

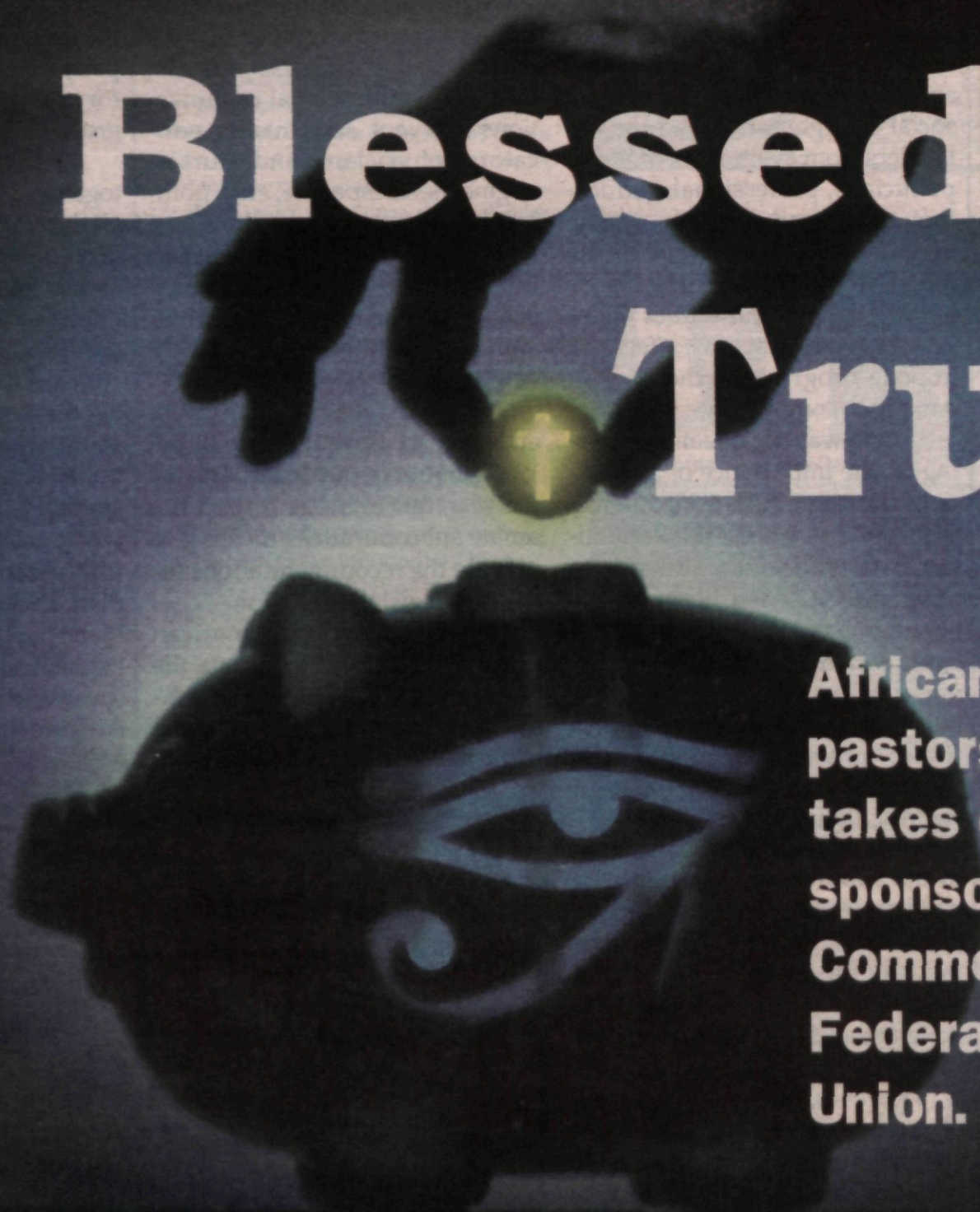
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Minority Opportunity News

MON
Minority Opportunity News

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VOLUME 5, NO. 8 August, 1996



Blessed Trust

**African American
pastors coalition
takes over
sponsorship of the
Common Ground
Federal Credit
Union.**

**Bank of America:
Are they really
reaching out?**

**Prime Life
Foundation
seeks to serve
the needy**

**Adopt A Prisoner:
Nation of Islam encourages
correspondence with
inmates**



From The Editor

Chris Pryer Jr.

photo by Derrick Walters

Common Ground, "higher ground"

Finally the African American Pastors Coalition will take over the reins of the Common Ground Federal Credit Union. The coalition hopes to usher the community credit union into a new era of unprecedented growth and prosperity.

While not experts in banking and finance, these progressive, socially active and high-profile preachers have the clout and charisma to mobilize the most capable talent available to manage the credit union. And if the credit union can indeed realize its full potential, it can be a shining example to the entire country how African Americans of different economic strata can benefit from the synergy created by their cooperative efforts.

The congregations of the ministers who make up the coalition are among the most educated, professionally successful and upwardly mobile in Dallas. Not only do their individual members provide a fertile resource for deposits into the credit union, but the churches themselves enjoy the strong balance sheets that validate their ability to fortify the credit union's reserves in grand style.

But dollars aren't all that these pastors and their congregations bring to the table. Prestige and credibility are the irresistible intangibles that are sure to persuade the surrounding community to put their hard-earned currency to work at Common Ground. And when deposits roll in, mortgage loans and car loans and home improvement loans and business loans roll out. All of a sudden, a phenomenon that for all too long has been conspicuously absent in the African American community will materialize — CURRENCY RECYCLING!

However, this is only a start. Competition among financial institutions is fierce. Common Ground can't simply rely on its ethnicity to draw and maintain patrons. It will have to be a savvy marketer of its services. Technology will have to be more integrated into its banking procedures. Cutting edge products and services like instant loan approval and ATM availability will have to be offered. Online banking will need to be introduced.

This can't happen overnight. But with the proper management and a unified, visionary board of directors, Common Ground can be a beacon of hope for minority urban communities throughout Texas and all over the United States.

This collection of pastors can truly "set our feet on higher ground."

MON

Editorial

Leaders at 1996 legislative summit should seriously consider charge given for 1998

When the various African American leaders from around the state of Texas met at the African American Legislative Summit in Austin a fortnight ago, a renewed resolve to impact the ballot box and effect even more discernable social change permeated the air. Leaders from every walk of life — politicians, professionals, educators, clergyman, legalist — came together to listen to some of the top elected officials of the state's largest urban communities delineate the issues that most affect and impede progress for the African American community.

There was the usual discoursing on the importance of affirmative action and the need to intensify its defense amidst the Republican Party's repeated attempts to dismantle it. Also high on the agenda was the recent federal court action regarding redistricting, which sorely handicapped the efforts of the minority communities to procure adequate representation in the U.S. House of Representatives.

A prominent point of concern at the summit was the plight of children in the African American community: the high school drop-out rate for adolescents; unwed motherhood; child abuse; teen violence; and the infant mortality rate.

However, there were a couple of strong charges given to the attendees of this summit by state senators Rodney Ellis (D-Houston) and Royce West (D-Dallas) that distinguished this convention from some others.

Senator West urged all the attendees to work towards having a solid agenda and plan of action for the 1998 Senate AALS session. He called on the leaders from all walks of life to coordinate their efforts and concentrate their col-

lective power in a way that will culminate in the most productive summit ever in 1998.

To this end, the major fraternities and sororities, trade groups (electricians, plumbers, construction, etc.), professional organizations (lawyers, accountants, educators, physicians and nurses, engineers, salespeople, etc.), political grass-root organizations and any other group that has a vested interest in political and social change should synchronize their annual conventions with the 1998 summit.

The state senators, then, must endeavor to move the date of the 1998 summit to the first quarter of the year, this to better impact the senate subcommittees meeting to prepare the recommendations for the 1999 legislative session.

The Texas African American press should once again, (ala the Million Man March) be the conduit for information that is so vital to the public at large to make intel-

ligent, informed decisions.

Senator Rodney Ellis gave an impassioned call for unity among the leaders, stressing in particular the need for everyone to put aside petty differences and old grudges for the good of advancing the greater agenda.

The 1996 summit has put together a survey that will provide all the attendees with an opportunity to express their impressions about this past summit. Every attendee should take seriously their responsibility to be as circumspective as possible in filling out the survey, to give suggestions about what elements of the summit should be added, deleted or altered.

If each attendee of the summit truly took to heart the charges to plan ahead and work together, then the 1998 African American Legislative Summit will truly spearhead the changes so vital for African Americans communities to prosper.



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LETTERS...

Call for change

We need change. Not the kind of change you get when you go into a store and buy something, not that kind of change. I'm talking about the kind of change that is going to allow our young people to live instead of die because of drugs and violence.

We need change in our homes, the kind of change that will allow our young people to be better human beings when they leave the home and go out into the community. Change that will allow our young people to have love, respect, and self-discipline for themselves and other human beings.

We need change. It is important that we, the self-proclaimed positive people, be more of an example of what God would have us to be. If there was ever a time when God's people needed to get out into the community, the time is now. If there was ever a time when Blacks, Whites, Hispanics, and people of all nationalities should band together, the time is now.

We need change. Change that will allow love in our communities to spread like the worst kind of cancer that spreads throughout the human body. The kind of love that will spread like a wildfire that is out of control. The kind of love that will reach as high as the sky. The kind of love that will allow us to go into the community and try to encourage someone to say no to the negative influences of life.

We need change. The kind of change that will allow our city and community leaders to meet and discuss differences in a civil, nonviolent, atmosphere. Change that will allow angry adults to control their actions so that young people won't have to say, "How can you tell us not to solve our differences without violence, when that is what you do to settle your differences?" It is important for adults to be examples and not part of the problem. Change that will allow our hardworking, brave police officers to spend their time fighting crime instead of spending their time fighting self-proclaimed, positive people.

We need change. Change that will allow us not to be in denial about what is going on in our communities. change that will allow us to be concerned, not just about our own children, but about other people's children as well. It is important that we understand we could be affected by someone under the influence of drugs at any time...you or someone you love.

In the few minutes it takes to read this letter, thousands of young people are doing drugs. Thousands of young people are planning to rob or kill someone. Thousands of young people are rebelling against their parents. As you read this, all of these things and more are going on

please see Letters, pg. 6



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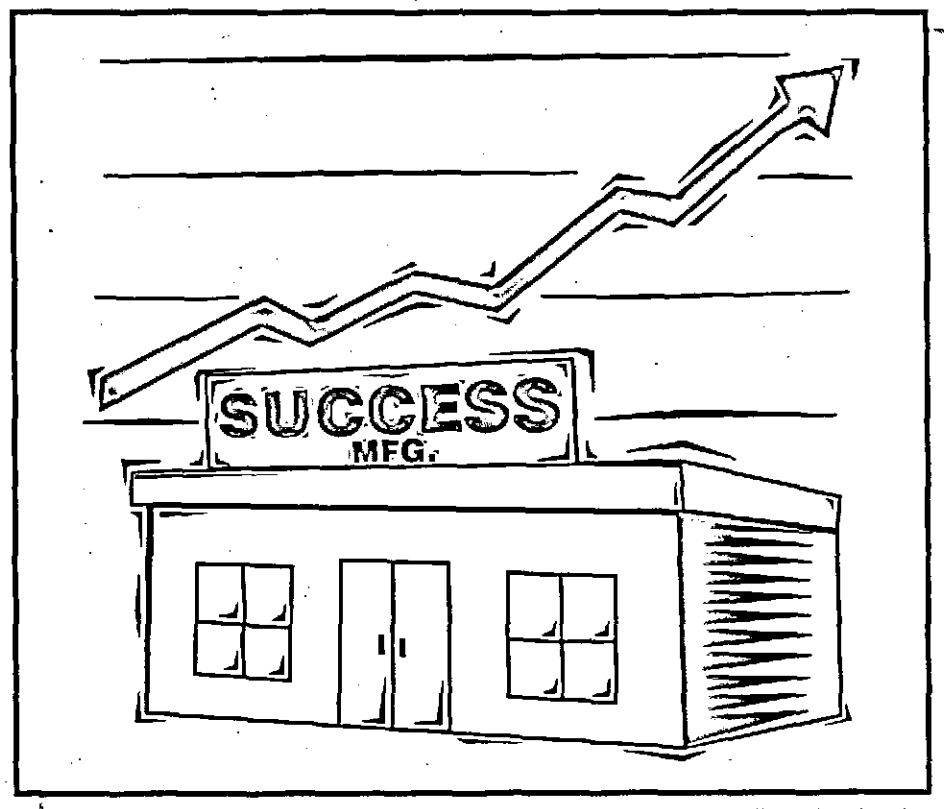
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Thomas Muhammad

The message the New Black Panthers sent Bill Kever

(This little note comes to us from the "original rap artists," The Last Poets All Power To The People.)

Tell me not that I'm a dreamer for the things I feel and see.
Or that nothing can be accomplished from the things I wish to be.

Tell me not that I'm fanatic for the things I feel inside.

They are flow-
ers of oppres-
sion, born of
pain I can not
hide.

Do not look
upon my
actions as the
acts of one
insane.

When I take
up modern
weapons to
avenge my
father's name.

please

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

Let your eyes scan on the ghettos through the books of history.
Then you'll understand this feeling and just how it came to be.

Sure I must admit I'm bitter, for the precious blood I've bled.
And for the years of cruel oppression that you've heaped upon my head.

For the rape of my grandmothers and the mulattos that you've left.
For the many, many, many, many, many, many years of slavery with it's legacy of death.

Tell me not that I'm a dreamer; oh no it's you that can not see.
I'm just another victim of a cruel reality.

What manner of man is this I ask, who roams the seven seas;
Who graces the skies of birds like swans and wanders where he please.

Who walks into another's home and takes his property,
Then slays the man, his wife and child in the name of liberty.

What manner of beast is this I ask, who drops the napom from the skies.
Then send my sons away to war to maim and kill and die.

What manner of man is this I ask who arrogantly displays his might.

What manner of man is this my friend. Need-
less to say he's white!

So take your hands off me white folks. I've
done you no wrong.
I'm only guilty of making you strong.

I built all of your cities and I've worked in
your mines.
I fought to protect you, many of times.

It was I who
taught you
what it is to
be brave.
I had great
civilizations,
when you
lived in
caves.

I taught you
what soap
was when
you dyed
yourself
blue.
I taught you

of planting and harvesting too.

I showed you what clothes were to cover your
backs,
When you were in wolf skins and running in
packs!

When you knew nothing of the barrier of
sound,
It was I who taught you that this planet was
round.

In Palermo Sicily, in Italy and Spain
I left monuments of my grandeur and fame.

And during your dark ages when your people
were blind.
I built universities to enlighten your kind.

When your homeland was weak and your
people were poor,
It was I who brought you to America's shores.

Why, you did not even know how to survive,
I showed you medicine to keep you alive.

How earnest you seemed. How well you did
learn.
How vile a reward I received in return.

But time is on my side and I'm sure you must
know,
That the day will arrive when you reap what
you sow.

For I gave you religion and you know it's a
fact

That the Christ, and the Buddha and
Muhammad were black.

I taught you to dance and I taught you to
sing.
You repayed me with treachery, with slavery
and chains.

So don't touch me white and don't look sur-
prised,
No I'm no longer fooled by your tricks and
your lies.

I'm aware of your game and of your history.
And I'm aware of the Judas that you've been
to me.

So watch out for me white folks, it's a matter
of time.
I'll soon be together, THEN VENGEANCE IS
MINE!!!

Until then, the struggle continues ...

MON

No Pressure!

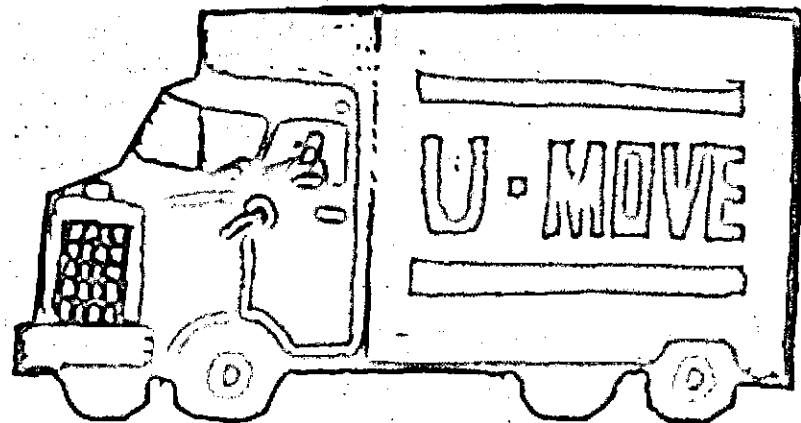
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Black Church Burnings: A Disaster or Opportunity?

By F. Eugene Mayo

In the past two years, the vandalizing and burning of black religious facilities has become a major concern throughout the south. Local, state, and federal officials are trying to determine if black church fires are racially motivated, a conspiracy, insurance fraud, or the result of some disgruntled church members.

However, for African American church leaders to focus on motives for the burning and vandalizing of black churches is a diversionary tactic and waste of human capital. Finding arsonists and vandals is not the responsibility of ministers, and the church does not exist for such a purpose.

Destruction of anyone's home, place of worship or personal property by another is shameful, cowardly, beastly, and deplorable. But black leaders should not expect government officials to resolve this problem when, in spite of having enormous dollars and vast human resources, it has miserably failed to bring a meaningful close to other problems that plague urban America. Government has failed to eliminate voting rights violations, discrimination in employment and housing, and most of all discrimination in lending practices against non-whites by federally chartered and insured lending institutions.

Now that African American church congregations are in the forefront, leadership of these institutions should take

Currently, black churches are considered a high risk by lenders and securing financing at reasonable rates has been a problem.

this opportunity to resolve a major problem that has beset black church development in far greater proportion than circumstances surrounding black church burnings. Black religious leaders must understand this is an election year. If they fail to use these tragedies as a springboard to rectify some inequities that stifle black church development, a similar set of circumstances may never arise again.

Currently, black churches are considered a high risk by lenders and securing financing at reasonable rates has been a problem. Obtaining mortgage loans with a loan to value ratio compatible with

risk and credit worthiness is not an option made available to black religious entities by lenders. Black churches often pay higher fees (points, commitment fees, origination fees, and appraisals) for some services in a real estate transaction because in the real estate industry, you get what you negotiate.

Lending institutions seldom make loans to African American congregations where only the subject real estate is pledged as collateral. Members are frequently required to personally co-sign notes for church loans in addition to using all other assets of the church as collateral.

The federal government can help remedy the problems centered around black churches obtaining mortgage funds by establishing a loan development fund with below market interest rate loans for both interim and permanent financing. Surplus land owned by government agencies could be made available for development to substantially reduce development cost. Technical assistance, for becoming legally incorporated not-for-profit entities and applying for 501(c)(3) letters, could be made available to black churches.

African American religious leaders of all denominations should use their political muscle to the maximum extent by having a loan development fund established with reasonable underwriting guidelines. Once the issue of church burnings leaves the front pages and election year politics is no longer a factor, obtaining help through the political process can become extremely difficult.

As a result of utilizing federal resources to ensure mortgage funds, local lenders could originate and service loans without placing their funds at risk and black religious entities would have the opportunity to build modern church facilities.

MON

F. Eugene Mayo is a real estate analyst with Church Financial Services, based in Louisville, Ky.

letters continued from pg. 3

throughout communities in Dallas.

As I pray each night, I ask God for the kind of change that will allow children and adults to recognize that there is a greater high than drugs or alcohol...the high of serving God as your Lord and Savior.

Nothing can change without prayer first. When all human races can come together as one, we can generate positive ideas and positive actions.

We can make a difference if we try. We need change.

Steven Jones,
Drug Talk
Dallas, Tx

Dart in Irving

I am writing this letter in hopes of conveying to Mr. Jerry Jones the message that he should work together with us, those who know DART is the only viable regional transit system for Irving and the metroplex. We in turn would work diligently with Mr. Jones in his effort to raise funds to renovate Texas Stadium.

Currently, a lot of money is being wasted in Irving in a campaign fight between pro DART and anti DART forces. Any logical and decent heart-led person realizes that it would be near impossible for a workable, compatible, regional alternative transit system to be implemented to take the place of DART. Given this knowledge, it would be much more worthwhile for all of us to join in a "win-win" situation by working to have a more serviceable DART and a cooperative effort to improve Texas Stadium.

I want Mr. Jerry Jones to know that many elderly, handicapped, minority, and low income people will be severely and adversely affected if DART leaves Irving and the alternative system is not able to serve their most desperate need, namely regional transportation.

Mr. Jones, realize the error you have made in jeopardizing a basic need of many people inside and outside Irving. Recant your opposition and let's work together.

Anthony E. Bond
President, Irving NAACP
Irving, TX

Lancaster School District

As a member of the Lancaster ISD Board of Trustees, I need your support. African American teachers are endan-

gered by acts of discrimination and retaliation. We have board members that have supported these actions. I serve on this board as the first African American elected, May 1995.

The experience is unspeakable. The hatred shows in each board meeting. I have been involved with this district for many years and have fought against actions like this; I need a stronger force! Justice is needed here in Lancaster ISD.

As elected official, I have a responsibility to the community. Accountability is important; we must work together for all children. We know that to teach all children, we must be sensitive to the needs of all ethnic groups.

