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Minority Opportunity News



2730 STEMMONS FRWY. STE. 1202 TOWER WEST, DALLAS, TEXAS 75207 VOLUME 7, NO. 8 August 1998



PHANTOM FUNDS

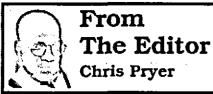
Can The South Dallas/ Fair Park Trust Fund Show Us The Money?

Ethnic Notes: A

Butterfly That

Couldn't Blossom

Samuel L. Jackson is "The Negotiator" MON Editorial:
Bank Merger Hurts
the Working Poor



dog's life

There was a death in my family recently. I knew it would eventually happen. Most of us pet owners will usually witness the entire life cycle of our beloved companions. Consequently, the specter of their eventual demise looms over us. The best we can hope for is that they live long, healthy lives and not meet an abrupt, violent or untimely death.

My dog turned 12 years old on April 4 of this year—84 years old as humans age. And he was showing it. But the physical downturn became conspicuous only after his eleventh birthday: he was less exuberant, didn't bark as much (or as vociferously), and wasn't as prone to chew on stuff. Even during his walks he was less excited, more deliberate. Towards the last few months of his life, he would stumble when encountering curbs or uneven ground. It was sobering

Rowdy-yes, he was named after the popular "rasslin" phenomenon of a dozen years ago, Rowdy Roddy Piperwas a rambunctious, irascible, pushy, 100 percent-bred American Pit Bull Terrier. Registered with the American Dog Breeders Association—the preeminent canine registries, the United Kennel Club and the American Kennel Club, do not recognize the APBT as an official breed, mainly due to its reputation as a fighting dog-Rowdy was a member of the Old Family Red-Nose strain, pit bulls characterized by their red-hued noses, toenails and lips; fawn-colored coats; and gold eyes. He was quite a specimen, not oversized, as a lot of of strains are today, but classically short and compact (usually weighing in at about 50 lbs.), with finelytrimmed ears and a lean, whiplike tail.

I remember the first time I saw Rowdy. He was in a make-shift whelping box, where his owner kept the litter of his mother, Bridgett, until he could sell it all off. Rowdy's behavior was such that what he should be named was instantly obvious. Like Rowdy Roddy Piper, he was bold and pompous, seemingly unafraid after barely six weeks of life. While his shy, frightened sisters whimpered and squirmed in the box, Rowdy, the sole remaining male (and the runt, to boot), pranced among them. Even later, while on his way to a totally new environment, he never whimpered or showed the effects of being separated from his mother and sisters. When we got home, he acted like he owned the place.

On June 13, 1998, Pryer's Red Rowdy had to be put to sleep. He will be missed.

Bditorial

ACORN is asking the right questions

Money has been and will continue to be different things to different people. For instance, the socalled love of money has been the theme of popular songs played on Saturday night, as well as sermons preached on Sunday mornings.

But is it really a love of money or the nagging problems imposed by a lack of it that captures our attention? There's an undeniable pain that shouts out loud when there's a shortage of the green. A shortage of money, or worse yet, the lack of access to money means something dangerous is about to

The proposed merger of two firms that control access to capital is one such danger.

If Banc One and First Chicago NBD receive federal approval to merge into one corporation, the result will be a decision affecting 56 million people. Together as one, the merged institution would form a \$230 billion financial powerhouse to become the number one consumer bank in eight states, and fifth largest in the nation. In Illinois, Indiana and Michigan, such a merger would mean one financial. institution would dominate all deposits.

But hey, this is 1998. Is the latest merger that big of a deal? With so many banks and other corporations restructuring due to mergers, can one more do any harm?

According to the Association of Community Organizations for Reform Now (ACORN), if you are poor, your already existing economic pain will likely increase. Those who survive on fixed incomes know the financial pain of now having to pay for bank teller service. A two dollar fee may not sound like much to most folks, but meager check is cashed. In years and generations past, who would have ever imagined a bank charging customers just to see a live

teller?

Or what about the working poor, living from paycheck to paycheck? Yes, they have some money coming in; however, current bank "policies don't favor the little man or woman much anymore — if ever they did. For their faithful and modest patronage, they are rewarded by having service fees cut into their savings and checking balances; to avoid them, accounts must maintain monthly minimum balances as high as \$1,500. For these families, maintaining that kind of balance is not attainable. In a year's time, monthly service fees of \$10 to \$15 can amount to a family's weekly grocery bill.

And let us not forget those who have a vision and desire to develop their own enterprises. How many times have loan officers told would-be entrepreneurs that their banks do not provide venture capital? Or what about the small businessperson that has managed through his/her own ingenuity to get a business going, but can't get a loan to help it grow? Has our nation and its financial institutions abandoned the average citizen for the preferred profits earned from its corporate cus-

If not your local bank, then who will finance a young family's dream of owning their own home? alternative financing is available to remodel a home, or trade up to a larger one?

And why is it that, with all of these looming uncertainties, minorities still are suffering from redlining? Why are African Americans and Latinos still rejected for first and second mortgages, or business loans? Even when people of color shifted from competitive conventional mortgage rates to the "high-risk" rates of mortgage companies? If our cred-

it is good enough to buy luxury cars, why, then, are we so often denied a dream home or business?

These are the kinds of concerns that ACORN hopes will be raised when the Federal Reserve Board holds its August 13th public hearing in Chicago. Minority Opportunity News salutes ACORN's valiant struggle. Because of its diligence, the Federal Reserve Board agreed, for the first time in its history, to reopen public debate.

But more than just a pat on the back, ACORN also deserves our collective support. The people of Texas should actively and visibly join in the efforts to protect all of our financial futures. Millions of Texans are also affected by this proposed merger. ACORN's files are bulging with horror stories of African Americans and Latinos who have suffered from the biased decisions of Banc One officials.

One field hearing in Chicago is not enough to hear adequate public comment. MON urges all people of principle and those of purpose to challenge the Federal Reserve Board to convene a hearing in the great state of Texas. Dallas would gladly host a hearing for the people of the metroplex — as well as Austin, Houston, San Antonio and other major metro centers — to air its concerns. We deserve to be heard by federal offi-If not the local bank, then what cials before a final decision is reached.

> Your letters of support are needed to bring a hearing to Texas. If MON's readers will stand up for fair lending practices, our nation and our democracy will be better served. And just maybe, the next time we need access to capital, our needs will be met.

Call ACORN's toll-free numto the poor, it hurts every time that incomes are neutralized, why are ber: 1-877-8ACORN8. And be sure to get your letters in the mail before August 13th.

MON

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LETTERS.

Heat Wave Apathy

It has been truly amazing to see the lack of response to the heat crisis that we have experienced in Dallas County these past few weeks. Our agency, The Dallas County Community Action Committee, though low on funds because of an ongoing battle with the state to release funds for the poor, has given out over 12,000 fans and over 200 window air conditioning units all across Dallas County, including the Sand Branch community. Yet 6,000 of the fans were donated by Honeywell Corporation, which is based in Massachusetts, and a significant amount of cash contributions have come from people outside of Dallas.

God has blessed the metroplex with an abundance of resources and it perplexes me to see the apathy demonstrated on the part of corporate Dallas in coming forward with monies and/or supplies to meet this critical need

I am a firm believer that when God blesses you with resources and the ability to help people in times of crisis, you must do so, especially for life threatening crises. For example, we received a call last week from a caregiver of a 100-year-old south Dallas. lady who is living in a house with no cooling mechanism at all. The majority of the families on our waiting list for air conditioners live with a family member over the age of 75. I have been praying to God constantly to show me a way to reach corporate Dallas to beseech them to act on filling the astronomical need for more air conditioning units for elderly and poor people in Dallas County.

We must defeat this apathetic attitude in order to defeat this heat wave.

> Anthony Bond Irving

Letters Policy

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

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:

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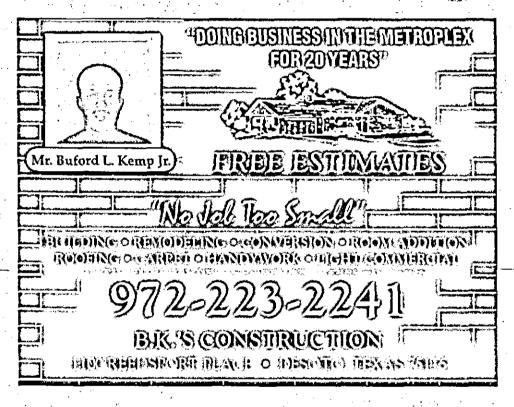


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Worship

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Guest Viewpoint **Gary Mauro**

Last May, a Texarkana woman came up to me. She said that she had taught in the public schools for more than twenty years, had two children and a bit of a dilemma.

Her daughter, a UT-Austin senior, was about to graduate with a mechanical engineering degree. Still better, her daughter had just accepted her first job, which would pay her more in her first year than her mother had ever earned in any of her twenty years of teaching.

Her son, on the other hand, was a junior at East Texas State University. Apparently, her son had just announced his intention to follow in his mother's footsteps and become a teacher. Now, this mother, who had dedicated her life to education the next generation of Texas scholars, business leaders and public servants, was worried.

Her son is very bright. "But teaching just does not pay enough," she told me. "I am trying to convince him to go into engineering or science, where he can make more money."

How many times have you heard table, in dorm rooms, and at the ball field?

Texas needs well-paid, well-qualified teachers to inspire and educate our children. We need to reverse the shortage of qualified Texas educators which grows every school year. In Oak Cliff, Houston's Fifth Ward, Austin's East Side, and the Valley, public schools are scrambling for high-quality educators to teach a subject in which they are certified.

These teacher shortages are the most dramatic in math, science, and technology. According to the State Board of Teacher Certification, 42 percent of teachers in the basic subjects (English, math, computer science, science, and social studies) in middle and high schools are not certified. In computer sciences, 70 percent of teachers aren't certified to teach the subject, 50 percent of math teachers, and almost 40 percent of science, English and social studies teachers aren't certified. We have geography teachers teaching geometry and English teachers teaching biology.

Let's Make It Pay to Teach in Texas

What should Texas do to recruit and retain more and better qualified teachers? As Governor, I propose to:

- Raise teacher pay \$5,000 to reach the national average— Texas teachers rank 37th nationally in pay. Even entrylevel clerical jobs pay more than entrylevel teaching jobs. When I'm Governor, certified teachers will receive a \$5,000 pay raise to bring our teacher salaries in line with the national average (about \$38,000 per year).
- Encourage and Reward Teachers Who Gain Certification in the Subjects they Teach—Too many teachers are called on to teach subjects in which they lack proper state certification. Too many material the night before they are manent schools and state of the art

expected to teach it. Under my program, teachers who earn certification in a second subject will get a \$5,000 pay raise and their tuition costs reimbursed.

Recruit the "Best and Brightest" College Students— Many of the best and brightest college graduates who want to teach are choosing other professions because they know teaching in Texas doesn't pay as well as other white-collar jobs. When I'm Governor, qualified college graduates will receive a \$5.000 signing bonus if they sign a three-year contract to teach in the public schools.

Spend \$2 billion to construct permanent classrooms—Texas will borrow \$2 billion from the capital gains of the teachers are struggling to learn subject Permanent School Fund to build per-

classrooms, to give teachers and students a professional, modern educational environment.

George W. Bush is opposed to every one of the incentives I listed above, despite the lip service about his support for public education. Unlike Governor Bush, I have a plan to eliminate our overcrowded classrooms, temporary trailers, and growing number of uncertified math and science teachers. I intend to pay Texas teachers a salary that respects their place at the center of our economy. My Texas Families First program means that public education will be our number one budget priority.

No mother in Texas should ever have to discourage her son or daughter from being a teacher. We need the best and the brightest teaching our school children. To settle for anything less is unacceptable.

MON

Gary Mauro is the Democratic candidate for governor of

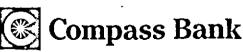
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Community Pulse

Thomas Muhammad

For many Africans throughout the world (as quiet as it's kept) the most annoying species on the planet to them is White folks. They seem to be into everything, and many times appear to be everywhere.

Hear me out, now! Look at Australia where Whites have stolen that land from the African natives. How about the Caribbean islands, where Africans are not allowed to govern themselves in peace? The meddling in the affairs of Africans who inhabit European havens such as Britain, Switzerland, Poland, America, etc., are well documented and needs no explanation at all.

One . would think that at least we would be left alone to manage the affairs of the home of our ancestors. But, alas, such luck! Instead, this white, racist, annoying creature has followed us even into Africa to a point where some have even sought to rename themselves (Afrikaans) in an

attempt to lay claim to our lands. Boy, this racist is bold! In just this century alone, we've watched White folks continue to kill, steal, and con Africans all over the African continent, using every label at their disposal, e.g.; economic aid, famine relief, AIDS prevention and yes, even religion. (As Stevie Wonder says in one of his songs: "They came with guns and Bibles in their hands." Or, as a noted African scholar once said, "When the Christian missionaries came to Africa, we had our land and they had their Bibles. They taught us to pray with our eyes closed. When we opened our eyes they had our land and we had their Bibles." Need I say more?)

Of course you know I couldn't bring you all this way and not offer some type of solution for our plight, right? First you and I must admit that taking over America, or any of the above European countries, is out of the question in our foreseeable future. I believe we should use all of our resources and concentrate on re-taking Africa. Using a system as it was explained by Osagyefo Dr. Kwame Nkrumah, the first elected President of Ghana, I believe we could do it. Dr. Nkrumah laid out his plan at the African Summit Conference in Addis Ababa, Ethiopia, on May 24, 1963. The plan was very well thought out, and it contained all the elements needed to attain "real freedom" for Africa and all Africans on the motherland, as well as in the Diaspora. It is much too long to put it all in this small column but I will share a portion of it so that you can see the great insight our brother had. Judge it for yourself. This plan could be realized if we could ever get racist White folks out of Africa.

What Africans need is White folks out of our business

"Because we have so many customs and currency barriers as a result of being subject to the different currency systems of foreign powers, this has served to widen the gap between us in Africa.

"How, for example, can related communities and families trade with, and support, one another successfully if they find themselves divided by national boundaries and currency restrictions? The only alternative open to them in these circumstances is to use smuggled currency and enrich national and international racketeers and crooks who prey upon our financial and

> economic difficulties.

"No indepen-African dent state today, by itself, has a chance to follow an independent course of economic development. Many of us who have tried to do this have been almost ruined or have had to

return to the fold of the former colonial rulers. This position will not change unless we have a unified policy working at the continental level.

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

Muhammad's commentary are not necessarily

those of the Minority Opportunity News.)

The first step towards our cohesive economy would be a unified monetary zone with, initially, and agreed common parity for our currencies. To facilitate this arrangement, Ghana would change to a decimal system. When we find that the arrangement of a fixed common parity is working successfully, there would seem to be no reason for not instituting one common currency and a single bank of issue. With a common currency from one common bank of issue, we should be able to stand erect on our own feet because such an arrangement would be fully backed by the combined national products of the states comprising the union. After all, the purchasing power of money depends on productivity and the productive exploitation of the natural human and physical resources of the nation. While we

are assuring our stability by a common defense system, and our economy is being oriented beyond foreign control by a common currency, monetary zone and a central bank of issue, we can investigate the resources of our continent. We can begin to ascertain whether, in reality, we are the richest [and] not, as we have been taught to believe, the poorest among the continents...We can proceed to plan our industrialization on a continental scale, and to build up a common market for nearly three hundred million people.

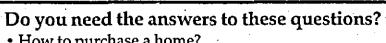
"When the first Congress of the United States met many years ago in Philadelphia, one of the delegates sounded the first chord of unity by declaring that they had met in "A State of Nature." In other words, they were not in Philadelphia as Virginians, or

Pennsylvanians, but simply as Americans. This reference to themselves as Americans was, in those days, a new and strange expe-

'May I dare to assert equally on this occasion, Your Excellencies, that we meet here, today, not as Ghanaians, Guineans, Egyptians, Moroccans, Malians, Liberians, Congolese or Nigerians, but as Africans. Africans united in our resolve to remain here until we have agreed on the basic principles of a new compact of unity among ourselves which guarantees for us and our future a new arrangement of continental government."

