Minority Opportunity News

2730 Stemmons Freeway • 1202 Tower West • Dallas, Texas 75207

Volume 8, Number 20





NATIONAL NEWS BRIEFS

NAACP lends support in Alabama search of missing persons

The NAACP has asked Alabama law enforcement to step up an investigation of the disappearance of six adults last seen in May near Opp, Alabama. Reportedly the NAACP's Director of Field Operations, Nelson B. Rivers, III will work with state NAACP President Rev. R. L Shanklin, and other officials in securing assistance from the Alabama Bureau of Investigation and Enterprise, Alabama police. Military police from Fort Rucks have also participated in the search. According to Rivers, "A car full of people can't just vanish into thin air. Somebody must know something."

World Bank appoints 1st African managing director

World Bank President James Wolfensohn recently appointed Mamphela Ramphele as managing director for human development. The South African native becomes the second woman to serve on the World Bank's senior management team. Ms. Ramphele a physician by training also holds degrees in administration, public health, and social anthropology. The appointment takes effect early next year.

O.J. Simpson petitions federal court for in-laws' phone records

A legal team representing O.J. Simpson filed a motion with U.S. District Court of San Angelo, Texas to secure the phone records for June 12, 1994. This day is same one as the night Nicole Brown Simpson and Ronald Goldman were murdered. Official copies of the Browns' phone records were never introduced as trial evidence. Alleged to be an oversight by Los Angeles prosecutors, the lawyers claim the possibility of fraudulent records masked the fact that Nicole and her mother were talking at the same time O. J. was en route to Los Angeles' airport. The Simpson legal team hopes to prove that Nicole was alive while her estranged husband departed for Chicago.

Decision '99: Voters to decide fate of proposed constitutional amendments

By Charlene M. Crowell

On Tuesday, November 2nd, voters will be asked to decide a lengthy series of proposed constitutional amendments. These amendments come to the electorate as a result of the actions taken by the 76th session of the Texas General Assembly earlier this year. A broad range of issues span the powers of the office of the governor and lieutenant governor, to service on local governing boards, wage garnishment for court-ordered spousal maintenance and more.

Early voting begins October 18th and continues on a scheduled basis at 24 locations throughout Dallas through October 29th. Weekdays through October 27th, early voting hours are 8:00AM-5:00PM. On October 28th and 29th, voting hours will increase to 7:00AM-7:00PM.

Eligible voters can call the Elections Department at 214-819-6300 or 214-819-6359 for an application for an early ballot or to receive further information. Beyond this resource, voter questions can also be directed to the 24-hour Dallas County Elections Hotline, 214-637-

Two important deadlines affect early voting. 2:00PM on October 25th is the deadline for an Emergency Ballot. The following day, October 26th is the last day to accept an early voting application for a ballot by mail.

To assist readers and voters in understanding all of the seventeen

ballot items, Minority Opportunity News through the assistance of the Texas Legislative Council and State Senator Royce West, offers a summary of each proposition. To ensure fair coverage of each proposal, a brief summary of each item is



accompanied is followed by respective pro and con arguments.

Amendment 1: Revises the provisions for the filling of a vacancy in the office of governor or lieutenant governor.

Summary: Should the governor-elect die or becomes otherwise unable to take office, the lieutenant governor-elect becomes governor and forfeits the office of lieutenant

In the event of a temporary inability or absence of the governor, the lieutenant governor acts as governor. If the governor's office becomes permanently vacated, the lieutenant governor becomes governor for the remainder of the unexpired term. The Texas senate would decide the resulting vacancy in the office of lieutenant governor.

The Pro Argument: The amendment would prevent a lieutenant governor succeeding to fill a gubernatorial vacancy. Holding both

offices is believed to place far too much power in one person and would undermine the checks and balances that the two offices are intended to exert on one another. By clarifying succession to a vacancy in the office of governor, the senate's role in succession is further defined. Currently, it is not clear that such a succession create a vacancy that the senate is authorized to fill.

The Argument Against: The proposed amendment clarifies some issues related to succession while leaving other questions unanswered. It is unclear when the absence or disability of the

governor becomes sufficiently permanent to create a vacancy. Resort to the courts may be required even under the proposed amendment. Additionally, the proposed amendment does not clearly address how a double vacancy of office of both governor and lieutenant governor should be filled.

Amendment 2: Relates to the making of advances under a reverse mortgage and payment of a reverse mortgage.

Summary: As drafted, this proposal would expand the conditions under which a lender in a reverse mortgage, secured by a homestead, may require repayment. The lender

... continued on page 7

MILLENNIUM COUNTDOWN

October 15-31

- 16 1984 Bishop Desmond Tutu wins the Nobel Peace Prize
 - 1995 Million Man March is held in Washington, DC
- 18 1968 Bob Beamon sets the world long jump record of 29 feet 2 1/2 inches at the Mexico City Summer Olympics
- 22 1963 225,000 boycott Chicago public schools to protest
- 23 1947 NAACP petitions the United Nations on racial injustices
- 24 1892 25,000 black workers strike in New Orleans, Louisiana
- 29 1949 Alonzo G. Moron from the Virgin Islands becomes the first black President of Hampton Institute in Hampton, Virginia

Spotlight: October 26, 1911 Mahalia Jackson

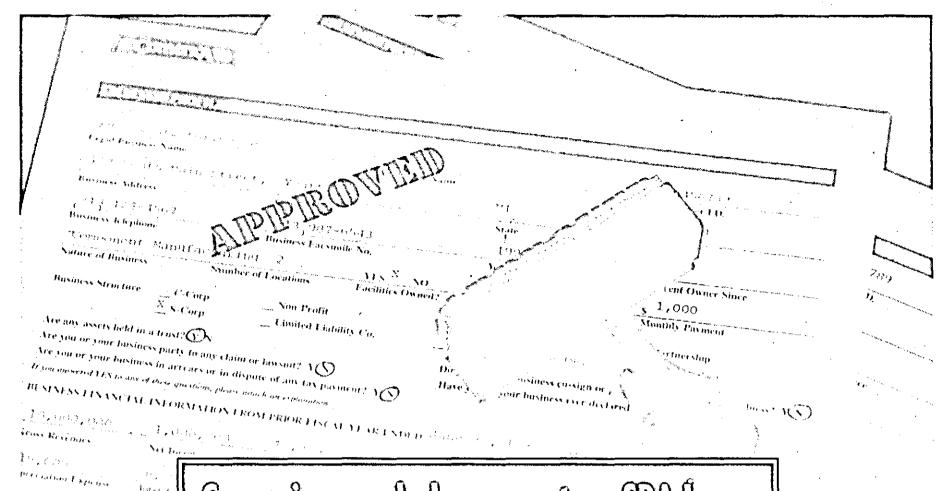
On October 11, 1911 the "Queen of the Gospel Song", Mahalia Jackson, was born in New Orleans, Louisiana. In her lifetime, she left a legacy of gospel by the lieutenant governor would recordings and performances that remain unparalleled to this day.

During her youthful years in New Orleans she was familiar with the records of Bessie Smith and other blues singers. Her pastor father only allowed religious music to be played in the home. Her first record came in 1934. Eleven years later she achieved national fame with a million selling recording of "Move On Up a Little Higher." In 1950, she made her first appearance at New York's renowned performing arts venue, Carnegie Hall.

Through other gospel recordings such as "Precious Lord," "Bless This House" and "Let the Church Roll On," Ms. Jackson is credited with popularizing gospel music. She is also a two-time Grammy Award winner. Her albums, Great Songs of Love and Faith" and 'Make a Joyful Noise" both garnered the recording industry's top award. Ms. Jackson died in 1972.



Mahalia Jackson, 1911 - 1972



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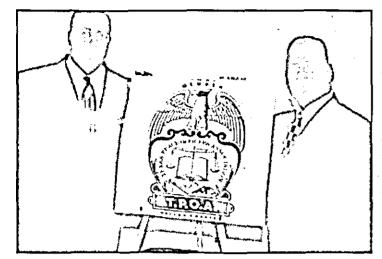


TITE CONSTRUCTION

Loans subject to credit approval.

Next Etillon Features

Dallas's public safety advocates - TPOA



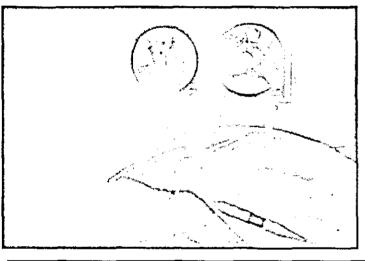
s Chief Terrell Bolton leads one Aof the nation's largest police departments, an organization of minority officers is poised to be continued advocates of progressive change. Minority Opportunity News visits with the Texas Police Officers Association's leadership: its president, Sgt. Thomas Glover and vicepresident Sr. Cpl. Lee Bush.



Next Edition Wellness Feature:



New procedure for back pain available at **Methodist Medical** Center.



The Pain Management Clinic at ▲ Methodist Hospital has become one of the first clinics of its kind to offer a new procedure that could revolutionize the treatment of spinal disc disease. Next edition's Wellness, takes a look at how new techniques can help ease back pain.

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HUD report: wake-up call to retailers

November 2nd election: time to vote for the future

The HUD report detailing the business advantages offered by America's inner cities is deserving of thoughtful reflection. In its objective, third-party analysis, HUD is now poised to become urban America's leading public advocate. Ironically, the report's findings return attention to the very items that have been recently viewed as deterrents to development. In other words, former disadvantages are now touted as assets.

In most of America's cities, the retail need to expand was limited. Landlocked locations did not allow for expansive remodeling and/or additions. Now, after more than three decades of retail and commercial abandon-

ment, that excuse no longer holds true. The boarded up buildings and vacant lots cleared through redevelopment projects are visual reminders of how much space is available to businesses.

As suburban sprawl and edge cities continue to expand and in turn, compete for new

workers, there is an available and anxious work force in America's cities. For those living in poverty, nearby, accessible employment is a heartfelt and often elusive dream. Fortunately, it is still America's cities that operate most transit systems. Their commitment to linking citizens with places of employment, education, shopping and leisure time activities has never wavered.

And perhaps most importantly, HUD's report attests to the undeniable retail gap facing inner city residents. In many instances, city dwellers would prefer the convenience of nearby shopping choices. But all too often, retail choices lie beyond America's cities in suburbs with lower tax rates or in unincorporated areas. Whether to make an apparel selection, or go to a movie, much of urban America's disposable income is siphoned off by the duality of an undeniable urban retail shortage on the one hand and on the other, seemingly endless options afforded by suburban shopping, dining and amusements.

The \$331 billion available to retailers in inner city neighborhoods is too significant a number for astute businesses and corporations to ignore. While some might expect a huge retail gap in the largest central cities like New York, Los Angeles and Chicago,

even economic cynics would have to reconsider the clear business advantage of locating near disposable income that reaches into hundreds of millions or billions of dollars. Large retail gaps exist even in cities where poverty and lower incomes surround them. Two particular Midwestern cities struggling with rustbelt economics are eye opening examples of business opportunities. East St. Louis, Illinois offers a \$226.7 million retail gap. Gary, Indiana's retail gap is \$753.8 million. In the east, a city known more for higher education and pre-Broadway plays, New Haven, Connecticut posts a gap of \$1 billion. And remember these are annual figures.

Each year, residents of these and other urban centers are forced to venture beyond their corporate limits and support another community's tax base.

For America's cities to thrive, a return of retail to the urban core must begin. Urban homeowners and large corporations alike would appreciate the property tax breaks that major retail investments would trigger. And as

HUD has noted in other reports, affordable housing is a sticky thicket. A healthy mix of residential, retail, industrial and commercial taxpayers combine to create viable local economies. When any of these segments of the tax base is lacking, others are suffering—financially. Many older and retired homeowners find that property taxes are simply unaffordable—even when mortgages are meager or paid off. The lack of a tax base forces their taxes up and families eventually out of their homes.

Minority Opportunity News encourages consumers and businesses alike to take note of this report's findings. It was a discernible marketing strategy that led to today's retail trends. And it will also take a renewed commitment to urban America for retailers to reap the rewards of our considerable consumer purchasing power.

