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Minority Opportunity News

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

VOLUME 7, NO. 7 July 1998



Paul Quinn College is ...

On A Mission To Educate

Edna Pemberton Believes In Getting It Done

How HUD Raised
The Roof And
Lowered the Bar

The Scoop
On
"Hav Plenty"



From The Editor Chris Pryer

Lani is hardly "looney"

In dedication to the memory of the late Dr. Yvonne Ewell, who worked tirelessly and vigilantly to combat racism in the Dallas public school system, the Greater Dallas Community Relations Commission recently held a weekendlong symposium on improving race relations in public education.

Collaborating with local public broadcaster KERA 13/KERA 90.1, the GDCRC brought in to speak at its kick-off session noted University of Pennsylvania Law School professor (and soon-to-be Harvard Law School professor), and author of the book Lift Every Voice, Lani Guinier. Other featured symposium speakers were Jane Elliott, the adapter of the "blue eyes, brown eyes" race relations experiment, and Dr. Ana Guzman, chair of President Clinton's Advisory Commission on Educational Excellence for Hispanic Americans. But back to Ms. Guinier.

Having been at the forefront of the civil rights movement in her capacity as a civil rights attorney, Ms. Guinier is eminently qualified to be a respected critic of how the system of education in this country can, and has, abused minorities. Though having been called "Looney Lani" and "Quota Queen" by members of the conservative right (causing her name to be withdrawn before her confirmation hearing as President Clinton's nominee to be the first Black woman to head the Civil Rights Division of the Department of Justice), Ms. Guinier offers an illuminating and cogent argument for how the methods presently used to measure the academic aptitude of children are, at best, misleading and inadequate.

Ms. Guinier pointed out that a lack of self-esteem -which can be directly related to living in a society that exercises institutional racism - has a withering effect on minorities being able to believe they belong at institutions of higher learning, which require proof of academic proficiency before allowing admittance. Furthermore, the aptitude tests currently used to measure academic qualifications may reveal only what the particular testee doesn't currently know, not his or her ability to learn.

Of course, there was a lot more said during Ms. Guinier's address that demands a total reassessment of how opportunities in education are currently being distributed.

Lani ain't looney.

dittorial

The minority market is a "prospective, qualitative" one

nationally syndicated Tom Joyner Morning Show publicly raised the issue of how a large advertising consultant was discovered circulating an internal memo advising its staff not to recommend to its clients advertising on radio stations targeting minority Americans, a meeting was hurriedly called.

The outcome of that meeting, which consisted of Joyner, commen-

tator Tavis Smiley (of Black Entertainment Television, a cable network) and a Katz Media delegation led by its president, Stu Olds, resulted in several promises being made by Katz along with an agreement to review actual progress in September. Following the meeting, and shortly before Memorial Day, Katz issued a news release underscoring its interest in "important formats consumer groups." Olds even

appeared as a guest on Joyner's show, relating Katz's plans to:

- Establish diversity training with its managers within a month
- Re-direct its in-house training
- •Expand recruitment efforts to further diversify its work force
- *Begin a review of all research support materials now utilized by its individual operating compa-
- Seek stronger partnerships with prominent industry groups to intensify ethnic-marketing efforts

So why, having garnered public contriteness and repentance from Katz Media, would prominent African American business leaders and activists hold a mid-June side-

When the Dallas-based and walk news conference in front of Young & Rubicam, the world's fifth largest ad agency? Certainly aware of the pledges made by Katz, why would the executive director of an organization representing some 187 Black-owned broadcast properties throughout the nation join Rev. Al Sharpton in a promise to make the summer of '98 even hotter than the temperatures for the advertising industry?

Sharpton and company are putting Madison Avenue on notice: respect minority purchasing power by placing advertising with media targeting minorities that is comparable to the consumer clout they bring to the marketplace.

And there can be no doubt that the clout exists. African Americans alone have an estimated \$469 billion annually in clout, and it's growing at a rate two and one-half times that of

> inflation. Latinos represent another \$350 billion market annually, growing at three times the rate of inflation.

To paraphrase Sojourner Truth, "... . and ain't that some clout?"

As people of color become better educated, build careers, and buy homes in everincreasing numbers, so should the awareness of their consumer strength grow. It's really not

More specifically, were Katz's hard to see. promises enough? Does Katz deserve

Minority newspapers and radio stations exist to serve the news and informational needs of particular ethnic groups. Every time a radio is tuned to an ethnic station, or readers pick up an ethnic publication, a connection is made.

Isn't it time minorities collectively understand one another, our power as a people, our clout as consumers, and our ability to effect whatever changes that are in our best interests?

Rev. Al Sharpton's New York news conference was not a stunt. It sent a signal: if we get our fair share of the dollars, diversity will occur in the process.

The two cannot be separated.

"good faith"? Apparently, the pitiful performance of advertising executives to respect consumers of color is the real reason for the summer sidewalk notice. Despite consistently dominant

a few months' time to demonstrate

ratings, ethnic stations do not reap fair financial rewards commensurate with those ratings. For Sharpton and company, money, not diversity training, is the real issue.

In New York City, the Big Apple, three ethnic-oriented stations are ranked second, third and seventh in audience ratings. Yet two other stations with significantly fewer listeners lead the market in advertising revenue.

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Chairman Emeritus Jim Bochum Publisher Thurman R. Jones Contributing Editor Jason Webster

Editorial Department (972) 606-3890 Sales/Marketing Department

(972) 606-7351

Editor	
Assignments Editor	Cheryf L. Williams
Contributing Writer	
Contributing Writer	Sherelyn Roberts
Contributing Writer	Allen Gray
Contributing Writer	Sonia Jordan
Contributing Writer	
Columnist	
Columnist	
Account Rep.	
Production	
Photographer.	
Vol. Community Publicist	
Vol. Community Bublisher	Dita White

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Minority Opportuniy News was Founded July 1991, by Jim Bochum and Thurman R. Jones.

LETTERS

Tell the truth about Bear

Creek

Re: The Dallas Morning News article, "Mobil puts Black history project on track with \$75,000 donation," June 20, 1998.

The article begins as follows: "Two vacant, unkempt homes, a garden, a picnic pavilion and grand plans are all that make up the Jackie Townsell/Bear Creek Heritage Center." I thank God for Mobil's donation and for Mr. Percy Borbin, a regional general manager for Mobil 's sales and distribution, seizing an opportunity to help fund such an educational and historic project in Bear Creek. But this donation leaves me with a ques-

Can we not find donations to preserve and restore the final resting place of the original Black ancestors who made up the whole and true history of Bear Creek? How does a couple of historical homes, a garden and a picnic pavilion compare to the burial place of nearly 200 of the original Blacks of Bear Creek, many of whom were slaves?

Today, the "Old Bear Creek Cemetery" where these former slaves are buried, is in a horridly overgrown and overtly neglected state. This cemetery contains one of the rarest and most historically meaningful grave markers of any marker, in any Black cemetery, in Texas. There is such a vast true record of the lives of Blacks who founded Bear Creek lying dormant in this cemetery.

My constant prayer is that Mrs.

see LETTERS, page 4

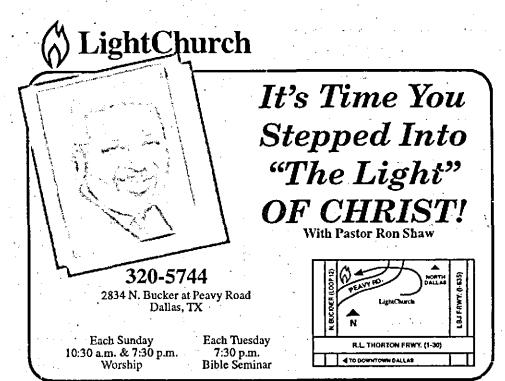
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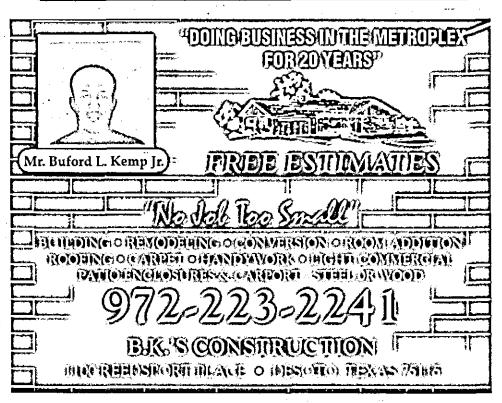
MON welcomes the letters of its readers. We reserve the right to edit all letters for the sake of clarity or space.

Letters should contain full name and address and daytime phone number so we can reach you for clarification or confirmation. Shorter letters have a better chance of being published.

Please send all correspondence, attention editor, to:

> Minority Opportunity News 2730 Stemmons Frwy Suite 1202 Dallas, TX 75207 Fax: 214-905-0949 E-mail: Minoppnews@201.com





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Guest Viewpoint George Milton

Just the other day, while talking to a co-worker, I was asked, "what is wrong with our kids today?" My answer was a short and simple one, "Adults." That is what is wrong with children today. The issues that prompted the question were the recent shootings around the country and the local drug problems.

Why adults? Everyone knows that children have for centuries, and will continue in the future, to emulate what they see, hear, and are taught.

Children see violence through the media and in their homes day in and day out. We have video games that promote violence as well. With the lessons that we are giving them in "Violence 101," it's no wonder children are killing their teachers, fellow classmates, random people, and even their parents.

With the illicit sex that is readily available, no wonder there is so much

Our Responsibility... Our Children

teenage pregnancy in our country. Concerning racism, a child says, "I can't help it; that's the way I was raised." As was noted in the FW Weekly story "Quiet Riot," February 19-26, 1998, we have a

The fact that there is a drug problem in this country is nothing new. But, locally, do we have a "drug epidemic?" If there is an epidemic, then it begins with the parents and/or the adults of the children who are committing these crimes on themselves and humanity.

Adults need to take back the responsibility of rearing their children. Why are parents afraid of their children? Why are parents trying to be their kids best friends? Try being friendly, but still be a parent. Don't use drugs yourself and then be surprised when your child dies from a drug overdose. If you so much as act as though you hate people who are

different than you are, then you can expect your child to hate people - you don't have to say a single word.

When it comes to violence and sex, we need to spend time with our children so they won't have a need to kill or beat up people because they can't find love at home or because they are confusing love with sex. Adults can teach children to either be an asset or a liability to society. The choice is ours.

If we learn nothing else, always remember this, children need and want structure, discipline, and values. Strangely enough they see it as "love." In the absence of leadership, you will have

MON

George Milton lives in Fort Worth.

African American law firm in the country, Detroit's Lewis and Munday, was founded and still prospers. Similarly, during the tenure of Maynard Jackson and Andrew Young, the Herman Russell Construction Company in Atlanta developed

into a significant economic business. Many economic, social, and political institutions developed during the tenure of now deceased Mayor Harold Washington in Chicago. Ultimately, we must ask, what will be the legacy of the Kirk-Ware-Lind-

say reign at Dallas City Hall?

In many respects, our children have a very dim future despite the great effort and hard work we are expending in the African American community. The income gaps between the "haves" and the "have nots" is dangerously widening. The miseducated or undereducated segments of our society are growing larger. Parents are apathetic about their children's weland refuse to participate in our democratic system.

We, as a community, should applaud our leaders' successes. However, we must never allow an opportunity such has been presented to the African American community over the last five years at City Hall to come and go without more positive change for our community. From this perspective, we are truly witnessing the worst of times!

Donald Hill is an attorney and a partner in the law firm of White Hill Sims & Wiggins, L.L.P., Dallas, Texas. The firm, which was formed in 1993, is a full partnership and provides quality legal services primarily to the corporate, small business and government sectors. For more information, contact White Hill Sims & Wiggins, L.L.P., at 214-954-1700.

LETTERS...continued

Jackie Townsell, (City Councilperson for Bear Creek), Roland Jeter, the city of Irving, and others seek donations to restore the "Old Bear Creek Cemetery" and in doing so, record the whole and true history of the Blacks of Bear Creek in Irving, Texas.

> Anthony E. Bond Irving

Single men...with children

What a touching story on a topic on which little attention has been given-single men with children.

I especially was moved by Evans Risher's challenges and triumphs. Evans has served as an exemplary role model in the D/FW metroplex. He is indeed a special person.

> Denise Sharpton President SHARP/PR

Eager for each issue

I wanted to pass a note saying I look forward picking up each new edition of your newspaper at church each month. I attend St. John's Missionary Baptist Church in Grand Prarie, where Denny Davis is the senior pastor.

I enjoyed the article in the Career Opportunity section from April '98. written by Kathleen Goolsby. I agree with her comments on workplace behavior, and the importance of being able to successfully adapt to each environment.

Thomas Muhammad sounded fare and education. Voters are indifferent like a real knucklehead this month in his section, "Community Pulse," which in this article [he] lost its pulse. His blaming of Black behavior on European Americans is a classic example of us not taking responsibility for our own behavior. But I have also learned from Mr. Muhammed in some of his past articles. Bashing President William Jefferson Clinton appears to be in vogue these days, whether justified or not.

Thank you.

Glenn Johnson Arlington, Texas

The best of times and the worst of times in Dallas

by Donald W. Hill

These may be the best of times and the worst of times for African Americans in Dallas, Texas. There is great euphoria in our community as we consider the potential economic development in southern Dallas and downtown. Recent victories in the new arena and Trinity River bond elections highlight our new found political power. In addition, the financial commitment by major banks to southern Dallas may bring long awaited housing, retail and business development at a level comparable to that of our northern brothers and sisters. These are indeed promising signs that we hope will bear fruit. Thus, for many, these are the best of times!

On the other hand, the African American community is overwhelmed with teen violence. Our children are miseducated and undereducated. The Dallas Black Chamber of Commerce and the Dallas Urban League, the purported engines of economic growth and development in the African American community, sputter. While new shopping malls, exciting new housing developments, and a vibrant arts community flourish in other parts of Dallas, the African American community still flounders in our efforts to attract new families and businesses.

Most importantly, an era of African American influence at Dallas City Hall is near an end. As City Manager John Ware moves into a new and reportedly lucra-

tive business venture and City Attorney Sam Lindsay prepares to assume a position of immense power as a United States federal district judge, the African American triumvirate of power at City Hall is at an end. Though Mayor Ron Kirk will continue to provide leadership, the possibility of Ware and Lindsay being replaced by African Americans is uncertain. As African Americans, we applaud our leaders' successes and advancement. However, if we are honest with ourselves as a community, we must ask some hard questions of these leaders and others in positions of power.

For example, what African American businesses or firms have been created or nurtured during the Kirk-Ware-Lindsay tenure that will continue to be strong, viable business entities in the African American community? What middle to upper income housing and retail developments, which are so vital to attracting new corporate businesses and their employees, have been built in southern Dallas? And what events have transpired in the African American community that have the potential for fundamentally altering the social, economic, and political landscape in our community? We have witnessed these types of monumental changes in other American cities such as Atlanta, Houston, Chicago, and Detroit following the political ascension of the African American community

For example, during the tenure of Mayor Coleman Young, the largest

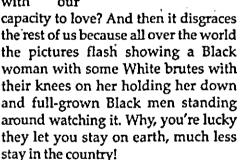


Community Pulse

Thomas Muhammad

"I saw on the television where they took this Black woman in Selma, Alabama and knocked here right down on the ground, dragging here down the street. You saw it, you trying to pretend like you didn't see it because you know you should have done something about it and didn't! It showed the sheriff and his henchmen throwing this Black woman on the ground. On the ground! And

Negro men standing around doing nothing about it, saying well let's overcome , them with our capacity to love. What kind of phrase is that? Overcome them with our



"When I saw it, I dispatched a wire to Rockwell. Rockwell was one of the agitators down there. Rockwell, this Lincoln Rockwell. And the wire said, in

As for the town of Jasper, Malcolm's position can be best explained by this statement. There's been a lot of talk because I said that Black people should buy rifles. White people been buying rifles all their lives. No commotion!

essence, that this is to warn [you] that I am no longer held in check from fighting White supremacist by Elijah Muhammad's separatist Black Muslim movement. And that if Rockwell's pres-

Malcolm X told us what to do about Jasper!

ence in Alabama causes harm to come to Dr. [Martin Luther] King, or any other Black person in Alabama who's doing nothing other than trying to enjoy their rights. then Rockwell and his Ku Klux Klan friends would be met with "maximum retaliation" from those of us who are not handcuffed by this nonviolent philosophy. And I haven't heard from Rockwell since!" (Excerpted from Mal-

colm X's last speech, in 1965.)

As I watched the varied news reports on the lynching death of Brother James "Toe" Byrd Jr., Malcolm X's words came to mind. So, it was with

great pride and appreciation when I received a call from Dr. Khallid Abdul Muhammad asking me and the Dallas Chapter of the New Black Panther Party to help organize an armed expedition to the town of Jasper; my response was "right on and forward Africans!"

(Editor's Note: The opinions expressed in Mr.

Muhammad's commentary are not necessarily

those of the Minority Opportunity News.)

And true to form there were some "house Negroes" who, because of their weak, cowardly nature, called in on a number of radio stations to criticize our actions. We know we can always count on them; they are as predictable as ever.

But it's not the sell-out Negroes' criticisms that pissed me off on this one. It was a number of these arrogant racist White Jews who seem to lie in wait under rocks just for some Black person to be killed so they can scream ME TOO! Haven't you noticed it? Every time an African American is harmed by some White racist, the first image to appear on the TV news screen is a racist like Mark Briskman of the notorious spy organization Anti-Defamation League. (A few years ago, the ADL was fined \$25,000 dollars after pleading guilty of spying on Black and Arab American organizations like the NAACP, Trans-Africa (Randall Robinson's anti-Apartheid group), the Arab American Anti-Discrimination group, and others.)

It's amazing how White Jews can pass themselves off as oppressed individuals and fool a number of Negro groups into going along with them without suffering any hardship. Question: How many White Jews do you know who have been killed, threatened or harmed on the streets of America because a stranger recognized them as a Jew? Answer: None! Now ask that same question of African Americans and the names begin to flow like water: James Byrd, Yusuf Hawkins, Malice Green, Emmit Till, Abner Louima, Garnett Paul Johnson Jr., Rodney King. I think I've made my point!

Adding insult to injury, these same White Jews will work to deny us reparations, and fight against affirmative action. But the whole world has, and continues to, apologize and provide affirmative action to White Jews throughout the world today. As Rev. Joseph Lowery, co-founder of the Southern Christian Leadership Conference (along with the late Dr. Martin Luther King) said recently on a popular Black television talk show, "The state of Israel (Is-it-real) was an international set aside. So why won't our [White] Jewish brothers and sisters prove that we share a true, common goal as oppressed people

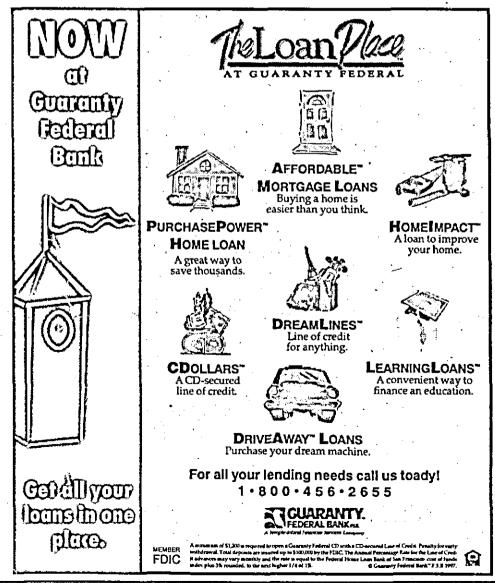
by helping us in the fight to keep affirmative action?" I will answer that one for you, Rev. Lowery, with a comment from Black Entertainment Television's Our Voices talk show host Bev Smith: "You (White Jews) have the privilege of being a White man or woman. I don't know that you're Jewish until you tell me. I don't have that freedom."