God bless Dr. Nkrumah and to all Africans, Forward ever, backwards never!

Until then, the struggle continues...



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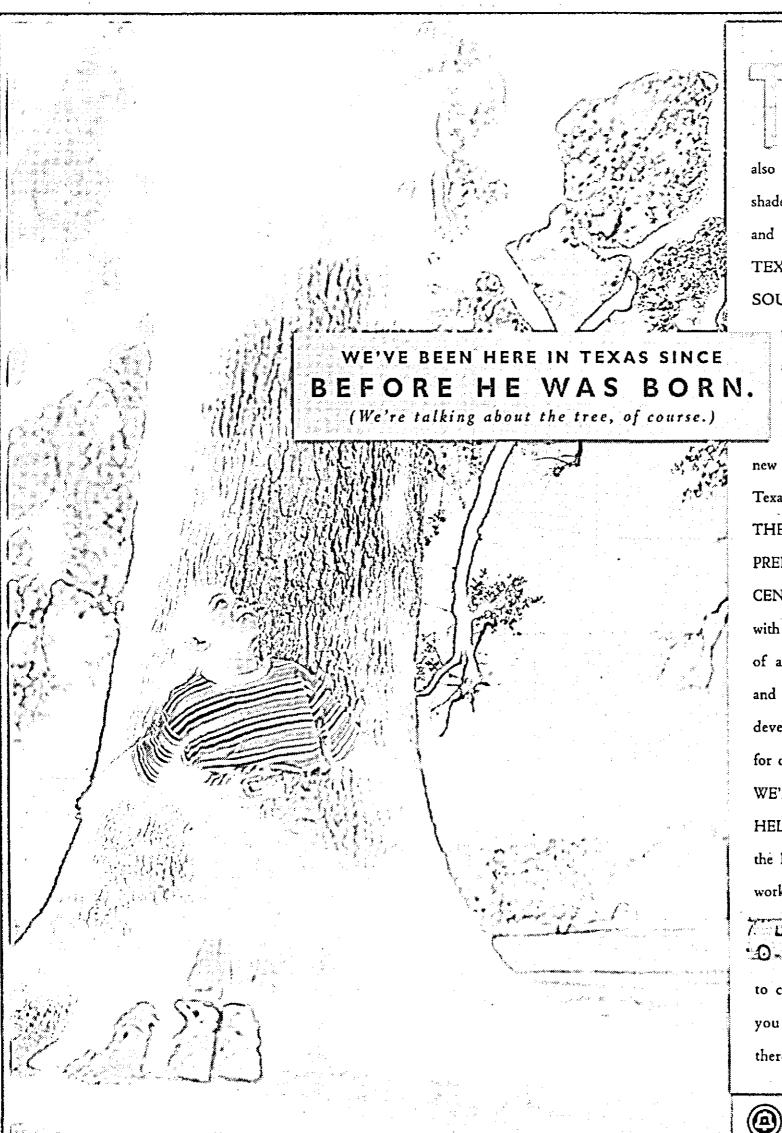


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(DESOUTHWESTERN BELL)



Pen On Fire Cheryl Smith

When Rev. Jesse Jackson travels to other cities, he will now tell the story of an innovative and progressive group of citizens who resides in Tyler, Texas. And when he recounts the story of how African Americans, with the help of conscious Anglos, managed to raise the funds to finance a major development project there, Tyler will no longer be recognized as just a "little ole country town."

What began as an appeal on local radio station KZEY for African Americans to mobilize and begin thinking economically has developed into a project worth millions, boasting a large contingent of investors.

"The Tyler story will be told," said Rev. Jackson, who visited Tyler recently to celebrate the formulation of the East Texas Community Investment Group, Inc., (ETCIG) and the beginning of construction on the group's first project, the development of 65 single-family homes, Scott Country Woods Estates.

At several programs held during his two-day stay that included a community meeting at Smith Temple COGIC, a prayer breakfast at the Heritage Building and the groundbreaking on the project site, the president and CEO of the Rainbow/PUSH (People United to Save Humanity) Coalition, Inc., praised ETCIG and called on more citizens and community-based groups to form relationships that benefit the entire community.

"Core people in Tyler are making this economic dream a reality," said Rev. Jackson during groundbreaking ceremonies. "There is something sacred about this mission today. We come from the earth and it seems only right that we cultivate the earth." As Rev. Jackson spoke, folks gathered around and filled jars with soil from the land.

Karla Hambrick, of East Texas Medical Center and a member of ETCIG, said she will keep the dirt as a souvenir. "I'm [a vested] member [of ETCIG] and I think it is wonderful to see how Black people can come together," she said, adding that the group is over 400 strong. "We're really excited about this project and the possibility of others in the future."

Pastor Sam Long, of Long Chapel Church of God in Christ, attended the groundbreaking with his wife, Annie. Prior to the groundbreaking, Rev. Jackson challenged area pastors at a prayer breakfast. Pastor Long attended the breakfast and heard Jackson urging members of the

Jackson applauds efforts of investment group

clergy to form investment clubs within their churches.

"An investment club is something to think about," Pastor Long agreed. "It is worth considering."

Rev. Jackson, who traveled with James T. Meeks, pastor of Chicago's Salem Baptist Church, said church members must start thinking about investment, economics and development. He said Rev. Meeks has been instrumental in helping his 8,000-member congregation think economically and to focus on investing in the future.

Rev. Jackson also urged the forma-

tion of multi-ethnic partnerships. "Try playing a piano with just the white keys. White talent does not know what it is missing by not partnering with Black talent. When you bring them together, there will be a net increase."

Southside Bank president and CEO Bill (B.G.) Hartley agreed with Jackson. He said Southside did

not have to be forced to be a good corporate citizen in the African American communities. "Long before the Community Reinvestment Act (CRA), we were involved in the community," said Hartley, adding that the Scott Country project is just a continuation of Southside's commitment to serve the entire citizenry.

Hartley said Southside had been open since October 1960 and that the Black community has been "a big part of our business." adding that the project will provide much needed affordable housing. "It is quality at an affordable rate."

Hartley said the project places added pressure on the citizens of Tyler: "The pressure is placed on all of us by the aggressive stance that Jerry Russell and the group has taken. We're committed to doing all we can to bring this project to fruition." He concluded by citing Southside's \$5,000 contribution and commitment to fund the interim construction on the model home.

Referring to the heinous murder of James Byrd, Jr. in Jasper and his visit there to console family members, Rev. Jackson continued to praise Tyler citizens. "Yesterday we mobilized around tragedy, but today we are mobilizing around triumph." In the midst of public outcry surrounding Byrd's death, Rev. Jackson renewed his call for peace and unity, saying African Americans must work with others, and whites must be willing to

form coalitions with African Americans. He also spoke of the need for Latinos and Native Americans, as well as other ethnic groups, to find a common ground.

According to Jackson, between African Americans and Hispanic Americans, the total market is an impressive \$600 billion annually. "We have to make the dream a reality for everyone," said Rev. Jackson. "We're building a coalition of consciousness."

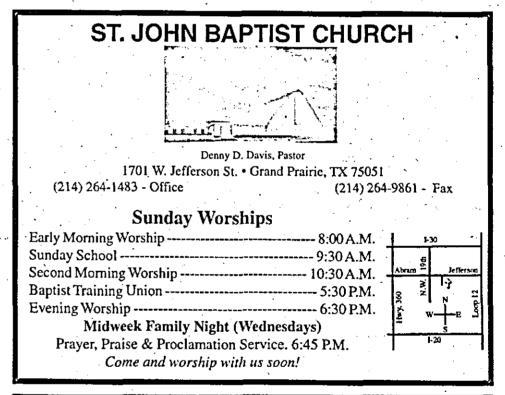
Calling on African Americans to develop a certain consciousness that enables their own businesses and communities to thrive, Rev. Jackson encouraged African Americans to begin manufacturing more of the things they use. "Why keep wearing what you can't make?" he asked. "For us to not purchase from our own, or own the things we purchase, well, it makes us feel almost stupid. We buy and we can't sell. Think about how we invest our money. It is all right to have the holiness, but you have to have economic consciousness. You can shop better in your own shoes, or shop barefooted!"

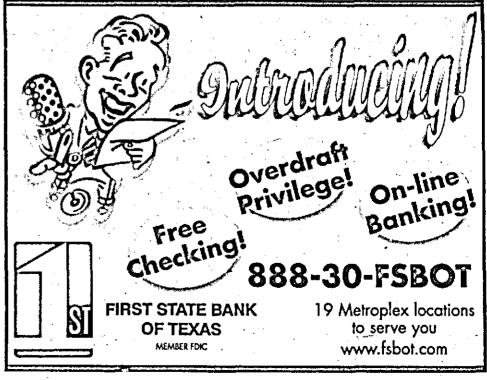
Rev. Jackson told the group that he looks forward to returning to Tyler in the future to meet with Black and White leaders and encourage them to invest.

Jerry Russell, CEO of Community Broadcast Group, Inc., and owner of KZEY radio says this is just the beginning: "If we can do this in East Texas, don't tell me we can't do it all over the country!"

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.





August 1998

In the business of helping business

Thomas Houston, President of Black Chambers of Commerce, is committed to providing business know how

By Cheryl L. Williams

Thomas L. Houston makes it his business to know your business. As president of the National Association of African American Chambers of Commerce (NAAACC) head-quartered in Dallas, Texas, he faces an enormous challenge to create a viable network of Chambers to address the needs of its constituents in economic development, entrepreneurship and community involvement.

Formerly the Executive Director from 1982 - 1995 of the Dallas Black Chamber of Commerce, the oldest and the largest Black Chamber in the nation, Houston became involved with small business development as a loan officer with the First National Bank in Dallas. After granting many loans for a variety of business endeavors, Houston took advantage of the lucrative business market and started a wood products manufacturing company.

As a loan officer he evaluated the potential success of business ventures, but was unable to predict the depth of knowledge needed in areas such as marketing, sales and production that were vital to his own business success. He sought advice from the Dallas Black Chamber, but in the early eighties, the fledgling Chamber did not provide the assistance he needed. Eager to ensure other businesses received the necessary support for development, he joined the Chamber as its treasurer and later transitioned to its Executive Director, and the organization began a period of unparalleled growth.

Houston, who assumed the leadership of the NAAACC in 1996, is preparing for the 10th Annual NAAACC Convention, August 12-15, at the Hyatt Regency-Dallas. Founded in Oakland, California in 1983, the NAAACC focuses largely on economic development, finance and membership, public affairs, community development and human resources and empowers 83 minority Chambers with over 20,000 members. The Convention, themed "Developing An Economic Foundation for the New Millennium," will offer workshops, exhibits and networking opportunities designed especially for African American and other minority businesses and entrepreneurs.

MON talked with Tom Houston about his commitment to economic development by way of business and Chamber development. The following is an excerpt from that interview.

What is the function of a Chamber of Commerce?

A Chamber of Commerce really is an advocacy group and it can have a number of focuses. [The NAAACC] in particular started out with a convention and tourism focus in 1983, but now we're more concerned with economic development and

business-oriented issues. Although convention and tourism has something to do with channeling revenues into a specific constituency, economic development on all fronts ought to be the primary focus [of a Chamber]. Everything else is really secondary.



What kinds of services should a Chamber of Commerce provide?

The NAAACC provides organizational counseling, interest group counseling and development, business forums, educational seminars, national conventions, a newsletter, membership directory, a benefits package, entrepreneurial development and technological advancement programs.

How did you become involved with the Dallas Black Chamber of Commerce?

In the late sixties, early seventies, I was a loan officer to a lot of people who were taking advantage of the economy, particularly in Texas. I was lending money to people who were making money hand over fist with very little expertise and little or no money. I thought I could do the same thing. Hence, I left the bank and started my own manufacturing company. Little did I know that things were a lot different on the other side of the desk I was sitting at as a banker, particularly when it was time to meet the payroll. There were marketing things, sales things, advertising things, production things that I had some feel for, but I did not know enough about each of them in depth to make it a successful business. So I looked for outside sources to help me in the areas that I was deficient and the obvious place to have gone was the Chamber. Well, going to the Chamber at that point in time was not very helpful. I stayed in the business for about five years and then I decided that it was running me

ragged; I wasn't making any money. The only reason to go into business is to make money. If you're not making money, you need to get out and get a job. So that's how I wound up at the Chamber, because I wanted to make the Chamber that catalyst for a lot of other types of businesses and a lot of other folks who were in the same position that I was in.

How did your business experience affect your management of the Dallas Black Chamber of Commerce?

I've been criticized as well as commended for my management style. When we started at the Chamber in 1982, the total budget for the year was \$40,000. Today it is around a million. I've been right on some issues and wrong [on others]. They weren't all hits; some were misses. I just had more hits than misses, particularly when we tried to diversify revenue sources. So rather than being dependent on any one particular arena, now there's a broad base which gives a lot more flexibility in terms of what you can do and what you can experiment with doing.

Do you believe people are naive about expectations when going into business?

People go into business for a number of different reasons. One, they either like or don't like the position they are in and are looking for some kind of vertical mobility. They see something and they think 'if he can do that, I can do that.' Some just have a burning desire to be independent. At the same time, some are not financially independent enough to take the risk because there are risks in doing it. The only down side I see is, again, if you're not making money or if you're just treading water, I would say get a job. There are some benevolent folks and there are some nonprofits who are not really concerned about making money, but as the bottom line, you've got to be able to cover your expenses. If you're not making money you need to do something else because you can't help anybody until you help yourself first.

What does the NAAACC do?

We're in an organizational mode. I took over in January 1996. It took me a year to solidify my Chamber member base. We came up with about 83 Chambers in 17 states. Some have come and some have gone but that is generally the average. We're beginning to look at about 20,000 or so members. This organization was founded in 1983 in Oakland, California by Oscar Carpenter and it was there until 1996. Again, his primary focus was convention and tourism and this is an integral part of Chamber activities but I wanted to switch it. Instead of convention and tourism, we wanted to focus on economic development. But before we get to programmatic issues, I'm hoping that we can

build and develop some expertise in non-traditional economic areas.

Now regarding Chambers, I was at the Texas Association of African American Chambers of Commerce and we have 26 Chambers in place and we want to set up another seven or eight. There are probably only five or six of those 26 Chambers that have full-time staff. Most of the others are worked on a volunteer basis. The address probably changes when the president changes terms. In my opinion, that's not a way to run [a Chamber]. If you want to be a pillar in the community, (which you should be), you need to have a person who is available 24-hours a day to accomplish the objectives, goals, or mission of the Chamber. My first priority is to strengthen what we have. By that I mean to get more than 20 percent of the Chambers functional and operational in their own facility, whether it's paid for or leased. The second phase is to make some kind of interconnection, some kind of linkage between, myself, the state organizations and the Chambers themselves. In the last year or so, we helped organize state organizations in Florida and in Louisiana. California has a state organization. I would like to set up a state organization in every state that we're in. Some are more feasible than others. The midwest tends to be our weakest point right now. My focus continues to be geographically to expand from Texas to Florida to Virginia and back to Texas. That's the primary geographical area I want to concentrate on because obviously the demographics, the number of Black folks there and the number of Black businesses provide a fairly solid base.

What type of non-traditional opportunities should African Americans seek?

Our members tend to be retail/service oriented. We need to understand how a lot of that is changing. We have got to expand our horizon. We've got to see what is happening around us and take advantage of some of these high tech things. There a lot of cottage industry type services that can be provided to computer companies. Those are the kinds of things that we want to expose our Chambers to.

Rather than looking at a Houston's Fried Chicken, we need to be a little more creative. But what's needed in Dallas may be a lot different than in Houston based on what the market will bear. We've got to get out of the psyche that certain kinds of things are successful for us, and we must keep doing them. If you broaden your horizon, other things will come. Banks are looking for good lending opportunities for new businesses. [African Americans] have always had a prime need for capital for our businesses. But that is not new. The folks who are successful started out the same way. Very few of us started with a good cushion. That's really not an excuse if someone has a good business idea and they go to a bank and can't get funded. then they put the onus on the bank. That should not be a deterrent. I can say that because I've been on both sides of the

What power does the Chamber organization as a whole possess to effect economic development and other changes?