Where there are untapped, underserved markets, there are accompanying opportunities. Those who dwell in the cities are consumers with an enormous collective purchasing power.

It is time for America's cities to be viewed and valued by developers and merchants. Just as our votes count equally, so do our dollars. Unlike most elections, the upcoming November 2nd referendum has generated few headlines. Perhaps the lack of prominent news coverage for this election is in part because rival candidates inevitably make interesting copy. Ideas and concepts do not always draw the same kind of interest of citizens or the media.

Yet the decisions facing Texas voters this year, speak to a range of critical issues that together help to shape our lives. The powers

of gubernatorial appointment.

the repeal of taxes on leased vehicles . . .the proposed ad valorem tax exemption of property held by charitable organizations and auxiliaries. . .the rights of spouses to hold and keep property independent of one another. . .the role of employers in garnishing wages for the enforcement of court-ordered spousal support. . who should actually decide the compensation for the state's judiciary - are all among the issues that

now go to voters for a yea or nay.

In short, 1999's election is less about personality, and more about substance. It is time out for the glib sound bite or photos of candidates embracing children. This go 'round at the polls challenge each of us to think, instead of react. And our thoughts should rightly venture towards what we envision to be decent and fair, and in the public interest. The sum of ballots cast on November 2nd will measure what we think of this state and ourselves. Not for what it has been – but for what it is moving to become in very real

If George W. Bush did not have such a huge lead in the race for the GOP presidential nomination, it is doubtful that the first ballot item would be on the succession of office. Now the question to voters is whether to allow the present system to work its will, or to change the rules that affect how the lieutenant governor serves and at what level.

With two other amendments proposing to change terms of service in key areas, one has to wonder about whose sense of power and control is appearing on the ballot. The adjutant general and the commissioner for health and human services now serve 2-year terms of appointment. A governor serves a 4-year term. In other words, there are two opportunities that now exist for a governor to shape his own leadership team.

If amendments 8 and 10 are approved,

political pressures will wreak havoc upon charged those accomplish the day to day operations of two key offices. In terms of budget impact, the department of health and human service's budget is second only to education. Billions of dollars pass through that agency in support of Texas' food stamps, Medicaid Temporary Assistance to Need Families program. Add to the huge budget the black and brown faces that so many times depict poverty and that should be reason enough for people to the polls. The Adjutant General's department provides military support to state

civil authorities in the health and welfare interests of Texas and its citizens.

No one should want politics to dictate any military support. Those in uniform deserve our support, not political retribution. And now that welfare reform is unfolding, why add to the headaches wrought by the transition from welfare-to-work to another round of political second-guessing of poverty's people.

Narrow but strident political types have in recent months referred to the intent of the framers of our Constitution. In the view of Minority Opportunity News, ours was intended to be a participatory democracy. .that regardless of position or place or the lack thereof, everyone's vote counts and counts equally.

November 2nd is a time to stand up for yourself, your family and the future you envision.



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Why I may follow Pat Buchanan into the Reform Party



Thomas Muhammad

Because, he has not been afraid to take on the American Israeli Political Action Committee (AIPAC). As a result the Dallas Morning News, in cartoons, editorials and news articles have depicted him as a Nazi. Every major media outlet in America has vilified him. He's been called anti-Semitic (if you can imagine white Jews being Semitic) He's even been attacked by conservative talk show host Rush

And still Pat Buchanan continues to stand up to the single most powerful political action committee (PAC) in America, the Israeli PAC. It's not a popular stance. It won't gain him any influential friends. And he can sure kiss any hopes of being president this time around anyway, goodbye! However, anyone who has the guts to call for cuts of ALL foreign aid, especially to that killing machine called Israel, has my wholehearted support.

The last presidential candidate to stand up to AIPAC was former President George Bush. Although Bush lost his re-election bid, my respect for him has been tremendously enhanced after reading the book "Stealth PACs: Lobbying Congress for Control of U.S. Middle East Policy" by Richard H Curtiss. Here are some excerpts from the book that will hopefully help you understand why Buchanan's move is such a courageous one.

"A huge flow of Jews, for a time as many as 25,000 to 30,000 a month, began arriving in Israel. Seeing an opportunity to use the refugee inflow, the first such mass arrival in more than a generation, to strengthen his program of building settlements in the Israelioccupied West Bank and Gaza Strip, which was straining Israel's finances, Shamir asked the U.S. government to guarantee private loans negotiated by Israel for projects needed to accommodate the inflow of refugees. The U.S. gave Shamir \$400 million in loan guarantees for fiscal year 1991 (note: after nearly 24 years Israel has never paid the U.S. any loan back). For the next five years, however, Shamir asked for a total of \$10 billion in such guarantees, to be issued at the rate of \$2 billion annually...Therefore, , to secure this major increase in U.S. funding, Shamir ordered Israel's extensive lobbying resources in action to press the Bush administration for the loan guarantees. On Sept. 12, 1991, AIPAC arranged appointments for hundreds of its supporters from all 50 states to urge their representatives in Congress to authorize the loan guarantees. On the same day, Bush bypassed the unfriendly mainstream media by holding a televised live news conference to discuss the subject. In an address over the head of the media and directly to the American people, the president explained that he asked Congress to agree to postpone consideration of the loan guarantees for 120 days until after the U.S.-

and Russian-sponsored peace conference had been convened in Madrid. "Today there are a thousand lobbyists on the Hill" supporting the guarantees, Bush said into television cameras. "I'm just one little guy down here" seeking a moratorium to keep the guarantees from interfering with the peace process. It was the first time an American president had directly confronted the pro-Israel lobby since President Dwight D. Eisenhower did in 1956. Even more shocking to Israel's U.S. supporters were the results of a public opinion poll taken only days after Bush's televised news conference. It showed an unprecedented 86 percent of the American people supported Bush's stand.

With Governor Mario Cuomo's withdrawal, Arkansas Governor Bill Clinton began working so hard for Jewish support in the Florida Democratic primary election that his principal rival, former Massachusetts Sen. Paul Tsongas, started calling him "Pander Bear," a pun that sounded better with Tsongas's Massachusetts-accented pronunciation Tsongas's fiscal conservatism, his unwillingness to make all of the public and private promises Israel's lobby demanded, and doubts about his electability ensured that when Clinton overcame some of the personal scandals that dogged his footsteps... Clinton was anointed the Israel lobby's candidate.'

He had already expressed his commitment to the loan guarantees for Israel in a Jan.5 exchange on NBC's "Meet the Press" program. Asked by host Tim Russert whether he supported "a \$10 billion loan guarantee to help settlements on the West Bank," Clinton answered," "I do." Russert: "At this point of the peace process?" Clinton: "Well-"Russert: "As delicate as it is in light of the expulsions (the Israeli government had forced 400 innocent Palestinian men out of their country) over the last couple of days?" Clinton" "Well, there are a lot of things going on here... The Arabs have never linked the peace talks to this issue. They have linked the peace talks, obviously, to the settlement policy of the Shamir government. That's a different

Despite such waffling and obfuscation, pro-Israel donors became even more enthusiastic when the untried Democratic presidential nominee from Arkansas selected as his running mate Tennessee Sen. Albert Gore, Jr. Years earlier Gore had hitched his political wagon to Israel's six-pointed star. In fact, Gore's demeaning pandering four years earlier in the New York primaries to Israel and to its chief New York City spokesman, Mayor Ed Koch, had been a factor in his rejection in the primaries by mainstream Democratic voters.

But it has cemented his alliance with AIPAC (American Israel Public Affairs Committee) forever. Wrote former AIPAC official Douglas Bloomfield in a July 16, 1992, column in the Washington Jewish Week: "In eight years as a member of the House (1977-1985) and seven years in the Senate, Gore has compiled one of the strongest pro-Israel records on the Hill. He has a 100 percent record on foreign aid. As a member of the Senate Armed Service Committee, he has been a champion of U.S. Israeli strategic coopera-

With the assistance of unprecedented media intervention, Bush was defeated by a candidate (Bill Clinton) who, early in the campaign, had been criticized by his Democratic primary election rivals, and later by Republican opponents, as a "pot smoking, non-inhaling, draft-dodging womanizer."

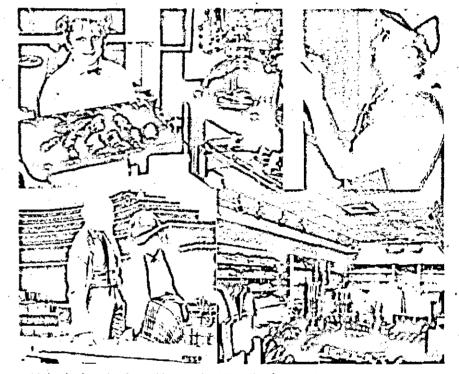
As for Buchanan, and why he wouldn't serve Israel lobby's purposes is best illustrated by this excerpt from a Feb. 9, 1992 exchange with panelist Sam Donaldson on ABC's "This Week With David Brinkly": Donaldson: You've said in the past...that Congress is Israeli-occupied territory (and) that the Democratic Party is the diapered poodle of the Israeli lobby." Buchanan: "You know as well as I do, Sam, that the most powerful lobby, perhaps, in Washington, DC is the pro-Israel lobby, and any congressman who's got the guts to stand up, for example, and say no to \$10 billion in loan guarantees is going to have

a tough time on re-election. That goes for Republicans as well as Democrats, and those statements I made might be inclegant, but they do have the benefit of being true."

And just several months ago of August 1999, in an exchange with Washington Post columnist David Broder on NBC's "Meet the Press" Buchanan reiterated his position on AIPAC. Buchanan said "If I become president of the United States all foreign policies, including those related to the Middle East, will be made in the oval office by the President of the United States. Look I know the power of the Israeli lobby and the others, but we need a foreign policy that puts our own interest first. Look I'm an Irish American, a German American and a Scotch Irish American. But I nut America first."

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HUD report terms Urban America an untapped retail gold mine

By Charlene M. Crowell

A recent report from the federal department of Housing & Urban Development (HUD) offers an economically attractive view of urban America. "New Markets: The Untapped Retail Buying Power in America's Inner Cities" portrays inner cities as largely untapped markets for business and development. The study is part of an ongoing series in which HUD reports to the nation on cities and metropolitan regions.

The report found that while many residents live and work in cities, much of their income is spent elsewhere - in the suburbs, on-line or on mail order. This "out-shopping" trend held true in a review of 539 U.S. central cities. The study paid particular attention to low-income inner-city neighborhoods within these central cities.

While the overall national economy continues to expand, with notable reductions in unemployment and crime statistics, serious population loss plagues one of every five central cities. In these locales, unemployment remains at fifty percent or more above the national average. In 170 central cities in 34 states, poverty rates are twenty percent or more of the population.

Even in cities that are considered healthy economically, there are pockets of poverty with concentrated joblessness. These are the low and moderate-income neighborhoods typically termed the "inner city".

Ironically, in spite of poverty and unemployment, America's inner city neighborhoods were found to possess enormous retail purchasing power. In 1998, that purchasing power was \$331 billion. This concentration of disposable income was found not only in large cities such as New York at \$118.7 billion and Los Angeles with \$51.7 billion; but also many small and mid-sized cities. Large scale retail purchasing power was found in inner city neighborhoods such as Gary, Indiana with \$753.8 million; East St. Louis, Illinois with \$226.7 million; Galveston, Texas at \$684.5 million; and in New Haven, Connecticut's \$1 billion per

The shortage of retail stores in America's inner cities was underscored in the report as a "retail gap" - the difference between household retail buying power and total retail sales. New York's retail gap of \$37.1 billion represents almost one-third of the total retail purchasing power. Other billion dollar retail gaps were found in Los Angeles, Chicago, Detroit, San Jose and Washington, DC. This retail gap is particularly disturbing when one considers how in past years, cities throughout American were destination retail hubs, serving consumer needs of citizens, tourists and suburbanites.