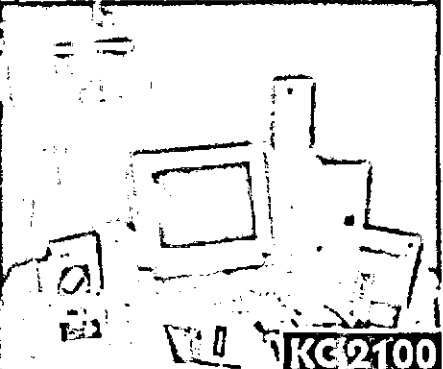
African Americans have been pushed under the table too long. When will we stand up and say more and really, no more? My vote counts and I will continue to use it to serve our children.

The City, School District, and Board of Trustees have no relationship here in Lancaster, Texas. This is wrong! I have tried as a board member to get our city to collaborate; no one seems to see the value. The world should know that discrimination was found by EEOC in Lancaster ISD. Our school district has a concerned African American board member reaching out to stop the separation.

Discrimination is very strong here and again I need your support for justice. Please contact Mike Moses, Commissioner of Education, to ensure justice in Lancaster Independent School District.

Carolyn Ann Morris
1st Vice President,
LISD Board of Trustee District 3
Lancaster, TX
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Cheryl Smith

We can play this game also!

When I opened the radio program one Sunday morning, there were a number of issues I presented to the listening audience. While chastising various stations and publications, my commentary also offered praise to several media outlets for their coverage of the African American communities.

One weekly newspaper received significant praise because of its coverage of a murdered young African American boy.

In showering praise over the coverage, I also criticized other journalists for failing to cover the death of Carlin Smith with the same vigor as the kidnapping/murder/rape of little Amber Hagerman. Carlin, whose body has yet to be found, seems to be forgotten. The coverage surrounding Amber continues, and will continue.

I also cited another example where the disparity in coverage between Anglo and African American victims was blatant. Tamecka Grate, a black woman, helped a neighbor by letting him use her telephone early New Year's Day of this year. He neighbor stabbed her in the ear with a pair of scissors and was about to rape her when the police arrived. Doctors

I stand by my contention that there are many journalists who are in a position to find creative ways to keep stories in the public arena.

operated for hours as they attempted to remove the still imbedded scissors from Tamecka's head. Miraculously, she

escaped any permanent damage to her hearing, sight, and brain. She did sustain facial scars from the attack, however.

One cannot say the media coverage was extensive. In fact, very few opted to tell the story. So kudos were sent out to *The Dallas Morning News*, KLTY-FM, WFAA-TV and KKDA-AM.

On the other hand, Stephanie Booker, who is white, was badly disfigured in a hit and run boating accident. Although the accident happened over a year ago, the coverage still continues. And this is good. It should be that way regardless of race. I contended that the media coverage helped keep attention focused on both cases and this should be the case with Tamecka Grate, Carlin Smith and many others.

My position was simple and logical. Or so I thought until "Ken" called the radio program to voice his opinion. Ken was upset with African American people for not standing up and mobilizing, which was the case with Amber Hagerman. Search parties were organized and vigils held. Parents lobbied for legislation. There was a concerted effort to find Amber, find and prosecute the murderer and prevent future abductions and murders of young children.

Ken wondered where were Black people when they heard about little Carlin. He wanted to know why didn't Black people organize search parties, or why haven't they still today, especially when we consider that Carlin's body has never been found. Ken said he was tired of hearing Black people talk about what others were or weren't doing when Black folks are sitting around doing nothing!

I understood Ken's frustration. And I told him so. I also told him that the focus of the radio program, "Reporter's Roundtable," is on the media and that while I, too am frustrated because of a seemingly lethargic African American community, my focus was on the media's role in the whole scheme of things.

I'd like to see the African American community rising up and taking more control over the community and issues affecting Black people. In fact, I live for the day.

But everyone can't be out in the streets or on television. That's why it's imperative that wherever you are, you must find a way to do something about the condition of your people.

I stand by my contention that there are many journalists who are in a position to find creative ways to keep stories in the public arena. There are numerous talk show hosts, columnists and folks in the various media newsrooms who can focus attention on African American victims.

But for some reason, this doesn't

happen.

Some may ask how could you keep the story alive? This is where you call on the lessons learned in your Journalism 101 class. Or just tap the creative juices. It won't be the first time, nor the last, that the media will be responsible for shaping thoughts or calling attention to a subject.

We can play this game, too.

All we have to do is think and apply ourselves. Don't be afraid. Take a chance. Dig deep. Ask questions. Be daring. Be committed. Use common sense. Sometimes even uncommon sense works. Whatever the case, do something!

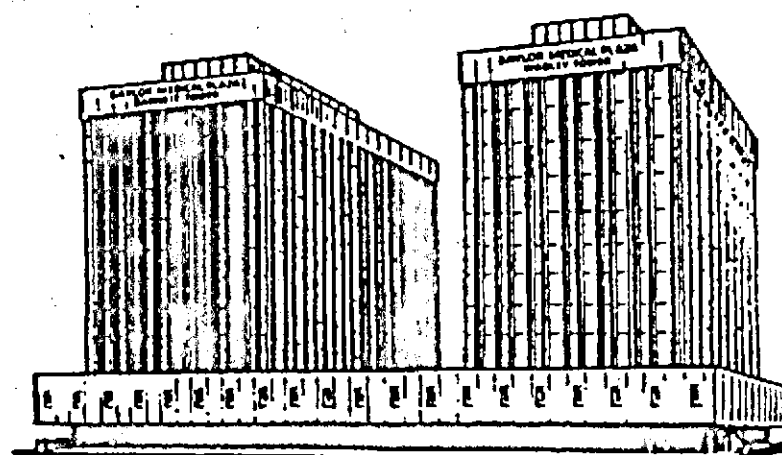
We can play this game, too — if we want to.

MON

Cheryl Smith is the host of *Reporters' Roundtable* on *Superstation Sour 73*. Tune in on Sunday mornings at 8:00, immediately following Minister Louis Farrakhan's address.

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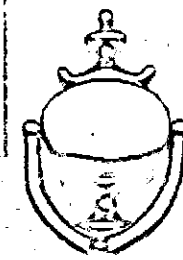
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**Dr. Theman Ray
Taylor Sr.**

As the world casts its sights on the 1996 Centennial Olympic Games in Atlanta, Georgia, the 17 day event will not be without controversy. However terrible the shock, one problem that continues to bedevil America is the "social construction" of race. During the Olympic Games in Atlanta, the issue of race and the Confederate flag will demonstrate how divided Americans are historically, "the misunderstanding of the likes."

Considering that the world will be focused on the Olympic Games, the issues and perceptions of race and the Confederate flag could be embarrassing to America (especially African Americans) if "they" are not grounded or well-read in history. Once again, the meaning and place of the Confederate flag will rekindle another battle of words and ideas, which will bring no relief but will challenge Americans and the world to analyze the past and present in order to understand the "misunderstanding of the likes."

How will Atlanta, the "Black Intellectual Mecca of the World," the city that produced Dr. Martin Luther King, Jr., deal with what some refer to as "orthodox southernism." Will the so-called color blind leadership in Atlanta dismiss the importance of the Confederate flag, elucidate the noteworthy distance between the two stimuli, principle and profit, call off the protest and focus on the money making and convince the world that African Americans have the ability to lead? Will Atlanta's leadership request "closing ranks" and subordinate the anti-flag views and put something else first? Or will Atlanta teach Americans and the world a lesson of obvious perception of the meaning of the Confederate flag. Not needing an overt expression, the modern defenders of this banner understand clearly one perception, the insulting one that this flag has on most African Americans.

To put the question of will "they" or should "they" run and play under the Confederate flag in contrasting terms, in understandable speech, one should ask, would the international Olympic Committee or any committee expect Jewish athletes or a Jewish team to perform under a Nazi flag? Different? Same?...



Should the Olympics be held under the Confederate Flag?

The Confederate flag, the Olympic Games and the race question

Well, let's look at the past, shall we.

To most Americans, especially whites in the south, the Confederate flag symbolizes the great American principle that government rests on the consent of the governed and that it is the right of the people to alter or abolish that government whenever the government becomes destructive of the ends for which the government was established. The Confederate flag, adopted in March 1861, like the American flag, was red white, and blue. Interestingly, the Confederate flag was so much like the United States flag that the Confederacy had to create a "battle flag." Prior to losing the war, the Confederate congress authorized a

new flag. Like the American flag of its time, the Confederate flag was symbolic of an idea: white nationalism and a guarantee of white supremacy. I often wonder where are the so-called students of American history who continue to portray a banner of 13 stars which was inaccurately authorized since only 11 states left the union.

The Confederate flag, often called the "Stars and Bars," represented at that time, the same basic history as the American flag, only short lived, 1861-1865. In spite of its meaning, in the final analysis, the Confederate flag represents a lost or defeated cause. When the two flags confronted each other on the battlefield, the larger contradiction of slavery and freedom prevailed. Considering the outcome, i.e. the 13th, 14th, and 15th amendments, it was a blessing in disguise for Africans in America. The white heroes of the Confederate years were those who fought to uphold orthodox white nationalism in order that subordination to the white race be maintained.

To some African Americans, the Confeder-

ate flag symbolizes the worst of America: denial of humanity, murder, rape, slavery, Jim and Jane Crow laws, separate and unequal mandates, etc. In spite of the irony or contradiction, the African American heroes of the Confederate years were those African Americans who were ordered by northern white men, whose constitution said "they" were not even human beings (3/5 clause), to kill southern white men who wanted to maintain slavery without being loyal to the United States of America. Blacks in the final analysis helped keep the Confederate flag in its rebel state. In war, the rebel who loses remains a rebel. Never are you a patriot or patriarch if you lose. Never!

Out of necessity, the "Sons of the South" who gave their lives for a cause should always be remembered. However those of you today who attempt to revive "orthodox southernism" by waving or flying the Confederate flag are only calling attention to or reminding the world of your failure or better yet, flaunting your inadequacy. For the latter group to shout "Hip Hip Hurray!" or to fly the flag as a means of intimidating African Americans as they represent their country in the '96 Olympic Games is pure "intellectual sissysism."

African American pressure groups, call off your protest against the Confed-

erate flag! There's no need to call attention to a failure! Of course not! By calling attention to a failure, you are denouncing the bold, brave, and courageous efforts of African Americans who gave much and reaped so few benefits.

African Americans, will "they" or should "they" play and run under the Confederate flag? Yes they should! They should do it with pride, purpose, and a new view of history. For this time in Atlanta, they are not competing as 3/5 of a person but as 5/5 Americans. The benefits will not be incidental, via 13th, 14th, and 15th, amendments, but as Americans beating the world's best.

The present state of race relations in America has little to do with the flying or waving of the Confederate flag, nor will removing the Confederate flag dissolve the ugly stains of racism. Even though sometimes used to insult blacks, the Confederate flag is certainly low on the priority list of African American empowerment in 1996. We can only learn the lessons and hope the lessons will make us more knowledgeable and a better nation.

By the way, any negative actions toward the Confederate flag by African Americans should be extended toward the American flag since from 1787-1865, both represented the same meaning for African Americans.

....Hip....Hip!....Hurrah!....WAKE UP AMERICA!....LIFT EVERY VOICE AND SING....WE SHALL OVERCOME!

MON

Dr. Theman Ray Taylor Sr. is a professor of history at the University of Central Arkansas and the director of Christian Education at Conner Chapel AME Church.

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Blackface in America

Through its evolution, the minstrel show continued to characterize blacks as the antithesis of everything whites admired

(Part 4 of 4)

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

In their formative years, many black-faced performers traveled all over the country consciously drawing vital and distinctive material from the native folk. There was no reason for entertainers portraying black characters to ignore African American material, and every reason for them to use it. When a new generation of untraveled, urban minstrels emerged, minstrelsy seemed to its audiences to be losing its authentic flavor and tone. In fact, this lack of what audiences perceived to be credible black portrayals was the most common reason contemporaries gave for the decline of minstrelsy. After blacks had become minstrels and essentially pre-empted "black subjects", white performers like J. W. McAndrews and McIntyre and Heath, who claimed they had studied blacks and probably had, were the only white minstrels to retain their reputations for "Ethiopian delinquency."

Besides confirming the folk origins of American popular entertainment, minstrelsy's borrowing of African American culture is of great significance because it was the first indication of the powerful influence African American culture would have on the performing arts in America.

Minstrelsy was the first example of the way American popular culture would exploit and manipulate African Americans and their culture to please and benefit white Americans.

Although minstrelsy became an American entertainment fixture virtually overnight, it took almost a decade for minstrels and their audiences to evolve a standard pattern for the minstrel show. Until the debut of the "Virginia Minstrels", blackface entertainment had consisted of individual songs and dances and a smattering of short comedy skits. Thus, the Virginia Minstrels inadvertently began to shape the conventions of the minstrel show when they structured their performances.

By the mid 1850's, minstrel companies had grown larger, performers had become more specialized, featured roles had emerged, and minstrelsy had arrived at the basic three-part structure that it thereafter retained. The basic minstrel format which resulted from audience-performer interaction and extensive

experimentation, reveals a great deal about the entertainment appeal of minstrelsy. It was no accident that the incredible popularity of minstrelsy coincided with public concern about slavery and the proper position of blacks in America. During the sectional crisis, minstrels shaped white Americans' vague notions and amorphous beliefs about blacks into vivid, eye-catching caricatures as they literally acted out images of blacks and plantation life that satisfied their huge audiences. Like every other aspect of the show, minstrelsy's racial content grew out of the intimate interaction between the performers and their vocal patrons. When public opinion shifted, the content of minstrelsy shifted. Thus, minstrelsy's portrayals of slavery

and courting; black frontiersmen and river boatmen embodying American strength and independence. Most important of all, many minstrel troupes, before the mid-1850's, expressed fundamental ambivalence about slavery by portraying both positive images of happy plantation blacks and negative condemnations of the cruelty and inhumanity of slavery in the same shows.

Although they completely rejected any notion of the equality of the races and had no commitment to the welfare of Blacks, minstrels for a decade were sensitive to charges that slavery was brutal, oppressive, and undemocratic at the same time that they were attracted to romanticized pro slavery arguments. In the early 1850's, however, slavery became the center of a struggle that threatened to destroy the Union and to allow millions of blacks to challenge whites for land, jobs and status. After that, minstrels' objections to slavery and their diverse black character types virtually disappeared, leaving only contrasting caricatures of contented slaves and unhappy free Blacks. This change helped the northern public to overlook the brutal aspects of slavery and to rationalize racial caste rather than face the prospect of fundamental social and political change.

From the outset, minstrelsy unequivocally branded Blacks as inferiors. Although it offered its audiences no heroic white characters, it provided even more certain assurances of white common people's identity by emphasizing the peculiarities and inferiority of blacks. Even sympathetic black characters were cast as inferiors. Minstrels used heavy dialect to portray Blacks as foolish, stupid and compulsively musical. Minstrel blacks did not have hair, they had "wool"; they were "bleating black sheep", and their children were "darky cubs." They had bulging eyeballs, flat, wide noses, gaping mouths with long dangling lower lips, and gigantic feet with elongated, even flap-

ping heels. At times, minstrels even claimed that Blacks had to have their hair filed, not cut; that when blacks got sick and pale, they drank ink to restore their color; and that people could grow "niggas" by planting their toes in the ground. Besides picturing blacks as physically different and inferior, minstrels set them off culturally. Minstrel blacks would rather eat possum or coon than anything else. After working all day, they could

sing and dance all night without rest; and they had different standards of beauty. Male minstrel characters described ideal women with feet so big they "covered up de whole sidewalk" or "lips as large as all outdoors", or "so large a lover could not kiss them all at once." In every way, minstrels emphasized that blacks fell far short of white standards.

Minstrels also emphasized the subordinate status of blacks by building it into the structure of their early shows. In

...minstrelsy's portrayals of slavery and blacks reveal the evolution and functioning of American racial stereotypes better than any other source.

the 1840's when the form of the shows still varied widely, the minstrel troupes that featured "refined" music often opened with a "concert" performed in formal wear and without blackface makeup. While they labeled the parts of the show containing black material as "Northern Dandies", "Dandy Darkies", "Southern Darkies," or "Plantation Darkies", they titled the concerts "Citizens." The distinction was as clear as black and white. Only whites were citizens; only whites played refined music. Blacks were peculiar and grotesque musically (culturally) as well as physically, whether northern or southern.

Minstrels had no doubts about how to portray northern blacks. Like the vast majority of white northerners, minstrels knew blacks did not belong in the North.

When they could not get rid of blacks, northern whites forced them to live like inferiors and then used their behavior as "proof" that Blacks were inherently incompetent people who had the same opportunities as everyone else but could do nothing with them.

Minstrels shared in this self-fulfilling prophecy by consistently caricaturing free Blacks as silly black buffoons. They also used these laughable characters to express their dissatisfaction with the unhealthy direction the northern society seemed to be taking. In the most obvious way, ludicrous minstrel blacks represented negative social trends carried to their most absurd extremes.

Wearing skintight trousaloots, a long-tailed coat with padded shoulders, a high ruffled collar, white gloves, an eyepiece, and a long watch chain, Count Julius Caesar, Mars Napoleon Sinclair Brown, and other aristocratic n—rs and "Dandy Broadway Swells" preened



Grotesque physical caricatures of blacks persisted and were even used for the normally romanticized reunion scene.

and blacks reveal the evolution and functioning of American racial stereotypes better than any other source.

Before the mid-1850's, minstrel portrayals of blacks contained much more than the ludicrous images of incompetent northern blacks and of happy slaves for which minstrelsy is infamous. They also included diverse black common people; hunters and fishermen thrilling to the joys of the catch; young lovers flirting

and pranced across the minstrel stage on their way to "De Colored Fancy Ball" and their other continual parties. While illustrating just how ridiculous blacks could be when they tried to live like white "gemmen", these characters also lampooned frivolous whites who wasted their lives in unproductive dilettantism.

Further emphasizing how foolish they were, these egocentric "dandy darkies" claimed to be handsome, even though they had the exaggerated physical deformities common to all minstrel blacks. "Dandy Jim" for example, boasted that every time he looked in the mirror, he knew he was "de best lookin' nigger in de country." After proudly bragging about the size of his beef-steak lips, he described going to a ball "wid lips combed out and wool quite tall." Besides stressing just how superficial and ludicrous these self-styled aristocrats really were, these songs, which linked pretentious white dandies with the baseless vanity of these ugly blacks, must have delighted the white common people in the audience.

Although directed at whites as well as blacks, these parodies, which were performed in blackface and dialect, so neatly reinforced what whites wanted to believe about northern blacks that they permanently became popular stereotypes of urban blacks.

To complement their pretentious dandies, minstrels created ignorant, malaprop-speaking low-comedy types. Using the incompetence and stupidity of these laughable imbeciles as models of how not to do things, minstrels explained new inventions, current events, scientific principles, and city life. Minstrel blacks got tricked out of their money by con-men, run down by trolleys, shocked by electric batteries, and jailed for violating laws which they did not understand. While foolishly discoursing on things they knew almost

ascending in a balloon, letting the world turn under him, and then landing in China. With such material, minstrels educated their audiences just as certainly as Barnum's Museum, but they did it with laughter, not with exhibits.

Although minstrels created a wide range of urban black characters, some whom closely resembled whites and used some jokes and puns that did not depend on race and dialect, the vast majority of their northern black material focused on caricatures of strutting dandies and worthless ignoramuses. In the 1850's, when slapstick farces began to replace plantation skits in the featured closing slot on the program, mindless black simpletons, with heavy nigger dialects and a natural propensity to run around the stage bopping each other on the head with inflated bladders, added further emphasis to minstrels' portrayals of northern blacks as lazy, pretentious, frivolous,

improvident, irresponsible, and immature—the very antithesis of what white men liked to believe about themselves.

MON

Russell D. Shockley is the director of Ethnic Notes. For lecture or presentation information, call or write Ethnic Notes, c/o MON.

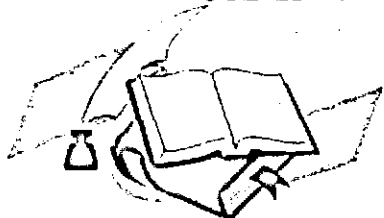
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Is the Bank of America for "all" Americans?

Bank's loan policy held up for scrutiny

By Allen R. Gray

The Dallas Examiner and Minority Opportunity News have joined forces and petitioned the Deputy Comptroller of Multinational Banking in Washington, D.C. to halt the expansion of Bank of America's holdings, based on information listed in the bank's 1994 Community Reinvestment Act report. Bank of America has submitted an application to the Comptroller to expand in the state of Texas, requesting the right to establish new branches in Carrollton, Denton, Lewisville and Mesquite.

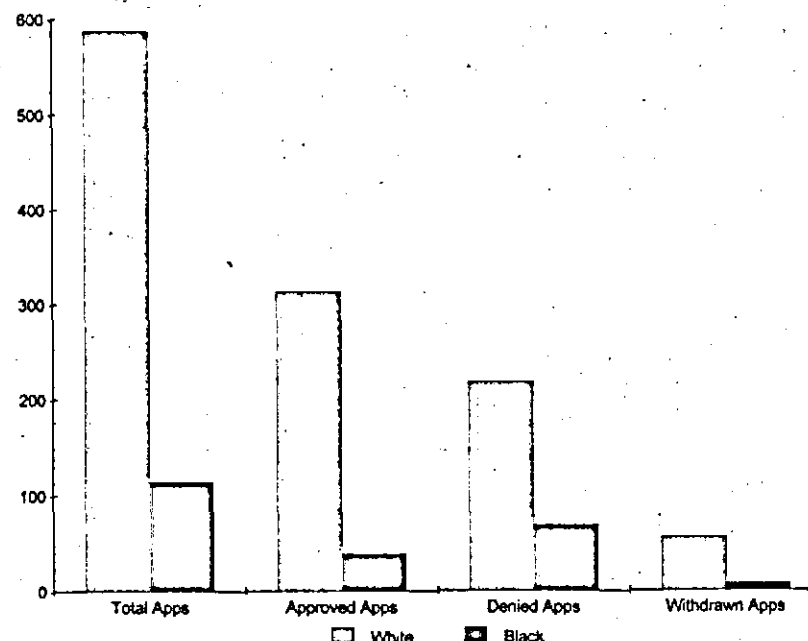
The CRA report shows that with conventional loans, African Americans only have a 34 percent approval rate, compared to a 53 percent approval rate for white applicants—whites also submitted four times as many applications as their black counterparts. The number of loan approvals for African American applicants are consistently low.