There is no direct control that I have over any one of the members, politically, financially or whatever. Technically, the main reason for having a Chamber national organization is to address national issues. When you get to Dallas, the issues are different from issues in San Antonio. There are some broad-issues that I could be responsible for. I have elected not to do that until I am sure of my base. The worst thing I could do is to lobby Congress in Washington for let's say Chamber grants of \$100,000 for every Chamber that's a member of [NAAACC]. [You may find that a Chamber] no longer exists or doesn't have a mission or a goal. I would rather not create a credibility problem going in as opposed to working from the floor up.

Do you plan to develop a presence in Washington in the future?

Without a doubt. I'm shooting for 2000. We need to have a presence in Washington, even with the national office centrally located here in Dallas. I'm hoping by [the year 2000] we will be financially able to get involved in lobbying activities and things that a national organization ought to be responsible for.

As president of the NAAACC what are

your goals?

[My goal is] to empower black businesses. I don't make excuses in terms of being inclusive of all minorities because other groups have their own Chambers and theirs are narrowly focused. I think that we have a unique opportunity to take advantage of some situations. You run into obstacles, but generally, if you have a good product and you provide the right kind of service and you're competitive in your pricing, I think people will prefer doing business with you.

The NAAACC Convention has been billed as an opportunity to network. In the context of the convention, why is networking important?

The networking comes in mostly for organizations who come primarily to see how Dallas [Black Chamber of Commerce] operates. There are seven or eight staff people over there and they all have specific functions that keep them busy for twelve months out of the year. Nobody comes close. [The other Chambers] don't do everything that Dallas does but they at least get ideas like partnering with an independent school district. We have people that will be here from New York, California and places in between. Networking is very important particularly when people come from different places to exchange ideas. The exchange of ideas in different areas is educational in itself.

What advice do you have for budding entrepreneurs?

I would just tell them to get the statistics. Eighty to ninety percent of businesses go out of business in the first three years. So in order to fall into the 10 percent category, you've either got to be different, have deep

pockets, have fortitude, strength and get expertise. Above all ... if you're not making money, then do something different or go to work.



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Dallas NAAACP receives Thalheimer Award

the winner of the Thalheimer Award, which was presented July 16 during the

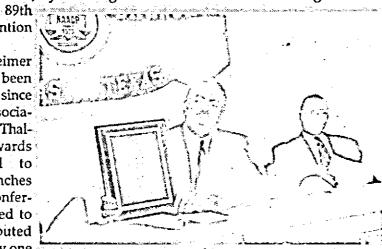
Annual Convention in Atlanta.

The Thalheimer Awards have been given annually since 1944 to the Association by Dr. Ross Thalheimer. The awards are presented to NAACP branches and State Conferences considered to contributed most during any one year to the advancement of the Association's programs. The Dallas Branch

secured a Class 1A Award given to branches with 1,000 or more members without paid executive directors.

The Thalheimer Committee determined the Dallas Branch, under the leadership of Lee Alcorn, president, had "distinguished itself as a strong and aggressive advocate for civil rights and the African American community." Furthermore, the Branch was commended for its active education advo-

The Dallas Branch of the NAACP was cacy, involvement in local civil rights issues, and civic action which included civil disobedience training for future



Lee Alcorn, Dallas NAACP president (left) and Patrick Obokhae, NAACP board member display Thalhelmer Award plaque.

community freedom fighters. The Dallas Branch NAACP beat out the Newark, New Jersey and the New York City, NewYork Brances for the first place honor.

Since Alcorn became president of the Dallas NAACP, membership has increased from 250 to over 2,000. For membership and other information, call 214-941-1207.

MON Awards Scholarship at DFW/ABC Banquet

The Dallas-Fort Worth Association of Black Communicators awarded scholarships to 19 high school and col-

lege students at its 17th Annual Future Journalists Scholarship Banquet held June 27, 1998. at the Adam's Mark Hotel in Dallas.

Participating for the fifth consecutive year, Minority Opportunity News awarded 18year-old Angela P. Loston a \$1,500 scholarship toward the pursuit of a journalism degree at Texas Tech University in Lubbock.

Ms. Loston graduated this spring from Angela P. Loston Lakeview Centennial High School in Gar-

land, earning a 3.5 grade point average. While at Lakeview, she participated in the National Honor Society, the Multicultural Club, the Business Professionals of America and the Key Club, a

community service organization. In addition to writing for and serving as assistant editor of the school's newspa-

per, The Centennial, Ms. Loston interned for The Weekly and participated for two years in the DFW/ABC Urban Journalism Workshop. Inspired by former journalist and talk show hostess, Oprah Winfrey, Ms. Loston plans to enter either public relations or the print journalism field completing after undergraduate studies at Texas Tech.

Minority Opportunity News has contributed over \$6,500 to the scholarship fund of the Dallas-Fort Worth

Association of Black Communicators since 1993.

For more information, call MON at 214-905-0946.

Love Clinic presents "Benefit" clinic to aid the Black Academy of Arts and Letters

The Love Clinic, in conjunction with Jokae's Books, is presenting a "Benefit" Love Clinic, 7:00 p.m.-9:00 p.m., August 22, at the Black Academy of Arts and Letters, Clarence Muse Theater, located at 650 N. Griffin Street, Dallas. Proceeds from this special Love Clinic will benefit the Black Academy of Arts and Letters.

The special guest for this event will be Dr. Rosie Miligan, author of many books on relationships. At the Love Clinic, she will present her latest book, Why Black Men Choose White Women.

"This promises to be one of the most provocative Love Clinics ever," said Dr. Sheron C. Patterson, Love Clinic founder. "We are excited about joining forces with Jokes' Books to bring the community together to help the Black Academy of Arts and Letters."

The August edition of the Love Clinic will feature Dr. Brenda Wall of the "Call Dr. Wall" radio program on KKDA radio, 7:00 p.m.-9:00 p.m, August 21 at Warren United Methodist Church, 3028 Malcolm X Blvd., Dallas. The topic is "Get Over It -Moving on After Divorce, Death and other Disasters."

For more information, contact Dr. Sheron C. Patterson at 972-283-2264.

Southwestern Bell/Our Texas Magazine announces winners in Young Essayist Contest

Melinda Hill (right) of Marshall High School, Marshall, TX, won 2nd place and a \$1,200 scholarship with her entry, "My Hometown Hero-James Farmer." Melinda, who plans to attend Texas A&M Univ. at College Station, Is shown accepting the award from Southwestern Bell representative Linda Lindsey.



Carrie E. Price (above) of Houston's M.B. Lamar High School accepts a third place scholarship award of \$800 from Southwestern Bell representative, Barbara James. Carrie, who plans to attend Georgetown University In Washington D.C., won for her essay titled "Integration: Past, Present &



First Place Winner Bradley Randle of Lubbock High School Lubbock, Texas accepts \$2,000 scholarship award

from Irasema Velasquez of Southwestern Bell. Bradley, who plans to attend Trinity University, won for his essay titled "My Hero."

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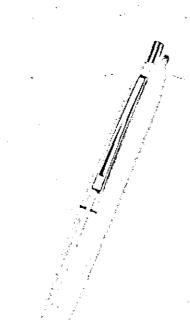
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Can The

South Dallas/

Fair Park

Trust Fund

Show Us The

Money?

by Allen Gray

t is an enigma—wrapped in a rhyme, sealed by a puzzle and shrouded in mystery. It is the South Dallas/Fair Park Trust Fund, an initiative conceived with the notion of raising the living standards—and subsequently the business conditions—of those residents in and around the Fair Park area.

But the events surrounding the development and execution of this dreamturned-nightmare have never been what they should have been. For those involved with the trust fund, there was never any trust and hardly any fun.

In June 1992, The Dallas Morning News reported that five years after the formation of the South Dallas/Fair Park Trust Fund, which was designed to rake in \$500,000 per year, only \$69,989 had been distributed, and \$10,000 of that was spent on consultation fees. City officials, it was reported, were saying that there was over \$700,000 in the fund, but it was allowed to remain fallow.

Getting answers concerning the trust fund is an arduous task. There are those who might have talked, but have been somehow silenced. There are those who are talking, but issuing erroneous information. There are those who are talking, but are doing so strictly off the record. Then there are those who simply won't talk at all.

It is obvious that with administrative costs at or near \$108,000 per year—reportedly paid out of the trust fund itself—the trust fund is costing more than it's earning.

"Show me the money" is the one simple request I made—and the Open Records Act was my enforcer.

First off, I attempted to obtain this information from trust fund administrator and city employee Anthony Coleman — or at the very least, get a comment or two. First call: Coleman was in but the line was somehow disconnected. Second call, one minute later: Coleman was "away from his desk and unavailable for comment," according to the receptionist. That same receptionist was unable to release the telephone number of the current chairperson of the trust fund board, Alva Baker. A message was left in hopes of a return call from either of the two.

A few minutes later I received a telephone call from media relations representative Michelle Raglan, who answered any and all questions regarding the trust fund. That was on a Friday. The following Monday, when I attempted to reach Raglan, I was informed she no longer was employed by the city.

Her replacement, Danielle McClelland, was asked whether Raglan had resigned or been fired? McClelland's response was, "Something like that..."

Furthermore, it appeared the only way McClelland was going to answer any questions regarding the trust fund would be by the dictates of the Open Records Act.

Two separate requests for information were sent to McClelland asking for enough information to hopefully unravel the mystery of the handling of funds. Apparently, the request was passed on to a higher-up, Bill Tolbert, the assistant director of the City Controller's Office. It took ten "working days" - the resultant three pages of information had to be reviewed by three separate internal city entities — before a response to my request was even received. When the information finally was sent, it was soon discovered that some of the information conflicted with information gained by Minority Opportunity News.

For instance, according to the records provided by Tolbert, current Dallas mayor Ron Kirk served as the trust fund's board chair from February 28, 1990 until January 1, 1993. MON has documentation that indicates Kirk only served as chair for one term; Dwaine Caraway took over as chair in 1991. Tolbert's records also report that total funds awarded from the trust since 1991 were \$2,513,380; however, the fund's 1996-1997 annual report to the mayor and city council states that \$2,252,165 was

awarded since its inception in 1989.

When asked about these discrepancies, McClelland said she didn't know enough to comment.

McClelland can take heart in the fact that she was not the only one left out of the loop concerning the inner-workings of the trust fund. When community activist Rufus Shaw was appointed to the Park Board by then-mayor Steve Bartlett, he was handed a ballot and asked to vote on the members of the South Dallas/Fair Park Trust Fund board.

"I didn't even know what the South Dallas/Fair Park Trust Fund was," Shaw states. "I had never even heard of it."

Shaw soon learned that what he was dealing with was possibly a viable tool for economic growth. But the time he spent trying to put that tool to use was filled with bitter conflict, allegations of wrongdoing, and attempts to quash the trust fund altogether.

"It never made sense to me," says Shaw. He said the fund had three different entities to facilitate it, and four different entities to oversee it. According to Shaw, there wasn't any room for foul play in the "most structure situation I've ever come across. It never made sense to me. I never could figure it out."

In the mid-1980s, the blighted conditions in South Dallas were sticking out like a sore thumb. It was especially noticeable to the millions of suburbanites who were

forced to traverse through the "Sunny South" on their way to that fenced-off sanctuary of enjoyment known as Fair Park. South Dallas was an eyesore on the mug of Big D. Something had to be done to change this depressing image. And the sooner the better.

African American businessmen were shouting to uplift business, while Fair Park officials were shouting to uplift park conditions. Meanwhile, city officials were making like Sally Struthers voicing heartfelt appeals for a flock of starving kids in some third-world nation, using South Dallas residents like grim-faced poster children.

ution between single- and multi-family housing — had decreased from 24,000 units to 21,000. Its decline was like a rose withering in the sun.

The Ragsdale committee's plan was to push for rezoning where existing residential uses conflicted with commercial and industrial zoning. As it was, the area was zoned for commercial use, even though thousands of single and multiple family housing were solidly in place. The committee also pushed for future development and rehabilitation of those deteriorating existing structures rather than push for new construction. Furthermore, the Committee wanted to establish small

sub-area merchant's associations and an economic development corporations to implement the plan. The three-step plan stressed housing, land use and economic development. Ragsdale by no means this plan to be "placed on the shelf."

Yet, while the preservation of lowand moderate-income housing, the creation of jobs through economic development, and the enhancement of the quality of life on the Southside may not

have been shelved, that specter always loomed in some darkened closet.

Economic stagnancy wasn't just a South Dallas problem. The same conundrum faced any part of Dallas largely populated by African Americans and Hispanics. Just south of South Dallas/Fair Park, the "oak" was getting cut out of Oak Cliff.

In 1984 came the battle of Cliff View Crossing, a 62,000-square-foot retail strip shopping center nestled on a hill overlooking Highway 67. Then Mayor Starke Taylor, whose southern Dallas economic development task force conceived this development, saw the center as symbolic of all future development in the south. The homeowners of the area saw it differently. They felt as though the thick grove of oak trees on the cliff at the intersection of Loop 12 and Highway 67 were the only symbol they needed. The homeowners lost out.

Then, four years after the bulldozers came and knocked the trees down and walls went up, only three stores had leased space there. Cliff View Crossing shopping center is doing pretty well now, but back then it was considered a complete bust.

On May 4, 1987, a supposedly "new" city council, under Mayor Annette Strauss and City Manager Richard Knight, was sworn in. The belief was that these newminded, more dedicated members were

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In August 1985, Mayor Pro Tem Diane Ragsdale, the city council representative for the Fair Park area, embarked on a grass-roots mission called, "Why Plan the Land." Ragsdale, along with twenty volunteers (comprised of residents and business people of South Dallas), joined minds to form the South Dallas/Fair Park Land Use Committee. Formed under the auspices of the city's Planning and Development Department, the committee received approximately \$175,000 in federal block grant funds and matching funds from the city. With those funds, the committee hired a team of consultants and opened an area office on Martin Luther King, Jr. Boulevard.

The aim of the South Dallas/Fair Park Land Use Committee was to prevent a mass gentrification the area, in which the poor are systematically forced out of their homes by development geared to woo higher-income residents and businesses. The fear of gentrification seemed real. The area in question is in literal walking distance of downtown Dallas, and was once the home to Dallas' wealthiest residents just a few decades earlier.

Now it was the complete antithesis of its former self. In the 13-square-mile area which is South Dallas/Fair Park, the percentage of vacant housing units had nearly doubled from 1970 to 1980. The number of residences there had decreased by more than 12 percent during that span. The number of residences — an equal distrib-

Continued on next page

Continued from previous page

more open in debate, balanced in power and tolerant of differing points of view. The council's only two African American members; Al Lipscomb and Diane Ragsdale, were excited. Lipscomb was claiming to be so excited that "goose bumps" were shooting up his arm and Ragsdale believed that there was "a conscious and honest effort...to listen."

The council went to work and things began to click. The first thing that took place was the agreement (between seven council members, led by Al Gonzalez) that all the council members get private offices. This was during some of the toughest budget times the city had ever faced. Their next significant move was to streamline the city's budget. After that, the council smoothed out construction problems with Dallas Water Utilities projects, and forwarded plans to build a major shopping mall in downtown Dallas. They even unanimously voted in Ragsdale's South Dallas-Fair Park plan with rousing applause. Gonzalez himself was working with Ragsdale on establishing a trust fund to augment her plans for Sunny South.

This new atmosphere at City Hall was so astonishing that one council member was moved to liken the council's new spirit of cooperation to a contending baseball team that probably "couldn't win the World Series, but [has] the capability of making the playoffs."

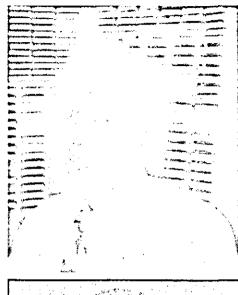
At the top of the council's agenda was keeping the Starplex's concert series in Dallas. The city, along with the Dallas Symphony Association and Houstonbased Pace Entertainment Group, had a plan: tear down the comet, a 40-year-old rollercoaster at the State Fair, and build a 20,000-seat amphitheater at a cost of roughly \$12 million.