As for the town of Jasper, Malcolm's position can be best explained by this statement: "There's been a lot of talk because I said that Black people should buy rifles. White people been buying rifles all their lives. No commotion!"

Until then, the struggle continues..

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Pen On Fire Cheryl Smith

AP does not validate Black press

As publishers of African American newspapers, or publications that purport to serve the African American community look for innovative ways to win back the reader base that was present as late as two decades ago, a number of ideas are tossed back and forth. While some may have subscription drives or place more emphasis on the editorial content by hiring trained journalists, there are those who have clearly lost focus and, weekly or

monthly (dependent upon how frequently they publish), chisel away at the Black Press Credo.

There are some visionary publishers and editors who do not feel as though they are competing with the so-called mainstream media. These editors are simply focused on disseminating information germane to the

African American community, from an African American perspective, focusing on issues and concerns for and about that community.

So why are there African American organizations that depend primarily on

The National Newspaper Publishers Association (NNPA) wire service is also available, although some publishers don't care to use it.

stylebooks that are utilized by journalists around the world, and has set the standard for newspaper writing, clearly we have to examine how and why the AP wire has become such a "crutch" for the African American press.

With a budget of well over \$200 million annually, the AP is a "nonprofit, cooperative news service," founded 150 years ago. For many journalists, the AP Stylebook is required reading.

And rightfully so!

With thousands of writers, editors and photographers at its disposal, AP is a valuable resource. But for the African American press, the utilization of the AP newswire service should be examined closer.

Most African American publications have some type of signifying statement, referencing the desire of the publisher to bring to the readers a publication that serves the Black community. Somewhere, throughout the paper, most publications will attempt to make the reader feel as though that publication is the best place to get information from an African American perspective. When sales representatives visit clients to sell advertising, various spiels are used. Of course they want the prospective advertiser to know how much clout their publication has among African American readers. But how is your publication any different from the many other publications that utilize the wire service and are not African Ameri-

In talking with some African American publishers/editors, the argument for using the AP wire service is the cost-effectiveness of the service. Never you mind that readers want coverage from an African American perspective. (I know — there are African Americans who work for AP, so the argument can be

made that it can, at least occasionally, give the Black perspective.) Those same publishers also believe that their publications are closer to being legitimate because they use the AP.

Well, guess what! The Nation-Newspaper Publishers Associ-(NNPA) ation wire service is available, also although some publishers don't care to use it. NNPA is comprised of African American newspaper and magazine publishers. The staff is not nearly as large or well-organized as the AP news machine; however, with support, there is an opportunity for NNPA to reach heretofore unimagined heights.

Suggested alternatives offered to those African American publishers who

PEN NOTES:

CONGRATULATIONS to Good Morning Texas' Paula McClure. She became the wife of Ret. Major General Hugh Robinson on Saturday, June 13!!! Welcome back to Dallas. to Alexis Yancey George. Alexis was the fourth president of the Dallas-Fort Worth Association of Black Communicotors (DFW/ABC). She is working for CBS ... Also Tina Turner, paralegal and freelance writer returned to the area recently...Former WFAA producer Jones Johnson was in Dallas recently. The Mississippi Yalley State University alum slipped in and out before most people even realized it ... Changes: Roger B. Brown departs the Fort Worth Star-Telegram . . . Kudos to James and Mollie Belt of the Dallas Examiner. Through a partnership with the Examiner and AT&T, several area students participated in the Future Speak Program. Young aspiring journalists meet, decide on stories, and the direction of their weekly newspaper. At the DFW/ABC annual scholarship banquet, co-editor Myla

Rogers of Paul Quinn College received a \$3,000 scholarship, and stipends were awarded to the following students: \$700 to co-editor Amber Coleman of Yvonne Ewell Townview Center, \$400 to co-leyout editors Chris Varughese and Rodney Thrush and news editor Jamie Webb, all of Yvonna Ewell Townview Center; \$400 to op/ed aditor Na'Kea Artis of Texas Christian Academy; \$300 to entertainment editor Ashley Clark of Skyline High School; and \$300 to suburban editor Janeane Anderson of Grand Prairie High School ... Scholarships were also awarded to several students by DFW/ABC \$2,500 to David Bowens; \$2,000 to Rodney Thrash, Sonya Jones and Dominique Robinson; and \$1,500 to Bethany Burnough, Jade Jackson, Angela Loston, Sydnie Montgomery, Brandon Truttling, Quaniqua Ragsdale, Stefani Carter, Nicole Montgomery, Crystal Williams, Angela Martin, Jamie Webb, DeNell Russell, Maya Thomas, Shawa Lane and Billy R. Smith.

depend on the AP to fill the pages of their publications have met with resistance. Oftentimes, expediency and convenience are cited as cogent reasons for using the AP wire. Some Black publishers even feel as though they have stepped up to the major leagues, or have increased the quality of their publications by using the wire. I wonder if they realize that if their publications carry the same information, written the same way, as the so-called mainstream publications, then nothing distinguishes their "African American" publications from the mainstream press.

Or do they care. Does anyone care? And if so, they should complain.

They should demand more from those who claim they are the voice of, and

the voice for, African American people: In the name of the valiant men and women who fought, died and were ostracized because they wanted to provide a voice for Black people.

To those who hold true to the credo of the Black press, there are men and women looking down on you and smiling.

To those looking for an easy way to make a buck or take the easy way out, those same men and women, were they with us today, would urge you to do some research and rethink your position.

MON

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

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*Community College Week, July 1997



Waco/Marshall

A pillar in the community

Edna Pemberton has always believed in Oak Cliff — Positively!

By Cheryl L. Williams

It has been said that each of us, one day, will be judged by our standard of life—not by our standard of living; by our measure of giving—not by our measure of wealth; by our simple goodness—not by our seeming greatness. If this is true, Edna Pemberton can stand confident that her acts of courage and kindness will not go unnoticed.

Raised as a foster child in Chicago, Illinois, Ms. Pemberton recognized at an early age, (after meeting Martin Luther King, Jr.) her call to volunteerism and service to others. In 1973, after the death of her sister, Pemberton lovingly reared her sister's six children along with her own four. Her concern for her fellow citizens led her to champion the causes of the homeless, elderly, youth and underserved.

For over a decade, Pemberton led the March of Dimes Walk from the K-Mart store where she was employed and led drives for the local chapter of the American Red Cross. She used her leadership abilities in 1987 to successfully petition for the establishment of the Loop 66 bus route in Oak Cliff. In 1990, after the sexual assault of a young mother, Pemberton was instrumental in the establishment of the Dallas Teen Curfew, which has been challenged by the ACLU but still stands. To date, she has received an impressive number of awards and recognitions for her work in all aspects of community service.

Since retiring from her managerial job at K-Mart in January 1998, Pemberton devotes her volunteer efforts full time, especially with the Friends of Redbird Airport, the nonprofit organization she created, and its offspring, Positively Oak Cliff.

Pemberton, who is a proud resident of Oak Cliff, is counting on the organizations to encourage economic development of the general aviation airport that eventually will extend into all areas of the racially diverse community. She also is hopeful that Positively Oak Cliff, which is planing a number of activities this summer, will promote the diversity and unity within the community of almost 338,000 residents.

MON talked with Edna Pemberton about her drive to help others and her leadership with the Friends of Redbird Airport and Positively Oak Cliff. The following is an excerpt from that interview.

What compelled you to champion the cause of Oak Cliff?

Oak Cliff is 95 years old and when you look at Oak Cliff, you look at almost Dallas, because it's 33 percent African American, 33 percent other cultures and 33 percent Hispanic. When you look at Oak Cliff, you're looking at almost a reflection of Dallas. I got involved and saw the needs of Oak Cliff. I realized that Oak Cliff has six city councilmen (Steve Salazar, Al Lipscomb, Laura Miller, Diane Ragsdale, Don Hicks, Barbara Mallory) and represents almost half of the City Council. From the 1990 census, Oak Cliff has approximately 338,000 res-



idents. That in itself is an area that is quite impressive. We have over 3,000 businesses and major corporations located in Oak Cliff. We're the only area that houses a general aviation airport and Oak Cliff houses the Dallas Zoo. When you look at us, we have a lot to be proud of.

How do you encourage people to get involved with their neighborhoods and care about their community?

It goes back to the simple rule of caring. I've found out that people really do want to care. They just really don't know how. They're almost scared to. There's an old saying about the "nosy neighbor," but thank goodness for the nosy neighbor. When someone was breaking into my house, it was the nosy neighbor who happened to be around and see something strange. Ever since then, we have been very close. She takes care of me, I take care of her. Once we knock down the walls and create this "I care for you, you care for me, we can work together" atmosphere, I believe this is where we start.

How did the Friends of Red Bird Airport develop?

I was at the Greater Dallas Community Relations conference last year (January 1997). Mayor Ron Kirk was talking about things the African American com-

munity should be proud of. He mentioned Commissioner John Wiley Price. He mentioned the city manager. He mentioned attorney Sam Lindsay. And he said that we have a Black man who manages Redbird Airport. I knew about the others but I didn't know that Redbird Airport was managed by an African American man. I had my husband get involved and call Mr. Tennell Atkins (manager of Redbird Airport) and we found out it was so. We got involved with him to see how we could help. I called more friends and we started meeting and talking about how we could educate ourselves and the community. I was not educated [about aviation] but being a good steward and being a good learner, I started hanging around Tennell. [We started] learning about aviation, learning about Redbird Airport, learning about the thousand or so acres that are available. Redbird Airport is a general aviation airport so it will never be like Love Field. We continued to grow and people continued to hear about us. We had a common thought and a common idea so that's when we came up with the Friends of Redbird Airport. The timing was right. We knew there had to be some type of support system for the

How did Tennell Atkins respond to your offer of help?

He was very excited to have someone who looks like him get involved. One of the things that we do as African American people is that we usually come in and take over but we didn't do that. We came in "sat at his feet" so that he could teach us. One of the things it did was galvanized the community and we had a meeting during which we had community input day. The community was able to come in and sit down and talk with us. We asked, 'What do you want to have happen here?' Everybody came up with a hotel. We don't have a hotel and that became our first focus, to build a hotel. We're going to have a hotel and it's going to be a quality hotel. Everybody gets nervous when African Americans take charge, but we have to build upon the fact that our service and quality will be the same.

What is the mission of Friends of Red Bird Airport?

It's a community-based group whose mission is to support teach and educate the citizens of the Oak Cliff/Redbird area about all the finer points the area has. It grew out of a group of community citizens who were committed to helping with the overall improvements of the airport, develop-

ing plans that will be beneficial to the surrounding communities and giving support to the African American manager.

Who are your supporters?

We realized that although we are a 501(c)(3) we didn't have a funding base. We have dues and they run about \$8.00 a month, which comes out to about a \$100 a year. That takes care of the phone bill. One of the things that I learned, and I learned this in [Bible] scripture, is there is a right place and a right time to do everything and this is just the right time for it because I can tell how it is taking on its own life. Everyday we get calls asking 'How do we get involved?'

When did the community service/volunteering bug hit you?

It started in 1958 when Dr. Martin Luther King, Jr. came to my church in Chicago, Greater Bethesda Baptist Church. He was organizing the "Freedom Riders" to get on the buses. I think I was about nine years old and I wanted to go. I knew my foster mother would not let me go, but I signed my name on the list. My Sunday School teacher saw me sign my name on the list and asked me what was I doing. I told her that I was going to catch the Freedom bus and help Dr. King. I knew then that [service] was in my blood. [After I met Dr. King], I knew that my life would never be the same. When I accepted Jesus Christ, I knew there was a change, Meeting Dr. King, I knew there was change. That was the warmest feeling in my life other than accepting Christ. But my foster mother talked to me and said she couldn't let me go. I cried all night but she told me there would be another opportunity to get involved. I could be my own freedom fighter.

What is Positively Oak Cliff?

Positively Oak Cliff began from the work with Redbird Airport. It is an opportunity for all Oak Cliff residents to come together and celebrate our unity and diversity. We asked if we developed not only the airport but other areas around the airport, what would Oak Cliff be like? We don't have a major restaurant in the heart of Oak Cliff. We don't have a major hotel. We all came together and decided to take this energy and put it out there and test it. And it's really working. We want to make sure that when you look at Positively Oak Cliff, you look at the demographics of Dallas. We have Hispanic people who are a part of this. We met with the Bronco Bowl people and they're going to be

getting involved with it. In fact, they're going to be hosting our birthday musical which is August 23. Oak Cliff is 95 years old. Southwest Center Mall will be hosting the birthday party. We're going to have a motorcade parade and we're going to go through all the areas showing the diversity of Oak Cliff. The motorcade, which will be held on August 22, will end at the Southwest Center Mall. We're going to have a birthday cake. We're looking at about a thousand people to participate in our Oak Cliff birthday party.

How do ensure the Positively Oak Cliff organization will be ethnically diverse?

We have a good solid board of directors. It is African American predominantly, but we do have other cultures involved. That was one of our original challenges. Even though we were predominately African Americans, Oak Cliff is not a Black Oak Cliff. Oak Cliff is very diverse. We sent the word out. We sent the word out to the Asian and the Indian communities and all the communities that Oak Cliff has. It was not hard to get volunteers once people found out we were not a political movement but a positive movement about Oak Cliff gathering its resources and celebrating all the land that we have. You know we have the most land that is available now for building than any other area. We get tired of hearing about the negative stuff, about what can't happen. We want to be part of the solution and not the problem.

How do you keep the mission of Positively Oak Cliff pure rather than polit-

601 N. Hwy. 175, Seagoville, TX 75159 972-287-2030

things that usually happens to a mission or idea is that it changes because we start looking at how much money it's going to make or how good is it going to look for me. I'm blessed. I just retired from K-Mart. If I wanted to make money, I would have stayed at K-Mart. If I wanted to have a political platform I could have run for City Council. But the greater mission I have is to give back to the people what God has given me, One of the things my foster mother told me was that my time would come. She gave me herself and the same thoughts are with me—that I haven't given until I've given of myself.

Is there a successful formula for community organizing?

I've been trained by K-Mart to recognize three types of people: those who don't know what's happening; those who let things happen; and those who make things happen. The groups that we have at Friends of Redbird Airport and Positively Oak Cliff are the groups who make things happen. That group takes every opportunity to eat and live and breathe.

First of all, you've got to find people of like mind. And they have to be complete in themselves because one of the things we do, especially in the African American community, is find a person who is not doing anything and we bring them in and think that will make them involved. When a person is not doing anything, you're going to have to drag them. You're going to have to encourage them. You're going to have to pull them. So you've got to find like-minded people and then people who are diverse. I don't want everybody to be like me. I don't know it all and I don't want to I keep talking about it. One of the know it all. I'm not an Einstein. I just

214-328-2736

want to be Edna Pemberton. I want to be comfortable. I want to be able to come in and make my contribution. You bring your contribution and somebody else brings theirs, and when you look at it, the program's done. That's the best way to organize. Just send the word out and let people know that you want all types of people to be involved. You must realize that the agenda cannot be personal. It

has to be community-oriented. It has to be wider and bigger than you.

To become a part of Friends of Redbird Airport or Positively Oak Cliff or to learn more about upcoming Positively Oak Cliff activities, contact the Friends of Redbird Airport office, 5125 Voyager, L.B. #20, Dallas TX 75237, 214-339-9656.



BUS

Riding to Work on DART

DART's new bus service opens up job opportunities farther from home. From downtown Dallas, you can take Route 31 to Addison and Farmers Branch or get to work at D/FW International Airport via Route 202. Get to Richardson from downtown by taking DART rail to Park Lane Station and transferring to Route 511 weekdays or 577 Saturdays. There's also new service to employers in North Irving via Route 303. Call (214) 979-1111 for schedules:

Fight Ozone and Save!

Do your part to save the air and you'll save money, too. On Ozone Action Days, take DART buses or trains for just 50 cents, each way.

Vanpool Bargain

Organize a vanpool with 10-14 friends and DART will provide the van. Maintenance, insurance and gas are included -- and DART even provides an emergency ride home during the day. Riders pay around \$40 a month and vanpool drivers ride free, so call (214) 747-RIDE.

Online Information

Now you can catch DART in cyberspace at a new website -www.DART.org. Plan transit trips with online schedules and maps. Or check out DART public meetings, events, special services, transit developments -- even employment opportunities. America's Transit Agency of The Year is at your fingertips.

Poetry In Motion

Think that you will ever see a bus as lovely as a tree? Maybe not, but if there's a poem as lovely as a tree, you might see it inside a DART bus or train. The nationwide Poetry in Motion program features 30 poems, old and new, selected by local literary figures. So ride DART and get a literary as well as a literal lift.

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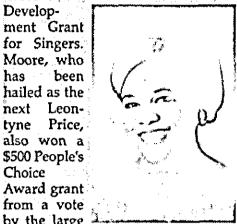


The News

Moore awarded Dallas Opera Guild 1998 Career Development Grant for Singers

The Dallas Opera Guild honored nineteen-year-old soprano LaTonia Moore with the first place Martha Steed Lyne Award of \$3,000 through the 1998 Career

Development Grant for Singers. Moore, who been has hailed as the Leonnext Price, tyne also won a \$500 People's Choice Award grant



by the large audience at LaTonla Moore the event.

Moore competed in the annual Dallas Opera Guild's Career Development Grant Competition in the spring and won first place over 31 outstanding

Beal named president and CEO of Dallas Telco Federal Credit Union

Effective May 11, 1998, the board of directors of Dallas Telco Federal Credit Union named Bert Beal as president and CEO of their 61 year old institution. Mr. Beal, the former vice-president of operations for Dallas Teachers Credit Union brings with him a wealth of knowledge and experience in the credit.

industry. Bert is a 1985 graduate of Texas A&M University at. Commerce, and received MBA his from Amber University in May 1989. He is married to and Sonya has

daughters



two Bert Beal

ages 2 and 4 years. Mr. Beal takes the helm of Dallas Telco, which has total assets exceeding 84 million dollars. The board of directors looks forward to continued growth and stability for years to come under his able leadership.

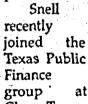
Any questions or contacts should be directed to Vincent Hall at 817-376-2462.

young singers. Originally from Houston, she has gained many performance opportunities and awards for her talents. A vocal performance major at The University of North Texas (UNT) in Denton, Moore was a four-year firstchair Texas All-State Choir member, a member and soloist of the American Choral Directors Association convention Honor Choir and gained a spot in the 1996 All-American Grammy Awards Jazz Choir. She also has earned over 30 superior ratings awards at the Texas UIL Solo and Ensemble Competition and was the recipient of the 1996 and 1997 Downbeat Magazine vocal iazz award.

Moore is a member of the UNT Acapella Choir, UNT opera theater, and the Grand Chorus. She is also the alto section leader and soprano soloist at St. Andrews Presbyterian church in Denton and is a member of the Fort Worth Opera. For more information, call Valerie Broach at 214-443-1014.

