Minority Opportunity News

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VOLUME 7, NO. 11 Oct. 5-20, 1998





Cheryl Smith's new column:
LifeStories

Ethnic Notes:
Part 2 of
William Trotter

Get Caught
Up in
"Rush Hour"



From The Editor Chris Pryer

Taking one for the team

Taking one for the team. It's a sports adage that, for anyone whose ever played team sports, succinctly expresses the canon of athletics: nothing, but nothing, should come before the team. Everything—and anything—must be sacrificed for the team. Now, all you jocks, put your hand over your heart and ...

Actually, I don't want to write about sports right now. I want to write about the Clinton-Starr-Lewinsky-Jones-Whitewater-Filegate-Travelgate-Hydegate

(yes, Hydegate!) thing. And here's some of what I think (using that term ever so loosely) about it all.

Has Bill Clinton been in some dirt? Undoubtedly so, it appears. Has he done any more than some of the other pompous political rogues occupying the Congress, formerly in the White House or sitting on the Supreme Court? Maybe so, maybe not. Does he deserve what he is going through right now? Somewhat. But is it prudent to drag out this ridiculous, partisan-politics-laden spectacle that is the judicial committee hearings, scouring every bit of lurid detail of the president's "inappropriate relationship" with Monica under the diaphanous cover of seeking the truth? Absolutely not.

We are witnessing victous, vindictive and self-serving party line American politics at its finest-and lowest. And frankly, both parties are guilty as sin of wallowing in it. It just so happens that, in this particular bout, the Republicans have caught the leading Democrat literally with his pants down and are making powerful political hay. And all in the name of seeking the truth, of being good citizens, of doing what's best for the country. Yeah, right!

Here's what the Republicans ought to be saying to themselves if they want to do what's best for the country: Hey, we've spent several years and over \$40 million of the people's money to go after this scumbag Clinton on several fronts and so far, nothing. In desperation, we have stooped to accepting tapes of a private conversation from a woman who is obviously willing to betray the trust of a friend for God knows why-money, notoriety, excitement, a talk show? In the process, our president and his administration is so preoccupied he can't possibly do the best job possible. (He's our president, too, you know.) Hey, he's guilty, but we can't prove it. Let's move on. For the country's sake. For the team.

Bditorial

Why the African American community is standing by Bill Clinton

As people of color, African urban school districts confront justice for the President. Americans have a truly unique heritage. A heritage that dates back to 1619 in this hemisphere, reads quite differently than that of most Americans. In a land renowned for its proverbial "melting pot", African Americans have yet to blend into the multiple dimensions of American life. If the views of African Americans on contemporary issues seem so far removed from that of the majority, perhaps it is because they have known a different American experience.

While Lady Liberty and Ellis Island welcomed the forefathers of many Americans to this land as free men and women, the forefathers of Black Americans arrived in slave ships. They were shackled and sold as property, their humanity denigrated and legally denied.

When Madison, Jefferson, Franklin and company wrote the Declaration of Independence, a prominent acknowledgment that "all men are created equal" was penned. Yet it was not until the passage of civil rights legislation in 1965 that this nation's government finally agreed to assure African Americans such ordinary citizen guarantees as fair housing, voting rights and equal employment. From 1776 to 1965, what rights were to be afforded Negroes -"deserving" colored people" were topics of occasional academic debates and enlightened political discussion.

More than 40 years after the United States Supreme Court, in Brown v. Board of Education, struck down "separate but equal," this nation's school districts are still far from being equal. Districts serving suburban-edge cities usually offer a higher caliber of instruction. Yet many of America's

shrinking tax bases, impeding their ability to fund ever-increasing costs of educating their children. It seems that urban school districts must budget higher for security to protect a learning environment for their students. When more money is earmarked for security and protection of school property, less money is available for books and other tools of learn-

With all of these discrepancies, it's not surprising that African Americans in huge numbers would vociferously express support for our embattled president. While most Americans agree that his performance has been exceptional, few are posing for pictures with him. African Americans, however, have stood with him and by him.

Here in Texas, support for President Clinton recently translated into an official, published resolution. Last week in Odessa, at the quarterly meeting of the Texas Coalition of Black Democrats, a call for a swift resolution expressing support for the president was urged. Noting that after four years of investigation at a taxpayer cost of some \$40 million, the resolution reminds citizens that independent counsel Kenneth Starr was commissioned to investigate allegations of a land deal known as Whitewater, rather than the extra-marital affairs of the President.

The resolution also notes the numerous occasions in which President Clinton has admitted to his sinful ways and appealed for forgiveness from his family, his staff and the nation. Lastly, even more than the need to bring closure to an unsavory saga, the resolution also calls for fairness and

In other words, if no one is above the law, no one should be below it either. If a criminal trial can afford defendants the right to confront his or her accusers, is not the President allowed the same sense of fairness?

Perhaps it is because African Americans have a history rife with instances of justice denied that, as a people, we want this horrid chapter closed for our nation. If anyone understands President Clinton's concern for fairness, African American certainly do.

It wasn't that long ago that African Americans were advised to "pull themselves up by their own bootstraps," even when most of them never even had boots. They were told to improve themselves by getting an education, yet were denied admission to institutions of higher learning. And today, they are repeatedly told that we are "one nation." Yet Sunday morning is America's most segregated hour.

Was the President wrong to trifle with the affections of an insecure but brazen young woman? Of course, he was. But if this nation could forgive Richard Nixon for Watergate, and all the lives that were ruined by genuine abuses of power, why can't it now, as a nation, forgive this president and move on?

Bill Clinton was a husband and father before he became President. Every time Monica Lewinsky or Linda Tripp make headlines, a wife and daughter are hurt. Somewhere in our national character, we ought to allow a family time to heal the bonds of trust that have been violated.

That would be decent. It would also be fair.

MON

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LETTERS

Re West Goes South

I have recently reviewed your article "West Goes South" and wanted to comment and I doubt very seriously that what I have to say will be considered by anyone until it is too late.

First of all, I am glad to see Sen. Royce West is requesting a state-supported, fullservice university to be built in Dallas. It is a very positive objective for Mr. West and very needed by the community. But, there is yet another issue that Mr. West has not addressed as needed, as he is presently on the Senate Interim Committee on Criminal Justice.

He has a major responsibility with our criminal justice system that he continues to ignore. We have requested intervention - for quite a long time - through various officials, including Mr. West, regarding the inhumane treatment that Texas prisoners continue to receive.

For Mr. West to go forth with his desire to build this university while ignoring [the fact] that a great population of our young men and women exist, but are "rotting" away in TDCJ-ID would be a criminal act. There is no rehabilitation. These men and women only acquire new criminal skills - far more than what they would have ever learned in the free world - as crime and racism is promoted by TDC employees.

There is the issue of medical neglect, life-threatening illnesses and injuries that go untreated, creating permanent damage and possibly loss of life. There are the unwarranted disciplinary cases that an inmate can receive, which will set his parole further off into the future, never seeing an end in sight to this incarceration, as the [prison guard's] mood on any given day can determine the fate of that inmate's life. Families can be forced to pay for an inmate's protection - smuggling in money, drugs, cigarettes, jewelry - contraband of ANY worth.

The majority of those incarcerated want to "do their time" as sentenced, without further problems, and anticipate their release, as sentenced. This is impossible because, although the judgment states that incarceration is the sentence, TDCJ-ID employees determine additional sentencing by ways unimaginable to people on the outside. I am by no means suggesting

see LETTERS on page 4

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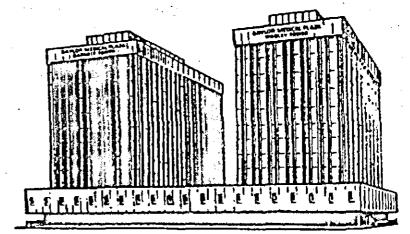
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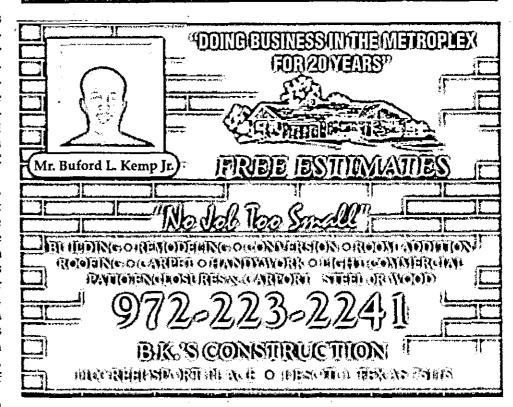
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Mayor announces bid for re-election

There was no special agenda revealed nor were there any new revelations in the early announcement by Mayor Ron Kirk to seek re-election at a press conference held at City Hall on Tuesday, September

"I had been asked so much I wanted to get this out of the way ... I just want the luxury [of not being asked] to enjoy the rest of the year," said Kirk. "We will kick off the campaign in a much bigger, grander way. He also stated he did not want any issues to be compromised by whether he was running or not.

Kirk cited the challenges he faced over the last four years and acknowledged the experience was rewarding. "We are privileged to have an economy that has continued to grow and give us the assets to meet the basic needs of our city", said Kirk. "We have been able to bring new jobs back to the city and we have cut taxes every year... by \$20 million in the four years I have been Mayor. We have taken the benefits of the expansion of our economy and



Mayor Ron Kirk

put it back into basic city services which is what it was intended."

His relationship with the City Council at times was rocky but he feels they work and how to solve them. Those issues included DART and what to do about it. "The investment in mass transit was more than just an investment in transportation...it was an investment in our revitalization of downtown...and our future," said Kirk.

The efforts to keep the Mavericks, the Stars, and a major sports complex in the city also captured the attention of the citizens of Dallas. "We put forth a package that allows us to keep a major facility that continues to bring two million people into the heart of our city and helps Dallas maintain its status as a major sports entertainment city." He also emphasized the benefits it has had in the redevelopment and the revitalization of the downtown area.

The bond programs passed last spring to go forward with the Trinity River Redevelopment Initiative was also a moment of triumph for the Mayor. He has vowed to keep the momentum going to bring this project to fruition and make it the most significant part of the community for future growth and future develop-

Despite these accomplishments, Kirk together and focus on the critical issues feels there is more to be done and with the support of his family, he is ready to run again. When asked about the possibility of another opponent Kirk replied "I'm going to be prepared that somebody is going to run and we are going to be ready."

LETTERS...continued

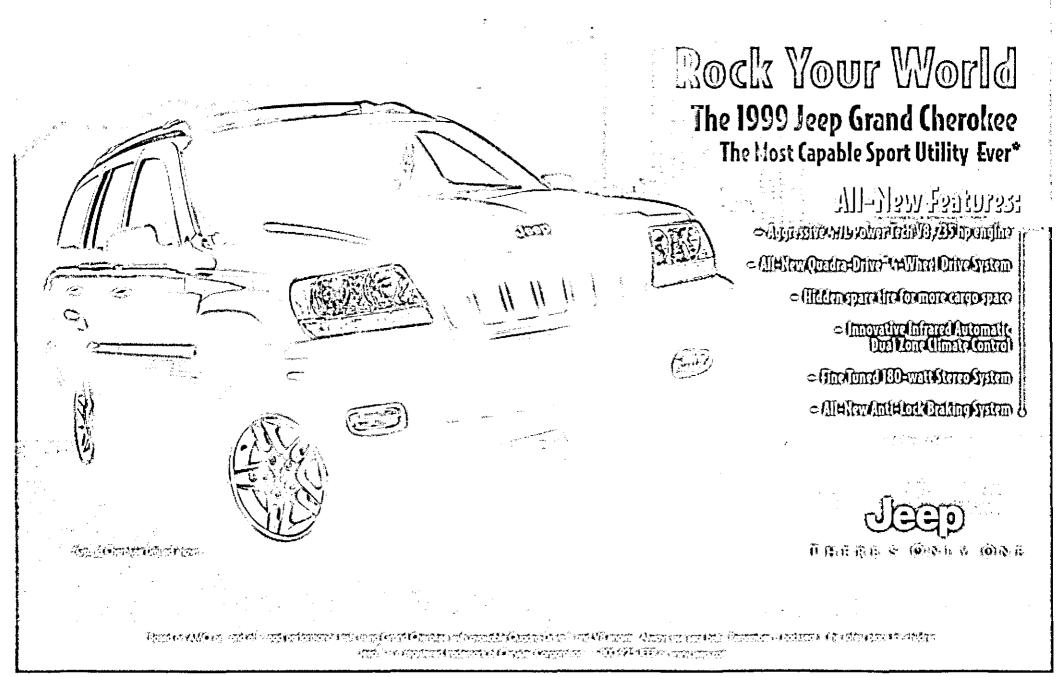
that punishment is not needed and that these inmates should be treated as being on "vacation," as so many in the free world assume that this is the scenario.