According to the coalition, moving Starplex from Park Central to inner-city Dallas would be a major asset to Fair Park and South Dallas. It would create 750 new jobs during construction, five to 10 fulltime jobs upon completion, 400 to 500 part-time jobs during concerts, and ultimately pump \$30 million into Dallas' southern sector.

But before any of that could take place, the Symphony Association and Pace Entertainment would have to retract a pre-existing agreement to build an amphitheater in Carrollton, then do something to hush the probability of protest from South Dallas/Fair Park residents.

The former was just a matter of saying "NO DEAL"; however, the latter would require much more diplomacy. What they came up with was an agreement in principle - maybe more like a ruse of sorts, given its outcome. The council decided to approve, support and fund the South Dallas/Fair Park Trust Fund.

In a perfect world, the South Dallas/Fair Park Trust Fund would have been of great benefit to the southern sector, and certainly would have made a difference to a lot of people's lives. Especially after the trust fund had received a nod of approval from the city council.





Dwaine Caraway (top), Rufus Shaw

to be good intentions. A lease and use agreement was signed between the city of Dallas (by and through its Park and Recreation Board) and Pace Entertainment Group, Inc., on December 9, 1987. The agreement was for ten years, with an option to extend the initial terms of the agreement for two additional, consecutive periods of ten years each, making the agreement possibly binding until the year

In April 1989, the city council created the 22-member Fair Park Task Force to provide recommendations on how best to serve South Dallas with the use of the trust fund. The city council accepted a plan in-November 1989 to raise at least \$500,000 a year to aid residents of South Dallas. This suggestion came from a report prepared by the task force. In May, the council 'pledged" \$200,000 a year in general funds toward the trust fund. Now, after four months of study, the task force was suggesting that the remainder of the \$500,000 come from other sources. They suggested \$150,000 a year come from profits of flea markets held at Fair Park; \$90,000 a year from special events or park revenue; and, \$60,000 annually from a 15cent-per-ticket charge on all events at Starplex.

The task force report also proposed raising money by a somewhat convulut-They started out with what seemed - ed formula method," using 1988 as a base year. This would involve revenue from sales and hotel taxes.

Whatever method used, it was certain that some reconciliation between the Fair Park and its surrounding neighborhood was needed because, as Lipscomb once put it, when the bright lights and pageantry of the fair dimmed, "all we've ever gotten (in South Dallas) is the manure and the rats and roaches when the fair left town."

Mayor Strauss' contention was, "If the area around (Fair Park) is not a healthy area...then that park is never going to be what we want it to be."

It was also the task forces' recommendation that two committees be created: an 11-member South Dallas/Fair Park Trust Fund Advisory Board to decide how best to spend the money; and a Fair Park Advisory Committee to advise the Park and Recreation Board on matters concerning the park itself.

The task force's report was a plan that was commended as "doable" and "logical" by its chairman Bill Aston and, if upheld, would have been a perfect ending for the ole Sunny South.

But unfortunately, the world is far from perfect and the trust fund has been a useless tool, remaining ineffective and of no benefit for those living immediately south of downtown Dallas.

The mere mention of the word "money" has the power to change the minds of puritans. The ink had not even dried on the council affirmation of their own task force's recommendations when one could notice a reversal of South Dallas' fortunes. Firstly, the council reserved the right to make future changes to the plan in addition to a few cursory changes already enacted. Secondly, the council changed how the monies exceeding the proposed \$500,000 would be spent: Instead of all money in excess of \$500,000 being pumped back into Fair Park, 90 percent would go to the park and 10 percent remain in the trust. Thirdly, they changed the number of members on the Trust Fund Advisory Board and the manner with which they would be selected.

But the most brutal setback to the trust fund's progress came from council member Jim Buerger, who supported the idea of improving the Fair Park area but objected to the idea of putting income from a single facility, like Fair Park, into a specific area, like South Dallas. And most all of the other council members, except Ragsdale and Lipscomb, were agreeing with him.

Then, Max Wells announced he was uncomfortable with the concept, and John Evans said all money from Fair Park should be used for work needed in Fair Park, which was at an estimated cost of \$122 million. Council member Glen Box then moved that the council itself must approve all trust fund board decisions, taking all real power away from the board. Finally, there was great (and heated) debate over a proposal from Ragsdale that all Fair Park events be accessed a surcharge. Opposing parties argued that a move such as that would drive down fair attendance.

While the politicians continued to bicker, the neighborhood surrounding Fair Park continued to decay like an overripened banana. When the dust settled some will argue that it never has — it was the people of South Dallas who suffered. A ten-foot thick brick wall with a one-way door had been constructed around the trust fund that allowed funds to roll in. but very little to roll out.

In 1990, the traffic and noise going to and from the Starplex amphitheater had been grinding on the nerves of South Dallas residents like fingernails scrapping across a chalkboard. At the end of fiscal year 1991, the trust fund was expected to have reached \$697,000, but not a single dime had been released to the residents. There were some recommendations for grants of \$50,000 made, but none had been approved.

While the city council was arguing over how trust fund board members would be chosen and the issuance of a few thousand dollars from the fund, they readily approved spending \$2.8 million in improvements for the Cotton Bowl in order to lure the 1994 World Cup soccer tournament. There was even the possibility of having to spend additional sums totaling \$11.4 million for additional Cotton Bowl repairs. City officials rationalized these expenditures by saying the games would be an economic boon for the blighted Fair Park neighborhood.

In the fourth quarter of 1991, a new 15-member city council took office. While South Dallas residents still had not received benefits from the trust fund, city council showed no hesitation in approving the spending of \$413,550 to expand and refurbish council offices.

In September 1992, however, things looked as if they might change. "The board has now come together and begun to move the process forward," announced Dwaine Caraway, the new chairman of the trust fund advisory board. At the recommendation of Rufus Shaw, and at the appointment of Mayor Bartlett (in 1991), Caraway had succeeded Ron Kirk as chairman of the trust fund. It appeared Kirk had done very little to release the grip on the funds, and Caraway was determined to change that. (Attempts to reach Mayor Kirk to contribute to this story were unsuccessful.)

"I was tired of helping the big people," Caraway says, looking back at his tenure as chairman. "I wanted to help the little people." But that attempt to help would come at a personal price. Caraway says he was vilified for his efforts.

Caraway wanted to ferret out the truth about the trust fund. "The thing I did was research the history of the trust fund and found out what had taken place. he says. What he found was mass confusion. Some were saying the amount of the fund was approximately \$320,000; other estimates put the amount in excess of \$1 million. Says Caraway: "We could never really determine how much we had, so we settled on \$750,000 and used that as a starting point."

Caraway also discovered that under Kirk the trust fund had distributed five \$50,000 grants to five separate organizations. Caraway figured the grant amounts were too high; he reduced grants to blocks of \$10,000 in order to be able to service more requests. Caraway didn't liked the concept of making loans and stayed away from endorsing them.

Currently, there are six separate avenues from which to receive proceeds from the trust fund:

- •Commercial Loans are available to area businesses at an interest rate of three percent for six months, with loans ranging from \$1,000 to \$20,000. In 1996-97, \$35,000 was awarded.
- •Community-Based Nonprofit Grants are available to area 501(c)(3) nonprofit organizations. They can receive up to \$35,000 per year (not to exceed \$75,000 in a three-year period) and requires a 100 percent match (75 percent cash, 25 percent in-kind). In 1996-97, \$175,000 in grants were awarded.
- •Neighborhood Challenge Grants are available to area neighborhood associations or groups with active memberships. Groups can receive up to \$5,000 with 100 percent cash or in-kind matching funds. In 1996-97 \$20,750 were awarded.
- •Emergency Minor Home Repair Grants are available to elderly and lowincome homeowners, up to \$5,000 per

home. 1996-97 award amount: \$100,000.
• Youth Employment/Minor Home Repair Grants are given with the objective of job creation and retention, housing improvement, community service, and GED education. \$50,000 was awarded in 1996-97.

• Public Information Representative funds are meant for marketing the trust fund programs. Total award amount for 1996-97: \$31,185.

When looking at amounts awarded, consider this: there is a big difference between amounts awarded and actual amounts disbursed. In fiscal year 1994-95, total funds awarded were \$340,855; however, total funds disbursed were only \$223,926.

All six of these trust fund categories have specific guidelines and methods of application which, by some people's view, are so rigid that Lipscomb once remarked that it is like "applying for a loan at Chase Manhattan."

Even with all the problems the trust fund has faced, there was a slowly growing list of South Dallas businesses (and some homes) that benefited from the trust fund. So, it seemed as if the fate of the trust fund and South Dallas would change with Caraway in charge. He successfully distributed 60 \$10,000 grants as chairman of the board...That sparked a flood of 350 applications pouring in. It appeared that their house was in order, but when the board recommended that 49 of those applications be approved for grants worth \$519,975, the roof caved in on Caraway.

Caraway had been campaign strategist for council member elect Charlotte Mayes, and those 49 applications all came from within her district. However, according to the trust fund guidelines, 90 percent of eligible recipients were in Mayes' district. Nonetheless, other council members brought forth allegations of political payoffs. To further complicate matters, Caraway's detractors were saying that those 49 applications didn't meet eligibility guidelines, not to mention that there was only \$320,00 in the trust fund anyway.

Council member Chris Luna moved that the trust fund be killed. African American council members met that measure with brutal opposition and charges of racism. "First of all, let me stress to the board that I'm trying to do the best that I can under adverse circumstances," Caraway said in his own defense. "I do believe it's some type of conspiracy to keep the board from moving forward."

There may have been some element of truth to Caraway's statement, for surely the trust fund was neither moving at the direction or speed for which it was intended. The residents whose lives and homes were suffering through the noise and congestion of the State Fair and Starplex traffic remain on the short end of the stick. Still, contributions were being made in earnest by some. During the years 1989 to 1995, Starplex alone contributed \$347,374.

"Starplex has been doing a lot," Caraway admits. "But it is about dollars and they should be doing more, and we African Americans need to know that."

Caraway says that at the start, ten percent of the amphitheater's profits were

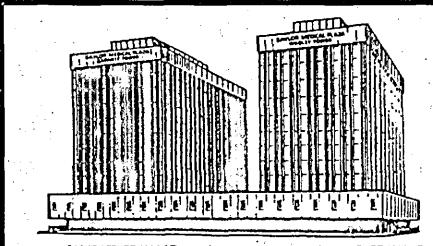
to go toward the trust fund, but somewhere along the way the percentage sign was dropped and a decimal point inserted, making Starplex's contribution only ten-cents per admission ticket. Starplex's contribution was eventually increased to 15-cents per ticket.

In the final analysis, it seems that the South Dallas/Fair Park Trust Fund was only a carrot on a stick. Shaw says it was, "created to aid the businesses in South Dallas...but never intended to get there. That's the tragedy of the South Dallas/Fair Park Trust Fund."

"There's not a mindset in this town to spur real Black economic development," Shaw adamantly insists. "Ron Kirk was right there with money and he didn't do (expletive)! He could have been the engine for the vehicle to turn things around in South Dallas."

MON

Some information was gathered from articles published in The Dallas Morning News, November 3, 1986 to April 5, 1994.



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Richardson #07443 Mobil Oil #12480 1360 S. Plano & Buckingham; 75081

#07442 Mobil Oil #12MVB 3398 N. Plano Rd. & Renner; 75082

<u>DeSoto</u> #07125 Diamond Shamrock -240 Beltline; **7511**5



August 1

The Dedra Lynn Woods Theater presents Stumblin' Blocks, the production feature debut of local playwright Gillian R. McEntyre. The story of three ambitious Dallas women who must overcome stumbling blocks placed in their paths, runs through August 16 at the Dedra Lynn Woods Theater, 2801 Peabody St. Dallas. For ticket information and show times, call 214-371-4644 or 214-946-8054.

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.

Jubilee Theatre, 506 Main Street, Fort Worth presents God's Trombone, which runs through August 30. The production is adapted from poetry by James Weldon Johnson and 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.

Volunteers are needed August 6 and 7 to assist with a back-to-school fair sponsored by the City of Dallas. Call the Volunteer Center at 214-826-6767 for more information.

August 2

St. Paul United Methodist Church, 1816 Routh Street, Dallas, celebrates its 125th "Diamond Jubilee" Church Anniversary during August beginning with a Membership Recognition Day, August 2. Other activities include Children & Youth Day, August 9; Anniversary Day, August 16; a Community Gospel Block Party, August 22; Memorial Sunday, August 23; an Anniversary Banquet, August 28 and Heritage Sunday, August 30. For more information, call 214-922-0000.

Cedar Valley College, 3030 North Dallas Ave., Lancaster is now holding early registration. General registration is August 25-29 and late registration is August 31-September 1. For more information, call 972-860-8201.

Around Town

team, under the auspices of the International Football League, has entered its second season and welcomes the public to come out and enjoy the excitement. The season runs July 25-October 12. All home games will be played 7:00 p.m., Saturdays, at the Cedar Crest Salvation Army field in Oak Cliff, Dallas. Adult admission is \$6.00. For more information, call Andrea Conley at 817-561-5061.

August 4

Dallas Area Rapid Transit (DART) is holding its 1998 Vendor Conference, August 4 at Union Station, 400 S. Houston Street, Dallas and August 5 at DART Headquarters, 1401 Pacific, Dallas. Attend day one, day two or both. Space is limited, so register early. Call 214-749-2892 for more information.

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 jointly sponsoring the 15th Annual "National Night Out," for 214-860-2066. the prevention of crime, drugs and violence. A Block Party will be held from 7:00 p.m.-10:00 p.m. at Daniel Dale Park, 300 W. Wheatland Road, Dallas. There will be food, drinks, fun and celebrity guests. KKDA AM and K104 FM radio stations will broadcast live from the event. For more information, call 972-224-0192.

The Shady Hills Neighborhood Association of Pleasant Grove invites you to its "National Crime Night Out," 6:30 p.m.-9:30 p.m. at the lot located at 100 Deepwood and 7000 Carter Roads. There will be food, drinks and lots of fun for everyone. For more information, call B. Spencer at 214-658-3108.

The Martin Luther King, Jr. Community Center and the Social Security Administration will hold a Direct Deposit Seminar from 9:30 ter, 2922 Martin Luther King Jr. Blvd. A valid picture I.D. and social security claim number are needed to sign up. For more information, call the Center at 214-670-8422 or the Social Security Administration at 214-655-3912.

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

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

August 6

El Centro College, Main at Lamar Streets in Dallas, is hosting its Third Bi-Annual Job Fair from 9:00 a.m.-2:00 p.m. in the Connection Gallery on the second floor and in the C Building entrance lobby. The fair is free and open to the public. For more information, call

Soul Rep Theatre Company announces its third season beginning with its third annual New Play Festival, August 6-8 and August 13-15 at the Dallas Theater Center, 3636 Turtle Creek Blvd, Dallas. The six featured new plays are The Wounded by Willie Holmes, RACE by Jamie Pachino, The Drums of My So Black Me by Chris Herod, Sand Dancing and Things in the Mail by Laura Henry, Four Holy Ghosts in America by Reginald Hanna and Shorts in Black by Tonya Davis and Anyika McMillan. For more information, call Anyika McMillan at 214-670-1207 or 214-565-0186.

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.

The Dallas Diesel Minor League Football a.m.-noon at the Martin Luther King Jr. Cen- 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.

Dallas City Council member Charlotte Mayes, Communities All Together and Dallas Public Schools will hold the second annual "Back to School" Fair from 8:00 a.m.-4:00 p.m. in the Automobile Building at Fair Park, 1010 First Avenue at Robert B. Cullum Blvd. Dallas. The fair, which is sponsored by Alliance Data Systems, will feature on-site enrollment for various programs, free school supplies for qualifying families, entertainment, food and school-related gift bags. For more information, call 214-670-4689.

A Marriage Encounter Weekend, sponsored by Dallas/Fort Worth Lutheran Marriage Encounter couples, will be held August 7-9 During the weekend, three lay couples and a clergy couple will address the day-to-day needs common to all marriages. For more information, contact John & Nancy Jackson at 817-481-1342 or Herb & Betty Doller at 972-

August 8

LaFuente's Job Fair Expo '98 will be held from 9:00 a.m.-2:00 p.m. at the Grand Place in Fair Park, Dallas. The Job Fair will provide on-site interviews and career workshops. Bilingual skills are a plus. For information on employment opportunities or booth information, call

Our Lady of the Lake University, Dallas Weekend College is hosting summer Information Sessions August 8 and 22 at Brookhaven College in Farmers Branch. Adults interested 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. This event is open to the public, Call 972-488-1190 for reservations.