Chase Texas promotes Snell to vice president

The board of directors of Chase Bank of Texas, N.A. recently. approved the promotion of Anthony C. Snell to vice president.





Chase Texas. In this role, he provides investment banking services to public entities in the Dallas/Fort Worth Metroplex, including cities, counties, and school districts. Snell has 15 years of public finance experience and holds an MPA in public finance from the State University of New York at Albany and a bachelor's degree in urban studies from Virginia Commonwealth University. He is a board member of the Metropolitan Dallas Big Brothers and Sisters and is a member of the Dallas Salesmanship Club and the Dallas Assembly.

With 123 locations in the major metropolitan areas of Texas, Chase Bank of Texas, N.A. is a leader in providing banking services to individuals and business customers. Chase Bank is a part of The Chase Manhattan Corpo-

ration, one of the largest U.S. banking organizations with more than \$300 billion in assets. For more information, call Jennifer Bryant at 214-965-4186.

TU Electric and Lone Star Gas employees volunteer to revair homes

Approximately 1,200 Texas utilities volun-: teers composed of TU Electric and Lone Star Gas employees and their families, brightened the lives of Dallas residents during the company's "Our Day to Shine" volunteer day, May 30.

Volunteers repaired 23 homes in East Dallas, Pleasant Grove, Oak Cliff and the Love Field area to bring them up to city S. Marsalis in Dallas. codes. Persons select-

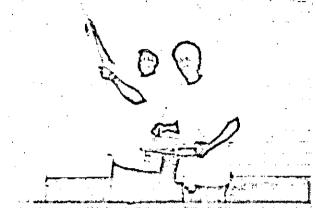
ed for the repairs, in cooperation with . coordinated activities outside office People Helping People, included:

· a long haul truck driver who recently suffered a stroke,

a 55-year-old woman awaiting social

security disability for a 1996 injury, • and a 72-year-old man with cancer.

Statewide, approximately 6,000 volunteers put up ladders, took off old paint and put on new, cut down tree limbs and removed trash in communities all over the TU Electric/Lone Star Gas service areas, including the Dallas/Fort Worth metroplex. Employee volunteers performed the company-



Dennis Lewis (left) and Alan Odkins paint home at 3221

For more information, call Sandy Smith at 214-812-5977.

Boys & Girls Club receives second million dollar gift.

of FirstPlus Financial Group, Inc. and his wife Merlene pledged a second \$1 million to Boys and Girls Clubs of America's (B&GCA) **educational

enhancement" programs. The Dallas couple are founders of the recently created: Phillips Family Foundation.

The Phillips are announcing their gifts B&GCA events around the country in hopes of drawing the attention of business leaders and philanthropists to the socalled "educational cri-B&GCA can play in

turning it around. The announcement of this gift was made at the West Dallas Boys and Girls Club. Joining Merlene Phillips for the check presentation was the couple's friend, Roger Staubach, former Dallas Cowboys quarterback.

As with the initial donation, this \$1 million was given in honor of Ameri-

Daniel T. Phillip's, chairman and CEO ca's Promise, the Alliance for Youth. Chaired by General Colin Powell, America's Promise marshals resources. increases awareness and motivates commitments like those made by the



sis" facing high school (I-r) Roger Staubach, Manuel Alcaia (former Youth of students in America the Year/staffer), Deputy Mayor Pro Tem Steve Salazar, and the role youth ser- Meriene Phillips, Rachael Phillips, Roxanne Spillet vice organizations like (Boys and Girls Clubs of America President).

Phillips family to organizations such as the Boys and Girls Clubs of America.

B&GCA comprises a national network of more than 2,000 neighborhoodbased facilities annually serving 2.8 million young people. For more information, call Randy Hicks at 214-599-7952.

In The News More

Fort Worth native wins UT Southwestern Women's Health Care Award

Fort Worth native, Katrina Yvette Allen Hospital

recently was awarded the Annelle

Ahmed, M.D. Women's ... Health Care Award given by UT Southwestern which acknowledges a graduating medical student who has demonstrated exceptional clinical and academic skills.

Allen, who earned a degree from Texas A&M University in biomedical science, spent summers working part time with an 💄 obstetrician/gynecolo- KatrinaY. Allen gist in Fort Worth. She

had the opportunity to watch deliveries and realized that was her medical

She is attracted to various aspects of obstetrics and gynecology: medical management, preventive care, surgical management and high-risk obstetrics. In her fourth year, she worked as part of a four-member team with physicians and students in the hectic labor and delivery ward at Parkland Memorial

Allen's dedication and outstanding



performance made her much soughtafter by other school's obstetrics/gynecology programs. Despite the offers, she decided to remain at UT Southwestern with the busiest labor and delivery ward in the United States as her classroom. After her residency, she may apply for a fellowship in high-risk obstetrics. For more information, call Jennifer Haigh at 214-648-3404.

Southwestern Bell Charity Hoop-It-Up Tournament benefits YMCA & YWCA

Southwestern Bell saluted the YMCA

Southwestern Bell Charity Hoop-It-Up Tournament for North Texas locations. Players ages 16-18 vied for \$2,000 in cash prizes which will benefit their YMCA or YWCA location. The mini tournament was held in conjunction with this year's Hoop-It-Up® World Tour, which celebrates anniversary this year.

Moorland YMCA in Dallas' Oak

Cliff neighborhood competed with other YMCA and YWCA locations from Plano, West Dallas and South Dallas. All teams walked away with cash prizes which ranged from \$200 to \$500, but three teams from Moorland Branch won big. The Dragons claimed first prize of \$500, followed by Team Forge which won \$400. The Lady Eagles of Moorland defeated Biscuits 'N Gravy of Garland's YWCA to take home another \$500 prize.

In addition, players from Plano and YWCA programs by hosting the Family YMCA donated their third place



Three teams from MoorlandYMCA "Dragons" shot for cash in the South-Branch western Bell Charity Hoop-It-Up Tournament.

winnings of \$200 to the Moorland YMCA. Southwestern Bell provided uniforms for all seven teams that competed.

Southwestern Bell is a regional sponsor of Hoop-It-Up® World Tour, which began in Dallas' West End in 1989. For more information, call Michelle Smith at 214-665-1314

Mr. & Mrs. Eugene Tinner celebrate 50th anniversary

Eugene H. and Euphemia Clement Tinner, residents of Dallas for 49 years, celebrated their 50th wedding anniversary on June 8, 1998.

The couple met in 1943 when Mr. Tinner returned to school after completing his duties in the Army CC Camp. By 1948, the two were married in Paris, Texas. Their union produced a winning hand as they are the proud parents of six children, Beverly, Ruena, Rebecca, Regina, Reginald and Wilford, all successful graduates of the Richardson Independent School District. The Tinners also have three grandsons and four granddaughters.

The Tinners have been faithful members of Hamilton Park Baptist Church for the last 40 years and residents of the Hamilton Park neighborhood for 43 years. In 1987, Eugene Tinner retired from his position as a shipping clerk with Eastman Kodak Company after 37 years of perfect atten-



Mr. & Mrs. Eugene Tinner

dance. Euphemia Tinner, a homemaker (who has also worked outside of the home), maintains an immaculate household and continues to prepare delectable meals from "scratch." To congratulate the Tinners or for more information, contact Shirley Tarpley at 972-416-6109.

Chase Texas in southeast Oak Cliff awards \$10,000 to community organizations

Chase Bank of Texas awarded grants meet those needs. totaling \$10,000 to 17 non-profit organizations in southeast Oak Cliff. Branch manager Ron Patterson presented the second annual awards in June at a reception at the Chase southeast Oak Cliff location, 4435 S. Lancaster Road,

Chase Texas made a commitment when it opened the southeast Oak Cliff location in November 1995 to give back to the community 10 percent of annual branch earnings or a minimum of \$10,000. According to Patterson, the bank received over 60 requests during the April application period. Chase's southeast Oak Cliff community advisory council reviewed the applications before selecting the 17 recipients, which represent a cross-section of community needs and organizations seeking to

The 1998 Southeast Oak Cliff Community Reinvestment Grant Program recipients were: La Calle Diez Community Development Corporation; Dallas Black Dance Theater; Dallas Challenge, Inc., Positive Directions; Dallas Housing Authority, Resident Services; Dallas Urban League, Inc.; T.D. Marshall Elementary, Maria Morgan YWCA; Oak Cliff Boxing Club; Oak Cliff Girls and Boys Club of Greater Dallas; Clara Oliver Elementary; On-Your-Mark Track Club; Elisha M. Pease Elementary, Project 75216, St. Luke Presbyterian Church: Theta Alpha Foundation; Tribal American Network, Inc.; and Washington-Lincoln Alumni Foundation,

For more information, call Jennifer Bryant at 214-965-4186.

Giddings participates at National Women's Legislator's Conference

State Representative Helen Giddings recently returned from the National Foundation for Women Legislators, Inc. (NFWL) biannual Leadership College June 1-3 where she was one of 30 applicants chosen from the NFWL's 1600 members. She was chosen for the College based on her prospects for future leadership as an elected female legisla-

The College educated the women on a variety of topics including creating a personal and professional strategy, stabilizing values, effective communications techniques, media presence and delivery on camera, negotiating, visioning and mentoring.

The Leadership College program was designed to bring together experts on the ever-changing environment of leadership. The NFWL prepares women legislators for the challenges they will face in their respective state houses, senates, assemblies and in the executive branch. For more information, call Steven Gumplo at 703-519-8824.



Leontyne Price: The first Black international "diva"

By Russell D. Shockley, BIS.Ed.

Mary Violet Leontyne Price is the first Black lyric soprano to achieve the international "diva" status in the 20th century. Emerging in the 1950s as a major artist, hers became a preeminent career that ushered in a new era, opening up the international operatic stages to young Black singers.

From the beginning of her student performances at The Julliard School of Music, Leontyne Price was recognized as an extraordinary talent. When Frederick Cohen, director of Julliard's opera department, first heard her sing "Laurent" from Dido and Aemeaus during his "Introduction to Opera" course, he proclaimed, "We have the voice of the century.

Internationally acclaimed by music critics and fans, Leontyne Price has been crowned "diva" of the international world of music.

Price was born in Laurel, Mississippi, February 10, 1927. Her brother, was born two years later. Both children were raised during the Depression, by hardworking parents who taught them to be proud, self reliant, and deeply religious. Her father, James Anthony Price, was born in the 1880s and left his home of Enterprise, Miss., shortly before the turn of the century in search of a more secure livelihood.

Mr. Price) settled in Laurel, Miss., where he found employment as a carpenter at a local lumber company. Katherine (Kate) Baker, a native of Hernando, Miss., moved to Holly Springs, where she attended Rust College in hopes of becoming a nurse. Her education was interrupted for financial reasons in 1915, and she moved to Laurel. There, while living with her sister, she met and later married James Price.

James and Kate, both the children of Methodist ministers, centered their lives around the church; James played the tuba in the church band and Kate sang in the choir. Kate Price worked as a mid-wife to supplement her husbands' meager earnings.

Leontynes' parents were a powerful influence in her life. "My father, she states, "was a very quiet hardworking, inspiring man, was my first hero. I've always looked up to him. Whenever I would see him coming across the road, from his job, heading towards the house, I knew that everything was all right."

These strong roots became the very foundation for her future success. Ms. Price was a very popular and outgoing and excellent student, throughout her years of schooling. Her teachers, whom she credits for their strong sense of encouragement and inspiration, recognized and then supported her talents.

Not only did Leontyne excel in music, she was also a star performer in the annual dance, acrobatics and music festival at Julliard. Nothing, however,



Leontyne Price

distracted her from her love for singing and playing the piano. In that dedication to music, she was supported, totally, by a mother who took her daughter's talent very seriously.

Kate Price intuitively believed that her daughter was destined for greatness and, thus, made sure that nothing interfered with Leontyne's music. An extra stimulus for Leontyne's ambitions occurred at the age of nine, when her mother accompanied her to hear Marion Anderson in concert in Jackson.

As Leontyne listened Marion Anderson's voice, her ambitions became focused. "When I first heard Marion Anderson sing, I can't tell you how inspired I was to do something even similar to what she was doing. This was what you might call my original kick-

Price enrolled in The Julliard School of Music in the

fall of 1948 and was fortunate enough to study vocal technique with Mrs. Florence Kimball, a former concert singer. Kimball would become Leontyne's teacher for four years and later, her lifetime friend, advisor and coach.

After the first year, Kimballs' confidence in Leontyne was so great that not only did she present her student in a small concert, she also invited the noted film music composer Max Steiner to hear the production. His recognition of her superb vocal power was immediate.

Steiner, then looking for someone to cast in the role of Bess for his revival of Gershwins' Porgy and Bess, promptly invited Price to star in the role of Bess.

This role marked an acceleration in the career of Leontyne Price. She attracted recognition from various notable musicians and composers. Her producers arranged her schedule to expand her repertoire and she accepted invitations to perform at the Museum of Art and at Constitution Hall.

In 1955, Leontyne's appearance in the role of Flora Tosca on a nationally televised production of NBC's. Opera Workshop was historic. She was the first Black performer to appear in a televised opera and consequently won a succession of leading roles in other NBC productions such as Mozart's "The Magic-Flute" (in 1956).

Price was also very well prepared when she made her historic debut as Lenora in Verdi's "Il Trovatore" at the New York Metropolitan Opera on January 27, 1961. She was the first Black performer to sing in a major role at the Met since Marion Anderson made the breakthrough in 1956.

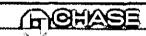
Though Price had some setbacks in her career, most notably in the roles of Minnie in Puccini's "Fancilia del West" and as Cleopatra in "Anthony and Cleopatra," she continued broadening her repertoire and achieving success. Her greatest performances were in "Un Ballo in Muschera," "Il Trovatore," and "La Farza del Destino." Price opened the new Met at Lincoln Center in the world premiere of Barber's "Anthony and Cleopatra" in September 1966.

Leontyne Price's achievements are countless. She is the recipient of the Presidential Medal of Freedom and an American Academy of Arts and Sciences Fellows Award. She has honorary degrees from Dartmouth College, Howard University, Fordham University, Central State College and Rust College.

Leontyne Price is also a trustee and long-term member of the board of directors of International House in Washington, D.C.; member of the advisory board of the National Cultural Center in, Washington, D.C.; and served as Chairman of the U.S. Committee of U.N.E.S.C.O. Price has also received the Spirit of Achievement Award from Albert Einstein College; the Order of Merit from the Republic of Italy; and the Springarn Medal from the National Association for the Advancement of Colored People.

MON

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



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Raising the roof, lowering the bar: HUD's multi-billion dollar loan-bias settlements

By Allen R. Gray,

there was a time when one didn't need to look hard to find discrimination in Dallas. During the segregation period of the 1950s, it was right under our noses. In the housing industry, for instance, the veins of racism were so overt that not only was it a crime for Blacks to live in White neighborhoods — Dallas' real estate community went so far as to punish any White person who dared to sell a home to Blacks.

But that was then, and this is now — the 30th anniversary of the Fair Housing Act.

Thank God for progress.

No longer are there laws that overtly discriminate against prospective homebuyers. Even so, that does not mean that housing discrimination does not exist anymore. In this world of high-tech information, it has become necessary for one to dig deeper to find bigotry, that's all. So, someone decided to dig deep into a twisted web of sophisticated codes and jaded numbers produced by lending institutions and mortgage corporations. The results are revealing.

On April 3, Housing and Urban Development Secretary Andrew Cuomo held a news conference to announce a record \$2.15 billion settlement with Dallas-based AccuBanc Mortgage Corporation after governmental inspectors found evidence of probable discrimination against minority loan applicants. Three weeks before this recent declaration, another announcement was made in Tarrant County detailing closure on a then record settlement against three Fort Worth lenders for \$1.375 billion. These national settlements were a direct result of Secretary Cuomo's fair housing initiatives to increase home ownership opportunities for minority and low-income families.

It was several years ago that the statistics for loans to minorities in Tarrant and Dallas counties drew the attention of local fair housing agencies. These agencies contract with the federal government to enforce fair-housing

laws designed to ensure that there is a level playing field for low- and moderate-income families seeking to escape the rent rat race by buying their own home. HUD's definition of a low-income family is one whose annual income does not exceed 80 percent of the median income for its area, with adjustments for family size. A moderate-income family is one which has an income equal to or less than the Section 8 lower income limits,

and greater than the Section 8 very low income limit as defined by HUD.

The Fort Worth Human Relations Commission, a Fair Housing Assistance Program (FHAP) agency, received a Fair Housing Initiative Program (FHIP) award to conduct paired tests at lending agencies in Fort Worth and Dallas. The results were a classic case of "If you're Black, get back" when African-American,

White, and Hispanic testers were sent to seek information on loans from AccuBanc and other lenders. In one Dallas test, a minority tester was told he was eligible for an \$85,000 loan. When a White tester with worse credentials applied at the same lender, he qualified for nearly twice as much. And while all tests did not show differences, a disparity of greater or lesser degree

was also present in Fort Worth. These test results were turned over to HUD and the agency's team went to work, reaching a settlement — absent discrimination charges.

Immediately after suffering what could only be loosely defined as "punishment" for alleged practices of lending bias, the presidents of the respective "guilty" companies were suddenly all in favor of fair lending.

The Fort Worth settlement caused Ron Cooper, president of Temple-Inland Mortgage to see the light. "This program will benefit the city of Fort Worth, the state of Texas, and our companies. Studies show that home ownership creates greater pride in the community and increases economic growth."

Donald K. Erling, president and CEO of Banc One, was illuminated.

addressed by the lenders in our communities and we want to provide products and services that will assist these individuals as they seek to purchase and improve their homes."

Dallas-based AccuBanc's president James K. Munford was perhaps more in favor of fair lending than all of his counterparts in "Cowtown." In a signed statement, Munford said that the disparate treatment of African-Americas and Hispanics "did not meet the standards that AccuBanc sets for itself" and admitted that his company's actions "may have violated the nation's fair housing laws." Munford further added, "We believe strongly that the kind of discrimination uncovered in the testing, while not conclusive, has no

ISSUES/COMMITTMENTS	3-YEAR SETTLEMENT TOTAL	
FHA and conventional low- and moder- ate-income, minority, single-family owner occupied mortage loans	\$2,124,000,000	
Closing costs assistance (downpayment, closing costs, mortgage insurance premiums, appraisal fees	\$12,000,000	
Bond programs to subsidize interest rates for low- and moderate-income families	\$12,000,000	
Training staff to include fair lending, fair housing and diversity	\$141,000	
Advertising in minority-oriented media	\$9,000	
Funds to work with community development corporations in minority neighborhoods	\$90,000	
TOTAL SETTLEMENT AMOUNT	\$2,148,240,000	

"Banc One Mortgage is delighted to carry out these mortgage lending initiatives. It's good business for Banc One Mortgage and it's good for the Fort Worth and Dallas communities. Enlightened too was Mark Joes, executive vice president of Overton Bank's real estate department. "Overton Bank and Trust recognizes the fact that low-to moderate-income families has housing needs that could be more fully

place in America and is not consistent with our company's values. That is why we are here today, announcing an agreement which changes how we do business nationally. We support the goals and purpose of this agreement from a corporate standpoint... because we believe it is the right thing to do...