Confinement, imprisonment within the TDCJ-ID is incomprehensible to us. I have far too much knowledge of what truths there are [and] our present need for intervention to avoid further injustices, but, this barbaric epidemic continues to be 'swept under the rug."

This intentional denial will continue until another incident occurs like the incident that took place with Mr. Byrd in Jasper, Texas. And then all will want to intervene when there was never a display from anyone desiring to assist with these efforts to avoid these type of tragedies ini-

There is a desperate need, to return these people to Dallas - our community without fearing further crimes that they could (and will) possibly commit, even those returning south of the Trinity.

> Cynthia Blakely Garland





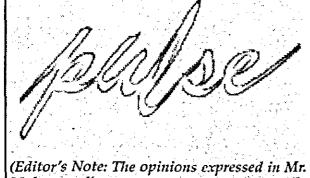
Community Pulse

Thomas Muhammad

First I want to also take this time to humbly express my appreciation to many of you who called me and the radio station to share your love and support for me. And for my brothers in the Muslim community and members of the New Black Panther Party, thank you for always being there and continuing to be true soldiers.

Now, let me begin this column by

stating up front that I choose respond Rufus "Dufus" Shaw's personal attacks on me in this publication instead of in The "WEAK-LY" (Weekly) newspaper, where he mounted his attack



Muhammad's commentary are not necessarily those of the Minority Opportunity News.)

against me. (I refuse to allow the "Weakly" to use me to sell their papers with a back and forth between Dufus Shaw and me.) Therefore, those of you who are at all interested in our war of words will have to wait to read any response from me in this column. And now allow me to explain to the many of you who are probably sitting there reading this and wondering, "What in the hell is he talking

During the recent DISD school board race to fill the vacant seat left by the late Dr. Yvonne Ewell, Dufus Shaw, in a radio interview with KKDA's on-air personality Cousin Lenny, suggested that state lawmakers should amend the election laws to prohibit any individual who did not have a high school diploma from being eligible to run for the school board. He also stated in earlier interviews with Dallas's ONLY daily newspaper (The Dallas Morning News) that all of the candidates who filed to run for the seat were not qualified to run. One of those candidates, Amon Rashidi (who is founder of Project JAMS), and I were guests that week on Talk Back, a KKDA-AM radio talk show hosted by County Commissioner John Wiley Price. Mr. Rashidi blasted Dufus for his comments and asked why Shaw would make those kinds of comments when he did not even know him? I also blasted Dufus and made the observation that Dufus has never run for elected office, so how is HE qualified to determined who is, or is not,

Dufus Shaw: This one's for you

qualified to run?

As for his suggestion to state lawmakers to change the election policies, I made the observations that if we are going to change the laws to disadvantage our people or keep them from running for office, then why don't we make a rule that says anybody who has ever used cocaine cannot be political consul-

> Needless to say Dufus was furious (as if I gave a damn). The next week he called my office — I was out at the time and left a profane message along with his phone number on the

voice mail. Before I left the office for the day, I called him back.

He was screaming at me. I interjected and asked him in a very mild tone, "Rufus, are you mad?"

He responded "yes!"

- "Are you angry?"
 "Yes!"
- "Do you want me?"
- "Do you know how to find me?"
- "Yes!"
- "Okay, come and get me."

I hung up the phone and went outside and waited for him. He didn't show up it was getting late, so I left. I thought to myself that he would probably get on the radio and blast me instead of showing up. I turned on the radio and, sure enough, there he was. I must admit he had me cracking up because I had no idea that this dude was this dumb. But there he was, the most misinformed Negro on the planet. He was going on and on about my association with Commissioner Price, ex-councilwoman Diane Ragsdale, the Rev. Zan Wesley Holmes and Lee Alcorn.

For a while it seemed as though the Negro (Shaw) was jealous of me. I mean, for a while it took every fiber of my being from reaching over to grab my car radio and saying, "Dufus, don't cry. I'll share some of this fame with you. Please, please don't cry." (of course you know that's a bunch of bull, right?)

Now it would not be honest on my

part if I did not share with you dear readers what many of us know to be Dufus Shaw's real claim to fame. Dufus Shaw is now and has always been an apologist for white racists and their racist system. Many of us can remember his constant attacks on strong, progressive, uncompromising leaders like Diane Ragsdale, John Wiley Price, Al Lipscomb and Kathlyn Gilliam. While many of these individuals chose to ignore Dufus, County Commissioner Price broke speed limits to get out to KKDA and confront Shaw on one occasion after he'd let go a barrage of attacks on the commissioner while appearing on Willis Johnson's show. Willis informed the listening audience that Commissioner Price had just entered the studio and then wisely went to a commercial break. When Willis came back on the air, Dufus had a totally different demeanor. We'll just call it an attitude adjustment (smile).

Don't take my word for it. Call any of the individuals I mentioned and ask them for yourselves. In fact, the funniest statement any of us heard that day was when this Negro (Shaw) claimed to be a "radical community activist." There exist columns that this Negro wrote in the past that contradict his claim quickly.

This Negro resurfaced when the racist former mayor of Dallas Steve Bartlett came back to town. You remember racist Bartlett, right? The racist that fought tooth and nail to prevent Forest Avenue from being renamed for Dr. Martin Luther King, Jr.?

And of course Bartlett was consistent as a U.S. congressman. He voted against naming a national holiday in honor of Dr. King. And his record as mayor needs no description from me because you know that one damn well. Dufus was a paid consultant for Bartlett's mayoral campaign. Many of you remember the time when Dufus and other sell-out Negroes were out in the Black community trying to convince Black folks that poor Steve had changed and that deep down in his heart he "really loved Negroes and wanted to do right by them." Of course the African American community didn't fall for that game because poor Steve only received about 2 percent of the Black vote (poor Steve should ask for a refund on his money from Dufus).

Dufus was appointed to the Dallas Park Board by Bartlett and was such an embarrassment that white folks who supported Bartlett for mayor wanted Dufus gone! And many of you have probably forgotten the time old Dufus came to the Black community crying crocodile tears because the Dallas City Council members, led by Chris Luna, were trying to amend the city policy to prohibit any individual who has ever been indicted of a felony from serving on any city boards." Well just in case you don't remember the outcome, Dufus resigned and turned on Bartlett.

Which brings us to why I thought his call for amending policies was so offbase. Here's a Negro (Shaw) that had suffered from the same kind of policies that he was now trying to impose on another African American. You'd think that if anybody would be sensitive to this type of matter, he would be But that's Dufus. The poor Negro is so busy pretending to be so many things he's not, he's forgotten who he really is. And hell yea, I thought it was my duty to remind him.

Until then, the struggle continues...

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LifeStories Cheryl Smith

Editor's note: This is the debut of a new kind of column written by Ms. Smith. As its title implies, the column will attempt to share the everyday-life experiences of its author as well as various citizens of the community. Stories about us. We hope you like them.

Fall. There's something about this time of year that brings back memories. Memories that make me feel warm all over. They make me want to laugh—they make me want to cry. Sometimes they make me do both.

Let me tell you about one of those memories.

It's October. A beautiful Autumn day in Newark, New Jersey. The leaves have turned into a vibrant display of orange, yellow, brown and red mounds that make crunching, crackling sounds as you walk through the piles that line the streets.

I'm happy.

I love this time of year and I am racing

Some memories help you grow

home because it is a special day. Or so my mother has me thinking. I can hardly wait to get home because my brother and I are going to have a great time.

You see, it's Halloween, and we're going trick or treating.

I already know what to say as we go door to door. Proudly I will shout, "Trick or treat!" If I remember, I'll also ask for donations for UNICEF. I really don't know what UNICEF stands for—it stands for United Nations International Children's Emergency Fund—but our teachers had asked us to think about little children in other parts of the world who were less fortunate.

I am already counting the treats. Surely I will have mounds of Tootsie Rolls, Candy Corns, Now or Laters (preferably grape), Hershey candy bars (Mother will want all of the Baby Ruth's) and plenty of bubble gum.

And my costume, it's great! I going to

dress as a little puppy dog, with big, warm eyes that will surely make the neighbors say, "Ahh." So, I rush home and into the house to change my clothes. I have to drag my brother out of his room. He likes candy, but he is also sooooooo neat. He wants to hang up his clothes and make sure his room is in perfect order. Me? Well, the room will be there when I get back home, and so will my rumpled school clothes. I want to get out there before everyone else gets all of the candy.

Finally we are ready to go. My mother checks our costumes and gave us our lecture on the do's and don'ts of trick or treating. We are given a short amount of time to visit—just the houses on our street.

Then it was time to get busy!

Well, we go from door to door, without any response. Our bags are empty.

This is not working out the way I had anticipated. Something is definitely wrong

with this scenario.

We come back home without so much as a jawbreaker!

Well, my mother still gets a big laugh when we talk about that otherwise beautiful October Monday afternoon in the 1960s. Even though I tell her that I was traumatized by the situation—she apologizes profusely—she also laughs until the tears roll down her cheeks as my brother and I recall the responses we received from neighbors who thought we were so cute.

As it turns out, the neighbors had nothing to give us because they gave everything away the DAY BEFORE, on October 31st. Halloween!

You see, October 31st came on a Sunday that year, but my mother said no one would be trick or treating on that day. She just knew everyone would be in church.

So there we stood, in our costumes, the day after Halloween.

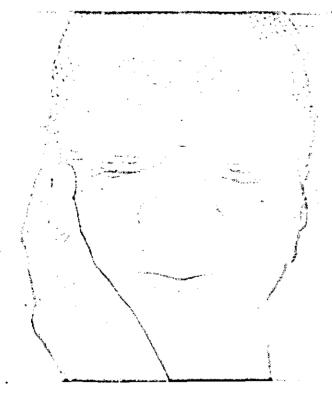
I can still hear the laughter.

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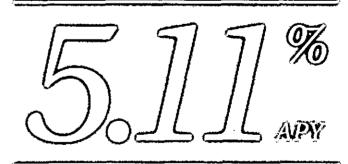
Cheryl Smith is president of the Dallas-Fort Worth Association of Black Communicators and host of KKDA's Reporters Roundtable. Tune in on Sundays at 8:00 a.m.

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William Monroe Trotter:

Scholar and agitator Pt 2 of 4

By Russell D. Shockley, BS.Ed.

William Monroe Trotter graduated from Harvard College in June of 1895. Three and one half months later, a thousand miles away and several worlds removed from Trotter's Harvard commencement, Booker T. Washington stood up and made a speech at a trade exposition in Atlanta, Georgia.

It was a blandly phrased but desperate attempt to halt recent trends in southern race relations. Since the end of Reconstruction, conditions had steadily declined. Southern legislators purged all but token Black representation, creating a legal system of segregation and, ultimately, Black disfranchisement. Lecturers such as South Carolinas' "Pitchfork" Ben Tillman were refining the art of "Negro-baiting"; meanwhile, lynching was becoming the accepted way of dispensing Southern justice.

In the North during the 1880s, the Republican Party showed only an occasional interest in what was happening to Blacks throughout the South. After 1891 this waning concern stopped altogether amidst a growing consensus that the race problem was the South's problem and could only be handled there. So, under a bright Georgia sun in September 1895, Booker T. Washington set forth a plan. He

"We have come to protest forever against being proscribed or shut-off in any caste from equal rights with other citizens and we shall remain forever on the firing line, in defense of such rights."

---- William Monroe Trotter, 1901

humbly admitted the mistakes of Reconstruction: "We (Blacks) began at the top instead of at the bottom...a seat in Congress or the state legislation was more sought after than real estate or industrial skill. Now we must start from where we are at the bottom, for no race can prosper till it learns that there is as much dignity in tilling a field as in writing a poem. Of

the White man, we ask only that he employ us instead of immigrant laborers. We shall not agitate for political or social equality; living separately yet working together, both races will determine the future of our beloved South."

The speech contained no original



William Monroe Trotter

ideas, but it was a smooth articulation in a public forum of what was already fast becoming conventional throughout the South. Whether the speech ultimately helped improve conditions remained unclear. It did, however, have one obvious affect: For the next twenty years, Booker T. Washington would become the most powerful Black man in the United States.

For a few years Washington's' race leadership, along with the worsening conditions for Blacks, was only of peripheral concern to Trotter. Now married to Geraldine Pindell, Trotter's life was pleasant, and yet his racial awareness was deepening. (Geraldine Pindell's uncle, William Pindell, had been a leader in the fight that integrated Boston's schools in the 1850s.)