Around Town cont'd

August 11

The Volunteer Center of Dallas is offering a free volunteer orientation from 5:30 p.m.-7:30 p.m. at the Dallas Visual Art Center. "Discover the Possibilities. Volunteer." will feature representatives from approximately 25 different nonprofit agencies. For more information, call the Volunteer Center's orientation hotline at 214-826-6767, ext. 30.

The Southern Dallas Development Corporation (SDDC), 1402 Corinth Street, Suite 1150, Dallas will hold a free loan application workshop, 8:30 a.m.-10:00 a.m. For more information, call 214-428-7332. Call the Small Business Development Center at 214-860-5859 for a complete schedule of small business workshops and free business counseling.

The 88th National Conference of the Christ Holy Sanctified Churches, "Empowered Today for Tomorrow's Harvest," will convene August 11-15 at Chosen Vessel Church, 4650 Campus Drive, Fort Worth. Discounted preregistration is available until August 6 for \$50. After August 6, registration is \$60. For more information, call 817-604-7950.

Soul-Conscious Productions, the company that brought you, She's Not Our Sister, will hold open call auditions for lead and understudy roles, August 11-12 for an upcoming theater production. Auditions will be held at the Martin Luther King, Jr. Library, 2922 Martin Luther King, Jr. Blvd. For more information, call 214-337-3692.

August 12

The National Association of African American Chambers of Commerce (NAAACC) is holding its 10th Annual Convention, August 12-15 at the Hyatt Regency-Dallas. The event is planned for individuals, small businesses, major corporations or friends and family of the African American business community. To register or for more information, call 214-

* * * * *

Attorneys with the Dallas Bar Association will field questions from the public from 5:15 p.m.-8:00 p.m., August 12 and August 19 through the DBA's LegalLine, a community service program that provides volunteer attorneys who answer legal-related questions over the phone for free. LegalLine is provided every second and third Wednesday of the

month. To ask a question, call the LegalLine at 214-969-7066.

Would you like to purchase a home of your own? Learn how at the Texas Federation of Home Counselors first-time home buyer seminar, August 12 at 6:30 p.m or August 15 at 9:00 a.m. or 1:30 p.m. Registration includes a confidential review, with a certified counselor, of the potential home buyer's credit file To register or for more information, call Ed Harris at 214-421-8342.

Auditions for children's roles as Munchkins will be held from 4:00 p.m.-5:30 p.m., August 12-13, in the Performance Hall at Cedar Valley College, 3030 N. Dallas Ave., Lancaster, for the production of The Wizard of Oz. For more information, call Kina Brown at 972-860-8147.

August 13

LaFuente is sponsoring "Celebrating Our Life" Latin Music Talent Contest at the State Fair of Texas, Fair Park, Dallas. Entries must be received by August 13. Entry forms are available in the LaFuente magazine. For more information, call 214-977-7886.

August 14

Fina will provide an entree for Dallas CEOs. executives and community leaders to meet Dr. Sybil Mobley, Dean of Florida A&M University's School of Business and Industry, 11:30 a.m.-1:00 p.m. at the Dallas Petroleum Club, 2200 Ross Ave., 39th Floor Chase Tower. For more information, contact Carla Holmes Meadows at 214-706-2055.

August 15

The Museum of Natural History in Fair Park. Dallas, presents a Family Festival Day, "It's a Blue Planet," from 11:00 a.m.-4:00 p.m. Visitors can try out the virtual reality fishing machine and kids ages 7-12 can compete in the BASSMASTER@Castingkids@kids contest. For more information, call 214-421-

August 16

St. Johns Missionary Baptist Church, 2600 S. Marsalis, Dallas, invites the public to attend its Second Annual Choir Day at 4:00 p.m. The featured guest will be the male chorus singing ensemble of First Baptist Church Hamilton Park. For more information, call 214-375-4876.

August 18

General auditions for adult roles will be held in the Performance Hall at Cedar Valley College, 3030 N. Dallas Ave., Lancaster, from 6:30-8:30 p.m., August 18-19, for the production of The Wizard of Oz. For more information, call Kina Brown at 972-860-8147.

August 20

The Dallas Minority Business Development Breakfast is held every third Thursday from 7:30 a.m.-8:30 a.m. at the Radisson Hotel, 1893 W. Mockingbird, Dallas. For more information, call 214-767-8005.

August 21

The Love Clinic® On Tour 1998 presents "Get Over It! Letting Go of Lost Love," 7:00 p.m., August 21, 1998 (location to be announced) featuring Dallas psychologist Dr Brenda Wall of the "Call Dr. Wall" radio program on KKDA radio. Admission is free and child care is provided. For more information, call 972-283-2265 or visit The Love Clinic® website at www.theloveclinic.com.

August 22

The Love Clinic®, in conjunction with Jokae's Books, is presenting a "Benefit" Love Clinic, 7:00 p.m.-9:00 p.m., at the Black Academy of Arts and Letters, Clarence Muse Theater, located at 650 S. Griffin Street, Dallas. Proceeds from this special Love Clinic will benefit the Black Academy of Arts and Letters. Special guest, Dr. Rosie Miligan, will present her latest book, Why Black Men Choose White Women. For more information, contact Dr. Sheron C. Patterson at 972-283-2264.

The Dallas Metroplex Council of Black Alumni Associations presents the Fourth Annual Jimmy Walker Memorial Historically Black Colleges and Universities Golf Tournament at the Cedar Creek Golf Course, 1800 Southland, Dallas. Register by August 18 for a discounted fee. To participate or for more information, call 972-395-3369.

August 28

The Women's Ministry of St. Johns Missionary Baptist Church presents its Annual Women's Retreat, "Portrait of a Godly Woman. . . Reflecting the Image of the Savior," August 28-29 at the Embassy Suites, 2727 Stemmons Freeway, Dallas, In conjunction with the retreat, St. Johns' Annual Women's Day will be held August 30 at the church, 2600 S. Marsalis, Dallas. For more information, call 214-375-4876.

August 29

Auditions for the play, The Haunting of Hill House, will be held 10:00 a.m.-1:00 p.m., August 29 and 3:00 p.m-6:00 p.m., August 30 The Corner Theater, Pleasant Run at Hampton in DeSoto. Roles are available for adult males and females, and actors will be paid a stipend. Tech help is also needed. Call metro 972-680-4466 for more information.

Sevtember 1

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

September 2

Obtain an edge in doing business at DFW Airport at the 1998 Airport Business Community Trade Fair, 5:00 p.m.-9:00 p.m., at the DFW Hyatt Regency Hotel-East Tower. The event will feature workshops explaining the procedures to apply for contracts with the DFW Airport Board and major tenants such as American Airlines, DFW Hyatt Regency, Avis and AT&T. Admission is free. For more information, call 972-574-6702.

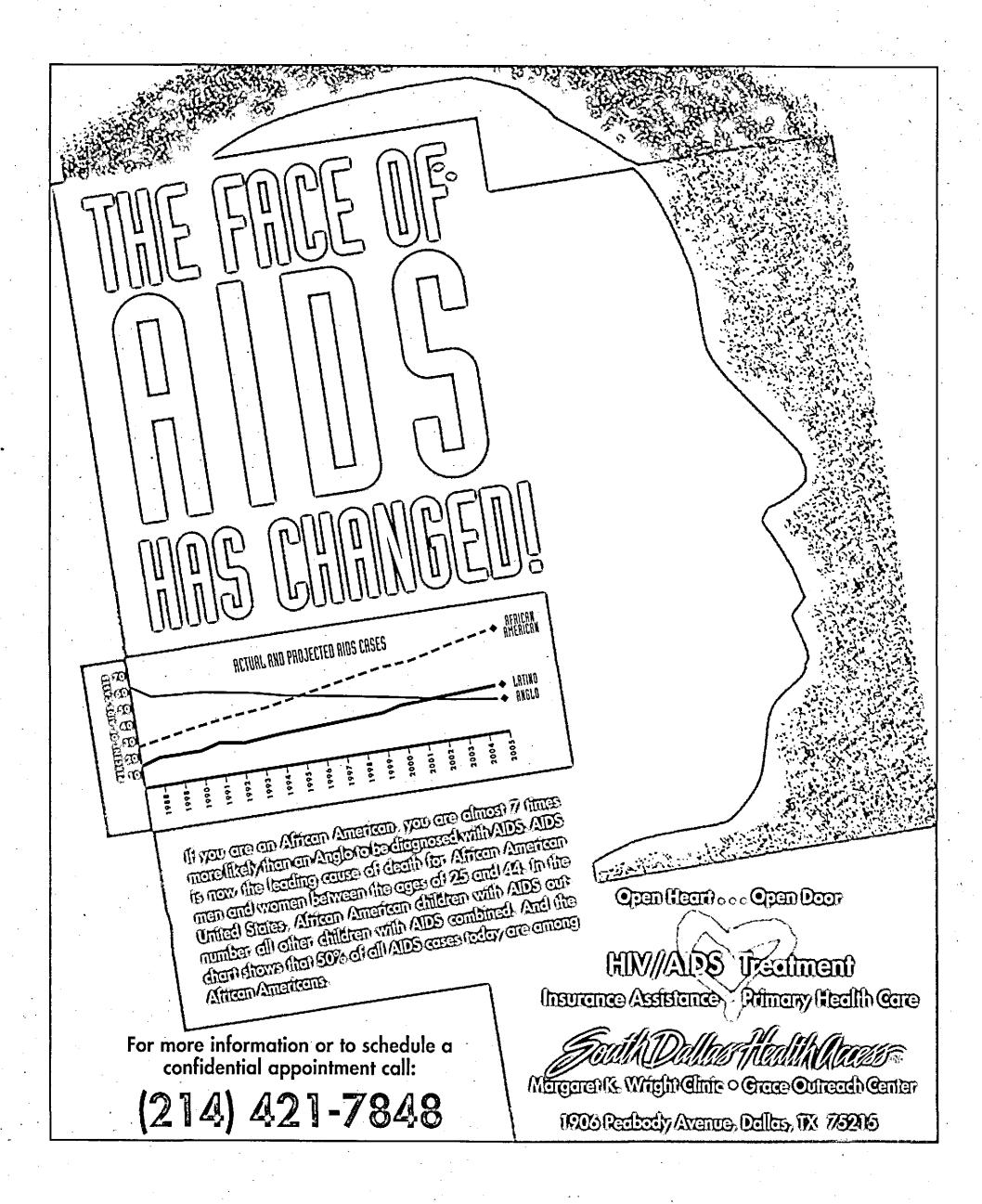
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Thelma "Butterfly" McQueen

Actress struggled to get roles worthy of talent

By Russell D. Shockley, BS.Ed.

Thelma "Butterfly" McQueen, an only child, was born in Tampa, Florida, on January 8, 1911. Known to many for her role as Prissy in the movie classic Gone With the Wind, McQueen was also an accomplished dancer and stage actress who rebelled against the Hollywood system of racial typecasting at a tremendous cost to her

Her father was a stevedore, working on the docks of the city of Tampa. Her mother, a domestic worker, was born in the 1880s in Augusta, Georgia, in a neighborhood where both blacks and whites resided together. In 1916, McQueen's' father left the family, and a court decision awarded Thelma to the custody of her mother. To provide financial support for her daughter, Mrs. McQueen sought work in numerous locations from Florida to New Jersey, finally settling in Harlem in New York City. Thelma, meanwhile, remained behind, attending school in a Tampa church.

Mrs. McQueen eventually sent for her daughter after settling in Harlem and finding employment as a cook. Upon arriving in New York, Thelma was enrolled in what was then Public School Number Nine on West Eighty-Third Street. After graduation, Thelma entered nursing school at Lincoln Training School in the Bronx. There, she completed her training and then attended the Georgia Medical School back in Augusta. In 1946, McQueen began taking liberal arts courses in various subjects, including political science, Spanish, drama, dance, and music. She attended City College of Los Angeles and Southern Illinois University. In 1975, she earned a bachelor of arts degree in political science from the University of New York.

McQueen's' introduction to the theater began shortly after she finished high school. She became a dancer in Venezuela Jones' Negro Youth Group, A Dramatics Club and a Works Progress Administration (W.P.A.) Youth Theater Project. These provided her Thelma with first acting opportunities.

Thelma McQueen began to study dramatic dancing, music and ballet. Her instructors included Janet Collins, Katherine Dunham, and Geoffrey Holder. In 1935, she made her stage debut as part of the Butterfly Ballet in Jones' adaptation of A Midsummer Night's Dream, performed at New York's City College. McQueen made her Broadway debut on December 2, 1937, at the Biltmore Theater in New York, in the George Abbott production of Brown Sugar. With an all-Black cast, McQueen played the part of Lucille, the first of her many domestic roles. It was a minor part and she had only one spoken line; nonetheless, her talents did not go unnoticed. Brooks Atkinson, a writer for the New York Times, wrote

about "the extraordinary artistry of a highstepping little, dusky creature with a piping voice who describes herself as "ButterflyShe is an over-genteel parlor maid in an apartment of iniquitous dealings. All she does is flutter at the door, announce the Black thugs with a gesture of grandeur and say 'step forward please,' as though she were joyfully admitting them through the Pearly Gates. But she does it like a whole encyclopedia of etiquette. Butterfly has something on the ball." - New York Times, Dec. 19, 1937.

By this time, McQueen had become a



Thelma "Butterfly" McQueen

regular with the Abbott Acting Company. When Abbott decided to take the show on the road, McQueen was chosen to be a member of the touring company.

In 1930, while still working for Abbott, McQueen auditioned for the role of Prissy in the film Gone With the Wind. After initially being told that she was too old, too fat, and too dignified, producer David O. Selznik chose Hattie McDaniels for the part of Scarlett O'Hara's maid and McQueen, by now a seasoned actress, for the role of Pris-

In Hollywood, McQueen was having second thoughts about her role as Prissy, who was to be portrayed as inane and dullwitted. Sternly resistant to stereotyping, McQueen played her role with remarkable conviction and continued to be extremely outspoken about certain aspects of her role. She refused to be filmed eating watermelon and then spitting the seeds. She also disapproved of the scene where she was referred to as a "simple-minded darkie," instead of "simple-minded wench," which was true to the novel.

After the filming of Gone With the Wind. McQueen returned to the New York stage where she appeared in Pack, in 1939, a readaptation of A Midsummer Night's Dream.

During the 1940s, McQueen appeared in several more films, but never with the acclaim associated with Gone With the Wind. In 1941, she again played a maid opposite Hattie McDaniels in Affectionately Yours.

Her next movie, Cabin in the Sky, was released in 1943. It was a monumental showcase for Black musical talent. The allstar cast included, the Duke Ellington Orchestra, Louis Armstrong, Ethel Waters, Mantan Moreland, Willie Best, and Ruby Dandridge (sister of Dorothy). With a light plot, the film was carried along by the sheer wit and energy of the performers, who transcended their stereotyped roles brilliantly.

During the next few years, Ms. McQueen appeared in still more minor film roles. Working opposite Joan Crawford in 1945's Mildred Pierce, she portrayed the servant Lottie. That same year, McQueen played the maid Beulah in Flames of the Barbary Coast.

By this time, McQueen had tired of being stereotyped as a "handkerchief head" servant and refused to accept anymore maid roles. It was a stand that would cost her dearly. Except for a small part as a managers' secretary in the 1943 all-Black cast film Killer Diller, McQueen did not act again for more than twenty years.

The 1950s and 60s were lean years for McQueen. Producers were not offering non-servant roles to Black actors, so she

returned to the stage, where she continued to find work in musical theater well into the 1970s. Even though her movie roles were somewhat lucrative, they were, of course, temporary, forcing McQueen to work at various other positions. She taught at the University of Southern Illinois, sold toys for Macy's, dispatched cabs in the Bronx, operated a restaurant and managed a theater.