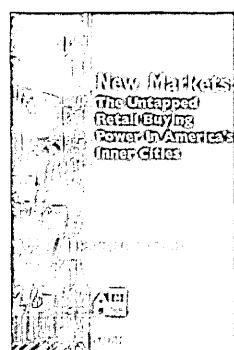
Beyond untapped retail demand in urban areas, another critical advantage exists for retailers -"density of demand". According to the report, "The higher population density of most inner-city neighborhoods more than balances out the higher average household incomes in spread-out suburban areas." New York's Harlem offers an example of how retailers are ignoring the "density of demand". In that borough alone, food and apparel needs are estimated to be \$116 million per square mile per year. That figure is more than twice the New York metro area rate of \$53 million. Similar figures were noted in Boston and Phoenix.

The report also termed traditional sources of business data as "often ill-suited to measure the special features of the urban marketplace." The largely cash economy of these markets cannot be recorded in the same way as credit card purchases and other traceable records. As a result, the actual cash flow in these areas often goes unrecorded.

Despite this alleged "information gap", there are signs that major retailers are returning to urban areas. Sears, Roebuck & Company's urban stores are grossing threefold the company average; annual sales range from \$75 to \$100 million per store. In Oakland, California, A SuperKMart reports sales fifty per cent higher than those of comparable stores in the chain. Harlem's -FootLocker outlet has sales exceeding \$1,000 per square foot.

The report also found the inner city's untapped labor pool to be a competitive advantage. With higher rates of workers seeking jobs, hiring and training personnel did not pose the same kind of employer concerns as in suburban locations.

In conclusion the report gave inner cities high recommendations to new and expanding retailers. "There is a gold mine that these communities, and the businesses that partner with them, can tap in a virtuous



Transportation's Rodney Slater, Cong. Eddie Bernice Johnson announce \$333 million **DART** extension

Nuria Fernandez, Depy FTA Admin.

Transportation Sec'y Rodney Slater,

A five-year, \$333 million federal commitment to expand the Dallas Area Rapid Transit's (DART) North Light Rail extension brought federal Transportation Secretary Rodney Slater

to Dallas October 2nd. When completed, the extension will connect downtown Dallas to the fast-growing suburbs อโ Richardson and Plano.

The grant funding agreement makes a reality the planned 12.5-Cong. Eddie Bernice Johnson Dart President Roger Snoble mile double-track

extension of the DART system from its current terminus at the Park Lake Station in downtown Dallas. The extension will add nine stations and is expected to serve an estimated 17,000 daily riders by 2010. The availability of the line will also ease traffic congestion on I-75. According to the agreement, the federal government will provide one-third of the project cost. The Federal Transit Authority and DART will share the balance of funding. DART has secured private investments to share its portion of the cost of the new stations.

Commenting on the agreement, Secretary Slater said, "I am pleased to join with the Dallas Area Rapid Transit as a partner in the development of one of the most successful new Light Rail Services anywhere in the country. This North Central extension, which will reach hundreds of thousands of residents in the Plano and Richardson communities will help tie together the Dallas region into a truly livable communi-

Secretary Slater added, "I believe that transportation is about more than concrete, asphalt and steel. It is truly about people and providing them the opportunity to be successful

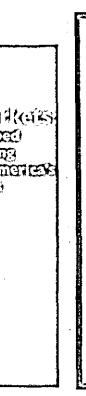
and responsible individuals.*

A study prepared approaching \$710 mil-lion.

by the Center for Economic Development and Research at the University of North Texas estimates that the public works project will generate \$2.3 billion in regional economic activity and will support over 27,500 jobs with total carnings

As the highest ranking Texan on the House Committee of Transportation and Infrastructure, Congresswoman Johnson (TX-30th District) said, "Transportation leaders at the local, regional and federal levels have developed an overall plan that increases safety, efficiency, and access to the jobs in the Dallas/Fort Worth Metroplex. After a tough year of negotiations, funding of the North Central LRT reflects our successful team work and brings us closer to attaining these

Also participating in the new conference. were Mayor Ron Kirk, DART President Roger Snoble and the Deputy Administrator of the Federal Transit Administration, Ms. Nuria Fernandez. As second in command of the federal agency, Ms. Fernandez leads the operations of a 170-person, 10-region field staff. Reportedly, she is credited with strengthening the role of federal transit in the welfare to work movement by encouraging local transit providers to link transit to other community services.





is proposed to notify the borrower before a reverse mortgage is foreclosed for certain grounds, allowing the borrower to address the issues before foreclosure. Certain foreclosures could only be made by a court order. The amendment also raises the age of eligibility for a reverse mortgage from 55 to 62 years of age and provides greater flexibility in the manner in which money provided in a reverse mortgage may be delivered to the borrower. A governmental agency would take assignment of a reverse mortgage to cure a default.

The Pro Argument: Many senior citizens have accumulated large equity in their homes and appreciation of the homes' value. Reverse mortgages would allow these seniors to use the value of their homes as income for retirement or other purposes.

The Argument Against: Previously voters supported reverse mortgages on the conditional authorization that carried strict limitations on the practices of lenders. The limitation in state law is still too restrictive. It continues to prohibit cash advances under a reverse mortgage to be made in the form of a line of credit.

Amendment 3: Eliminates of duplicative, obsolete, ineffective or archaic provisions of the Texas Constitution

Summary: A total of 64 provisions of the constitution would be amended; another 17 would be repealed. A transition and savings provision would preserve any vested rights under amendment or repeal.

The Pro Argument: The proposed changes would make Texas' Constitution more readable and usable without making any significant change to the basic substance of governmental powers and individual rights.

The Argument Against: The volume of provisions being amended or repealed points to the need for a more complete and studied revision. Due to the vast implications of repeal or amendment, more time is needed for constitutional scholars and citizens to review.

Amendment 4: Authorizes the legislature to exempt property owned by institutions engaged primarily in public charitable functions from ad valorem taxation.

Summary: Institutions primarily engaged in public charity functions and auxiliary activities would be exempt from ad valorem taxes. A small business incubator operating under an exempt organization would also gain this exemption.

The Pro Argument: The legislature should encourage private institutions to perform functions that effectively relieve governmental burdens and are otherwise funded by taxpayers. This amendment is believed to be offer consistent administration of the law by specifying what organizations may receive an exemption for its charitable functions.

The Argument Against: By reducing the

amount of property subject to taxation, taxing units will need to increase taxes imposed on property of other taxpayers. A property tax exemption should be limited to organizations that exclusively function as charities. Auxiliary functions do not constitute taking on a burden that would otherwise fall to taxpayers.

Amendment 5: Allows state employees to receive compensation for serving as a member of a governing body of a school district, city, town or other local governmental district.

Summary: State employees or other individuals who receive all of part of their compensation from the state could be compensated for service to other jurisdictions such as a school district, city or town.

The Pro Argument: This repeal would increase the pool of qualified candidates for local governing board positions. An increase in the number of qualified candidates will improve the quality of local governing bodies. State employees should be encouraged to serve their communities and be afforded just compensation.

The Argument Against: Local government positions are time-consuming, complex endeavors. Encouraging a person to divide time between a position on a local board and a state employment position will result in a decrease in the quality of performance of both positions. Additionally, the amendment does not allow state employees permission to hold other local offices.

Amendment 6: Increases the maximum size of an urban homestead to 10 acres and prescribes permissible uses of the homesteads

Summary: By increasing the maximum size of an urban homestead to 10 acres, this amendment prevents the overburdening of homesteads.

The Pro Argument: Urban property owners that live on property parcels larger than one acre in size are generally unable to obtain home equity loans using their residential property as collateral. This amendment protects business homesteads and act the same time, permits property owners with both an urban home and a business interest on the same property to qualify for a home equity loan.

The Argument Against: The effect of the proposed amendment expands the circumstances under which property owners may obtain home equity loans without making this effect clear to voters. It also would reverse an established line of Texas case law prohibiting certain lending practices that the courts have indicated create an additional burden on homestead property.

Amendment 7: Authorizes garnishment of wages for the enforcement of courtordered spousal maintenance.

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... continued on page 8

Cover Story Continued...

Summary: This amendment would allow an additional exception to the general constitutional prohibition against garnishment of current wages for personal service.

The Pro Argument: Currently at least 45 other states allow garnishment of wages for enforcement of court-ordered spousal maintenance. Approval would extend those rights to Texans. The amendment would also expand the types of assistance available and would allow a dependent spouse to have secure support for a limited period until he/she becomes financially independent.

The Argument Against: Garnishment of wages places the burden of collection and paying on the employer rather than the employee. Even if the employer is reimbursed for administrative expenses incurred in deductions, it remains an imposition.

Amendment 8: Provides that the adjutant general serves at the pleasure of the governor

Summary: This measure would allow the governor to appoint and replace the state adjutant general. In effect, this position would be held at the governor's pleasure.

The Pro Argument: Greater accountability is needed for the adjutant general. By allowing for quick removal by the governor, greater accountability would occur. Further, the governor must have a close working relationship with the adjutant general. That relationship is fostered if the governor has the power to replace this official as deemed appropriate.

The Argument Against: The current 2-year time limit for the adjutant general creates adequate accountability. As the governor is elected to a 4-year term, the adjutant general's term will expire twice during the governor's term. More frequent replacement would wield political influences. To be effective, the adjutant general must have sufficient independence to carry out duties without fear of immediate reprisals.

Amendment 9: Authorizes the legislature to create a judicial compensation commission

Summary: This proposal would create a judicial compensation commission to make recommendations for judicial salaries for justices and judges of the Texas Supreme Court, Texas Court of Criminal Appeals, the courts of appeals and the district courts. If neither the chamber of the legislature rejects the recommendations, they become laws.

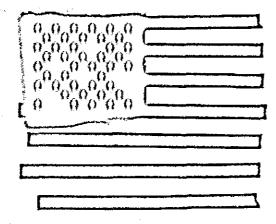
The Pro Argument: An independent judicial compensation commission would remove potential conflicts of interest from members of the legislature. This single function focuses on the task of setting property salaries to attract the most highly qualified individuals to the judiciary. This method is also expected to have the effect of retaining an experienced judiciary.

The Argument Against: The proposed

amendment erodes the legislature's lawmaking authority. Appropriate judicial compensation is better reserved to the legislature that is also involved in the appropriation of state funds. Moreover, the governor with the advice and consent of the Texas Senate would appoint commission members. By contrast, the legislature is an elected body accountable to the people of Texas.

Amendment 10: Provides that the commissioner of health and human services serves at the pleasure of the governor

Summary: The governor would appoint and replace the state commissioner of health



and human services at his pleasure.

The Pro Argument: Programs under the control of the commissioner are numerous, varied and affect the health and welfare of millions of Texans. Medicaid, Temporary Assistance for Needy Families and food stamps are among these programs and at a cost that reaches billions of dollars. With such enormous responsibility, the commissioner should be immediately answerable to a statewide elected officer.

The Argument Against: The current 2-year term for the commissioner is adequate accountability. More frequent replacement would result in too much political influence. The commissioner should have sufficient independence to carry out the duties of the office without fear of reprisals.

Amendment 11: Allows a political subdivision to purchase nonassessable property and casualty insurance from an authorized mutual insurance company.

Summary: This amendment would expand the rule that prohibits a political subdivision from lending its credit or granting public money

The Pro Argument: This amendment would enable political subdivisions to shop for insurance from a wider range of insurers, resulting in the benefits that competition provides.

The Argument Against: It is still too dangerous to allow a political subdivision to lend its credit to a private entity by becoming a stockholder. That action would be one step closer to allowing the use of local government money to speculate in private enterprises.

Amendment 12: Would exempt leased motor vehicles not held to produce income,

from ad valorem taxation

Summary: If a leased vehicle is not held primarily for income generating activities, the vehicle would qualify under general law for tax exemption

The Pro Argument: Most leased vehicles are for personal use. The current ad valorem tax amounts to double taxation, as the lessee is also required to pay sales and use taxes. Texas is only one of a few states that imposes ad valorem taxes on motor vehicles for personal use.

The Argument Against: Any exemption erodes the property tax base of school districts, cities, counties and other local governments.

The proposed exemption is really a tax break for the leasing company. The inventory of a vehicle leasing company should be taxed in the same manner as any other business inventory.