For non-occupied loans, the Bank of America shows only a 33 percent approval rate for African Americans,

"If you looked at the 1995 numbers, you would see a significant difference. We're not where we need to be, but we are making an improvement."

-Randy Wick, V.P. Public Relations

compared to a 62 percent for whites, who submitted three times as many applications. For home improvement loans, there is a 29 percent approval rate for



The numbers tell the story. Not only does Bank of America's loan record show a wide disparity in loan approval between blacks and whites for conventional loans, it also indicates their lack of commitment to encourage minorities to apply for loans.

African Americans, compared to 54 percent approval rate for whites; they submitted seven times as many applications. African Americans have only a 25 percent approval rate for home refinancing loans, compared to a 50 percent approval rate for whites, who submit eight times as many applications.

In his letter to the Comptroller, Michael L. Eagan, the attorney representing the Minority Opportunity News and

The Dallas Examiner, states, "These results clearly show that the bank has not been successful in providing home loans to the African American market in the Dallas area...My clients would ask the Comptroller's Office to deny Bank of America the right to expand its branches to the outlying areas of Dallas until the bank can demonstratively prove that it has made the commitment and provided the

continued on pg. 13

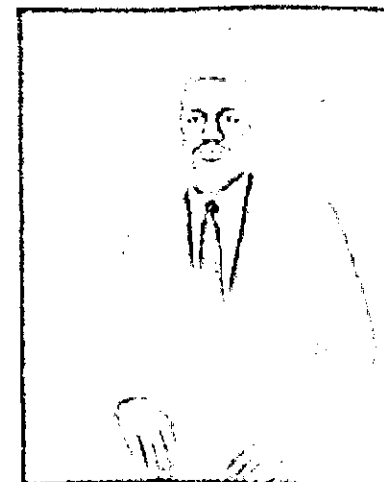
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resources necessary to serve its existing African American customers in Dallas."

The Examiner and MON are asking concerned citizens to join in their protest by writing letters to the Comptroller by August 1, 1996. For more information,

Randy Hicks, vice president of public affairs for Bank of America, defends the figures in the Bank's CRA report. Hicks says that those 1994 figures are greater than the Bank's 1993 figures, and that year after year the Bank has shown improvement in the number of loans it has made to African Americans.

"If you looked at the 1995 numbers, you would see a significant difference," Hicks said during a phone interview. But Hicks also admits, "We're not where we need to be, but we are making an improvement."

He promises that the 1996 numbers will be even higher.

Hicks would have a hard time convincing Dallas resident Nelcia Watts of that; 1996 is here and now for her. After she was denied a home mortgage loan by Bank of America,

Nelcia Watts thinks her loan application for this house was declined due to Bank of America's redlining policy.

Watts, 35, was left feeling bitter, angry, dejected—yet she remains optimistic.

"When you're down you don't have anywhere to go but up," she repeats to herself from time to time in a vain attempt to erase her bitterness.

Ironically, Watts, a loan processor

who understands the rules of the game, is left wondering why she was denied. After all, she had done all she knew to be right and she still came up short.

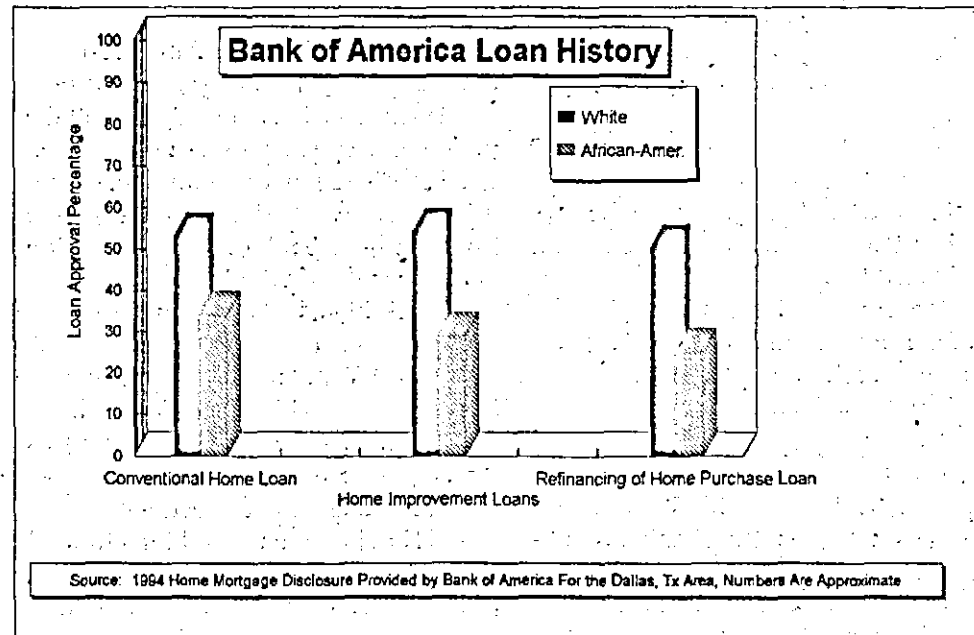
After moving from Brooklyn, N.Y., to Dallas 20 years ago, Watts graduated college, set up house and worked hard to maintain what she called a "good" credit rating with no foreclosures or repossessions—only one delinquent bill for a "disputed" \$100 ten years ago which she has since paid. And when she finally

decided to buy a home and move away from the apartment life, Watts even took courses on home buying. She went the HUD route, with little success.

Then, at last, she found her dream home in Singing Hills.

Watts first went to Guaranty Federal Bank seeking a first-time buyer loan. Says Watt, "They told me, 'With the type of loan you're trying to get, your credit has to be excellent...At this time, your

continued pg. 14



Above graph shows loan approval percentages for three types of loans offered by Bank of America.

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credit's just not [good enough]."

Watts cites Guaranty Federal's following requirements: an applicant had to

"(They) may have millions to lend (like the sign says on their door)—but (they) don't have a dime to lend to me."

-Necia Watts

be of low-to moderate-income (she says she had that covered) with an excellent line of credit.

"That means a lot of credit," she said, but for a single mother of three "the two just don't mesh. I accepted that."

Watts remained undaunted.

A few months ago, when a friend suggested she take her \$50,000 loan request to Bank of America, Watts did so. Five days after submitting her loan application, she received a letter of approval.

The very next day Watts received another letter, only this one said that her

loan, for a number of reasons, was still "pending."

Thirty days of the runaround followed.

Watts took a second job in the meantime to increase her salary. She really needed a new home for her kids.

On Monday, July 22, 1996, Watts received a phone call from her realtor. She had some bad news. In a distressed voice, her realtor told her, "Your loan has been denied." Then the realtor remarked, "This is impossible."

"I really believe that Bank of America redlined me," Watts says, "I really do."

Watts says that her credit wasn't the problem. She says again she was required to be of low-to moderate-income, except this time she was told her income was too low—without Bank of America giving her the benefit of a doubt.

In addition, Watts swears to this day she still has not received a letter of denial.

Necia Watts remains optimistic—but she also feels bitter and dejected.

"Bank of America sold me on this American dream of owning a home. Now I feel like they betrayed me."

"(They) may have millions to lend (like the sign says on their door)—but (they) don't have a dime to lend to me."

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Business owner shows determination to succeed

By Manaqua Rockmore

Daniel B. Prescott is an extraordinary man with an extraordinary life. He attended Rutgers University in New Brunswick, NJ on a athletic scholarship and at the age of twenty, received dual degrees in business and political science. Prescott then joined the U.S. Marine Corp., where he was an honor graduate in his officers training class, and was selected to participate in their Special Education Program. At 22, and while still in the Marine's, he went on to attend National University in San Diego, Calif., receiving a masters degree in finance in 1979.

After serving eight years in the Marines, Prescott joined corporate America. He started out in a management development

Arkansas.

Again itching for a change, Prescott moved to Amarillo, Tx., where he worked for Mason Hanger in the Syllis Mason Pantex Division Nuclear Weapons Plant, serving as the division manager of finance.

Appearances aside though, Prescott's life was not an easy street to success. At one point he was living on the streets. Following a bitter divorce, he became unemployed and, eventually, homeless. Prescott lived in the back seat of his Volkswagen Jetta and worked for

Braums, cooking hamburgers.

Nevertheless, he eventually began to climb back up the corporate ladder, starting at Montgomery Ward selling electronics and appliances and later becoming their regional recruiter.

Prescott has lived in Dallas for the past thirteen years. His last corporate position was with George Apple Frank Materials Corp., serving as their chief financial officer for the southwest region. One day he went to work and gave his two week notice because "it wasn't fun anymore."

In March of this year Prescott started The Alliance Church Business Services Inc. The Alliance is a professional management consulting firm for churches and nonprofit organizations. Its purpose is to assist churches in achieving their administrative, economic and community goals. With the help of the Alliance, the

minister and staff have the freedom to focus on the spiritual matters of the church. Alliance has several consultants to serve its clients and has people on its board of directors. According to Prescott, the Alliance is on the rise and his advice to anyone going into the business is to "research the market; develop contact with people before you start your business because this is a very hard market to get into."

Prescott has recently remarried to a beautiful lady, Doris, who he thanks for being so supportive of him in all of his endeavors. Prescott says, "I am a family man. I enjoy spending time with my wife and children." The Prescott's are expecting a new baby this month, nicknamed "The Football," by Prescott. He also has two other children: a daughter, Brittany,

and a son, Geraud. They are anxiously awaiting the baby's arrival.

Prescott is a member of the Friendship West Baptist Church in Oak Cliff, where he is a very active and dedicated member. Presently, he is waiting to be certified as a financial counselor by Christian Financial Concepts, a Christian financial counseling organization founded by Christian radio personality Larry Burkett.

With God's will and his own determination, Prescott thinks its only a matter of time before he achieves his goal.

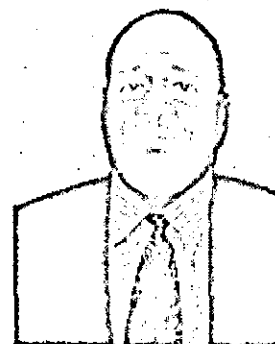
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program at ITT Technical Institute, then worked for the Hartford Insurance Group in the office of Administration Training Program, in Hartford, Conn. From there, Prescott went to Celanese Chemicals as a corporate financial analyst, where he worked a year. In 1983 Prescott then pursued an opportunity to go and work for Johnson & Johnson Corp. in Arkansas, where he stayed five years, starting out in the Management Development Program Department and, three years later, rising to plant controller. Prescott was the first African American to hold such a position in the state of

| | |
|-----------------------------------|---|
| Name: | Daniel B. Prescott |
| Birthplace: | Bishopville, S.C. |
| Favorite Food: | Collard greens and rice |
| Last Book Read: | Economics & Power Through the Church by Gregory J. Reed |
| Advice to would-be entrepreneurs: | "Research the market; develop contacts before hand because this is a very hard market to get into." |



Alliance Church Business Services, Inc.
2907 N. Hampton, Suite 104
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In The News . . .

Give Dreams, Inc. sponsors "Stars Over Texas" featuring Spike Lee and Jasmine Guy

The first annual "Stars Over Texas" Conference, sponsored by Give Dreams, Inc., will be held August 16-17 at the Doubletree Hotel-Parkwest, located at LBJ Freeway and Luna Road. Featured guests include actor/director Spike Lee; actress Jasmine Guy; television director Arlando Smith; Sheila Moses, president and CEO



Spike Lee



Jasmine Guy

of M-Promotions; Terrie Williams, president of Terrie Williams Agency; and Jean Paul Batiste, executive director of the Texas Commission on the Arts.

"We are honored to have Spike Lee and Jasmine Guy to provide their

expertise in the entertainment industry. They are well respected in the industry and will give a realistic view of the industry and the changes that are taking place," said Brendalyn Jackson, president of Give Dreams, Inc.

Conference topics will include "How to Get and Keep A Good Agent," "Becoming a Professional Actor or Actress" and "How to Get Your Children In the Film Industry."

Give Dreams, Inc., located at 2013 Grandview Road, Fort Worth, is a nonprofit organization. The "Stars Over Texas" conference will benefit the local arts community by providing resources and financial support.

To register or for more information, call metro (817) 355-4697, Fax (817) 738-1290.

Baker Consulting Associates assist youth with city-wide directory

Peer pressure, anxieties and sexuality are but a few of the dilemmas facing our youth. If you operate a community service agency with a focus on helping youth, the City of Dallas wants you!

Baker Consulting Associates is currently developing for the Youth Services Office a city-wide directory to assist youth. The objective is to provide a focused directory to assist youth in crisis intervention.

For more information, please contact Baker Consulting Associates in writing at 2627 Martin Luther King, Jr. Blvd., Dallas, Texas 75215, or by telephone at (214) 428-3648. The future of our youth depends on it.

Local student wins National Forensic League speech competition

Dallas resident Michael Benjamin Washington, a senior at Plano Senior High School, brought home the NFL- National Humorous Interpretation Champion Trophy. The grueling speech competition of more than 250 students from around the nation took place in Hope Mills, N.C., June 23-28, 1996.

Michael has an intense interest in the arts and will audition at The Julliard School, New York University and Southern Methodist University this spring. In



Michael Benjamin Washington

addition, he produced, directed and starred in the Broadway Musical *Big River* at the Plano Theater.

Michael is a consistent honor student, president of his 1532-

member senior class and is a member of the athletic male spirit squad.

UT Program puts high school teacher to work in research lab

Apryl L. Hampton, a teacher at James Madison High School in Dallas, is among three high school teachers helping to conduct real-life medical research at UT Southwestern Medical Center at Dallas this summer.

Fifteen high school students are also part of UT Southwestern's annual Summer Research Program for Minority High School Students and Teachers, which is designed to give students and teachers



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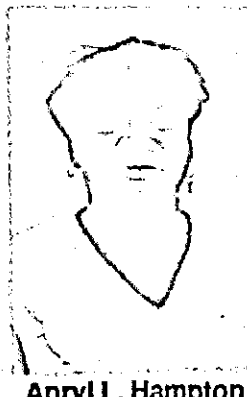
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More In The News . . .



Apryl L. Hampton

who have an interest in science a chance at conducting research with medical scientists at the UT Southwestern research complex near downtown Dallas.

Hampton is working under the tutelage of Dr. Evan R. Simpson, associate director of the Cecil H. and Ida Green Center for Reproductive Biology Sciences.

WRR Radio finalist for Marconi Award

WRR-FM (Classical 101.1) radio announced that the national Association of Broadcasters has selected the pioneering station as a finalist to receive the prestigious Marconi Award for the category of Classical Station of the Year. During the past year, *Billboard Magazine* and the *New York Times* both recognized the station for its revolutionary approach to classical music programming and promotions.

"The Marconi Award nomination is a direct result of the overwhelming response from both our advertisers and our listeners in the Dallas and Fort Worth communities," said WRR General Manager Gregory Davis. "It is a great honor to be recognized by our peers for our efforts in bringing North Texas the best in classical music radio."

WRR is the only 24-hour commercial classical station in North Texas.

Cedar Valley College welcomes Dr. Andrew Jones

Dr. Andrew Jones has been appointed Vice President of Academic and Student

Affairs at Cedar Valley College in Lancaster, a member of the Dallas County Community College District. Jones most recently served as provost of Sojourner-Douglas College in Baltimore, Md.

He also worked as Vice President for Academic and Student Affairs and Dean of

the College. As a seasoned community college professional, Jones' background includes serving as an Associate Professor of Adult and Continuing Education, Associate Dean of Students and Title I Project Director.

Jones holds degrees in Library Science and Economics from the University of Maryland and the Ed.D. in Educational Administration from Temple University.

Fort Worth youths broaden horizons

Out-of-school youth and young adults who reside in the Fort Worth communities of Stop Six and Polytechnic Heights are presently eligible to receive free continuing education and job training through the Youth Fair Chance Center. Youth Fair Chance offers free access to appropriate teaching, training and support services for all youth and young adults who qualify.

To find out more about Youth Fair Chance, call (817) 531-7800 or write to: Youth Fair Chance, 4701 East Lancaster Ave., Fort Worth, Tx 76103.

Mercantile Bank and Trust Welcomes Tavius Jones

Tavius Jones will join Mercantile Bank & Trust's award winning residential lending staff as a residential loan officer at the bank's North Central Expressway and Yale boulevard location.

Prior to joining Mercantile, Jones' professional background included over five years as a residential

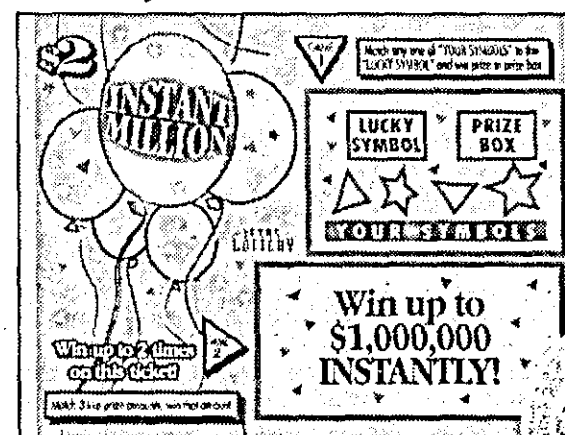
loan officer, Housing Director for ACORN in Dallas, and Due Diligence Specialist for the Resolution Trust Corporation.

Jones also served as President of MTC National Mortgage and is active with the Realtors Organized in a New Direction (R.O.N.D.) and the National

Society of Real Estate Appraisers.

Ms. Jones holds a Texas Real Estate License and is a Certified Real Estate Appraiser. As a resident of North Oak Cliff, Ms. Jones and her children actively participate in local community events.

MON



So much to win. So little time.

There are plenty of prizes left for *Instant Million* and *Weekly Grand*. But you'd better get a move on if you want to play because these games end August 1, 1996. You'll still be able to purchase any remaining tickets or claim any prizes until January 28, 1997.

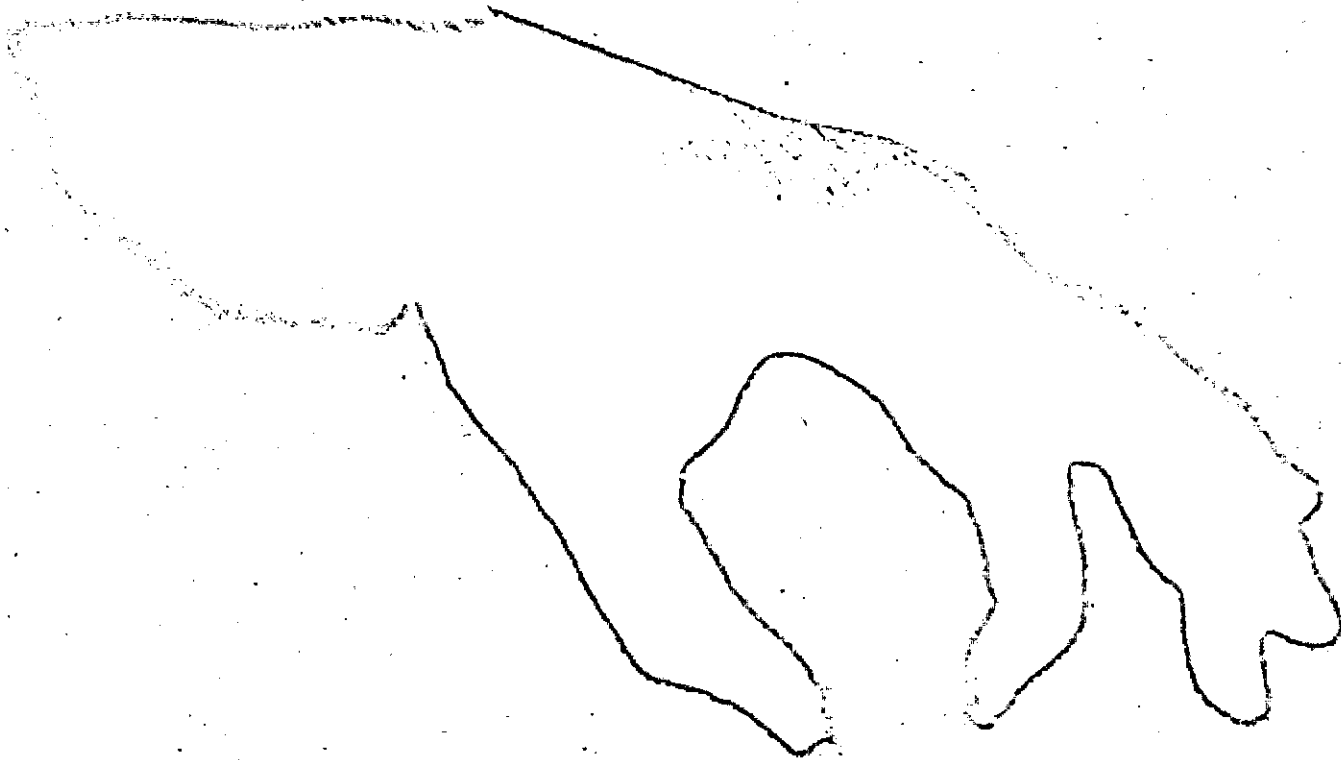
You can claim any prizes of up to \$599 at any Texas Lottery retailer. Prizes of \$600 or more are redeemable at any of the 24 regional Texas Lottery claim centers or by mail.