Ms. Thelma "Butterfly" McQueen, the actress, will always be remembered for her distinctive and signature high-pitched voice, the voice made famous by Prissy's line from Gone With the Wind: "Miss Scarlett, I don't know nothin' about birthin' no babies!"

On December 23, 1995, "Butterfly" McQueen died when the clothes she was wearing caught fire while she was trying to light one of two kerosene heaters in her

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

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Urban League kicks off fundraising season

By Sherelyn Roberts

Two new awards will be presented at the Dallas Urban League's premiere social event of the season. Allstate Insurance Company, which has demonstrated a commitment to investing in African American communities and has shown long-term public support for the Urban

League and its mission, will be honored with The Buddy Minyard Corporate **Partnership**

Award. Noted educator Kathlyn Gilliam will be presented the Yvonne Excellence **Education Award**



Ewell Artist rendering of the new Dallas Urban in League headquarters.

for her commitment to the highest educational standards for youth in general and African American youth in particular. She has publicly advocated for quality education and equal opportunities for youth to obtain post-secondary education. Dallas County Commissioner John Wiley Price was selected for the annual President's Award for his total commitment to community advocacy.

The League's Gala '98 will be held on Saturday, August 15, 1998, at the International Apparel Mart, 2300 N. Stemmons Freeway in Dallas beginning at 6 p.m. Saxophonist Tom Braxton and the dance band VINJAC will provide the entertainment. All proceeds from this event will benefit efforts to bring the League's offices closer to the people it serves and its programs and services.

"It is because of the strong commitment of our supporters for this event that we can continue our efforts to complete our first permanent headquarters/training center in the heart of Oak Cliff. The new facility with its technology center, multimedia training room, community meeting room and library will expand our capacity to meet the growing needs of our community," said Dr. Beverly Mitchell-Brooks, President and Chief Executive Officer. "We have touched the lives of thousands and. through them we have created a positive vision of a future worth working toward."

More than 800 guests are expected to attend and bid on such items as a Lexus RX300 Sports Utility Vehicle for one weekend; an unrestricted pair of airline tickets to your favorite domestic and

Caribbean Island destination; one night romantic stay in a luxurious room at the world-renowned the Mansion on Turtle Creek; Waterford Crystal; and art work by various local and nationally known

Tom Braxton will captivate the audience through his exceptional skill and versatility on the soprano, alto and

tenor phones during the reception, silent auction and dinner. The saxophonist extraordinaire

distinguished himself as one of Texas's hottest

jazz/fusion artists. He has

shared the stage with many well-known artists, including Luther Vandross, Phillip Bailey, Kirk Whalum and Bernard Wright. He has opened concerts for jazz greats Joe Sample, Stanley Clark, Dave Brubeck, The Yellow Jackets, The Crusaders and Ramsey Lewis. Beyond his numerous performances, Braxton has released two CDs entitled Your Move and Katallassok.

The attendees will cap off the evening swinging to the rhythms of the dance band VINJAC. The local group includes guitarist Todd Parsnow, who has toured and performed with Lucky Peterson, Yarbrough and Peoples, Keith Anderson and Rodney Bowens. Eddie "McMarvelous" McWoods, a self-taught drummer, has worked with artists Bernard Wright, Tom Brown, Joe McBride, Johnny Taylor and Willie Hutch. Kene Hardin has played percussions and sang background vocals for James Moore, Rance Allen and Willie Hutch. His first love is playing the drums, but when musicians hear him sing, playing the drums is out of the question. Paul Hardin started playing the guitar at age five. He has played, recorded and toured with national recording artists, The Truthettes

Pianist Pam Williams has played with artists Vanessa Bell Armstrong, the late Rev. James Cleveland, John P. Kee and many others. VINJAC not only plays in clubs here in Dallas, but throughout the United States and Europe.

The Dallas Urban League, founded in 1967, provides African Americans and other members of the community with education and youth services, housing

neighborhood development, services for senior citizens, health and employment.

"We have seen many needed programs lose funding, however, the Dallas Urban League draws its strength from the people of Dallas," said Dr. Brooks. "We will continue our efforts to build a future where economic progress for young people and young families is authentic; education and training are chosen as paths to self-reliance; cultural and ethnic diversity are affirmed; home-ownership is within reach for those SaxaphonistTom Braxton who prepare and plan;

health education and health awareness is reducing risk; and senior citizens are included and making meaningful con-

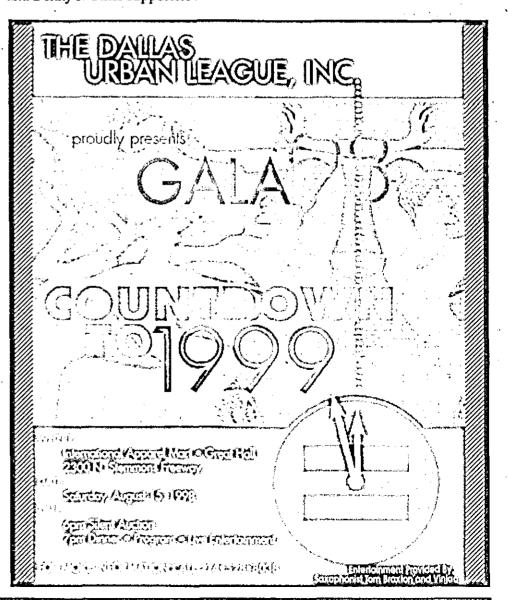
Major sponsors of the event include Exxon, Channel 8, The Dallas Morning News, J.C. Penney Co. Inc., NationsBank and Denny's. Other supporters include



MBNA Hallmark Information Services, Wells Fargo, EDS, Brinker International, Southland Corporation, Celanese and Alcatel.

Tickets to Gala '98 are \$75. For more information, please call (214) 528-8038.

MON





Book Review Angela Washington-Blair,

Ph.D.

By Roland L. Freeman Rutledge Hill Press, 396 p., \$34.95

Roland L. Freeman combines his ability as a renowned photojournalist with his love for history and people, all joined with his passion for quilts and quiltmaking in this unique volume on African American quilters. A Communion of the Spirits: African American Quilters, Preservers, and Their Stories is a hefty hardbound collectors' book dealing with the history, folklore, art, and meaning of quilts in African American culture. The author's fascination with the ways quilts have been used and the stories told in connection with them clearly shines through.

This valuable book is a fine example of what a labor of love coupled with know-how will bring. This is not some boring treatise on the history of quilts or even a how-to on quiltmaking. It is, rather, a look at countless quiltmakers, a look at their quilts, and a glimpse into their lives as they shared in interviews with Freeman. While some of the quilters are men, majority are women, but Freeman show us that men's lives too are shaped by the world of quilts. Some of the quilters are children, some are quite old. There are the little known and the world renown such as Alice Walker and Maya Angelou, writers who are also

Written in the first person, Freeman uses vivid word images along with over 300 color and black and white photographs to share with us the results of his research on how quilts have been intertwined with his life and other lives for almost 60 years. He begins at his childhood at the moment he first recollected quilts in the household. He recounts his childhood and talks of young adulthood in Paris, France, where he met famous writers and musicians. He tells of his marriage and his decision to become a freelance photojournalist. Then his photo documentation takes us over various parts of the country. We get glimpses of history and culture.

Freeman tell us (pg. 122), "I saw that most of the ongoing research related to quilting by African Americans focused almost exclusively on aesthetic dimensions-on criteria related to quilt structure, pattern, and form-without any consideration of the broader context in which the quilts were made. I couldn't understand this seeming blindness of many researchers to these other dimensions of quilting: the life experience and

In A Communion of Spirits

the quilt, and the experience of the quilt's use."

ing at the images, you will learn about the importance of quilts in our culture, about the variety of reasons for quilting, about quilting bees, and quilters' organizations. You will learn that the art and craft of quilting can be a solo effort or a social outlet. There are so many breathtaking quilts that you may want to duplicate some of the designs or come up with your own. The quilters are photographed with

their quilts so you may even see someone you know or yourself in this book

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feelings of the quilter, the act of creating (including Texas) and the District of

An extensive index of personal and

of this book. Freeman's work is truly phenomenal undertaking. The book itself is a very pretty book printed on quality heavyweight paper for lasting value. It will look great on your coffee table, or make a fantastic wedding or housewarming gift. Teachers definitely need a copy; in fact, I highly - recommend this book for everyone!

sonal note, I too, appreciate the value of hand-crafted quilts. I still have the baby

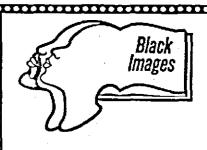
.Columbia.

By reading this book and by look- place names and a bibliography add to the reference value A COMMUNION OF THE SPIRITS

pieced and hand-quilted for me. It's in fantastic shape! I'd been thinking about trying my hand at quilting-Freeman's book has given me that nudge to want to do more than just think about it.

MON

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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SUMMER FORECASTS 1998

Saturday, August 1 • 4 pm Joyce Teal returns to discuss and autograph 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 autograpphs A Name I Can't Read: The Rocky Road to Literacy A Mother's Story (\$14.95 Cane Publishing).

Thursday, August 6 • 6-8 pm Linda McKeever-Bullard reads from and outo-grapphs Shades of Justice (\$23.95 Dutton).

Sunday, August 16 • 3 pm Annual Marcus Masiah Garvey Paetry Slam. The DFW Metroplex has many talented writers. Come hear these seasoned and emerging poets as we observe Maraus Garvey birthday (8-17-1887).

Tuesday, August 18 • 6-8 pm Chrisena Coleman discusses and autographs Just Between Girlfriends (\$16.95 Simon & Schuster). She is also the author of Mama Knows Best: AA Wives' Tales, Myths, and Remedies For Mothers and Mothers-to-Be.

Wednesday, August 19 • 6-8 pm Ernest Hills reads from and autographs A Life For A Life (\$23:00 Simpn & Schuster). Mr. Hill's reading will be hosted by the BRUTHASpeak Book Club.

Thursday, August 20 . 6-8 pm Journalists Ellis Case presents his first work of fiction The Best Defense (\$24.00 HarperCollins). Mr. Cose is best known for The Rage of a Priviliged Class.

Friday, August 21 • 6-8 pm Dr. Rosie Milligan discusses her latest book Why Black Men Choose White Women (\$12.95 Professional Consultants). Dr.Milligan is the author of Satisfying the Black Woman Sexually, Satisfying the Black Man Sexually, and many other books

Dr. Radney Pearson will discuss along with Dr. Milligan his two works 20 1/2 Ways to Please Your Lover (\$10.95) and Exposing Manipulation (\$14.95 Professional Consultants).

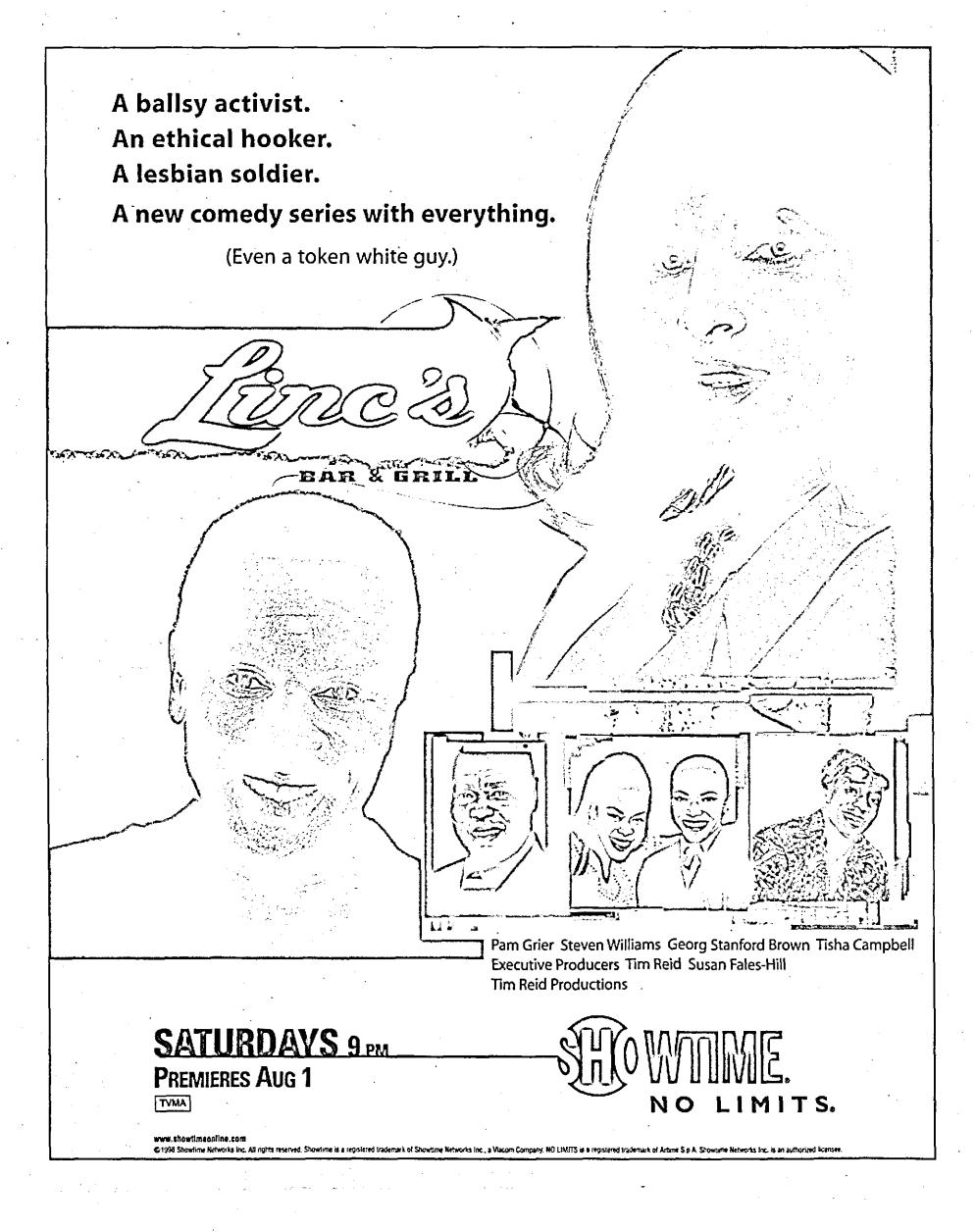
Friday, August 28 • 6-8 pm Knowledge is Power SALE for Teachers. Free ulletin board material for Black History, Women's

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The Negotiator

Police choppers circle the 20th floor of the downtown office building that houses the Chicago Internal Affairs Bureau. S.W.A.T. marksmen stand ready on nearby rooftops, their high-powered weapons targeted on Danny Roman (Samuel L. Jackson), the man holding the chief of the I.A.B.

staff gunpoint. is a formidable, intelligent man who has reached

murder and embezzlement brought against him - crimes he did not commit, but cannot prove otherwise. The only way out for him is to use what he knows to turn the tables on his accusers, so Roman has taken hostages. He knows that the world listens when lives are at stake; he knows that he has a chance to prove his innocence if he can just buy the little time he urgently needs to find out who's behind the frame-

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Roman knows all of this well, because he himself is a police officer—and the best hostage negotiator in the department. But right now, he needs someone who will listen to him. So Roman asks that Chris Sabian (Kevin Spacey), another respected negotiator from an outside precinct and a cop Roman can trust, be brought in to mediate. The cool, cerebral Sabian squares off with

his formidable and furious opponent, a man he knows only by reputation, as he attempts to understand and diffuse the explosive situation that threatens to spiral out of control.

Although he begins his task convinced that Roman has had a complete breakdown, Sabian starts to wonder whether this hostage-taker is indeed a man gone mad or, instead, what Roman claims to be-an honest cop who must break the law to find justice for himself. Utltimately, Sabian is driven to ask the same questions that are obsessing Danny Roman. Who's behind the frame-up? And where does Roman fit into the scheme?

The Negotiator, which is rated "R" opened July 29 at theaters throughout the Dallas/Fort Worth metroplex.