Amendment 13: Provides for the issuance of \$400 million in general obligation bonds to finance student educational loans

Summary: If approved, the legislature would authorize the Texas Higher Education Coordinating Board to issue \$400 million in general obligation bonds.

Bond proceeds would be used to provide educational loans.

The Pro Argument: The need for student loans in increasing due to increased tuition and fees. Additional bonds for student loans would

The Argument Against: If declining economic conditions cause higher than average student loan default rates, or if other unanticipated shortages occur, the state's general revenue may be required to meet the financial obligations of the bonds.

Amendment 14: Provides for state boards, commissions or other agencies to be governed by an odd number of three or more members

Summary: An odd number of board members and a temporary provision to afford the legislature two sessions to identify and change affect boards comprise this proposal.

The Pro Argument: The votes can be minimized. The legislature would also be afforded flexibility with regard to the number of board members, as increments of three would no longer be required.

The Argument Against: The proposed amendment would be difficult to implement, due to requirement of the legislative review and action. The collective efforts could be a distraction from dealing with other more important legislative business.

Amendment 15: Permits spouses to agree to convert separate property to community property.

Summary: So long as spouses agree in writing, all or part of either spouse's or both separate properties would be community property.

The Pro Argument: Prenuptial agreements provide for conversion of certain community property into separate property under current law. This amendment would accommodate an interest in some spouses to make the opposite conversion of separate property to community property.

The Argument Against: A spouse should be able to share only what is earned during the marriage and is protected from having the spouse's separate property converted.

Amendment 16: Provides for certain counties to be divided into a specific number of precincts

Summary: This amendment revises the population and other requirements that a county must use to determine the number of precincts from which justices of the peace and constables will be elected.

The Pro Argument: Following Census 2000, some counties with increased populations may be reclassified into new population categories. The election of additional justices of the peace and constables could create a financial burden for the affected counties. By changing population requirements, some counties will not be reclassified and in turn, be spared a financial burden. Smaller counties would gain more flexibility by increasing the maximum number of precincts they may choose to create.

The Argument Against: No changes should be made until the federal census is completed and the workload of existing justice of the peace courts is analyzed.

Amendment 17: Relates to the investment of and distribution from the permanent university fund to the available university fund.

Summary: Authorizes the board of regents of the University of Texas System to manage and invest assets of the permanent university fund (PUF) by using standards that prudent investors would exercise. Consideration of the fund's total investment rather than a single one would be afforded. The amendment also refines the relationship between the PUF and the available university fund (AUF). A seven percent cap would be placed on the amount distributed from the PUF to the AUF in a fiscal year, except as needed to make required payments on bonds and notes.

The Pro Argument: This adoption would modernize the investment and spending principles of both funds. Current provisions fail to take into account that much of the increase in the fund comes in the form of capital gains.

The Argument Against: Both funds have had significant growth under the current investment and distribution model. Moreover, all capital gains should continue to be retained in the fund. The state should continue to distribute only dividends and other income.

An electronics passion turns into career

By Sherelyn Roberts

When Cobie Smith was 16 years old and began driving, the favorite part of being behind the wheel was not the kind of car he was in; but what kind of audio system it had. "My mother was great about letting me work on her stereo system and when I switched out her eight track deck for a cassette player my training began in the field of electronics", said Smith.

The world of electronics has a language all its own and Smith speaks it well. As the new manager of Dalworth Electronics in Oak Cliff, Smith not only oversees the operations of the store business but his duties also include installations, sales, customer service and ordering equipment. Working with a team of six employees, he takes pride in being a "hands on manager". The case in which he handles the business comes from a thorough knowledge of the industry.

Smith first started at Dalworth Electronics over ten years ago at the same location he now manages. But he was a loyal customer long before he worked there. "When I was in high school my buddies and I would hear Dalworth's ads on the radio about the latest products, pool our money and travel 180 miles to buy their goods," said Smith.

When he moved to Dallas his love of electronics drew him to the store. He started working part-time while he attended school and over the next ten years he worked in various locations learning the business from the ground up. "The hours were flexible enough that I could go to school, work and make a decent salary," said Cobie. "Plus it was exciting work and something new was happening all the time."

"Cobie is very loyal and his integrity is above reproach," said Mowry Lowery, owner of Dalworth Electronics. "His knowledge and expertise definitely makes him the ideal manager for the job."

Lowery started Dalworth Electronics 25 years ago on a shoe string budget. His first sale of four Citizen Band Radios and Antenna took only ten minutes at a local trade fair. With those profits he bought more equipment and continued selling. His first "office" was a small, donated space in an

best investments. "That was just another part of town that needed to be served," said Lowery. "I thought there was some business down there and I wasn't wrong...the customers there are very loyal."

Lowery feels there are not enough schools in the industry so he gets the best people he can to do the job and Smith fills the bill.

Dalworth Electronics sells automotive and personal electronics which includes car stereos, compact disc players, digital

ANCONO DE LA CONTRACTOR DE LA CONTRACTOR

Dalworth manger Cobie Smith (right) welcomes Kenneth Miller with AT&T to the Oak Cliff location.

established small store. With a borrowed telephone from a tenant next door and a \$400 investment, he opened for business.

Over the years, the company grew to a chain of 37 stores. But the economic downtown of the 1980's forced Lowery to close all but three locations. The Oak Cliff store, opened 15 years ago, has been one of his

phones, radar detectors, to name a few. Because the industry changes continuously, Smith stays current and stocks the latest state of the art products. "The big thing now is video as a form of entertainment for the car," he said. "The technology is there. There are digital videodiscs and screens that flip out of your dash at the press of a button,

but they don't come cheap. They range from about \$1,200 up to \$12,000."

The diverse clientele includes students, both blue and white collar workers and grandparents. His manner is always polite when dealing with his customers whether they are experts in the field looking for a specialty item or a novice, just wanting that special sound in their car. He patiently explains each item in a way that immediately puts you at ease. "You have to be informative, knowledgeable and as professional as you can," said Smith. "You have to be willing to educate your customer and that's something a lot of people don't do in retail. I don't mind taking the extra time to help the customer understand what they are looking for."

Smith has worked as an installer, salesman and floating manager at Dalworth and feels you have to be willing to start anywhere to gain knowledge. That attitude has paid off for him through his recent promotion. "I am also a firm believer in continuing education, especially in this industry, because it changes constantly," said Smith.

Although working nine to ten hour days, six days a week, he manages to spend quality time with his wife and two children. "I help with homework and play a key role in their education," said Smith. He also indulges in motorcycling, a hobby he has had since high school. He and his wife own motorcycles and are members of a newly formed motorcycle club. The highlight of the year is attending the annual Motor Beach in South Carolina. The event attracts motorcyclists from all over the country who come to trade stories, admire the different bikes and have a good time.

Women's Business Conference highlights national speakers, ATHENA Awards

By Glenda Williams Goodsen

In recent years the number of women who own or manage businesses has risen sharply. Recognizing that strong leadership skills among these workers will benefit all of the city, the Greater Dallas Chamber of Commerce has responded to helping women move to the next level by creating the annual Women's Business Conference. When more than 1,000 women gather at the Hyatt Regency Reunion on October 20th, they will find information on everything from tips to on successfully climbing the corporate ladder to balancing work and family, to helping women plan and manage assets and financial affairs.

The conference theme, "21st Century Success: Professional Leadership and Personal Balance" will appeal to everyone from the fresh out of college woman wanting direction critical to her future, to the seasoned executive. The seminars and workshops are billed as a "business education opportunity for business people at all levels in their careers" say Chamber leaders.

The 1999 conference will convene from 8:00AM to 2:30PM. According to a Chamber spokeswoman, they "have formulated workshops and breakout sessions which appeal to a broad range of businesses the

event focuses on anyone in the workplace and offers tremendous networking opportunities."

Early in the planning process, conference planners acknowledged that today's women manage everything from their own companies with one to three employees to large corporations. Both types of business-women report high levels of job satisfaction. As a result, last year's conference conducted a survey of topics to measure the interests of attendees and the kinds of speakers women wanted to hear.

Breakfast keynote speaker Bertice Berry, Ph.D. and author of "Predicting the Future by Planning It" is an award-winning lecturer, stand-up comedian, doctor of sociology and host of a daily live interactive talk show, "USA Live," on USA Network. Growing up poor in Wilmington, Delaware as the sixth of seven children, Berry wanted to be a teacher, social worker or nurse. Although she had no money to support her goals, she persevered. In time, a wealthy benefactor called the college admissions office looking to back a promising student. Graduating magna cum laude from the University of Florida, she went on to receive her master's degree and her Ph.D. from Kent State University. She has written an

inspirational book, "The World According to Me," and starred in "The Little Black Girl Who Did," based on her book.

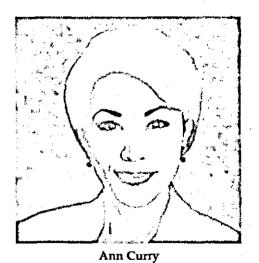
Plenary keynote speaker, Suze Orman is the author of "You've Earned it. Don't Lose It."

When luncheon keynote speaker Ann Curry of the NBC Today show, wanted to pursue a television journalism career, the producer told her at her first job that "You're a woman. You can't carry a camera". The daughter of a Japanese mother and white father, Curry has fought racial prejudice and sexism. Yet her tenacity and leadership skills in the competitive world of journalism have forged career success. She will share her personal career story and provide insight into achieving success in professional life while realizing your life goals.

al life while realizing your life goals.

One of the highlights of the conference is the presentation of the ATHENA Award, a national program presented annually in Dallas. The ATHENA award was created as a way to bring into focus the outstanding professional and business women in the community and to encourage more leadership opportunities for women.

The cost of the conference is \$75 for Chamber members and \$100 for non-members. Tables of ten may be reserved.



"The Today Show"

Registration includes breakfast, lunch, presentations by the national speakers, and entry to the conference bookstore. In the bookstore, registrants will have the opportunity to have books signed by authors and enjoy a dessert and networking reception. For additional registration information, call 214-746-6787.

Insulation



Ron Shaw

Increasing your value

2 Corinthians 4:7

I consider it a tremendous blessing to be able to help people discover their gifts and abilities. When it comes to Christians, I find that most of those I encounter do not have a clue about their God-given gifts; and yet the Bible says God has enabled us all to do certain things well.

Therefore, let us share in the next few minutes how to help you increase your value to the Kingdom of God and to others. My work with a group seniors from the "class of 2000" helps them with this subject. I believe if our young people are going productively reach the next century, this kind of awareness is key. And as one might suspect, for our young people to mature according to His plan, the work begins with their parents.

Our text says we have a treasure in It is a heavenly, divine treasure deposited in earthen, clay, human vessels or containers. In other words, that's us. What we must learn is that the treasure is valuable; not the vessel. The value of the vessel is determined by the value of the treasure in it. Without the treasure, the vessel has no value of its own. All of us derive our worth from what God has put in us. We are not valuable just because we are flesh and blood. Value is determined by a couple of things. First, the owner, our Creator, determines the value. His declaration of what his creation is worth and his detail craftsmanship determines the value.

For example, if you go into an art gallery to purchase a sculpture, the owner or creator of the sculpture has declared what he or she will take for the piece. The detail work he or she has put into making the sculpture also determines how much the piece is worth. Similarly, God has declared our value. The detail that He put into our making includes even the smallest details, such as the number of hairs of our head and individual DNA code and finger-prints that no other human has.

The marketplace also determines the value of goods or services. What is the demand for it? What is the need? In increasing our value, we must first concentrate on the treasure in us. Much may be made of looking good; but what is inside determines our real value. Again, the treasure makes the vessel not the vessel making the treasure.

The Bible says that in God's kingdom

there are different types of vessels (2 Tim. 2:20-21). Some are more valued than others. The value is determined by how much use God can get out of us. It says that we can determine our value by choosing to do those things that qualify us for a variety uses. The way to increase your value is to increase the amount of treasure realized in you. In short, the Word put into practice in your life makes you more valuable. The ritual of faith is not as same as the manifestation of its reality. There are a lot of Christians going to church, listening to sermons, shouting about God's goodness. How much of the Bible you know does not make you valuable. How much of your life is lived in keeping its commandments and covenants is the real measure!

