The Paper of Choice

Complimentary to churches nd community groups

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

The Power of One

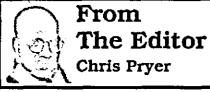
VOLUME 7, NO. 9 September 20, 1998

Lancaster city councilman Vic Buchanon is suing the city of Lancaster and its former mayor

MON

Oak Cliff Credit Union combines economics, history

The further adventures of **Thomas Fleming** ScieberVision.Net looks into the future



Sosa, McGwire, **Clinton & Starr**

"It was the best of times; it was the worst of times." -Charles Dickens, A Tale Of Two Cities

How appropriate is this oft-used line. Truth be told, it is probably one of those observations on which one, regardless of the time or situation to which it is applied, can always rely for accuracy. It is safe. Equivocal. It says something. And nothing. How P.C. How 90s. But hey, it works for me.

What spawns this Dickensian quote are arguably two of the most discussed happenings of the decade: Bill Clinton's Kenneth Starr-exposed sexual escapades with White House intern Monica Lewinsky and his struggle to retain his very presidency; and the epic major league home run battle being waged between the Chicago Cub's Sammy Sosa and the St. Louis Cardinals' Mark McGwire.

The "worst of times" aptly describes the state of affairs in the White House indeed, the very government of the United States itself is under the world's microscope. On display is not only the pitiful sight of the leader of the free world groveling before the American people for absolution - a kind of poor man's Jimmy Swaggert, replete with the ole "I have sinned" --- but also the barely-contained glee of the Republican's looking to finally dispatch of their nemesis, and the vacuum created by Clinton Democrats running to distance themselves from their despicable, sex-crazed, non-familyvalues -having party leader.

But, on to "the best of times." Not only did most baseball aficionados believe the Roger Maris singe-season home run record of 61 --- the Babe Ruth record of 60 in a somewhat shorter season is still considered the real record -would never be broken, who woulda thunk it would be broken by two guys, in the same season! Within one week of each other! Incredible! And what makes it doubly sweet is the fact that they both reached 62 home runs in less games than it took the Great Bambino. No asterisks, parentheses or qualifiers here.

We all are awestruck by the rippling, brutish power of McGwire, who Soul 73 sports talk show host Roger Brown calls the "Big Red Punisher." By contrast, the boyish charm and child-like enthusiasm of "Slammin' Sammy Sosa is infectious, for the fans and media alike. The sheer joy of baseball is here once again.

Oh, by the way. The title of this column sounds like a law firm, doesn't it?

dittorial

Why the "Urban" Investment?

a home, realtors are quick to emphasize location. The old phrase, "Location, location, location" is a redundancy only too well understood.

* * * * * * * * * * * * *

It is the location that often affects actual sale price. It is also location that determines future re-sale value. And location, again, is the key for best choice for schools, shopping, and other amenities designed to make one's life a little less stressful and a bit more enjoyable.

This same location factor

also affects the success of businesses and corporations. Instead of asking where the best schools are, private enterprise wants to know where the customers are. Nearby, accessible and convenient locations draw customers. Busy, hurried consumers will many times choose the closest location over the cheapest price.

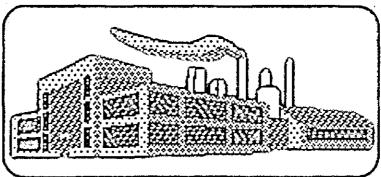
To put it another way, time is money. The more time it takes to make a consumer purchase, the less likely those purchases will be made. The more purchases are made, the more money the enterprise earns. Exceptional quality of merchandise and low pricing have got to be worth the time . and gas to travel to otherwise out-ofthe-way locations.

This "dollars and sense" approach is not hard to follow. It is easy to understand why location matters so much in choosing to invest. So why is it that in so many of America's densely populated urban areas suffer such anemic business activity? Why is it that urban customers --- the term "urban" is now the official marketing euphemism for Blacks and Browns, a.k.a. African Americans and Hispanics — find shopping takes them away from their own neighborhoods and communities? After all, when the dollars and dimes add up, does the color of the consumer matter so much? Aren't their dollars equally valuable and deserving of being courted in their neighborhoods?

These are the kinds of questions Dallas' Southern Sector Initiative purports to focus on. These also are the

When families decide to purchase kinds of questions that continue to confound almost every major urban center in the country. Though the clustered living of the inner city provides a ready-made market a wide range of goods and services, why are its ethnic denizens forced to suburbia and unincorporated areas for their daily shopping needs?

Whether corporate America or Wall Street wants to believe it or not, America's inner cities offer more opportunity for success to new and



expanding businesses than most locales. The same cold, calculating and profit-motivated decisions that led to the founding of cities hundreds of years ago are many of the same reasons why the inner city today is as food an investment. as there is in most inner cities. today's economy. In years past, cities were the magnets that drew jobs and people; downtowns were the hub of commercial, recreational and cultural pursuits. From department stores to physician offices, from theaters to libraries, America's downtowns were the nation's pulse.

When bulging populations landlocked downtowns and, more importantly, limited residential and retail growth, suburbia was born as a uncongested alternative.

Instead of circling city blocks for a parking space, suburban shopping malls offered plentiful and free parking. Instead of high-rise office buildings, office parks were offered as lowrise and aesthetically pleasing scenarios for the visit to the doctor, accountant or even realtor. Homes were newer, more modern and more expensive.

In less than three decades, America's cities shifted their commercial energy from their downtowns to the

suburbs and edge cities. Left behind were people too poor to move. People too young to have acquired the income needed to make suburbia affordable.

These citizens, middle to lowincome (and tragically, too often no income), characterize our inner cities and represent a woefully underserved retail market.

The fear of inherent crime that heretofore have discouraged appreciable business investment in the inner city, the Souther Sector Initiative has

discovered, is largely unfounded. (Conversely, the so-called sterilized, crime-free environment of suburbia is actually steadily becoming less so.) While crime and drugs are intertwined, urban crime in most locales is actually waning.

Beyond the overblown crime concern, inner city

investment creates jobs for neighborhood residents. The intent of enterprise zone legislation was to afford significant tax breaks - inventory, property and sales --- to businesses located where investment was needed the

Federal enterprise zone legislation never became a reality, and private enterprise has still to recognize the urban treasure yet untapped. In virtually every American city, local tax abatements are available to lure astute investors. When local residents are hired, many times the tax abatements are increased. In other words, the cost of doing business is significantly reduced in urban settings.

The difference between northern Dallas and southern Dallas is money. Where money has been invested, prosperity has resulted. Southern Dallas will have its own prosperity if consistent and sustained investment is realized.

An internationally-known investment firm has the slogan: "We make money the old fashioned way: We earn it". Isn't it time some old-fashioned business sense was applied to southern Dallas and all of urban America? MON

TABLE OF CONTIENTS

Editorials

02......Why the "Urban" Investment?

Features

04......Vorking The Admiral Line 11.....ScieberVision.Net 16.....Oak Cliff Credit Union

Columns

02.....Editor's Comments 05.....The Struggle Continues 07.....Pen Notes 10.....Ethnic Notes 18.....Book Review 19.....Personal Finances 20.....Living 21.....Proprietary Information 21.....Spiritual 22.....Real Estate

Recurring
03Letters, Viewpoint
08Q&A
09In The News
17Entertainment
12,13SWB Community Calendar
23Career Opportunities
MION Protability News
Minority Opportunity Nerves
PAIDSTATETON, PATT, SIG 11202 TONA MAN DELLAS TATAS TAR
1034737691101065111107772077 (BKI) EDEDENDI FAXX (BHI) EDEDENDI
E-mail Minoppieva@aoleon
Chairman Emeritus Jim Bochum
Publisher Thurman R. Jones
Contributing Editor
Jason Webster Editorial Department
Editorial Department (972) 606-3890
Sales/Marketing Department (972) 606-7351
Editor
Columnist
Special Promotions Director Charlene Crowell Account Executive
Photographer
Minority Opportunity News assumes no responsibility for unsolicited material and reserves the right to edit and make appropriate modifications.
<u>Minority Opportuniy News</u> was Founded July 1991, by Jim Bochum and Thurman R. Jones.
C IP V S
Mit

LETTERS... Let our money go!

One of my favorite Negro gospel songs contains the following very famous words, "Go down Moses; way down to Egypt land and tell old pharaoh to let my people go." Moses was chosen by God to be the one who would lead the Israelites out of bondage. Likewise, by faith, I believe the Lord has called me to lead the poor and left out citizens of Dallas, Texas out of the bondage of substandard housing, which affects tens of thousands of Dallas citizens.

The city of Dallas, like old pharaoh, has hardened its heart and refused for years to let go of over \$51 million of Community Block Development Grant money which is designed to free these thousands of Dallasites from the savagery of deplorable housing conditions.

Therefore, I am on a mission to organize at least 100,000 Dallas citizens on a pilgrimage to Dallas City Hall to tell the city leaders of Dallas to let our housing dollars go to provide decent housing to the low income citizens of Dallas.

> Anthony Bond Irving

MON editor leaving

The staff at Minority Opportunity News regrets to announce the departure of our assignments editor, 'Cheryl L. Williams.

We at MON, and our regular readers, appreciate the contributions of Ms. Williams, which, in addition to coordinating writing assignments, included editing our SW Bell Calendar, In The News, Entertainment and Q&A, as well as feature writing.

We will all miss her and wish her the very best in her future endeavors.

Letters Policy

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

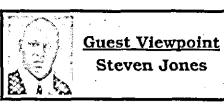
Letters should contain full name and address and daytime phone number so we can reach you for clarification or confirmation. Shorter letters have a better chance of being published.

Please send all correspondence, attention editor, to:

Minority Opportunity News 2730 Stemmons Frwy Suite 1202

Dallas, TX 75207 Fax: 214-905-0949

E-mail: Minoppnews@aol.com



The Church Must Do More

I believe that the number one problem in the world is the lack of God in the lives of so many people. More bornagain, saved people, young and old, would equal less drugs and violence in the community. I believe that the church must do more to reach out to the community to help young people who are not saved and encourage those who are saved to become better students of Christ.

In my campaign to encourage Christian men and women to volunteer in the community, the biggest excuse I've heard is "I don't have time." Too many of our young people are dying in front of our eyes and we don't have time if they're not our own children.

Many Christians will do work inside the church; but when it comes to helping young people outside the church, things like volunteering in the community and witnessing to the young, unsaved, my opinion is that many Christians think they're too good. I believe that no matter who you are, no matter how much money you have, what your job title is, no matter what kind of house you live in, no matter what kind of car you drive, no matter how beautiful or handsome you think you are, you're not too good to volunteer in the community. You're no better than anyone else. I believe that being a good Christian is not just about what you do inside the church, but it is what you do outside the church to help save the unsaved and encourage them to say no to drugs, violence and the negative influences of life. I would ask the question "What have you done lately to volunteer your time to help troubled young people—something or nothing?"

If your answer is "something," please encourage others to do so as well. If you know in your heart you've done "nothing," then today is a good day to start. The devil loves the fact that many of God's people do nothing or give nothing to help troubled young people. The longer we do nothing, the longer we allow the devil to take control in the community and destroy the minds, bodies and souls of our young people.

Martin Luther King said it best. He wanted to be remembered for trying to save the unsaved. He didn't want to be remembered for his honors or his degrees, but for the fact that during his life he tried to love other people. He wanted to make the world a better place to live.

We are not just blessed to be blessed. We are blessed to be a blessing to others. Let's not be selfish. Donate your time and money to help your community become a better place to live.

When you volunteer and sow financial seeds into your community, the life you save may be your own or that of someone you love. There's a blessing in giving back to your community. We can make a difference if we try.

MON

Steven Jones is a motivational speaker and founder of Drug Talk, an organization dedicated to helping youth say no to drugs, gang violence, alcohol and disobedience.

Local Banks pledge \$1.5 billion to South Dallas

When the Southern Sector Initiative Study was released, its findings showed that the 180 square miles that makeup Southern Dallas was underdeveloped, contrasting sharply with the affluence of the north. The residents of Southern Dallas cautiously released a collective sigh of relief that maybe this time business leaders would see the need to reinvest in their area.

At a breakfast conference hosted by the Black State Employees Association of Texas at the Top of the Cliff in Oak Cliff on Sept. 10, eight financial institutions announced a commitment to invest \$1.5 billion in Southern Dallas over the next five years.

"We are pleased that these banks collectively have made a significant commitment to the Southern Dallas," said Darren Reagan, chairman and CEO of the Black State Employees Association of Texas, "but we are anxious to hear their plans for ensuring that the money hits the streets." Reagan expressed cautious optimism about the banks' financial commitment. "We have the privilege of having a productive relationship with most of the institutions and we have discussed not only their investment, but their strategic plans for ensuring that the money hits the streets so to speak," he said.

The banks represented included Guaranty Federal Bank, Bank United, Chase Bank of Texas, Savings of America and Wells Fargo Bank-Texas.

The banks emphasized that the funds would be available for new and existing businesses, low-interest home improvement loans, new home buyers, and community and land development. They also pledged to become involved in community activities.

Reagan also stressed the importance of the word getting out to all the residents and business people of the souther sector about the available funds.

Minority/Opportunity/News / page 31 September 20, 1998

Working the Admiral Line

By Thomas C. Fleming

When I was hired by the Admiral Line in San Francisco in 1926 — my first job after graduating from high school — I had never worked on a ship before, but in the summer of 1917, during World War I, I had lived for a while on a ship with my father, when he worked on a small coastal steamship that carried ammunition between New Haven, Connecticut and New York, where its cargo was placed on one of the ships carrying men and munitions to the war in France.

In the 1920s, there weren't any commercial airplanes, and buses weren't running the way they are now. The only way you traveled in the United States was either by water or by rail. They didn't have the highway systems that came in, starting in the 1930s. That's the first time I heard about people driving across country.

The Admiral Line had four big passenger ships that operated on the West Coast between Seattle, Tacoma, San Francisco, Los Angeles, San Diego and Ensenada, Mexico. H.F. Alexander was the



Thomas Fleming

founder of the Admiral Line, and he named the largest and fastest ship after himself. The H.F. Alexander could go more than 25 knots. It was the fastest ship on the Pacific Coast, and used to compete with the Shasta Limited, a luxury train operated by the Southern Pacific Railroad.