Said HUD Secretary Andrew Cuomo, "I congratulate these lenders

for their strong and clear commitment to helping turn the American Dream of home ownership into a reality for more hard-working families . . . despite all the progress we've made, the home ownership gap remains far too wide. At President Clinton's direction, we have launched new efforts to eliminate housing and lending discrimination and to increase home ownership by all Americans."

The governmental guillotine was about to fall on AccuBanc when a threeyear settlement was reached after lengthy and hard-nosed negotiations. Dr. Gary Lacefield, a Fort Worth-based equal opportunity conciliator for HUD, spearheaded the negotiations.

Lacefield looks like a six-foot-tall, three-hundred-pound lumberjack gone cosmopolitan. In spite of his roughhouse exterior, Lacefield's means of negotiation are not of the barrelhouse nature; rather, he initiates change with a tactful, quiet reserve. After the HUD investigation of Overton Bank and Trust, their CEO filed a complaint. U.S. Republican Pete Sessions, a Dallas Republican on the House banking committee, criticized Lacefield for allegedly using "overbearing tactics" during negotiations with Overton. However, once the landmark settlement was signed, Lacefield was praised by the Overton team for his "professionalism."

Lacefield's tactics so far have proven successful in the war against

clandestine discrimination. In seven years as a HUD negotiator with the Office of Fair Housing Enforcement, Lacefield, a master mediator, has settled or conciliated over 600 such cases. In addition to his governmental duties, Lacefield has served as past president and is currently a board member of the Tarrant County Association of Mediators. He recently received a doctorate in education from Texas A&M University-Commerce, where his dissertation topic was conflict related. Since 1990, he has taught the fine art of negotiations and conflict resolution as an adjunct professor at Dallas Baptist Uni-

Arguably, modern technology is what enables lending institutions to create these disparaging dilemmas. In this case, modern technology is what enabled HUD to ferret out the inequitable. In 1994, the Fair Housing Enforcement Office (FHEO) developed an automated system, called the Mortgage Information Lending System, which allows analysis of Home Mortgage Disclosure Act (HMDA) and U.S. Census data. The more HMDA data entered into the system, the more a pattern in lending emerged. MILS allows analysis of loan applications and origins, loan denials and similar information by race, national origin and sex over a period of years. It permits comparisons of one or more lenders to the patterns demonstrated by lenders in an entire community.

The obtrusive laws of the 1950s beast did not perish. The need for change is as great now as it was then. Last year, the U.S. Census Bureau showed that 72 percent of all Whites own their own homes, compared to 45.4 percent of African-Americans and 43.3 percent of Hispanics.

Nationally, AccuBanc made 29,711 loans of all types in 1996, totaling almost \$3.5 billion. During that same year, AccuBanc made only \$202.6 million dollars in loans to low- and moderate-income African-American and Hispanic families, less than 6 percent of its total volume.

The settlement agreement with AccuBanc — like the one in Fort Worth — called for an increase in company expenditures in six areas of commitments in Dallas County, Tarrant County, and nationally. (See chart.)

The agreement also calls for AccuBanc to contribute \$1.3 billion in "new money" from its national profits. Dallas County and Tarrant County will supply more than \$11.7 million and \$12.1 million in new money, respectively. "New money" is money that AccuBanc, based on its 1997 expenditures, would not have expected to make. All new money - which accounts for approximately one-third of AccuBanc's national loan portfolio - will be earmarked for low- and moderate-income loans.

Secretary Cuomo lauded the were struck dead ... but the soul of the lenders on their willingness to settle. He said, "They are settling an outstanding example of lender responsibility by working to open the door of homeownership wider. Agreements like this go a long way to helping close the homeownership gap that divides. our nation."

> And a great divide it is. While the nation's homeownership rate hit a record high of 65.7 percent in 1997, the rate varies enormously among the races. The homeownership rate was 72.5 percent last year in suburbia, but only 49.9 percent in urban cities where there are large concentrations of African-Americans and Hispanics.

> The Fair Housing Act bars housing discrimination based on race, color, religion, sex disability, family status or national origin - covering the sale, rental, financing and advertising of almost all housing in the nation.

> President Clinton's proposed 1999 federal budget seeks \$22 million in increased funding for HUD to intensify the fight against housing discrimination. The 73 percent increase for HUD's Office of Fair Housing and Equal Opportunity will boost spending by the office to \$52 million.

> Those who have been wronged by housing discrimination can file complaints with HUD; its toll-free national hotline phone number to take complaints, in both English and Spanish, is 1-800-669-9777.

Plan ahead for that first home

If you are like most people, buying a home is the biggest and most important purchase you will ever make. That's why it's important to do your homework and get the best possible professional advice along the way.

Two of the more important steps you need to take in buying a home are pre-qualifying and choosing the right mortgage.

Pre-Qualifying

Take a good look at your finances to determine how large a mortgage payment you can carry each month. You are then ready to visit a bank or mortgage company in order to pre-qualify for a mortgage. At Comerica, this pre-qualifying is done without charge or obliga-

The lender will work with your income and expense figures to determine the price range of homes that you can afford. Then, the lender will take a look at your gross monthly income and at the size of down payment you are able to make.

This pre-qualifying process is important for several reasons: It provides you a relationship with a lending institution early on, it lets you know for sure if your dream of home ownership is a viable one at this point, and it keeps you from wasting time shopping for homes that you cannot afford. Already, the huge task of finding your dream house has been reduced by giving you a clear price range in which to look.

Once you've found the house you really want to own, it's time to turn your attention to the best way to pay for it.

Choosing the right mortgage

The conventional, longer term, 15 or 30-year fixed-rate mortgage is still the most popular choice. Home buyers are attracted by the fact that their monthly payments will not change over the life of the mortgage. When interest rates are low, like they are now, this type of mortgage becomes particularly attractive, since you will lock in a low rate that will continue even if interest rates rise dramatically over the next three decades.

Most lenders, including Comerica, also offer shorter term fixed rate mortgages. While monthly payments are higher for these mortgages, the principal is reduced much more quickly. In fact, with a shorter term mortgage you , will be out of debt in half the time, and will have paid less than half the interest you would pay with the longer term mortgage.

Another popular option is the adjustable-rate mortgage (ARM), or variable-rate mortgage. With these mortgages, the rate you pay will go up or down according to changes in overall interest rates. You will usually find that the initial interest rate you will pay on an ARM is lower than it would be on a . fixed-rate mortgage, but that can change. as rates rise. A good adjustable-rate mortgage will have a cap on the amount that your rate can be raised at the end of each period, as well as over the life of the mortgage.

These are the most popular mortgage choices. Other options include balloon mortgages, construction draw mortgages, and loans through governmental bodies, such as FHA, VA, AND MSHDA.

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Paul Quinn Colleges
Om A Continuing
Mission To
Educate

By

Gina

Weldon

he walls of Dr. Lee Monroe's outer office at Paul Quinn College are adorned with photographs and memorabilia that reflect the college's long tradition and commitment to the African American community. Founded in 1872 by a "small group of circuit-riding A.M.E. preachers," the college was chartered by the state of Texas in 1882 as a trade school for the newly-freed slaves. Today, the mission of Paul Quinn College has expanded, aiming to provide Christian-centered, quality education in a variety of subject matters to produce leaders who will combine intellect and faith in their respective

Paul Quinn College moved to Dallas from Waco in the early 1990s to the site of the former Bishop College. The college remained committed to its history of providing quality education and community service but was plagued by the same two issues that had brought about the demise of its predecessor, Bishop College: finances and accreditation. In 1992, Paul Quinn brought in Dr. Lee Monroe to serve as president and concoct a remedy for both situations. Dr. Monroe, who has a long and respected track record in corporate and educational management and fiscal responsibility, came in with a teamoriented approach. "It was a tremendous challenge and I was humbled by the magnitude of the work with which I had been entrusted. We knew where we were

financially; there was a \$4-5 million dollar deficit and we were six months away from being dropped by our accreditation agency. The school had a great team of faculty and administrators, contrary to the aspersions that had been cast about the campus. Our plan was two-fold: eradicate the deficit and develop an excellent academic strategy. I'm gratified to say the plan worked. We erased the deficit in three years and were taken off academic probation in 1993. In fact, we were just re-accredited in 1996, and that accreditation will be in force for the next ten years; our next review is in 2007."

Paul Quinn College has, in fact, surpassed its target, thanks to its 21st Century Campaign, a campaign aimed at raising \$21 million dollars for the campus. Says Dr. Monroe," We've exceeded that target, actually raising \$29 million, as well as replenish[ing] our endowment, which had been reduced to a negative \$1 million dollars." Instrumental in working to improve Paul Quinn's financial status is Gwendolyn Scott, director of institutional development. A former United Negro College Fund (UNCF) administrator, Ms. Scott is responsible for the ongoing fundraising campaigns at Paul Quinn. "We are presently working on matching a \$750,000 contribution from three of our largest corporate supporters: EDS, A.H. Belo, and Texas Instruments. We must match this amount with community dollars in order to be able to keep the funding. In addition, we have a UNCF campaign scheduled for September, and a year-round Alumni Association campaign."

As Paul Quinn continues on the high road towards continued fiscal growth, it is imperative that the community take part in ensuring that this growth occurs.

"Most historically black colleges were established as trade schools. The only difference is that today the trades have changed; today the trades are computer-based, and include areas such as print and broadcast journalism."

— Dr. Lee Monroe, president of Paul Quinn College

Already, corporate donors have been instrumental in making Paul Quinn, the only four-year institution of higher learning in southern Dallas County, a viable and visible cog in educating our youth. "ProLine Corporation's Comer Cottrell serves on our board of directors and

made the campus available to us for purchase; Austin Industries gives us pricing and bidding services and recommendations on constructions firms; EDS has done tremendous work in developing and maintaining our technical infrastructure; and TI's financial and advisory support has been invaluable, " states Monroe.

Past and present corporate support of Paul Quinn notwithstanding, there is still a lot more work to be done. The community surrounding Paul Quinn must begin to support the college wholeheartedly, spiritually and financially. In the meantime, Paul Quinn has recognized its responsibility to the community. The college is engaged year-round in providing a number of opportunities to serve the African American community as well as the Dallas community at large. Paul Quinn is positioning itself as a servantleader to the community, hosting such events as the Black Family Reunion, Alameda Heights community events and, just a few months ago, an African American-Hispanic consortium on race relations and reconciliation. The college houses a Small Business Assistance Center, where small and start-up entrepreneurs can receive business training, planning services, computer access, and office space. This summer, Paul Quinn will be working with the Princeton (University) Review to provide SAT and ACT prepa-

continued on page 20



July 1

Youth ages 10-18 are invited to participate in the 2nd Annual Gordon Parks Young Photographer's Competition. The competition is designed to give young photographers a chance to have their photographs featured in display and to win cash prizes. Photos will be judged and winners announced at the Bath House Cultural Center on August 8. Call 972-224-0513 to learn where to pick up entry forms and to get contest rules.

Victorious Living Christian Center is collecting clean used blankets to ship to famine victims in Sudan. If you would like more information about the famine in Sudan or if you would like to assist with this project, call Robvie Griffin at 972-709-8530.

* * * * *

The Mothers Against Teen Violence (MATV) support group meets the first Saturday of each month at 2:00 p.m. For more information, call 214-565-0422

New Image Business Associates, Inc. holds its Small Business Luncheon every Wednesday from noon-1:00 p.m. at the Bill Priest Institute of Economic Development, 1402 Corinth, Room 202 A&B, Dallas, Lunch is \$5.00. Call 214-350-9590 for more informa-

July 2

Sisters On The Move, Inc., a support group that "provides people with a new sense of community," meets every first and third Thursday of each month. For more information, call 972-709-1180.

Metroplex Internal Revenue Service offices offers services every first Thursday of the month to help North Texas residents solve chronic tax problems. IRS employees meet with taxpayers, face-to-face, from 9:00 a.m.-6:00 p.m. at IRS offices located at 4050 Alpha Road in Dallas and 1515 Commerce Street in Fort Worth. The service is free and no appointments are necessary. Call 214-308-1019 for more information.

Around Town

July 4

107.5 FM The OASIS, the Irving Symphony Orchestra and Volvo will present a FREE Fourth of July concert and fireworks show at Williams Square in Las Colinas. Grammy award winning saxophonist Tom Scott will be the featured artist along with the Braxton Brothers and guitarist Brian Tarquin. Gates open at 4:00 p.m., performances begin at 5:00 p.m. and a fireworks show will start at 9:30 p.m. For more information, call 972-988-1075.

La Fuente's is sponsoring its Summerfest '98 concert series. The July 5th concert, which will be held at the Trinity River Bottoms in Dallas from 2:00 p.m.-10:00 p.m., will feature Tropa F and Jay Perez and Latin hip-hop and R&B music. Admission to this event is \$5.00. Additional concerts are scheduled July 12, 19 and 26 and will be held at Dallas City Hall. For more information, call 214-977-7886.

The monthly meeting of the Dallas-Fort Worth Association of Black Communicators will be held 6:30 p.m. at The Dallas Morning News. Elections will be held at this meeting. For more information, visit the DFW/ABC website at www.dfwabc.org.

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

The Univ. of Texas at Arlington will be the site of a Federal Procurement Conference sponsored by Cong. Martin Frost and UTA's Cross Timbers Procurement Center. Registration

begins at the E.H. Hereford University Center, 301 W. Second Street, Arlington at 7:15 a.m., and the program begins at 8:30 a.m. For reservations and more information, contact Deborreh Wallace at metro 817-272-5956.

The South Dallas Neighborhood-ACORN is hosting a meeting to help custodial parents learn their rights in collecting legal and moral child support, 7:00 p.m.-9:00 p.m. at the Evangelist Temple Church of Christ, 2627 Dorris, Dallas. Child care is provided. For more information, call ACES at 214-553-5935.

The South Dallas Cultural Center, 3400 South Fitzhugh, Dallas, hosts the exhibit, "Epiphanies," paintings and mixed media works about spiritual and cultural edification by Beth Ritter through July 25. Meet the artist in an informal discussion today from 6:00 p.m.-7:30 p.m. For more information, call 214-939-

Jubilee Theatre, 506 Main Street, Fort Worth presents God's Trombone which is adapted rom poetry by James Weldon Johnson, inspired by black preachers of the last century. Performance times are 8:15 p.m. Friday and Saturday evenings and 3:15 p.m. Saturday and Sunday afternoons. Tickets are \$10-\$16. For tickets and more information, call 817-338-4411 or e-mail jubilee@starext.net.

July 11

The Dallas Can! Academy, 2601 Live Oak, Dallas is holding a live car auction, July 11 and July 25. Registration and vehicle inspection is from 8:00 a.m.-9:00 a.m. The event is open to the public. For more information, call CARS FOR KIDS at 214-824-4226.

Sisters Organized for Surviving (SOS) is forming a discussion group for teenage girls called Phases, beginning July 11 from 11:00 a.m.-12:30 p.m. at Stephanie's Collection, 6955 Greenville Ave., Dallas. Phases is a Christian-based program that encourages a commitment to God, abstinence, honesty and family loyalty. For additional information, call 214-369-4438 or 214-369-2024.

Minister Derrick Geter is hosting a free Kid's Day and "Don't Throw Away Your Life" concert, noon-4:00 p.m. at Scotland Park, located at Scotland and Dalton Dr. in Dallas. Everyone is welcome. For more information, call 214-375-0945.

The Texas Federation of Housing Counselors, Inc. is sponsoring a "First Time Homebuyer Certification Course and Pre-Qualification' workshop from 8:30 a.m.-12:30 p.m. at St. Paul A.M.E. Church, 2420 Metropolitan Ave., Dallas. Pre-registration is required. Call 214-421-1344 or 214-421-8342 for more informa-

The First Christian Methodist Evangelistic Church, 7575 S. Hampton Rd., Dallas, will celebrate its ninth anniversary. An 8:00 a.m. worship service will be held at the Maria Morgan YWCA and Sunday School and Worship Service will commence at the church at 9:30 a.m. and 10:45 a.m., respectively. A special celebration will begin at 4:30 p.m. at the church. For more information, call Pat Green at 972-283-1000, ext. 221.

Black Images' 2nd Annual Romance Slam Jam Cruise will depart for San Juan, Puerto Rico aboard Carnival's Inspiration. Sailing dates are July 12-19. For more information, call Black Images Book Bazaar at 214-943-0142 or 1-800-272-5027; or call Uptown Cruise Events at 972-470-0488 or 1-800-861-7435.

The Junior Players present "Discover '98," free theater arts camps, Mondays-Fridays, July 13-24 at approximately 35 locations throughout Dallas. The camps will be held at various recreation centers, community centers and youth agencies. "Discover '98" will culminate with a festival July 24-25 at the Anita Martinez Recreation Center, 3212 N. Winnetka, Dallas. For for more information, call Kirsten Brandt at 214-526-4076.

Learn how to purchase a home of your own

Around Town cont'd

at the Texas Federation of Home Counselors first-time home buyer seminar 6:30 p.m., June 15 or 9:00 a.m. or 1:30 p.m., June 18 at the Bill I. Priest Institute, 1402 Corinth St., Dallas. Registration includes a confidential review, with a certified counselor, of the potential home buyer's credit file. For more information, call Ed Harris at 214-421-8342.

Nearly 1,500 Black Catholics from across the country will gather for the "10th Annual Unity Explosion Celebration" July 15-19 at the Dallas Fairmont Hotel. Call 214-371-5872 or 214-943-5231 for more information.

Iulu 16

Soul Rep Theatre Company presents Miss Guinea Tells Herstories, a delightful onewoman show featuring Guinea Bennett, the company's artistic director. The play runs July 16-August 2 at the Swiss Avenue Theatre, 2700 Swiss Avenue, Dallas. Tickets are \$10 for adults and \$5 for children 12 or younger. For tickets or more information, call 214-320-8990 or 214-565-0186.

Cynthia Wills reads from and autographs Content of Character, 6:30 p.m. at Black Images Book Bazaar, 230 Wynnewood Village, Dallas. For more information, call 214-943-0142 or 1-800-272-5027.

Iuly 17

The Love Clinic® On Tour 1998 presents "The Date," 7:00 p.m. at Mt. Pisgah Baptist Church, 11611 Webb Chapel Rd., Dallas. Learn about the principles of Christian dating from couples who participated in arranged dates in June. Admission is free. The Love Clinic® is an outreach ministry of Jubilee United Methodist Church, 301 W. Frank Keasler Blvd., Duncanville. For more information, call 972-283-2265 or visit The Love Clinic® website at www.theloveclinic.com.

The South Dallas Cultural Center, 3400 South Fitzhugh, Dallas, showcases films by Black independent filmmakers during its Black Cinematique series at 7:30 p.m. The featured film is The King Does Not Lie: The Initiation of a Shango Priest. The event is open to the public. For more information, call 214-939-ARTS.

Sandra Bryant and the Omari African Dance troupe will perform 11:30 a.m.-1:00 p.m., July 17 at the Trammel Crow Center, 2001 Ross

of One Main Place, Dallas, as part of the Downtown Improvement District's free FridayFest lunchtime activities. For more information, call Patty Kleinknecht at 214-744-

The South Dallas Cultural Center, 3400 South Fitzhugh, Dallas, hosts the musical Southside of the Westside at 10:00 p.m. The production will show an adaptation of portions of the Jerome Robbins choreographed musical Westside Story. For more information, call 214-939-ARTS.