If you want to increase your value to others, whether it's an employer or friend or family member, I offer the A. E. I. O. U. principle. By remembering the vowels and what they represent, your value will increase.

A is for attitude: possess an uncommonly great attitude. The Bible says our attitude should always be getting better. Attitude is the criterion for success, not simply skill.

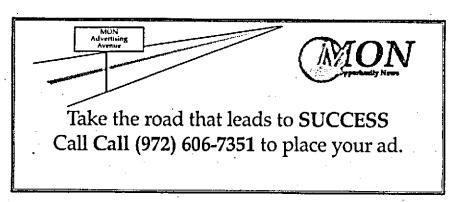
E refers to encouragement. Encouragement is oxygen to the soul. Hebrews teaches we are to encourage one another more, the closer we get to the end of time

I-stands for initiative. Jesus said do more than what is expected of you. Do not just go the first mile; go the second or the full distance.

0 is for offering. Acts 20 tells us it is better to give than to receive. An electrician once told me transmitters are almost always more valuable than receivers. Be a giver of your talents, treasure and time. U is for understanding. Proverbs 3 says happy is the man who finds wisdom, and the man who gains understanding; for her proceeds are better than the profits of silver, and her gain greater than fine gold.

U is for understanding. The real reward of understanding is more precious than rubies, and all the things you may desire. Understanding's ways are ways of pleasant and her path is peaceful.

And for the willing believer, understanding is a tree of life to those who take hold of her. Happy are they who retain her.







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You and Your Woney



John Dudley

Good drivers bring their cars in for periodic tune-ups. Good parents take their children to the doctor for regular check-ups. And what do good investors do? They review their asset allocations and rebalance their portfolios when necessary.

An asset allocation is the division of your portfolio among broad investment classes of financial assets. The most basic asset allocation plan divides your assets among stocks, bonds and cash. How much weight each category carries depends on your targeted rate of return and the level of risk you are willing to take

Investors in their twenties who have a long time horizon and steady income might assume the higher volatility of stocks in exchange for potential growth. A person nearing retirement might be looking for 'safer' investments that provide income. Therefore, someone starting out in the work force might consider an asset allocation of 80/20 stocks/bonds, whereas a person who is retiring might want a 30/70 stocks-to-bonds ratio in order to gain additional income from fixed-income investments. Of course, individual

asset allocations will vary for each investor.

But a sound, long-term investment strategy does not imply a passive 'invest-and-forget' approach. Once your asset allocation is set, you need to check on your performance at least once a year and decide if you need to make any changes to your allocation. It is also wise to consider rebalancing your portfolio after different events that affect your financial planning objectives or your asset allocations. These include:

- O Household income change Receiving a raise or a bonus may lead to an adjustment in the amount of money you earmark for investing. You may want to invest surplus cash in an aggressive vehicle, such as stocks. Certainly, if you lose your job or retire, the previous asset allocation will no longer fit the current situation. In this case, you may want to increase the percentage of your portfolio that you hold in bonds for additional income.
- O Children The birth of a child will probably make you want to start thinking about a long-term education savings plan, something that might not be in your current asset allocation. It also may change your tax status and reduce the need for tax-advantaged invest-

What investors should know about initial public offerings

ments.

- Child's graduation When children, especially a youngest child, graduate from college, the elimination of tuition bills might let you add more to your investment program and to focus on retirement goals.
- O Investment Growth As the economy moves through its cycle, some investments will perform better than others. For example, an overall increase in stock prices would increase the value of the stocks in your portfolio. If this should happen, changing your stock/bond mix to 70/30 might be a consideration.

Knowing when to rebalance is half the battle; knowing how to rebalance is the other. One way is to increase your investment in asset categories that have fallen below your original allocation percentages. Another is to sell assets in one category and use that money to increase your investment in categories that have become underweighted. Before you decide which will be the best method for you to rebalance your assets, there are several steps you should take:

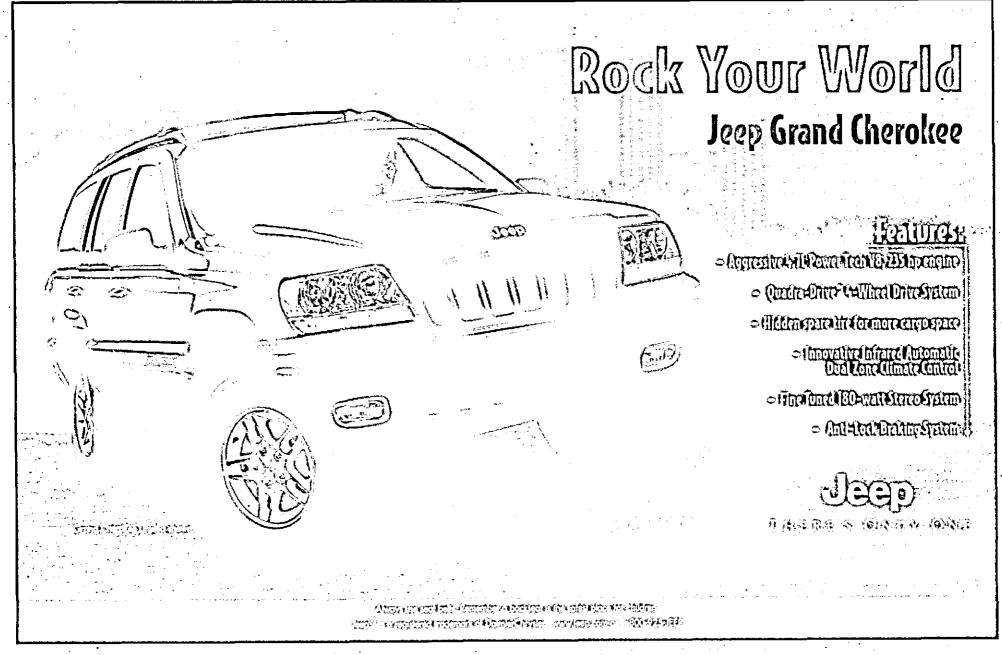
• Review your most recent account statements. (Be sure to include tax-deferred invest-

ments such as 401(k) and individual retirement accounts.)

- Determine the total dollar value of each investment by category and then calculate what percentage of the total is invested in each category.
- Compare these figures to your original asset allocation, to see if your portfolio has changed.
- Review your current financial goals; risk tolerance and liquidity needs.

At this time, you should be ready to decide if and how you want to rebalance your portfolio. But before making any changes to your portfolio, speak with a qualified financial advisor about your decision. Some financial advisors now have asset allocation software that can efficiently illustrate how your current portfolio is divided and suggest strategies that may be better suited to your individual needs.

Editor's Note: To receive a copy of John Dudley's series on investment strategies previously published in this column, contact him at 214-761-5142.



Birmingham, Alabama's 1st Black Mayor –Dr. Richard Arrington, Jr.

By Josef Spencer

Had Birmingham residents realized that the Arrington family, sharecroppers from Livingston who moved to town on borrowed train fare, were swaddling the man who would write a major page in their city's history, then perhaps they would have paraded the streets to foretell of another and historic day. It was a day that all of Birmingham would recognize as a turning point in the city's turbulent history. The son is today known as Dr. Richard Arrington, Jr, the first Black mayor of the city that most visibly wears the battle scars of the civil rights struggle.

As City Council President, Nina Miglionico disclosed on Tuesday, November 13, 1979, in front of a standing room only crowd, Birmingham was observing a day that many thought, and promised, would never happen. Former Gov. George C. Wallace looked on as did Mrs. Robert F. Kennedy, accompanied by her son, Robert Jr. and the millions of watchers to whom all three networks and major print publications delivered the occasion.

Philip R. Cousin, Presiding Bishop of the 9th District called the ceremonies to order after which Rev. John R. Cox, minister of Crumbley Bethel Primitive Baptist Church, mayor Arrington's home congregation, offered the invocation. Outgoing mayor David Vann led the crowd in the Pledge of Allegiance and the Birmingham Public School Singers accompanied by the Banks High School band performed the national anthem. Indeed, it was a day that Black Americans could sing the national anthem with a heightened sense of pride, seeing a manifestation of the liberty, equality, and justice that the song vanguards.

The Honorable Janie Shores, Associate Justice of the

Alahama Supreme Court, proceeded to induct council veterans David Herring, Russell Yarbrough and Pete Clifford and freshmen councilmen Jeff Germany and William Bell. The newly elected officials cast their appreciation and promised their diligence to Birmingham's citizens. Then, the entire crowd rose to their feet in honor of outgoing Mayor David Vann.

But the audience reached its apex when Richard Arrington, Jr. rose to take his oath of office. To his right,

outgoing Mayor David Vann fringed him. To his left, his wife Rachel, held the Bible that he swore upon. And before him, the city of Birmingham stood for the oath administered by Justice Shores.

Richard Arrington, Jr. accepts the enthusiastic

applause of his inaugural audience

In Arrington's inaugural address he narrated the story of Minority Opportunity Atms • October 15-31, 1999 • Page 12 ____

his humble beginnings. He continued by assuring that his story was the familiar one of many others whose "dreams had also been realized in this valley where people have grown academically and economically." He accredited this to the goodwill and tenacity that Birmingham's people have held on to. "It [has] been the city's most important resource," he contended. "I know where we've come from. And I know where we have to go as a city." And as kind of a confirmation of his will and desire to take the city there, "Here Am I O Lord, Send Me," a solo by Mr. J.V. Jenkins rang through the rafters of Boutwell Auditorium.

Jack Watson, assistant to President Jimmy Carter for Intergovernmental Affairs and Secretary to the Cabinet, and Gov. Fob James made brief remarks. Watson, acknowledged that the inauguration was "yet another visible sign that we have come together as brothers and sisters in a profound understanding of our shared and common destiny." Speaking in the cadence of a country preacher, Gov. James leaned into the podium as he said, "When you go home tonight get on your knees, and thank God you're a resident of Birmingham, Alabama. The vision goes beyond a first black mayor; that in 1979, Birmingham elected a good man and he happened to be black."

What Gov. James may have been referring to were the many other roles Richard Arrington, Jr. has fulfilled in life. He is the husband of the former Rachel Reynolds of Montgomery, Alabama, and

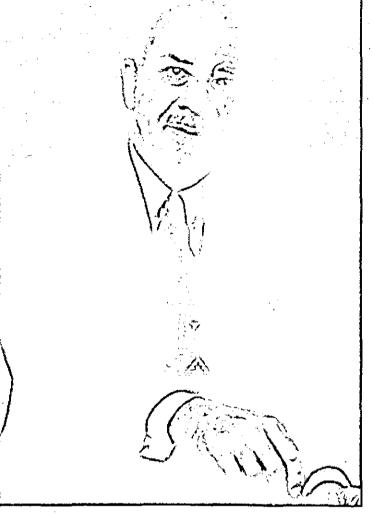
the father of two daughters and five sons. He attended the Fairfield Public Schools and proceeded to

Miles College where he studied biology, biochemistry and administration to obtain his bachelor's degree. Later, his pursuit of higher education took him to the University of Detroit to receive his master's and the University of Oklahoma to earn his Ph.D. Additionally, Dr. Arrington completed post-doctoral study at Harvard University.

Joining the faculty of Miles College, he taught biology. Other teaching posts were with the University of Oklahoma and University of Alabama in Birmingham. While serving as a city council member, he was also Executive Director of the Alabama Center for Higher Education, a consortium of Black institutions of higher learning. He is a member of Alpha Phi Alpha Fratemity, Incorporated, a Baptist deacon and Sunday school superintendent.

Adorning his civic resume are awards from his positions on boards of numerous

community service organizations. Boy Scouts of America, the Salvation Army, National Goodwill Industry, Birmingham Urban League, and Positive Maturity are among a few. As a member of the Board of Trustees of Alabama State University, he has served as chairperson of the Local



Mayor Richard Arrfington, Jr., 1999

United Negro College Fund Campaign on several occasions. He has also served on the executive committee of the Democratic Party at both the county and state levels.