Trotter desired a business career but was offered a teaching position in Washington, D.C. Finally, he settled on a real estate career. In 1899 Trotter went into business for himself as an insurance agent and mortgage negotiator. His life was falling into a pattern very much like that of his father. William Trotter was already into politics on a rudimentary level, working for Republican Congressional and municipal candidates and serving as an alternate delegate, from his ward at several conventions.

For a time Trotter was assistant registrar of voters in Boston. A few years

later he made a jocular reference about one day sitting on the Boston City Council. All the while Trotter spent time on race-related activities.

On Lincoln's birthday in 1899, at a commencement dinner, Trotter presented a paper on "Higher Education for the Negro," during which he argued that Black students should try to go to college, a perfectly valid point in light of the industrial education for Blacks (Tuskeegee Institute) in vogue in the South.

From 1865 to 1900 the Black population of Boston grew more than twice as fast as the entire population of the state of Massachusetts. In the late 1890s Trotter found a group of Black citizens in Boston whose views about racial issues were consistent with his own. Their major concern was the worsening conditions for Blacks in the South. Furthermore, they could not accept Booker T. Washington's rise to prominence through his reassuring — they thought them to be grossly inaccurate — public pronouncements of optimism and good cheer. A year later, these local Black leaders held an antilynching meeting on the 99th anniversary of John Brown's birth. The evenings lecturer was Archibald Grimke.

These types of protests had, by Trotter's estimation, only limited usefulness. Gradually, around the turn of the century, he decided to become even more actively involved in racial matters.

There were three external factors that brought about this change of mind. One, the worsening conditions in the South. Two, the fact that these worsening southern attitudes seemed to be spreading to the North and three, Booker T. Washington's apparent acquiescence in both of the previous developments.

In March of 1901 Trotter helped to organize the Boston Literary and Historical Association, a group that would

become a forum for militant racial opinion. It was founded by Boston's Black elite in order to improve and intellectualize the lives of the colored people of Boston and to represent their best interests.

Archibald Grimke was the first president and William Trotter was on the executive committee. The association met weekly or biweekly and heard lecturers by such intellectuals as W.E.B. DuBois; novelist Charles Chesnutt; author George Washington Cable; Oswald Garrison Vilard of the New York Evening Post; and William Lloyd Garrison Jr., son and namesake of the famous abolitionist.

At about this time, Trotter, William H. Scott (a Black clergyman) and fellow member George W. Forbes discussed the feasibility of starting a new weekly newspaper in Boston. Trotter would provide the seed money and Forbes, who had worked for an earlier Black newspaper venture in Boston in the 1890s, would provide the technical expertise. Scott urged the two men to go ahead.

The first issue of the Guardian appeared on November 9, 1901, and promised its readers that it would "voice intelligently the needs and aspirations of the colored American."

The editors promised to pay special attention to citizenship rights and the task of presenting the plight of the Negro accurately.

"We have come to protest forever against being proscribed or shut-off in any caste from equal rights with other citizens and we shall remain forever on the firing line, in defense of such rights."—William Monroe Trotter—1901.

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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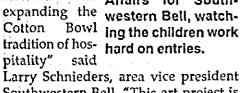
Community Banking At Its Best.

The News In

Cotton Bowl Art Contest

The Southwestern Bell Cotton Bowl Art Contest is one of several new events developed to increase opportunities for community involvement. The families and children of

Dallas should play a major Clement Washington, role in carrying Director of External forward and Affairs for South-Cotton



Southwestern Bell. "This art project is another opportunity for Southwestern Bell and the Cotton Bowl to invite local communities to participate in celebrating that great tradition."

Each drawing will be judged by the CBAA based on creativity, use of color and the way the artists incorporate themes depicting the 1999 Southwestern Bell Cotton Bowl Classic, Cotton Bowl Stadium, college football or a happy New

Year celebration. The contest materials provided to art teachers include activity guidelines to help teach students about college events, geography, local history, tradition and teamwork.

"Southwestern Bell and the Cotton" Bowl have provided an exciting way to weave art and creativity into the learning process for our kids," said Janice Wiggins, Dallas Public Schools art coordinator. "Through this program, art teachers can link academics with athletics and the New Year's Day celebration."

Other new activities include the Southwestern Bell Cotton Bowl Football Fest during the State Fair of Texas; the Southwestern Bell Cotton Bowl National Band Festival during Southwestern Bell Cotton Bowl Week and the Southwestern Bell Hall of Fame.

The Southwestern Bell Cotton Bowl supports higher education through athletic competition. Three quarters of every dollar generated by the Southwestern Bell Cotton Bowl Classic is returned to higher education.

Since 1937, the Classic has contributed more than \$115 million to participating institutions. Each year, football fans attending the Southwestern Bell Cotton Bowl Classic generate a direct economic impact of more than \$20 million for the Dallas/Fort Worth Metroplex.

Godwin-Webb joins NBC5/KXAS-TV

Kimberly Godwin-Webb joins the local NBC affiliate as vice president of news Godwin-Webb comes to the Dallas-Fort Worth area from the CBS affiliate WOIO



Kimberly Godwin- York, and report-Webb

in Cleveland, where she was news director for more than two years. Previously, she worked as an assistant news director at WCAU in Philadelphia, executive news producer WNBC in New ing, anchoring and

WTAE in Pittsburg, WPTV in West Palm Beach and WTXL in Tallahassee:

producing

"I am certain Kim will be a valuable and exciting member of the NBC5 team," said Douglas W. Adams, NBC5 president and general manager.

Godwin-Webb joined the KXAS-TV management staff Oct. 5

Get on Board! Fair

Seventy five nonprofit organizations from the Dallas/Fort Worth area will participate Oct. 8 in The Center for Nonprofit Management's fourth annual Get On Board! Fair. Participating nonprofits are actively seeking qualified board members from diverse communities who possess specialized skills and interests, Attendees will have the opportunity to meet representatives from nonprofits covering a wide spectrum - social services to the arts; athletics to music, housing to healthcare - which include young nonprofits just starting out to the wellestablished organizations.

Sylvia Sotelo Kidd of the Dallas Hispanic Chamber of Commerce says, "The Get On Board! Fair is a wonderful opportunity to personally meet various nonprofit organizations who are looking for potential board members and volunteers. Many of us as individuals don't know how to get involved in serving on a board or giving back to the community, and this is the perfect opportunity."

The Fair will take place from 4:30-7:30 p.m. at The Center for Community Cooperation, 2900 Live Oak St., just east of downtown in the Wilson Historic District. The event is free to the public.

We're Back In The Saddle Again IT'S OPENING NIGHT, FRIDAY, OCTOBER 2

The wait is almost over. Opening night at Lone Star Park at Grand Prairie is here. The gate swings open Friday, October 2. But there's fun and excitement for the whole family all season long with live bands every Friday night through November 13 and, of course, live Quarter Horses. There's nothing like Opening Weekend. Just ask the horses.

Friday, October 2 Gates Open 5:00 p.m. First Race 6:35 p.m.
"Party at the Park" with Sonny Burgess on the Heineken Stage from 7 to 10 p.m. The \$20,000 B.F. Phillips Ir. Handicap

Saturday, October 3 Gates Open 5:00 p.m. First Race 6:35 p.m. The \$15,000 Rheudasil Handicap

Call 972-263-PONY or 1-800-795-RACE for reservations.



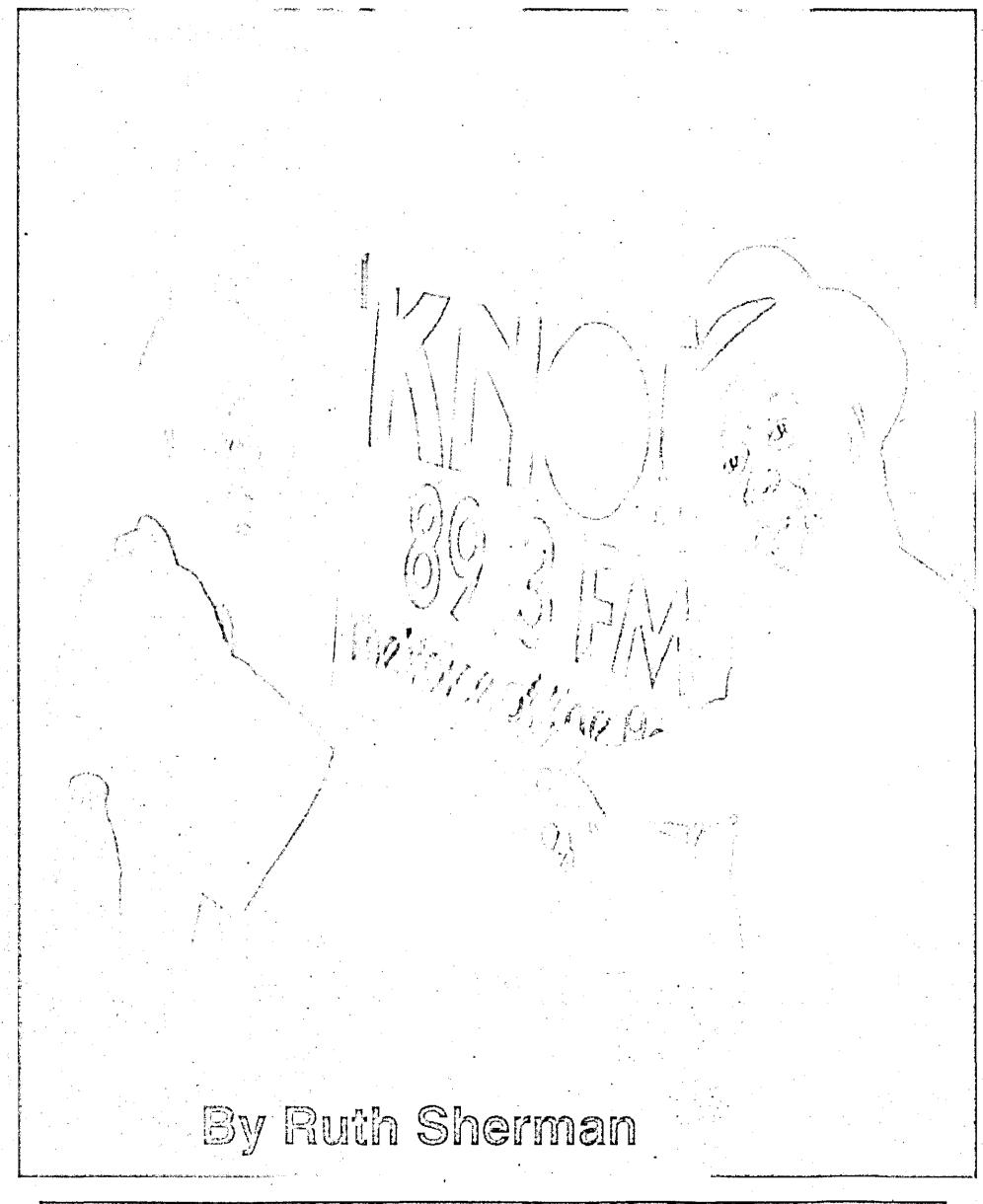
Located north of I-30 on Belt Line Road 972.263.RACE General Admission only \$2

Fall Meeting of Champions October 2 thru November 28, Wed. thru Sat. Night First Race 6:35 p.m.

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Home of the MBNA America Challenge Championships Saturday, November 14.





The Voice of the Community

KNON Radio struggles to remain a voice by the people—for the people

t is said that you can't be all things to all people, but there is one radio station in Dallas that is looking to fit that bill. For the past fifteen years KNON 89.3 FM community radio has broadcast an eclectic mix of talk and music to the Dallas/Fort Worth metroplex.

The station debuted Aug. 6, 1983 with 10,000 watts of power and, although the station has gradually increased its power to 55,000 watts, it still cannot compete with the larger, more well-known radio stations that use controversy, contests and the latest musical "hits" to attract its audience—nor does KNON want to.

Their mission: is to empower the lowto moderate-income community, which dictates the stations program choices, topics and music. KNON's non-commercial status allows the station to provide equal representation to those in the community who have traditionally been ignored.

This concept of providing representation for everyone in its listening audience is what led the station's board of directors to pursue the unique endeavor that is KNON.

The diverse programming format resulted from door-to-door interviews in the D/FW community, which sought to determine the needs and desires of potential listeners. For that reason KNON's motto defines the station as "The Voice of the People."