If you have any questions, just call the Texas Lottery Customer Service Line at 1-800-37-LOTTO (1-800-375-6886).



Weekly Grand overall odds of winning, 1 in 4.56. Instant Million overall odds of winning, 1 in 4.62. Must be 18 years or older to play. ©1996 Texas Lottery

The turning over of



By Allen R. Gray

On the surface, it would appear to be a day folks in South Dallas would dread most. The day they would turn the control of a financial institution over to a Coalition of African American pastors in the heart of South Dallas-proper.

But before dreading, consider the Coalition.

C.B.T. Smith, Sheron C. Patterson, Perry Crenshaw, Ouida Lee, C.W. Wallace, Charles Stoval. This exemplary list that represents the religious and social fiber of the Dallas African American community continues past fifty.

Anyone connected in any way to the event was smiling when, on July 8, 1996, at high noon, the Rev. Zan Holmes, president of the African American Pastors Coalition, and John Fullinwider, founder of Common Ground Federal Credit Union announced that the Coalition, representing more than 50 congregations, will assume sponsorship of the financial institution. The occasion drew popular names, all wearing their flashiest smiles, sharpest suits, and extending their sincerest handshake.

It was not only the clergy that deemed the day significant. There were representatives from the legal, banking, business and political communities as well. That cute little Asian reporter lady, Linda Wong, popped in with television cameras behind her. They all showed up. Channel 4. Channel 8.

But no Channel 5.

Dallas County Commissioner John Wiley Price was the first to notice Channel 5's absence—and the first to make a move to fix it. Price reached into the breast pocket of his turquoise blazer, slipped out a cell phone, and keyed in a sequence of numbers he had commit-

"Common Ground"

African American Pastors Coalition takes over sponsorship of community credit union

ted to memory.

"Hello, Channel 5?"

There was some sort of confirmation on the other end, because Price flashed a look of affirmation and commences to straighten somebody out.

"Where are you at? I guess you didn't know about what was happening here at Common Ground today?"

Something unsatisfactory is said at the other end.

So Price tells them, "If this had been a shooting you would have been down here..." CLICK. And a brother standing to the right of him gave him some dap.

This time Price may have been unequivocally justified. This transfer is one that should have been recorded for historical significance and social value. For it would put to the test African American Dallasite's ability to overcome that divisiveness that has curtailed their social progress. The Channel 5 assignments editor on the other end of Price's cell phone—the one responsible for assigning a reporter to cover important events such as this one—well, Price says, "That dude is a brother."

In opposition to that African American divisiveness, religious leaders who heretofore had pursued different agendas were now joining together to offset redlining suffered in their community. Yet before Holmes could officially announce the change of sponsorship, he mused, "We have fifty or more churches in this Coalition. I'm grateful for these pastors who are here today...I'm a preacher," stated Holmes, suggesting a heightened insight into egocentricity. "I'm going to call their names," And he did, each and every one, even though the room was sweltering from huddled mass, bright lights and dark suits.

Other than the threat of egos clashing, this initiative will be the Coalition's first test of cohesiveness since banding together a year ago. At the start, they made it their goal to increase the positive social and economic impact of the church in the community.

Nevertheless, this first move came only after some spurring (via an editorial challenge) by MON publisher Thurman Jones, as the Rev. Holmes, Jones' own pastor, was obliged to acknowledge from the podium.

This new goal of the Coalition for a new and expanded role in community investment for Common Ground Federal Credit Union has loftier ambitions. The Coalition's overriding goal is to create and expand the financial opportunities for families and individuals plagued by the effects of redlining and bad credit reports.

The Coalition's plans on accomplishing this task by realizing two initial objectives for the credit union. First, by increasing credit union membership through "marketing and outreach" committees. Secondly, by increasing the number and size of loans to credit union members.

In addition to membership being open to all congregations represented in the Pastors Coalition, the credit union is open to anyone who lives, works, or holds church membership in the inner-city areas of East, West, and South Dallas, and parts of Oak Cliff.

As of May 31, 1990, there were only 887 credit union members holding

935 accounts. As of May 31, 1996, the credit union enjoyed a 174 percent increase in membership, boosting its total to 2,434; the number of accounts increased 189 percent to 2,702. Non-members went from 48 to 268, their aggregate balance increasing from \$2,825.39 to \$4,365.39. Total deposits increased 95 percent, from \$281,705.93 to \$547,997.00.

However, during that same period of time, average loan amounts rose only 66 percent, from \$965.34 (May 1990) to \$1,597.70 (May 1996). The credit unions average account balance slid 33 percent, from \$301.29 to \$202.81—the average member's balance fell 20 percent, from \$128.28 to \$102.40—and the dividend rate dropped from 4 percent to 2 percent. However, during the same period, the number of loans made rose from 99 to 807 (a 715 percent increase), with the aggregate loan total rising from \$95,569 to \$1,289,342 (a 1,249 percent increase).

Though the credit union has a respectable repayment rate of greater than 97 percent, Common Ground has been on shaky ground lately. A lack of staff—to collect delinquent loans and to expand the loan volume—caused a high delinquency rate of more than 10 percent over the past year. Enough to raise the eyebrows of banking regulators.

If you don't know your way around South Dallas "proper," you'll have trouble finding your way to the inauspicious building at the corner of Atlanta and Romine streets that houses Common Ground. The credit union received its federal charter in November 1987, and opened its first office in New Waverly Baptist Church in West Dallas in January 1988 with 35 members and \$1000 in deposits. It made its first loan in July of that same year.

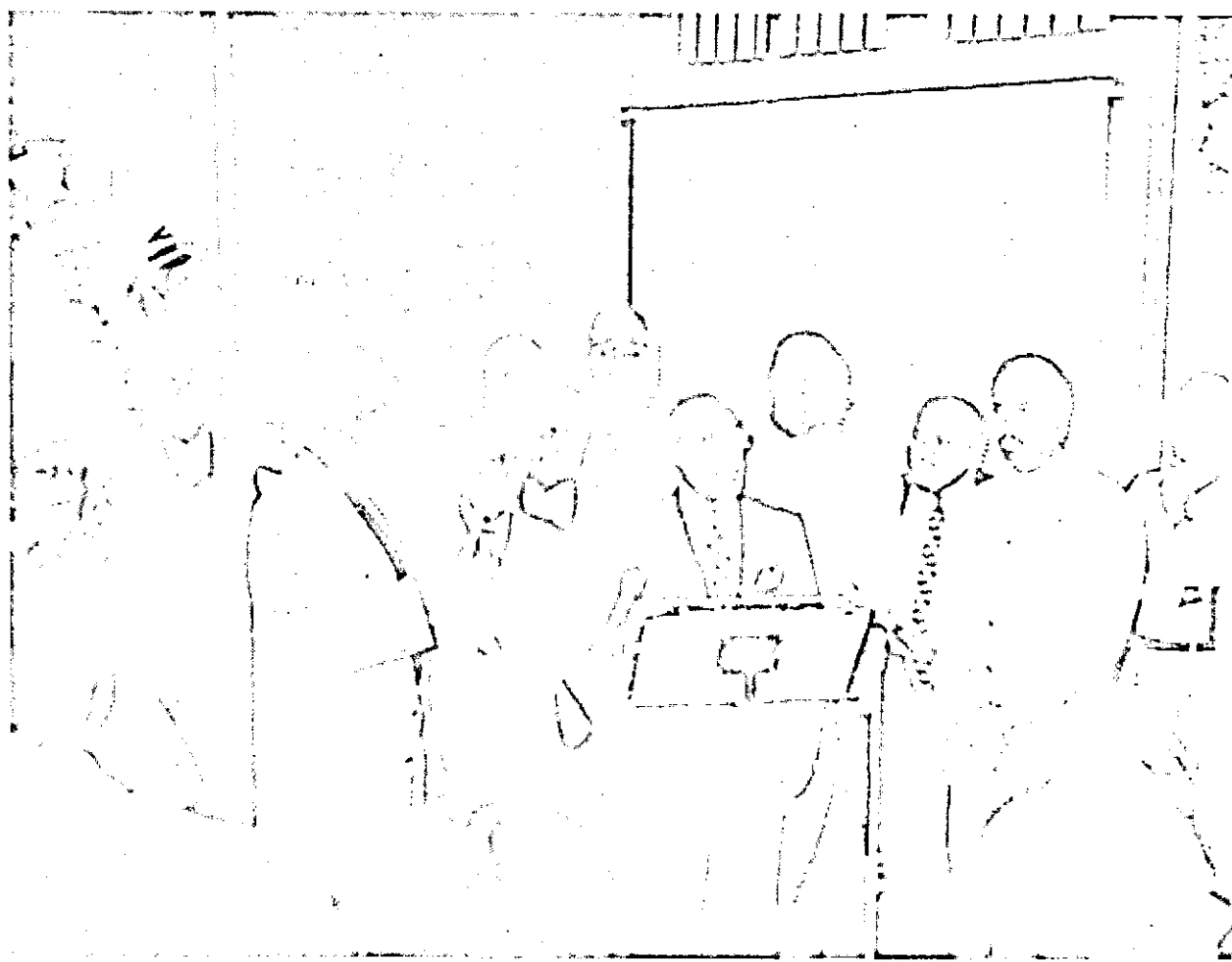
Fullinwider and his Common Ground Community Economic Development Corporation, a grassroots community advocacy group founded in 1982 and involved in the development of low-income housing, are contemporary Don Quixotes searching for dragons to battle. They, along with members of the African American community, chose a formidable opponent when they elected to battle the local redlining practices of a United States banking system whose total deposits for all its 10,793 reported banks in 1995 was well over \$3 quadrillion.

The credit union held its own at first. Then it reduced its business hours to only 3 days a week. Volunteer time was getting scarce. Fullinwider himself admitted, "I've been raising more Cain than funds." Now, it appears that the credit union has outgrown its original sponsor and its original method of operating, which was informal and dependent on volunteers.

For the Coalition, sponsoring the credit union will mean paying for staff expenses, providing administrative oversight and accounting services, providing office space—Comerica Bank supplied the building as well as supporting daily operations—and other necessities that Common Ground itself had formerly provide. The Coalition's first step in expanding and reorganizing was assisting in hiring Patsy Lowe, the credit union's new full-time manager.

Holmes said that with this change the credit union will maintain its own board of directors, credit committee, and independence. And to hush probable

Continued on next page



Members of the African American Pastors Coalition announce plans for future of Common Ground Federal Credit Union under their sponsorship.

fears of the preachers getting too close to the collection plate, Holmes stated, "Members of our churches' congregations who have banking and legal expertise will be named to the (new) board of directors."

"There will be no preachers on the board of directors," Holmes guarantees. "We (Pastors' Coalition) agreed on that. We've got other things to do. Amen?"

Founding board members will stay on until the new board members are in place. The change in sponsorship is being carried out according to federal regulations, with the National Credit Union Administration providing consultation.

Ultimately, Holmes hinted, the success of the credit union depends on African Americans devising a scheme of their own. Then, perhaps, the most difficult task all: carrying out that plan themselves.

"Our purpose is to strengthen this credit union and bring to bare the economical and spiritual beliefs we have in our churches. To enable economic development to become a reality in this community," Holmes declared. "That's our only goal. We hope that this will be a stepping stone, a model for cooperative economic development—a stepping stone for other ventures to take place."

"And we all believe this will not happen unless we can learn to cooperate."

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Adopt A Prisoner, Direct a life

Program organizers encourage community to write letters to African American men in prison

By Cheryl L. Williams

To avoid being part of the problem some people say, you must be part of the solution. And solution aptly describes the "Adopt a Prisoner" program sponsored by the Nation of Islam's Muhammad Mosque #48 in Dallas.

The mosque, headed by Minister Jeffery Muhammad, coordinates "Adopt a Prisoner" by corresponding with up to 150 African American males imprisoned in Texas and around the U.S. Through letters, books and other materials, program organizers seek to reduce the high rate of recidivism by providing moral and spiritual guidance.



Minister Jeffery Muhammad

Although the mosque received letters from prisoners before the program's initiation, it was the Million Man March on October 16, 1995, that served as the stimulus for the program's growth. "On the way back [from the Million Man March], the brothers on the buses got together and they formed a list and said we're going to do this," said Carol Muhammad, chairperson of the Human Rights, Law, Justice and Person committee, which directly handles prisoner correspondence. "Minister Farrahkan had asked them if they would make a pledge and help the brothers through their incarceration. They were really excited about getting this thing going. When they came back, the Nation of Islam called them all together to say now we need to start the local organizing committees so that we can start setting up these programs and start getting our people together."

And they wasted no time. Members of Muhammad Mosque #48 immediately formed the Dallas Local Organizing Committee, with Minister Jeffery Muhammad as chairperson. In addition to the Human Rights, Law, Justice and Prison branch, the Local Organizing Committee consists of nine other subcommittees engaged in economic, moral,

spiritual, educational, community, environmental and political development. Each subcommittee is making its own headway but the Adopt a Prisoner program has enjoyed extraordinary success.

"The Adopt a Prisoner program is successful in that the brothers we reach continue to write back and the success stories are in their letters," said Minister Muhammad. "Just being able to communicate with someone outside the prison helps to lift their spirits to, help them persevere and stay out of trouble. Sometimes, just being in contact with someone outside makes them in prison (the wardens, the guards, those people that are the caretakers), know that there is someone outside that is concerned about this individual, so don't treat them any kind of way."

Also evident in their letters is the needless suffering that many inmates endure. "One brother had written and was talking about some of the things that happened to him," Carol Muhammad remembered. "He wouldn't eat pork but the guards said, 'you'll eat pork or else' so they fed him only pork chops and water. If you don't do what they say, they'll put you in solitary and you'll get beat up. They made him take off all his clothes. It was cold and he hadn't eaten anything in several days. He hadn't heard from anybody. He was writing letters but didn't know if they were getting letters because he wasn't getting any back."

"Some of them have real sad stories," she continued. "It made me want to cry."

Ironically, the increasing popularity of the program is now threatening its success. "The brothers are spreading the word in prison and we're always getting letters," said Ms. Muhammad. "They're saying, 'would you send me a *Final Call* newspaper' or 'would you send me a bible' or 'could you send me a Koran. Send me a prayer book' or 'can I have a tape'. We'll type a basic letter and send it to them letting them know we got their letter. [We say] hopefully you'll have families that are going to be corresponding with you, so just be patient. So it's just overwhelming now and we can't do it all."

That is why Ms. Muhammad and her committee of eight are trying to get the African American community involved. She feels that the entire community can more effectively rally support and supply resources. They have sent let-

ters to churches, businesses, organizations and individuals asking for help. To relieve the small committee of the enormous task of shaping the spiritual and moral development of black men in prison, they need all strata of volunteers, from entire families to entire churches. She expects follow-up contact to the organizations and individuals to yield a flurry of productive responses.

If you can adopt a prisoner, Ms. Muhammad suggests that you contact Mosque #48 for a name and address. They want to maintain contact with the volunteers because "we want to make sure there are people who are concerned and are serious about it. We want to know who [the volunteers] are and we



Sister Carol Muhammad

don't want the brothers to be misused or abused." When corresponding with inmates she says, "...encourage them to think positively; encourage them spiritually and morally. Tell them what is going on in the community. Even though they're confined, life is still going on out here and they can be a part of that in a positive way when they return."

Likewise, volunteers should exercise caution when writing to an inmate they know little about. If you are uneasy about using your home address for return mail, use the address of your church, business, fraternity, sorority or

other organization. Volunteers should avoid romantic implications in their letters unless you intend to form a relationship with the prisoner after his release.

Use the suggestions that follow to make this experience as meaningful to you as it will be for the inmate. And remember the words of Jesse Jackson: "It is in struggle and service with our brothers and sisters, individually and collectively, that we find the meaning of life."

- Ask if they need anything. Although you probably cannot meet all their financial needs, you can supply stamps, envelopes, and paper for corresponding or money for personal hygiene items.
- Encourage them to read. Prisons have libraries or send a favorite book, magazine, or newspaper.
- Tell them about your spiritual beliefs and help them understand how they can seek and gain spiritual guidance.
- Share your experiences. Let them know how you overcame odds.
- Encourage them to go to school or take classes if available. Support their efforts to learn to read and write better, get their GED or learn a new skill.
- Tell them the truth. Don't romanticize views of life outside prison. Although you may never meet your pen pal once he is released, help keep him abreast of local, national and international events.
- Give them hope. Hope sees the invisible, feels the intangible and achieves the impossible. Let them know that no matter why or how long they are in prison, the Creator loves them. Your words of encouragement could make a profound difference.

MON

To participate in the Adopt a Prisoner program, contact Sister Carol Muhammad or Sister Ina Muhammad at Mosque #48, 2429 Martin Luther King Jr. Blvd., Dallas, Tx. 75215, (214) 421-4848 or Sister Judy Muhammad at the Salaam Diner, 3741 S. Oakland, Dallas, Tx 75215, (214) 428-1900.

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Around Town

August 1

The University of North Texas has scholarships remaining for the 96-97 academic year for community and junior college transfer students. Application for the scholarships is open to students transferring from Texas community or junior colleges who have completed a minimum of 45 hours and have a cumulative college GPA of 3.0 or better on a 4.0 scale. For more information contact UNT's Scholarship Office at (817) 565-3658 or UNT's Admissions Office at (817) 565-2681.

Omari Dance presents a traditional African dance and drum performance at the West Dallas Community Center, 4 p.m. Call (214) 630-5633 for more information.

The landmark exhibition, **DESIGN DIASPORA**: Black Architects and International Architecture, 1970-1990, is the first to showcase the contemporary architecture of 50 prominent Black architects from eleven countries. The showcase is held at the African American Museum located in Fair Park. Showcase will run until September 1. For more information call Kandace Barnett at 565-9026, Ext. 304.

What It Is: African American Folk Art from the Regina A. Perry Collection. This traveling exhibition of approximately 240 two and three-dimensional works were selected from among more than 2000 objects in the Perry Collection and will be on display at the African American Museum through August 15. For more information on the exhibition or the Museum, please call Kandace Barnett at 565-9026, Ext. 304.

Soul Rep, Soul Nation Art Center's theater company, presents its first annual one-act new play festival, **New Voices '96**: Simply Black, at Teatro Dallas August 1-3. Featured plays (four of which were written by local writers) are *Sonrising*, *The Prophet*, *Surround Sound*, *Two Cigars*, and *Pecan Tan* and the *Project Kids*. For performance times and to reserve tickets, call Teatro Dallas at (214) 741-1135 or Soul Rep at (214) 565-0186.

The Monomotapa Chapter of the National Conference of Black Lawyers is open to all concerned citizens and organizations in the

Metropolitanplex. Meetings are held at 7:00 p.m., the first Wednesday of the month, at the Martin Luther King Jr. Center, 2922 M.L.K. Jr. Blvd., Dallas.

The Office of Cultural Affairs begins conducting workshops for Dallas artists who want to apply to the Neighborhood Touring Program (NTP). Over \$260,000 in NTP funds will be awarded to ethnic-specific artists and cultural organizations to provide free performances, exhibits and workshops in host facilities throughout the city of Dallas. NTP proposal deadline is August 9. For more information regarding NTP application, contact Ronnie Jessie at 670-4081.

Need a quick course before the fall semester begins? Two American Government courses and two US History courses are offered for the August mini-mester August 5-23 at Brookhaven College. Students must attend an orientation either on Monday, Aug. 5 at 5:30 p.m. or Tuesday, Aug. 6 at noon in room S064. Registration deadline is Aug. 5. For more information call 860-4802 or 860-4146.

Parents & Guardians, are you looking for a program that will improve your daughter's self-esteem, build her confidence, provide role models and offer her new opportunities? The Models of Excellence Mentoring Program is your solution! The program is accepting applications for new participants. African American girls ages 8 to 18 are eligible to apply. For further information call (817) 424-1708. Please call by August 10.

Dallas poets take heart! The Bards of (beautiful downtown) Burbank are sponsoring a free poetry contest, open to everyone. Grand Prize is a whopping \$1,000! The guidelines are as follows: (1) Poem may be written on any subject, using any style, and must be 21 lines or less, (2) the deadline for entering is August 21. (3) Keep copies as no poems can be returned. A winner's list will be sent to all entrants by the last week in September. To enter, send poem to: Bards of Burbank, 2219 W. Olive Ave., Suite 250, Burbank, CA 91506.

August 2

The Isaac Smith exhibit opens at the African American Museum in Fair Park, Dallas. The

exhibit is free. For more information call (214) 565-9026.

Comedian George Wallace will perform at the Junior Black Academy of Arts and Letters. Please call (214) 658-7144 for show times and prices.

The Children of Watoto Shule (children's school) presents *The Historical Journey*. The children will sing, present their historical leaders and dance in celebration of their findings. Please join us on August 2, from 7:30 - 9:30 p.m. at Lou Huff Recreation Center, 513 E. Avenue B, Garland, TX. Refreshments will be served. For more information call (214) 913-0419.