Among all these involvements, Dr. Arrington's skills in community and public service were perhaps best illustrated during his tenure as a city councilman. As a council candidate, he ran third in a field of twenty-nine, on a platform addressing police brutality and affirmative action. Once in office, he initiated weekly radio programs and a newspaper column to keep constituents informed on City Hall. Understandably, he also gained citizens' trust and echoed their voice. During his second term, which was won without a runoff, he addressed the economic concerns that were brought before Birmingham through pressures of the Citizens Coalition. Minority contractors were given 15% of the city's business; but working with the Metropolitan Businessmen's Association, Dr. Arrington was instrumental in doubling the 4th Avenue revitalization budget appropriations.

From 1979 until earlier this year, Mayor Arrington served with distinction. In a July 18, 1999 editorial, the Birmingham News said of his tenure, "For 20 years, Mayor Arrington fought his way through the arena, moving this city forward against an often hostile environment. He lived in a fishbowl filled with contention. For that effort, for his dedication to the city, and his many, many successes, a loud sustained standing ovation is in order as he leaves city hall."

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The Wellness

Area health coalitions form to encourage flu vaccinations

Although the fall season offers a relief and hospital services. from summer's scorching temperatures, it also signals the start of another and important health-related season: influenza. Often termed 'flu', it is a potentially life-threatening and contagious lung disease. For healthy children and adults, influenza is a moderately severe illness. But for high-risk groups, it is a dangerous development.

When influenza attacks the lungs, the lining of the respiratory tract is a damaged.

Tissues temporarily become swollen and inflamed. While people of all ages are susceptible to the flu, children and adults over the age of 65, or others suffering from chronic respiratory conditions such as asthma, emphysema or bronchitis are particularly at risk. Rates of infection are highest among children. According to the American Lung Association, only 30% of all children get a flu shot."If more than 50 percent of our children were immunized against the flu," observed Houston's Dr. Paul Glezen, a professor of pediatrics at Baylor College of Medicine, "we would see a dramatic decline in the number of cases."

Influenza and pneumonia

combined are the sixth leading cause of death among all Americans and the fifth leading cause of death of Americans over the age of 65. In 1995 alone, over 82,000 deaths were attributed to the flu. Moreover, days lost in the workplace or in school represent an estimated \$14.6 billion nationwide. Of this figure, \$1.4 billion is spent in direct health care costs such as physician

As a response to the preventable deaths due to pneumonia, the Health Care Financing Administration (HCFA), the Texas Department of Health, Dallas County Health & Human Services and the City of Dallas have united with thirteen other organizations in Dallas County to form the Greater Dallas Adult Immunization Initiative. The coalition, in conjunction with the Texas Partnership for Preventive,

Garland, Visiting Nurses Association, Texas Department of Health and the City of Dallas. Anyone interested in receiving a vaccination through this program should phone (214) 379-INFO.

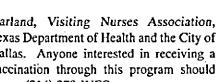
Another coalition effort, the Good Neighbor Project, brings together 25 local organizations specifically serving seniors. Medicare recipients can receive flu shots at any one of 50 clinics in Dallas and Garland. Medicare pays for the vaccination shot with

no out-of-pocket cost. To receive more information on the free flu shots for seniors, interested persons should

A third effort, by Methodist Hospitals of Dallas and Tom Thumb Food & Pharmacy will offer low-cost flu shots at several Tom Thumb locations at a cost of \$10.00 per shot. Persons desiring a flu shot must be at least 12 years of age. Medicare Part B insurance will also be accepted. 1999 marks the sixth year that Tom Thumb and MHD have combined efforts on inoculations.

5,000 people received flu shots at the retail grocer. Additional information on this program is available by telephoning the Methodist Referral Service at (214) 947-

The prime time to get a flu shot is between October 1st and November 15th. Take the time to have a "Flu-free family".



call (214) 379-HELP.

In 1998, more than

• Most people experience little or no reaction to the vaccine.

The best period to receive the influenza vaccine is in the fall of each year.

AMERICAN

Flu Facts

Influenza and pneumonia combined

among all Americans and the 5th

leading cause of death among

In 1995, 82,923 deaths were attributed

In 1994, over 90 million estimated

cases of influenza nationwide, result-

• In 1994, 69,329,000 work-loss days

• Different strains of the disease can

cause more than one outbreak. The

type A virus largely affects adults;

type B viruses generally affect chil-

dren. Both types have varying sever-

A yearly influenza vaccination is

reported to be effective in preventing

influenza and/or reducing the dis-

Medicare, Medicaid and many other

health insurance programs cover

were due to influenza in people aged

are the 6th leading cause of death

Americans over the age of 65.

to one of these two diseases.

ed in 170.1 million bed days.

18 and over.

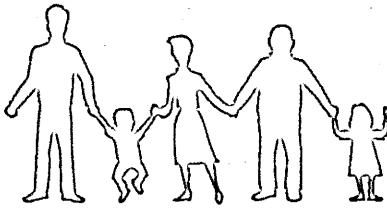
ease's severity.

influenza vaccines.

ASSOCIATION.

LUNG

Flu-Free Family



The Flu-Free Family

is launching an awareness campaign to

coincide with vaccination efforts this fall.

countywide vaccination program will oper-

ate in more than ten sites. The collective

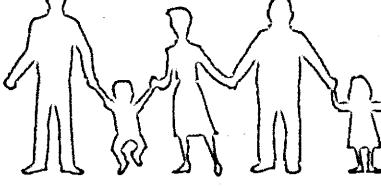
effort is termed the Dallas County

Pneutralize Pneumonia campaign. Among

the long list of partners in this effort are the

American Lung Association, City of

From October 10th through the 16th, a

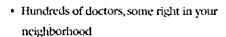


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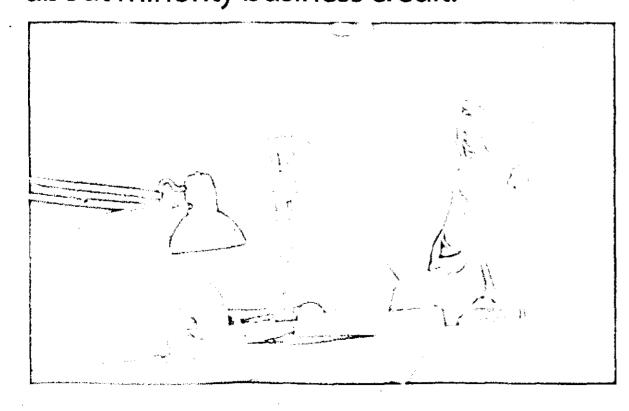
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A decade of determination leads to \$15 million business success

When Susan Lee founded ALL TEMPS Personnel Service in 1990, she was determined to develop a firm that would supply quality temporary personnel to companies throughout Texas. She was equally determined to bring economic vitality to lower income communities. In less than a decade, her vision and focus spawned branch offices in Austin, Beaumont, Houston, San Antonio and Phoenix. Today the firm's services include personnel staffing, temporary and permanent placement, payrolling, diversity training and development seminars. A 100 per cent minority-owned firm, ALL TEMPS projects its 1999 sales revenues at \$15 million.

Headquartered in Dallas, ALL TEMPS was nominated earlier this year for the 1999 African-American Business Achievement Pinnacle Award. The awards are designed to honor entrepreneurs who have faced challenges and yet found a way to positively impact the communities and industries they serve.

The Pinnacle nomination, however, is only the latest in a growing list of organizations to recognize ALL TEMPS' achievements. Previous awards have come from the U.S. Department of Commerce, Dallas Black Chamber of Commerce, Texas Instruments, and the Dallas-Fort Worth Minority Business Development Council.

What makes ALL TEMPS successful? What advice can they offer new and expanding businesses?

According to Ms. Lee, the greatest challenge she faced in starting the business was working capital. "When ALL TEMPS was established in April 1990 I had to have a co-signer from then my divorce attorney, now friend (Darlene Darensburg) in order to receive \$2,500.00 loan from the bank." Within six months, she was able to devote fulltime energies to her fledgling firm. Among ALL TEMPS' earliest contracts were from the City of Dallas, Frito Lay, and Allen Street Travel.

To ensure that as much money as possible went back into her business, Ms. Lee took two evening part-time jobs. She also minimized her personal living expenses as her sacrifice for success.

In the fourth year of

operations, her accountant introduced Ms. Lee to her future partner, Mr. Ronald Hay. As Director of Operations, Hay joined Ms. Lee in

pursuit of her business dreams. In 1996, the firm's revenues reached \$6 million with a staffing of thirty people. By 1998, revenues grew to \$10 million supported by a staff of fifty-five.

Among the more than 1800 temporary employees in ALL TEMPS' database, one in four are technical, one in five is professional, and 18 per cent are administrative. Other skills represented among this labor pool are medical, payrolling, specialized contract. and human resources management.

Among the

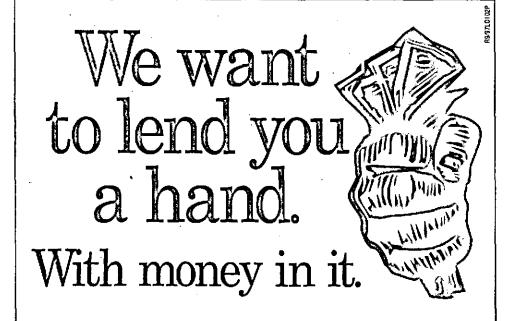
lengthy contracting firms now doing business with ALL TEMPS are: Microsoft Corporation, Bank of America, Chase Bank, Excel Communications, JC Penney, McGraw Hill, Tenneco and DuPont.

Both Ms. Lee and Mr. Hay take the time to remain active in professional and community concerns. An active life member and alumnus of Prairie View A& M University, Ms. Lee also shares her time with the Dallas Black Chamber of Commerce, national Association of Contract Compliance Officers, Houston's Diversified Transitional Women's Center and the City of Dallas/Minority/ Women's Business Enterprise Advisory Committee. Mr. Hay serves on several boards and has received the Distinguished Alumnus Award for outstanding achievement in business from his alma mater, Jarvis Christian College. He also chairs the Board of Trustees at Jarvis, including the Search Committee, which selected the institution's tenth presi-

When asked what can be done to encourage increased African-American business ownership, Ms. Lee replied, "I believe the elimination of historical barriers, such as insurance requirements would encourage increased African-American business ownership. I would also encourage mentoring between small and large firms and the sharing of success stories."



ALL TEMPS'
Ronald Hay and Susan Turner Lee



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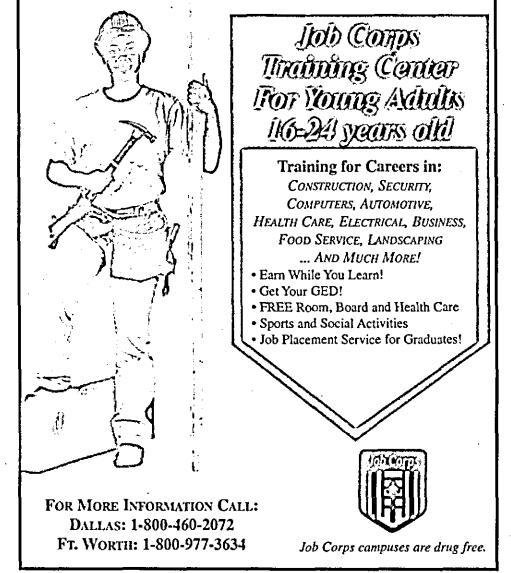
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Around The Town

Ongoing

Mt. Tabor Baptist Day Care will be serving food to low to moderate- income families with children between the ages of 12 months and 12 years old. Breakfast will be served between 7:00 am and 8:00 am, lunch from 10:30-11:00 AM and afternoon snacks from 3:00 - 3:45 PM. The center is located at 3700 Simpson Stuart Road. For more information, please call Reginia M. Dean, program director at 972.225.1259.

October 15

LaFuente, a lifestyle source for the Hispanic community, sponsors "Hook Up With School," an initiative to identify and return high school students that left prior to graduation. Activities take place on Friday, October 15, from noon to 7 PM at the "Celebrate Our Life" Latino Cultural Exhibit during the State Fair of Texas. For more information contact Cindy Benavides at 214.384.9436.