To ensure that everyone truly has a "voice," KNON's programming format includes providing news and information segments in the native languages of Laos, Cambodia, Thailand, Ethiopia and India. The station also broadcasts news and information for its Native American audience through its program called "Beyond Bows and Arrows." Upcoming powwows, as well as any political changes affecting the independent Indian Nations, are highlighted on the show. One aspect of Beyond Bows is that the musical selections vary between English and the numerous Native Indian dialects.

For the younger generation looking to be heard, there is "Talk Back," hosted by Chillies, 19, and Ducke, 18. The radio talk show often features guests who discuss issues from a teens perspective.

"Issues such as divorce, dating, violence and gangs are some of the major topics we have covered," says Terry McKay, the show's producer. "Our show may be the first and only forum in the area that listens to teenagers instead of trying to sell them tennis shoes and soft drinks."

McKay is currently seeking other teenagers who would be interested in learning radio broadcasting and participating on the show.

Another under-represented audience—gays and lesbians—have their interests aired through Lambda Weekly, a program that presents informative topics that are pertinent to the gay and lesbian community. The program also features a nationwide broadcast called "This Way Out." This Way Out addresses political and social issues affecting the homosexual community.

Many of these shows have been aired for several years, not because of commercial value, but because they are the shows the community wants to hear. KNON's dedication to the community it serves is shared and supported by organizations like ACORN Housing Corporation of Dallas and and Legal Services of North Texas.

AHC, a nonprofit organization, strives to combat housing discrimination and provide home ownership opportunities for the lower-income community. According to a recent report, over 200 low- to moderate-income households have become homeowners through AHC's mortgage counseling program during the past two years.

Legal Services of North Texas hosts a weekly call-in show on KNON, Law for the People, which responds to queries about legal concerns. These invaluable services point to some of the ways in which KNON lives up to its mission to empower the low to moderate income community.

All talk programs and musical broadcasts at KNON conform to block programming. This format allows the shows to run at regular intervals. Most talk programs have a weekly schedule, while music programs and religious broadcasts air daily.

Whereas, KNON may be distinct from other radio stations in the metroplex as far as its format, one thing it has in common with its airwayes counterparts is that listeners can tune in to hear the latest musical selections to hit the racks.

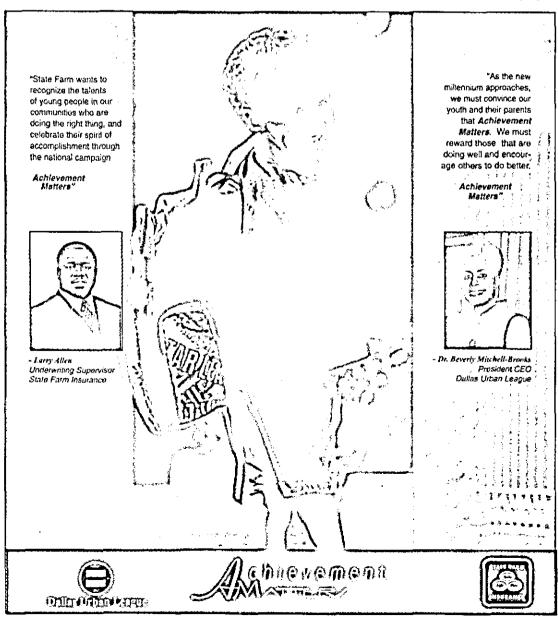
Over the years, KNON has been an innovator, breaking ground for the introduction of various genres of music in the D/FW area.

A cadre of committed volunteers disc jockeys provide an astounding array of musical programming which includes Gospel, Rock Hip Hop, Rhythm and Blues, Country, Tejano, Polka, Jazz, Raggae, Punk and much more. Moreover, these programs feature local talents that are rarely, if ever, heard on mainstream radio. On-air personality Greg Smith's "Radio Blues Review," spotlights local Rhythm and Blues artists the likes of TuTu Jones, Al T&T Braggs, RL Griffin and Vernon Garrett.

Smith, a vocalist himself, enjoys greater recognition in Europe than in his hometown as do many other local artist. Smith attributes part of this disparity to the difference in European and American educational systems. "We are in the history books and other publications in Europe," says Smith.

Disc Jockey EZ Eddie's show features the latest in Hip Hop music, which also includes artists on independent labels,

Continued on next page



Continued from previous page

which are rarely heard on mainstream

Bruce Price offers a similar variety in the Country music selection. Playing

The non-descript accomodations of KNON.

tunes that listeners enjoy as opposed to

what's at the top of the charts; and Polka

enthusiasts can enjoy a combination of

Czechoslovakian and German Polka

music during the North Texas Polka radio

program. KNON's musical broadcast

offers the kind of variety that is both inclu-

sive and inspiring.

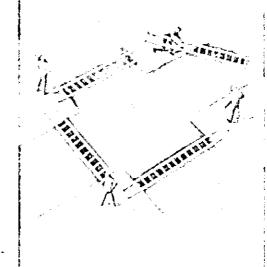
use advertisers dollars to pay its operating budget, KNON's relies solely upon its listeners for support.

During the station's quarterly pledge drives, listeners contribute funds to help maintain the shows they enjoy.

KNON's kaleidoscopic format has garnered grassroots of thousands in its past pledge drives. "Last May we received 38,000 or more pledges," said Promotions Director Dave Chaos.

"Each show has a pledge goal to reach during its airtime, combined numbers reflect the pledge goal for the station.

For those interested in becoming a part of the KNON family of members or, in the volunteer opportunities available at the station contact: Dave Chaos at 214-828-9500. KNON is on the airwaves 24 hours daily providing news, information and music that the community wants to



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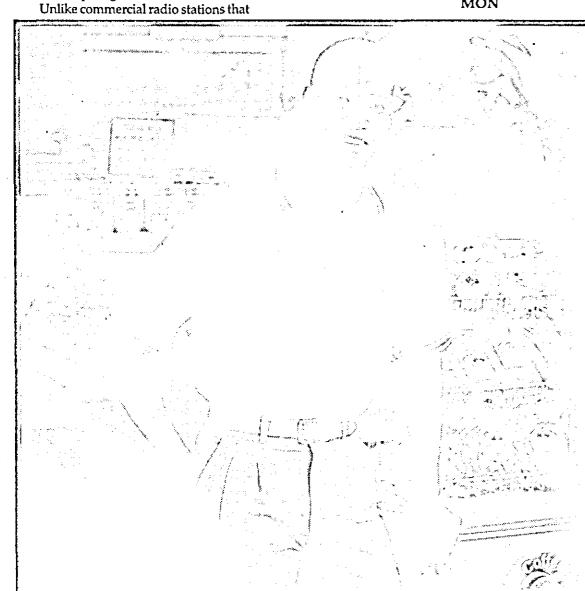
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Pilot training program banking on success

By Gina Weldon

n July 15, 1998, a celebration occurred in southwest Dallas County. Graduates, teachers, staff members, mentors, friends, and executives of the Dallas Workforce Development Project gathered at the DeSoto Holiday Inn to mark the end of a pilot bank training program sponsored jointly by the U.S. Department of Housing and Urban Development (HUD), Bank of America, The Dallas Neighborhood Network Collaboration (DNCC), and The Potter's House. The program, developed and directed by Jean Bush, of Consulting and Planning Associates, was the culmination of a nine-month search-and-create mission by Bush to develop a program that would result in actual jobs for the trainees.

"There were a ton of programs out there already that just taught job skills. People might even get jobs, but they couldn't keep them. The missing link, I believed, was that there were no behavioral changes being made. Nobody was working on the trainees' insides," said Bush.

After approaching corporation after corporation to get funding for her idea, Bush finally came upon a corporation who was willing to provide seed money to set up the program. The Bank of America not only contributed the pilot grant funding, but was willing to hire successful graduates of the program. Bank of America has since won a national award for sponsoring the pilot.

Bush then developed a six-month pilot training program made up of fiveweek sessions which included training in professional development, integrity, corporate issues and behavior, and spiritual development. Potential trainees were recruited from underemployed and unemployed persons serviced by the DNCC, which is a collaboration of HUDsponsored Community Learning Centers. The Wheatland Community Learning Center, the Goodhaven, Royal Crest, and Colonia Community Centers, and the Potter's House recruited trainees from their adult education programs to participate in the program. A total of 27 persons completed the five-week regimen; 25 are now gainfully employed in corporate America, including 13 at the Bank of America. The Potter's House (of the Bishop T. D. Jakes Ministries) supplied not only some of the program participants, but also vans for transportation to and from the community learning centers. The program consisted of two weeks of pre-employment training on professional,

spiritual, and behavioral issues, and three weeks of on-site banking skills training.

The keynote speaker for the banquet was Edna Pemberton, long-time Dallas activist and chairperson of two Southwest Dallas civic organizations: Friends of Red Bird Airport and Positively Oak Cliff. Speaking about "The Person, The Pain, The Passion, and The Promise," Pemberton recalled many of the trials and achievements of her career. Citing how God continues to bring together various people and organizations to create oppor-



Jean Bush is the driving force and director of the pilot training program.

tunities, Pemberton challenged the trainees to continue their journey towards greater heights. A moving speaker, Pemberton implored not only the trainees, but everyone in the audience, to do more, be more, and to remember that always, after the hope, there's a promise.

Ruby Gaines, one of the trainees, exemplifies the fulfillment of the promises Pemberton spoke of. A resident of Royal Crest Apartments, Ms. Gaines completed the program and now works in Teller Services for Bank of America in Las Colinas.

"My biggest challenge was getting over my personal opinion and beliefs. I thought at first it was just another program where a job would be promised, but nothing would happen. Ms. Bush motivated us and we had such good teachers ... and well, look at the results!" India Benjamin, the director of the Royal Crest Learning Center, cites Ruby as her own poster child for achievement. Ms. Benjamin personally transported Ruby to the Wheatland Community Learning Center, where classes were held, and has seen the transformation of her resident. "We see our mission as one of helping everyone who needs help...in building self-esteem

and in building skills. Ruby is a prime example of what can be achieved if someone is willing to do the work required."

In 1995, Congress passed the Federal Welfare Reform Package. As a result, HUD created training centers at various governmental housing properties throughout the nation. The Wheatland Community Learning Center was the site of the Workforce Development Project, and residents from Goodhaven, Colonia, Royal Crest, and the Potter's House went daily to Wheatland for their courses. Bill Dean, Wheatland's executive director, was instrumental in working with Bush in her search for corporate sponsorship.

"Having worked with Jean on another project, I knew of her commitment. Each time we worked in a program, we learned new lessons," said Dean. "Since 1996, we have worked here at Wheatland (which serves five apartment communities) to develop systems that are effective. It's more than just teaching skills....we work with our residents even after the formal classes to keep them motivated and to try to stop the reversal that sometimes occurs after any learning experience."

At Wheatland, as well as the other learning centers, courses such as keyboarding, Windows 95, Excel, Word, office technology, and life skills are taught. In addition, other organizations, such as Girls, Inc., and Child and Family Guidance come in to the centers to provide other services and programs. Dean says all the programs have made a difference in the community, creating a kind of domino effect.

"Everything's different! You can see it in our resident advisory board, in the decision-making process, and even in the dress. Though we first focus on classes and skills-building, we also emphasize changing ways of thinking and belief systems, and setting personal goals."

Bishop T.D. Jakes' Potter's House was not sitting idly by while all this was occurring. Neal Eiber, volunteering as the director of the Potter's House adult education department, had already started the Potter's House' own in-house GED program. They saw this program as an opportunity to offer further training to those members who had completed the GED portion of their education. Says Eiber, "Bishop Jakes believes that after we have rejuvenated persons spiritually, there is still more work to do to rejuvenate the total individual. Five of our GED graduates participated in the program and four are at Bank of America. The Potter's House is continuing to connect with the Literacy Council, Dallas Public Schools and the state to create more educational opportunities for those who need them."

The Potter's House' City of Refuge, which has been endorsed by Governor George Bush, has as one of its primary mainstays the education and reclamation of young people. The Potter's House' instrumental involvement in the Workforce Development Program is another example of its commitment to real training and real job placement in the Dallas-Ft. Worth metroplex.

As the banquet drew to a close, the atmosphere was like that of family. There were not many dry eyes in the crowd; Mrs. Pemberton had seen to that. What permeated the room was the feeling of pride and accomplishment. The graduates were happy, of course. But what is most inspiring is the knowledge of how much can be done if people simply work together for good.

Not many news stories feel this good at the end. And what's really true is that there is no end when one teaches another . . . helping hands continue to give and the circle can truly remain unbroken.