For relaxing, smooth jazz, join Fingerprints, at 8:30 p.m., August 2-3 at Strictly Tabu in Dallas

The St. John Christian Theatre Ministry presents a Dinner Playhouse, "David & the Big C", on August 2 at 6:30 p.m. and August 4 at 1:30 p.m. Donations are \$6.00. For ticket information call (214) 375-4876.

August 3

The Junior Black Academy of Arts and Letters presents a Jazz Explosion. For information about tickets and show times call (214) 658-7144.

The Ninth Annual National Doll Festival will be held in downtown Dallas at the Fairmont Hotel, August 3-7. General Admission is \$8.00 per person, per day with a discount of \$2.00 with the mention of any ad or flyer. Special four day admission is \$10 per person. Show hours are: Saturday 6-9 p.m., Sunday 10 a.m.-10 p.m., Monday-Wednesday 10 a.m.-7 p.m.

New Hope Christian Center, 1211 Country Club Lane, Fort Worth, TX, presents its Second Annual Community Health Fair from 1-4 p.m. The health fair will offer services ranging from low / no cost immunizations to AIDS testing. Immediately following the health fair, local church choirs and drill teams will perform in a gospel concert. Contact Kim Phipps at (817) 467-1879 for more information.

August 5

Audition Notice: The Pegasus Theatre will hold auditions on August 17 from 1-5 p.m. and August 18 from 1-3 p.m. for men ages 30-45. The theater urges actors of all ethnic, cultural, or racial backgrounds to audition. Call 821-6005 on or after August 5 for an audition appointment. Do not call before August 5.

The public is invited to the Mosier Valley Community Regular Meeting, 7:00 p.m. at St. John Baptist Church, 3324 House Anderson Road, Euless, TX. Randy Danford, a city of Ft. Worth engineer, will discuss the start of water and sewer construction. Call (817) 540-1681 for more information.

August 8

Park South YMCA presents a FREE Girls Pre-Teen Workshop, 9 a.m. - 1 p.m. The workshop features storytelling with music, drumming and dance. For more information call (214) 421-5301.

The Volunteer Center of Dallas will host the second free community volunteer orientation at the Center for Community Cooperation, 2900 Live Oak. The orientation will be held from 5:30 p.m. to 7:30 p.m. with a presentation from 6:00 p.m. to 7:00 p.m. To make reservations, call (214) 826-6767, ext. 330.

The Dallas Minority Adoption Council (DMAC) and the Council on Adoptable Children of Texas, Inc. (COAC) presents the largest national annual training conference in North America for adoption families and adoption professionals. The event will take place August 8-11 at the Dallas Hyatt Regency at Reunion. For more information contact DMAC director, Rose Pounders at (214) 329-5928.

August 9

The Caravan of Dreams presents Isaac Hayes in two shows, 7:00 p.m. and 10:30 p.m. Tickets are \$32. Call the Caravan of Dreams for reservations.

The Texas Department of Insurance (TDI) will sponsor a Business Opportunities Forum for Printing and Information Services ven-

Around Town cont'd

dors. Invitations for bids will be available. For more information, contact Regina Durden, Purchasing Manager, at (512) 463-6174.

Join the jazz group, Fingerprints, August 9-10 at the Soul Embassy Cafe in Dallas. For more information call (214) 357-7685.

The Boys and Girls Club of Greater Dallas, Inc. will present their summer musical titled "Raisin" which will be performed on August 9 and 10 at 7:00 p.m. in the Performance Hall at El Centro College. Please come out and join us.

Alone in a Crowd: Prints by African American Artists of the 1930s-40s from the collection of Reba and Dave Williams. This collection of graphic works by African American artists during the 1930's and 1940's preserves many of the still-existing prints produced by a generation of African Americans, many of whom worked for the WPA. Concourse and Textile Gallery, Dallas Museum of Art. For more information call (214) 922-1200.

FOX 4 Texas announces First Generation Expo, August 9-11, on the rolling landscape and canals of the Los Colinas Urban Center in Irving, Texas. Come check out Pierre-Alain Hubert's "Firedance On Water" and "Wild Wheels On Display". For information call FOX 4 Texas, (214) 720-4444 or MEI, (214) 831-1881.

August 10

The Watercolor Miniature Landscape Workshop will be held from 11 a.m. - 2 p.m. at the African American Museum in Fair Park, Dallas. For more information call (214) 565-9026.

August 13

Audition Notice: The Pegasus Theatre will hold auditions on August 24, from 1-5 p.m., for 1-6 paid male/female roles. The theater urges actors of all ethnic, cultural, or racial backgrounds to audition. Call 821-6005 on or after August 13 for an audition appointment. Do not call before August 13.

August 14

The Dallas Bar Association sponsors LegalLine August 14 and 21 from 5 p.m. to 9 p.m. Volunteer Dallas attorneys will provide free answers to legal questions over the phone. People with questions should call (214) 969-7066.

Sisters Organized to Survive invites health conscious people to a night of fitness at Stephanie's Collection, 6955 Greenville Ave., from 7-10 p.m. Health experts will speak and give free mini consultations during the evening of Health, Herbs, and Happiness. The event is FREE and open to the public. To RSVP call 368-2024.

August 15

Eastfield College is accepting applications for a free comprehensive Computerized Bookkeeping Training Program for those 22 and over who meet eligibility and income requirements. The program offers training in the latest computer bookkeeping and office software packages, keyboarding, ten key, and office support skills. Students also receive job search training, including resume development and interviewing skills, and job placement assistance. In addition to free tuition, books and supplies, participants also receive free child care and transportation. Classes begin August 28. For more information about this and other programs call, Eastfield College Continuing Education at (214) 860-8354.

August 16

The African American Museum at Fair Park, Dallas presents Jazz Under the Dome from 8 p.m. - 10 p.m. For more information call (214) 565-9026.

Imagine a vision of Hollywood in the metropolitanplex with Spike Lee and Jasmine Guy. Give Dreams, Inc. brings the vision into focus with Stars Over Texas, an Entertainment Conference featuring Spike Lee and Jasmine Guy at the Doubletree Hotel-Parkwest, Hwy 635 and Luna Road, August 16-17. The conference is a must for aspiring filmmakers, actors, actresses, dancers, comedians, and vocalists. For more information call metro (817) 355-4697.

August 21

The Homecoming Committee of St. John Missionary Baptist Church is sponsoring "A Book Fair" Readings' Fun Ltd. August 21-23 from noon until 7:00 p.m. in the Family Life Center of St. John, 2600 S. Marsalis Ave., Dallas, TX. Proceeds will benefit the Branch/Roland Scholarship Fund. For more information call (214) 375-4876.

August 23

The Caribbean American Carnival Day Association & the African American Museum presents the Second Annual Caribbean Carnival August 23-25. The event features live Steelband, Calypso, Soca, and Reggae music, Caribbean food & drinks, and a parade of masqueraders and floats from Dallas and other cities. Events will be held at the African American Museum, Fair Park. For tickets and additional information contact: Caribbean Mart (214) 241-3863, Law Management Services (214) 570-3773, DMG Enterprises (214) 530-4965, and Fazekes Gym (817) 377-8023.

The African American Museum presents the Texas Black Sports Hall of Fame and Banquet, 10 a.m. - 5 p.m. For more information call (214) 565-9026.

August 24

The Dallas Pan Hellenic Council, composed of alumni representatives from the eight constituent Greek-letter fraternities and sororities, will award a scholarship to a deserving college student via proceeds of their 13th Annual Picnic, SUPER GREEK FEST '96: Reclaim...Reflect...Rejoice at Skyline Ranch, 1801 E. Wheatland Rd., Dallas. Festivities begin at 4:00 p.m. Adult admission is \$10.00 in advance or \$15.00 at the gate. Admission for children 10 years or younger is \$5.00. Tickets are available at A Piece of Mine, DFW Professional Screen Printers, and Jokae's African American Books. For more information call (214) 593-4340.

The Dallas Urban League presents Gala '96 at the Wyndham Anatole Hotel. A reception begins at 7:00 p.m. with dinner and program following at 8:00 p.m.. The event will feature the Commodores and comedian Shuckey-Duckey. Also, the Urban League will present two of its most prestigious awards, the Whitney Young Award and DUL President's Award. Tickets are \$70 each. For reservations, please call (214) 528-8038. Family Weekend at the African American Museum in Dallas, August 24 from 10 a.m. - 5 p.m. and August 25 from 1 p.m. - 5 p.m. For more information call (214) 565-9026.

August 27

D. Anthony Everett, EDS/Services Ambassador at the Infomart will speak about 'Global Technological Changes and Its Affect on Today's Business Environment' at the August 27 Black Data Processing Associates meeting.

The meeting will be at the Center for Community Cooperation, 2900 Live Oak, Dallas, from 6-8:30 p.m. The meeting is free and the public is invited. For additional information call (214) 407-6895.

August 28

Quad C Theatre at Collin County Community College will hold open call auditions for AS IS, a drama about AIDS, on August 28, from 6-9 p.m. Male and female roles are available. Prepare a 1-2 minute monologue from a contemporary dramatic play. For more information, contact Brad Baker at (214) 881-5679.

DSC Communications and the Dallas-Ft. Worth Minority Business Development Center is sponsoring the Fifth Annual Minority Enterprise Development Celebration-Opportunity '96. This year's event will be held at Plano Centre from 9:00 a.m. - 5:00 p.m. and will include a Trade Fair, Awards Luncheon, and Partnership Mixer. For more information, call (214) 612-3450.

August 31

The Plano Community Forum (PCF) presents its 14th Annual Awards Banquet at 7:30 p.m. at the Plano Centre. Proceeds from this event go to the PCF Scholarship Fund for minority students. Tickets are \$35 per person. For tickets and information, contact Jimmy Dismuke at (214) 424-5829.

September 6

The Tarrant County Bar Association invites you to its 16th Annual Scholarship and Recognition Banquet at the Radisson Plaza Hotel, Ft. Worth, featuring as the keynote speaker, Johnnie L. Cochran, Jr., Esq. internationally noted trial lawyer. A reception begins at 6 p.m. and dinner and the program starts at 7 p.m. For information, call Shae at (817) 332-6501 or (817) 332-6599 (FAX), Doug Greene at (817) 334-2753, or Mike Heiskell at (817) 877-5321.


ATTENTION:

If you're interested in placing your event in our August Calendar, send it to us by mail or fax no later than Wednesday, August 21, 1996

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Prime Time for Prime Life

Wife of Deion Sanders heads community outreach program

By Allen R. Gray

With the coming of winter, things around the Sanders' home really begin to heat up. Dallas Cowboys cornerback (and wide receiver) Deion is out chasing Superbowls, while wife Carolyn is busy chasing down 6-year-old daughter Deiondra and 2-year-old son Deion Jr.

But out on the streets of Dallas things are beginning to get cold. Very cold.

According to the Dallas Life Foundation, there may be anywhere from 3,000 to 5,000 homeless individuals in Dallas County at any given time. That number is said to fluctuate greatly during the winter months, as homeless shelters become so overcrowded that many have to be turned back out into the cold from which they came.

But the plight of the have-nots is light-years removed from the comfort and security of those who have. And the Sanders have plenty. To be, and remain, oblivious to the circumstances of the unfortunate in our society is the easy road to travel and is always tempting, especially when a year ago Deion signed a long-term, multi-million dollar contract with Jerry Jones. After that it's a "phat" manse on the Northside.

But Carolyn Sanders is only 31 years old and is still quite mindful of her life growing up in West Palm Beach, Florida. She has refused to forget where she came from, and she knows exactly what it's like to live on the brink of eviction. Besides, forgetting would be contrary to everything Yvonne Chambers taught her. During the course of conversation, every sixth sentence concerning her mother Yvonne will confirm that "she (Ms. Chambers) was a very hard worker."

God creates people like Yvonne Chambers when there's a vacant space for one of those rare individuals that naturally plays shepherd to mankind. Her need to help others led Ms. Chambers to a life as a licensed practical nurse. Being a single parent, Ms. Chambers often found it necessary to hold down two, sometimes three, jobs in order to support herself and three children.

Sanders recalls that, although the family had all the things it needed because her mother was such a hard worker, she readily admits, "We very seldom had any of the things we wanted."

While balancing the budget paycheck to paycheck—Sanders says the family would not deviate from the budget—Ms. Chambers still found enough to exercise charity.

Despite the harshness of West Palm Beach and the long hours her mother spent away from home (her mother who could easily be classified as a legitimate workaholic), Sanders chooses to honor only the good experiences in her life.

She also seeks to fill the altruistic void Yvonne Chambers left when she passed a year ago...And to do it without becoming a workaholic herself.

Her secret is a simple family-based formula: "Family first—after God." Her daily schedule is built around her family. The same is true of her husband, Deion Sanders. If you had caught one of the recent evening newscast and seen a clip of Deion sitting at a Dallas Mavericks basketball game between fellow Cowboys Emmitt Smith and Michael Irvin with little Deion Jr. sitting on his lap, you'd know Carolyn's not joking. She drops 6-year-old Deiondra off every morning and picks the kids up in the evening and brings them to the office.

All in all, Carolyn Sanders' testimo-



Prime Life Foundation Executive Director Carolyn Sanders (right) and staff specialist Tina Beard.

ny is, "We had a very good childhood She (her mother) taught us all the things we needed to make it on our own: Faith. Right from wrong. Helping others...and she still allowed us room to make our own decisions.

"She was a very hard worker."

A major decision in Carolyn's life (one inspired by the "Hard Worker") was when she, along with husband Deion, established the Prime Life Foundation, a nonprofit organization started back in May of this year.

Prime Life assists families down on their luck, whether homeless, near homeless, hungry...anyone in a crisis situation. Still in its cocoon stage, Prime Life greatly depends on society demonstrating the magnanimity that Sanders saw demonstrated by her mother. There are only two paid Prime Life employees—Alicia Coleman, program manager, and Tina Beard, a support staff specialist.

Prime Life's outreach into the community includes providing emergency assistance for food, shelter, job-skills training, job search, transportation, and long-term case management and counseling. All aimed at providing the thrust that can help a family stabilize and function independently in the community.

Prime Life's primary focus is single parents or families with children whose finances have faltered. Families much like the Chambers of old who, while traversing that tight rope strung from paycheck to paycheck, have slipped and fallen.

It appears that love for one's fellow man has gone the way of multi-family abodes and polyester trousers. No longer are we buying homes—or automobiles for that matter—with the notion that one or more of our relatives might find it nec-

essary to move in with us. Our homes are for one man, one wife and 2.5 kids (if they're neat). Brother and sister have to make it on their own or it's "Get to steppin'."

This ubiquitous attitude not only pertains to brother and sisters, aunts and uncles. When moms and pops can't cut the mustard, it's straight to the nursing home with them too. And when man and wife are teetering on the high wire, don't expect any support from the government.

This lack of caring has presented us with a real-life American dilemma: when a man and wife are together and are making just enough to keep their heads above water, it is impossible for

them to receive any type of assistance from the government? An emergency situation, plus a tight budget, can quite often lead to homelessness.

"[The government] wants them to be divorced and the woman to be on her own," says Sanders. "It's difficult for families like that (nuclear families) to get funding assistance. That's why Prime Life strives to keep the family together and help them in any way it can."

Carolyn Sanders isn't the only one to notice this great American aloofness with

regard to the homelessness. Lon Dorsey is the former editor/owner of The Homeless Newspaper, a publication dedicated solely to the plight of the homeless. Dorsey provided jobs for the homeless by utilizing them in the distribution and sales of his publication. It seemed to be a mutually beneficial arrangement.

Then, all of a sudden, things took a turn for the worst. Right about the time

"I really believe Prime Life can provide that spark that can change a person's life. One of our major goals is to provide outreach to people who need job skills training: computer skills, adult basic education and GED tutoring."

—Carolyn Sanders, Executive Director

Dallas began herding the homeless up and moving them out of the shanty village they had established underneath the Interstate 45 overpass in the heart of the downtown mix master, the heat started coming down on Dorsey's homeless workers. In no time flat, the embarrassment under I-45 was gone and the paper was out of operation.

Dorsey believes the handling of the I-45 incident is the essence of Dallasites' idea of humanitarianism toward the homeless. "We have a low tolerance for people in need," Dorsey surmises.

It is, however, difficult for Dorsey to tell which ethnic group reflects the least amount of tolerance for its homeless. He feels Hispanics, though already quite plentiful in number, are "visually lower" in the number of people actually living on the streets. This because Hispanics, more than others, have retained a greater sense of family and are willing to allow a displaced family member to move in with them.

The key factor in the creation of hordes of Dallas' homeless, Dorsey says, is the general "lack of love."

Thank God Prime Life's executive director, Carolyn Sanders, is from out of town and has some compassion.

Recently, a single mother walked into Prime Life's office. At the time she was unemployed and living in government-subsidized housing. But she was also attending nursing school where she was doing quite well. She had a difficult decision to make. Her rent was only \$70 per month, the price of her books were

about the same, and she couldn't cover them both.

Which would you choose?

The simple assistance she received from Prime Life made her decision of purchasing the books, which would eventually lead to her financial independence, an easy one. It was only \$70, but on such simple things homelessness can rest.

"I really believe Prime Life can provide that spark that can change a person's life," Sanders says. "One of our major goals is to provide outreach to people who need job skills training: computer skills, adult basic education and GED tutoring."

Receiving assistance from Prime Life is not as simple as walking in off the streets with a sob story and your hand stuck out. There is an overflow of people in need.

Prime Life has four different family assistance programs (each with eligibility restrictions and requirements) that meet the needs of the following: single parents; families with children living in the house under 18 years old; the unemployed that can prove they are actively seeking employment. All potential clients must be free of drugs and alcohol.

"We're not so strict to where we're going to drug test anyone that walks through the door," Ms. Sanders assures. "But we are aware that some addicts won't look you straight in the eye; or they'll tell you one story, then another. I

mean, if a person is working and they haven't paid lights, gas, water or mortgage, there's a good chance that they have some type of underlying problem."

The overall success of Prime Life is going to depend on Dallasites reclaiming their sense of caring and then donating their time and money. Sanders is confident that a great number of people haven't lost that element of fraternalism from their hearts.

"We take any type of donation, large and small," Sanders says. "We had a lady that sent in \$20 because she said that was all she had and she just wanted to do something to help. But we take contributions in any form...credit cards if you must."

People are sometimes reluctant to donate, though, unless they can see concretely where that donation is being used. In that event, Prime Life has indirect means of making donations.

For example: a donation for the rent on an adult education classroom may be made directly to the lessor; a donation can be made to Yellow Cab Co., which has an agreement with Prime Life to provide transportation; or perhaps vouchers for bus passes (offices are conveniently located on DART bus lines); or even a donation to Motel 6 for temporary shelter. Prime Life also has plans to lease apartment space to fill long-term hous-

ing needs. Computer hardware and software are also needed to aid in education.

Sanders says her experiences at Prime Life "hasn't changed my life a great deal, but it has made me aware that there are more needs out there than I could have ever imagined. Even the services we do provide are not enough and we often have to turn people down because there just aren't enough donations coming in."

Why doesn't Deion write a huge check and solve all our problems?

Well, it was Deion who wrote the check to open Prime Life's doors, not to mention he has a family of his own to care for. Furthermore, "This isn't a Deion Sanders problem. This is a Dallas problem and a Texas problem," Sanders insists. "There are so many homeless families out there that they are impossible to count, and there are thousands more on the verge of becoming homeless. So this isn't a Deion Sanders problem. This is something we all must deal with."

Others tend to agree. Since opening its doors, Prime Life has had over 200 people from all walks of life and with varying skills to volunteer. One noticeable volunteer is a giddy 17-year-old named Deona Smith, who says she volunteered because helping others is a "good thing to do," and to help others is the way she was brought up. However,

it's easy to see that part of her altruism is the opportunity to see Deion Sanders live and in the flesh—and a chance to get an autograph or two from him or one of his Cowboys buddies.

Besides Smith, professional counselors, psychologists, developmental specialists and attorneys are needed. Volunteers average 10 hours of volunteer time per week. Presently, Prime Life boasts well over 90 weekly volunteer hours. "At our upcoming volunteer banquet, we'll let all the volunteers know exactly what we are doing, what our goals are and how we will achieve those goals," Sanders says.

Prime Life held its first fund-raising banquet and auction at the Westin Galleria Hotel this past June 27th.

It is difficult to predict whether Carolyn Sanders will accomplish all that she plans to do from her offices in North Dallas. But one thing is for certain. What she has accomplished thus far—and the things she'll accomplish in the future—is more than just a fulfillment of some personal desire. More that just an attempt to fill that space left vacant by her dear mother.

What is being done at Prime Life, in the long haul, will benefit us all.

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For more information on where to donate time or funds, contact Prime Life Foundation, Inc. at (214) 788-2121; Fax (214) 788-2150.