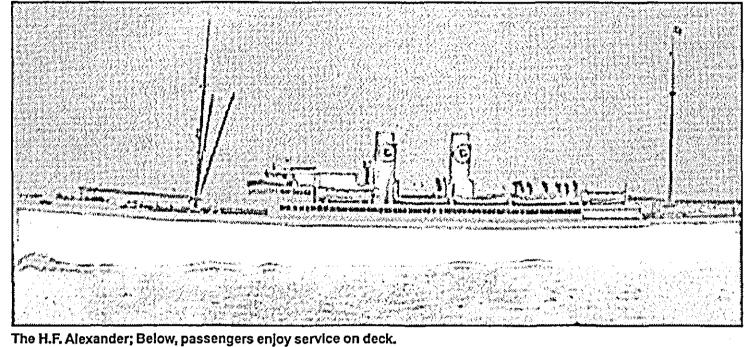
He bestowed the names of females on the other ships — the Emma Alexander, the Ruth Alexander and the Dorothy Alexander. The Ruth Alexander was a former German passenger ship that had been unfortunate enough to be in an American port when World War I broke out. It had been interned by the government and used as a troop carrier, to transport the young Americans to the war fields in Europe. He had acquired the

Emma Alexander and the Dorothy Alexander when he bought the old Pacific Steamship Company in 1916.

The Admiral Line was the leading company for intercoastal trade on the

names used by men who ply the seas.

Then I was taken up to the dining room, where I was put to work helping the waiters get ready for the evening meal and performing other duties, such as answering the bell at the bellhop stand, where the bell captain was stawas that porters, bellhops and waiters received untold amounts of money in tips, plus the fact that the company furnished the uniforms, food and lodging. Cooks received higher pay. The chief cook and the headwaiter, who were always black, earned about \$150 a month.



West Coast. Its main rival was the Los

Angeles Steamship Company, which operated the Yale and Harvard, two fast ships which ran between San Francisco and Los Angeles.

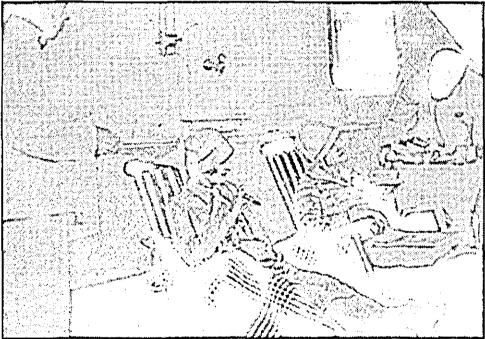
The Harvard and Yale competed for passengers with the overnight Lark, Padre and Owl on the Southern Pacific. The trains had an advantage because the passengers would arrive in Los Angeles, a city which is about 20 miles inland. The Emma, Ruth and Dorothy were much slower, and did not get into this derby.

People who weren't in a big hurry would go by ship. Only the H.F. approached the speed that the trains provided.

The stewards department took care of all the personal needs of the passengers. The man who presided over the department was called the chief steward. He and the assistant chief steward were always white men. All the rest in the stewards department were black. They included the waiters, porters, cooks and bellhops. Blacks were not hired for deck jobs or in the engine room, where the chief engineer was boss, with powers just short of being the captain.

After I was presented to the bell captain, he took me to the glory hole or crew's quarters, assigned me a locker, and gave me a blue linen uniform and that little cap that bellboys wear while on duty. He informed me just what my duties were: always look out for the wants and the needs of the passengers, with first-class service.

He conducted me to various sections of the ship to learn what parts were port, amidship and aft, and all of the other



tioned. We would receive the telephone calls from passengers, and when they asked for some service, we would go to their cabins and take their orders.

The passenger ships were just like huge floating hotels, and the passengers were pampered. The black crew members were very attentive to taking care of every wish of their guests. We were something like butlers or maids.

All of the crew worked from 10 to 12 hours a day. There were no unions for the black members of the crews on any ships, and the seamen's union for the white crew wasn't very strong then.

There was no such thing as overtime pay. The black crew got about \$45 a month in wages. The company thinking I'd heard about my father talk about these things — about jobs that black men did. Of course he didn't say it that way. He said, "the jobs WE can get." We were aware of the job situation, and talked about it among ourselves all the time, but we didn't exactly know what to do about it. The NAACP was still a struggling, growing organization, and the field was just so big, it couldn't cover all of that ground.

MON

Copyright 1998 by Thomas C. Fleming. At 90, Fleming continues to write each week for the Sun-Reporter, San Francisco's African American weekly, which he cofounded in 1944. A 48-page book of his stories and photos from 1907-19 is available for \$3 including postage. Send mailing address to sunreport@aol.com.

Minority Opportunity News > page 4 > September 20, 1998

Communia Action



Yes, it's me again. Coming to you twice a month. Like the other MON writers, I look forward in continuing to bring you the "good news" that you've come to associate with our paper over the years. Both the publisher and the editorial staff thought that it would be a great idea if once a month yours truly could share with you many of the success stories that are happening in our community. And of course I agreed with that idea. In fact, many of you, too, over the years have requested these types of columns from me as well. It is my hope that the information provided in this column will arm you with some tools that will help move you to action in your community.

In today's column we will focus on the history of a new neighborhoodbased Community Development Corporation (CDC). The CDC concept grew out of the Kennedy administration and has been around since the early 1960s. Most often they have been used to redevelop poor, underserved, and crime-infested communities, those that have been redlined by lending institutions and devastated by drug and alcohol abuse. Most CDCs are nonprofits, using public and private dollars gathered from banks and foundations that are used to match with federal, state and local governments to do their projects.

It is not unusual for CDCs to receive hundreds of thousands of dollars, even millions, to redevelop neighborhoods. I still can remember several years ago, after speaking to a friend about a nonprofit that was being established in the community and how I felt that it would do a lot in redeveloping the neighborhood. My friend went into a temper tantrum and started screaming, saying, "Ain't no damn nonprofit gon' fix up this neighborhood, man! We need a group with some money!" Well, it was pretty obvious to me that when my friend heard the word "non profit," like many in our community, he was confused, thinking nonprofit equals free, or nonmoney making. Nothing could be farther from the truth. Nonprofit organizations are the most money-generating groups in the country. But that's a column for another time.

There are many examples in the Dallas/Ft. Worth area of CDCs producing great results in their neighbor-

CDC groups—The real soldiers on the front lines

Hoover CDC. TR Hoover grew out of the efforts of the Ideal Neighborhood Association. Many of you probably remember hearing of this group during the late 1980s. You also probably remember the tragic story of how hundreds of people in the African American community, including elected officials such as City Council members Diane Ragsdale and Al Lipscomb as well as County Commissioner John Wiley Price, came together to assist the Ideal group. There was the Texas Peace Officers Association (TPOA), the Warriors, and of course Dallas citizens from all over the city. They all came together to free a disabled female senior citizen who was being held hostage in her house while her nephew and drug dealers used it to sell their drugs from. (Her nephew was hooked on crack and had allowed the drug dealers to use the house so he could keep getting his daily drug habit fulfilled.)

Well, their drug dealing days ended when they looked up and saw hundreds of people marching towards them chanting, "Hey hey, ho ho, drug dealers got to go." TV cameras rolled as the dealers were chased off and the senior citizen asked the police to get her nephew out of her house. She then asked the city of Dallas Streets and Sanitation department to board up her house. The senior citizen was then taken to a relative's house where she could be safe.

The leaders of the Ideal Neighborhood Assn. decided that they wanted to be more than just a typical crime watch group; they wanted to clean up and rebuild their neighborhood. They then created the TR Hoover CDC to be the instrument to take the lead in making that happen. Recently the TR



entrance exam to establish an eligibility pool for Firefighter. Closing date Is 9-18-98 at 5:00 p.m. \$27,036. Call info line at 972-291-5300, ext. 190 for minimum qualifications & call 972-291-1011 for application packet.

EOE

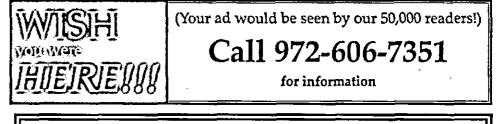
hoods. One such example is the TR Hoover CDC. TR Hoover grew out of the efforts of the Ideal Neighborhood Association. Many of you probably remember hearing of this group during the late 1980s. You also probably remember the tragic story of how hundreds of people in the African American community, including elected officials such as City Council members

the Bexar St. corridor to determine what types of development will be needed to spur business growth for the residents there.

The Ideal Neighborhood Assn. is still very active and is still being used to continue to keep the community members involved. These and other projects that are on the TR Hoover drawing board tells me that the Ideal area is in good hands, thanks to the leadership of the community residents who, by the way, "live" in that area.

Until then, the struggle continues

MON



TEXAS DEPARTMENT OF HUMAN RESOURCES DALLAS AND TARRANT COUNTY OPENINGS

Group Health and Life Insurance, Annual and Sick Leave, Retirement Plan and Paid Holidays TEXAS WORKS ADVISORS

Requirements for Texas Works Advisor: 60 college hours or related experience.

Applications and complete job postings available at any local Department of Human Services office. For additional information call (817) 264-4000 ext 2022 or 2201.

WALK-IN TESTING available September 26 8:30 a.m.

EASTFIELD COMMUNITY COLLEGE 3737 Motley Drive, Bldg. C Room 297 Mesquite, Texas 75150 Hand held calculators are permitted

"Education opportunities are offered by the Dallas County Community College District without regards to Race, Color, Age or Handicap"

****EQUAL OPPORTUNITY EMPLOYER****



PROFESSIONAL COUNSELING at

The University of North Texas

Individual Counseling • Family Counseling Marriage Counseling • Play Therapy

Monday-Thursday • 12:00 pm to 9:00 pm

Sliding Scale \$0 to \$10.00

Counseling and Human Development Center University of North Texas

Stovall Hall on Highland Street Denton, TX 76203-1337 • (940) 565-2970

Minority Opportunity News o page 5 o September 20, (1998)



Your Choice: Earn up to **10,000** frequent flyer miles OR receive up to \$200 off your first month's interest. Compare a Comerica Home Equity Loan with any other bank's and you'll see there really is no comparison. Because with your Comerica Home Equity Loan not only do you get a great rate, you also get the choice of up to 10,000 frequent flyer miles OR up to \$200 off your first month's interest. There are no closing costs and the interest you pay may even be taxdeductible." Call 1-800-313-2030 or visit your local branch, and let Comerica go the extra miles for you.





We listen. We understand. We make it work."



Comerica Bank-Texas • Equal Opportunity Lender • Member FDIC

CTERTERING (OE-

Rates and loans are subject to credit approval. "Consult your tax advisor. "American Airlines and AAdvantage are registered trademarks of American Airlines. Inc. American Airlines reserves the right to change the AAdvantage program at any time without notice, and to end the AAdvantage program with six months' notice. All Continential OnePass terms and conditions apply.

Pen Notes

Cheryl Smith



Welcome to another edition of Pen Notes. As Minority Opportunity News continues to grow, you will also see a growth in Pen Notes as we look at media issues and share information about the various comings and goings in the communications industry. Once you know better, you can do better. I look forward to bringing you plenty of information and I encourage you to write letters or act on the information, as you see fit. Remember, you have a voice and you can make a difference.

Recently several members of the Dallas-Fort Worth Association of Black Communicators, along with former journalist Ed Dalheim, met with KDFW Fox 4 News Vice President and General Manager Kathy Saunders and several other execs, to discuss actions taken against veteran photographer Lloyd Anthony. Anthony, who is affectionately known as "Bubba," has worked for KDFW for the past 25 years and is a familiar site on Fort Worth streets. Earlier this year, someone broke into his company vehicle and stole his camera equipment. Industry folk place the value of the equipment in the range of \$5 to \$8 thousand. Channel 4 execs cite a figure of \$10 thousand to \$15 thousand. (It is important to note that the automobile had a malfunctioning alarm system.)

Well, without any type of policy in place and no precedent setting occurrences, Fox executives decided to suspend Bubba for a month without pay. Many were outraged. They couldn't believe that such an action would be taken. DFW/ABC urged Fox to reconsider. Bubba has returned to work, but can you imagine the loss of a month's salary? It is also interesting to note that, over the 25 years, Bubba has logged thousands and thousands of overtime. This is his first incident of this type and he has an exemplary service record.

KDFW Fox 4 has been the subject of quite a few discussions lately. A number of questions have been raised regarding African American managers, the retention of African Americans and minority procurement. Many feel that the local station is following the same pattern of the Fox Network, which built a large audience with Black shows, then canceled them. A little over two years ago, Fox 4 hired quite a few African Americans. Steadily, we are losing them. Steve Crocker and Phyllis

Watson are gone, as well as an associate producer. We almost lost Karla Winfrey and we shouldn't feel too comfortable yet.

As the summer comes to a close, there also were a number of other changes in the industry: Two talk show co-hosts got married. Brenda Teele and Raymond Jackson said "I do" in July and Paula McClure and Hugh Robinson tied the knot in June ... Paula McClure said farewell to her position as co-host of WFAA's Good Morning Texas. Brenda Teele, co-host of KTVT's Positively Texas continues to brighten up the screen at 3 p.m., weekdays ... KTVT's Gwen Tolbart received the Community Service Award from the National Association of Black Journalists, presented at the National Convention in Washington, DC. Gwen was also featured in JET magazine!!! Tamara Jenkins moved from Moroch and Associates to accept a position as Account Supervisor at PGC Advertising ... KXAS-TV's Ramona Logan's annual tennis tournament to benefit Genesis was held on September 12. Genesis is a home for abused women and children...Remember former WFAA news producer Janet Johnson? Well, she's living in Atlanta and during the NABJ convention, her friend of several years, on bended knee, popped the question. Of course Janet said yes!!! Remember Paula Walker, the founding president of DFW/ABC, well Paula is doing just fine. She received an award at the NABJ convention. Her family was there, including her gorgeous daughter, who is a dynamic young woman and was seen spending time with David Wall Rice, the son of KKDA's Dr. Brenda Wall. Brenda and Paula are long, long-time friends ... A new radio station — actually an old radio station with a new format --- hit the airwaves in September, bringing some of the best hits you will ever hear. 102.1 has an east coast flavor and many have said you have the best of V100 and 105 dot 7. Dorothy Gentry said good-bye to KERA and now is doing her own thing, so you should see her byline in a number of publications ... KKDA's Da-Wolf and Jennifer Mery have taken their radio talents and made a significant impact on the television scene with their show, Real Street Blues, on WFAA-TV at 2 a.m. on Sundays. Hopefully it will get a better time slot in the very near future ... When WFAA hired Greg Fields as a meteorologist, little did they know that they would get a bonus. His wife, Robbie Owens, is a reporter, who last worked in Austin ...

