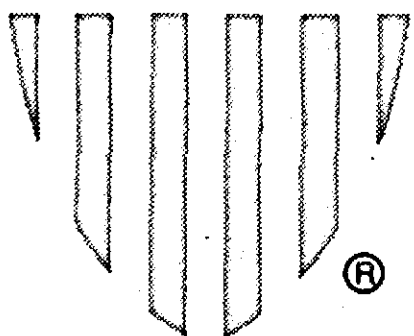
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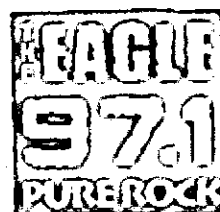
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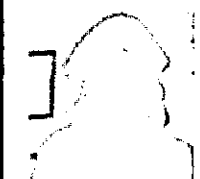
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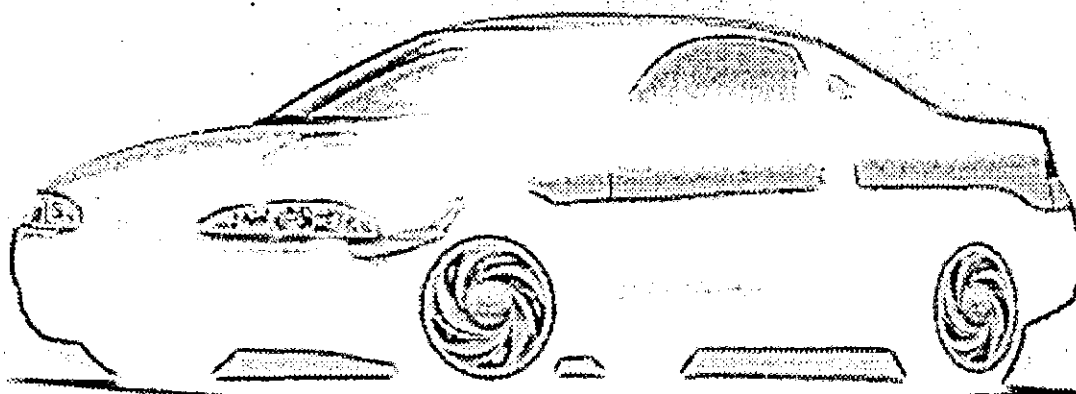
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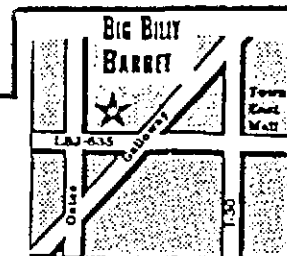
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By Yvette R. Blair



Stacy Urban, General Sales Manager, Monica Clark, Finance Manager and Lee Mitchell, Finance Director

The temperature is hot and so are the sales at Big Billy Barrett Mitsubishi, Isuzu and Hyundai. In keeping with their quest of offering number one customer satisfaction, Big Billy Barrett has spectacular specials running through the end of August. As part of the **Close Out Fever** sale, the dealership is offering new '95 Altira's for \$3995. The popular Hyundai Accents are at a low \$7988 and there's even a '95 1/2 Rodeo for as low as \$17,499.

With such affordable prices and satisfied customers, General Sales Manager Stacy Urban says emphatically that the success behind Big Billy Barrett is: **"The way we treat our customers."**

When Bradley Barrett, owner of the successful car dealership and current president of the New Car Dealer Association, opened the Mesquite store in March 1993, car sales were moving at about 150 per month. Two years later, some 600 cars a month are being sold.

Big Billy Barrett is one of the few places where bad credit is not an automatic deterrent for customers who are looking for a quality new or used car. "We have a no problem type attitude," says Urban. He says that they are very successful at getting people financed. And with a slogan of "Bull to Bad Credit," Big Billy Barrett is doing just that.

Urban says one of the things that makes Big Billy Barrett so different from other dealerships is that they work with customers who may have experienced problem credit. "We really listen to our customers. Sometimes situations just occur that causes a person not to be able to pay their bills and we understand that," says Urban.

Urban also says that the dealership has a strong relationship with the financial lenders and they relay the circumstances to the lender about the customer and look for ways that the customer can have an opportunity to buy a car.

It is this genuine interest in helping the customer that has led to Big Billy Barrett being the No. 1 Mitsubishi dealer in the country.

They are also the No. 1 program-car seller in the nation. Urban says this program is very economical and affordable for customers.

The dealership buys cars at Mitsubishi auctions all over the country in order to offer the best prices to their customers. "We feel we can get a better deal this way and it puts us at a better position for working with banks," says Urban. These cars, which are former rental cars, can save the customer up to \$5,000. Urban says on the average they buy about 200 a month and keep 300 in stock.

There are more than 1,000 cars for customers to choose from on the 10 acre lot located at I-635 and Galloway. Big Billy Barrett offers low-down payment and low-monthly leasing. They currently have attractive specials running such as \$500-\$1000 rebate on various models of Hyundai's and Isuzus. They are also offering \$1,500 incentives on four-wheel drive models. Additionally, as part of their **Close Out Fever**, '95 Mitsubishi Eclipse's are starting at \$11,988.

They also still have two new '94 Troopers in stock at \$6,000 off the MSRP (manufactured suggested retail price).

Urban says at Big Billy Barrett they believe in equal employment opportunity. They employ several minorities in their business, including eight African American salespeople and at least one African American in their eight-person finance department. He also says that nearly 30% of their business is African American.

Big Billy Barrett also believes in continued service after the car is sold. Their service department is a state-of-the-art facility with licensed technicians. Customers can get a loan car while their car is being serviced, a service that Urban says many other dealerships cannot offer.

Having been in the business for eight years and with a background in finance, Urban says he is in business for the long-term commitment.

He believes in doing what he can to ensure that the customer is happy. "I want them to be satisfied and to keep coming back. I think that caring about our customers has made us number one and I would like to thank the public for making us what we are today."



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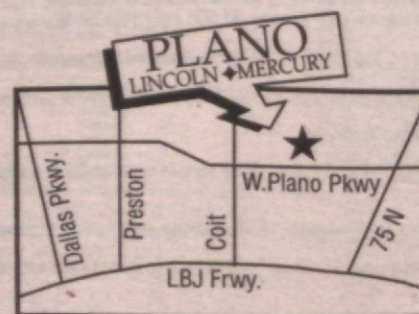
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