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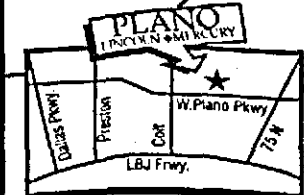
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Gospel Jubilee...The Isley Brothers... Wet 'n Wild with K104...The summer continues for black radio

By Dorothy Gentry

Contributing Writer

V100 music director Keith Solis has been promoted to assistant program director. New music director is V100's "Night Moods" host Chris Reynolds. Don't worry ladies, Reynolds will continue his 7 p.m. to midnight "Night Moods" slot in addition to his new duties...Happy Birthday/Anniversary V100! The R&B hits and oldies station turns 1-year-old on Sept. 1. That's right, it's been one full year since the former 100.3 JAMZ became "The All-New V100," giving us nothing but the best in the "old-school" music that many of us grew up with. And kicking off a month of anniversary/birthday happenings are none other than the Isley Brothers performing at the Coca-Cola Starplex on Aug. 31. The remainder of the month of September will feature a number of free concerts and events celebrating V100's birthday. Stay tuned!...K104 continues its reign as the No. 1 urban radio station in the Dallas/Fort Worth Metroplex, ranking #3 among listeners age 12 and older for the spring Arbitron ratings. V100, the No. 1 urban adult radio station in the Metroplex ranked #8 among listeners age 12 and older...It was hot fun in the summertime on Sunday, July 21 at the K104 "Listener Appreciation Party" at Arlington's Wet 'N Wild Amusement Park...By the way, K104 is on the Internet with a World Wide Web

page. I've been promising to get you details and I will, so keep on reading!... KHVN-AM (970) is sponsoring a big gospel concert jubilee on Saturday, Aug. 3, at Six Flags. On the line-up are CeCe Winans, Fred Hammond and Radical for Christ along with Donald Lawrence and the Tri-City Singers...On Aug. 4, Heaven 97 will begin "KHVN Live From The Glory Dome," a series of Sunday night concerts...mances from some of the hottest gospel stars...Heaven 97's Ketrana Bryant will broadcast live from Pittsburgh, August 12-16, at the national convention of the Gospel Music Workshop of America...Stay tuned for details on the Heaven 97 "Back to School Skating Party."...And keep it right here for more info on your favorite black radio stations, K104, V100, Heaven 97 and Soul 73.

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PEN NOTES

By Cheryl Smith

Congratulations to the new board members of the Dallas/Fort Worth Association of Black Communicators. President: Cheryl Smith; Vice President-Print: Selwyn Crawford of the Dallas Morning News; Vice President-Broadcast: Kent Harrell of KXAS-TV, Secretary: Gracie Bonds Staples of the Fort Worth Star Telegram; Treasurer: James Ragland of the Dallas Morning News; Parliamentarian: Gordon Jackson of the Dallas Weekly; Jobs and Internships Chair: Yvette Blair; Publicity Chair: Nichele Hoskins of the Fort Worth Star Telegram; Media Monitoring Chair: Karen Gittens of CGS Communications; Fundraising Chair: Valerie Fields of the Arlington Morning News; Scholarship Chair: Norma Adams Wade of the Dallas Morning News; Community Action Chair: Dorothy Gentry; and Urban Minority Journalism Workshop Administrator: Kim Dunn of KTVT-TV...Word has it that there will be some new billboards up touting a new look at KTVT. We're anxiously awaiting because the last campaign was a travesty...There seems to be an anchor war going on at KXAS-TV, Channel 5. Finally, it seems station management is considering an African American male for an anchor position, but it looks as though

two men are auditioning: veteran reporter Cliff Caldwell and former Kentucky anchor/reporter Calvin Hughes, who has been in the market for about 9 months. The question many are posing is: Why can't they both have slots? They are both good and deserving. What is the problem???...This is the month Rene' Syler Parham will give birth, and then hopefully someone will have the good sense to put her back to work on their anchor desk. Sure she's been great at KVIL, but please, she's a natural for television!!!!...K104's Y-Vonne St. John has been in the marketplace for years and she's considered one of the most genuine people in the business. She's active in the community, serves as a source of inspiration for other women in the business and she is the ONLY female air personality hosting her own show, solo at Service Broadcasting, the home of K104 and KKDA. Word has it that some other stations have been listening to Y-Vonne, as well as what people in the community are saying about her, so don't be surprised if you hear about some changes in her life in the very near future....It's getting closer to the time for KRNB (105.7) to take to the airwaves. According to veteran jock Steve Woods, you're gonna love it!!! Black journalists are off to Nashville August 21-25 for the National Association of Black Journalists Convention. And guess what? Presidential candidate Bob Dole is scheduled to speak. Scary isn't it???

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Denzel Washington shines in "Courage Under Fire"

From the Electronic Urban Report

In "Courage Under Fire" Denzel Washington stars as Lt. Colonel Nathaniel Serling, an Army tank commander. After giving a command during the Persian Gulf war that accidentally kills one of his own men, he's sent back to D.C. and given a desk job.

"I said wow, 'What would you do?,' says Washington. "I put myself in those shoes. This guy was on the Colin Powell track."

The Lt. Colonel is assigned to investigate late Medavac pilot Karen Walden's candidacy for the Medal of Honor. She would be the first woman to earn the medal. As Serling begins to investigate, a complicated puzzle begins to form. Denzel says his brief military stint gave him a new respect for those who serve their country.

"I did a tremendous amount of research and one thing I kept finding out about these men and women is that they're not just cardboard Rambos," says



Denzel Washington

Washington. "They laugh, they cry. I heard the word integrity used more than ever before and I think we as civilians can learn a lot from people in the armed services. They take care of each other better than we do. They are actually closer to each other than we seem to be in this world."

Meg Ryan, who plays Captain Karen Walden, says she experienced conflicting feelings about her role.

"As I was doing it I was always aware of this kind of

paradoxical feeling," says Ryan. "On one hand I had so much respect and awe for the ability of someone to say I believe in an idea so much that I might sacrifice my life for that of y comrade. And then on the other hand they might go to work that day and kill someone. Those two things co-exist in that lifestyle and I was always wrestling with it."

MON

Electronic Urban Report can be received daily on the Web at: <http://www.eurweb.com>.

Isley Brothers Heat Up V100's Birthday Bash

The "Heat is On" as V100 welcomes the legendary Isley Brothers to Starplex on August 31 at 8:00 p.m. for its first anniversary celebration, "Birthday Bash 1."

The only group in history to continue making the contemporary pop and R&B charts four decades after their very first recording, the Isley Brothers remain a musical institution whose unmistakable sound has been a major influence for countless superstars of the '70s, '80s and '90s.

Their sensuous ballads and smoldering lyrics have earned them a Pioneer Award from the Rhythm & Blues Foundation and a place in the Rock 'n Roll Hall of Fame.

You don't want to miss the fun or the smooth rhythms of the group that launched such hits as, "Who's That Lady", "Between the Sheets", and "Choosey Lover."

Call Ticketmaster at (214) 737-8000 for tickets and prices.

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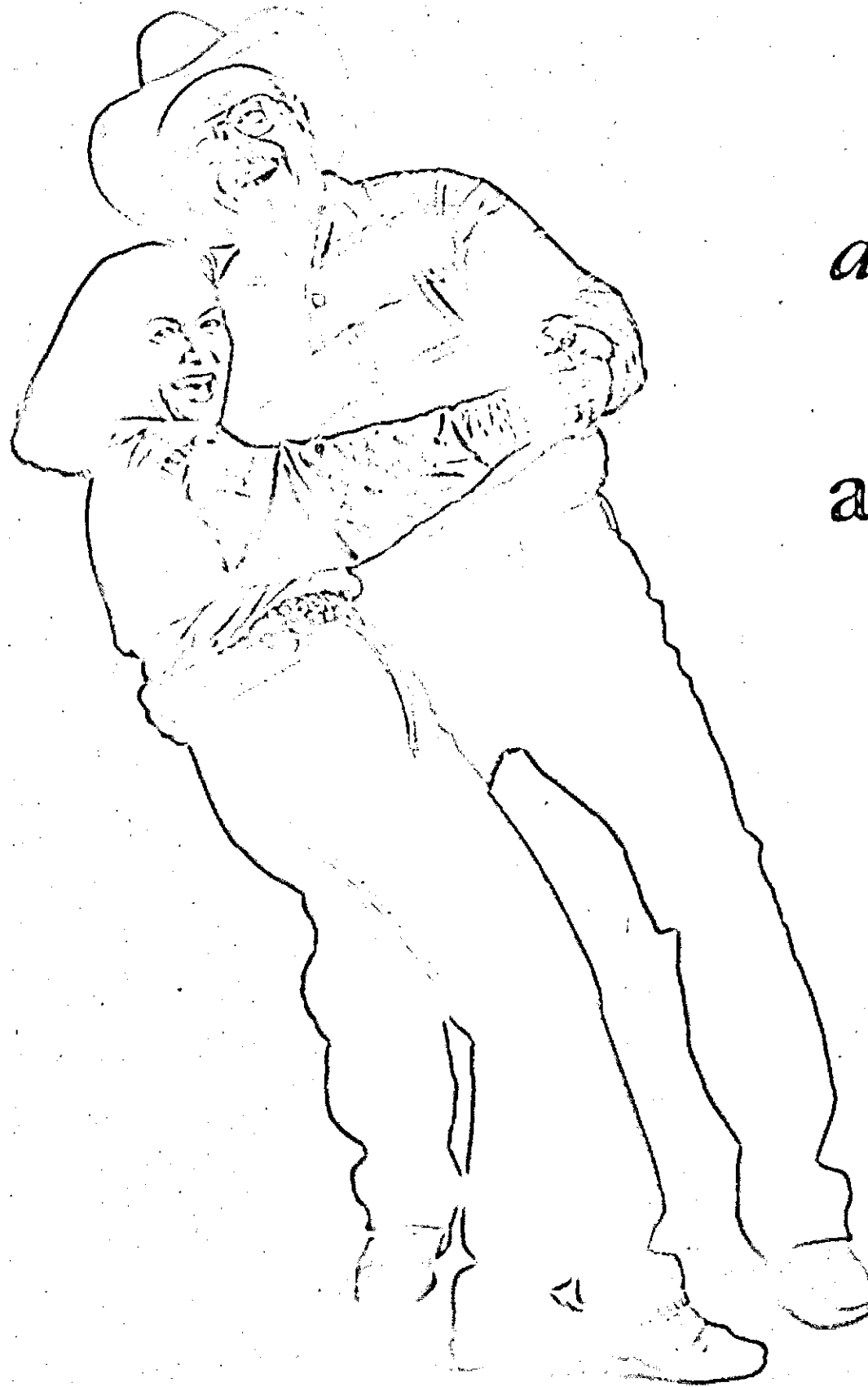
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Winning Numbers:
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Their System:
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age of my sons, how
long we've been
married and the number
of grandkids."

▼
First Purchase:
"I bought a tiller."

▼
*What She Did With
Her Ticket:*
"I signed it immediately
and took it home
and put it in a sealed
plastic bag."

*Paid over 20 years.



*"I saw that
all six numbers
matched,
and I just went
to dancing."*

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OVER 200 MILLIONAIRES
AND STILL COUNTING

Dallas Urban League throws Gala '96 bash

Banquet to help raise funds for planned Education and Employment Training.

By Cheryl L. Williams

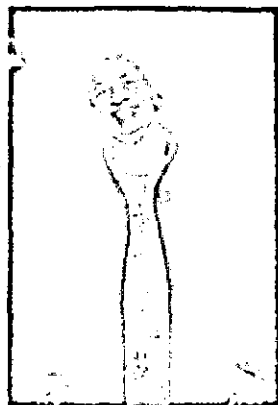
Whether you want to satisfy your philanthropic urges or hang out with Dallas' most elite citizens, the Dallas Urban League Gala '96 is the place to be. Gala '96, scheduled for Saturday, August 24 at the Wyndham Anatole Hotel, is the Dallas Urban League's biggest fundraising event of the year.

"A lot of people don't do outreach in the community but they want to help in some way. Well, this is a means," said Dr. Beverly Mitchell-Brooks, president and CEO of the organization. "These dollars go directly to support the community services that we provide for the people of Dallas. That includes the services and programs we provide to our young people through education, our senior citizens program, our health initiative and our employment initiative. These are the actual dollars that support the programs through the years."

Brooks is especially excited about the planned Education and Employment Training Center in Oak Cliff. She calls the project a 21st century training center which will house the Urban League's headquarters and a community meeting room that holds approximately 200 people. To help complete the project, a capital campaign is scheduled this fall and, of course, the upcoming gala.

In what is now a tradition at the gala, the Urban League will present two of its most prestigious awards. The Whitney Young Award, named after the (late) former president of the National Urban League, will be presented to Mattie Nash, the first city council person of District 6 under the 14-1 redistricting plan and the Rev. Zan Holmes Jr, pastor of St. Luke Community United Methodist Church, will accept the President's Award.

"These award winners are the ones who have always persevered against the odds and assisted their community...and embraced and demonstrated the Urban



Mattie Nash

League mission," said Dr. Brooks. "If you note, the mission of the Urban League specifically states to assist African Americans in the

achievement of quality in education, employment, housing, health, and human services."

Guests at this year's gala can look forward to the upbeat hip-hop of the legendary Commodores and the outrageous style of local comedian Shuckey-Duckey, who has been featured on Showtime at the Apollo.

A reception will begin at 7 p.m., followed by dinner, the awards program and entertainment. The public is invited. "It's a good night out," said Dr. Brooks. "We want everybody there to be upbeat and in good spirits, knowing that their dollars are serving people in the community."

MON

For more information about the Dallas Urban League or Gala '96, call 528-8038.

DFW/ABC scholarship recipient selected

By Cheryl Williams

It was an easy choice when Minority Opportunity News selected Regina Newsom as the recipient of the scholarship it sponsored at the June 8th Dallas Fort Worth Association of Black Communicators (DFW/ABC) banquet.

Regina, a student at Cedar Valley College, is working toward a degree in journalism and a career as a sportswriter and plans to attend Dallas Baptist University. In 1995, she participated in the DFW/ABC Urban Minority Journalism Workshop and she has interned at the Dallas Weekly.

MON's publisher and Texas Publishers Association president, Thurman R. Jones, is resolute in giving back

to the scholarship recipients do the same. "We understand the value of planting seeds," said Jones. "We expect to hear from Regina often as she completes her education and as her career develops."

This year marks the third year that MON has sponsored a DFW/ABC scholarship. To date, MON's contributions to the scholarship fund have totaled \$3,500.

MON



DFW/ABC scholarship chairperson Michelle Smith (left) presents scholarship to Regina Newsom (center) as Thurman Jones, MON publisher and president of the Texas Publishers Association, looks on.



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Kola Seriki

What you should know about buying a mutual fund

A mutual fund is an alternative to purchasing individual stocks. Mutual funds invest in stocks, bonds, T-bills, CD's and other items or any combination of these items. They allow investors to purchase a small part of a large portfolio of stocks, bonds, and other items.

Mutual funds sell stock in themselves. Most investors buy the stock because, at least in theory, the professional managers who make the buying decisions have unique insights about what to buy and what to avoid. Mutual funds are established and run by investment companies. These companies are compensated for their services in these ways: (1) annual management fees; (2) loads; (3) commissions; (4) administrative fees (12-b-1 fees); (5) distribution fees.

Mutual fund companies can be classified by their investment objectives. The objectives are influenced by the types of securities the funds buys as well as the risk tolerance of the investor. But not all mutual funds have the same degree of risk or return. Some funds invest only in treasury bills and other government securities, while others invest a portion of their capital in high yielding, but riskier funds. In addition, several invest only in tax-free state and local securities. Some mutual funds invest primarily in long term debt and equity securities. They are called Growth Funds, Balanced Funds, Income Funds, Bond Funds, Municipal Bond Funds, Sector Funds, etc.

Mutual funds are either closed end or open end. Closed end mutual funds usually sell no additional shares of its stock after the initial public offering. Therefore, their capitalizations are fixed unless a new public offering is made. The shares of closed end funds trade in the secondary market. In contrast, open end funds continue to sell shares to investors after the initial sale of shares that starts the fund. This is the most popular form of investment for many investors. Owners of fund shares can sell them back to the company (redeem) any time they choose. The investor may purchase new shares, and redeem their existing shares at the

net asset value (NAV) which is the value of a single share in the fund. The NAV is calculated daily.

Mutual funds can be either "load" or "no load". Mutual funds that charge sales fees are generally referred to as load funds and those that do not are called no load. Load funds charge investors for the cost involved in selling the fund. This sales fee, added to the NAV of the fund, has traditionally been a maximum of 8.5%, although average loads tend to be lower. In contrast, no load funds are bought at net asset value directly from the fund itself. No sales fee is charged because there is no sales force to compensate and the service provided is limited. Even though a fund might be no load, it may charge a distribution or redemption fee to sell your stock.

The largest mutual fund owns billions in assets. Specific mutual funds appeal to a wide variety of investment goals, from high risk with high potential rewards to funds that cater to investors desiring security combined with long-term appreciation. As with any investment, you must choose the mutual fund that fits your investment objectives. Investor's rewards are in the form of dividends (usually paid quarterly) as well as the appreciation in the value of the mutual fund.

Investing in mutual funds has certain advantages that other types of investments do not. For those who do not have the time, knowledge, or desire to analyze and manage securities, these funds offer a professionally managed portfolio, which give many people a sense of security. Moreover, investment company shares can be bought by investors with either a small or large investment. Other features that make mutual funds attractive to investors are: (1) diversification of the fund - spreading risk over a variety of companies and industries; (2) reinvestment plans - reinvestment of dividend and capital gains; (3) withdrawal plans - ability to choose when you want to start withdrawing; (4) conversion privileges - allows shareholders to switch from one fund to another within the family of funds for a small transaction fee.

From a tax standpoint, mutual funds are a flexible investment. Being unfamiliar with the tax rule means that one runs the risk of having more wealth taxed than necessary. There are three ways to incur tax liabilities from mutual funds: capital gains distribution by the fund, dividend distribution by the fund, and capital gains arising from the sale or exchange of shares. Your CPA or tax expert can advise you on the tax liability of mutual funds and strategies you can use to lower your tax liability.

Investment company shares are common shares in a company that spe-

cialize in pooling the funds of investors and offering them professional management and diversification of their investment. There are several types of investment companies, but mutual funds are the most common.

Before you invest in mutual funds, consult a financial advisor, broker, CPA, and individual mutual fund companies. They will provide you with a prospectus before you invest your money.

MON

Kola Seriki is a financial representative with MONY Financial. With an MBA in finance, he is a qualifying member of the Million Dollar Round Table and a member of the National Association of Life Underwriters. His professional credentials include ten years in the financial service business. For more information, call 800-829-9933.

Chronology of Money Management

- March.....College Funding ☐
- April.....Social Security ☐
- May.....Life Insurance ☐
- June.....Disability Plan ☐
- July.....Asset Protection ☐
- August.....Mutual Funds ☐



Fiscal Year 1997 Goals July 29, 1996

The Dallas Area Rapid Transit (DART) announces its Fiscal Year 1997 goals of 30% for Disadvantaged Business Enterprises (DBEs) for projects funded by federal monies—and 25% for Minority Business Enterprises (MBEs) and 5% Woman-Owned Business Enterprises (WBEs) for projects funded by local monies. These goals, along with a description of the procedures for setting the goals, are available for review for 30 days from the date of this notice between 8:00 a.m. and 5:00 p.m., at the address listed below. Public comments will be accepted in writing for 45 days from the above date. We encourage interested DBE, MBE and WBE firms to submit information, brochures, catalogs, price lists and/or letters of interest, stating their firms' qualifications and areas of expertise to:

Assistant Vice President
Office of Minority Business Enterprise
Dallas Area Rapid Transit
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BOSS IX '96 coming to Austin

*9th Annual National
Business Opportunity
Symposium Series kicks
off in state capital*

The Texas Association of Minority Business Enterprises (TAMBE) and the Austin Metropolitan Business Resource Center (AMBRC) will hold their Ninth Annual National Business Opportunity Symposium Series (BOSS IX '96), September 5-7, at the Austin Convention



Dennis Kimbro, author *Think and Grow Rich: A Black Choice* (top), Tony Brown, author *Black Lies, White Lies* (center) and Rodney Ellis, Texas State Senator (bottom).

Center in Austin, Texas. This year's theme, "Partnerships for the 21st Century," will be highlighted throughout the many workshops and seminars.

The goal of the symposium is to establish productive partnerships between corporate, government and other business and public entities for small and disadvantaged business enterprises.

"BOSS is all about making contacts, receiving contracts and walking away with money in your pocket!" said Barbara Burton, president and CEO of TAMBE and BOSS conference director.