KKDA-AM says diva Millie Jackson and crooner Johnnie Taylor will be returning to host shows...Carmen Pagano, who hosts The Carmen Show on KKDA, has just finished her book, Confessions of a Gold Digger. Look for it on bookshelves in the very near future. This is Carmen's second book ... A number of people have gone back to school to pursue masters degrees, including John McCaa and Angela Davis, both of WFAA...Scholarship winner Dominique Robinson, host of KKDA's Teen Scene magazine will be interviewing with BET this month. Dominique is a very talented young woman, in front of, behind, and away from the camera!!! There are just not enough words in the dictionary or thesaurus to extol the contributions of Tom Joyner. Heard on V100, the man is phenomenal!!! ... Look for a new magazine to debut in the very near future. There will also be the presence of another African American newspaper on the scene ... Margo Taylor of The Weekly is now helping to move Paul Quinn College's communications department forward...Publisher Jim Washington appears from time to time on KERA-TV's On the Record and can also be heard on KRLD radio Tuesdays

and Thursdays ... Vanessa Carr recently joined the staff of The Dallas Examiner. Future Speak, the student publication, is currently interviewing high school and college students who would like to work on the staff. Call Amber Coleman at 214-651-7066 ... Speaking of students, DFW-ABC has scholarship applications available and also applications for the Urban Journalism Workshop, held at Lincoln High School. You can also get your Griot Awards applications, by giving me a call ... Tracy Brown, of The Dallas Morning News gave birth to a baby girl, Zoe ... Things are gonna be real exciting in media organizations in 1999. We're looking forward to John McCaa taking the helm of the Press Club, Duchesne Paul Drew of The Dallas Morning News will be president of the Society of Professional Journalists, and I'll be keeping on top of things as president of the Dallas-Fort Worth Association of Black Communicators. I'll also try to keep on top of things so that you will be on top as well! See you next time!!!

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.

Linking vou to better opportunities. CHASE. The right relationship is everything.544

CHASE Chase values you as a customer. To prove it, we have created Relationship Banking, connecting you to better business opportunities. Here's how: LOWER FEES When you link several Chase business accounts together, your relationship with us really pays off. First of all, you'll have just one low monthly maintenance fee. And you may even eliminate Business Checking fees altogether with our automatic Earnings Credit. **HIGHER YIELDS** Relationship Banking not only helps you save money, it helps you make money by bridging the gaps in your business banking relationship. Link a Business Checking account to another business deposit account and you immediately qualify to receive higher interest rates on Linked Business Money Market* accounts and CD's. EASIER MONEY MANAGEMENT Relationship Banking for Small Business customers is also a better way to manage your money without cutting corners. You receive one consolidated monthly statement for all your accounts. Plus free Chase Online Banking with Bill Pay. Plus a dedicated phone line for small business. And free overdraft protection for **Business Checking or Business Checking** with Interest* accounts. For more information on how Relationship Banking can help link your small business to better opportunities, call 1-888-822-1998.

*Certain restrictions apply. Member FDiC © CHASE 1998

Minority Opportunity News September 20, 1998

The Art of Collecting Ramona Austin talks about being the curator of the Dallas Museum of Art's African Art Collection

By Sherelyn Roberts

tions at the Museum?

When you first meet Ramona Austin there is no question she is involved in the arts. Her attire is usually ethnic and her speech is refined. That is a result of her theater arts background and her present job. Ms. Austin is curator of the African Art Collection at the Dallas Museum of Art.

She credits her excellent Catholic education in her native Chicago, her theater training at Goodman Memorial Theater School of Drama and her art education at the Art Institute of Chicago with honing her skills for her present career.

During a recent conversation with Ms. Austin, she talked about her profession and shares her views on the art world.

Are you an artist?

I am an artist in that I was trained in theater and I am very visual. I think three dimensionally and I am always generating design ideas. For installations I work with the designers to realize those ideas and to refine those ideas.

What do you do as a curator at the Dallas Museum of Art?

A curator is a person who takes care of a collection. It can be any kind of collection in a museum or for a private person. I take care of an art collection. I am an art curator and that means that I make sure that the collection remains in good condition. I make sure that the conservator does what's needed for the collection. I buy pieces for the collection that will grow the collection in the way that it needs to grow. I do this through dealers, looking at private collections, through auctions. But very rarely have I gone through auctions and I haven't gone to an auction here yet.

Do you handle a particular collection at the museum?

I handle the African Collection. It is mainly traditional African Art and most of the collection came from dealers.

Do you put the exhibit together?

Yes. A curator's job is to plan the installation of the objects.

Does your job include a lot of traveling?

Oh yes. I haven't traveled as much this past year. I need to go to Europe at least once a year. I travel around the United States.

Do you mainly handle the African Art Collection or do you handle other collec-

I do talk about other kinds of art in my writings and lectures. African American Art and Art of the AfricanAtlantic world or the Diaspro, contemporary art and folk art. I also write about folk art.

What kind of credentials do you have to have to be an art curator?



You have to have graduate degrees in art history.

What brought you to the Dallas Museum and had you heard of the Museum?

When they called me I had heard of the Museum but I didn't know much about the collection but I am remedying that situation because there are wonderful pieces here in Dallas.

Is the community being exposed to a variety of art and what has been the response?

I am exposing them to African Art and devising ways through which they can learn. I feel the responses have been very good. People appreciate it and they let me know they appreciate it. I think there was a wonderful response to the African Art exhibit last year. We got in as many people as any other shows that size and our advertising budget was limited. We lost our big sign two weeks before the show opened. But people did come and I think in looking at the numbers that people came from the downtown area in to see the show. It was also successful because I think it interacted with the community. We brought in kids to do wonderful books that were part of the exhibition so I feel that the knowledge about the art is becoming more and more known.

similar to that show?

I am doing a book on the collection, which will be out late next year, and there is an exhibit sort of floating around between 1999 and 2000 of the masterpieces of the collection.

How do you compare the Dallas Museum with other Museums?

I think other cities are very envious of the amount of space that the Dallas museum has. There is something like 318,000 square feet. It is an enormous place and it's a modern plant. You are not dealing with a building that you have to worry about climate control. I think the collections at the museum are better than what people think and we have a world class collection of Mondrian. We have very important things at the Museum including the African Collection. It can be a real revelation to people to see what's there

What is the future of Museums?

Well even countries that have not had the history of western museums are taking them up. You will find museums in Africa... in many countries of the "Third World" are developing strategies that fit them. There is a great future for the museums if the museum diversifies at which there is certainly the objective to accomplish. Museums right now are some of the hottest forms of entertainment in our society. But they just can't be entertainment. They have got to challenge people to think and see more deeply than they have been used to seeing. It is not a passive form of entertainment. It is a learning experience. There is a great future for museums,

What are museums doing to change the attitude of people in terms of how they view museums and to encourage them to visit the museum?

They are thinking hard about how they can reach a much broader constituency that would be more associated with a museum.

How time consuming is your job?

My job is part administration and part academic and never the two shall meet. It really works two sides of your brain. Sometimes it feels like it could be a 24-hour job.

Have you had the opportunity to expose a large audience to what you have to offer?

Absolutely. The museum is one of the best in the country for education and many school children come through and get good exposure.

Are there many African Americans in your field?

No, not at all. We are just a hand full of people who are actually trained to be curators in African Art.

What kinds of art do you like and who are your favorite artists?

My taste tends to be very broad. I love William H. Johnson if you are talking about African American artists Charles White and John Biggers. And folk artists David Butler and Sister Gertrude. There are local artists that are great too.

What do you tell young people who want to do what you do?

Make sure you want to do it. It is very expensive education especially if you go to a top school. I went back to school after being out and being a professional. If requires that you have two languages so you can do a translation. Know the language that your field will require and learn it early. Try to get museum experience by becoming an intern and think carefully about what school you attend. I am fluent in French and I read other languages.

If you had your own gallery what would you have in it?

Having your own gallery takes a lot of cash. I would have all the things that interest me. Great African piece, great folk piece, contemporary piece, books and installation pieces that bring people in. I would want to show the arts Africa and of the African Atlantic world.

Where do you go from here?

From this point on I will continue to build the collection at the Dallas Museum of Art and life opens its arms always.

What are your impressions of Texas?

I feel that I am able to be more broad here...it's a can do place...phenomenal support for art. I think people realize how necessary it is and certainly I have met many interesting people who have been very supportive. I think people are working very hard to create a very solid image. I don't think Dallas is as visible as Houston is in that effort.

What do you tell people about the Dallas Museum?

It aspires to be a collection of world art and it is. The African Collection have been compared as one of the five collections on which that Museum wants to base its name in the greater artistic world. There are treasures in many different areas of world art that they should come and see. That they should see the newly renovated third floor with the art of Africa, Asia and the Pacific Islands. It is a great resource and they need to take advantage of it and be involved with it.

Are there any plans for future art exhibits

News The In

The National Bar Association elects local attorneys as officers

The National Bar Association ("NBA") elected two Dallas-area attorneys as officers of the organization, which is the nation's largest and oldest association of African

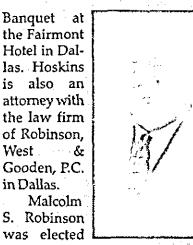
American

West

Sonya D. Hoskins

lawyers and judges. The NBA has approximately 18,000 members.

Sonya D. Hoskins was elected NBA Board Member at Large for a two-year term. Hoskins was also elected to the Executive Committee and appointed by new President, Beverly McQuery Smith of New York, as the Assistant Secretary to the NBA Board. Hoskins is currently President-elect of J.L. Turner Legal Association, the local African American Bar Association in Dallas. Hoskins will be installed as the new president of J.L. Turner Legal Association on October 3 at its Annual Scholarship and Award



to a one-year Malcolm Robinson term as Vice-

president of Budget and Finance for the NBA at its 73rd Annual Convention in Memphis, Tennessee in July and will also serve on the Executive Committee. Robinson is co-founder and partner in the law firm of Robinson West & Gooden, P.C. He was recently named the first African American Chairman of the Dallas Convention & visitors Bureau Board for which he will oversee a 34-member Board of Directors.

For more information, contact Sonya D. Hoskins, J.L. Turner Legal Association, at 214-941-1881.

Bank of America Texas celebrates successful completion of Faith-Based Community **Development** Academy

Bank of America Texas recently completed the first season of its Faith-Based Community Development Academy, graduating 20 African American religious leaders and church staff members from the three-month course.

The classroom-style training sessions began in June and offered Dallas/Fort Worth religious leaders and staff of faith-based institutions information on implementing community development efforts that improve and enrich neighborhoods in areas such as affordable housing, business development and urban revitalization.

Participants attended three sessions in June, July and August that were led by Wheerler Winstead, director of the African American Religious Institutions Project for the Washington, D.C.based National Congress for Community Economic Development (NCCED). largest lending organizations in promoting faith-based community devel- 758-4800. opment.

The first session in June explored the resources and skills needed to effectively implement community development programs. In July, participants discussed the steps in starting positive community partnerships and initiatives. The August session focused on indepth study of existing faith-based community development models and ways to measure success.

"This program was an opportunity for the bank to offer information and resources to Dallas/Fort Worth religious leaders to help them bridge the gap between their own natural propensity for outreach and community development activities that make a difference," said Jim Richardson, Bank of America Texas' manager of Community Development.

A sponsor of the Academy, Bank of America provided all training materi-The NCCED is one of the nation's als and operational costs. For more information, call Darryl Ewing at 214-

Business plan competition offers southern Dallas entrepreneurs chance to win \$50,000

Southern Dallas entrepreneurs will get business opportunities." an opportunity to win \$50,000 in prizes in the Venture 98 Southern Dallas Business Plan Competition.

Any individual or team who submits an original, viable business plan that creates a new business in southern Dallas or expands an existing small business is eligible for the competition. Revenues of existing businesses must be less than \$2 million annually.

All contest participants will receive business plan training, networking opportunities and access to small business resources. Winners in Venture 98 will divide prizes valued at more than \$50.000.

The Southern Dallas Development Committee of the Dallas Together Forum and McKinsey & Company are spearheading Venture 98.

"This is a great opportunity to boost business in southern Dallas," said Don Williams, Chair of the Southern Dallas Development Committee, Dallas Together Forum. "Research shows that southern Dallas is an excellent location for retail, office, light manufacturing or distribution facilities as well as other

The Venture 98 Southern Dallas Business Plan Competition takes place in three rounds. In the first round, entrepreneurs must submit a two-page Business Idea Summary by November 6, 1998. Judges will be drawn from a pool of successful entrepreneurs, business leaders, venture capitalists, legal professionals, financial professionals, university faculty and other economic development supporters. They will select semifinalists by November 11, 1998. Semifinalists will go on to compete in subsequent rounds until Venture 98 winners are announced in January 1999.

Interested participants may attend one of three overview training sessions, The first session will be held September 26 from 9:00 a.m.-11:00 p.m. at the Bill J. Priest Institute for Economic Development, 1402 Corinth Street, Dallas. For more information or Venture 98 contest guidelines, call 214-665-1550 or visit the website at http://www.ssidallas.org/ venture98 or e-mail venture98@mckinsey.com.

Victor McGlothin promoted to Vice President Small Business Lending at Guaranty Federal Bank

Victor McGlothin was named Vice Pres- and Manager of neighborhood lending. ident Small

23

Business Lending for Guaranty Federal Bank. His new responsibilities include business development and small business lending throughout the state. Mr.

Victor McGlothin McGlothin

began his banking career with Lomas Mortgage USA in Dallas and later joined NationsBank serving as a banking center manager in Houston and Dallas. In 1995, he joined Guaranty and has served in several management positions, most recently as Vice President

Guaranty Federal Bank is one of Texas' largest financial institutions with nearly \$11 billion in assets and more than 130 banking centers in Texas and California. It is a national leader in real estate construction lending and mortgage finance and provides a wide variety of financing products to middlemarket businesses.

Guaranty is a member of the FDIG and is owned by Temple-Inland Inc., a Fortune 500 company with interests in financial services, building products, paper and packaging. For more information, contact Lowell C. Duncan at 214-520-7550



MinorityOpportunityINews c page 2 September 20, 1998

ann hore.

William Monroe Trotter:

Scholar and agitator

By Russell D. Shockley, BS.Ed.