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October 5

The production of "The Farkled Man" at the Dedra Lynn Woods Theatre, 2801 Peabody, Dallas, continues through October 31 with performances Friday and Saturday at 8:00 p.m. The play, about a frustrated Vietnam veteran who abuses his family, is recommended for mature audiences. For more information, call Robert Helm at 214-371-4644

The University of Texas at Arlington Division of Continuing Education has announced a group of classes designed to help people cope with today's financial problems, whether these involve debts, planning for retirement, investing in the stock market or just trying to understand financial terms. Class fees are \$25-45 and meetings are weekly in the Swift Center, 1022 W. Border St. For more information, call 817-272-2581.

The March of Dimes Birth Defects Foundation and experts from local organizations, including Children's Medical Center of Dallas, will participate in a panel discussing the importance of public support for the Children's Health Insurance Program. The meeting will take place October 5 at the University of Texas at Dallas campus Conference Center, from 8 a.m.-noon. The event is free. For more information, call 972-669-3463, or 214-640-7790.

October 6

The South Dallas/Fair Park Trust Fund will be accepting applications for the Community Based Nonprofit Grant program October 1-31. This program is open to nonprofit organizations with 501 (c)(3) tax exempt status that are located within the Trust Fund service

Around Town

area. The workshops will be held October 6 at Dallas City Hall, 1500 Marilla, 6CS, 6-8 p.m. Quad C Theatre at Collin Community Coland October 15, at the Martin Luther King Jr. Community Center, Recreation Center, Activity Room, 2901 Pennsylvania, 6-8 p.m. For more information, call the Trust Fund office at

The monthly meeting of the Dallas-Fort Worth Association of Black Communicator will be held 6:30 p.m. at the Arlington Star-Telegram. For more information, visit the DFW/ABC website at www.dfwabc.org.

October 7

New Image Business Associates, Inc. invites you to its Small Business Luncheon held every Wednesday from noon-1:00 p.m. at the Bill J. Priest Institute of Economic Development, 1402 Corinth, Room 202 A&B, Dallas. Lunch is \$5.00. For more information call 214-

The Dallas Chapter of the National Conference of Black Lawyers meets 7:00 p.m., the first Wednesday of each month at the Martin Luther King, Jr. Center, 2922 Martin Luther King, Jr. Blvd. For more information, call 214-426-2755.

The University of Texas at Arlington's mation, call 972-680-4466. Automation and Robotics Research Institute (ARRI) sponsors the Enterprise Excellence Workshop Series, free of charge, October 7, 14, 21 and 28. The breakfast meetings will be held 7:00 a.m. at ARRI, 7300 Jack Newell Blvd., Fort Worth. For more information, call 817-272-2761

October 8

lege, 2800 E. Spring Creek Parkway, Plano, presents "God's Country," a drama examines the growing white-supremacist movement in America—those dedicated to the expulsion 395-3369. from "God's country" of non-Aryans. Performances are October 8-10 and October 15-17 at 8:00 p.m., with matinees October 11, 17 and 18 at 2:15 p.m. General admission is \$6.00. For more information, call Brad Baker at 972-881-

October 9

The DFW Minority Business Development Council is sponsoring the seminar, Managing Success, October 9-10 at the GTE Texas/New Mexico Regional Headquarters, 500 East Carpenter Street, Irving. The seminar benefits owners and senior officers of small, growthoriented, minority-owned businesses who have at least two years of ownership experience. For more information call Margo Posey at 214-630-0747.

Classics presents The Haunting of Hill House, October 9-November 1 at The Corner Theatre, DeSoto Town Center in DeSoto. Performance times are 8:00 p.m. Thursdays-Saturdays and 3:00 p.m. Sundays. For more infor-

October 10

The Dallas Metroplex Council of Black Alumni Associations in conjunction with Southwest Center Mall, 3662 W. Camp Wisdom Road in Dallas, will host an HBCU College Fair and Forum October 10 from 10 a.m.-2 p.m. Representatives from Historically Black

Colleges and Universities including Southern, Grambling, Prairie View A&M, Jackson State, Spelman and others will discuss recruitment and financial aid/scholarship information. For more information, call 972-

October 11

The John Wiley Price Roller Skating for Education Tournament October 11 at the Broadway Skateland Roller Rink, 3022 Moon Dr. at Gus Thomasson. The event will take place from 5-7 p.m. Adult admission is \$10 and youth admission is \$5 (ages 12-18). For more information, call 972-279-0421.

October 12

The Association for Children for Enforcement of Support will hold a candlelight vigil to "Shine the Light of Justice" for children. The vigil will take place October 12 at 7 p.m. at the Earle Cabell Building, 1100 Commerce. NM Productions Theater Company, DeSoto For more information, call ACES, 214-553-

October 13

Actress Fran de Leon will bring her one woman play to the Mountain View College Performance Hall, 4849 W. Illinois Ave., October 13 at 11 a.m. The production, titled "Faces of America," is a montage of stories based on true accounts of young Americans making their way in a culturally diverse society. The performance hall is located on the east side of the campus served by Knoxville Avenue.

Around Town cont'd

October 14

Attorneys with the Dallas Bar Association will field questions from the public from 5:15 p.m.-8:00 p.m. October 14 and October 21 through the DBA's LegalLine, a community service program which provides volunteer attorneys who answer legal-related questions over the phone for free. LegalLIne is provided every second and third Wednesday of the month. To ask a question call the LegalLine at October 16 214-969-7066.

* * * * *

Evangelist Carolyn Gainous of Power Is Ours International Ministries, along with Dr. Harold Edwards, pastor of Church of the living God, invite believers of all faiths to "Jubilee Fellowship" in the Holy Land, October 15, 1998. Tour the same towns where Jesus walked and enjoy anointed healing, deliverance and baptismal services. For more information, contact Power is Ours International Ministries at 214-375-SAVE (7283) today.

Would you like to purchase a home of your own? Learn how at the Texas Federation of Home Counselors first-time home buyer seminar October 14 at 6:30 p.m. Registration includes a confidential review, with a certified counselor, of the potential home buyer's credit file. To register or for more information call Ed Harris at 214-421-8342.

Loraine Johnson Coleman shares her talent of storytelling with her book "Just Plain Folks" at Black Images Book Bazaar, 230 Wynnewood Village, Dallas, from 6:00 p.m.-8:00 p.m. For more information, call 214-943-0142.

October 15

Sisters On The Move, Inc., a support group that "provides people with a new sense of community," meets every first and third Fitzhugh, presents "Jammin' at the Center" a Thursday of each month. For more informa-

tion, call 972-709-1180.

* * * * *

You are invited to the Black Pearl V.I.P. Professional Networking reception, 5:30 p.m.-8:30 p.m. at Nana's Restaurant, 27th floor of the Anatole Hotel, 2201 Stemmons Freeway (I-35 at Market Center Blvd.), Admission is J & J Group will present their special style of

The Hispanic Women's Network of Texas (HWNT) presents its 12th Annual State Conference, Women Promoting Unity, October 16-18 at the Doubletree Hotel, Dallas. For more information, call Maricela Vargas at 214-692-8080 or Luz Villegas at 214-740-6004.

The Dallas Children's Theater, 2215 Cedar Springs, Dallas, presents Dracula, the Vampire Play, October 16-November 6. For more information, call 214-978-0110.

University of Texas at Arlington students and alumni who are or were members of The Voices of Christ (VOC) will hold a three-day event, October 16-18 to celebrate the organization's 20th year reunion. VOC was formed nearly 20 years ago by a group of African American students at UTA to express their faith and musical talents. Proceeds from the event will benefit the VOC Scholarship Fund. To register or for more information, call Charlene Ayers at 817-561-2001.

The South Dallas Cultural Center, 3400 South Fitzhugh, Dallas showcases films by Black independent film makers during its Black Cinematique series at 7:30 p.m. The featured film is "Slavery's Buried Past." The event is open to the public. For more information call 214-939-ARTS.

The South Dallas Cultural Center, 3400 South free monthly jam session that gives profes-

together and "jam" from midnight to 3:00 own? Learn how at the Texas Federation of a.m., in a non-club environment. A drum set and piano are provided. For more information call 214-939-ARTS.

musical theater at the South Dallas Cultural Center, 3400 South Fitzhugh, Dallas. The group will perform "From 42nd Street to Fitzhugh Avenue," an extraordinary performance of the best of Broadway. For more information call 214-939-ARTS

The Dallas Black Chamber of Commerce, along with the Dallas Convention and Visitors Bureau, Hyatt Regency-Dallas and American Airlines will host the first annual "Destination Dallas" Black FAM Tour & Hos- The South Dallas Cultural Center, 3400 South pitality Expo '98, October 16-18. In continuing efforts to market Dallas to African American conventions, tourists and visitors, the DBCC will bring national meeting planners from all over the country to Dallas for a weekend to familiarize them with the city.

Griot Production will stage 11 performances of the production "Before it Hits Home" at the Muse Cafe Theater, Dallas Convention Center. The dramatic play is about a black bisexual musician whose double life endangers both himself and his loved ones. Due to sub- Black Pearl Production presents "Second Satject matter, recommended audience age is 16 and over. Performance dates at October 16-18, October 22-25 and October 29-November 1. For tickets, call 214-743-2449.

October 17

The Dallas County Chapter of the Susan G. Komen Breast Cancer Foundation will hold its Dallas Race for the Cure October 17 at NorthPark Center, Northwest Highway (Loop 12) and Central Expressway. For more information about the race and other activities, call 214-750-7223.

sional musicians an opportunity to get Would you like to purchase a home of your Home Counselors first-time home buyer seminar October 17 at 9:00 a.m. or 1:30 p.m. Registration includes a confidential review, with a certified counselor, of the potential home buyer's credit file. To register or for more information call Ed Harris at 214-421-

Elaine Lee will broaden horizons with her book "Go Girl! Black Woman's Book of Travel and Adventure," at Black Images Book Bazaar, 230 Wynnewood Village, Dallas, from 6:00 p.m.-8:00 p.m. The book signing will be hosted by the Round the Table Book Club. For more information, call 214-943-0142.

Fitzhugh, Dallas sponsors Composer's Showcase which features African American artists in a myriad of musical genres. "An Evening of Jazz" will be showcased this month featuring local artists Shelly Carroll, George Florence, Buddy Mohmad and more. Interested composers should submit a demo tape, description of the program and a brief biography to Steven Meeks, c/o South Dallas Cultural Center. For more information, call 214-

urday Soiree," an adult upscale event featuring classic R&B, jazz and reggae music at Stephanie's Collection, 6955 Greenville Avenue, Dallas, from 9:00 p.m.-1:00 a.m. Admission is \$10.00 and the attire is semi-formal. For more information, call 214-369-4438.

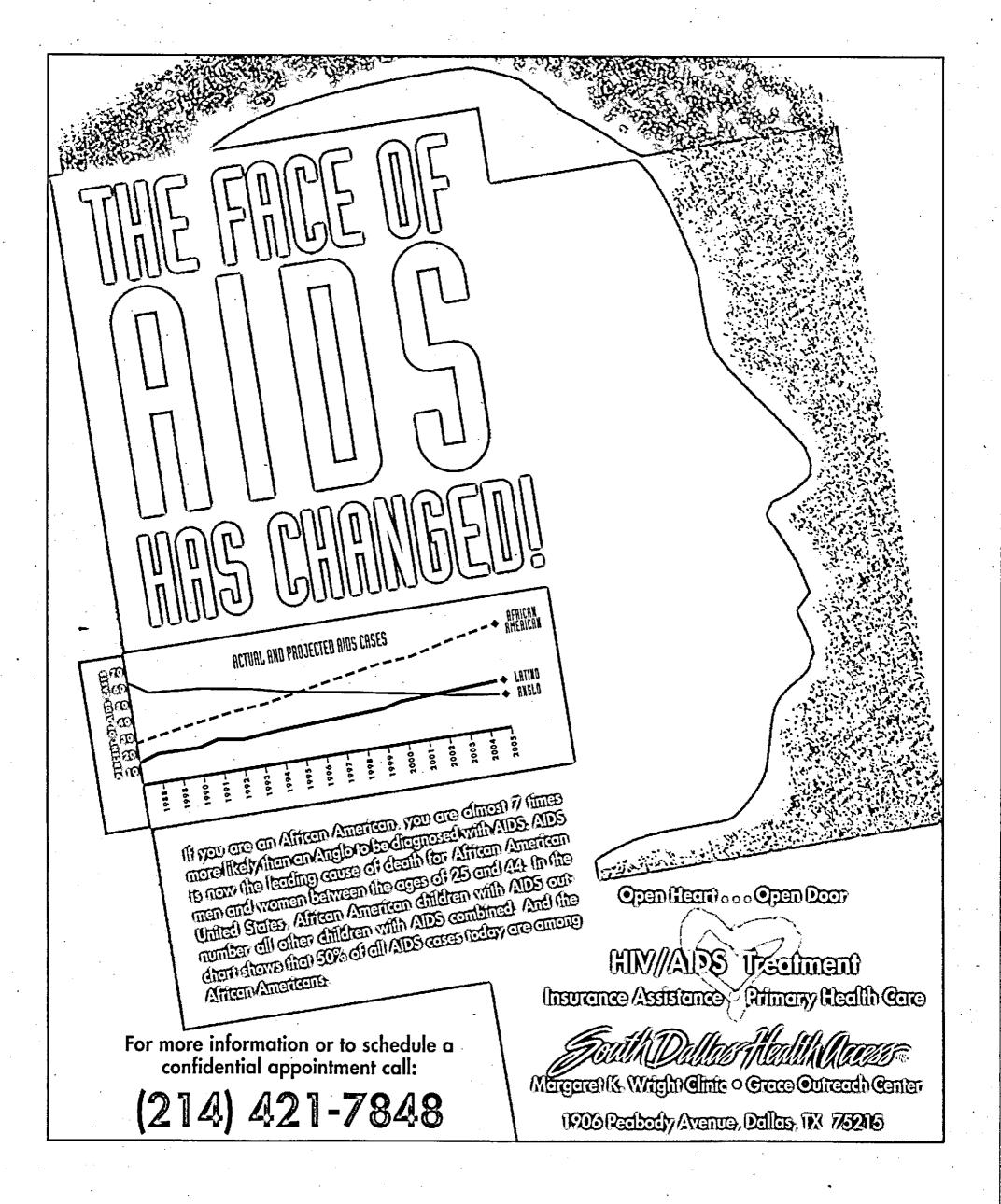
ATTENTION:

If you're interested in placing your event in our events calendar, send it to us by mail or fax no later than the 21st of the month preceding

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TCBD Passes Resolution Regarding Clinton Scandal

Odessa, Texas — The Texas Coalition of Black Democrats passed a resolution of support for President Bill Clinton in their quarterly meeting held in Odessa last weekend. The resolution also calls for Texas elected officials to rally around the president so that this matter can reach a quick resolution.

Coalition state president Gene Collins stated, "This matter has taken up too much valuable time (4 years) and money (\$4 million) to result in a smear campaign against our president. It has become a national embarrassment and we need to move on.

"We are also very concerned about the necessity of releasing, publicly the lewd sexual descriptions included within the reports. Any child who has assess to the internet can pull up this report and the devastation it could cause certainly is not in the national interest nor the social interest of our kids," Collins further commented.

"We will be calling on all our representatives to become assertive in this matter and get it resolved expeditiously because there are far too many more important things pending that really affect the national interest."

Lost Money To Be Found At Texas State Fair

AUSTIN — For the first time since 1995, visitors to the Texas State Fair will have an opportunity to search for their names on State Comptroller John Sharp's Unclaimed Property list.

The Unclaimed Property Program will have an exhibit in the Grand Place building at the State Fair.

Every year, visitors to the State Fair spend bundles of money on midway rides, games and concessions, this year's fair-goers may find money, instead of just spending it," Sharp said.

"Visitors to the Unclaimed Property exhibit can learn how forgotten bank accounts, utility deposits and other money and valuables can end up at the State Comptroller's office, and they can find out whether the state is holding any money for them. More than \$800 million is waiting to be claimed," Sharp said.

The Unclaimed Property exhibit has been a popular State Fair tradition since the 1970s. The exhibit was briefly suspended while the Unclaimed Property Program shifted from the State Treasury to the Comptroller's office.

At the 1995 State Fair, nearly 19,000 people searched the UPL. A total of 635 people found their names and claimed more than \$115,000.

The Texas State Fair runs from Sept. 25-Oct. 18 in Dallas, but for those who are not planning to visit the State Fair they can visit Sharp's Window on State Government internet site at <www.window.state.tx.us>. Or, call the Comptroller's office at 1-800-654-3463. And the Comptroller's office will publish the 1998 Unclaimed Property list in Texas newspapers on Oct. 18.

Secretary Rubin announces \$75 million in CDFI Fund awards

Treasury Secretary Robert Rubin announced the 1998 recipients of the Community Development

Financial Institutions Fund (CDFI) awards Sept. 28 in the department's Diplomatic Reception Room.

The awards, totaling almost \$75 million, were granted to banks, thrifts and community development financial institutions through the CDFI's Bank Enterprise Award Program and the CDFI Program's Core and Technical Assistance Components.

Since 1996, the CDFI has provided \$182 million to promote community and economic development

and encourage private sector investments to under served markets.

Secretary Rubin was joined by CDFI Fund Director Ellen Lazier and representative from three award representatives—Peter Nostrand, Crestar Bank, president, Greater Washington Region, Washington, D.C.; JoAnn Kane, executive director, McAuley Institute, Silver Springs, Md.; and Ollyn J. Lettman, exec-

Continued on next page

What consumers need to know:

Consumer Fraud

How to Avoid Slamming and Cramming

If you've ever picked up your ringing phone and listened to someone try to sell you telecommunications services, you know how telemarketers work.

Meet folks trying to get you to add additional local services to switch your long distance provider are reputable, honest business people.

Unfortunately, not all of them are.

Some participate in "slamming" -- the unauthorized changing of a customer's long distance company -- or "cramming" -- charging you for local services you didn't order (like caller ID or call waiting).

Last year, the Federal Communications Commission said it received more than 20,000 complaints about slamming, up from 16,000 in 1996. The FCC also said it receives more than 300 complaints a month about cramming.

Congress is moving to "quarantine this consumer epidemic," as one Congressman said, and phone companies themselves have stepped forward. AT&T, for example, announced last spring it would curtail its use of independent sales agents, restrict resellers and start a phone hotline for responding to consumer inquiries.

But ultimately, the best person to stop telecommunications fraud is you, the consumer.

What can you do?

- If you receive a phone call with an offer from another long-distance company, ask for the company's name, as well as the name and number of the person calling you.
- Read all offers carefully before signing any form, contest entry, check or survey.
- If you decide to change your telephone company, be sure to tell all members of your household. Misunderstandings can occur when someone decides to switch companies but forgets to tell others.
- Review your regular and long-distance bill carefully each month. Watch for unfamiliar company names, logos or charges.
- Support efforts to put an end to slamming. Not only is this practice illegal, but it costs consumers and businesses significant amounts of time and money each year.

The FCC, Congress, the Texas Public Utility Commission and even phone companies themselves are working to end consumer fraud. But you can do your part, by staying alert.

Darrick Eugene AT&T Government Relations-Texas



This column is part of an ongoing series sponsored by AT&T to educate Texans on telecommunications issues.

Around the State & Nation

Continued from previous page

utive director, Community First Fund, Lancaster, Pa.

Crime victim's compensation fund available

The Crime Victim's Compensation Fund administered by the Office of the Attorney General can provide victim's and their families financial assistance for certain out of pocket not paid for by insurance, workers' compensation or some other available resource.

"Homicide, sexual assault, kidnapping, aggravated robbery, arson and other violent crimes can leave a victim and their family emotionally devastated," Attorney General Dan Morales said. "The Crime Victim's Compensation Fund is an important safety net for them. The fund can help pay for doctor bills, counseling fees, funeral costs and certain other related expenses attributed to the crime."

With the belief that criminals should be held responsible for their actions, the fund is sustained through fines paid by convicted criminals. There are no tax dollars involved in administration of the fund. With the exception of gifts, grants and donations, criminals bear the entire cost of the program.

The CVCF has existed nearly 290 years. It was created in 1979 when the Texas Legislature passed the Crime Victim's Compensation Act. Form 1980 to 1997, eligible victims of violent crime have been awarded more than \$284 million from the fund. The fund was first administered by the Industrial Accident Board, later known are the Worker's Compensation Commission. The Office of the Attorney General was assigned full responsibility of the fund in 1991. By

1997, victim's had received in excess of \$160.3 million from the fund.

Awards of any one claim occurring after Sept. 1, 1997, cannot exceed \$50,000. However, in the event of a catastrophic injury, an additional \$50,000 is available. Claims on any one claim occurring prior to Sept. 1, 1997, are set at \$25,000 respectively.

Examples of what the fund can help pay for are: Medical bills associated with injuries; counseling costs for a victim and their immediate family; burial and funeral expenses; lost wages and loss of support payments; and travel expenses for those seeking medical treatment, counseling or to participate in the criminal justice process.

Although the Crime Victim's Compensation Act was passed in 1979, it was not until 1985 that the Crime Victim's Bill of Rights was added to the Code of Criminal Procedure. Included in this legislative action was the requirement that victim's be informed about the Crime Victim's Compensation program.

"This September marks the thirteenth anniversary of victim's rights in Texas. By giving victims the right to be informed, present and heard through the criminal justice process, we gave them a voice in the system, Morales said.

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Since 1952, Seagoville State Bank has taken great pride in rendering the finest in personal service to its customers and to the communities it serves.

Now, we are positioning ourselves to enter the next millennium with leading-edge capabilities to ensure the same excellent service. We have changed our name...and have updated our graphics presentation to include a new modern logo and a bright new color scheme.

We're now HomeBank, which simply means that we're here to serve you in your hometown and in your community. We want to continue to be an important part of your life and part of what you call home.

There are no other changes at HomeBank. We're the same people in the very same facilities. This is not a merger with some big foreign conglomerate nor is it a hint of any impending changes of ownership or management.

We're always trying to improve our service to you. That includes changing things to be more up-to-date in keeping with the exciting times in which we live. And, as always, we thank you, our customers, for your patronage. We look forward to seeing you in a place we can now all call "Home."



HomeBank

₽ Föic

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Dallas Black Chamber of Commerce 2838 MLK Blvd.

Common Ground Credit Union 3741 Atlanta @ Romine

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Bank One 1838 S. Buckner

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<u>Lancaster</u> Keys of Life Books, Etc. 1318 N. Dallas

Ceadar Valley Community College 330 N. Dallas

Grand Prairie
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502 Oakland
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Gov. Bush meets with minority media

AUSTIN-Armed with the knowledge that the majority of African Americans in Texas did not vote for him, Republican Gov. George W. Bush held an editorial board meeting at the governor's mansion on Sept. 23. The meeting with the minority publishers and editors appeared to be a clear re-election strategy to reach out to the African American voters of Texas.

Bush took the opportunity to defend his conservative politics to the nine publishers and editors in attendance, reminding them that being a conservative doesn't necessarily have to have negative con-

"I have worked hard to show there is such a thing as a compassionate conservative. That's why I started my comment by saying I'm a governor for everybody. I don't care if I got five percent of the African American vote," Bush said.

The governor further said he's resisted the political categorizing of people, pitting one group against the other.

"I don't see how, as a leader, you can lead unless people are united toward a common goal," Bush said.

Campaigning on education reform in the public school system, Gov. Bush said he wants to see every child in Texas educated. "When I discovered that one in five kids couldn't read, I set new goals. So now we've got four: English, math,

science and social science. Business depends upon people being literate. If people can't read, you're out of business. The sad thing is, so is Texas."

Bush said last year in Texas thousands of students failed a third-grade reading test that he personally read. "It is a simple comprehension exam that determines whether a child has the basic building blocks for learning. Forty thousand students failed. You know what happened to them? The system shoveled them through."

Bush said he doesn't know the percentage of African American and Hispanic students that failed the reading test, but he could guarantee they were predominately minority students."

Dr. Theodore R. Lee, publisher of the Dallas Post Tribune, told Bush that education parallels class. He said African Americans need a self-image boost in order to feel good about themselves.

'We need a systematic way of pulling the masses up socially and economically. We need some form of government reach out," said Lee.

Publisher Chevis King, Jr. of the Black Economic Times said he thinks the "government and corporate America are financing socialism in the Black community because ... they give all the money to the social organizations that talk about more government."

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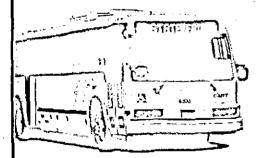
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Side Fair Flyer A Family Tradition



From September 25th thru October 18th DART continues the tradition with a safe and convenient ride for the whole family.

With direct express service* every Friday thru Monday to the Fair.

See Big Tex, enjoy corny dogs on the Midway, win a teddy bear, and then, take a peaceful State Fair Flyer ride back to your car.