Boss IX '96 is for everyone, especially if:

- You own a growing company and want to stay profitable in an uncertain economy
- You are a manager/professional currently unemployed or seeking a career change
- You want to start a new business
- You are ready to network with other fast-growing, on-the-move small businesses, corporations and public agencies
- You are a family and want to introduce your children to entrepreneurship while having a fun weekend out

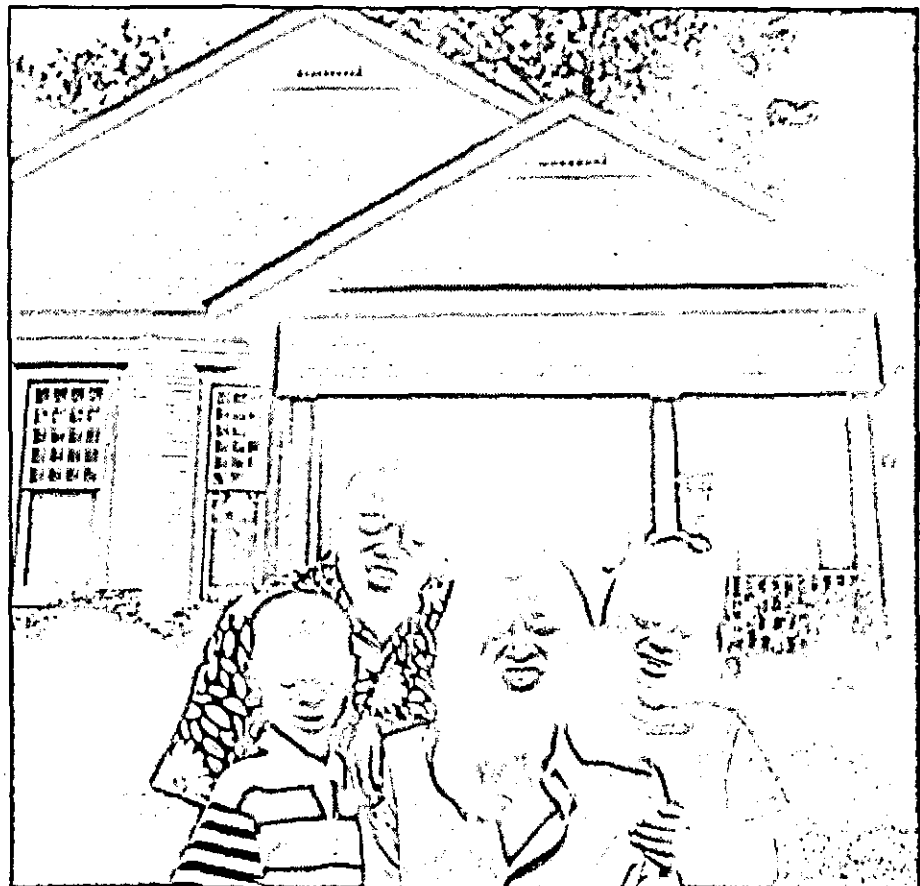
Scheduled
guests at the

event include Dennis Kimbro, author of *Think And Grow Rich: A Black Choice*; Tony Brown, author of *Black Lies, White Lies*; George Fraser, author of *Success Runs in Our Race*; Comer Cottrell, Proline Corporation; James Breedlove, SBA Regional Director; J.D. Dossett, Texas BOSS chair; and a host of legislators and prominent business men and women.

For exhibition information or to register, call (512) 322-0177 or (800) 322-0447, FAX (512) 440-4952.

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Oliver
L. Sims, III

Big Brother is watching: Who is reading your e-mail?

With the popularity of the Internet and other on-line services on the rise, more people are using computer technology to communicate and transact business. As a result, the possibility that information will get into the wrong hands has escalated. As more and more of us surf the Internet, we put our imprint on a network that over 45 million people frequently access.

People all over the world, including African Americans, are becoming more comfortable shopping on-line. It is estimated that by the year 2000, there will be over \$7 billion in on-line retail sales. Inside these virtual cyber malls, only your credit card number is required to make a purchase; there is no physical exchange of cash. But communicating your credit card number in this way exposes you to potential fraud, just as it would over the telephone or in a store.

Unlike exposing your credit card in a crowded store, when prompted to purchase on-line, you input your card number onto the computer screen. But, the safety of that credit card number has been a hotly debated issue and security measures differ from on-line store to on-line store. Since most on-line vendors understand that if you have a problem in their store, you are not likely to come back, they have security features built into their Internet site to prevent tampering or misuse.

However, the best way to safeguard your credit card number before it is sent across the Internet is with encryption software. Encryption software uses mathematical and algorithmic formulas to convert the numbers and letters into a form that is readable only by the person or company you are sending the number.

Security is also important with electronic mail (e-mail). Many of us use e-mail on a daily basis, either on our jobs or from our home computers. I receive multiple e-mail transmissions each day from business associates and friends, even from my mother, and send just as many. Some of the mail I receive is private information that I might not want my business competitors to know.

For instance, if a business wants to purchase 15 computers from our company, I don't want to share pricing information or quoted sales prices. Nor do I want my competitors to know that a prospective customer wants these new computers. After all, I want the sale.

With the proliferation of e-mail, it is no wonder that one of corporate America's greatest threats is the theft of

trade secrets and other data. Chubb Insurance Company estimates that losses from this type of crime could reach as high as \$15 billion annually. However, many corporations are not doing much to prevent these types of thefts. Fortunately, much in the same way that encryption techniques mask a credit card number, the same process can be utilized for e-mail. Software that will encrypt your e-mail is readily available for home and business use.

Corporations, small businesses, and individuals also must protect themselves from unauthorized access of their computers. Protection from physical access to computer equipment has been addressed by most companies, but as corporations become more attached to the Internet, they open yet another door for intruders to tamper with their systems. This opening must be taken seriously and is already being addressed.

Elaborate software, commonly called firewalls, creates a barrier that prevents unauthorized access of the corporate computer from the Internet. Firewalls are specifically made to provide security that prevents improper access.

The risk of unauthorized access is minimal for small businesses and individuals whose computers are only occasionally connected to an on-line service.

Software that will encrypt your
e-mail is readily available for home
and business use.

There is a greater risk of downloading a file that contains a virus, a program specifically written to cause harm to your computer hardware and software, than someone actually tampering with your computer over the Internet. You can only get a virus from downloading an executable program, not from downloading a web page. To avoid viruses, the best strategy is to be careful when downloading items from the Internet and to run your virus checking software often.

As we use the Internet, our movements may be unknowingly monitored by software designed to guide us easily through the Internet. These software packages, called Browsers, create an easy to use interface for Internet and all of its features. Of particular note is Netscape, the most popular Web Browser on the market. Inside Netscape 2.0, there is a lit-

tle known feature, code named Cookies, that allows a vendor or store owner in a cyber mall to track your every movement while you are in their virtual store. All your keystrokes and mouse clicks are traced and the owner of the web site can review your movements to identify the areas of their site that receive traffic. They get to see what you like, what you purchase, and what type of information on their site draws your attention.

However, there is a problem with this tracking activity. The vendor does not have your permission to gather this information which could be considered an infringement of our civil rights as well as illegal activity by the vendor. To Netscape's defense, they have acknowledged the existence of this feature and are releasing a software fix that will turn Cookies off.

I am not writing on this subject to cause fear or to make you leery about using computer technology to your advantage. To the contrary, I am a strong proponent of computers and the information technology revolution. The benefits and opportunities that are now available due to the technology revolution are

far greater than the drawbacks. Sure there are pornographic sites on the Internet and you certainly can learn as much about Neo-Nazis as you want via the net. And there is the possibility that your e-mail will be tampered with or intercepted or your credit card number stolen. But any of these things can occur today without a computer. If we take the proper precautions, we can decrease the chances of mishaps occurring on our computer systems and in our lives.

MON

Oliver L. Sims, III is co-owner and managing partner of PC Upgrades, USA (214-401-1992) and can be heard talking about the information superhighway every Wednesday night at 9:00 on Superstation Soul 73. E-mail him at os3@ix.netcom.com.

Chronology of Info Society

- April Why you need a computer ☐
 May The Internet ☐
 June Telecommuting ☐
 July Education ☐
 August E-mail/Chatrooms? ☐
 September Cyber Mall ☐

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Social Security : More Than Your Money's Worth

All of us pay Social Security taxes and all of us are concerned about the value of our investment. Will I get my money back from Social Security? Does it provide the type of coverage I need? Is it worth the investment?

The answer is yes, yes, yes. Social Security is more than your money's worth. Your investment in Social Security will result in protection against the most common economic risks to your family — the loss of income due to your death, disability or retirement. It will result in retirement income that will increase annually with the cost of living as long as you live. And it will ensure that your parents and grandparents will always have an independent means of support.

Yet, to really understand how Social Security is more than the sum of its parts — how it works to provide the kind of protection that you cannot purchase anywhere else — let's look at the facts.

First, let's review Social Security as a retirement program. A person who retires today at age 65 after having earned average wages during his/her working life should receive a monthly benefit of \$830; it would take a little over seven years to receive the amount he/she paid in taxes, taking interest into account. If the person had a spouse (also 65) receiving benefits on his/her record, they would receive a benefit of \$1,240, and it would take about 4.5 years to break even.

A person born in 1977 who earns average wages can expect to pay about \$62,083 in today's dollars to the Social Security retirement and survivors trust fund, from which retirement and survivors benefits are paid. With an expected retirement benefit of around \$865 per month, it would take about 10 years to recover the employee's contributions in about it 6.5 years.

When considering both the employee and employer's Social Security taxes, the figures would more than double for the worker with average wages. However, many feel it is inappropriate to count the employer's taxes when considering the value of the employee's investment in Social Security since the employer is contributing to the retirement system as a whole.

It is also important to note that such payback times can be significantly short-

er or longer than these examples, depending on your earnings level and age at retirement. Moreover, the examples are based on the taxes paid for retirement and survivors benefits only.

Although most people think of Social Security in terms of retirement, it is the family protection features — survivors and disability insurance for workers and their families — that has the



greatest potential return on your Social Security investment. This is for two reasons: (1) Social Security disability and survivors beneficiaries are usually younger and may receive benefits over a longer period of time, and (2) since benefits are based on average annual earnings, the deceased or disabled worker is more likely to have higher earnings over fewer years of work.

Social Security pays disability benefits to workers who have a severe physical or mental condition that is expected to prevent them from working for a year or more or will result in death.

Benefits to spouses with minor children continue until the youngest child turns 16; benefits to children continue until they turn 18 (19 if they are still in high school full time). Benefits may also continue indefinitely for children who are disabled before age 22 and continue to be disabled. Disability benefits are also payable to disabled widows and widowers, age 50-60.

The disability protection for an average income earner with a spouse and two children is equivalent to a \$203,000 disability policy. The average monthly payment to such a family would be \$1,200. Note that a 20-year-old worker stands a one in three chance of becoming disabled before age 65.

The value of Social Security survivors benefits for an average wage earner who dies and leaves a spouse and two children is equivalent to a \$295,000 life insurance policy. The average monthly payment would be \$1,350. The importance of these benefits is underscored by

the fact that younger Americans face roughly a one in five chance of dying before reaching age 65.

Survivors insurance, or life insurance protection under Social Security in 1993 was worth \$12.1 trillion, \$1.3 trillion more than the \$10.8 trillion for all private life insurance in force.

As a social insurance system, the program contains features designed to provide benefits to society as a whole. Your own economic security is directly related to the well-being of your community, locally and nationally.

The program provides a base of economic security for retired workers and for workers and their families who face a loss of income due to disability or death of a wage earner. It enables older workers to live independently and relieves their families of the financial burden for their retirement years. Ninety five percent of the people aged 65 and over at the beginning of 1996 were receiving benefits or would be able to receive benefits when they or their spouses retire.

About 98 percent of the children under 18 and their mothers or fathers (with children under 16) can count on monthly cash benefits if a working parent dies.

About four out of five men and women aged 21-64 can count on monthly cash benefits in the event the wage earner suffers a severe and prolonged disability.

Since benefits are related to earnings, the more a worker pays into the system, the larger his/her benefit. However, the benefit formula is weighted to give lower income workers a higher return on their investment since it is more likely to be their only retirement income. Social Security retirement benefits replace approximately 60 percent of the pre-retirement earnings of a low earner, and 42 percent of an average wage earner, and 26 per-

cent of a high wage earner.

It may be hard to place a value on some of these elements when you figure out how much Social Security is worth to you. But I'm betting you'll conclude as many do that it's more than your money's worth.

MON

This article was originally printed in the July 13 edition of The Informer and Texas Freeman.

INVITATION FOR BIDS

Fascia Repairs at Edgar Ward Place
The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Fascia Repairs at Edgar Ward Place Tex 9-11B, until 9:30 A.M., on Monday, August 12, 1996 at 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud. Bid Documents, including Plans and specifications, may be acquired at DHA's Central Office, 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212. A \$25.00 non-refundable fee is required to obtain plans and specifications.

Installation of Trash Dumpster Screening (Masonry Walls)
at Frazier Courts and Brackins Village.
The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Installation of Trash Dumpster Screening (Masonry Walls) at Frazier Courts, Tex 9-5/6 and Brackins Village, Tex 9-7, until 10:00 A.M., on Tuesday, August 13, 1996 at 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud.

Bid Documents, including Plans and Specifications, may be acquired at DHA's Central Office, 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212.

Replacement of Exterior A/C Grills at Park Manor
The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Replacement of Exterior A/C Grills at Park Manor, Tex 9-13, until 10:00 A.M., on Monday August 12, 1996 at 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud.

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

The Housing Authority of the City of Dallas, Texas will not discriminate on the basis of race, color, national origin, religious, sex, handicap, familial status or age.

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Community News

HOME HEALTH FIRST

Home Health First represents the recruiting needs of Baylor HomeCare, Presbyterian Healthcare Home Health Services, The Visiting Nurse Association of Texas, and Home Health First's Private Duty services. Each agency has its very own unique personality, but together share a common goal... meeting and exceeding patient and customer expectations. Listed below are our current recruitment needs:

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Cheryl L. Williams

Are you board material?

As nonprofits are confronted with growing needs and demands for improved and innovative services, many are experiencing cutbacks in staff, resources, and funding. They count on the board of directors to optimize the efforts of the staff and organization. Whether you are recruiting for a new or existing board, or considering board service for the first time, an effective and committed board of directors is crucial to the survival of a nonprofit organization.

Barbara Cassel, former executive director of The Enterprise Foundation/Dallas Office and consultant for SouthFair Community Development Corporation, knows from experience how deeply committed a nonprofit board must be. Her work at The Enterprise Foundation, a national nonprofit whose mission is to make all housing in America fit and affordable, led Ms. Cassel, St. Philips' School and Community Center Executive Director Dr. Terry Flowers, South Dallas business owners and residents and interested professionals to form the St. Philips Neighborhood Development Committee in 1992.

Since its incorporation as a 501(c)(3) nonprofit in 1994, the Neighborhood Development Corporation (NDC) has lead the effort to build affordable homes in the South Dallas community surrounding the school. But without the sweat and dedication of a board of directors that until recently worked without staff, none of this would have been possible.

Now as secretary of the board at NDC, Ms. Cassel knows that selecting the right person for the right board is critical if the organization is just beginning operation. Staff, if any, is usually limited, and board members inevitably take up most of the slack. "You have to pick the people who are willing to do the grunt-ugly work," said Cassel, "because (in the beginning) that's all it is."

As the organization's leadership, the board of directors decides the objectives and major policies of the organization. They select, hire and evaluate the executive director. They analyze and evaluate the effectiveness of the organization and provide for its long-term financial stability.

To select board members that are right for your organization, begin by making a list of the experiences, interests and skills the organization requires. If

you have an existing board, evaluate its current composition. Determine where gaps exist in skill areas you consider both essential and desirable and attempt to find candidates to fill those gaps.

In order for candidates and the organization to make an informed decision about board service, allow adequate time to cultivate and select new board members. Schedule an interview with potential board members so they can learn more about the organization and you can decide if they meet your criteria. Board candidates should also take this opportunity to evaluate the organization to learn if their interests and the organization's are compatible.

The strongest boards will have members with fundraising experience or access to financial resources. Members should also have information about and experience with the diverse communities the organization serves and relies upon. Ideally, they should have skills and insight into management and human development and access to a variety of potential volunteers and supporters. Nonprofit boards need members who understand community advocacy and education.

To function successfully, board members must know what you expect of them. An orientation for all new board members is essential to integrating them onto the board. Plan subsequent training for your members so they can develop the skills, attitudes, information and means of access every board requires. Periodic training on such topics as fundraising, public relations and issues specific to your organization can increase the skills of your board members and secure their commitment.

By specifically defining the qualities you want in a board member and providing adequate training, you can develop a strong, well-prepared board with the flexibility to meet the changing challenges of your organization.

However, just as important as knowing whom to ask to serve on your board is knowing when to agree to serve on a board. Although she now serves on the boards of three nonprofit organizations, Ms. Cassel has had to turn down offers from six others.

"Serving on a board allows the opportunity to give of yourself and to help change or improve something that you care about, but you have to be willing to pick up the slack and do the work," says Cassel. "(Nonprofit) organizations are not Fortune 500 companies but their boards are wonderful opportunities for us to acquire leadership qualities."

Although you may have the desired qualities, dissimilar interests and other circumstances might preclude your board service. Before agreeing to serve on a board, ask yourself these questions.

Do you support the mission of the organization? Decide if the organization's mission reflects your values and

beliefs. If you cannot be an advocate of the organization's activities and programs, do not accept a position on the board.

Are you able to meet regularly? Even if other obligations already fill your day with meetings, you will get asked to attend more. Some boards meet quarterly, others meet monthly. In addition, board subcommittee obligations can keep your schedule full.

Are you prepared to use your status in the community or a corporation to promote the activities of the organization and to raise money? Boards are responsible for the financial health of a nonprofit. Expect to get asked to raise money, contribute money and market the activities of the nonprofit.

Are you willing to use your expertise and other skills to further the mission of the organization? Whatever your profession or field of expertise, the organization will probably ask you to provide free or low-cost services.

If you genuinely are interested in the cause of an organization but regrettably cannot serve on the board of directors, there are other ways to get involved. Opt for placement on an advisory board

instead. Advisory boards maintain a formal structure by selecting a chairperson and forming committees, but generally offer less commitment and more flexibility. If you are still uncertain of how much time you can commit, try one or more of the following:

- Volunteer for specific tasks.
- Use your influence to garner support for the organization.
- Tell your friends and associates about the work of the organization.
- Invite people to tour the organization's facilities and serve as tour guide.
- Donate money or goods in kind.
- Get your employer to donate money, goods or volunteer services.
- Give the organization the names and addresses of potential donors and volunteers.
- Write grants or letters of support to funders in the area.

When you are ready for board membership, let the organization know. "When they understand the function of the organization," explains Cassel, "good volunteers make wonderful board members."

MON

Chronology of Nonprofit Series

- | | | | |
|-----------------------------------|--------------------------|------------------------------|--------------------------|
| July.....Start your own nonprofit | <input type="checkbox"/> | October.....Asking for money | <input type="checkbox"/> |
| August.....Board of Directors | <input type="checkbox"/> | November.....Fundraisers | <input type="checkbox"/> |
| September.....Volunteers | <input type="checkbox"/> | December.....A Time to give | <input type="checkbox"/> |



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**Fairy Street
Mama**

How important is homework to you?

Summer is almost over and it's time again for most kids to return to school and all that comes with it. Some of you are in activities such as band, choir, football or other sports and participate in hobbies or crafts. Others have part-time (or maybe full-time) jobs to help with expenses that go along with being a teen moving toward adulthood. Still, younger kids are just enjoying being young and spirited. I'm sure most of you agree, it is very important for a young person (or old for that matter) to have an education.

In talking to kids about education, I asked a few students what homework means to them. Here is a couple of their answers.



Brandi, 8 yrs old, Big Spring Elementary-3rd grade

Brandi: It is very important that I do my homework so that I can keep up with my class and grade. I try to do the very best that I can because when I pass to another grade, I don't want to be behind... I want to be able to know what's going on and the right way to do things... Doing my homework now will help me do different activities... At my school, we get stars for getting our homework in on time, especially if it is neat. Good grades now will help me so that when I graduate, I'll be able to get into a good college. Doing your homework improves your mind and helps you be creative and alert.

Chad: I like to do my homework because you can learn more. Spelling and reading books are my favorite subjects. My teacher gives me books to bring home to read too. I also like math because I like to subtract numbers... Some of the kids don't like homework and they don't do theirs... They don't take school seriously... I think

homework will help me later in life. When I get older, I would like to play football, so I'll have to make good grades. When I graduate, I think I'd like to be a teacher so that I can teach other kids!

FSM: It has been said that the first years of a child's life are the formative years and the teen years are the learning years. This becomes the most important reason for a teen to study hard and make the best



Chad Young, 8 yrs old, Hamilton Park Pacesetter-3rd grade

their learning opportunities and learn from their mistakes. One can only go up (or down) the path of life once, so realize that and seek to attain your goals and highest potential.

Kids! Send in your best summer photo to **MON**. The photo chosen as the best will receive \$50.00 and other prizes! Deadline for photos is August 31.

MON

Fairy Street Mama can be seen on cable Channel 23b on Tuesday at 4 p.m., Thursday at 5 p.m. and Saturday at 10 p.m. Also, viewers can see her live or call every 4th Wednesday from 8-9 p.m. For more information, call (214) 561-2002.



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Ask



Girlfriend,

I am told that I have a problem but I disagree. It is true that when I am depressed or upset I go shopping, but it is not a problem. What's wrong with shopping to relieve stress? At least I don't overeat or pig out on junk food that could cause some really bad health problems.

Tell me if you agree or not. Should I shop or should I eat?

Betty

Betty Baby, as far as I am concerned, since it isn't my money you are spending, you can shop until you drop. If you really did not think it was a problem, you probably wouldn't be writing to me. So let's face it...you have a problem. And, my advice to you is to seek help. Counseling is a good thing. I have a friend by the name of Helen who could work with you girl. Give me a call.



Girlfriend,

Why is it so hard to raise children today? I work two jobs so that my kids can enjoy the finer things in life and what do I get in return? Trouble. At school, in the neighborhood, you name it, I got it. I don't have time for their mess. Do you have children and do they cause you problems?

At the end of my ropeye

Honey Child can we talk? I have children, mostly young adults, who have made me rethink the gift of motherhood.

But that's life. Have you ever thought that maybe you work too much? Maybe the "finer things" in life are not the real things that your children need. Maybe what they need is you spending more time with them.

As far as having time, you have to make it. I have an eight year old and a fourteen year old who do something they call "playing toys". Guess what, I sometimes play with them. And we cloud watch on clear, cool days...and we read together and tell jokes and rent videos...and go to the matinee or dollar movies...and...and...and the list goes on. Then there are the two in college and the one who just graduated from college. I have to find time for them as well. What I have learned to do is incorporate all the things I do with my younger children into what I do with the older ones. I work 9 to 5, write, host a radio show, coordinate a support group for women in business, volunteer, host events and still make time for my children.