William Monroe Trotter always claimed that he fell into the business of racial agitation by chance. "The burden was dropped upon me by the desertion of others. I could not desert the duty." Certain people in his background, however, did help to point him towards his career as protest leader—in particular, his father, James Monroe Trotter.

James Monroe Trotter was born in Mississippi in 1842, the son of a slave named Letitia and her white owner, Richard S. Trotter. Around 1854, Letitia and her children went — they either escaped or were freed — to live in the free city of Cincinati, Ohio. The children attended a school for Negroes that had been started by Hiram Gilmore, an English clergyman. The family later moved to Hamilton, Ohio, where James continued his education at a local academy. Afterwards, he taught school for a short time.

When the Civil War began, James Monroe saw a chance to strike directly at the "peculiar institution" of slavery. During the first two years of the conflict, blacks were not allowed to enlist in the Union Army; however, as the war dragged on, leaders such as Massachusetts' governor John Andrews argued for the use of Black troops.

With the issuance of the Emancipation Proclamation in January of 1863, Secretary of War Edwin Stanton authorized Andrews to raise an unspecified number of volunteer regiments that could include persons of "African descent." Andrews' recruiters, as they were called, spread across the north and soon James Trotter was on his way to Boston to enlist in the Union Army.

Trotter joined the Massachussetts 55th, an all-Black regiment commanded by a White officer — every Black regiment was commanded by a White officer — Colonel N.P. Howell. One of Trotter's superior officers was Francis Jackson Garrison, a son of the wellknown abolitionist (and publisher of the antislavery weekly, The Liberator) William Lloyd Garrison.

Enlisting as a private, Trotter was quickly made a 1st seargeant and then, in 1864, a seargeant-major. He was one of only four commissioned Black officers in the regiment.

For some fifteen months, the War

Department refused to approve the commissions of Black officers on the grounds that no law specifically permitted it. To this James Trotter responded,"Do you know of any law that prohibits it? "

Once the regiment was recruited, the governor of Massachusetts, acting



William Monroe Trotter

upon assurances from the War Department, promised the Black recruits they would be treated in the same manner and paid on the same scale as the White

Almost from the time he was four years old, William Monroe Trotter realized he was destined to work for "racial equality."

troops. However, the only law authorizing wages for Negroes was the Militia Act of 1862, which had anticipated that Black troops would be used as common laborers.

The two Black Massachusetts regiments, the 54th and the 55th, refused to accept the laborer's wages. In the middle of the protest was James Monroe Trotter.

At the govenors' request, the Massachusetts legislature appropriated funds to bring the Black troops' wages up to the level paid to White soldiers. Representatives were sent to South Carolina to present the wages directly to the troops. However, Trotter and several other soldiers responded, "Although we are grateful for the offer, we cannot accept anything but full pay from Washington." The representatives took their funds and returned home.

Shortly thereafter, Secretary of War Stanton asked Congress to pay Black soldiers commensurate with their White troops and Pennsylvania Rep. Thaaddeus Stevens, leader of a faction in the Republican Party called the Radicals, introduced an appropriate bill. The bill made very slow progress and by June of 1864, the two Massachusetts regiments had served for one year without payment.

Finally, on June 15, 1864, the United States Congress granted Black soldiers equal pay. By October 1864, most of the soldiers had received their back wages. Without the stubborn leadership of Trotter and others, this overdue recognition might not have been granted.

After the war, James Trotter remained in Boston, having decided to settle there permanently. In 1866, he returned to Ohio to marry Ms. Virginia Issacs, whom he had met during his school teaching days. Virginia's mother, Ann, had been born into slavery at the Monticello plantation of Thomas Jefferson. According to an oral tradition passed through the Trotter family, Ann Elizabeth Fawcett was the daughter of a male mulatto, fathered by the "Sage of Monticello" himself. That would make William Monroe Trotter be the great, great, great grandson of Thomas Jefferson.

James and Annie Trotter returned to Boston, where they resided in the southern area of Boston. James went to work for the Post Office.

On April 7th, 1872, a son, christened William Monroe Trotter, was born. He was one of three children and the only son. Two years later, the Trotters moved to the Boston suburban of Hyde Park, which experienced a Black migration in the 1880s.

Almost from the time he was four years old, William Monroe Trotter realized he was destined to work for "racial equality." Given his father's expectations and his own talents, young Trotter was an outstanding student, outscoring his 21 White high school classmates. He was also elected president of his senior class and, for a time, entertained thoughts of becoming a minister.

After high school, young William went to work as a shipping clerk in Boston. A year later, in the fall of 1891, William entered prestigious Harvard

FEE

College. Harvard had admitted Black students to its Medical School as early as 1850. After the Civil War, young Blacks applications for enrollment were accepted on an equal basis with Whites, a fact that prompted some White southeners to send their children elsewhere. The first Black Harvard undergraduate was Richard T. Greener, who graduated in 1870.

During the 30 years following the Civil War, Harvard trained a number of Black scholars who went on to prominence in their chosen fields, such as George F.Grant, School of Dentistry; Samuel Courtney, School of Medicine; W.E.B.Du Bois, undergraduate and post graduate; and George Ruffin, Clemend Morgan and William H. Lewis, School of Law.

William Trotter had no trouble making the transition from clerk to Harvard student. His lowest grade as a freshman was a B, in English. In 1891, however, he had to deal with a tremendous tragedy when he lost his father to pneumonia.

William Monroe Trotter's academic performance was a confirmation of his fathers claims concerning the reality of Black intellect. Having competed with some of the best White students in the country, Trotter had stood third in his class of 376 (as a freshman) and never ranked lower than eighth.

Being a Harvard graduate offered Black scholars no protection from White America's peculiar morés. (In the spring of 1898 William H. Lewis, a brilliant Harvard Law School student and All-America football player, was twice denied service at a Harvard Square barber shop.) Trotter, of course, could not join the exclusive Harvard College clubs (not that he wanted to). His friendships with White students, whether they be from the states or from the European continent, were cosmetic at best. (Racial prejudice notwithstanding, Trotter, later in life, came to cherish the memories of his college years.)

In June of 1895, William Monroe Trotter graduated from Harvard College, magna cum laude, with a Bachelor of Arts degree.

MON

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



10 · Sociember 20, 1993

ScieberVision.Net Local computer manufacturing firm is breaking new ground

By Whitney Larkins

og on," "Web address," and "download" were terms quite unfamiliar to most of us just a decade ago. But as the new millennium rapidly approaches, technology's rapidly changing face has literally made them household words. Locally-based ScieberVision.Net (pronounced "CyberVision"), an Original Equipment Manufacturer (OEM), has set a goal to be at the forefront of that rapid change. Desktop computers, file servers, and laptop computers are a few of the hardware devices that ScieberVision.Net has to offer.

Wayne Lewis, CEO of the company, says the job duties within the company are varied. "The job duties are centered around what the company is trying to do," he says. "We also have a division that handles the software in case it's needed to be applied to whatever situation comes up for us. We also are on the [verge] of providing Internet access."

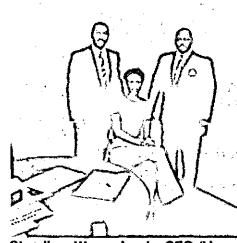
After knowing each other on a personal basis, Edwin B. Love, president of ScieberVision, and Lewis decided they wanted to collaborate on providing a wide variety of computer technology services to the public. Hence, ScieberVision was born.

"We started back in February of 1996 and we're basically dealing with Web-TV, which provides Internet access through televisions," Lewis says. "We had so many customers ask us if we [had] computers, and that's how we started the computer aspect, six months down the road from our initial start-up.

As the nation's only African American-owned OEM, ScieberVision.Net had struggles in the beginning. "We had financial struggles, just like everyone else. We had financial problems to begin with, just like we have now," says Love. "We try to get around that by bidding. Most of our bids go out [to] major corporations and we try to bring in the type of money that will overcome any financial problems that we would have in the future."

Although their main focus is to build a corporate customer base, the company's services are available to anyone who needs them,. "Anybody can buy our products... we are marketing our products in the fashion that would allow the general public to have access to it," Lewis says.

To better achieve that public access, last year Lewis started "Access for Kids," a program created to give disadvantaged children the opportunity to become involved in computer technology. "Access for Kids provides Internet access to the community, and the proceeds go to educational and nonprofit organizations whose focus is on helping kids," Love



Standing: Wayne Lewis, CEO (I.) and Edwin B. Love, president; seated: Katherine Smith, public relations director.

explains.

Love also thinks that monetary gain, as well as helping the community, is vital for ScieberVision. "We give top-quality products and services that people buy. We have another agenda other than just being profitable dollar-wise [and that is] being profitable by helping other people."

Love hopes to have Internet access for children who would otherwise not have the opportunity. "We're still working on some minor details before we can actually offer that type of service," he says.

Katherine Smith, ScieberVision's public relations director, believes that African American children must learn about computers and other technology to keep pace with society. "We have to start putting our plans together for education and the future," she says.

On the hot topic of affirmative action, Ms. Smith says, "We're not too proud to accept business on the guidelines of affirmative action, but we want to be on a level playing field. We just want to be considered a [legitimate] company...a computer manufacturing firm."

When combined with affirmative action guidelines, the bidding process on a major project can be complicated for ScieberVision. "We don't want to be labeled as an African American company, but [at the same time] we [do] want to be known as an African American company because, as a Black-owned business, we do share the same struggles . . . as other Blackowned businesses . . . " Love says. Smith believes affirmative action has damaged society. "Look at the educational system. Schools cannot designate money for minorities or any kind of ethnic-based scholarship because of affirmative action," she says.

Love also believes that affirmative action lessens the company's opportunity to gain financially. "If we go to bid on a project under the affirmative action program, I only can bid on 20 percent of the program," he points out. "I had to show [proof] to be able to bid on this project, [while] the company that is non-minority listed does not have to disclose any financial information and they get to bid on the 80 percent ... it's an unfair system."

ScieberVision is proud to be Blackowned but according to Smith, people tend to feel that ScieberVision does not have good quality services and products. "We can operate just as well as any other company. We don't feel that we are inferior in any way, so we don't want to be judged that way," she says.

"We are very active with helping

other African American firms. We do a lot of networking and get people connected. We are very much a part of what we're about; we want to help others succeed; we want to be known as business people."

ScieberVision.Net feels they are unique because their service is presented on a more personal level than other companies. "People are tired of being a number. We try to look at the whole picture of the needs of our customers," Smith says.

Love explains that the spelling of the company's name has a significant meaning. "You can learn a lot about us just from understanding what our name is," he says. "We have a vision of science. Our mission is to put our customers at the forefront of technology. You can't do that unless you have a futuristic vision." MON

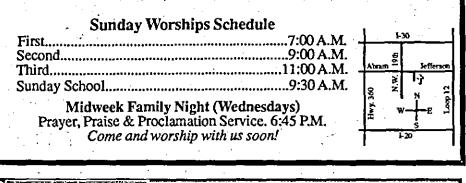
Whitney Larkins is a sophomore at the University of

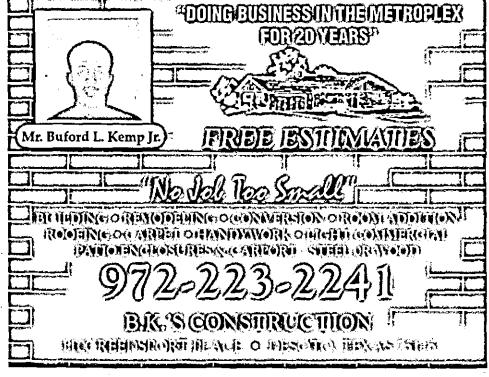
ST. JOHN BAPTIST CHURCH

North Texas.

Denny D. Davis, Senior Pastor

1701 W. Jefferson St. • Grand Prairie, TX 75051 (972) 264-1483 - Office • (972) 263-5955 - Metro • (972) 264-9861 - Fax





Minority/Opportunity/News o page titl o September 20, 1998



September 20

Sankofa, 1908 Martin Luther King Jr Blvd., Dallas, welcomes you to come and be traquilized in her nest of Poetry and Jazz, every Sunday evening beginning at 7:00 p.m. Prepare yourself for an evening of creative resurrection as she offers an "Open-Mic" for poetic or instrumental release. For more information, call 214-421-0013.

* * * * *

"The Art Gallery" is seeking artists to participate in a new gallery concept. Contact Ms. Valder Beebe at 214-357-7053 for more information.

* * * * *

WFAA-TV will air a pre-taped special, from 2:00 p.m.-3:00 p.m., "Project 8: Family First" town meeting that focuses on nursing homes. News 8's Brad Watson and Doug Fox, along with a panel of state and local experts will examine the concerns facing families who are considering long-term care for an aging parent. For more information, call Nora Lopwz at 214-977-6235.

September 21

The 13th Annual Southwest Fund Raising Symposium, a five-day intensive learning experience for fund raising professionals, volunteers, directors of nonprofit organizations and others serving in fund raising capacities, will be held September 21-25 at Texas Women's University, Denton, Texas. The symposium is sponsored by the Dallas and Fort Worth Metro Chapters of the National Society of Fund Raising Executives. To register, call Lynn Vogt at 214-526-0814 in Dallas, Debbie McGrath at 817-737-2921 in Fort Worth or Rose Marie Wilkinsoon at 940-387-3150 in Denton.

* * * * *

Julia Boyd returns to Black Images Book Bazaar, 230 Wynnewood Village, Dallas, from 6:00 p.m.-8:00 p.m. to read from and autograph her novel, Can I Get a Witness. Ms. Boyd wrote the bestseller In the Company of My Sisterfriends. For more charge, September 23 and September 30. information, call 214-943-0142.

September 22

The City of Dallas' Office of Minority Business Opportunity, City Hall, 1500 Marilla Street, Room 6ES, Dallas, is sponsoring the workshop, "How to do Business with the City of Dallas," noon-1:00 p.m. For more information, call 214-670-

* * * * *

J. California Cooper reads from and autographs her novel, The Wake of the Wind, 6:00 p.m.-8:00 p.m. at Black Images Book Bazaar, 230 Wynnewood Village Dallas. For more information, call 214-943-0142

September 23

New Hope Christian Center Baptist Fellowship continues its month-long revival September 23-25 with Pastor Randy Estes of Abilene, Texas at the El Shaddai World Outreach Center, 4000 E. Rosedale, Fort Worth, at 7:00 p.m. nightly. Additional services will be held at the church, 2936 Fitzhugh, Fort Worth, each Sunday at 10:30 a.m. and 6:00 p.m. and Wednedsday-Friday at 7:00 p.m. The event concludes October 4. For more information, call James Brown, senior pastor, at 817-534-6739.