The South Dallas Cultural Center, 3400 South Fitzhugh, Dallas, presents "Jammin' at the Center" a free monthly jam session that gives professional musicians an opportunity to get together and "jam" from midnight to 3:00 a.m. in a non-club environment. A drum set and piano are provided. For more information, call 214-939-ARTS.

The Dallas Committee to Keep Assata Shakur 'Free' presents the video production of Assata featuring Assata Shakur at the World Youth Festival in Havana, Cuba, 7:30 p.m. at Cultural Insights Books Plus, 1914 Martin Luther King, Jr. Blvd., Dallas. Makini Shakur, wife of political prisoner Dr. Mutulu Shakur will be the special guest. Admission is \$5.00. For more information, call 214-421-9828.

All women are invited to attend the "All-Night Prayer Praise Service, 9:00 p.m. Friday evening until Saturday morning at St. Paul United Methodist Church, 1816 Routh Street, Dallas. For more information, call 214-922-

Our Lady of the Lake Univ., Dallas Weekend College, is hosting summer Information Sessions July 18, August 8 and 22 at Brookhaven College in Farmers Branch. Working adults nterested in earning a Bachelors or Masters degree, on the weekend, should attend one of the sessions to receive information on admissions, financial assistance and course offerings. Call 972-488-1190 for reservations.

Bird Flock Productions is now auditioning performers for its "Showcase of Talent Night" which will be on August 22. Auditions will be held at the Black Academy of Arts and Letters, 650 S. Griffin St., Dallas, July 18 from 7:00

Avenue, Dallas and July 24 in the Courtyard p.m.-10:00 p.m. For more information, call August 1

Yolanda Joe reads from her latest novel BeBe's, 6:00 p.m.-8:00 p.m. at Black Images Book Bazaar, 230 Wynnewood Village, Dallas. This book is a sequel to He Say She Say, a national bestseller. For more information, call 214-943-0142 or 1-800-272-5027.

Iuly 23

Learn how to obtain a small business loan at a workshop sponsored by McDonald's YMCA, Fort Worth Metropolitan Black Chamber of Commerce and NationsBank. The workshop will be held from 6:00 p.m.-8:00 p.m. at McDonald's YMCA, 2400 E Berry, Fort Worth, For more information call Tonya Jackson at 817-282-2289.

Iulu 25

The Dallas Metroplex Chapter of the Langston University National Alumni Association will honor former Harlem Globetrotter star. Margues Havnes as the "Lion of the Year," at their annual Scholarship Luncheon. The event will be held 12:30 p.m. at the DoubleTree Hotel, Dallas Lincoln Centre. Tickets are \$30.00. For more information, call the LIONLINE at 972-498-8864.

July 28

The Junior Players present William Shakespeare's comedy, The Taming of the Shrew, 8:15 p.m. at Samuel-Grand Park, 6200 East Grand Ave. in East Dallas. A total of 6 free performances will be held July 28-August 2. The cast will feature 21 youth, ages 15-18, from 14 area high schools. For more information, call Kirsten Brandt at 214-526-4076.

Iulu 30

The Dallas-Metroplex African American Thinktank is sponsoring Edutainment 104FM Back-to-School 1999 Style Awards & Jam at the Lincoln Humanities/Communications Magnet High School in Dallas from 4:00 p.m.-8:00 p.m. For more information, call Johnny Nutson at 214-319-7243.

The 13th Annual Miss Black Texas State Scholarship pageant and the Miss Black Teen Pageant will be presented at the Ramada Hotel Market Center in Dallas, August 1-2. For more information, call Vernell Delley at 800-335-5397 or 903-597-9512.

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

The Leigh Ann Crime Watch, Southwest Police Department and the Wheatland Community Learning Center are sponsoring the 15th Annual "National Night Out." A Block Party will be held from 7:00 p.m.-10:00 p.m. at Danieldale Park, 300 W. Wheatland Road, Dallas. For more information, call 972-224-

GRIOT Productions will hold open call auditions for lead and understudy roles, August 6-8 for an upcoming theater production to be held at the Black Academy of Arts and Letters. For more information, call 214-346-2149.

August 15

The Dallas Urban League is holding its 1998 Gala and Auction at the Great Hall of the Apparel Mart, 2300 Stemmons Freeway, Dallas. Tickets are \$75.00. For more information call 214-528-8038

ATTENTION:

If you're interested in placing your event in our events calendar, send it to us by mail or fax no later than 45 days before the month of public

"Your Friendly Neighborhood Global Communications Company."



continued from page 17

ration courses for high school students who are poised for college board examinations. Continuing its mission to provide education for those who otherwise might not be able to attend college, Paul Quinn has an expansive scholarship program whose recipients work closely with



Paul Quinn president Dr. Lee Monroe (above) brought to the college his well-established track record in corporate and educational management and fiscal know how; Dr. Robert Watkins (right) chairs the Division of Education at Paul Quinn and is director of the Center for Professional Development and Technology. Dr. Watkins is responsible for providing and overseeing the teaching staff at the Jesse Dawson State Jail.

The St. Anthony School of Dallas to continue the tradition. Deborah Kelley, scholarship coordinator and parent liaison, heads that program and states, "Scholarship students from Paul Quinn tutor elementary students at St. Anthony in math, science, history and English. We have 3 to 5 students out there daily, not only working with the teachers, but also providing one-on-one instruction to the students in problem areas." Paul Quinn will also begin in the fall semester to provide one scholarship per year to the highest achieving St. Anthony student, ensuring that child's college education. "Paul Quinn has also established a Yvonne Ewell Memorial Scholarship, which is a four-year scholarship. Each of our scholarship recipients must perform some sort of community service," continues Ms. Kelley. "Our main focus is to continue giving back to the community that has given so much to us. "Paul Quinn has also established a Community Development Center and has a program designed for welfare mothers to obtain college

One of the most noted programs instituted at Paul Quinn is its contract with the National Corrections and Reha-

bilitation Corporation to provide educational services for persons incarcerated in the Jesse Dawson State Jail. Dr. Robert Watkins, chair of the college's Division of Education, and director of the Center for Professional Development and Technology is the liaison between the prison system and Paul Quinn. Dr. Watkins is responsible for providing the jail with staff to teach courses in life skills, GED preparation, and other technical areas. The college also provides two counselors and two administrators, including a dean of instruction. Says Watkins, "We provide an excellent opportunity to rehabilitate and educate the incarcerated men and women at Jesse Dawson. In our mission to give back to the community, we are cognizant that the majority of those incarcerated are minority inmates. We have a high passing rate for our GED students, and [we] are continuing to educate those



who are willing to put in the effort to achieve."

As director of the Center for Professional Education, Dr. Watkins leads an innovative staff of professors who are charged with "the challenge of improving the quality of teachers in Texas." Paul Quinn has a curriculum in education which, according to Dr. Watkins, is designed to "prepare each student for the EXCET teachers' examination by aligning the instruction to the various competencies which make up the exam." Dr. Watkins continues, "We also have a special course in EXCET preparation, which I teach personally, designed to improve the students' test-taking skills." As all Texas colleges are now being rated according to their students' passing rates on the EXCET, Paul Quinn, in Dr. Monroe's vision, is set to become the premier teacher-education institution in North Texas. "Our goal," says Watkins, "is to produce a top-quality product in terms of our graduating students." He urges anyone interested in what the college is doing to come out and visit and see what the school is about. "We have a faculty and program that is second to none in each of our majors."

As for the academic strategies now being employed by the college, Dr. Monroe highlights the fact that these strategies are only continuations of the school's original mission. "Most historically black colleges were established as tradeschools," he states. "The only difference is that today the trades have changed; today the trades are computer-based, and

Our goal is to produce a top-quality product in terms of our graduating students.

——Or. Robert Watkins, chair of Division of Education

include areas such as print and broadcast journalism." In keeping with that trend, Paul Quinn has established new majors in communications utilizing outside resource entities such as the ABC Television Network, The (Dallas) Weekly, and The Dallas Morning News. These new programs join Paul Quinn's already wellestablished liberal arts curriculum, which issues degrees in accounting, business administration, criminal justice, computer science, elementary and secondary education, organizational management, engineering technology, and the basics (English, history, science, and mathematics).

Dr. Monroe believes in Paul Quinn and sees its mission as a much-needed one. "If we did not have a Paul Quinn in this time in history, we would have to invent one. We have been able to move from an open door policy to one of selectivity. Examination scores for our incoming students have improved dramatical-

ly within the last several years." Admitting there is still a lot to be done, Dr. Monroe wonders if he has the personal energy to continue through the 21st century.

"I did what I came to do, but I am, even now, in the process of developing a new five-year plan for the college, which a number of people are buying into." Referring to himself as " a simple black man from Wilmington, North Carolina," all Dr. Monroe says all he ever wanted to do was teach and give to young black men what had so freely been given to him. In keeping with that, he has establish the President's Circle, a group of 12 male students with whom he meets and mentors regularly. There is also the President's Reading Circle, a co-ed book club of 35 that Dr. Monroe formed to ensure that certain material was being digested by Paul Quinn students. Dr. Monroe's present challenge is to integrate faculty and curriculum into developing and using software specifically designed for the Paul Quinn curriculum. At this writing, Paul Quinn has the distance learning and telecommunications capability to be linked with all of Texas' historically black colleges and universities, except for one. Agreements with Baylor University, Southwestern Medical Center, the University of Texas at Austin, Jarvis Christian College, and Prairie View A&M, allow Paul Quinn students in pre-med, accounting, engineering, and teacher education to pursue advanced degrees at those institutions.

It is clear that Paul Quinn College is proudly moving forward to areas previously uncharted — areas of which those few itinerant preachers back in 1872 could have never conceived — or could they?

MON

For more information about Paul Quinn College, call 214-302-3515.

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Irving ISD member looks to future

By Sherelyn Roberts

Then Will DeBerry assumed his position as a member of the Irving Independent School District (IISD) Board of Trustees two years ago, he felt that by actively participating in decision-making, he would effectively push programs that would provide all Irving school children a quality education. His campaign had focused on expanding and improving "educational excellence" while increasing communication by getting parents and the business community more involved in the schools.

DeBerry, the first African American member of the board, looks back at the challenges he faced and the issues he feels will directly benefit not only minorities but all Irving students in general.

DeBerry first ran for a board position in 1994. "When I first came to Irving 15 years ago to work for the federal government at the U.S. Census Bureau, I immediately saw a void on the school board," he said. "There were no African Americans or Hispanics. I started attending school board meetings and didn't like the things that I saw in terms of representation. I didn't think the community at large was being represented from the demographics that were reflected."

According to DeBerry, Irving is a "very, very conservative community" with African Americans making up approximately 8 percent of the total voting population and Hispanics making over 20 percent. In the school district, there are approximately 18 percent African American school children and about 35 percent Hispanic children. "It's a minority-majority district that's still being influenced by the conservative vote", says DeBerry. He failed in his first attempt to be elected to the school board, but in 1996 DeBerry got back in the race. "I prayed about it to God and talked with my family" he says, "and I asked Him to be a vehicle, the anchor, and guide me in the right direction because if it was His will then I wanted to carry that out." DeBerry won his seat over two other candidates, carrying nearly 43 percent of the

DeBerry feels he represents all the people, and voters saw him as a man that was interested in school issues. He is the father of a 28-year-old son and a 13-year-old son, who attends an Irving public school, and he feels he knows first hand the importance of parental participation.

Getting parents involved in their children's education is a challenge DeBerry willingly takes on. "We have to make parents understand that they have

a stake in their children's education. The community has to be like a tribe in the education of our children. I think when we are involved as a whole community, we will be a school district that is up with contemporary standards."

DeBerry is particularly concerned with the lack of teachers. "There is a deterioration in the base of teachers... across the nation and African American teachers are deteriorating at a faster pace than any other group. What's happening in education now is [that] teachers are the primary, or only, head of [their] household," DeBerry explains. "When I was growing up, the husband worked and the wife taught school. She was a mother who watched over the children and had summers off. Now, teachers, in some instances, are the entire breadwinner for the family."

Despite the fact that salaries for teachers are more compatible now with jobs in other professions, DeBerry feels that male teachers still feel they don't make enough base income. As a result, male teachers, particularly African American ones, shy away from the teaching profession.

"We need to get some balance in terms of our teachers that will reflect the demographics, be it African American, Hispanic or Asian Pacific Islanders," says DeBerry. He feels that children who have absentee fathers need some strong male role models and male teachers can fill that position. He is quick to praise the female teacher who he says has done an admirable job but some children need more. He is involved in school activities and serves as a role model and mentor not only for African American children but children who may not have a parent, particularly male children. According to DeBerry, the educational field is limited and that means there is a small pool to choose from. In other words there is a need for minority teachers particularly males.

Another issue that DeBerry believes needs to be addressed is re-educating the way teachers teach children. "I have always had a problem with educating children in what I call a box," he said. That means you have a fundamental curriculum that the teacher follows. I think it is important that the teacher understands the learning ability and the skills that each child brings to the classroom and reach that child at his or her level. It doesn't mean that you take your class and modify it to the point where you give up your class but you have to be able to make those adjustments and teach outside the box. You have to feel and touch what they are actually saying. I think through re-training and staff development, we can enhance our programs and reach all our children. We have to be able to be adjustable and not just say this is the way it will be done."

When asked if he has experienced any obstacles or problems as a school board member DeBerry's answer is simple. "The one [person] you put pressure on is [your]self, because you are only one [person] and that's not what I ran for. I didn't run just to be an African American school board member... The thing I run into most is the indirect pressure that changes can be clearly reflected instantly.



Will DeBerry

The one thing I want to see is goals in place that will allow the district to move forward... to have Irving schools reach excellent exemplary status. One way to ensure that is to increase the total population of our teachers. When I came aboard in 1996, there were 21 African American teachers. Now that number has increased to 43. I know that's not a total reflection of my solely being on the board, but it has had some impact. To have the parents and the community involve... for them to understand that they have a stake in our children's education, I think those are my biggest challenges."

DeBerry says he understands his responsibilities as a member of IISD. "We are not administrators and we don't get into [micro-management] of the school district," he says. "We set policy for which our school district can grow and nurture and be one of excellence. We have directions and visions and we set goals. Right now we are dealing with a \$171 million bond program for school construction and technology that was passed last October. That will allow us to build a magnet high school, an elementary school and three early childhood centers for pre-kindergarten children. We will also revamp the infrastructure of all our schools to improve them. We are also looking at \$47 million in technology that will allow us to basically improve the computer capability in all classrooms.

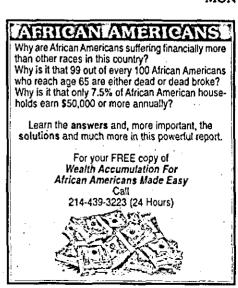
This will result in four students to one computer in elementary schools and one computer for each student in high school."

DeBerry admits it was kind of lonely out there when he first entered the political ring but attributes his Holly Springs, Miss., upbringing with getting him over that. He was one of 11 children and, as he puts it, times were hard growing up there. "The challenge was always the survival of the fittest, but I stood up to that challenge. But that whole concept to just go into that political arena and into those neighborhoods that were traditionally untapped and say I'm the best candidate for the job and this is why you should elect me, I found [that] to be quite an experience." DeBerry also remembered a quote his father always repeated: "Nothing to it, it's the way you do it that makes it seem hard." He says that quote has always stayed with him, especially while he was a student.

DeBerry received a bachelor of arts degree from Lane College in Jackson, Tenn., and a masters of public administration from Jackson State University in Jackson, Miss. He is a survey statistician for the U.S. Census Bureau, but despite a busy career and responsibilities on the school board, DeBerry still finds time for other organizations. He is a member of the Irving Youth Foundation, the Irving Youth Council, the NAACP and St. Luke Community United Methodist Church. The one activity he takes a tremendous amount of pride in is his son's soccer team. Despite a less than stellar won-loss record, serving as assistant coach for the team and being totally involved for the past nine years has given him a lot of joy and enables him to reach out to other

DeBerry hopes his position as a member of the Irving school board will encourage other minority candidates to enter the political arena. "As awareness and participation levels increase, there should be an improvement and that will be a sign of positive things happening, not only in the district, but in the community in general."

MON



HavPlenty

Reviewed by Sonia Jordan

Quiet, unassuming, intelligent and complete with a beautiful spirit, Chenoa Maxwell is definitely a young woman on the move. Her feature role in HavPlenty depicts only the surface of a talent that will soon be as paramount as Nia Long, Vanessa Williams and others.

Born in New York and raised in the Bay Area, Ms. Maxwell has been seen in the soap opera The City and other venues. Before accepting her role in HavPlenty, she had decided that maybe acting wasn't what she should do. She says it had a lot to do with the roles being offered to black women. Those roles, she says, are not for her. "I didn't want to sell my soul and be a victim just trying to make money. There were no roles that were positive out there and it really...it kind of hurt my feelings and it made me feel like, God, this is not how I want to depict myself. But now I see it changing. In 1997 we had a series of movies back to back. We had Eve's Bayou; Love Jones, Soul Food and they were at a different level which made me feel like I should step back into that arena," says Chenoa. Ms. Maxwell went behind the scenes and formed her

Lethal Weapon 4

The blockbuster Lethal Weapon series, which first starred Mel Gibson and Danny Glover as police detectives Martin Riggs and Roger Murtaugh in 1987, suc-

own company, Big Baby. She wants to create roles for other women that are positive ..." Paltrow and Bullock are doing a host of roles that we would like to do. We have to wait for a black writer to write a film and hopefully we can get cast."

Enter Christopher Cherot and the wonderfully, refreshing comedy Hav-Plenty. At first, Chenoa was cast as one of the supporting roles, but when the lead role became available, she stepped right into it with the ease of a veteran actress. HavPlenty, one of the most popular movies at the 1998 Sundance Film Festival, takes situations familiar to everyone who is or have ever been in love and makes for a laughable evening at the

Ms. Maxwell plays Haviland Savage, the sophisticated career woman who loves the finer things in life. Chris Cherot, writer, director and producer steps into the role of Lee Plenty who is virtually homeless and does not have a problem with his situation. The couple are exact opposites and yet can not overlook the obvious attraction between them. Along with the other players in this wonderful comedy, love and sex are dissected and put back together just in time.

This movie is a low budget film which is obvious by the cinematography, but it gets high ratings for its appeal as it

Cole are back, reunited with the hyperactive Leo Getz (Joe Pesci) and joined this time by junior detective Lee Butters (actor-comedian Chris Rock). The team struggles to unravel as series of events involving an Asian crime overlord (Chi-

> nese action star Jet Li) bent on a complex and deadlymission of revenge.

Danny Glover gained international status for his portrayal of Roger Murtaugh in the Lethal Weapon trilogy. His other film credits include Silverado, Places in the Heart, Witness, The Color Purple, To Sleep With Anger, Grand Canyon, Bopha!, Angels in the Outfield, The Rain-

maker, Switchback and Buffalo Soldiers.

Glover received an NAACP Image Award and an ACE Award for his portrayal in the title role of HBO's Mandela and received an Emmy nomination for his performance in the epic miniseries Lonesome Dove.

Warner Bros.' production of Lethal Weapon 4 is rated 'R' and opens July 10, 1998 at theaters throughout the Dallas/Fort Worth Metroplex.

unfolds a story that goes beyond racial barriers. HavPlenty's stars are not all new to the world of acting and yet are not seasoned enough to be household names. But this too shall pass. The leading ladies are classic brown skinned beauties who are ourselves...our family...our friends.