October 16

Africans and African Americans for Enslavement Reparations, a coalition of human rights and African liberation organizations, will present a series of discussions on "Affirmative Action or Reparations" on Saturday, October 16th from 11:00AM-5: 00 PM. The event will be held at the Black Academy of Arts and Letters, Inc., 650 South Griffin Street (corners of Canton & Akard Street) Dallas Convention Center. Admission is free. Call 214.726.1683 or 972.217.1951 for more information.

For lunch, fashion and praise while learning education facts to prevent cancer join "Designing Women in Jesus Name" and "Tigie Custom Mens Apparel" in a fall fashion extravaganza and luncheon. The event will take place on October 16, 1999 from 12 Noon to 4:30 PM at the Radisson Hotel on Mockingbird. Tickets are \$30 and will support a charitable cause. For more information, please call 972.216.9923.

October 18

Plano Repertory Theatre (PRT) will hold auditions for its upcoming production of the holiday musical "The Gifts of the Magi" by Mark St. Germain and Randy Courts on Sunday, October 17th and Monday October 18th, from 7:00-10:00PM. Roles are available for 3 men, 2 women and one boy or girl (age 14+). Auditions will be held at the ArtCentre Theatre located at 1028 15th Place in historic downtown Plano. For more information, please contact Timothy J. Peterson at 972.424.7285.

October 20

As part of an ongoing series, the RidMok Group will present its "Business Symposium" on October 20th in an effort to strengthen business-to-business relationships between minority owned firms and major corporations. The event will start at 5:30 PM at the Gold Bar located at 1900 Elm Street. For more information, please call 972.228.3659.

The Dallas Bar association will provide volunteer lawyers offering free advice to Dallas County Residents Wednesday, October 20th from 5:15 - 8:00 PM. Legal Line is a community service offered every month by the Dallas Bar Association. This month's focus is intellectual property (trademark, copyright, and patent law). However, lawyers are available to answer questions on essentially every aspect of law. Anyone interested should call Legal Line at 214.220.7476.

October 23

Charlton Methodist Hospital will hold a free seminar for parents of preteens and teens on drug and substance abuse awareness from 10:00AM-12 noon, on Saturday, October 23rd, in the hospital's auditorium. The event is the first of four seminars in the "Ways to Wellness" seminar series for 1999-2000. To make reservations to attend this free seminar, call the Referral Service at 214.497.0000.

The public is invited to discuss "The way to teach our children about their history" on October 23rd, from 2:00-4:00 PM at the Martin Luther King, Jr. Core building. For more information, please contact Reginald E. Rufus at 214.391.1451, or via email at rerufus@aol.com

The City of Dallas Youth Services Office is sponsoring a free violence prevention summit for parents and youth in grades 6-8. The event is Saturday, October 23rd, from 8:30 AM - 1:00 PM at Eastfield Community College, Building P. Participants will address issues such as family values, anger management, communication, self-image and the media. For registration information call 214.670.4914.

October 25th

Dodd Education & Support and the Dallas Alumnae Chapter of Delta Sigma Theta Sorority will host the 2nd Annual Delta Open Golf Tournament at Cedar Crest Golf Course, 1800 Southerland in Dallas. Sponsored by Countrywide Home Loans and House America, 4-person teams will compete for prizes. The \$75.00 registration fee includes continental breakfast and registration at 8:00AM, tournament play at 9:00AM, and the awards luncheon is at 1:30PM. To make reservations or for additional information, call the Delta Open Hotline at 214-467-4255.

October 26

The North Texas Construction EXPO on October 26 will feature six major events plus seven education programs. Associated Builders and Contractors (ABS) North Texas, in partnership with Texas Construction Magazine sponsor the events. Activities include industry trade show, national teleconference, craft competition, a luncheon/forum/roundtable program, construction industry survey, and an awards banquet. For more information, please contact JoAnn Ramsey at 972.580.9102 x108.

October 27

On October 27, a Hispanic Job Fair will be held 9:00AM-1: 00PM and 4:00-7:00PM at the Bronco Bowl. More than 50 employers are expected for this free event. For more information call Angela Navarrete at 800.257.5321.

October 29

At 7:30PM On Friday, the Hospital Employee Alliance Foundation and 70th Anniversary Committee of Our Mother of Mercy Catholic Church will sponsor Gospelfest '99. The event will take place at Our Mother of Mercy Catholic Church located at 1007 East Terrell Street in Fort Worth. For more information, please call Joislyn "Joi" Bernard at 817.927.3982 or Jeanelle Watkins at 817.920.6307.

October 30

The North Texas Food Bank hosts a family-friendly fall event, Shed 2 at Dallas Farmers Market on Saturday, October 30 from 10 AM-4: 00PM. The event celebrates the fall harvest as well as spooky activities such as the Bristol Hotels and Resorts "Haunted Hotel" for Halloween. A costume contest and a raffle for a trip to Disney World as well as face painting, pony rides and balloon artists are amongst the planned activities. There is no admission charge; however, some activities require a donation of non-perishable food or \$1.00. For more information, call the event hotline at 214.699.5757.

The United Negro College Fund will sponsor the UNCF 1999 Walkathon for Tarrant County on October 30th, at 9:00AM. On-site registration begins at 7:30 AM. Walkers, sponsors, and volunteers needed (organizations and corporations welcome). Ask friends, coworkers or family members to sponsor you. Funds raised will help support UNCF colleges and universities. For registration information, or to make a donation, call 972.234.1007 or metro 972.263.4114.

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MONSUMAN

In Search of the Racial Frontier: African Americans in the American West 1528-1990



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"In Search of the Racial Frontier" will not conclusively lay to rest the image of the West as a frontier region with rowdy, rugged black cowboys, gallant black soldiers, and sturdy but silent black women. But it will forcibly challenge the stereotype of the black westerner as a solitary figure loosened from moorings of family, home, and community. The presence of black people as mem-

bers of multiracial, mul-

tiethnic eighteenth-cen-

tury communities, such

as Los Angeles, Santa

Fe, and San Antonio, as

much as the presence of

Latinos in contempo-

rary South Central Los

Angeles suggests that

more historians need to

examine how these

groups faced one anoth-

er in the West. Hence, a

about race in the West lingers. However, for all that has been written on the black West, we still know woefully little

about large areas of the

African American past

Search" signals the

opportunity to begin

our reconstruction of

in this region.

the past.

ambiguity

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Three Kings

Ice Cube, George Clooney and Mark Wahlberg team in this action feature about three men in uniform.

Citing the infamous "irreconcilable differences", Deborah Rowe Jackson has filed for divorce from the gloved one, Michael Jackson. Court documents indicate the pair separated in July after less than three years of marriage. A prenuptial agreement will bind the two on the issues of assets, and community

Several films are apparently in development on Muhammad Ali. Columbia Pictures, which had hired Will Smith to portray the heavyweight champ is now competing with another film version backed by Robert DeNiro's Productions. Another film, this one a made-for-TV version, is in development at ABC. Add to the competing films a lawsuit. Two friends of the champ claim to own the rights to the fighter's life story.

American rock legend, Tina Turner, 60, was recently given a lifetime achievement award at Britain's 1999 Black Music Awards. The Music of Black Origin (MOBO) awards were established four years ago to give greater recognition to black music. Reportedly, 40 per cent of all singles and 21 per cent of album sales in Britain were by black artists. When asked which songs she would most like to be remembered for, Turner named four: "Simply the Best," "Proud Mary,"
"What's Love Got to Do With It" and "Nutbush City Limits." She also praised British fans for helping her comeback with the successful album, "Private Dancer."

"A Touch of Culture" **African Dance Troupe**

On Saturday, October 23rd, the International Museum of Cultures will proudly present a "Common Ground Festival", celebrating international diversity. The fun and fellowship of cultures will feature museum tours, an array of arts and food. Entertainment will be pro-



vided by "A Touch of Culture" a local dance group that shares the African heritage through music and dance, and an African Drum Ensemble. Events will take place on the campus of the International Linguistics Center in Southwest Dallas, 7500 W. Camp Wisdom Road. On entering the Center, signs will direct visitors. Events begin at 1:00PM, with performances set for 2:30PM. For additional information, call 972-708-7406.



THE TUBE



Law & Order: Special Victims Unit comes to **USA Network**

In an unprecedented move, USA Network will air a new series, "Law & Order: Special Victims Unit," on Sunday evenings at 10:00PM. The shows airing on USA will be the same as those aired 13 days earlier on NBC-TV. This scheduling marks the first time a broadcast network primetime drama has aired concurrently on a cable network. The one-hour police drama follows detectives Elliot Stabler (Chris Meloni of Oz and NYPD Blue) and Oliva Benson (Mariska Hargitay of ER). The pair's dogged pursuits track heinous crimes. In an upcoming episode, "Wanderlust" Rev. Al Sharpton has a featured role.



Rev. Al Sharpton makes an upcoming guest appearance on Law & Order: Special Victims Unit. Series regular Dann Florek appears with



Babysitting can never be the same after Jamie Lee Curtis' role in

Horror Week

Just in time for ghosts, goblins and witches' brews, USA Network's Horror Week will air a series of horror films beginning October 26th and continuing through the 29th. Among the scary features are Halloween, Child's Play and their respective sequels.

October 15 and 16

On Friday and Saturday, legendary jazz and R&B singer Dee Dee Warwick will be in performance at the Clarence Muse Café Theater, 650 South Griffin Street (corner of Canton & Akard Streets). The event is offered through the Black Academy of Arts & Letters and will be hosted by Omega Psi Phi fraternity. \$15.00 admission tickets can be purchased at the Box Office. For more information call 214-743-2449.

Through October 17th

The 1999 Texas State Fair offers a main stage performance by WAR on its closing day, October 17th. Other fair highlights include a health expo, nightly parade, auto show and Oktoberfest.

October 28th through 30th

Future Productions offers "Looking for a Man", a comedy/drama about five women who, by accident, get together on a Saturday night to play cards. Two of them were stood up by their dates, a 3rd wound up babysitting for a friend, another was dumped by her married "friend" and the 5th was beaten by an abusive boyfriend. Together, the five women bond through the sharing of hurts and pains. 7:30PM is the performance time for this limited run at Lincoln High School's auditorium, 2826 Hatcher Street at Malcolm X Boulevard. For ticket information call 214-439-2771.

Through October 31st

A haunted house, human sized puppets, an electric chair and old Western town memorabilia will be a part of the Haunting of Southfork at the Southfork Ranch, 3700 Hogge, Parker. Admission price is \$15. For more information call 817-792-

Through November 28th

Two exciting exhibits are offered by the African American Museum through November 28th. "State of the Blues: The Living Legacy of the Delta" captures the essence of cotton fields along the Mississippi Delta region. A series of 90 portraits and 35 documentary photographs of the Blues Highway by Jeff Dunas include landmark juke joints and byways and the heritage trails that runs from New Orleans through the Delta and on to Chicago. A guided tour is \$1.00 per student and \$2.00 per adult. In Personal Views: The Eyes of Black Folk Artists" offers a contemporary style of 15 black Texas folk artists. These talented and self-taught artists give glimpses of their lifestyles. For more information on either exhibit, call 214-565-9026.

WOVERAVEW

tate fair SEPT. 24 - OCT. 17

- Fair Park in Dallas TXU ENERGY EXTRAVAGANZA. Super show of fireworks, lasers, hard-driving music.
- STARLIGHT PARADE. Illuminated procession with international floats, marching bands, costumed characters & horse-drawn
- TEXAS BLACK FOLK ART. The drawings, water colors, oil paintings and carvings of 15 selftaught black folk-artists at the African American Museum.
- YEMOJA DRUMMERS. Daily performances in front of the Hall of State.
- **ELEPHANT ENCOUNTER.** Daily Shows.

"It's where you want to be."