* * * * *

The Meadows School of the Arts presents the play, Twilight: Los Angeles 1992, at the Margo Jones Theatre on the campus of Southern Methodist University. The play exposes the devastating impact of the Los Angeles uprising in 1992, the forces that led to it and points us to a possible future. For more information, call 214-768-2787.

* * * * *

The University of Texas at Arlington's Automation and Robotics Research Institute (ARRI) sponsors the Enterprise Excellence Workshop Series, free of

The breakfast meetings will be held 7:00 a.m. at ARRI, 7300 Jack Newell Blvd., Fort Worth. For more information, call 817-272-2761

Around Town

September 24

Increase your ability to positively influence others, sell your ideas and establish goal-oriented living at the Dale Carnegie Course, September 24. The course is offered by R.C. Leffke & Associates, Inc. For more information, call Doug Staneart at 214-766-2313.

September 25

The First Baptist Church of Hamilton Park, 300 Phillips Street, Richardson, is hosting its 1998 Annual Women's Conference, September 25-27. Events include "An Evening with the Authors," September 25 featuring A. Faye Boykins; a workshop and luncheon hosted by noted authors, September 26; and worship service featuring Dr. Gerald Britt, September 27. The cost of the entire conference is \$10.00. For more information, call Marsha Davis at 972-699-3908 or TuJana Green at 972-470-9394.

"Growing Kids God's Way," a Biblicallybased parenting programing, will be held 6:00 p.m.-8:45 p.m., September 25 and 8:15 a.m.-3:30 p.m., September 26 at Concord Missionary Baptist Church, 6808 Boulder Drive, Dallas. The cost, which includes lunch, is \$25 per couple or \$15 per person. Child care will be provided. For more information, call 214-372-4543

* * * * *

The Dedra Lynn Woods Theatre, 2801 Peabody, Dallas. presents The Farkled Man, September 25-October 31 with performances Friday and Saturday at 8:00 p.m. The play, about a frustrated Vietnam veteran who abuses his family, is reco

more information, call Robert Helm at 214-371-4644.

* * * * *

The State Fair of Texas opens at Fair Park in Dallas. For more information, call the Fair Park Administration at 214-670-8589

* * * * *

The Irving Black Art Council presents a Gospel Extravaganza featuring Tommy Young West. Tickets are \$10.00. For more information, call 214-933-8444.

* * * * *

Learn how to work with different cultures and different age groups at "Diversity-The Focus, A Working Conference' sponsored by The Bridge into the 21st Century. The conference will be held 9:30 a.m.-3:30 p.m. at the Center for Nonprofit Management, 2900 Live Oak Street, Dallas. Registration deadline is Septembr 18. To register or for more information, call 214-467-0393.

* * * * *

Sisters on the Move, Inc. (S.O.T.M., Inc.) is holding an open house 7:30 p.m.-9:00 p.m. at CityPlace Conference Center, 2711 N. Haskell, Dallas. Learn how S.O.T.M. can help bring spiritual, emotional, physical and intellectual balance to your life. Contact Elizabeth Aikin at 972-709-1180 for more information.

* * * * *

The Science Place, Fair Park, Dallas, premiers the IMAX film, Mysteries of Egypt, September 25. The first IMAX film adventure from National Geographic unlocks the myths and reveals the masterpieces of a fascinating empire that began 5,000 years ago. For more information, call 214-428-5555.

* * * * *

The Dallas Children's Theater debuts its 1998-99 15th Anniversary Season with Babe the Sheep-Pig, September 25-October 18 at El Centro College Theater, downtown Dallas. For more information, call 214-978-0110.

* * * * *

Organizers of "The March ... Coming nmended for mature audiences. For Together to Conquer Cancer," will hold a

September 26

The Dixon Avenue Group of Alcoholics Anonymous meets every Saturday, from 12:00 noon-1:00 p.m., at the Larry Johnson Recreation Center, 3700 Dixon Avenue, Dallas. The group presently is hosting the only Alcoholics Anonymous meeting in south Dallas. Persons needing help are encouraged to attend. For more information, call 214-670-8495.

* * * * *

The Black State Employees Association of Texas, Inc. (B.S.E.A.T.) will host its 9th Annual Banquet and Awards Presentation at the Sheraton Park Central Hotel, Grand Ballroom, 12720 Merit Drive, Dallas. A reception begins at 5:00 p.m and dinner begins at 6:00 p.m. the guest speaker is Dr. Bernard Anderson, Assistant Secretary, U.S. Department of Labor Employment Standards Administration. For more information, call B.S.E.A.T. at 214-339-7700.

* * * * *

The Nation of Christ and its subsidiaries: African Peoples Improvement Association; Universal Association of Economic Empowerment for African Peoples; Organization of Free Enterprise and Democracy for African Nations; African Communities League; and African Youth Improvement Association will hold its first mass meeting from 3:00 p.m-5:00 p.m. at the Martin Luther King, Jr. Community Center, New Edition Hall, 2901 Pennsylvania Ave., Dallas. Chief Nana Jeremiah Boakye'Nkansah (nicknamed the weeping prophet) will be the guest speaker. For more information, call 817-265-1132.

"Your Friendly Neighborhood Global Communications Company."



Around Town cont'd

community rally and candlelight vigil, 7:00 p.m.-8:30 p.m. at the Cancer Survivor's Plaza in downtown Dallas (adjacent to the DART Pearl Station). "The March" is a grass roots campaign organized to make the cure and prevention of cancer the nation's top research priority. For more information, call the American Cancer Society at 214-631-3850.

The Shady Grove C.M.E. Church will hold its 1st Annual Historical Banquet, 7:30 p.m., at the Holiday Inn Select, 4440 W. Airport Freeway, Irving. The keynote

speaker is Herschel Walker. Tickets are or visit the internet website at www.1-\$30 in advance and \$35 at the door. Call Jobs.com. 972-790-7015 for more information.

* * * * * The Larry Johnson Recreation Center, September 30 3700 Dixon Avenue, Dallas, is sponsoring a "SuperBone" Singles and Doubles Domino Tournament beginning at 10:00 a.m. The cost is \$10.00 per player and \$25.00 per team. Registration deadline is September 19. For more information, call Sam Freeman at 214-670-8495.

* * * * *

Poets, published and unpublished, are invited to participate in "Poets Talk," 12:30 p.m.-4:30 p.m. at the Polk Wisdom Library, 7151 Library Lane at Camp Wisdom Road, Dallas. Poets will share their poetry and entertain comments and questions about the poems. Please RSVP by September 13 to 214-372-2389.

September 28

Fran Harris discusses and autographs her book, In the Black: African American Parent's Guide To Raising Financially Responsible Children, 6:00 p.m.-8:00 p.m., at Black Images Book Bazaar, 230 Wynnewood Village, Dallas. Ms. Harris, now with the Utah Stars, was a forward on the WNBA's first championship team, the Houston Comets. For more information, call 214-943-0142.

* * * * *

The Mountain View College Performing Artists' Musical Theatre Conservatory presents the children's show production of New School Blues, September 28-30 and October 1-2 at 10:00 a.m. and 1:00 p.m. and October 3 at 2:00 p.m. For more information, contact the Mountain View College Fine Arts Department at 214-860-8632 or Janice Franklin at 214-860-8779.

* * * * *

The Southwest High Tech Career Fair will be held September 28-29, from 11:00 a.m.-2:00 p.m. and 4:00 p.m.-7:00 p.m. (both days) at the Infomart, 1950 Stemmons Freeway, Dallas. A free seminar, "How to Kick Butt in Your Career," will be presented on September 28 only. The career fair is free and open to the public For more information, call 800-593-0101

"Harvesting Partnerships," an educational conference for women business owners, will be held at the Plano headquarters of JCPenney Company, Inc. from 7:30 a.m.-3:45 p.m. The conference is presented by the North Texas Women's Business Council. For more information, call Dana Luna at 214-428-1990.

October 1

The NAACP will hold its Annual State Convention, October 1-3, at the Ramada Hotel-Market Center, 1055 Regal Row, Dallas. The keynote speaker will be Kweisi Mfume, president and CEO of the NAACP. Ticket price is \$35.00. For more information, call the Irving Branch NAACP at 972-253-1632.

* * * * *

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.

October 2

Prairie View A&M University Alumni Association will host its Third Annual Athletic Scholarship Gala, 6:30 p.m. at the Renaissance Hotel, 2222 Stemmons Freeway, Dallas. Tickets to the event, which features dinner, program and entertainment, are \$60.00 per person. For more information, call 214-337-1845 or 972-475-3237.

* * * * *

The Renaissance Cultural Center, 2100 Evans Avenue, Fort Worth, is holding its First Friday Business Network Mixer from 5:30 p.m.-8:00 p.m. at the Center. For more information, call 817-922-9999.

Casa Mañana Children's Playhouse, 3101 West Lancaster, Fort Worth, begins its 37th season with The Jungle Book, which

runs October 2-10. This adaptation of Rudyard Kipling's story of Mowgli the man-cub will provide entertainment for audiences of all ages. For more information, call 817-332-2272.

October 3

Members of Hamilton Park United Methodist Church, 11881 Schroeder Road, Dallas, will promote economic development during their first Business Fair, 10:00 a.m.-3:00 p.m. in the church's gymnasium. The public is invited to attend this free fair to get information from business-owning church members who will display information about their products and services. For more information, call Delores Connor at 972-606-7478.

* * * * *

The Oak Cliff Chamber of Commerce. 600 S. Zang St., Dallas, will host its annual fundraising event, the "Trinity Hoe-Down," 6:00 p.m. at The Ranch in downtown Dallas. The Honorable Ron Kirk, Mayor of Dallas, will serve as honorary chairman of the event which features dinner, a lottery-style raffle, a casino night, country music and dancing. Tickets are \$75.00 each. For more information, call 214-943-4567.

* * * * *

The Al Lipscomb Classic, Grambling State University vs. Prairie View A&M will be held at the Cotton Bowl, Fair Park, Dallas. For tickets, call Ticketmaster at 214-373-8000.

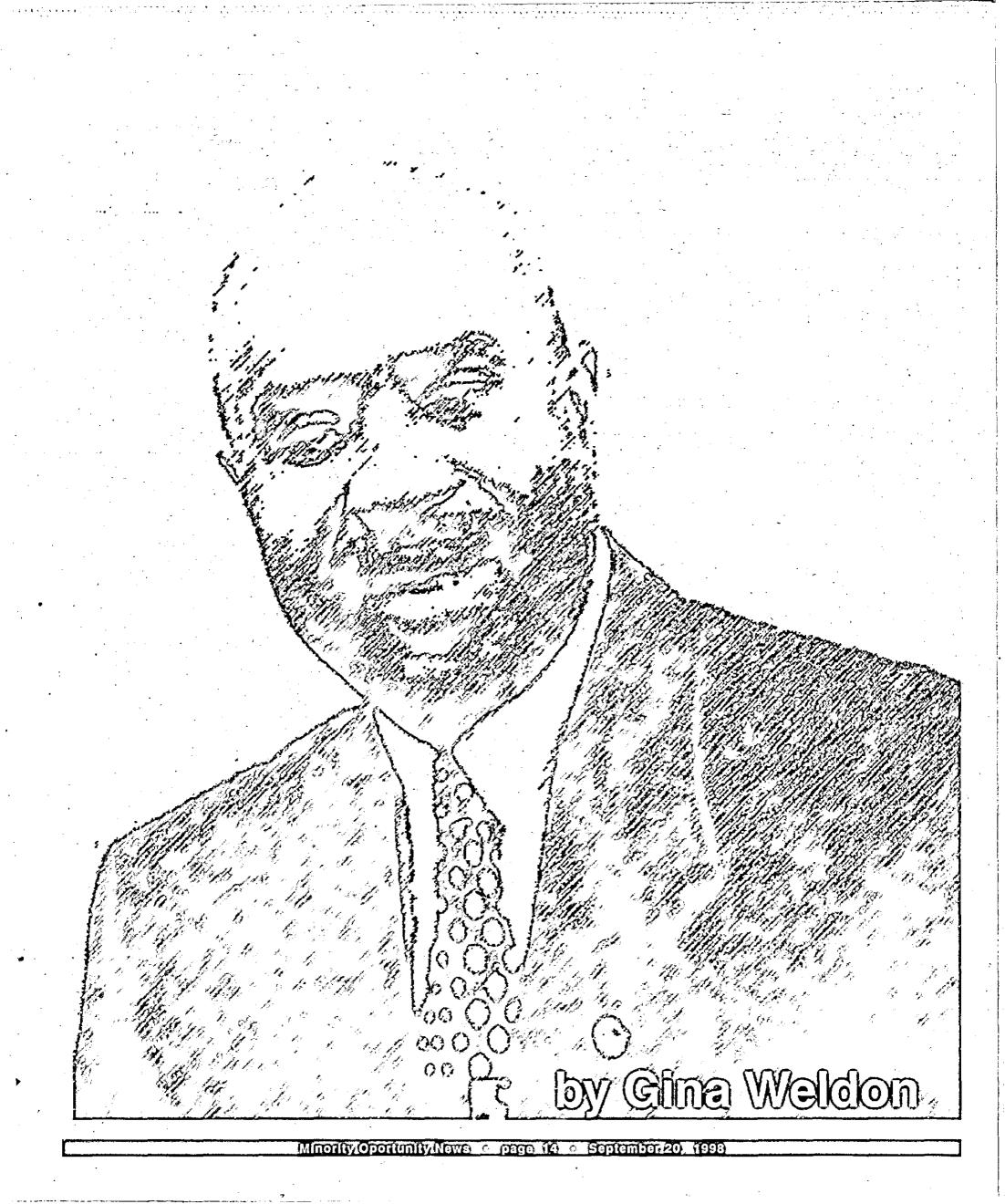
* * * * *

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.

ATTENTION:

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

> ity Opportunity News s, TX 75207



The Power of One? Lancaster city councilman Vic Buchanon files lawsuit against city, former mayor

ic Buchanon is the lone African American Councilman for the City of Lancaster, Texas. For a number of years, he has been the single voice on the Lancaster City Council that has consistently spoken for the growing minority interests in Lancaster. Now, Buchanon himself is suing the City of Lancaster, a former Lancaster mayor, the Lancaster Director of Public Service, and the Lancaster City Manager, for actions resulting from an alleged assault on Buchanon by a Lancaster police officer. Are these two things interrelated? Has Buchanon spoken too long or too loudly for African American interests? Or is this just another saga of another black man in another predominately white -- with an burgeoning, encroaching African American population — suburb? The answers are not clear, but soon, in federal court, the answers may be revealed.