When Chris Cherot began writing this true story, he says it was a catharsis, as a healing...a way to mend his broken heart. Somewhere along the way he decided to make it into a film for video and began raising money and casting. As luck would have it, once the video was completed, Chris began doing small screenings for family and friends. He found his way to the Acapulco Black Film Festival where BabyFace and Tracy Edmonds saw

HavPlenty, thought it was not only a great work, but refreshing and positive. They attached their names to the film and BabyFace worked closely with Chris to lay the soundtrack.

Later, in 1997, at the Toronto Film Festival, the movie was picked up by MIRAMAX FILMS . . . and the rest, as

A SEXY New Comedy from the Producers of Soulfo

they say, is success. HavPlenty is a wonderfully romantic comedy which will entertain its audience and open doors for many of the young, fresh faces that lent their talents to its creation. A must see for everyone, HavPlenty is in release at a theater near you.

MON



Starring Eddie Murphy

The doctor is in!

Dr. John Dolittle has everything a man could want: a thriving career, a beautiful wife and two unique yet adorable daughters. He also is about to sign the biggest financial deal of his life.

In short, Dr. Dolittle has the world by the tail.

But then something very strange begins to happen; much to his shock and dismay, the good Dr.'s long-dormant ability to talk to the animals is ... unleashed. Now, when Dolittle hears the call of the wild, he can answer. And in no time at all, he finds his perfect life heading straight for the doghouse.

But Dr. Dolittle's new four-legged patients are overjoyed with their new healer and flock to his home and office. For the word is out ...

A contemporary take on a classic and beloved idea, Dr. Dolittle stars Eddie Murphy in the title role, Ossie Davis as Archer Dolittle and Oliver Platt as Dr. Mark Weller. The cast also includes Kristen Wilson as Lisa Dolittle, Raven-



Eddie Murphy

Symone as Charisse Dolittle, Kyla Pratt as Maya Dolittle, Peter Boyle as Calloway and Jeffrey Tambor as Dr. Fish.

20th Century Fox's production of Dr. Dolittle is rated 'PG-13' for crude humor and language. It opened June 26, 1998, at theaters throughout the Dallas/Fort Worth Metroplex.

cessfully blended action, suspense and humor; the films went on to became international hits. Lethal Weapon 3, the highest-grossing movie in the group, opened in 1992 and added Rene Russo as Martin Riggs' love interest and fellow daredevil detective, Lorna Cole. Since then, audiences have clamored for the return of Riggs, Murtaugh and company on-screen.

Danny Glover (r.) and Mel Gibson

Well, the wait is over.

Detectives Riggs, Murtaugh and

Smooth Jazz TV

Cameron Smith to host slick new show

Cameron Smith has been around jazz his entire life. His father introduced him to the genre as an infant by playing albums from pioneers of the art form almost daily.

"I can remember Duke Ellington, Ella Fitzgerald, Charlie Parker and Ray Charles' music wafting from my father's study (along with his signature cigar smoke) almost from day one," says Cameron. "The other thing I clearly remember as a little boy was my mother singing standards from Tony Bennett, Sinatra, and Billie Holiday as she cooked for our family of nine...and she nailed the tunes. She still has a beautiful voice even today. One of my older brothers received his masters in percussion at Indiana and has been a huge influence. I even played a few gigs with him when I was like twelve years old. I was a terrible alto sax player. Our big horn section number was Shotgun by Jr. Walker and the All Stars. I would blow all these totally abstract notes and think, 'hey this is jazz.'"

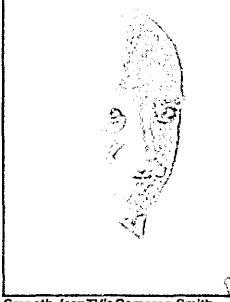
Cameron's passion for music continued to grow from his disc jockey days in the seventies at some of Canada's hottest night clubs with a staple diet of Herbie Hancock, Chick Corea, Grover Washington Jr., Al Jarreau, Weather Report and

Jeff Lorber among others.

"I was one of the only guys out there mixing tracks from Herbie's Headhunter album with the Commodore's Brickhouse and having the dance floor absolutely slammin.' People would really dig the fact that I could create totally unique grooves—stuff you could not get anywhere but my gigs. The fact that it was all of these really deep cuts of jazz albums mixed with burnin' tracks from Earth Wind and Fire and the Isley Brothers made it almost impossible to replicate. It was totally my sound. I was doing acid jazz in 1976.

Smooth Jazz Television (SJTV) has been a long time dream for Cameron that started to take shape upon his arrival in Texas in the late eighties. "I've had some incredible gigs in Dallas. It's the kind of stuff dreams are made of. I think working with Wolfman Jack at KODZ was one of the most amazing experiences of my life."

"Here was this guy who was an absolute icon in the radio business and I was his on-air sidekick, co-producing the show every Saturday night...I learned more from the Wolfman about passion and presence than anyone. It was a tremendous tutorial on making things cook. He gave me the confidence to attack the opportunities in front of me as a disciple of the art form. I've never been a serious musician and I often was intim-



Smooth Jazz TV's Cameron Smith

idated to interview cats like Quincy Jones or Grover Washington Jr. simply because I wasn't a player, but Wolfman showed me that artists need compassion and that your love for the art will take you a long way."

Cameron joined the staff at 107.5 FM The Oasis, the smooth jazz station in Dallas, in 1992. As the director of Special Projects, Smith catapulted the station headlong into the most aggressive concert posture of any of the smooth jazz stations in the nation. Along with smooth jazz innovator Paul Goldstein, Cameron went to work breathing life into the station's

visibility and that of SJTV. One of the architects of the smooth jazz format, Cameron found Goldstein incredible to be around.

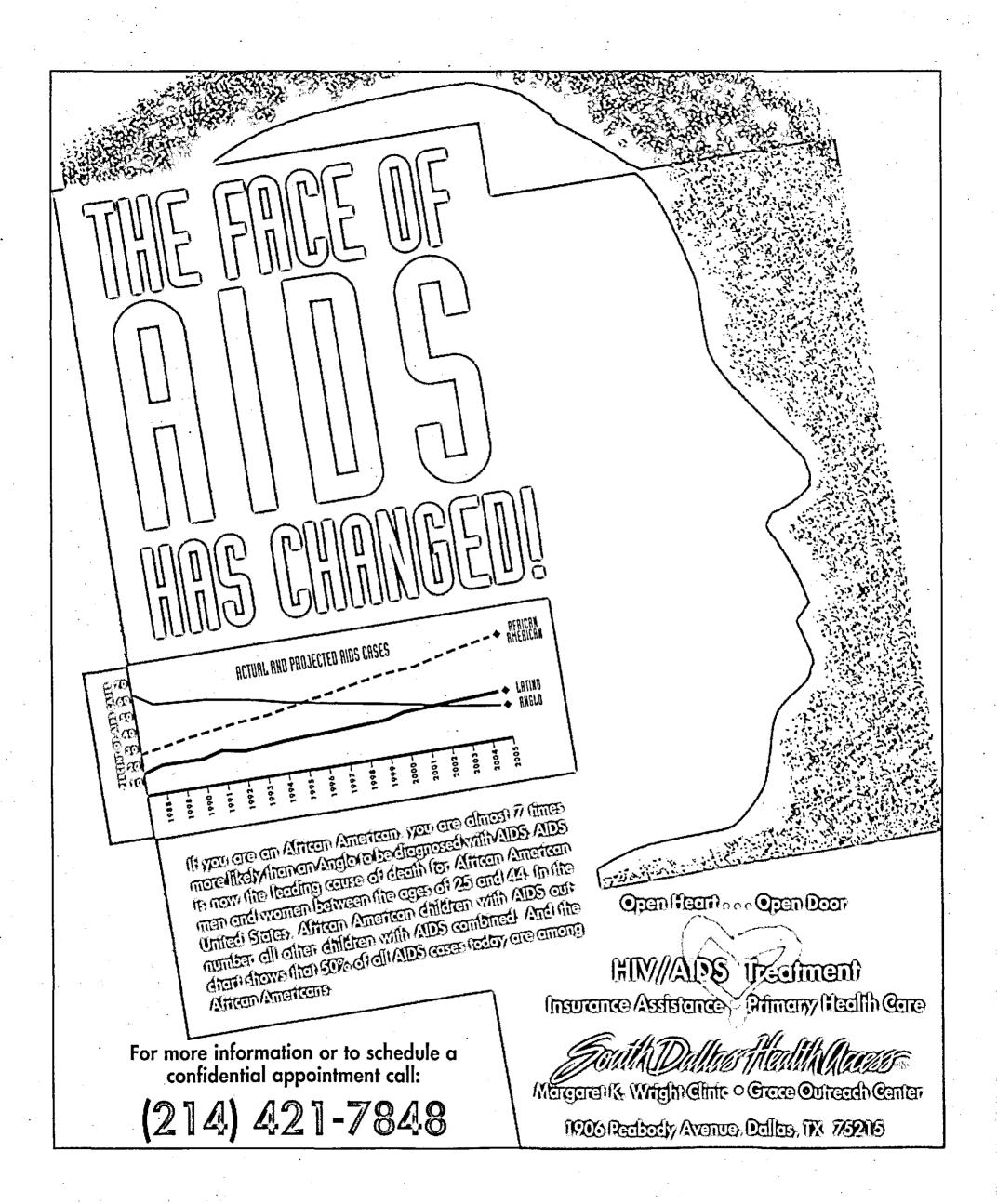
The Oasis, coupled with the Carvan of Dreams club in Fort Worth, served up a continuing flow of world class jazz talent for Cameron to cover on SJTV. "After four years of very long nights waiting for cats to finish performances so we could spend some time together on camera, SJTV is finally coming into its own. We're looking forward to some rapid growth this year into cities that are starving for a television companion to smooth jazz radio," says Cameron.

With more than 15 years on the business side of radio, Cameron now spends most of his time focusing on making SJTV a syndicated success with support from his team at Sky Television in Dallas. "Sky Television is the largest producer of computer, internet and technology-related video and broadcast programming in the world," says a clearly excited Smith. "I can't wait to see what the partnership can do for smooth jazz. The potential is unlimited."

Until then, Cameron spends his time inside the music as manager to smooth jazz phenomenon Joe McBride, with his wife Misty and as a consultant to radio stations and jazz labels throughout the United States.

MON







Book Review Angela Washington-Blair.

Ph.D.

By Quintard Taylor W.W. Norton, \$29.95

Yippee Yi Yea!

Westward bound we go. Or do we? What has been the Black presence in the untamed west and in the urban areas of the west? How have African American mixed and melded with other ethnic groups? What was the climate, in terms of race relations, to blacks seeking refuge and new opportunities?

This month's selection will answer those questions and more. I chose this book after reading about its author and the subject matter a year ago, long before the book's publication date. Anyone who knows me well knows that I am a western aficionado. My family hails from Texas and I was born and raised in Los Angeles until 10th grade. That may explain my love for anything western and southwestern in decor and in culture and history. I watch old westerns on TV on the weekends. I've read western novels. But what I've found sorely missing are the true stories of men and women of African descent who also had roles; both starring and minor, in America's westward expansion. I didn't learn any of this in Californian history, nor have my children been exposed in Texas history. On another aside, only recently have we seen an effort on the part of movie makers to show the Black presence in the west whether it be in the form of Buffalo Soldiers or outlaws.

Quintard Taylor, chairman of the history department and professor at the University of Oregon, has presented the results of laborious and painstaking research in a volume entitled In Search of the Racial Frontier: African Americans in the American West, 1528-1990. For the purpose of Taylor's book, the "West" is defined as any area west of the 98th meridian (Remember geography?). But the author actually includes all of: Texas, Oklahoma, Kansas, Nebraska, North and South Dakota, in addition to the states to the west of these.

Taylor discusses history while giving demographic information, often in the form of charts and graphs. Not only does he include nineteenth century and prior, but he includes twentieth century statistics as well. The book is divided into ten chapters starting with

In Search of the Racial Frontier

"Spanish Origins." This is followed by chapters on "Slavery in the Antebellum West," and "Freedom in the Antebellum West." "Reconstruction in the

Photo: lack Liu



Quintard Taylor

West," and then, "Migration and Settlement," come next. A complete chapter is devoted to "Buffalo Soldiers in the West." Chapters on the "Black Urban. West," "World War II," and the "Postwar Black West," and "The Civil Rights Movement in the West," round out the

This western history of African

Americans is not recounted in a vacuum; the interrelationships with other people are provided as Taylor pursues themes of race, ethnicity, gender, and environment. This collective biography presents not only stories of life on the plains, but posits information about urban life. You can read about the Black towns. You can catch glimpses of Black nationalism and entrepreneurship.

I highly recommend this fascinating book to students of African American history and students of American history. Western buffs will particularly appreciate it. This book should have a home in every school, college and public library shelf. Taylor's illustrated book is thorough and very well documented with end notes. The book includes an extensive bibliography and index. While Taylor's book bears all the marks of a skilled researcher, it is written in a fluid, easily accessible style.

Other authors who have written extensively about the West include William Loren Katz with his books: The Black West; Black Indians; and Black Women in the Old West; and Art Burton, with his book Black, Red, and Deadly. But Taylor's book may earn the reputation for being the definitive book on African Americans in the West. His book definitely deserves a place beside

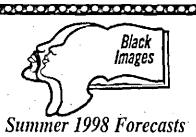
Angela Washington-Blair holds a master's and a doctorate degree in library science and is a librarian at a private school in Dallas.

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MONDAY, JUNE 29 • 6-8 pm LaWanda Staten reads from and autog How to Kill Your Willie Lynch (\$11.00 L.M.S. Productions). Ms. Staten presents characters who learn to love themselves. Lynch's 1712 speech is also included.

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SATURDAY, JULY 4TH OPEN • OPEN

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SUNDAY, JULY 5 TH CLOSED • CLOSED -0-

SATURDAY, JULY 11 • 2-4 pm Gwendolyn Swinton reads from and autographs Fort Humbug - An Open Air Whore House (\$14.95 Memories Publishing). Fort Humbug is the story of children's hideaway being used by Shreveport's leading citizens for secret rendezvous.

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MONDAY, JULY 13 • 6:30 pm Romance Noir Book Club reviews four novels: Love Everlastin, Clara's Promise, Night Song and Rooms of the Heart.

THURSDAY, JULY 16 • 6:30 pm Cynthia Willis reads from and autographs Content of Character (\$11.95 Crown).
Ms. Willis' novel chronicles a family's

struggle for the American Dream during the last years of segregation.

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TUESDAY, JULY 21 • 6-8 pm Yolanda Joe reads from and autographs

Bebe's by Golly Wow (\$23.00 Doubleday).
This a sequel to *He Say She Say which* was a national best seller, *The D.W. Mind Travelers*

Book Club will host Ms. Joe's reading.

SUNDAY, JULY 26 • 3-5 pm Lois Litty conducts a workshop on "How to Self-Publish, Market and Promote Your Book."

SATURDAY, AUGUST 1 * 2-4 pm Joyce Teal returns to discuss and autograph Sister, It's Not Okay! (\$10.00) and It's O.K., To Be Different (\$6.99 Morris Publishing Co).

TUESDAY, AUGUST 4 • 6-8 pm Claudia Darkins discusses and autographs A Name I Can't Read: The Rocky Road to Literacy - A Mother's Story (\$14.95 Cana Publishing).

THURSDAY, AUGUST 6 • 6-8 pm Linda McKeever-Bullard reads from and autographs Shades of Justice (\$23.95 Dutton).

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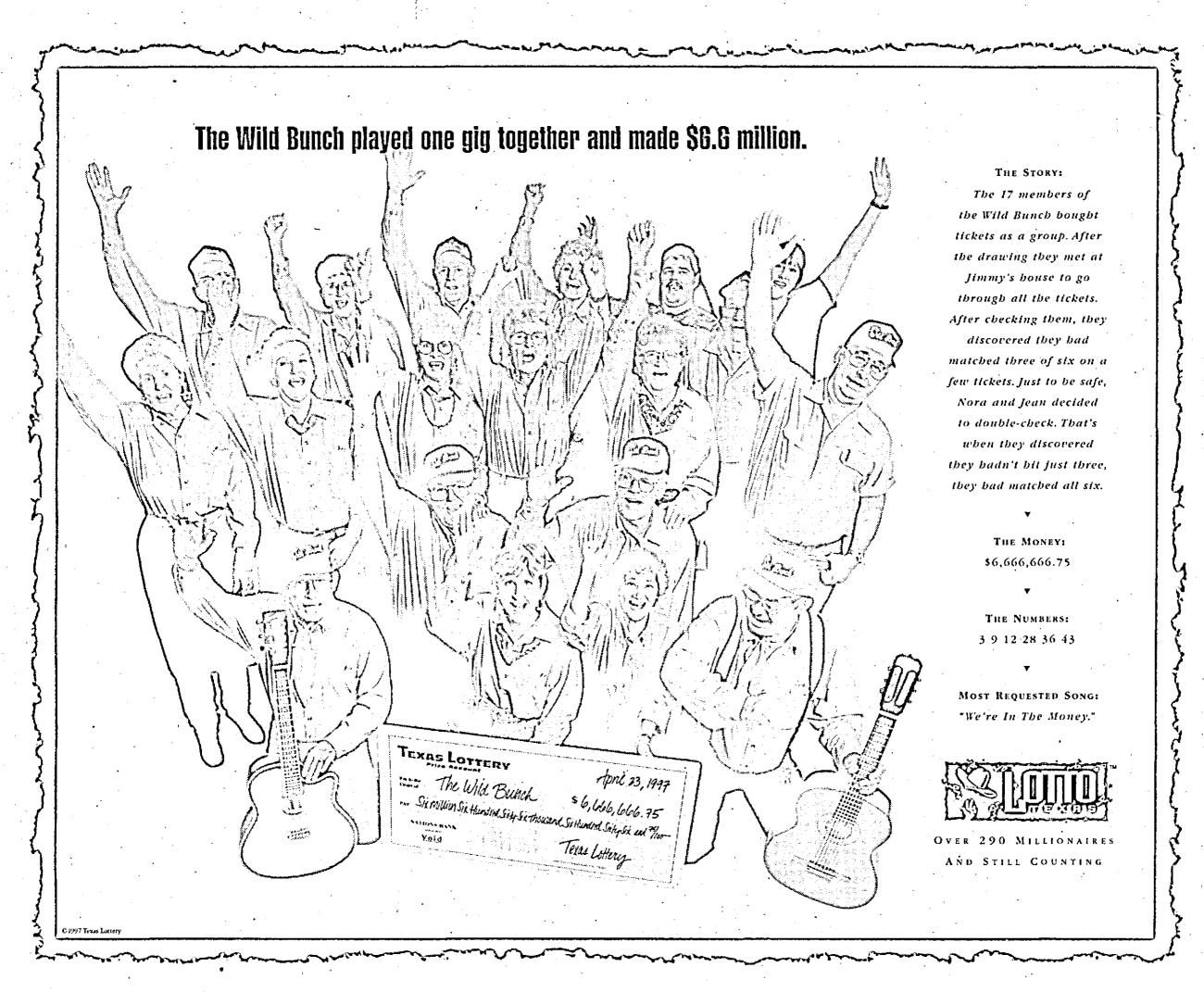
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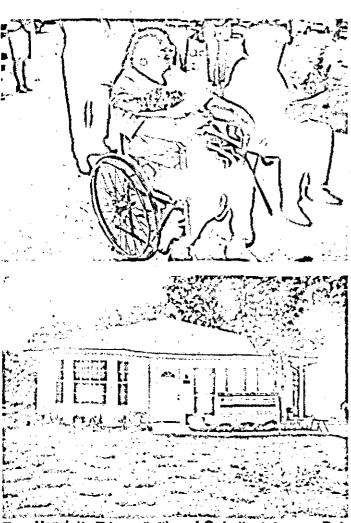
Bear Creek: A community with a new beginning

By Kamron L. Barton

Photos by Kameron Barton

The once ignored community of Bear Creek, with its old, deteriorating homes, is experiencing a new beginning. When Anthony Bond, the founder of Bear Creek Development Corporation, assumed the responsibility of revitalizing this community, little did he know that the organization's first project would be completed so soon, and with such fanfare.