Most importantly, I talk to them even when they don't want to talk to me. I am in their business so much that it gets on their nerves but, so. Since Judge Jones and his associates are making me responsible for my children's actions, then I am going to be in their face whether they like it or not. And most of the time they don't like it.

Hang in there girlfriend. Take those children to church and you guys could maybe add family prayer time to your new list of activities.



Remember readers, ASK GIRLFRIEND is a column for entertainment only. Please, if you are experiencing serious problems, find appropriate assistance. Sincerely, Girlfriend.

Write to Girlfriend c/o MON; 2730 Stemmons ; 1202 Tower West; Dallas, Texas 75207

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Ron Shaw

How to avoid failure

1 Corinthians 12:8

Why do men continue to embrace systems and methods that will ultimately result in failure? As we consider what is happening in our community, we see evidence of systems that are failing repeatedly. Our economic system is failing. Our social system is failing. Our governmental systems are failing. Our educational system is failing. Our family system is failing.

Why? The reason is really quite simple if you are willing to allow the Bible to be your answer book. The systems of this world are failing because they have a built in failure factor. It is called fear. Fear is a temporary deterrent but a lousy motivator. Do you remember all the things your parents told you not to do. Think about the reason why they said not to do it. Most of it was fear based.

The reason the racial issue can't be resolve by the world's systems is because

To avoid failure, always move in love, not fear, and you will always succeed at whatever you set out to accomplish.

the basis for it's resolution has inherent failure. It's all fear based. Racism is a symptom of a spiritual sickness called fear. So are all the other ills of our society. Crime has it's roots in fear. The rich and famous fear losing so they continue to deprive those on the other end of the economic scale. The impoverished are fearful they will not be able to provide for their needs nor the needs of those who depend on them.

People don't talk to each other for fear. Recently I read about an incident at our local school board. What a shame. No one saw the real issue. Both sides were driven by fear. Fear has various manifestations. It permeates every fiber of our society. We keep putting band-aids on our wombs but never deal with the cause of them. Thus we are destined to fail until someone addresses the root cause of why

we keep failing.

Consider our text. One simple verse that says LOVE NEVER FAILS! Whatever is motivated by love is guaranteed to succeed. The reason the plan of redemption was destined to succeed is because it was driven by God's intense love for us. Satan nor all of host of darkness put together couldn't stop that plan. Why? because it was inherently successful. It could not fail because of the basis of the plan. Whenever love is the basis for any plan it is destined to succeed. Is it no wonder why the Bible tells us to walk in love and to be constrained by the love of Christ. Jesus said this should be the basis for everything we do. If it is, then the commandments of God will always be fulfilled. If I'm moved by love, I won't steal from you, I won't deprive you because of the color of your skin, I won't sleep with your wife, I won't rip you off, I'll do right by you socially, economically, educationally, governmentally. If I'm fear-motivated, I'll deprive "your" children a good education. I'll try and keep "you" down. I'll deal unjustly with you, etc.

The way to always succeed is simple. Always find out how love acts in every situation and how it looks in every circumstance. Jesus was the epitome of God's love. To find out what it looks like, look at Him. To find out how it acts or reacts, look at Him.

Lastly, love is not a feeling it's a behavior. It gives, not takes. It lifts, not pushes down. It put the other fellows' good of the top shelf not the bottom shelf. Dallas, listen up. City council listen up. School board listen up. To avoid failure, always move in love not fear and you will always succeed at whatever you set out to accomplish. The actions you've been taking are destined to fail. No matter how hard you try to avoid it, if you don't change your basis for decisions and actions, you will be destined to repeat the failures of the past over and over again.

The answer is simple. Love moves you to treat people like you want to be treated. Do for their neighborhoods what you want done for yours. Treat their children like you want yours to be treated. Give the courtesy you want to receive. Give people the respect you want to be given. These are the seeds of a love-based plan of action that is inherently successful.

MON

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

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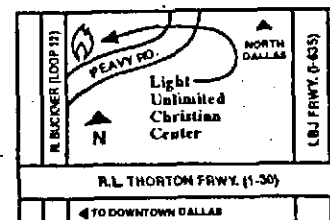
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Curtis Yates

Price Limits" (see box 1).

Now, let's illustrate the advantage for a first time home-buyer using the bond program financing versus normal market financing. Using a hypothetical

First-time home buyer bond program

Sooner or later you think, the chance of owning a home for the first time will come. With the introduction of Program 47C, that chance may finally be here. Later, we will illustrate the advantages this program offers but first, let me tell you a little about Program 47C. It is

sales price of \$40,000 and the current market conventional rate of 8.375 % for 30 years fixed, let's look at the example. (See box 2.)

The small difference in the estimated monthly payment will easily save you about 8,000 over the life of the loan.

Box 1

BOND PROGRAM MAXIMUM INCOME LIMITS

| State | County | 1-2 persons | 3 or more persons |
|-------|--------|-------------|-------------------|
| Texas | Dallas | \$30,240 | \$37,800 |

MAXIMUM SALES PRICE

| County | New Home | Existing Home |
|--------|-----------|---------------|
| Dallas | \$122,684 | \$114,416 |

Box 2

WITHOUT BOND FINANCING

| | |
|-------------|----------------------------|
| Sales Price | \$40,000 |
| Down Pymt. | \$ 2,000 |
| Loan Amt. | \$38,000 @ 8.375 %, 30yrs. |
| 30yrs. | |

| | |
|------------------------|----------|
| Principal & Interest | \$288.83 |
| Est. Taxes & Insurance | \$101.28 |
| Est. Monthly Payment | \$390.11 |

WITH BOND FINANCING

| | |
|-------------|-------------------|
| Sales Price | \$40,000 |
| Down Pymt. | \$ 2,000 |
| Loan Amt. | \$38,000 @ 7.22%, |
| 30yrs. | |

| | |
|------------------------|----------|
| Principal & Interest | \$258.45 |
| Est. Taxes & Insurance | \$101.28 |
| Est. Monthly Payment | \$359.73 |

offered by the Texas Department of Housing and Community and as of this writing, there are approximately \$15.3 million available at a finance interest rate of 7.22%. To qualify, you must meet the following criteria:

- A qualified borrower must be a first time home-buyer who has not owned or had an ownership interest in a principal residence in the past three (3) years. Exceptions to this rule are applicable when a home is purchased in a targeted area. Low income families earning 50% or less of the Area Median Family Income are exempt if previous ownership interest in a principal residence was secured through a Contract for Deed purchase.

- A qualified borrower's gross yearly income may not exceed the Area Median Family Income shown in the table below. Income limits will vary depending upon the size of each family.

- A qualified borrower must have sufficient funds (for closing costs and down payment) as well as the financial stability to qualify for a mortgage loan.

- The purchase price of the home must be within "Maximum Purchase

However, the home you purchase must be located in target areas designated as Qualified Census Tracts in the state of Texas. These determinations are made by the Treasury Department and the U.S. Department of Housing and Urban Development. There are many home buying options presently available that may or may not work for you. But, if your goal is to move you and your family into a home, it's worth the effort to investigate.

Contact me at my office and I will be happy to work with you. Look for the next month's MON where you will find informative issues regarding real estate.

MON

Curtis Yates is the owner/operator of REAL ESTATE STATUS QUO; 8131 LBJ Fwy; Ste. 800; Dallas, TX 75251. Email cya755@airmail.net.

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The Risk of Fibrosis

By Veronica W. Morgan

Women suffering from fibroid tumors often experience heavy bleeding during and between their menstrual cycle. They may complain of severe abdominal pain, constipation, pain during intercourse, and the presence of an abdominal mass which causes clothes to fit improperly. Though common among women, the condition is usually undiagnosed until a regular physical examination is done.

Leiomyomas or myomas, a benign condition commonly known as fibrosis, affects two out of every five women. It is not life-threatening but its cause remains a mystery. Some researchers have related it to estrogen stimulation; others to the conditions that originate from the smooth muscle of blood vessels.

What is known is that the tumors vary greatly in size. Some of them can be microscopically small; some extremely large, weighing more than 50 pounds and literally filling the patient's abdomen. The larger the tumor, the more likely it is that the patient will have to have it surgically removed.

Dr. David Miller, director of gynecologic oncology at the University of Texas Southwestern Medical Center in Dallas and the Dallas Foundation Chair in Gynecologic Oncology, says that several treatment options—apart from the usual hysterectomy—are available now. It all depends on the type of symptoms being experienced by an individual patient.

Carlstene Pryer, a sixth grade science and math teacher in the Dallas Independent School District, opted to have a

myomectomy, a relatively new and expensive procedure used to surgically remove fibroids. For two years, Pryer suffered excessive bleeding and what she characterized as "debilitating pain" during the onset of each menstrual cycle.

"Sometimes I would bleed for seven days, then nine days, and towards the end, I would bleed for 16 days," she said. Pryer was certain that her problems



Carlstene Pryer

stemmed from benign fibroid tumors because nearly every female in her family suffered with the growths. "My mother had them, my three sisters, two aunts and two cousins, they all had them" she said. But her physicians were not easily convinced. "They ran stool cultures and other tests, trying to determine if there was some other cause," Pryer recalls.

It was not until she showed up in the doctors office during one of her heavy bleeding days that the medical staff began to take her condition more seriously. During a routine pelvic examination, the culprit was found: a large growth inside her uterus. An ultrasound examination was also performed to determine the size of the fibroid and to pinpoint the exact location.

Through the ultrasound procedure, which can also confirm the presence of fibroids, Pryer said her doctor found yet another growth, a smaller tumor outside the uterus. Unlike the large myoma inside, the outside tumor posed no discomfort and didn't require treatment.

After undergoing the myomectomy to remove the tumor inside the uterus,

Pryer was on her way to recovery. Aside from experiencing slight pain when she used her stomach muscles, the treatment was a success and she spent only a week away from work.

One out of four white women and one out of two black women are affected with this benign fibrous-like growth. The condition strikes women primarily as they enter their late 30s and 40s, and are found in smooth muscle tissue, causing its degeneration.

Typically, women who have children

are more likely to develop fibroids. However studies reveal that myomas are more prone to grow and become symptomatic in women without children and women who began menstruating early.

Dr. Miller says that almost all women have microscopic fibroids, some of which may never develop any symptoms and therefore require no treatment.

"If the woman doesn't experience symptoms, then treatment is not necessary."

MON

Glossary

Myomectomy: Considered a more complicated surgery than hysterectomy, the fibroids are removed through an abdominal incision but the uterus is preserved.

Hysterectomy: The most common method for treating fibroids. With the entire uterus surgically removed, the chance of the recurrence of myomas are nearly obsolete.

Laparoscopy: Allows physicians to view pelvic organs through a small incision in the naval. This procedure can also allow doctors to remove small tumors.

Benign Gynecologic Lesions/Endometrial Polyp—A localized outgrowth of endometrial glands and stroma projecting beyond the surface of the

endometrium and including a vascular stalk.

Degeneration of a Myoma—The process by which a myoma outgrows its blood supply and begins to necrose centrally. Forms of degeneration include hyaline, myxomatous, calcific, cystic, fat, and red degeneration.

Leiomyomatosis (Myoma or Fibroid)—A benign tumor of muscle cell origin found in any tissue that contains smooth muscle.

Key terms and defined procedures—Mosby's Dictionary, Medical, Nursing, and Allied Health. Comprehensive Gynecology, Arthur L. Herbst, M.D., Daniel R. Mishell, Jr., M.D., Morton A. Stenchever, M.D., William Droegemueller, M.D.

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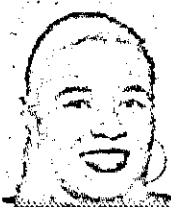
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REQUEST FOR QUOTE (RFQ)
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The Rhoads Terrace Resident Management Corporation is accepting a Request for Quote (RFQ) on behalf of the Rhoads Terrace, George Loving, Roseland Homes Resident Management Corporation and the Cedar Springs Resident Organization for the performance of financial services to non-profit resident managed housing organizations for a 12-month period. Major duty areas will include providing monthly financial services, developing a financial management system and providing technical assistance. Deadline for submitting the Request for Quote (RFQ) is August 5 at 4:30 at the Dallas Housing Authority Resident Services Annex Building, 2650 Canada Drive, Dallas, Texas 75212 or by calling Frances LaDay at (214) 583-2028 or Jessie Toles at (214) 421-4624.



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Bids will be accepted until 10:00 A.M., Wednesday, August 21, 1996 at 2075 W. Commerce, Building #200, Dallas, Texas 75208, at which time and place all bids will be opened and publicly read aloud.

A Pre-Bid Conference will be held at 2:00 P.M., Wednesday, August 14, 1996 at 2075 W. Commerce, Building #200, Conference Room, Dallas, Texas 75208.

Specifications and bid documents may be obtained from the Purchasing Office, 2075 W. Commerce, Building #100, Dallas, Texas 75208 or by calling (214) 672-0226. DHA RESERVES THE RIGHT TO REJECT ANY AND ALL BIDS.



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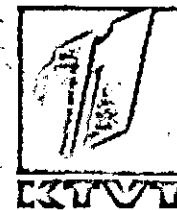
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Personnel Technician Responsible for variety of personnel functions and clerical duties; three years general office experience preferably in Personnel Dept. dealing with insurance; type 45 WPM; excellent computer skills - knowledge of WordPerfect, Excel. Two years college. \$10.60/hr.

Communication Officer/Dispatcher Answer calls for fire and police emergency operations. Must be minimum age of 21; type 35 WPM; one year data processing experience; work shifts (nights); Prefer TLETS Operator's Certification; \$9.25/hr.

Account Technician Responsible for payroll; assist with audit, fixed assets; knowledge of financial and payroll software; 10-key by touch; High school diploma with three years governmental accounting experience; or two years college with course work in accounting; \$1885/mo.

Internship Research, analysis and light accounting for finance department. College student with major coursework in business, finance, or accounting preferred; Assignment ends August 15, 1996. \$9.25 - \$14.00/hr.

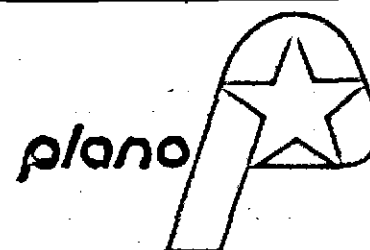
Heavy Equipment Operator Works with street maintenance crew; Operates vehicles, equipment - excavators, graders, rollers; CDL required; \$9.23/hr.

School Crossing Guard Work two (2) daily shifts based on school attendance schedule of Lancaster School District. \$4.60/hr.

Utility Billing Clerk Work 20-30 hours per week in Water Utility Dept; perform daily computer operations; 10-key, computer cashier experience; \$7.00/hr.

Recreation Attendant Work 7 - 20 hours per week in Recreation Center. Supervise Saturday Recreation Program. College hours in recreation or related field preferred; Tex. Driver License. \$4.50/hr.

Apply at Municipal Center, 211 N. Henry Street, Personnel Dept., Lancaster, Tx., 75146. EOE/MFD. All positions opened until filled.



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| BUILDING INSPECTOR | Building Inspections | \$2,207 to \$3,048 | Must Be Rec'd. By: Open |
| FOOD PREPARATION SPECIALIST (Part-time) | Plano Centre | \$8.03/Hour | Must Be Rec'd. By: Open |
| CONSTRUCTION INSPECTOR | Development Services | \$2,207 to \$3,048 | Must Be Rec'd. By: 8-9-96 |
| PUBLIC SAFETY COMMUNICATIONS RECRUIT | Public Safety Communications | \$1,803/Month | Must Be Rec'd. By: Open |
| TELECOMMUNICATIONS TECHNICIAN | Telecommunications | \$2,207 to \$3,048 | Must Be Rec'd. By 8-2-96 |
| PUBLIC SERVICES LIBRARIAN I (Part-time) | Haggard Library | \$13.16/Hour | Must Be Rec'd. By: Open |
| ACCOUNT CLERK I | Accounting | \$1,561 to \$2,138 | Must Be Rec'd By: 8-9-96 |

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MON'S CAREER MONTHLY

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The City of Irving (pop. 160,000) seeks an Assistant Public Works Director/Water Utility who receives administrative direction from the Public Works Director. Duties include managing, directing and organizing a program of water and wastewater maintenance and repair activities. Seven years experience in the administration, engineering, planning, operation and maintenance of water and wastewater facilities and systems including five years of supervisory or administrative experience is required. Must have a Bachelor's degree or equivalent in environmental sciences, biological sciences, civil engineering or a related field. Possession of registration as a Professional Engineer in the State of Texas is desirable. Must possess, or be able to obtain, a "B" Certificate of Competency in Water and a "C" Certificate of Competency in Wastewater from the Texas Natural Resource Conservation Commission, and a valid class C Texas driver's license. Salary range is \$4778 to \$6404 per month. Closing date is August 28, 1996. Application available from the City of Irving, 825 W. Irving Boulevard, Irving, Texas 75060, (214) 721-2532.

WACO POLICE DEPARTMENT

THE WACO POLICE DEPARTMENT WILL BE ACCEPTING APPLICATIONS FOR ENTRY LEVEL POLICE RECRUITS TO ATTEND A POLICE ACADEMY THAT WILL BEGIN IN 1997.

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THE DEADLINE FOR APPLICATIONS IS 5:00 P.M. FRIDAY, SEPTEMBER 13, 1996. THE TESTING DATE WILL BE SATURDAY, SEPTEMBER 21, 1996.

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REQUEST FOR BID PROPOSAL

REQUEST FOR BID PROPOSAL: Phase II Jones/Cross, Residence Halls Rehabilitation, Project No. 18-2757, West Texas A&M University, Canyon, Texas. RECEIPT OF BIDS: Sealed Proposals will be received by The Texas A&M University System, at West Texas A&M University, Physical Plant Building, Canyon, Texas until 2:00 p.m., Wednesday, August 15, 1996, and then publicly opened and read aloud. SCOPE OF WORK: Rehabilitation of Jones and Cross Halls. Project includes electrical, mechanical and plumbing systems upgrade, new interior finishes, code compliance and accessibility renovations. INFORMATION AND BIDDING DOCUMENTS: Obtain from Lavin Associates, Inc. - Architecture, 2810 Duniven Circle, Suite 100, Amarillo, Texas 79109, telephone (806) 358-7069. Contractors: 2 sets; Subcontractors: 1 set. Plan deposit: \$150.00 each set. Deposit returned if documents are returned in good condition within three weeks after bid opening; otherwise, NO REFUND. Make checks payable to: "Lavin Associates, Inc." A required Pre-Bid Conference will be held Tuesday, August 6, at 10:00 a.m. at the Jones Hall Lobby. It is the intent of The Texas A&M University System that Historically Underutilized Businesses be afforded every opportunity to participate in its construction projects as prime contractors, subcontractors and/or suppliers.

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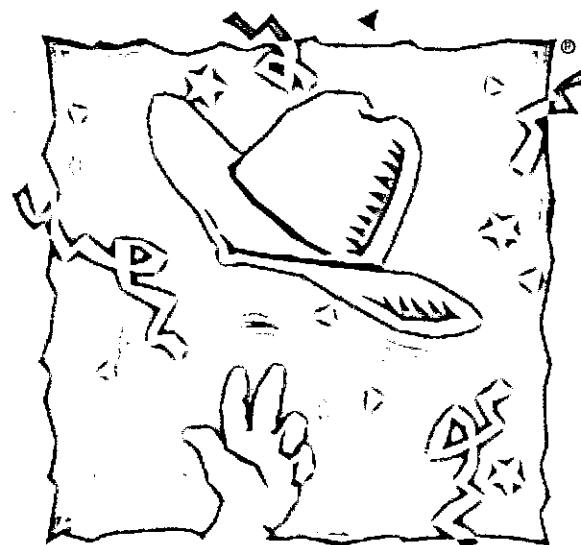
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To assist you even further, free resume preparation and workshops on effective interviewing will be offered in the Cameron Room on August 5, Noon to 5 p.m.

Some of the jobs that will be offered at the fair include:

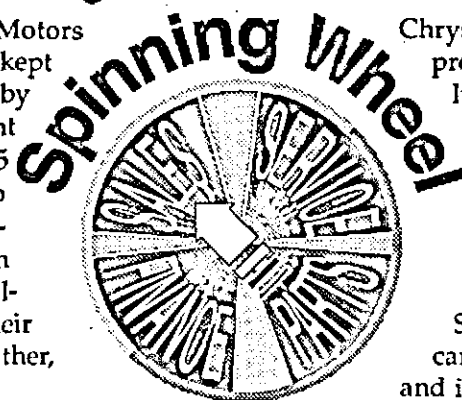
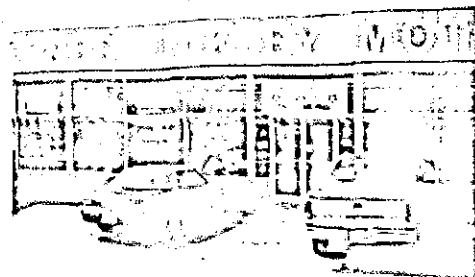
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Chrysler and Plymouth products, including the luxury New Yorker, the mid-sized family sedan Concorde, the LeBaron, the Cirrus, the Neon, the Voyager mini-van and the all new Seabring. The Seabring is a two-door car on a four-door body and is the largest two-door automobile on the market. Its intended market is the small family that's looking for a sporty-type car with family-sized room.

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