Vic Buchanon's career in Lancaster politics is only an outgrowth of his early

Lancaster is not a racist city. The police department is not a racist police department. But we do have pockets of racism, like any city. But I'd like for folks to take a good look at Lancaster. It's really a diamond in the rough, one of the best kept secrets in Dallas County."

-----Yic Buchanon, Lancaster city councilman

involvement in politics, even as a child. Growing up in Chicago, and later, New Jersey, Buchanon has been involved in politics, in one form or another, since the age of seven. All the while handing out leaflets or stumping door to door for one candidate or another, Buchanon continued his political foray by majoring in political a science at Rutgers University in New Jersey, serving as an intern in Jimmy Carter's 1976 presidential campaign. Further embroiling himself in

New Jersey politics, Buchanon served under both Senator Harrison and Kenneth Gibson in their New Jersey senatorial and gubernatorial campaigns, respectively.

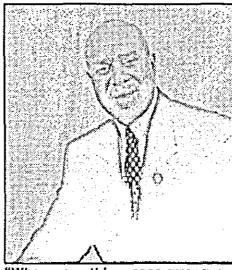
"Believe it or not," says Buchanon, "I came to Dallas to get away from politics. And I was pretty much able to do that for the first seven or eight years I was here. It was pretty easy, considering I wasn't really aware of local concerns and issues. But all of that changed when we moved to Lancaster."

Buchanon and his wife, Cynthia, purchased a home in a neighborhood that had one access road. The road was in such terrible that everyone in the community complained about it. "You'd have to go slow just not to tear up your car," Buchanon remembers with a smile. Eventually, Buchanon took it upon himself to go to a city council meeting and lodge a complaint. Afterwards he got hundreds of calls from other citizens who were supportive of him, and people encouraged him to get involved with other civic organizations and to speak at other meetings on other issues. The calls kept coming, and Buchanon became a regular face at City Council meetings.

Finally, in 1991, certain council members asked him to serve officially as a member on one of the city's advisory committees. Buchanon then became Chair of the Capital Improvements Citizen Advisory Committee. In this capacity, Buchanon held town meetings all over Lancaster on road and capital improvements and park and recreation matters. One of the committee's major proposals was to increase taxes by 1/2-percent for improvements needed throughout Lancaster. The proposal was taken to the voters two times and each time it was rebuffed. Finally, because of Buchanon and the committee's efforts, the proposal passed on the third attempt, and now Lancaster receives \$3.2 million annually for parks and recreation, \$1.6 million in property tax reduction, and \$1.6 million for economic development. And this was all BEFORE Buchanon was elected to the city council.

Prior to 1994, the city of Lancaster had at-large seats for its city council places. This meant, of course, that there were no African American councilpersons due to the dilution of minority voting power throughout the city. Consequently, James Fowler, an African American, filed a lawsuit against the city, which was settled in February of 1994. The settlement called for single-member districts in Lancaster, and resulted in a vacancy in District 6. James Fowler ran for the seat. Martha Wallace, the current mayor of Lancaster ran for the seat. And Vic Buchanon ran for the seat. When the smoke cleared, Vic Buchanon emerged as the first elected African American city councilman in Lancaster's history. Buchanon was just re-elected to his third term last May but is now at loggerheads with Lancaster city government as a result of a personal incident occurring in December of 1997.

Buchanon, who is co-owner (with his wife, Cynthia) of the only art gallery in Lancaster, was returning to its W. Pleasant Run Rd. location on December 9 when he was stopped by a Lancaster



"When something goes wrong, we always get calls. But we need the African American community to show up at meetings, get involved, be willing to serve on committees..."

police officer, who alleges that Buchanon was speeding. According to Buchanon, through a series of events, he was thrown to the ground, called a 'nigger,' and further abused verbally and physically. The Lancaster police allege that Buchanon resisted arrest, even though Buchanon was never officially placed under arrest. From this incident, Buchanon has filed a federal suit against the officer involved and a number of Lancaster city officials for their roles and actions. The city of Lancaster brought in the Texas Rangers to investigate the incident; meanwhile, Buchanon is seeking over \$2 million dollars in punitive and compensatory damages, alleging illegal detention and harassment, assault and battery, official oppression, abuse of process, defamation of character and violation of his 1st and 14th amendment rights.

Buchanon believes that city officials, aware of his interest in running for mayor, used the incident to tarnish his public persona and foil his run for mayor. Since Buchanon's tenure on the council, he has always stood for what he believed, even when it was in opposition to the majority of the council. "Whenever a person comes on board as a result of a law-

suit, as I did," says Buchanon, "there's a feeling of a forced presence. People will appear to work with you, but that's usually as long as it follows their agenda. However, I made it clear that I would not just 'go along to get along,' that I would stand firmly on issues, that I would do my research so I could see the issues clearly and make a decision based on what I had found out for myself, I wasn't gonna get on board just because [they] said so. And that presented a problem for some former members of council."

Asked whether he believes the incident occurred because he was a city councilperson, Buchanon says he believes it began simply because he was a Black man in Lancaster. "But the further actions by city officials occurred because I was on the council and there was the possibility that I would run for mayor." It appears that public statements were made by various Lancaster officials, not only to the media, but to other governmental officials, regarding Buchanon, his "behavior" and his arrest. These statements may have been designed to create false impressions about Buchanon and the circumstances surrounding the December 9 incident. At any rate, Buchanon's lawsuit maintains his constitutional rights were violated. The matter will be sorted out by a federal judge.

Even with the pending federal hearing, Buchanon has not ceased to push for the progress and improvement of the city of Lancaster. Right now, one of the most important projects slated for implementation in Lancaster - and one that would greatly and positively impact the African American community — is the development of a park, recreation center, and library complex featuring variety of different activities and state-of-the-art amenities. "This is important because one of the initial reasons I ran for the council is because people said that bond proposals had been done before and then nothing was ever done - the money was always spent elsewhere. I also know how important it is that our kids have somewhere safe to come and play."

Buchanon once built a basketball court in his driveway and it soon became the community playground in his neighborhood. He saw the necessity for kids to have something other than streets and alleys to play in. "I got to know the kids in the neighborhood — the basketball court broke the ice. I saw that kids aren't 'bad'; they are just looking for direction and need somewhere to go and something to do. The development of this park complex, with its activities, will be a beginning towards that. We are hopeful to work out some sort of mentorship program for them as well."

In addition, Buchanon wants to see more minority participation in the city

See POWER on next page

Minority Opportunity News c page 15 c September 20, 1998

Oak Cliff Community Federal Credit Union: A lesson in economics. . . and history

By Inga Harrison

There is a place in town where you can bank, invest in your community, and get a quick Black history lesson. That place is the Oak Cliff Community Federal Credit Union. Formerly the Knights of Pythias Credit Union, the Oak **Cliff Community Federal Credit Union** has been in business for 28 years. Located at 2823 E. Illinois in Dallas, the credit union is in the heart of the African American community which it serves.

Being located in a low-income,

Magaret Brooks, secretary and manager of Oak Cliff those members who Credit Union chats with a customer.

underdeveloped neighborhood, the area as a whole qualifies for an unlimited amount of federal, state, and city economic initiatives. An enormous need for Black-owned businesses exists in this area. The credit union could provide lucrative financial services to the small business person or entrepreneur. With more businesses investing, there will be more economic growth for the surrounding community.

The credit union already provides a number of services to its members including credit counseling, checking

and savings accounts, loans, share drafts, and money orders. Need to save money for Christmas? Then join the Christmas Club. Starting in November, members can deposit any amount they wish and the following November, they will receive a check for the savings. Ho, ho, ho! Merry Christmas!

Do you have a leak in your roof? Have you really wanted to add that extra room onto the house? If so, the credit union has the solution to your problem, a home improvement loan.

"Our loan policy is not as strict as most financial institutions," Margaret Brooks, secretary and manager of

the credit union says. Members can

receive loans at lower interest rates, fewer restrictions, and no penalty while paying their loan back. For the convenience of its members, direct deposit or payroll deduction is available. There is even a drivethrough window for are in a hurry. However, for the members who

want to come to the lobby and make their transactions there is a little something extra... a history lesson!

When members enter into the lobby they are greeted with a mural of Black leaders that includes Martin Luther King and Malcolm X. There is also an assortment of pamphlets that contain tidbits of African American history. At the Oak Cliff Community Federal Credit Union, every month of the year is Black History month. The credit union wants to empower the community to help itself through good financial investments as

POWER from previous page

contracting process. Right now, a minority business reception is being planned in conjunction with the Black and Hispanic Chambers of Commerce and the DFW Minority Business Council. Buchanon also is working with the city manager's office in developing a list of upcoming city contracts and projects. This falls in line with Buchanon's desire to see more minority participation in city government and the city political process.

"What's important to me is that the city of Lancaster move forward in a progressive manner and that African Americans become involved in that process. Lancaster is not a racist city. The police department is not a racist police department. But we do have pockets of racism, like any city. But I'd like for folks to take a good look at Lancaster. It's really a diamond in the rough, one of the best kept secrets in Dallas County."

What the demographics are showing

well as exposure to its history.

However, despite the tangible and intangible benefits the credit union provides, it still has poor visibility in the community. Distrust and lack of education among the members of the community are just a couple of the reasons why the credit union does not have more members. Many residents feel that their savings and deposits are uninsured in this type of financial institution. "Our credit union is owned by the members, not stockholders, like many of the other financial institutions. The people in the community become stockholders within the credit union once they decide to deposit their funds and open a account," explains Ms. Brooks.

Also, the dominating existence of Common Ground Credit Union, which has been spearheaded into the spotlight by the Rev. Zan Holmes and the African American Pastors Coalition, has increased the competition for credit union members throughout the city and decreased the Oak Cliff Community Fed-

eral Credit Union's ability to attract more members. When asked why people should join the Oak Cliff Community Federal Credit Union instead of another financial institution, Ms. Brooks says, "Our mission is to serve the underserved. In so many banks the people become just a number; here it is more personal."

is that Lancaster is truly one of the fastest growing communities for minorities in

Dallas County. Buchanon even estimates

that the African American population of

Lancaster may exceed 50 percent by the

growing African American populace of

Lancaster become more proactive, and

less reactive. "When something goes

wrong, we always get calls. But we need

the African American community to

show up at meetings, get involved, be

willing to serve on committees. We need

the African American community to sup-

port their leadership, not just financially,

but emotionally as well. We need to be

willing to work together to make good

things happen. Vic Buchanon can't do it

alone. We can put forth ideas, but it will

take the whole community to make

Buchanon would like to see the

year 2000.

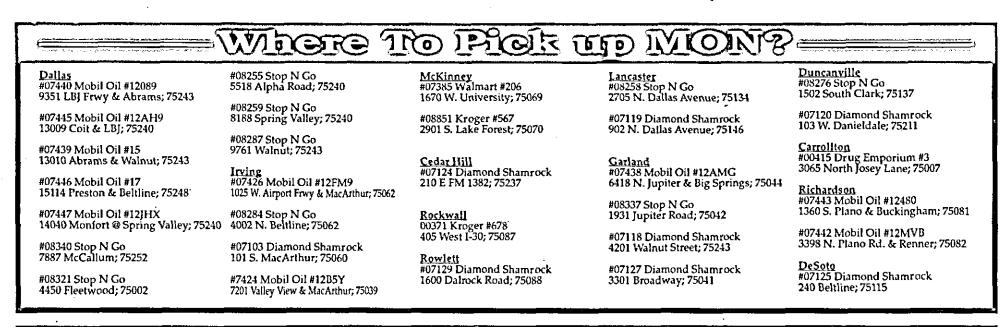
things work."

In order to achieve its mission Oak Cliff Credit Union needs strong leadership. Providing that leadership is George M. Carter, a senior vice president at NationsBank, heads the board of directors. In 1994, the charter brought the credit union an opportunity to gain more experienced members. The new members include Dr. Richard A. Collins, a liaison officer for the National Baptist Convention of America, Inc. and Jerald Larry, a former Texas state legislator.

If you decide to invest at the Oak Cliff Community Federal Credit Union, the return is more than financial because it is not only in the business of bankingit is in the business of teaching.

MON

MON

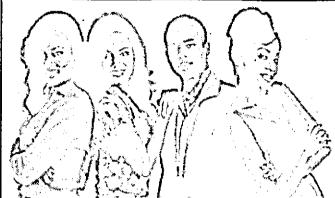


Minority Opportunity News opage 16 o September 20, 1998

		- U-Levy	
Le ?		Le	
	and the second se		

Why Do Fools Fall in Love

Zola (Halle Berry) fell a tiny bit in love with Frankie Lymon (Larenz Tate) the first time she saw him perform onstage. She was beautiful and a successful singer in her own right but Frankie was some-



L. to R: Lela Rochon, Halle Berry, Larenz Tate, Vivica A. Fox

thing else—a star. With songs like the smash hit Why Do Fools Fall in Love that he wrote and performed, he was going to make history. The day she became Mrs. Frankie Lymon was the happiest day of Zola's life.

Elizabeth Waters (Vivica A. Fox) wasn't a glamour girl; in fact, she was a welfare mom who sidelined in shoplifting. But Frankie saw something in her, and she loved the way he loved her—especially after she saw him perform onstage. The day she became Mrs. Frankie Lymon was the happiest day of Elizabeth's life.

Emira Eagle (Lela Rochon) was a demure Southern schoolteacher. When she met Frankie Lymon, she didn't even realize he'd once been a national singing sensation. The Frankie Lymon she knew was a serviceman, a polite, gentle guy who wanted to start a family. The day she

became Mrs. Frankie Lymon was the happiest day of Emira's life.

Now Zola, Elizabeth and Emira, three women from three different worlds, are fighting bitterly over his legacy—his songs and the money they earned. Each swears she's his legitimate widow—but in each case, something complicates the claim.

Ultimately, Zola, Elizabeth and Emira bond over what

they truly have in common: Frankie Lymon, the man they'd all loved. Although he was a different man for each woman, ultimately, they came to understand that, despite his flaws, he was one of a kind—a contradiction they'll never forget.