The Avengers

London, the 1960s. A cultural revolution is happening and London is the epicenter of the youthquake - mod clothes, the Beatles, pop art and "The Avengers." London, the 1990s. The city is once again a hotbed of activity signaling the world to make way for the millennium. Post-nuclear punk alongside revisionist spiritualism, old-guard capitalism clashing with global-concern idealism, a nostalgia for the past rethought to serve the present. Time once again for heroes with style to burn. Time once again for John Steed and Emma Peel.

Academy Award-nominees Ralph Fiennes and Uma Thurman are teamed as John Steed and Mrs. Peel, the ultra-hip crime fighters whose nonchalant dispatching of villains in the hit series of the 1960s made them instant and lasting cult icons. Weintraub and Chechik reinvent the inimitably British agent and his deadly

smart partner for the 90s and pit them against the Sir August De Wynter (Oscar-winner Sean Con-

John Steed (Ralph Fiennes) has been called by the Ministry (Britains's ultra-top-secret secret agency) to investigate some very strange goings-on in Her majesty's kingdom. The weather seems out of control, foul, deadly-even for England. Freak snowstorms, hail of Old Testament porportions, temperatures wildly fluctuating from blast furnace to arctic. Someone is out

to control the weather, literally, and bring the country and the world to its knees. Who could master such a plan, such a brilliant and demonic attempt to extort the riches of the nations in return for a temperate day? All bets are on the devilishly clever and completely evil Sir August De Wynter (Sean-Connery), former ministry man, very rich, very odd, entirely too smart.

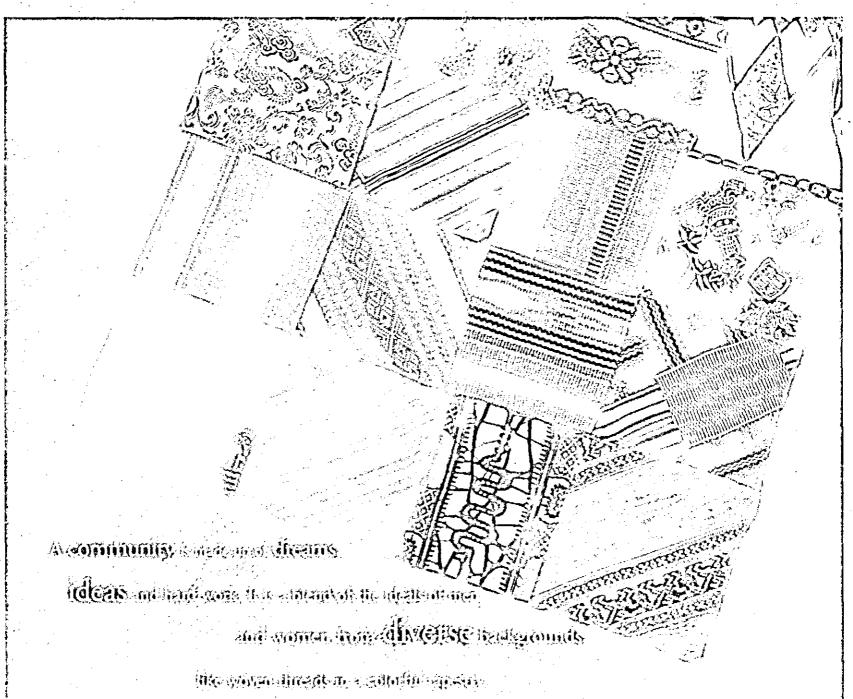
Preparing to fight fire (or snow or



hail) with fire, Steed is paired with the unflappable Mrs. Emma Peel (Thurman), a master of jujitsu, a doctor in meteorological science and a body made for haute couture. Steed and Peel, with martini dry wit and icy sexiness, are here for a new age of cool.

Directed by Jeremiah Chechik and produced by the legendary Jerry Weintraub, the Warner Bros. realese of The Avengers opens August 14.





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Information rules the nation

By Whitney Larkins

The 1990s have been a decade of technological change; information technology has changed the way millions of people work, live, and communicate. 4C Solutions, a temporary staffing firm, helps people find jobs in the information technology field with some of the leading companies in the industry. 4C Solutions locates independent contractors for various companies that are in search of assistance for temporary and permanent projects. Cliff Roberson, owner and founder of 4C Solutions, feels that owning and operating his own business is challenging and rewarding. "It's the ultimate responsibility, but it's well worth it to have your freedom," he said. Along with his wife, Carla, Cliff founded 4C Solutions two years ago because the couple wanted to own their own business and operate from home so they could stay with their two children.

The Robersons' assist African Americans in entering the information technology field. Says Cliff: "[We want] to have more African Americans [come] into the data processing field and information technology, and to have more African Americans in sales and marketing. [We want] to be independently wealthy, and

be able to reach out to some of the community activities and lend a helping hand."

As president, Carla is responsible for bookkeeping and payroll duties. She admits that operating a business has proven to be harder than she expected. Contacting the Small Business Bureau and starting a business from the home are two key actions that Carla suggests for anyone who is interested in going into business for themselves. She believes that once someone becomes established, they can reap the benefits of operating their own business. "You have the satisfaction of doing something on your own," she said. Although she enjoys working from her home, Carla would like to see revenues increase to the point where they would have to move to an out-of-home facility. "We would like to move into an office space because we are running out of room here at home," she says.

As members of Mount Pisgah Baptist Church, the husband and wife team feel that God has blessed them in many ways, so they also take time out to share their blessings with the community. "We do things for Crime Watch in our neighborhood," Cliff says. "We offer computer services at a discounted rate for people who

Name: Cliff and Carla Roberson
Birthplace: Chicago, Il., Haynesville, LA
Favorite Food: Pork Chops, Shrimp

Last Book Read: Why Should White Guys Have All The Fun? by Reginald Lewis (Cliff), Paradise" by Toni Morrison (Carla)

My friends don't know that:"I'm really not smart. I'm blessed (Cliff); "I surf a lot on the Internet [and] I like to to to movies by myself" (Carla).

Advice to would-be entrepreneurs:

"[Information technology] is ...a profitable field to to into. Apply yourself and you will succeed" (Cliff). "Take as many computer courses as you can" (Carla).



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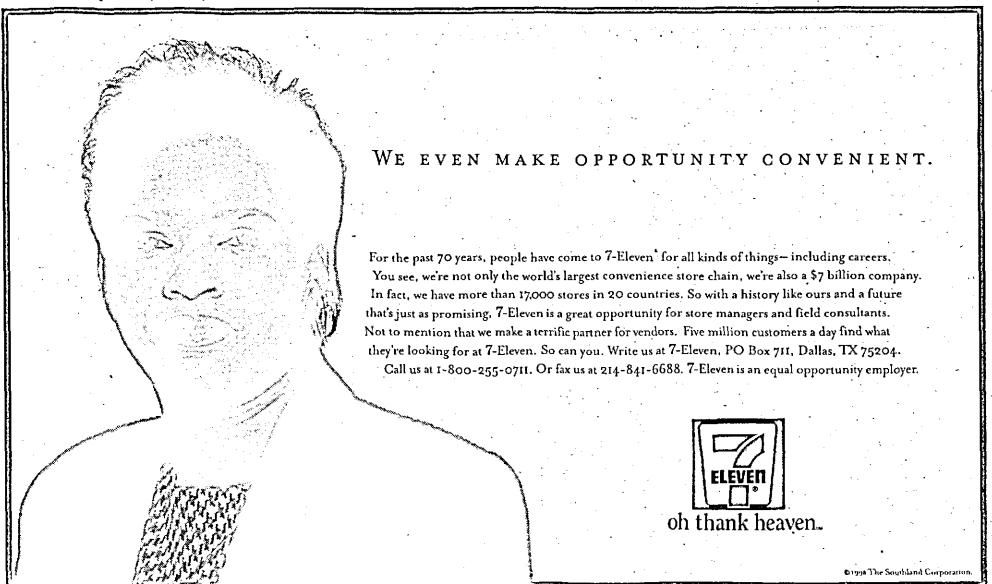
are in Crime Watch."

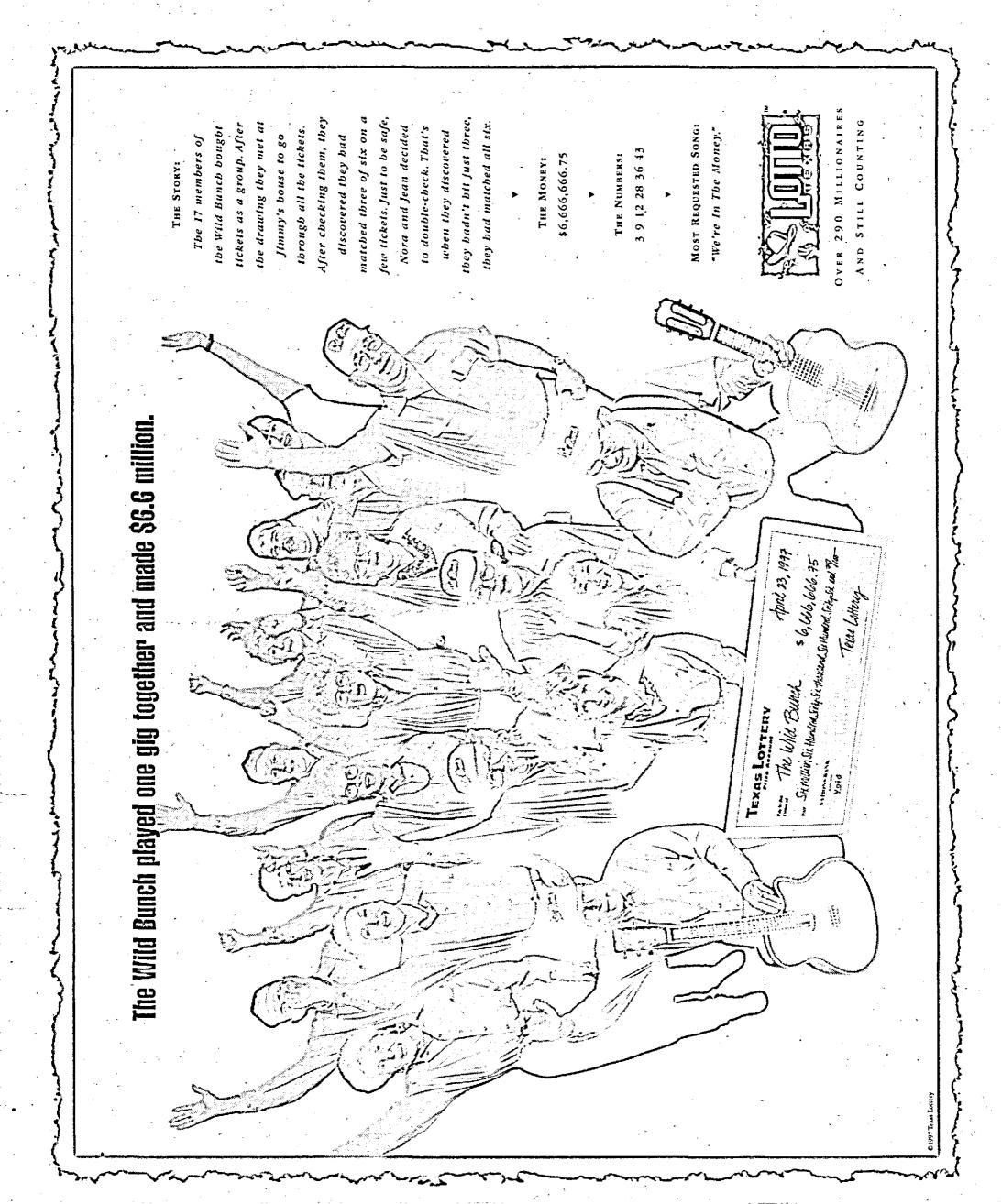
Cliff stresses that African American children should learn about technology and its rapid changes. "The world is using computers more and more. The younger we get (children) started using the information technology for our advantage, the

better off we are," he says. "If we don't get involved in it, then that's just how far behind we will be."

MON

Whitney Larkins is a sophomore at the University of North Texas.







You and Your **Money** John Dudley

Like a lot of investors concerned · about retirement, Joe, a 50 year-old husband and father of two children, had been putting money away for years into an IRA. When Joe changed jobs suddenly, he needed to supplement his income in order to meet his household's financial needs. Joe had never considered tapping into his IRA because he had heard about stiff tax penalties. There is an option available to Joe-substantially equal periodic pay-

There is a provision in the tax law which allows investors to withdraw funds before age 59-1/2 without suffering the 10 percent tax penalty if the withdrawals are taken as substantially equal periodic payments. These are distributions (withdrawals) taken by following a specific set of rules from the IRS. Substantially equal periodic payments are calculated over the participant's life expectancy or joint life expectancy of the participant and his or her designated beneficiary. The withdrawals must be taken at least annually and must continue for the greater of five years or until the participant reaches age 59-1/2. Keep in mind that withdrawals are subject to ordinary income tax.

If the rules are not followed for the full period, all prior withdrawals are retroactively subject to the early withdrawal penalty tax and interest. However, if a participant dies or becomes disabled while taking substantially equal periodic payments, his or her beneficiaries are not required to continue the payments. And if a participant owns more than one IRA, he or she is not required to aggregate the IRAs to calculate the payments.

There are three methods for calculating the substantially equal periodic payments that are accepted by the IRS. These methods give the dollar amount that must be withdrawn; there is no maximum or minimum amount.

For the sake of illustration, we'll calculate the payments for Joe, the 50-yearold IRA owner, using the single life expectancy table. Assume Joe's IRA balance is \$100,000 at the start of the year and that 8 percent is a reasonable rate of return on the day the payments begin. To determine his life expectancy, Joe must consult the IRS tables, which contain a sliding scale of life expectancy projections. The IRS life expectancy table calculates Joe's life expectancy as 33.1 years, or to age 88.

Life Expectancy

Under this method, the participant determines his or her life expectancy (or a joint life expectancy with his or her beneficiary) by using the IRS life expectancy tables. This life expectancy number is then

Early withdrawal without a penalty — really!

divided into the year-end account balance from the last year. This calculation determines the dollar amount that the participant must receive in the current year to fulfill the substantially equal periodic payment exception rule.

For each subsequent year, the participant may either use the life expectancy number found in the first year (after subtracting one for each year a payment has been made) or may use the IRS tables to find a new life expectancy, if an election to recalculate is made. The calculation method chosen for the first year must be used for each year the periodic payments continue. Either way, the withdrawals will be smaller payments in the earlier years and larger payments in later years.

In Joe's case, he divides his account (\$100,000) by 33.1 (his life expectancy). Exactly \$3,021 must be removed from the IRA in the first year. In future years, Joe will subtract one year from his life expectancy each subsequent year (32.1, 31.1, etc.) or, if the election to recalculate was made, use the IRS tables each year to find a new life expectancy. Once Joe chooses one method over the other, he must stick to it each year. As the divisor (life expectancy) grows smaller each year, Joe's payments will grow larger.

Amortization

Using this method, the account balance at the beginning of the first year is amortized over the participant's life expectancy or joint life expectancy, again using the IRS life expectancy tables. For this calculation, an interest rate is chosen that does not exceed a reasonable rate of return on the day the payments begin. The payment is not recalculated in subsequent years, so it remains the same each year. These annual payments will be larger than the life expectancy method in the early

For example, Joe's \$100,000, amortized over 33.1 years at 8 percent, would yield an annual payment of \$8,679. These payments would remain the same each

Annuitization

To determine payments using the third method, the account balance is divided by an annuity factor that is determined on the date the payments begin. To find his annuity factor, Joe would need to consult an actuary who would determine the figure by using a "reasonable mortality table," (an actuarial table) which factors in the participant's life expectancy and an interest rate that does not exceed a reasonable rate of return on the day the payments begin. The payments remain the same each year and generally will be larger than the life expectancy method in early years, and often larger than amortization.

Joe's annuity factor as a 50-year-old with an 8 percent interest rate is 11.109. If Joe's \$100,000 is divided by 11.109, the annual payment is \$9,002. These payments would also remain the same each

When tax season rolls around, the custodian or trustee of Joe's account reports the payments with a 1099R form using a code indicating "premature distribution (exception applies)." If the 1099R were not properly coded, Joe would then

file form 5329 with his tax return to show that the substantially equal periodic payment exception applies to the withdrawals.