New This Year

Pearl Station Shuttle Bus: Weekends, take DART light rail to Pearl Station, and ride a DART Shuttle Bus to the Fair and back for \$1 more. Departures every 20 minutes at 9:30 a.m.; last shuttle leaves the Fair at 11:30 p.m.

State Fair Flyer Bus: \$7 round trip, \$6 for children \$-11 and seniors, from eight handy park and rides:

• North Central (Coil Road south of LBJ) • Lake Ray Hubbard (Beliline & Duck Creek) • West Plano (15th & Coil) • Red Bird (US 67 & Hampton)

North Carrollton (Trinity Mills & Dickerson)
 North Irving (N. O'Connor & Northwest Hwy)
 Richardson (Arapaho & Greenville)
 East Plane (Archerwood between Park & Parker)

* Saturday and Sunday half-hour departures from Park and Rides begin 9:30 a.m. to 7:30 p.m. Last bus leaves the fair at midnight. Friday and Monday hourly departures begin 9:30 a.m. to 7:30 p.m. Last bus leaves the Fair at midnight.

Big Tex Express: Weekends, a Trinity Railway Express passenger train will shuttle passengers

from remote parking lots to the Cotton Bowl entrance every 30 minutes. Free.

www.DART.org Call DART for details at 214-979-1111.



Seagoville State Bank changes name to HomeBank

Seagoville State Bank, one of Dallas County's oldest independent banks, has changed it name to HomeBank. HomeBank operates at two locations: 601 North Highway 175 in Seagoville, and 3637 North Buckner Blvd. in Dallas.

Bank officials are quick to point out that the changes are nothing more than a modernization and do not signify any changes of ownership, management or business philosophy.

"We have always tried to render the highest quality service to our customers and the communities we serve," a bank spokesperson said.

In light of the fact that so many banks in the metroplex have been involved in mergers and acquisitions in recent months, HomeBank officials note that the name change is symbolic of nothing more than it is, a fresh new look with an eye to the future.

"We're the very same bank in the same facilities and with the same people our customers know and trust," the spokesperson said.

The process of choosing a new name for the bank evolved over a period of several months. In-depth studies were conducted with the assistance of a Dallas marketing firm which considers every aspect of the bank's overall presentation to its customer base. Literally hundreds of names were submitted, each one considered with regard to what it would eventually mean in the communities the bank serves.

"For many reasons, HomeBank kept rising to the top," the spokesperson said. "We're a hometown bank striving very hard to serve our hometown people. We have always wanted people to feel at home when they are in our facilities. We treat everyone as if they are close friends joining us at home. The name just made sense. We are the bank, right here at 'home'"

Seagoville State Bank opened on April 7, 1952, at 201 Kaufman St. in Seagoville. W.A. Waldrop was the first chairman. In February 1953, Mr. Waldrop sold the majority of his shares to M.D. Reeves, who became the bank's major shareholder as well as chairman and president. Mr. Reeves headed the bank until his death in 1979. His daughter, Elizabeth Hopkins, serves on the board of directors today and is senior vice president of the bank.

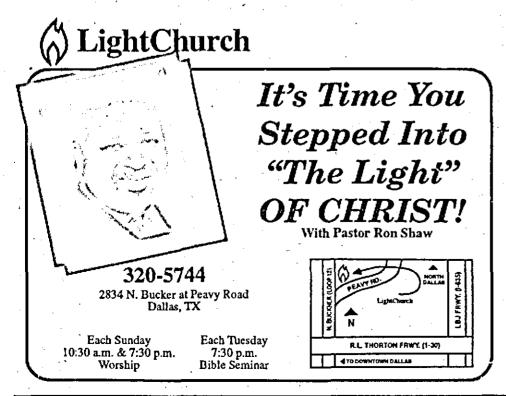
In January 1967, the bank moved into a new facility at the present location on Highway 175. The building was enlarged in 1979, including the addition of a drive-in bank, and was expanded again in 1987.

Mr. Reeves, a Dallas County community leader, was very active throughout the area. He donated 20 acres for the building of Seagoville High School and was, at one time, the owner of the old White Rock Airport. He as also instrumental in organizing a number of area banks, including the old Buckner State Bank, The Mesquite State Bank and the First National Bank of Lancaster.

In October 1995, Seagoville State Bank acquired Buckner State Bank, which today bears the name HomeBank@Buckner & I-30.

The bank's name change has created a great deal of attention locally, with an accompanying direct mail and advertising campaign to create more awareness.

"It's something new, exciting and genuine. We're very pleased at the positive reaction we're receiving already," the HomeBank spokesperson concluded.



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For information about our HUB purchasing/contracting program, call (800) 991-BIDS. For information about the Texas Tomorrow Fund, call (800) 445-4723. For information about Family Pathfinders, call (800) 355-7284.

Rush Hour

The fastest hands in the East meet the biggest mouth in the West when martial arts daredevil Jackie Chan teams with comedian Chris Tucker in Rush Hour.

Detective Inspector Lee (Chan) is the

expert. When Lee's prize pupil, the Chinese Consul's 11-year-old daughter is kidnapped, his assignment is to go to America to rescue her.

In America, the FBI assigns LAPD detective James Carter (Tucker) to the case. He enthusiastically accepts his assignment until he discovers that his

While watching over Lee, Carter decided to this is his opportunity to impress the FBI and ultimately join the bureau, so he covertly embarks on a oneman crusade to solve the case.

Of course, he must first distract Inspector Lee.

Within hours, Carter realizes he has greatly underestimated his Hong Kong counterpart, who has quickly seen

through his ruse, given Carter the slip, and landed in the middle of the FBI's investigation.

As the FBI agents try to cast off these misfits, cultures clash, tempers flare and entire city blocks are leveled before these cops from two different worlds join forces to save the young girl.

MON



Chris Tucker (I.) and Jackie Chan in Rush Hour.

pride of the Royal Hong Kong Police - a real mission is to "baby-sit" Lee and keep tough, dedicated cop whose demeanor him away from the investigation at all gives no hint that he's a maritla arts costs.



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Book Review Angela Washington-Blair, Ph.D.

Family First

Winning The Parenting Game

By Deloris Jordan HarperCollins, 1996, Family First Student Workbook, Urban Ministries, 1998

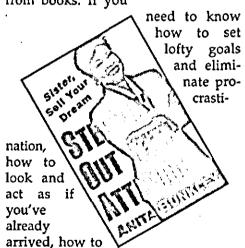
Those needing good advice on raising children will find inspiration and encouragement from the mother of one of the most famous superstar athletes in the world. Deloris Jordan, mother of the Chicago Bulls' all-star guard and basketball icon Michael Jordan, is often asked how she raised a son of whom she can be so proud. After hearing this question repeatedly and realizing that the intrusions on her time by people who noticed

Steppin' Out With Attitude:

Sister Sell Your Dream

By Anita Bunkley HarperPerennial, \$12.50, 1998

What's keeping you from attaining your goals? Realizing your dreams? Reaching your maximum potential? Often the "enemy" is within. Well, certainly we can't say we don't get enough encouragement and help-at least not from books. If you



exchange destructive habits for constructive ones and how to shun the victim mentality, then here is your answer. Bunkley, a well-known novelist whose books (Balancing Act; Emily, the Yellow Rose; Starlight Passage; Wild Embers; and Black Gold) have been bestsellers, provides motivation by her own example as well as testimonials from other women who have made it. Sprinkled throughout are "attitude adjustment tips" and networking resources.

her wherever she went were opportunities presented to her



fied. But she gives God the credit and lets readers know that in life, only God should come before family. Nothing else.

This book would be very useful for a group Bible study. Accompanying student workbook with scriptural references and a leader's guide may be ordered from Urban Ministries, 1-800-860-8642).

Queen Bess:Daredevil Aviator

By Doris L. Rich Smithsonian Institution Press, 1993

Bessie Coleman (1896-1926)
was the first African American
woman to earn an international pilot's license and the
first black woman in the world
to fly an airplane. She was neither part of the black literary intelligentsia of the day nor a part of the
black bourgeoisie. But she accomplished much in her short life that
ended tragically with her falling out of
her plane, plunging 500 feet to her death.
Bessie Coleman was courageous and

her plane, plunging 500 feet to her death.

Bessie Coleman was courageous and strong-willed, determined to learn to fly,

Overdraft

Privilege!

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FIRST STATE BANK

OF TEXAS

OF TEXAS

Privilege In the privilege In

If I Can Cook/You Know God Can

By Ntozake Shange Beacon Press, \$20, 1998

Accomplished author Ntozake Shange has written a cookbook. A cookbook? Well, not exactly. It is --and isn't. through the and book you'll see long passages of text,

some in italics.
You won't see photos

and the typical style of recipes. Shange waxes poetic, providing historical and geographical ties to foods eaten by Blacks around the globe. Her style is witty and quirky as she intersperses recipes with the commentary celebrating food and

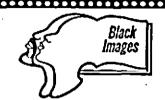
even going to France to be taught because of racial barriers in America. Often disdained and ignored by the main-

stream media of her day, Coleman nonetheless continued her flying exploits until her death.

Many of us grew up reading with fascination the many stories of Amelia Earhart; we scarcely heard of the aviating acrobatics of Bessie Coleman. This biography will inform, inspire and enlighten

www.fsbot.com

acknowledging our relationship with it. Written in italics are some favorite recipes, such as those for collard greens, okra (fried and stewed), fried cornbread and recipes from Brazil. Shange writes about the interconnectedness between food and culture and between the consumption of food and the self. Myths concerning "our foods" are debunked, while the reader is introduced to foods of the unfamiliar.



Black Images Book Bazar 230 Wynnewood Village Dallas, Texas 75224 214-943-0142 Fax: 214-941-3932

FALL FORECASTS 1998

Friday, October 9 • 6-8 pm

Rosalyn McMillan reads from her third novel Blue
Collar Blues (\$23.50 Womer Books), Ms. McMillan is
the author of the best sellers Knowing and One
Better. The South Dollas Chat Club will host Ms.

Martillan's signing.

Tuesday, October 13 * 6-8 pm

J. Colifornia Cooper returns with her third and much awaited ravel, The Walks of the Wind (\$22.95 Doubleday). Ms Cooper's reading will be hosted by DIAL (Discussions in African American Literature) Book Club.

Wednesday, October 14 = 6-8 pm Larraine Johnson Coleman shares her tolent of storyteiling in Just Plain Falls (\$22.00 Little Brown). Her commentaries are heard frequently on NFR - 90.1.

Thursday, October 1.5 = 6-8 pm
Anita Bunkley, shows sisters how to put their
telent, service, dream, or product in the spotlight in
Steppin' Out With Asitude: Sister, Sell Your Dream!
\$12.50 Horperferential). Ms. Bunkley's is the author of
several bestelling novels: Black Gold, Wild Embers,
Starlight Passage, and Balancing Act. Ms. Bunkley's
reading will be hosted by the Ebany Connection Book
Club of Denton, Texas.

Solurday, October 17 • 2-4 pm
Elaine Lee broodens our horizons with Go Gell Black,
Warnan's Book of Travel and Adventure (\$17.95), Ms.
Lee wrote then novel The Serpents' Gift. Her signing will
be hosted by Round The Table Book Club.

Monday, October 19 * 6-8 pm
Rita Ewing and Crystal McCray give readers
an insiders view with Homecourt Advantage (\$23.00
Awan books). The ex-write of New York Knick Patrick
Ewing and the wife of Seattle Supersantic Greg Anthony
create a sizzling insider's novel about the women behind
the men of professional baskabalt - as viewed by the
ladies-in-waiting courtside.

Thursday, October 22 = 6-8 pm

Shirles and Harold Hoizlip discuss and autograph in the
Garden of Our Dreams (\$22.00 Kadansha). Ms.

Hizzlip's is the author of the best seler The Sweeter th
Juica. Ms Haizlip's signing will be hosted by Omicron Mu
Omega Chapter of Alpha Kappa Alpha Sararity, Inc.

Friday, October 23 = 6-8 pm
Omar Tyree presents a relationship/parenthood book forum with his third novel, Single Mam (\$24.00 Simon & Schuster). Mr. Tyree reviews five major points for writing a novel addressing the subject of single mather-hood/responsible fatherhood. His previous best selling works are A De light Man and Flyy Girl. The D.W. Mind Travelers Book Culb will host Mr. Tyree's relationship/ parenthood book forum on Single Mam meets A De Right Man.

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You and Your Money John Dudley

Most analysts agree financial markets will be characterized by significant levels of volatility at one time or another. Given these projections, investors may be concerned about how to proceed in the timing of their investments.