The Warner Bros. release of Why Do Fools Fall in Love opened August 28 at theaters everywhere and is rated 'R'.

MON

Dance With Me

A broken-hearted former dance champion working as an instructor at a faded Houston dance studio struggles to revive her career. Miles away, in Cuba, an enterprising young man leaves for Texas, equally determined to make his dreams a reality. Fate brings this unlikely twosome together in Dance With Me, where their passions ignite to the rhythm of a hot Latin beat beneath a glittering world spotlight.

When the handsome young Cuban, Rafael Infante (Chayanne), arrives in Houston, his energy and

Houston, his energy and enthusiasm immediately breathe new life into the Excelsior dance studio, a shabby local favorite on the verge of exhaustion. Though the studio's owner, John Burnett (Kris Kristofferson), has grown weary of the daily one-two-cha-chacha grind, the establishment manages to stay afloat, buoyed by the Texas-sized dreams of its students and teachers. Though Rafael

signs on only as the Excelsior's handyman, it isn't long before he has endeared himself to

the studio's patrons and reinvigorated their aspirations. They begin to take to heart the words that hang on the studio wall: "Dancing is my dream." But one studio regular isn't won over so easily. At the Excelsior, Rafael meets the beautiful but emotionally cool Ruby (Vanessa L. Williams), a dance instructor determined to recapture her standing as a top Professional International Latin Ballroom competitor. A tough customer who knows all the moves, Ruby fights her attraction to the handsome newcomer, whose vibrant, soulful, but unschooled Cuban salsa dancing style seems too spontaneous-and somewhat inferior to hers. But soon, the amateur is teaching the professional how to loosen up her disciplined method and feel the

inams what Rafael has known all along—sometimes the most.

The Columbia Pictures poduction of *Dance With Me* opened August 21 at theaters everywhere. It has an MPAA rating of 'PG' for mild language and sensuality.

MON





Book Review Angela Washington-Blair,

Ph.D.

Ola Shakes It Up

By Joanne Hyppolite, Delacorte Press, \$14.95, 1998

In this humorous, yet realistic sliceof-life children's book geared for middle readers, the main character, a nineyear-old girl

> named Ola, is moving to the suburbs of Massachusetts after

> > with

plot,

its

her parents get better jobs. In one sense, she is looking forward to the

move because there will be a bigger house, but she and her two older siblings have misgivings about leaving their Boston neighborhood with the friends they've already made and the social events they've become accustomed to attending. Not only that, they are leaving a neighborhood that's predominately black and Hispanic, to one that has different color faces and stiff, uppity rules such as "No hanging the laundry in the yard!" Ola comes up with plan after plan to make the place

feel like home and to bring Walcott corners down.

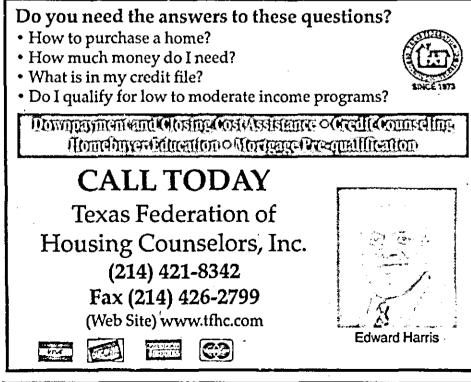
Prey, Messiah By Jamie Rhodes, Twenty-Fifth Dynasty

Press. \$9.95, 1998

This slim novel is about a battle that, on first glance, appears to be between Black people and White people. The story is suspenseful and unusual. A child has been born to an older Black couple in their sixties on the anniversary of Martin Luther King, Jr.'s assassination. A group of white men with an evil leader named Abadon hears about the birth of this messiah, who's come to save his people, the black race. This evil

man then orders the deaths of little black babies. This allegorical tale, unique moves swiftly along. Some of the characters will

remind the reader of Bible characters. Definitely for adult audiences, this book is filled with graphic images and very explicit language as the horrors of the war between good and evil takes place.



Follow the Leader

By Vicky Winslow, Delacorte Press; \$14.95, 1997

In this children's story, the protagonist is a little White girl named Amanda. She, too, is faced with changes for the new school

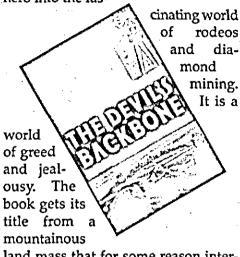
year. Her best 1KS friend is going to an Q. NP all-white private school. She, along with other White students,

going to be bused to a black school as part of a desegregation plan. This school has old, run-down facilities, and Amanda wonders what the Black kids must think of them. She settles into a routine, even taking piano lessons from a black teacher there. Then, one day she explodes and calls a student an ugly name. How children deal with integration is vividly portrayed in this prizewinning book.

The Devil's Backbone

By Robert Greer, Mysterious Press, \$22, 1998

A CJ Floyd mystery, the third in the "series," the others being The Devil's Hatband and The Devil's Red Nickel. CJ Floyd, if you remember, is a hardedged but likable Black bail bondsman residing in Denver. In this spellbinding story, an investigation into the murder of a famous Black rodeo star leads our hero into the fas-



land mass that for some reason interests one of the characters. This is a wellcrafted tale that introduces readers to contemporary Black life in the west. Colorado provides an interesting backdrop to this taut mystery.

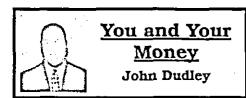
MON

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



CLOSE OUT - MOVING SALE LIVE CAR AUCTION Selling all vehicles, includingmotorcycles, mobile homes, boats, and misc. equipment. Saturday — September 26th 9:00 a.m. Registration and vehicle inspection: 8 - 9 a.m. Live Auction starts: 9:00 a.m. sharp! Dallas Can! Academy, 2601 Live Oak, Dallas, TX 75204 (214) 824-4226 - Open to the General Public Our New Address starting October 3, 1998! Dallas Can! Cars for Kids 9426 Lakefield Blvd., Dallas, TX 75220 (214) 824-4226 New location across from Bachman Lake off of Northwest Hwy. Between Webb Chapel Road and Webb Chapel Extension, directly behind the National Tire & Battery (NTB) Store.

MInority Opportunity News o page 18 o September 20, 1998 Personal Inances



There is probably no area for investments that generates more excitement or more anxiety among ordinary investors than emerging markets. These are the economies of developing countries in South America, Asia and former communist nations that in many cases are expected to grow faster than those of rich countries in the years to come.

Of course, what goes up can also go down. For example, in 1993 Turkish stocks shot up 220 percent. The following year, however, they were down 50 percent. in other words, anybody interested in investing in emerging markets should be able to live with a lot of movement in both directions. Keep in mind, past performance is not indicative of future results.

The volatility of emerging markets was brought home in 1994 when the Mexican peso dropped in value and Mexican stock market plummeted 44 percent. Then, as in many times over the past century, millions of investors discovered that emerging markets are a much dicier investment than they had previously thought. In emerging markets, investors are exposed to additional risks due to the political and economic turmoil in the countries in which they invest. Plus, they can also be whiplashed by shifts in cur-

The Ups And Downs Of **Emerging Markets**

rency exchange rates.

Nonetheless, to those looking for a long-term investment strategy that aims for aggressive growth, emerging markets are worth understanding. With growth rates of seven to nine percent in some modernizing countries (versus two to four percent growth in mature economies), the opportunities are plentiful. Here are some thoughts to keep in mind:

Well-Diversified Mutual Funds. Diversity is always a wise strategy in investing and in no place more so than investing overseas. Many mutual funds invest abroad and among those that specialize in foreign markets, many balance the riskier emerging markets by placing much of their overseas investments in the mature economies of Europe, Canada and Japan.

Invest In Single-Country Funds Carefully And Only As Part Of A Balanced Portfolio. Mutual funds that specialize in a single country or region should never become the mainstay for an ordinary investor, however impressive their performance may be. Although everyone's needs are different, experts often advise equity investors to keep investments in

high gain emerging markets, to five or ten percent of a portfolio. If you want to invest more aggressively, it is a good idea first to consult a professional with knowledge of the field.

Right After A Crash May Be The Worst Time To Leave. It is human nature to move away quickly after you've been burned. In emerging markets, it is as likely to see sudden drops in share prices from time to time. But once that has happened, you may consider sticking around for a potential rebound. In fact, when you invest in an emerging market, you should be prepared to leave your investment for several years and expect to experience volatility and some set backs.

Take A Look At American Depository Receipts. ADRs are investments that trade in dollars on U.S. exchanges but represent shares in foreign companies. Buying ADRs allows an investor to invest in companies or industry sectors in which he or she is interested, such as telecommunications, retail, bottling, mining and banking.

Learn About Closed-End Funds. These are listed on American exchanges like stocks, include a range of equities, and

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

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

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

Our fourth "C" is Capacity. We will want to know if trouble hits, would you have the "capacity" to convert assets to cash, either by selling them or borrowing against them? Your secondary repayment

usually sell at discounts to the value of the securities they own.

 $\label{eq:production} \left\{ \begin{array}{c} e_{i} & e_{i} \\ e_{i} & e_{i}$

Understand The Risks Of Global Bond Funds. Those bond funds with the highest yields offer the highest risks. Unlike domestic bond funds, these cannot be considered primarily an income investment. Often the high-flying bonds of high risk companies abroad are used to speculate against currency fluctuations or on capital gains. In other words, if you are not an investment sophisticated in this area, be cautious and learn the field.

Know Thyself. As attractive as the gains may be, never make high-risk investments with money you need to live on or money that you will need in the near future. And even if many of your friends are making such investments, feel confident about saying no. Plenty of perfectly sound investors have found that ups and downs of higher-risk investments abroad don't sit well with them. They give up a bit of long-term financial gain for many a good night's sleep.

Emerging mardets may provide an attractive opportunity for those looking for a long-term and potentially rewarding investment strategy. However, it is important that interested investors understand the nature of these investments and consider a number of options. MON

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

sources include real estate, CDs, stocks, and other savings.

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

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

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

MON

1

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

How To Get A Small **Business Loan**

Follow the "5 C's of Credit"

By Effie Booker

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

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

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

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

Wells Fargo has committed to lend-

ing \$1 billion over the next 12 years to ensure the growth and expansion of African American small businesses across the U.S. To obtain information about how to get credit under the African American Loan Program, small business owners can sign on to "NetNoir Online" (a leading African American website on the Internet. The site provides a "self-test" consisting of eight questions to help small businesses determine if they qualify for a business loan. Small business owners may also call 1-888-293-5254.

As a leader in small business banking, Wells Fargo is always seeking to expand our business and reach potential small business customers. This \$1 billion commitment will ensure that African American small business owners have access to credit for their businesses. The money isn't doing you or me or Wells

Fargo any good just sitting there.

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

Health & Fitness

Tyrone Caldwell

Fads — Here today, gone tomorrow

People in this country spend far too much time, energy and money on fad diets and wonder products trying to get thin. While I don't have the hard figures at hand to back me up, I bet worrying about weight ranks right up there with other major worries like world affairs, money, and love and happiness among the populace. But there is something about weight loss that seems to attract a lot of "get slim fast" scams that appeal to those individuals desperate to shed their unwanted pounds.

Loosing money, not weight

Ab-shapers, thigh toners, butt busters, miracle thigh creams, magic diet pills, and meal replacement powders and drinks are all gimmicks that continually come and go. And people who are eager to lose weight will try almost anything. There are ambitious entrepreneurial types that realize this and are making a fortune off of the desperate and often uninformed and misinformed consumer. Think about it: How can rubbing lotion on your thighs make cellulite disappear? Or, how can an exercise apparatus give you abs of steel simply by you crunching your stomach. All of these product are a joke, but millions of people fall for these gimmicks year after year. The only thing I guarantee about these products is that they will always be around. The "Butt Buster" will be replaced by the new and improved "Butt Buster II." There will always be a newer, shinier and equally ineffective weight-loss product available to take your money.

Fad Diets do not last

There are all types of diets out today that promise to melt away unwanted pounds forever. Fad diets like the grapefruit diet, the ice cube diet, the popcorn diet, the high fat diet, the high protein diet, the starvation diet. The list goes on and on. Of course, the weight that is lost from these diet never stays off because no one can continue eating the food prescribed for long periods of time. So as soon as you return to eating normal food, your weight returns. Most people should realize that a sensible diet plan and regular exercise is better than "yo-yo" dieting. Regrettably, most people are much too impatient to adopt a "life-style" diet that helps them lose weight, albeit slowly. The weight does not come off fast enough for them, and the only alternative they see is to go on some quick-results, fad diet.

Spotting Fads and Gimmicks.

How can you tell the difference between some trendy advice and reliable information? Firstly, get your information from reputable sources like registered dietitians, American Heart Association, American Cancer Society, American Diabetes Association, etc. Read books to find valuable information. (Your local public or university library is a good source.) Finally, here are some ways to identify fads and gimmicks:

- •Does the product/program promise quick results?
- Does it use athletes or movie stars in its ads?
- •Do the ads include "exaggerated" testimonials?

•Does the ad feature people who look as though they live in a gym 24 hours a day?

•Do the ads take simple truths about a nutrient and exaggerate its effects?

• Is the product/program expensive?

If you answer yes to any one of these questions,

then be very skeptical of what's being advertised. Think and investigate carefully before you spend your hard-earned money.

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.

Three Reasons You Need A Home Equity Loan.Image: State of the second second

Home improvements. Tuition. Debt consolidation. A new car. Whatever your reasons for a home equity loan, there are three very good reasons to get one from NationsBank.

- You pay <u>no closing costs</u>* on loans of \$100,000 or less, which will save you hundreds of dollars.
- You get a <u>great rate</u>, as low as 7.75% APR, based on the amount of your loan and the term you select.
- With 25 years experience in lending to homeowners, we can answer your questions and structure a loan around your unique

needs and situation. What's more, we can show you how to <u>save money with lower</u> <u>monthly payments</u>. And, in most cases,

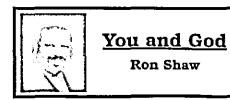
the interest is <u>tax-deductible</u>.* The NationsBank Home Equity Loan. The loan that <u>saves you money</u> and helps you manage life's opportunities and challenges. For more information or to apply, call 1-800-NATIONS or stop by your nearest NationsBank banking center.