On this day two older residents of the Bear Creek Community would each be given the keys to a brand new home. With happy children running around and gleeful adults anticipating this event, it was clear that it would be one of great honor and dignity. The many guests were ushered outside where the president of the Bear Creek Development Corporation began the presentation. Rob Johnson, a member of the Fellowship Church of Grapevine, and a Montclair



Top: Henrietta Triggs (left) and Ophelia Johnson; Bottom: Ophelia Johnson's new home.

Custom Homes employee, sang "If Ever I Forget." This heart-warming, moving spiritual was followed by fellow church member Dana Michaels' singing of the upbeat "One More Voice."

Following the songs, contributors to the Bear Creek project were recognized. The largest contributor was the Episcopal Diocese of Dallas. That organization donated \$25,000 to the Bear Creek Development Corporation. Others donated between \$500 and \$1,000.

During the presentation, Webb said "Our desire is to help renovate this community. I challenge anybody here to do what we're doing. It starts with the church getting out into the community." Following the presentation of the house keys to 82-year- old Henrietta Triggs and 84-years-old Ophelia Johnson. Mrs. Triggs thanked God and said "We didn't know we'd get this far... He (God) may not come when you want, but he's right on time. I want to thank everyone who caused this to happen."

Father Storey of the Episcopal Diocese of Dallas blessed Johnson's new home and later blessed Mrs. Triggs' home. The identical homes have three bedrooms, three closets (one walk-in), two full bathrooms, a spacious living room, an electric stove and oven, and a dishwasher.

Refreshments were served after presentation.

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Family Life Fairy Street Mama

How important are sports to you?

While visiting the home of Ms. Ouida Walls, mother of "Everson (cubby) Walls", former defensive back for the Dallas Cowboys, I was greeted by two of his nephews, Bryce and Adam Cole. They were very eager to tell me about their interest in sports, and about how important sports is to them. Below are a few of their comments.

Bryce: "Sports is pretty important



Bryce May, 14,

because it keeps me out of trouble and it gives me things to do ... it keeps me in shape and healthy . . . and it's a whole lot of fun. I participate in football, basketball, track and baseball ... I like basketball the Richardson Jr. High best because I feel that I'm the best at

basketball...I play forward and guard in basketball . . . and I have a few skills to

contribute . . . and I never forget that I could never have gotten this far without the help of "GOD." My dedication was inspired by my Mom and Dad, because they told me that I needed to do something besides sitting around the house ... They wanted to make sure that I didn't get into trouble and I want to tell them that I LOVE YOU MOM and DAD!!!!!! Thanks a lot for everything that you do."

Adam (15, Richardson Jr. High): "I like sports because it keeps me in shape and it gives me an activity to do after school ... My favorite sport is football because you have to be a team player and not just an individual ... and I also love it because I'm very good at running the ball . . . Sports gives me a chance to show and prove that I have leadership abilities, and get a chance to show that I can perform athletically as well as academically. I was inspired by my uncle Everson (Cubby) Walls because with him playing in the NFL, it gave me something to strive for and it helped me to reach my goals."

While some kids chose activities such as singing, dancing, theater and other fun activities, to others, sports are just as important. Just remember to chose your sport wisely and get the help of your parents and school advisors affiliated with that particular sport before you begin your participation. Regardless of what sport you chose, have fun, and don't forget to "Just be a kid!!"

Inner-city basketball tournament set for Moody Coliseum

Four boys' teams and two girls' teams will compete in the third annual Guaranty Basketball Association "Final Four" summer basketball champi-

onships, 6:00 p.m., Thursday July 9 at SMU's Moody Coliseum.

This year, boys' teams from the J.C. Phelps Recreation Center, Lake Highlands Recreation Center, Marcus Park Recreation Center and an All-Star Team composed of three players from each of the four recreation centers, have advanced to the boys' Final Four playoffs. The two teams participat-

be determined when the girls' league

playoffs conclude.

Prior to the Girls' Championship Game, Guaranty Federal Bank will present the "Eagle Character Award" and a new computer to one player on each of the four boys' teams and two girls' teams. Recipients will be chosen based on a combination of qualities, including sportsmanship, demonstrating a positive attitude and making a commitment toward personal growth—both on and off the court.

Created by the Dallas Police Department and Guaranty Federal Bank, the Guaranty Basketball Association provides approximately 600 inner-city youth

between ages 12 and 14 with an alternative to being on the streets during a time when statistics indicate they are most likely to get into trouble.

In its third year, the GBA's athletic competition and mentoring program stresses the importance of staying in school and getting an education, and develops positive role-model relationships with members of the Dal-

ing in the girls' championship game will las Police Department and SMU Varsity Basketball players and coaches. The teams have been coached by a group of volunteers primarily from the Dallas Police Department, SMU and the YWCA. The GBA lowered the age range this year from high school age to target middle and junior high youth.

For more information, contact Lowell Duncan or Kendra Rasmussen, Dawson/Duncan Communications, Inc. at 214-520-7550 or Ed Spencer, Dallas Police

Department at 214-670-3692.

MON

For home health care, go to Supreme

By Kamron L. Barton

Kristy Finley is following in her father's footsteps.

In December of 1994, Finley graduated from the University of North Texas in Denton with a bachelor of science degree in criminal justice. But soon she went back to her roots. Since age six, Finley had worked at the various businesses that her father and brothers owned. Thus her inspiration to open Alante' Medical Services, a medical uniform shop.

Finley's father gave her the idea to open Supreme Quality Home Health Care. Finley says, "At first, I was hesitant about home health because I didn't know that much about the business. I did some reading to familiarize myself with the business . . . We received our license in May of 1997, and closed Alante' in February of this year."

Supreme Quality Home Health Care is a full-service home care agency which provides temporary-to long-term care to clients following an illness or condition

that requires periodic attention. Says Finley, "It's a proven fact that patients recover more quickly in the comfort of their own homes."

Finley thinks her business is unique because even "with the small staff we have, we are still able to put out as much service as a large business." She adds, "At the request of an organization, we will do a presentation to familiarize people with home health care."

Finley's goals for her business are "to become one of the leading home health care businesses in the Dallas area and to become well known for providing good services." What she likes most about her job is "working with the greatest bunch of people; we're a small but family-like

Finley says her motivation is "knowing that advantages of home care are not only cost-saving and increased comfort and speedier recovery, but it's also an alternative to hospitalization, or it can mean an earlier hospital discharge."

Supreme Quality Home Health Care provides free blood pressure checks and Name: Kristy Finley Birthplace: Chicago, Il Favorite Food: Pancakes Don't Sweat the Small Last Book Read: Stuff...And It's All Small Stuff My friends don't know that:"I would like to open a stateof-the-art, full-service health club." Advice to would-be "Sign your own checks. Surentrepreneurs: round yourself with knowledgeable and experienced people."



Supreme Quality Home Health Care 114 W. Louisiana Ave. Dallas, TX 75216 (214) 943-3368 (office) (214) 943-1266 (fax)

blood sugar screenings at health fairs. Finley also advertises through Black newspapers, brochures, flyers, and the yellow pages. Finley is a member of the Oak Cliff Chamber of Commerce.

Finley's hobbies are exercising, reading, and redecorating and remodeling her new home. After retirement she plans

Kamron Barton is a recent graduate of Carter High School and will be attending Florida A&M in the fall.



You and Your Money John Dudley

When considering financial options, investors must find their own balance on the scale of risk and reward. To add more weight to the reward side of this scale, they must prepare for the burden of increased risk on the other side. The risk part of this balancing act can quickly become too cumbersome for some investors. But many people don't know how to evaluate risk levels before they take on this load.

Risk means that investors may lose some or all of their investment, or that the investment may not gain in value. To achieve financial objectives, each investor must choose from diverse investment alternatives, each varying greatly in their degree and type of risk and potential return.

Here are the types of risks one should consider to make a prudent investment decision.

·Market risk. An investment may lose its value when traded on financial markets. The result: You could receive less than you paid for an investment when you sell it.

Tip the risk scale until it feels comfortable

· Credit risk. The issuer of an investment (a corporation that issues a bond, for example) may not live up to its financial obligations. The result: A default by the issuing corporation could make you lose your invested capital and/or expected interest payments.

•Inflation risk. The value of an asset may not grow enough to keep up with inflation. The result: Reduced purchasing power.

*Reinvestment risk. Interest rates may fall as an investment (i.e., a bond) matures. The result: You may be unable to reinvest matured assets at a rate you have become accustomed to receiving. This risk also applies to reinvesting coupon payments received from bonds and other fixedincome payments.

· Liquidity risk. You may be unable to liquidate an "asset" (for example, real estate, collectibles, or thinly traded stocks) when you want and at the price you could otherwise have received had there been more liquidi-

How Can You Manage Risk?

Regardless of the investments you choose, there are simple ways to manage risk and take advantage of higher-yielding investments. Some of these include:

1. Investing for the long term over the long term. Holding your investments long term may be one way to smooth out short-term market volatility.

2. Investing regularly and consistently over the long term. A reasonable program of steady investment may put enough of your capital to work in the markets to earn you long-term financial freedom. This type of investing is called dollar cost averaging. Keep in mind that dollar cost averaging does not assure a profit or protect against a loss in declining markets. You should consider your financial ability and willingness to continue purchases through periods of low price levels.

3. Diversifying across and within different asset categories. This long-term strategy capitalizes on the fact that the various markets you may have chosen have historically fluctuated in value at

sorry, that former teacher just started climbing on her soap box. You get the picture. With that said, just file this one away until you are ready. You'll be glad you did. The university is just one of several services offered by TBWT. Thousands of people visit this Web site for news, spiritual meditations, and to buy and sell goods and services. The business center might help those interested in setting up a home-based business to earn income from Internet services.

The Black World Today is a unique village in cyberspace for African Ameri-

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Carla Roberson is a local computer consultant who loves surfing the Web.

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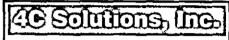
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different times.

Of course, risk based on market forces will always be with us. But choosing investments that are right for you can help to minimize risk-and potentially increse your portfolio's overall perfor-

To learn more about risks and potential rewards of investments, talk to your financial advisor. He or she can help you select the investments that are best suited to your investment style and goals, and can provide you with the information you'll need to make a prudent decision.

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



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Stay cool — point and click your way through summer

By Carla Roberson

Well, now that we have had Juneteenth, it's time for that other Independence Day celebration-The Fourth of July. And to celebrate this holiday with a bang-how about a trip to New Orleans to the Essence Music Festival. Take a look at the latest information on the festival at www.essence.com. If you want to know what there is to see and do in New Orleans for Black folks, try www.louisianatravel.com.

How about some "hot" topics to go along with the weather? Take a peep at the race relations site at www.aol.com., keyword: race relations. It's hotter than July in those chat rooms.

Now that the temperature outside has been turned up a few degrees, I'm sure you'll be spending more time inside. So why not go surfing. This month's showcase site is The Black World Today(www.tbwt.com). This spring TBWT launched a virtual learning center-Sankofa University. Sankofa refers to the Sankofa bird of some West African cultures that symbolizes the desire to look back in order to better determine where we are going. Dr. John Henrik Clarke,

president of the university feels that is an appropriate name for the virtual learning center since he believes "we must discover where we have been before we can decide where we are going."

Sankofa University has six course offerings that began May 1 with more coming in the fall. The courses cover subjects of historical and social interest and run for 12 weeks. There are no prerequisites or academic requirements to register. Each course carries a flat fee of \$50. Students will receive weekly lectures via their computers and will be able to communicate regularly with their professors and each other via e-mail and by discussion forums, chat rooms, and electronic bulletin boards. Recommended and required books can be purchased online from a bookstore associated with the uni-

Don Rojas is founder and CEO of The Black World Today. He views the university as a way for people to obtain knowledge about the African, African American and Black World experiences. I know school is out and some of you want to keep it that way until August. However, remember learning is a lifelong process and should never go "on vacation." Oops,

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On Real Estate
Curtis Yates

This column is in response to all the inquiries I've received pertaining to HUD homes and the financing methods to purchase them. I'll begin by trying to explain that just as there are more than one kind of home, there are more than one way to finance it. Mortgage lenders have come up with many different methods of helping you pay for a home—each one with its own advantages and disadvantages.

First of all, you should know that HUD itself does not provide financing. You can obtain financing through a bank or mortgage lender. And since many HUD Homes are eligible for FHA-insured mortgage loans, this often makes financing easier to obtain. However, you are not required to get an FHA loan to buy a HUD Home. Let's discuss some of the mortgage types.

Conventional Fixed Rate Mortgage. This kind of mortgage is not government insured like FHA & VA insured mortgages. These mortgages are pri-

HUD homes and types of mortgages

vately financed by third party investors like insurance companies, investment companies, and sometimes private investors. Many times the primary lender offers attractive incentives to attract borrowers. These incentive may involve assistance with down payment and or closing costs which will vary from lender to lender.

Fixed-Rate Mortgage. With a fixed-rate mortgage, your interest rate stays the same for the term of the mortgage, which is usually 30 years. Your principal and interest payment remains stable, making it easier to plan a monthly budget. However, initial interest rates tend to be higher than with other types of loans.

Adjustable-Rate Mortgage. With an ARM, your interest rate and monthly payments start out lower than with a fixed-rate, but your rate and payments can change either up or down, depend-

ing on where interest rates in general are going. (If they're going up, your monthly payments will probably go up as well, sometimes significantly.)

FHA-Insured Mortgage. In this type of loan, the Federal Government insures the lender against loss in case the home buyer defaults on the loan. This program was set up so that individuals who can't afford the 10% to 20% down payment required by most lenders can still buy a home. Many HUD Homes can be bought with FHA-insured mortgages, which allow you to purchase the home with as little as 3% down. You do not have to be a first-time buyer in order to qualify for an FHA loan.

VA Loan. Under this program, the Department of Veterans Affairs guarantees the lender against loss. HUD Homes may be purchased with a VA loan or any other loan. These loans are available to veterans only; however, VA foreclosed

homes can be purchased by any qualified borrower, vet or not.

Assumable or Non-Assumable. You may find a home with a mortgage loan you can "assume" from the previous owner. This means that the lender is willing to transfer the old loan on the home to you. These loans can be wonderful bargains, and the paperwork is usually not very complicated. Depending on when the loans were taken out, you may or may not have to qualify as if it was a new loan. Before you decide which loan is right for you, talk to a loan officer. You'll get information that will help you figure out which option best suits your needs. Also, keep in mind that HUD brings your up-front costs down. The costs of buying a home are more than just the price you agree to pay for it. Before you move in, you'll have to pay various charges, such as down payment, closing costs, and prepaids.

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Curtis Yates is the owner/operator of REAL ESTATE STATUS QUO; 8111 LBJ Frwy, Ste. 787bb, Dallas, TX 75251-1333; Ph. 972-702-0151; Fax 972-934-2706; E-mail statusqu@flash.net; Promotion Web Site: http://www.flash.net/-statusqu/.

The How-To's of getting a home mortgage loan

Making that all-important decision to buy your first home can be exciting. But carrying through with the home buying process also can be confusing, frustrating and even emotionally draining.

Ask the Guzmans, a couple who dreamed of exchanging their small apartment and three-year-old savings account for the down payment on a house. After completing "mounds" of paper work and waiting four months for an answer, Mr. and Mrs. Guzman were denied mortgage financing. The reason cited: The family's credit record was not extensive enough.

Fortunately for the Guzmans, however, their first refusal was their last. Thanks to a loan program offering unique ways to qualify for a loan — including alternative credit histories — the family today resides in a three-bedroom home with a large yard for two-year-old daughter Abbigail. The couple's vision of owning a home has become a reality.

For many people like the Guzmans, the dream of owning a home seems just that ... a dream. However, in an environment where banks are increasingly working to make loans to qualified low- and moderate-income families and individuals, the rewards of homeownership are

becoming a reality for an increasing number of consumers.

Today, some financial institutions offer special mortgage programs that can make acquiring a home more affordable. At NationsBank, we offer two special mortgage programs targeted toward families and individuals that may not have been able to obtain a traditional loan.

Features of our programs include lower income requirements, less cash required to close, fixed interest rates, buyer education classes, consideration given to alternative sources of income and nontraditional sources of credit history, such as satisfactory rent and utility payments, as well as payment of other bills.

Will such a program work for you? Can you qualify? Following is a brief discussion of what lending institutions consider when deciding whether or not to grant mortgage loans: (For more specific information, call a bank or savings and loan in your area.)

1) Your total income. This includes your salary, as well as all other verifiable income such as child support (if you choose to have the lender consider it), government checks, part-time compensation, overtime pay, commissions, divi-

dends, etc.

2) The percentage of you total income that is spent on your house payment. Lenders use this information to decide if your new home could stretch your budget too much. Typical mortgage loans require that not more than 28 percent of your monthly income go toward a house payment. However, under our Community Investment Mortgage Programs, this requirement is more flexible. Your monthly housing expense as a percentage of your monthly income is called the "housing expense ratio." You can

estimate your ratio by dividing your monthly mortgage payment by your monthly income.

3) The amount of you total income that is spent on debts, including charge cards, child support, other loans, etc. Comparing your monthly debt payments to your income assists a mortgage provider in determining whether your new mortgage can be repaid comfortably and helps to ensure that you don't "overborrow." To afford a home, lenders typically suggest that no more than 36 percent of your monthly income be spent on

Do you need the answers to these questions?

- · How to purchase a home?
- How much money do I need?
- What is in my credit file?
- Do I qualify for low to moderate income programs?

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debts. Under our special programs, we allow your total monthly debt payments to be a higher percentage of your monthly income. This comparison of debts to income is called the "debt-to-income ratio."

4) Your employment history. A record of steady employment in any occupation is important. Financial institutions typically feel more comfortable lending money to individuals who show a consistent history of work.

5) Your credit history. In addition to your ability to pay (as indicated by your debts and income), Lending institutions look at your willingness to pay. Your willingness is often judged by your credit record — how well you have met your financial obligations in the past. Many banks, such as NationsBank, now will consider nontraditional sources of credit records in determining your eligibility. Because some families do not use credit or charge cards, such things as rent and utility payments may be included.

6) Whether the house you've chosen is worth the price you plan to pay. Because a financial institution is helping to finance your home, it wants to make sure that you are buying the house at fair market price. By requiring professional appraisals before finalizing home mortgage loans, the lenders can ensure that the value of the home supports the amount of the loan.

amount of the loan.