Substantially equal periodic payments can be a great way to access cash earlier that has been set aside for retirement. However, speak with a tax advisor. and a financial advisor before making arrangements with the custodian of your IRA. Your financial advisor can give you a better perspective on your financial situation and help you make an informed decision about which calculation method is best for you.

Prudential Securities is not a tax advi-

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

Where to find Black parenting tips on the Web

By Carla Roberson

Ever heard these words coming out of your mouth? "Boy, didn't I tell you not to ...!" "Girl, if you do that one more time, I'm going to ...!" Or "Lord, have mercy, what am I going to do with you!" If so, then you must be a parent, or are responsible for somebody's child. Sometimes when I recall my childhood, it plays back like a Bill Cosby comedy routine. In one of his routines, Mr. Cosby recounts how he thought that his parents used to forget the names of the children in the family because he would hear his parents say things like, "Will 'Somebody' please take out this trash?" or "Jesus Christ, what have you done?" Some of you may be shaking your heads in agreement right now, recalling similar scenarios in your home when you were a child.

Parenting is a tough job and not one to be taken lightly. And sometimes we all could use a little advice, but we don't want to appear inadequate. Well, discreet help is on the way. Tips on parenting for the African American mother or father can be found on the Web. One site I believe you'll find very helpful is Black @www.libertynet.org/bpt. This is a site for a magazine in Philadelphia that gives

information and resources for African American parents. Another Black magazine that has a Web site is Black Child based in Atlanta. Find out more about this publication and how to subscribe @ www.ashanti

pub.com/bazaar/books/blkchld.

Now for my "Gem of the Month." A Woman's Nia on the Net is described as a "powerful, cultural, and Christian resource guide for the African-American Woman on the Internet." And exactly

what is "Nia," you ask? It is the fifth principle of seven principles of living (the Nguzo Saba) recognized during the celebration of the African American cultural holiday, Kwanzaa. It means purpose. You can find out more about this Afrocentric site@www.robynma.simplenet.com/ nianet. For some excellent tips on parenting children ages 2 to 22, you must visit "Nia." Also, NiaNet can provide you with information on the National Black Parents Code — guidelines for correct black parents. (Another potentially satisfying Web site that is a direct link to the National Black Parents Code is at www.melanet.com/watoto/code.html.) You didn't know we had one? Neither did I. Some much information, so little

I think it DOES take a village to raise a child. And cyberspace is filled with villages of parents who want to, and are doing, the right thing.

MON

Carla Roberson is a local computer consultant who loves surfing the Web. She can be reached c/o MON.

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Health & Fitness

Tyrone Caldwell

How to buy fitness equipment

Often, I get asked, "What is the best equipment available to workout at home?" I tell people to ask themselves these few questions before they buy:

- 1. What equipment have I tried and liked? (No matter how great the equipment is, if you don't like it, you won't use it.)
- 2. Who will use the equipment? Will you use the equipment or is it going to end up in your next garage sale?
- 3. Do you have any physical limitations? (If you have a back injury, you need equipment that is low-impact.)
- 4. Will you be able to work alone or will you need assistance or supervision when using the equipment?
- 5. Do you have enough space in you home for the equipment:
- 6. What's you budget? (It's best to plan ahead. Know what you want before getting to the store. Never ask a salesperson what they think is best or what's the most popular equipment. They will usually try to sell you the most expensive one.)

I you are looking for fitness equipment for your home, and don't have a clue about what to buy, consider these:

Stationary bikes. The seat should be padded and adjustable. A bike with movable handles helps you get a total workout. Look for stationary bikes at garage sales before going to the stores.

Treadmills. Get a quality unit. It should have 1.5 horsepower or more and the deck size should accommodate your walking and running stride. Check the classified ads and sports section of the daily newspaper; they are usually full of treadmill ads.

Benches. And Free Weights. Choose a multi-purpose bench that will incline up to a 90 degree angle. It is best to buy a 110-pound weight set with add-on capacity. Don't bother with the thick, cement-filled plastic weights, they'll soon crumble.

Chinning Bar. A chinning bar is a very useful piece of equipment to build overall upper body strength. Many sporting goods stores carry a chinning bar that you can wedge in a doorway.

Jump Rope. A jump rope is a very inexpensive piece of equipment. Jumping rope will help you improve your coordination and you cardiovascular endurance.

Surgical Tubing (Rubber Bands). These are very inexpensive, and it will come with instructions and exercises you can do with them.

Walking And Running Shoes. These can run from inexpensive to very expensive, but walking is one of the

best exercises you can do for your body. It is low impact and just about anyone can start a walking program. Once you have the proper shoes, all you need is a good walking area (park, neighborhood, mall).

Whatever exercise apparatus you choose,

make sure it's equipment you can enjoy and afford.

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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On Real Estate

Curtis Yates

At one time or another we've all wondered how nice it would be to buy a home without having to qualify for the home mortgage. In many situations, you can take over an existing home loan without having to beg for a lender's approval. Most fixed-rate home mortgages are nonassumable. That means they contain a due-on-sale clause that enables the lender to call the loan if the title to the home is transferred. (A lending institution is said to "call" a loan when it request that the entire loan be paid back at once.) Many times, lenders learn there has been a property sale when they receive a new fire insurance policy after damage to the property has occurred, or if the mortgage payment includes property taxes, lenders see that the owner's name on the property tax bill doesn't match the name on the mortgage. Most lenders ignore these changes as long as

Stop that call, please?

Assumable mortgages and the "due-on-sale" clause

the monthly mortgage payment is made

If you find a home you want to buy and it has an attractive existing mortgage, say, one at a low fixed interest rate, there are probably at least six legal ways check with a legal professional - to avoid having the lender call the loan:

1. Check for whether the mortgage includes a due-on-sale clause. Surprisingly, many mortgages do not have a due-on-sale clause. Older FHA loans (issued before December 1986) and VA loans (issued before March 1988), as well as many private-party mortgages, do not contain a due-on-sale clause.

2. View a copy of the promissory note and mortgage or deed of trust to see if there is a due-on-sale clause. If not, you can buy the home subject to the terms of its preexisting mortgage; no lender can stop you from doing so. If you merely phone the lender without requesting an actual copy of the loan agreement to inquire if there is a due-on-sale clause, you may be given incorrect information. Lenders sometimes bluff inquirers, looking for an early loan payoff. For your protection, ask the home seller or real estate agent to get you a copy of the promissory note and the mortgage or deed of trust so you or your attorney can determine if it contains a due-on-sale clause.

3. Even if you find a due-on-sale clause, it might not be enforceable. For example, FHA loans created after Dec. 1, 1986, have due-on-sale clauses, but many of these mortgages can be assumed with lender approval. VA mortgages issued before March 1, 1988, are assumable without lender approval.

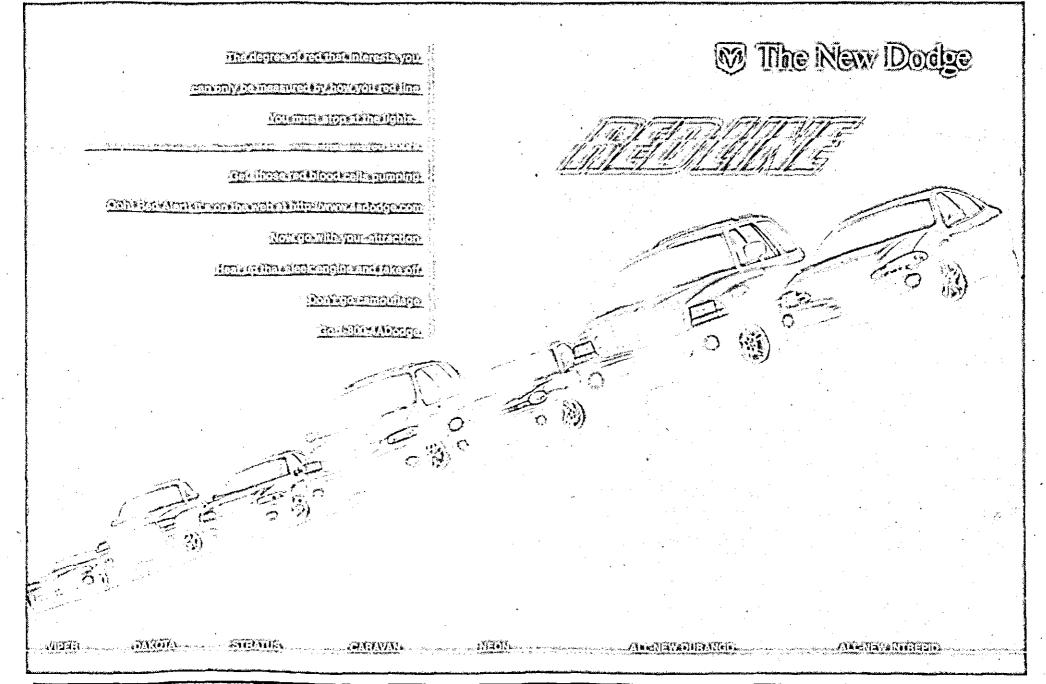
4. Try getting an attorney's advice about transferring title to a surviving joint tenant to stop a lender's call. There are laws

that prohibit mortgage lenders from enforcing a due-on-sale clause when title is transferred to a surviving joint tenant, after a joint tenant has died. This can be especially important when a surviving joint tenant receives title but lacks sufficient income to qualify for a mortgage assumption. As long as the surviving joint tenant makes the mortgage payments, the lender may not be able to call the loan. (Again, consult an attorney.)

5. Try getting an attorney's advice on transferring title by will to an owneroccupant relative in order to stop a lender's call. When a homeowner dies and passes title by will to a close relative, such as a spouse or child, the lender cannot enforce a due-on-sale clause if the heir occupies the residence.

6. Seek an attorney's advice about to stopping a lender's call when transferring title into a trust that makes the owner the beneficiary.

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/.





You and God

Ron Shaw

This is war! 1 Peter 2:11

While taking some friends to the airport the other day, a discussion cropped up about the mental state of some Christians and how they seem to have lost their faith. One friend in particular mentioned how attendance at his church had fallen off. Some of the members had just "checked out." Where once they had been active in the work of the Lord, now they were doing nothing.

I've seen this phenomenon a lot lately, accompanied by strained relationships, mental assaults, and emotional attacks. It all appears to be a concerted, spiritual attack by Satan against the men and women of God. How else can you explain the rise in the amount of counselors, even in the church. Now days, it seems the answer to everything is, "Just go get therapy." Psychologist have their hands full. Christian counseling centers are packed with men, women, and children who are struggling to survive, mentally and emotionally.

Getting back to the aforementioned conversation, one of my friends declared, "I don't know about you but I want to live, so I'm going to fight." Then it hit me like a ton of bricks: We really are in a war. There is a War being waged against the souls of mor Everyday strong temptations continue to take their toll on the men and women of God. Some are just giving up fighting and

going with the flow. Marriages are dissolving because people are giving up on the idea of having heaven in their home. I, too, suffer the same assaults that others suffer. Everyday it is a constant struggle to fight for my soul. However, I am determined to fight. So let me just say to all of you, "If you want to live, you will have to fight."

You will have to fight for your soul. Have you noticed the temptation to just loose it, give in, give up, give out, go off? Men are walking out on their families. Women are "stepping out" more often on their husbands. Children are disrespecting their parents like never before. Parents are concentrating on their needs instead of the needs of their children. We are in an all out

Our text says there is a war being waged against your soul. If there is a war against your soul, then, obviously, there must be an enemy of your soul. The Bible tells us three things about the war for dominion of your soul. It talks about your environment. According to 2 Peter 2, Abraham was a righteous man who was tormented in his soul by (the ungodly environment in the city of) Sodom, where he lived. The places you frequent could provide an atmosphere that exerts undue pressure on you, mentally and emotionally, to be ungodly. You may need to reconsider frequenting those places.

Secondly, the Bible says that habitually being with the wrong kind of people is detrimental to your soul. 1 Corinthians 15 says evil communications corrupt good manners. In other words, if you hang out with the wrong kind of people, no matter eventually be affected by their bad habits. There are people you need to stay clear of, or else you will lose the battle for your soul.

Your thoughts, your emotions, your desires are all being assaulted on a daily basis. If you are going to win the battle to remain godly, you will have to fight for your emotional and mental health, fight against impure desires. The world's system is not for you, the Christian. If it could, the world's system would keep you dependent on it for your (supposedly) emotional and mental health. One friend of mind pays \$100 per pill for medication. If the practitioners of the world's system can keep you paying \$100 per pill, does it seem reasonable that it would want you free of that?

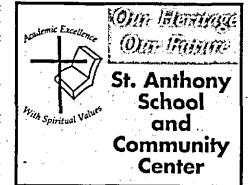
Lastly, the lack of wisdom is an enemy to your soul. Proverbs 6 says that wisdom and knowledge are sweet to the soul. We have had enough preaching and teaching to change the world. Why, then, do you still suffer with the same issues? It is because of a lack of wisdom. Wisdom, which is the ability to use the knowledge that you have, is the difference. You can know that cigarettes are bad for you but still smoke two packs a day. Why do it? Because you don't have the wisdom to quit.

What must you do to fight ungodliness in your life? 1) You must put on the whole armor of God. 2) You must talk to yourself constantly; keep watch over your soul (your thinking, your emotions, your desires). 3) You must keep repentance fresh. That means when you realize you've blown it, you must instantly confess. Don't allow the sins of our thought life or emotional life to fester. Be quick to confess and get it out of your soul.

You must realize that the struggle for your soul between good and evil is all-out war. You are being assaulted everyday. Your adversary is seeking to steal your sanity, your happiness, your peace of mind. This is war! Your soul is at stake. If you

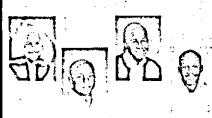
want to live, you are going to have to fight!

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



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Notice of **Budget Hearing**

The Wilmer-Hutchins Independent School District Board of Trustees will hold a public hearing on the 1998-99 Budget on Monday, August 3, 1998 at 6:30 P.M. in the Administration Building, 3820 East Illinois Avenue, Dallas, Texas 75216.

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The TNRCC has the following employment opportunities available in Austin and several regional offices around the state for this new and challenging program:

So, if you're interested in a career in the environmental regulatory field, please submit a State of Texas employment application by 5:00 p.m., July 15, 1998 to:

Human Resources & Staff Development Division Texas Natural Resource Conservation Commission

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Ides: These positions will be filled only if the TNRCC receives authorization from the U.S. Environmental Protection Agency to administer the NPDES program in Texas. Authorization will either be granted or denied by September 1, 1998. If authorization is granted, these positions will be filled on or soon after September 1. If the TNRCC does not receive NPDES authorization, these positions and the postings will be cancelled.

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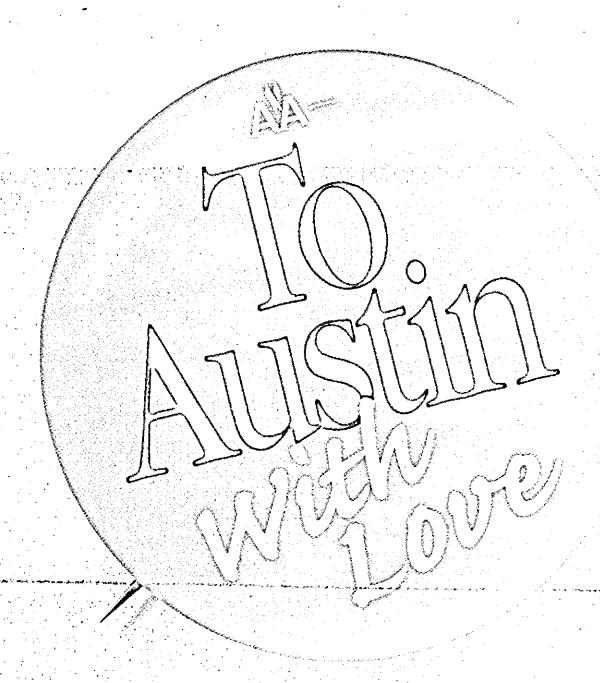


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