For More Information Or To Apply By Phone, CALL 1-800-NATIONS (1-800-628-4667, available 24 hours a day, 7 days a week) Or visit www.nationsbank.com

Yorth subject to appointal, Rates and terms subject to change Offer available in Terms on qualified homestend projecturs for applications received through 11/30098. Nationstlank will pay bank-required closing costs on trans of \$100,000 or less. For kans over \$100,000, NationsRank will pay bank-required closing costs except title insurance, which will be paid by borouver. The borower may pay additional survey and approximations. Other restrictions apply, Minimum ban \$5,000, Consult tax advessed but interest deductibility. Flood and property insurance may be required. See NationsBank for further details, NationsBank, NA 🙆 Equal Housing Lender, Member FDIC, 01998, Nation-Bank Corporation.

Some and Arouve around the second



Higher Learning

Matthew 11:27-30

I always ask the kids at our church how they like school and if they are looking forward to it. I usually get a variety of answers. Since they will either tell me they hate it, they love it or they feel somewhere in between. Since they are starting a new school year, I'm attempting to find ways to help our students enjoy the process of learning. (I know that if I enjoy something, I'm more likely to stick with it.) Our church provides opportunities for our kids to improve their learning skills and academic mentoring for those who desire it. I'm continually amazed at how the educational process never relents to the learning styles of people; instead, it demands that the learner adapts to it. There are kids out there who are actually brilliant, but because, most times, the educational process usually doesn't account for what may be a different learning style, their brilliance often goes without discovery. As I talked with the Lord about what we could do this year to assist our learners, He talked with me about His method of instructing.

First, let me say that I was reading a book on change and discovered that people generally change when they hurt enough that they have to; when they learn enough that they want to; when they receive enough that they are able to. I believe if we increase our learning (I use this term on purpose) then our desire to change will increase. Most people don't want to change because of what they don't know. If women knew what their husbands really wanted from their relationships, they would want to change. It's the same where men are concerned. If we really knew what our wives really wanted, that is if we increased our knowledge on the subject, we would embrace change more willingly. It's like Sam Cooke once said, "It's too hard livin, but I'm afraid to die. I might not be if I knew what was up there, beyond the sky.

When we know more, our willingness to change increases. Jesus said from the cross, "Forgive them, because they don't know what they're doing." Translation: If they really knew and understood better, they would do better. I believe that. If we really knew better, we would do better. What we do is directly tied to what we know. What we have is directly tied to what we know.

Now to our text. Jesus said for us to take his yoke and learn of Him. The yoke is a technical term for the collar placed on oxen to train them. Figuratively speaking, Jesus was referring to our being in school, learning from Him. Then He, the instructor, describes Himself as "gentle and humble." Who couldn't learn from an instructor like that? He also describes the atmosphere in which our learning will take place. He says we will find rest for our souls. In other words, the atmosphere is restful, not stressful. There's no intimidation, no fear of flunking out or being made fun of because we're not like others.

Then He describes the school. He says our yoke (school) is easy and our load is light. The word easy refers to being able to use it. So many times what we get in school — whether it's bible school, Sunday school or secular school --- is stuff we can't use or will never use. When said His yoke is easy, He meant that what we will learn can be put to practical use in our everyday lives. A light burden means the instructions we receive are not hard to carry out. And Jesus even tells us what we will be learning. In verse 27, He says we will be learning of the Father. It's our knowledge of the Father or lack of it, that causes us to act the way we do. Jesus said men act the

way they do because they don't know God. When we really get to know God more, then we will begin to do the things that signify that. We will then get the results He gets.

We must, therefore, cease from becoming students — ever acquiring facts and figures and taking in information - and become learners. The difference is that learners demonstrate a change in their willingness to change. So Jesus says if we're laboring or striving to do those things imposed on us by a religious system whose instructors don't abide by their own teachings, and trying our best to keep the ordinances of men, thus making the word of God ineffective, And if we're weighed down by rules and regulations and the guilt of having tried to keep those "thou shalt nots" (only to fail repeatedly), Jesus offers us relief. He says "Boy, have I got a school for you!

Our churches, our schools, our places of instruction; how do they stack up against the standard set by Jesus? His school is easy and light, not hard and heavy. His instructors are gentle and humble, not rough and arrogant. The atmosphere is restful, not stressful. Jesus truly offers us a place where "Higher Learning" can take place.

MON

MON

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

with area churches to secure scholarships

proven lucrative for Jackson and others.

Jackson hopes that persons seeking a

new or alternative career will discover

the infinite possibilities in the beauty

industry. Black is beautiful, but being "in

As a career, the beauty industry has

for their congregates.

the black" is beautiful also.

Black is beautiful MJ's Beauty Academy creates career and entrepreneurial opportunities

By Cheryl L. Williams

Black is beautiful, and if you ask Margaret Jackson, the popular phrase from the seventies has never been so true. . . or so profitable, especially for young entrepreneurs. Jackson, owner of MJ's Beauty Academy, trains others to share in the opportunity of one of the fastestgrowing, service-oriented ventures in the African American community—the beauty industry.

Formerly a bookkeeper, Jackson housed her office in a beauty salon owned by three good friends. Although successful as a bookkeeper, her friends persuaded her to go to beauty school and the rest, as they say, is history.

She started beauty school in 1979 and upon completion, briefly worked in her friends' salon. Three months later, she opened her own salon but could not forget a revelation that occurred while attending beauty school. "I admired the husband and wife team that owned the school I attended and decided one day, I wanted to do that, " Jackson remembers. She even developed a plan for obtaining

her school and almost two decades later, used that same plan to accomplish her dream.

After learning of the impending closing a local beauty school, Jackson carefully examined the business opportunity—researching the pros and cons, checking out financial aid options for students and polling the community to determine interest. She heard from over 400 students who wanted to attend.

Today, MJ's Beauty Academy, which became licensed and opened in March 1998, is training over 40 students in both day and evening classes to become licensed cosmetologists.

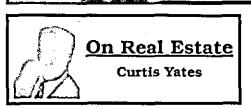
"We're a full-service school with a total course in cosmetology as well as courses in braiding, shampooing and nails," said Jackson. For the budget-conscious consumer, MJ's Beauty Academy operates a clinic where students work on clients, under the supervision of a licensed instructor, at rates far below those of traditional salons.

Regrettably, Jackson had to turn away some students who could not raise the tuition. Jackson says that the school must show a two-year track record before it is eligible for government grants which help defray the tuition costs. But for students who are determined to receive this valuable career training, "creative financing" is available. Jackson markets her services to companies that have down-sized and offer retraining programs for former employees. Businessmen also have offered scholarships, and she is working

Margaret Jackson
Dallas, Tx
Likes a variety
Paradise by Toni Morrison
it:"I treasure them dearly."
"Develop a plan and follow it."
MJ's Beauty Academy. 3939 S. Polk, Suite 505
Dallas, TX 75224
214-374-7500
214-374-7506 (fax)

Minority Opportunity News page 21 September 20, 1998

Real State



This issue I'd like to offer some tips for you to utilize when preparing to purchase a home. Below you'll find what I believe is the correct method for buying a home.

Tip #One: "Find the money first, then the house. It makes sense to be pre-approved (by a mortgage lender) prior to buying a home. Take the worry and anxiety out of purchasing a home. Decide ahead of time the amount of the mortgage you want to qualify for. Many lenders offer this service free of charge. There are three clear benefits to obtaining a written mortgage commitment before you look for a home: 1) Its a great negotiating tool to the seller; you become as good as a "cash buyer." 2) It allows you to focus on the finest properties within your price range. You won't waste time on homes you can't afford, or that are out of your budget. 3) It speeds up the approval process. Typically all that's required is an appraisal on your new home; all else has been completed. The best way to get preapproved for a mortgage is to interview various lenders and acquaint yourself with market rate trends and new programs.

Tip #Two: Shop the "point-ofsale" individual or company as well as the "loan." Often people gravitate to what they perceive as the lowest

ightChurch

2 Great Tips on buying a home

rate or the best deal from an advertisement. Pricing is important, but should not be your primary concern. Do business with individuals who earn your confidence and trust. There are incompetent sales people in all fields of business. When it comes to selecting the right mortgage, make sure you have been given all the options available to you. I have literally saved my clients thousands of dollars by guiding them to the right mortgage program. For example, right now the state of Texas offers unique programs that assist "first time homebuyers." Two of these programs require a very low downpayment and may be to compatible with conventional loans.

Here are a few points to remember

when shopping a mortgage:

 Ask for a "good faith" estimate of closing costs and fees. This should also include a personal attorney fee and home inspection cost, if applicable. Compare these costs along with the rate and points. Its a good way expose "hidden charges," and neg tiate fees with the lender.

• Find out if the lender offers "loca processing and underwriting. This an added value since it allows th local office more control to hand

It's Time You

any problems or time delays during the transaction.

 Inquire about "lock in" procedures. This is critical as interest rates change daily. You may request costs for 30, 45, or 60 day locks from the lender. Another area of questioning is premium pricing. (Make sure you ask the selected lender to explain premium to you, and how it could affect the cost of your loan.) Also, for those of you who are refinancing, don't forget to find out if you can use an existing survey (saving the cost of a new one), and if you can obtain a "reissue rate" for title insurance (a 30-50 percent discount off the regular premium!).

Have the lender explain your financing options in detail, then choose the one that's best for you. After all, it's you who will have to live with the cost of the loan, not the lender. So don't take mortgage loan shopping lightly. It can be a real challenge.

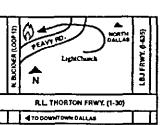
MON

Curtis Yates is the owner/operator of REAL ESTATE STATUS QUO; 8111 LBJ Frury, Ste. 787b, Dallas, TX 75251-1333; Ph. 972-702-0151; Fax, 972-934-2706; Email, statusquo7@hotmail.com; Promotion Web Site: http://www.angelfire.com/biz/statusquo7.

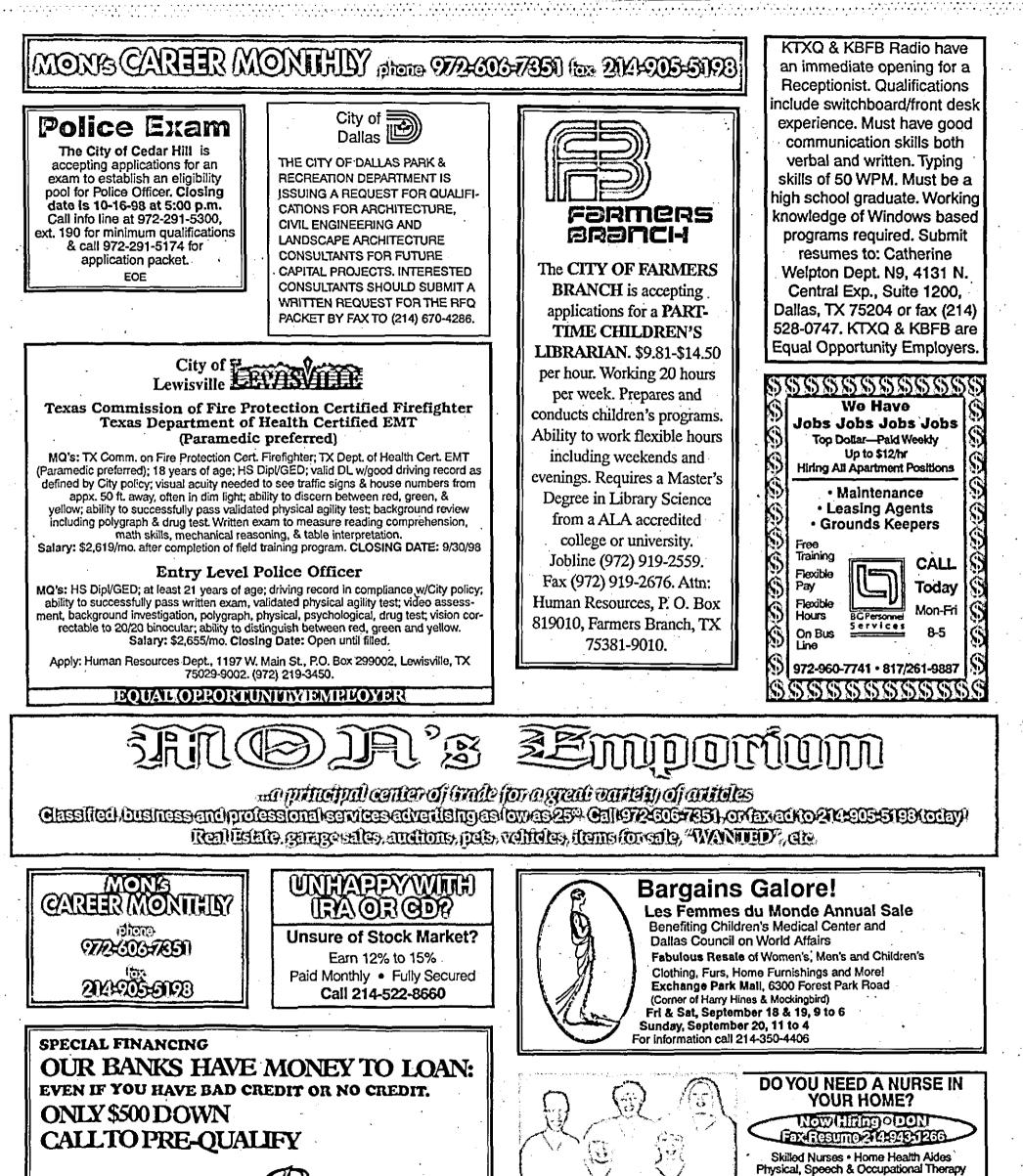


	FRIENDSHIP
	"Never Explain-Your Friends Do Not Need It, And Your Enemies Will Not Believe It Anyway" Subscribe To:
	Minority Opportunity News
l	1 year (24-Issues) subscription \$50.00
H	1st and 15th of each month
	MAIL CHECK OR MONEY ORDER TO:
	Minority Opportunity News
	2730 Stemmons Freeway, 1202 Tower West
	Dallas, Texas 75207 • (972) 606-3891
	Name
	Address
	CityState
	ZipPhone
	Expiration Date
	I Signature

Stepped Into "The Light" **OF CHRIST!** With Pastor Ron Shaw 320-5744 2834 N. Bucker at Peavy Road Dallas, TX N Each Tuesday Each Sunday 10:30 a.m. & 7:30 p.m. Worship 7:30 p.m. Bible Seminar



Minority Opportunity News



214-391-3055 95 to 98 MODEL CARS / TRUCKS 935 S. BUCKNER BLVD. DALLAS, TX 75217