One strategy to consider is to forget market timing and focus on the long-term picture instead. Chicago's Ibbotson Associates has demonstrated that market timing has a minimal impact on your long-term investment return. Instead, Ibbotson contends, your asset allocation decision will have a far greater impact on returns than either market timing or securities selection.

Choosing The Right Investments. Right Now

Whenever the Federal Reserve raises interest rates, clearly it is because it anticipates an increase in inflation, which it

Prospering in an uncertain economic climate

sees as a potential by-product of a strong economy. This increase in interest rates can have a major effect on both the bond and stock markets. Keeping in mind personal financial needs, as well as the fact that any investment should be part of a long-term asset allocation strategy, investors may wish to consider the following investment ideas and strategies, which may be appropriate in the current economic environment.

Floating Rate Notes. Unlike traditional fixed-rate bonds, which experience a decrease in price when rates rise, "floaters" bear coupons whose interest rates change periodically, thus allowing their holders to participate in rate increases and help preserve the value of their investment.

Adjustable Rate Preferreds. ARPs represent ownership in a company and,

like common stock, have no present maturity date, but they also pay a "fixed" quarterly dividend. Since ARPs change their dividends every quarter in line with government bond rates, they give investors some degree of protection against the adverse effects interest rate movements can have on price.

Cyclical Stocks. Many experts think cyclicals could continue to provide exceptional gains despite fluctuations in rates. Remember, the Fed raises interest rates because of economic strength, which is good for earnings and, therefore, good for selected groups of economically-sensitive stocks.

Laddered Portfolios. When an investor buys a laddered portfolio of fixedincome investments, the total dollar amount is spread among securities

with different maturities. Some money is invested short term, while the rest is invested in intermediate- and longterm maturities. If interest rates drop, a portfolio is partially protected against reinvestment risk, because longer-term maturities continue to earn higher rates. If interest rartes rise, proceeds are reinvested at new, higher levels as shorter-term maturities come due, thereby improving your portfolio's return. The large variety of fixedincome investments currently available lets investors choose and adjust the timing of investments to match their current and future income needs.

To learn more about these exciting opportunities, investors should talk with their financial advisor. He or she can help select the investments and strategies that are best suited to their investment style and goals, and can provide the information needed to make a prudent decision.

MON

John Dudley is a financial advisor with Prudential Securities. He can be contacted at 214-761-5142.

How To Get A Small Business Loan

Follow the "5 Cs of Credit"

By Effie Booker

I've met people who say bankers are in the business of turning down borrowers. Wrong. If Wells Fargo doesn't make loans, we don't make money.

I've also heard it said that we lend only to people who don't need it. Wrong again. At some time or another, every business needs extra funds to carry it through the business cycle or to pay for inventory, capital goods, emergency repairs, taxes, assessments — the list goes on and on.

Those who are skeptical about banks and bankers probably haven't discovered yet just what lenders look for when considering a loan application. The simple truth is that banks lend money to people who can show that they're likely to pay it back.

When you meet with a lender or talk to a loan representative over the phone, a lender wants to make a loan to you. Look at it this way: you need the money, and the bank needs to make the loan.

Wells Fargo has committed to lending \$1 billion over the next 12 years to ensure the growth and expansion of African American small businesses across the U.S. To obtain information about how to get credit under the African

American Loan Program, small business owners can sign on to "NetNoir Online" (a leading African American website on the Internet. The site provides a "selftest" consisting of eight questions to help



Effie Booker

small businesses determine if they qualify for a business loan. Small business owners may also call 1-888-293-5254.

As a leader in small business banking, Wells Fargo is always seeking to expand our business and reach potential small business customers. This \$1 billion commitment will ensure that African

American small business owners have access to credit for their businesses.

The money isn't doing you or me or Wells Fargo any good just sitting there.

However, before the bank can lend you money, we'll need proof you can repay it — just as you would ask for an I.D. and a credit card before giving a customer credit. Fair enough? Banks have traditionally used the "Five C's of Credit" to gauge the credit strength of a customer. Being familiar with these Five C's will help ensure success the next time you approach Wells Fargo, or any bank, for credit.

The first "C" is Character. What kind of person are you? Character is difficult to measure, but one good clue is your personal credit history. So the lender will want to see how well you've managed your obligations. What if you lack a personal credit record? While it doesn't disqualify you as a potential customer, it becomes more difficult to borrow money without that proven record.

The second "C" is Credit. In this case, the lender looks at your business credit history. Using a business credit reporting agency, they'll see how you've paid your business obligations. If you remember some bills were not paid on time, tell me about them when you fill out your application. It pays to be candid and honest with your banker.

Cash Flow is our third "C." Wells Fargo is a "cash flow" lender. We look at the cash flow of your business as the primary repayment source for the money we lend you. It would be to your advantage if your business has been profitable at least two of the last three years.

Our fourth "C" is Capacity. We will want to know if trouble hits, would you have the "capacity" to convert assets to cash, either by selling them or borrowing against them? Your secondary repayment sources include real estate, CDs, stocks, and other savings.

Collateral is the fifth "C". Wells Fargo makes secured and unsecured loans. With a secured loan, you put up collateral such as personal assets (real estate, CDs, stocks) or business assets (real estate, inventory, equipment). Most business financing — not just small business — is secured.

There is a sixth "C" that I like to use. It stands for Customer. If you are an existing Wells Fargo business customer — for example, you have a deposit account with us or use our payroll processing service — the bank will factor that into your credit analysis. In fact, the more you bank with us, the more you can bank on us. If you are interested in learning how to become a small business banking customer call our National Business Banking Center at 1-800-225-5935.

By now you should have some idea of what Wells Fargo looks for in a prospective borrower. We have no secrets, and we certainly don't judge by whim or appearances. And, trust me, no one will be happier than we will when your loan is approved.

MON

Effie Booker is Senior Vice President and Community Development Officer at Wells Fargo Bank.



Health & Fitness

Tyrone Caldwell

Be flexible!

Flexibility should be a key component in any fitness program. Although most people associate stretching with dancers and gymnasts, anyone can benefit from being flexible.

Flexibility Benefits

There are many benefits you can receive from a quality stretching program: improved movement, reduced tension in the muscles, better posture and coordination and decreased physical deterioration associated with aging.

Increasing flexibility improves the range of motion available to your joints and reduces muscle stiffness and tension.

Stretching is also a great means of reducing muscle tension. Holding less tension in the muscles makes the body feel more relaxed. Using visualization and breathing techniques while stretching enhance your level of relaxation.

Regular stretching can improve your posture and coordination; limber muscles help the body to move more freely. Flexible muscles also provide less resistance to stretching and allows for greater speed and efficiency during movement.

Some characteristic of aging can be reduced or countered by stretching. As you get older your body starts to stiffen in the lower back and hip regions. Starting and maintaining a stretching routine before your golden years will greatly improve your quality of life.

Things to know

First, warm up before stretching with some type of moment (like walking or running in place or jumping jacks) but start slowly. Secondly, when stretching, hold your stretch for 10 to 20 seconds; do not bounce. Hold your stretch for 10 to 20 seconds. Thirdly, make sure your routine involves stretching of the shoulder, lower back, hips and the hamstring muscles. These are muscles that we use and abuse, so a lot of muscle tension will build up in these regions of the body. Finally, don't over stretch. Over stretching can cause serious injuries. Stretching in moderation will bring more steady gains.

There are many benefits to stretching, but there are also hazards. If you have very limited knowledge of stretching, please do your own research before starting a program. Remember. Be flexible.

MON

Tyrone Caldwell is a certified personal trainer in the Dallas/Fort Worth area and the founder of Bodies in Motion, which provides one-on-one and group personal training. For more information call 817-457-1537.

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You and God

Ron Shaw

Higher Learning, Pt. 2: What Jesus had to learn

Hebrews 5:8

After I delivered a message that touched on Jesus and his childhood, one little boy came up to me and asked, "Pastor, did Jesus ever have to go to school?" The Bible says Jesus increased in wisdom and stature as he passed from childhood to manhood. I said to him, "Yes he did have to learn some things." Well, you know kids. One questions always leads to another. So, my young inquisitor then asked, "Did he ever flunk?"

Now that got me to thinking. The Bible says Jesus had to learn some things. That would suggest that there were some things he did not know. In my last column, I made reference to the fact that Jesus said we should enroll in His school, which likened to the yoke he spoke about. His school (yoke) is easy and the load is light. Thus, what we learn, we can use immediately. (How many times have you gone to church or some other service and, although you felt good after the message, you didn't come away with news you could use?)

Jesus also said His load is light. That means it's not hard to do. The word of the Lord is not burdensome. He tells us the instructor will be gentle and humble with his learners. That speaks of his character and disposition. When an instructor has the right disposition and doesn't come across as arrogant or haughty or intimidating to his students, he is easy to learn from.

Jesus speaks of the atmosphere in which our learning will take place. It's restful, not stressful, to our souls. It's our souls that benefits from higher learning. It doesn't matter how saved you are, if your soul is messed up and you can't think straight and your emotions are in a mess, you will not live a successful Christian life. There are a lot of people who are genuinely born again spiritually but because there's been no higher learning (mental transformation, change of attitude), they don't walk successfully through life. Higher learning is about learning from Jesus how to deal wisely in the affairs of this life. Higher learning is really about increasing our knowledge of God. The more we get to know God, the better we behave. So all of what Jesus tells us in Matthew 11:27-29 is centered around our learning. The school, the instructor, the atmosphere is all designed to engage us in a higher realm of learning.

In our text, we are told Jesus had to learn obedience through the things he suffered, even though he was the son of God. Just because he was God's son didn't automatically give Jesus a monopoly on knowledge. What can we learn from this? Well, just because we are Christians doesn't mean we have arrived. There's still some things we must learn. As I looked at this scripture, what floored me the most was that Jesus had to learn what it meant to obey God in the midst of all that he suffered. He'd never known suffering before, so how could he know what it was like to obey God at such times? He'd never known shortage before. He had never known storms before. He had never experienced people who didn't love before, people who didn't even believe in God. He'd never experienced having his closest friends desert him in his most needful hour. He'd never experienced death before.

All of these experiences were foreign to Jesus because he had always been with the Father. The Bible says that though Jesus was rich, yet for our sakes he became poor. When was he rich? When was he poor? He had never experienced life through poverty. So he learned what it meant to have to obey God the Father even through suffering. The lesson here is that just we, like Jesus, must also learn to obey God, even through our suffering. Let's face it. There are many new experiences awaiting us: the loss of loved ones before; divorce; being a parent, husband or wife. That's why we fail at them so many times. Yet through Jesus we can learn how to obey God when things aren't perfect and, like Jesus, be perfected. Higher learning is about knowing what God wants us to do even when things aren't going our way.

After thinking about all of these things, I told the little boy who had asked, "Did Jesus flunk?" no, he did not. Even though He is God's son, Jesus learned to obey God through his sufferings and he, having been perfected, became the author

of our eternal salvation.

Now that's learning of a higher order!

Ron Shaw is the pastor of LightChurch and can be reached at 214-320-5744.



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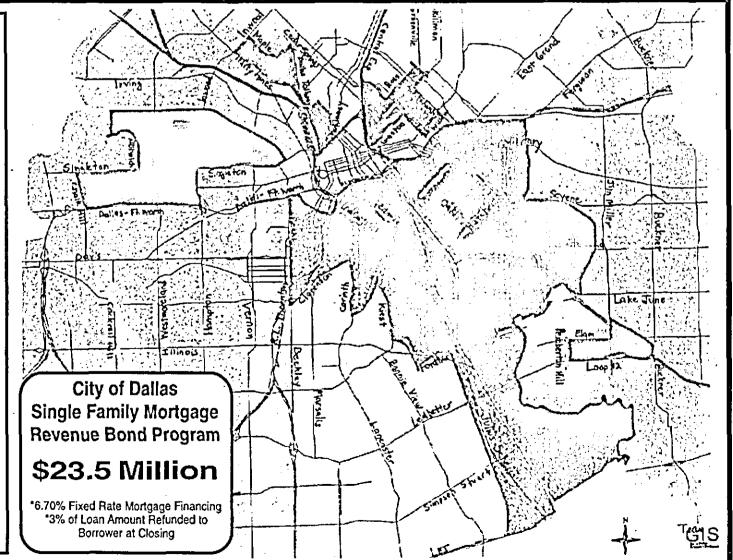
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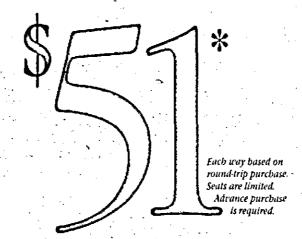
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