To determine how much you can afford to spend on a monthly mortgage payment, try this:

Calculate your gross income (total income before taxes) for the year. Divide that number by 12. The resulting figure is your average monthly income.

Multiply your average monthly income by 0.33.

The resulting number is an estimate of what your maximum monthly house payment should be. In addition, you also will need to set aside some money for other related expenses, such as closing cost, mortgage insurance and a down payment — the amount of money you initially put down toward your home's purchase.

While traditional loan policies require as much as 20 percent of the home's purchase price as a down payment, programs such as those at Nations-Bank can require significantly less.

Closing costs are a group of fees and expenses involved in the transferring of the property's title from the seller to the buyer. You can expect closing cost to equal between 3 percent and 5 percent of the amount of your mortgage loan.

Insurance that protects the lender in the event that you stop making payments is called mortgage insurance and is

required by most financial institutions. Mortgage insurance can be obtained from both government agencies and private companies. Typically, this type of insurance equals less than 1 percent of the loan amount each year.

While different financial institutions offer different types of mortgage loans, today many provide flexible programs geared toward families and individuals who might not qualify for traditional bank loans.

At NationsBank, our Community Investment Programs strive to offer the opportunity for homeownership to families and individuals who have dreamed about owning a home, but who did not think it was possible. Other banks, like ours, have created similar programs to answer the needs of hardworking fami-

lies, so that many more can achieve the American dream of homeownership and the financial security that homeownership provides.

To see if you qualify call, several of the financial institutions in your area. Let your dream of owning a home become a

MON

Merits of NationsBank BankAmerica Merger

When NationsBank and BankAmerica agreed to merge, we said the bigger bank would better serve its customers, associates and communities. We'd like to share with you why.

We believe that by creating the first truly national banking franchise, we will be able to provide unprecedented capabilities and convenience for individuals, small business owners and large corporate customers in Texas, across the nation and around the world.

First, our customers will benefit from choice, convenience and value that is unmatched in the banking industry. This means having access to 5,000 banking centers and 15,000 ATMs, at no charge, in 22 states. The new company will be the number one commercial and industrial lender, number one SBA lender and the leading provider of loans to small businesses, thus driving economic development in our

communities.

Our size also translates into many economies of scale that benefit our customers. For example, last February, NationsBank eliminated several fees on customer accounts, initiated fee reductions and, in some cases, froze fee and minimum balance increases for a significant majority of our customers through the year 2000.

Second, our associates will benefit from expanded career opportunities and industry leading work and family programs, such as Child Care Plus, which provides child care financial assistance for thousands of eligible associates. NationsBank also has been recognized five consecutive years in Working Mother magazine's Top 10 list of good companies for working mothers.

But what matters the most is what the merger means to you and to your community. It is the goal of NationsBank

and BankAmerica, and every one of our associates, to make the communities in which we operate better places to live and work. From creating affordable housing to providing loans and investments for small and minority-owned businesses, we understand that we are only as strong as the cities, towns and rural communities where we do business.

It is and will remain our objective, in each city where we operate, to employ more people, make more loans, create more jobs and play a larger role in the community than our predecessor institutions.

Just as pieces of cloth come together in a quilt and are more than their individual parts, the NationsBank - BankAmerica merger will combine the best practices of two strong companies, which will translate into a winning combination for our customers, our associates and our communities.

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Health & Fitness

Tyrone Caldwell

Accept Yourself

Many people start diet and exercise programs but fail due to unrealistic goals and expectations. We believe that the body size we desire is one hundred percent within our control. But we don't realize genetics play a very important role in our ability to achieve these goals.

Each of us are born with certain body traits that we inherited from our parents. Once we understand and appreciate the differences we have then we can start working with our body and not against it. There are three basic body types: ectomorph, mesomorph, and endomorph. Many of us may be a combination of two types, but not all three.

- Ectomorph tall thin build with small frames, and narrow hips and shoulders.
- •Mesomorph husky build, broad shoulders; compact and stocky
- Endomorph heavy build, shoulders usually narrower than hips, round, soft appearance; are more often overweight or obese.

While we can't change our body type—an Endomorph body-type will never be swimsuit-model thin—we can improve on our health and appearance by using a safe and effective eating and exercise program. Genetics play a major role in our body types, but it doesn't determine what we eat or whether we are active, or a couch potato.

We can't all look like the male and female models whose physiques we are bombarded with in magazines and on TV. But everyone has the ability to be healthy. Accepting yourself does not mean it's okay to sit on your butt and do nothing. It means that you will work as best you can to improve your body and health.

A positive image of self is an important aspect in achieving good health. Without a positive image, no matter how good you look, it won't be good enough in your eyes. Negative images are extremely destructive and self defeating, and becomes projected onto your body in the form of overeating, undereating, yo-yo dieting, anorexia, bulimia, etc, etc, etc.

No matter what hand genetics has dealt you, the body type you have will respond to proper diet and exercise. Remember, you're doing something good for yourself, not for cosmetic reasons, but because it makes you feel better and it's good for you. Once you've developed a healthy, positive self image, you'll be on your way to fitness success.

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

Real Friends

John 15:12-16

Have you ever considered who you call your friends? I realize we throw that word around as loosely as we throw the word love around. As a result, it has lost some of its impact. A person I consider to be my friend called me last week and we started talking about why we were friends and how long we were friends and how our relationship all came about (it was a real Kodak moment). Just after that conversation, I listened to a tape on leadership. The speaker made a comment that stuck with me. As he shared some very stinging truths, he asked if the audience was okay. He could tell by the look on some the faces of the audience that some were uncomfortable with his honesty. Then he asked a very interesting question. "Do you have any real friends?"

People who will tell you the truth even if it's uncomfortable? I thought about the conversation with my friend. Suddenly it dawned on me. Most people don't have real friends. They have people that wear the title, but according to God's definition of what a friend is, they do not qualify. They tell us what they think we want to hear just to pacify us. They hide truth and live a charade. You think you know them only to find out you really don't. What a shame it is to think you have real friends and wake up to the fact that you don't.

Out of all the types of relationships that can exist between people, the quality of friendship is the only one that can be added to any of them. There is the relationship between, God and man; husband and wife; parent and child; teacher and pupil; pastor and parishioner; employer and employee; brother and sister. God and man can be friends. According to the Bible, relationships work best when they involve friends. When God and man become friends, the relationship is at its best.

Are you friends with your spouse, parents, sisters brothers, etc? Let me offer a few thoughts on friendships I've learned about from the Bible:

1) True friendship is by choice, not by chance. If you have real friends, it is because there has been a choice made. It didn't just happen accidentally. Someone put in some work to make a good friendship.

2) Real friendship is not based on position (where you are in life), popularity (who you know in life), prestige (who knows you) or prosperity (what you have).

3) Real friends sharpen each other and help each other get better by being honest and open.

Let us look at our text. Jesus says to his disciples, "I am no longer calling you servants, but friends." He says, "I am fully disclosing all to you." There are three truths about friendship I want you to get. (I will share more next month.)

1) Jesus says real friends demonstrate the ultimate in giving. He says life is given among real friends. That doesn't always mean dying but rather living to give. To love and not give is not love at all. That is called "like." To love a friend means you will give of yourself to them unconditionally. If someone says they are truly your friend, they will always do what is best for you.

2) Jesus says real friendship involves disclosure. If you are not transparent, then you are not a real friend. How can you call someone your friend and yet hide who you really are. Jesus practiced full disclosure with his friends. He hid nothing.

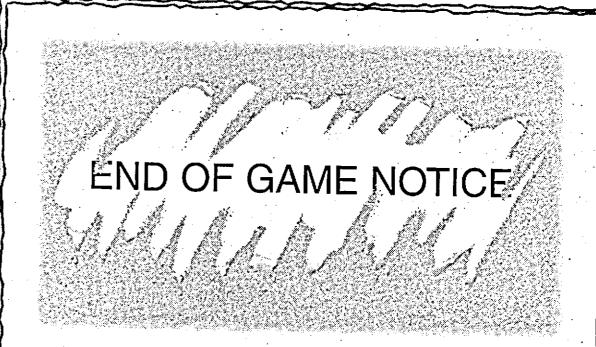
3) Real friendship is about trust. Jesus said if we are to be his friends, we will do what he tells us. This is a trust issue. Because we trust our friends, we should not be suspicious of their instructions.

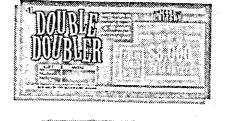
I like the fact that Jesus said I was chosen to be his friend. Out of all the people he could have selected, he chose me. When you really stop to think about it, Jesus seems to be the only REAL

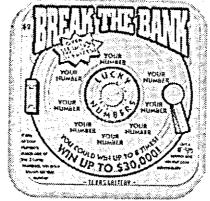
friend we have! Because of that, I don't take advantage of him or my friendship with him. I don't constantly take from him and not give to him.

Do you have REAL friends? Are you a REAL friend? God desires friendship with us. All that a real friend can be, God is. All that a real friend does, God does? More next month.

MON











Four of the Texas Lottery's instant games will close on July 31, 1998: Double Doubler, Firecracker Cash, Break the Bank and Leapin' Lizards. You have until January 27, 1999, to redeem any winning tickets. You can win up to

\$8,000 playing Double Doubler, up to \$25,000 playing Firecracker Cash, up to \$30,000 playing Break the Bank and up to \$3,000 playing Leapin' Lizards. You can claim prizes of up to \$599 at any Texas Lottery retailer. Prizes of \$600 or more are redeemable at one of the 24 Texas Lottery claim centers or by mail.

Sum Questions? Just call the Texas Lottery Customer Service Line at 1-800-37-LOTTO (1-800-375-6886).

Overall odds of winning Double Doublet, 1 in 4.80. Overall odds of winning Firectacker Cash, 1 in 4.84. Overall odds of winning Block the Runk, 1 in 4.9.



Overall odds of winning Leapin' Lizards, 1 in 5.07 Must be 18 years or older to play ©1998 Texas Lettery



Career Opportunity Kathleen Goolsby

Ritual Rain Dancing

He performed the dance . . . it rained ... now he's an expert in causing it to rain, and no one else's ideas about rainmaking need be considered ... until a dance doesn't produce rain. American businesses are often run with the same attitude ... his ideas produced new business, so he is promoted and considered to be the expert ... no need for others to put forth new ideas because the expert's opinions are the ones that are valued . . . until the new clients like another company's game **Business** these plan better. days is in a constant state of change. Companies cannot afford to rely only on their experts, for they simply continue to perform the same old ritual rain dances. A company's game plan needs to be examined frequently, even reinvented; but it will take a pair of fresh eyes (someone with no preconceived notions) to accomplish anything new.

One of the most valuable assets of a company is its new employees. They don't know the history behind why something is done the way it is; nor do they know all the reasons why something can't be done. Their minds are open to new possibilities; they're not afraid to ask questions. They figure out

what works and what doesn't work, not just what has always been done. Instead of taking what they are told for granted, they examine everything they see and hear. They are eager to do what they can to meet the company's goals.

To make yourself be the kind of employee that a company will value, develop the attitude of a new employee, a beginner in the industry. Examine every routine; even if you end up still doing the rain dance, you may find a few unnecessary steps that can be eliminated. Better still, you may find a new strategy or even an untapped market or opportunity. Imagine that you are the owner of the company and figure out the new strategies you would implement to meet goals.

If you're already in the habit of thinking like an expert, you'll need some practice in developing fresh eyes. Close your eyes and become aware of six sounds or smells in your office that you were unaware of. Think of four new uses for a paperclip and a rubber band (or some other commonplace objects that you usually use for only one purpose). On your drive home from work, look for eight things you never noticed before ... or, better yet, go home by a different route. Before you toss something into the trash, see if you can think of another use for that item.

Everything changes. Developing the attitude of a beginner is one of the smartest things you can do to be viewed by your employer as someone they can't do without and someone who deserves recognition for a job well done. Take your expert hat off and try making rain without doing the ritual dance!

PUBLIC NOTICE

APPOINTMENT OF CHAPTER 13 TRUSTEE EASTERN DISTRICT OF TEXAS AND CHAPTER 12 TRUSTEE EASTERN & NORTHERN DISTRICTS OF TEXAS

The Office of the United States Trustee is seeking resumes from persons wishing to be considered for appointment as a standing trustee to administer cases filed under chapters 13 and 12 of the bankruptcy code. The appointment is for chapter 13 cases filed in the United States Bankruptcy Court for the Eastern District of Texas, Sherman, Texarkana and Paris Divisions and chapter 12 cases for the Eastern District of Texas and the Northern District of Texas, Dallas and Fort Worth Divisions. Operations will be conducted from offices in Plano, Texas. Standing Trustees receive compensation and expenses pursuant to 28 U.S.C. Section 586. Compensation depends on disbursements. Maximum compensation including benefits is now \$129,052 annually in chapter 13 and \$129,787 annually in chapter 12. In addition, the trustee operation receives payments for certain necessary and actual expenses.

The minimum qualifications for appointment are set forth in Title 28 of the Code of Federal Regulations at part 58. To be eligible for appointment, an applicant must possess strong administrative, financial and interpersonal skills. Experience and/or training in management is desirable. Fiduciary experience or familiarity with the bankruptcy area is not mandatory.

A successful applicant will be required to undergo an FBI background check and must qualify to be bonded. Although standing trustees are not federal employees, appointments are made consistent with federal Equal Opportunity policies which prohibit discrimination in

Forward resumes to the Office of the United States Trustee, 1100 Commerce, Room 9C60, Dallas, Texas 75242. All resumes will be kept confidential and should be received on or before August 14, 1998.

FIREFIGHTER RECRUIT

The City of Garland, Texas is currently accepting applications from all qualified persons interested in becoming a professional Firefighter Recruit.

Applicants must be at least 18 years of age, but not over 35 years of age, as of . August 18, 1998, be able to pass a Civil Service Entrance Examination, Oral interview, a physical agility test, background investigation, medical examination, polygraph examination, and be a high school graduate or possess a G.E.D. Current annual salary is \$27,839, subject to increase in October 1998. Although no specific study guide is available for the civil service examination, generic study guides such as ARCO, Cliff's or Barron's are available at Garland libraries, and other public libraries or major book stores.

Deadline for receiving completed applications in the City of Garland Personnel Department is Friday, July 24, 1998 at 5:30 p.m. For more information on this excellent career opportunity, please call (972) 205-2475 or visit our office to pick up an application. (Applications are accepted between the hours of 7:30 a.m. and 5:30 p.m., or may be mailed to the address on the application form.) An original signature is required on the application form, therefore, no Facsimile applications will be accepted.

> THE CITY OF GARLAND PERSONNEL DEPARTMENT 200 N. FIFTH ST., GARLAND, TEXAS 75040 Equal Opportunity Employer

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Minority Opportunity News

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MONS

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INVITATION FOR BIDS

COMMON AREAS AT FOREST GREEN MANOR TEX 9-44

The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Installation of Ceramic Tile in the Hallways and Common Areas at Forest Green Manor at Tex 9-44, until 1:30PM on Tuesday, July 14, 1998 at 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212, at which time and place all bids ill be publicly opened

A Pre-bid Conference shall be held at 10:00AM, Monday, July 6, 1998 at Forest Green Manor Tex 9-44, 9730 Shepherd Rd., Dallas, Texas 75243.

REMOVAL AND INSTALLATION OF CEDAR FENCING FOR (13) SINGLE-FAMILY HOMES LOCATED AT SCATTERED SITES TEX 9-29, TEX 9-30, TEX 9-37 AND TEX 9-40

The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Removal and Installation of Cedar Fencing for (13) Single-Family Homes Located at Scattered Sites Tex 9-29, Tex 9-30, Tex 9-37 and Tex 9-40, until 3:30PM on Tuesday, July 14, 1998 at 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212, at which time and place all bids will be publicly opened and read aloud.

A Pre-bid conference shall be held at 2:00PM, Monday, July 6, 1998 at DHA's Central Office 3939 N. Hampton, Suite 350, Dallas, Texas 75212.

PAINTING OF (23) SINGLE-FAMILY HOMES LOCATED AT SCATTERED SITES TEX 9-29, TEX 9-30, TEX 9-37 AND TEX 9-40

The Housing Authority of the City of Dallas, Texas (DHA) will receive bids for the Painting of (23) Single-Family Homes located at Scattered Sites Tex 9-29, Tex 9-30, Tex 9-37 and Tex 9-40, until 3:45PM, on Tuesday, July 14, 1998 at 3939 N. Hampton Road, Suite 350, Dallas Texas 75212, at which time and place all bids will be publicly opened and read aloud.

A Pre-bid conference shall be held at 2:30PM, Monday, July 6, 1998 at DHA's Central Office, 3939 N. Hampton, Suite 350, Dallas, Texas 75212.

Bid Documents, including Plans and Specifications, may be acquired at DHA's Central Office, 3939 N. Hampton Road, Suite 350, Dallas, Texas 75212. A \$25.00 non-refundable fee is required for each set of plans and specifications.

THE DHA RESERVES THE RIGHT TO REJECT ANY OR ALL PROPOSALS IF SUCH ACTION IS IN THE PUBLIC INTEREST AND TO WAIVE ANY AND ALL INFORMALITIES AND MINOR IRREGULARITIE



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



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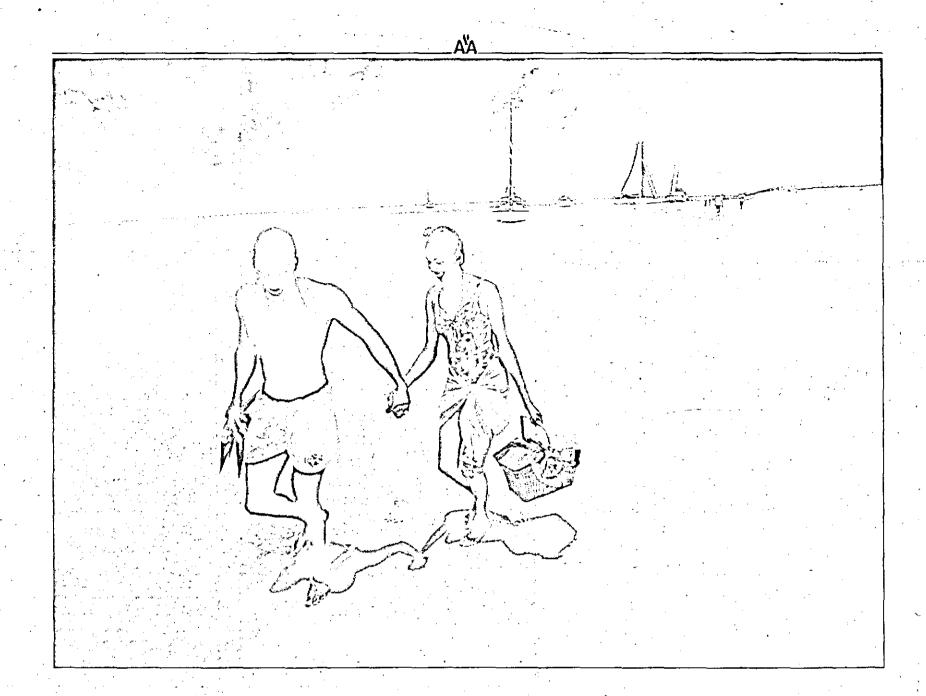
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