"House on Haunted Hill"

Horror theme-park mogul Steven Price, played by Geoffrey Rush, believes he is fulfilling the wish of his spoiled wife Evelyn (Famke Janssen), when he arranges for her birthday party to be held at the abandoned Vannacutt Neuropathic Institute. The Institute was once the site of horrifying medical experiments conducted by the deranged Dr. Vannacutt.

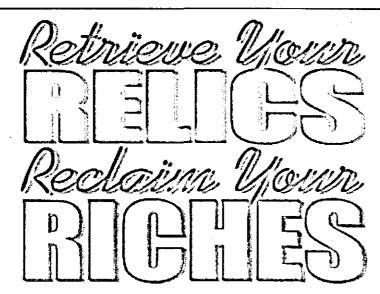
Price announces that anyone who manages to spend an entire night in the house will win a substantial financial prize. Unbeknownst to the guests, Price has rigged the house with insidious devices designed to scare the guests out of staying. However, his tricks soon become meaningless, as unseen people or forces within the mansion begin to generate their own shocking horrors. The surviving guests, now prisoners, struggle desperately to unlock the Vannacutt Institute's terrible secrets before they suffer the demonic wrath of its twisted past.

A spine-tingling remake of William Castle's 1958 classic horror tale, "The House on Haunted Hill" is produced by renowned filmmakers Joel Silver (the "Lethal Weapon" series, "The Matrix") and Robert Zemeckis ("Forrest Gump," "Contact"), along with Gil Adler ("Tales From the Crypt Presents: Demon Knight"). Its director is William Malone (who directed three "Tales From the Crypt" episodes and recently wrote "Supernova," to be directed by Walter Hill).

This macabre thriller combines classic white-knuckle terror with dark humor and cutting edge special effects. The film stars Academy Award-winner Geoffrey Rush ("Shine," "Shakespeare in Love"), Famke Janssen ("Golden Eye"), Peter Gallagher ("The Underneath"), Bridgette Wilson ("I Know What You Did Last Summer"), Ali Larter ("Varsity Blues"), Taye Diggs ("How Stella Got Her Groove Back"), and Chris Kattan (TV's "Saturday Night Live").

This movie opens in theatres just in time for a Halloween scare.





SUNDAY, OCTOBER 17, 1999

WE'LL HAVE GOOD NEWS FOR THOUSANDS OF TEXANS. YOU COULD BE ONE OF THEM!

Every day, banks and businesses report unclaimed cash and valuables to the state — uncashed checks or refunds, forgotten bank accounts, jewelry and the other abandoned contents of safe deposit boxes.

Each year, in an effort to return unclaimed assets to the rightful owners, we insert a list of recently reported properties in six weekly and 33 daily newspapers across the state.

Over the past year, we have returned more than \$42 million in unclaimed property — but more than \$711 million remains unclaimed. On Sunday, October 17, newspapers will insert the latest edition of the Unclaimed Property List of lost owners.

• Pick up a newspaper carrying the Unclaimed Property List and look for your name, business name and the names of your relatives.

• Or call us toll-free at 1-800-654-3463 or our direct line at 512/463-3120.

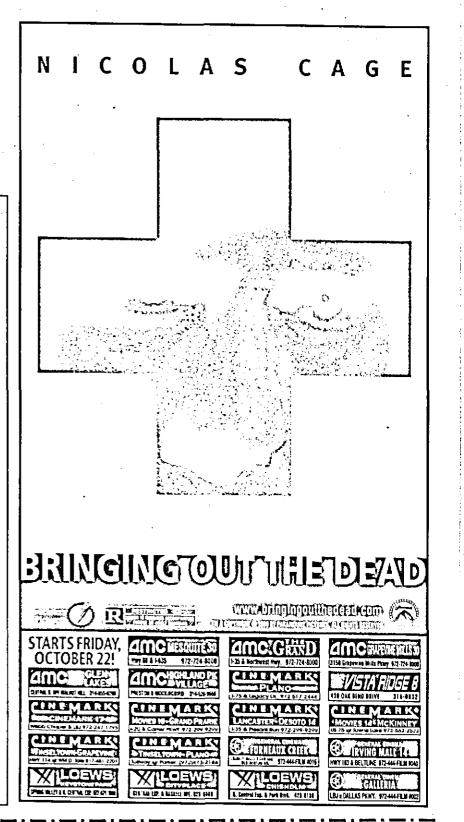
- Or visit our Web site at http://www.window.state.tx.us.
- · Or write to Comptroller of Public Accounts, Unclaimed Property Research and Correspondence Section, P.O. Box 12019, Austin, TX 78711-2019.

If you find your name on the Unclaimed Property List, give us a call, drop us a line, or send us an e-mail at: <unclaimed property@cpa.state.tx.us> and we will reunite you with your abandoned property.

Carole Keeton Rylander

Texas Comptroller of Public Accounts

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perfect for you. Maybe another loan is a better fit. We'll sit down with you and help you find the best lending solution for your needs. Just stop by one of our banking centers, call us at 1.800.900.9000, or apply online at www.bankofamerica.com/consumer_loans. It's fast, it's convenient, and it could help you look at your borrowing options in a whole new way.

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UT-Dallas offers Lone Star Writing Scholarships 2000

By Jamila H. Thomas

For most families, higher education also means a higher financial investment. And when family resources are limited, finding the funding to provide a college education can seem a daunting task. With rising tuition costs, an increasing number of families are financially challenged when it comes to financing a college education. In response to this growing need, University of Texas at Dallas (UTD) is encouraging Texas high school students to use their writing talent writing in a scholarship competition that will award full scholarships at the institution. The "Lone Star Writing Scholarships 2000" is sponsored by the University of Texas at Dallas and two writers' groups, PEN Texas and the Writer's Garret.

"We see this competition as a way to both encourage and reward promising young writers and at the same time, attract some of the best of these students to the awardwinning writing program directed by Dr. Robert Nelson at UTD," said Dennis Kratz, Dean of the School of Arts & Humanities.

"We're looking for the next Larry McMurty, " said Dr.Tim Redman, a professor in UTD's School of Arts & Humanities and originator and chief judge of the contest. "These scholarships further UTD's goal of rewarding excellence demonstrated by students in intellectual and artistic competitions."

PEN Texas is an affiliate of PEN West, one of the two national chapters of PEN, the international writers' organization. The group takes its name from three forms of creative writing- poetry, essay and novel. The Writer's Garret is the only literary canter in North Dallas dedicated to putting writers and audiences in touch with quality literature, each other and the communities in which they live and write.

Students must first be nominated by their school or home-school association. Approximately, three students can be nominated for the contest by each school or association in one of three competition categories: poetry, essay and fiction.

Following nomination, each student then submits to UTD up to 50 lines of poetry or

up to 1,000-word sample of their best work in the category of fiction or essay. Each entry must be accompanied by a letter from a teacher or administrator, certifying that it is the students' original work. Writing samples must be mailed with a postmark no later than January 10, 2000 to Dr. Redman at UTD, School of Arts and Humanities, JO 31, Richardson, TX 75083-0688.

Scholarship semifinalists will be invited to participate in a two hour writing contest to be administered on the UTD campus over the weekend of March 18-19, 2000. Students will be asked to write on an assigned topic in the category they entered. While on campus, students and parents will have the opportunity to participate in a variety of activities, including a reception, brunch, a concert, a lecture and a tour of the universi-

Six judges from the three sponsoring organizations will select a winner in each category. Winners will be awarded a four-year, full tuition and fees Academic Distinction Scholarship from UTD. Scholarship winners will be announced at during the weekend activities.

The admission standards must be met by each winner of UTD upon matriculation and meet the grade-point requirements for renewal of the scholarship.

Additionally, the winning entries will be published in a literary journal produced by the Writer's Garret and funded by the National Endowment for the Arts. PEN Texas also sponsors a separate annual writing competition for Texas writers in the same three categories as the student contest. The winners of the competition will be announced March

The Executive Director of the Writer's Garret, Thea Temple said the contest is a " great opportunity for students and schools to remember that reading and writing are not just tools for getting through TAAS, but fun rewarding activities. We are excited to have the opportunity to publish good writing by aspiring young Texas writers. If seeing a fellow student in print encourages even one more serious reader or writer, we've done our



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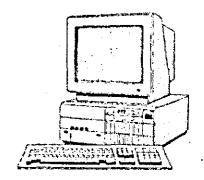


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Career Opportunity



Request for Bids on Texas Highway Construction

Sealed proposals for 1.270 mi of reconstructing, grading, base, and paving on MH in Carrollton on Luna Road from Belt Line Road to Old Denton Road covered by C 8037-18-2 in Dallas County, will be received at the Texas Department of Transportation, 200 E. Riverside Drive, Austin, Texas, until 1:00 P.M., November 10, 1999 and then publicly opened and read. It is the bidder's responsibility to ensure that the sealed proposal arrives at the above location and is in the hands of the letting official, by the specified deadline regardless of the method chosen by the bidder for delivery.

Plans and specifications including minimum wage rates as provided by Law, are available for inspection at the office of Larry Tegtmeyer, Area Engineer, Dallas, Texas, and at the Texas Department of Transportation, Austin Texas. Bidding proposals are to be requested from the Construction Division, 200 East Riverside Drive, Austin, Texas 78704-1205. Plans are available through commercial printers in Austin, Texas, at the expense of the bidder.

The Texas Department of Transportation hereby notifies all bidders that it will insure that bidders will not be discriminated against on the ground of race, color, sex or national origin, in having full opportunity to submit bids in response to this invitation, and in consideration for an award.

Usual rights reserved 18-D-112015 18-76-8037-18-002



Radio Announcer

Qualified applicants must have a High School education and two (2) years of college or equivalent training in classical music or broadcasting from an accredited school. Must have knowledge of classical music and genre; broadcasting policies and a basic knowledge of console board equipment. Must be familiar with various multi-lingual pronunciations and good writing skills for advertising. Must have FCC Operators License. Required working weekends, evenings, and over-night.

Salary Range: \$28,044 - \$35,878 annually

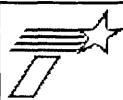
Interested individuals must submit an application/resume to:

City of Dallas
Department of Human Resources
1500 Marilla, Suite 6AN
Dallas, TX 75201
(fax) 214-670-3764
EOF/MED

Audition Tape should be mailed directly to: WRR RADIO, P.O. Box 159001, Dallas, Texas 75315

IMMEDIATE PART TIME POSITIONS AVAILABLE

Positive role models needed to work with at risk youth throughout Dallas County. Flexible work hours must have reliable transportation. Call (214) 428-4300



Request for Bids on Texas Highway Construction

Sealed proposals for 0.311 mi of of landscape development on IH 30 from 0.3 km East of Loop 12 to 1.0 km West of Big Town Boulvard covered by CL-9-11-182 and on US 80 from IH 30 to 0.1 miles East of Big Town Boulvard covered by C95-10-40 in Dallas County, will be received at the Texas Department of Transportation, 200 E. Riverside Drive, Austin, Texas, until 1:00 P.M., November 9, 1999, and then publicly opened and read. It is the bidder's responsibility to ensure that the sealed proposal arrives at the above location and is in the hands of the letting official, by the specified deadline regardless of the method chosen by the bidder for delivery.

Plans and specification, including minimum wage rates as provided by Law, are available for inspection at the office of Paul Williams, Area Engineer, Dallas, Texas, and at the Texas Department of Transportation, Austin, Texas. Bidding proposals are to be requested from the Construction Division, 200 East Riverside Drive, Austin, Texas 78704-1205. Plans are available through commercial printers in Austin, Texas, at the expense of the bidder.

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Pool Mechanic

Qualified applicants must have a High School education or equivalent and four (4) years of related experience. Must have knowledge of general plumbing and construction maintenance practices and principles; standard safety practices for working around heavy mechanical equipment and hazardous materials such as chlorine gas: water chemical and chemistry and chemical control systems; and pool filtration systems. Must have the ability to maintain and calibrate automated chemical control systems; trouble shoot and perform basic maintenance on pool heating systems. Must be able to follow written and verbal work assignments. Requires a class "C" drivers license. Subject to work weekends, holidays and work in adverse weather conditions and exposure to exotic animals. \$21,233-\$27,230 annually

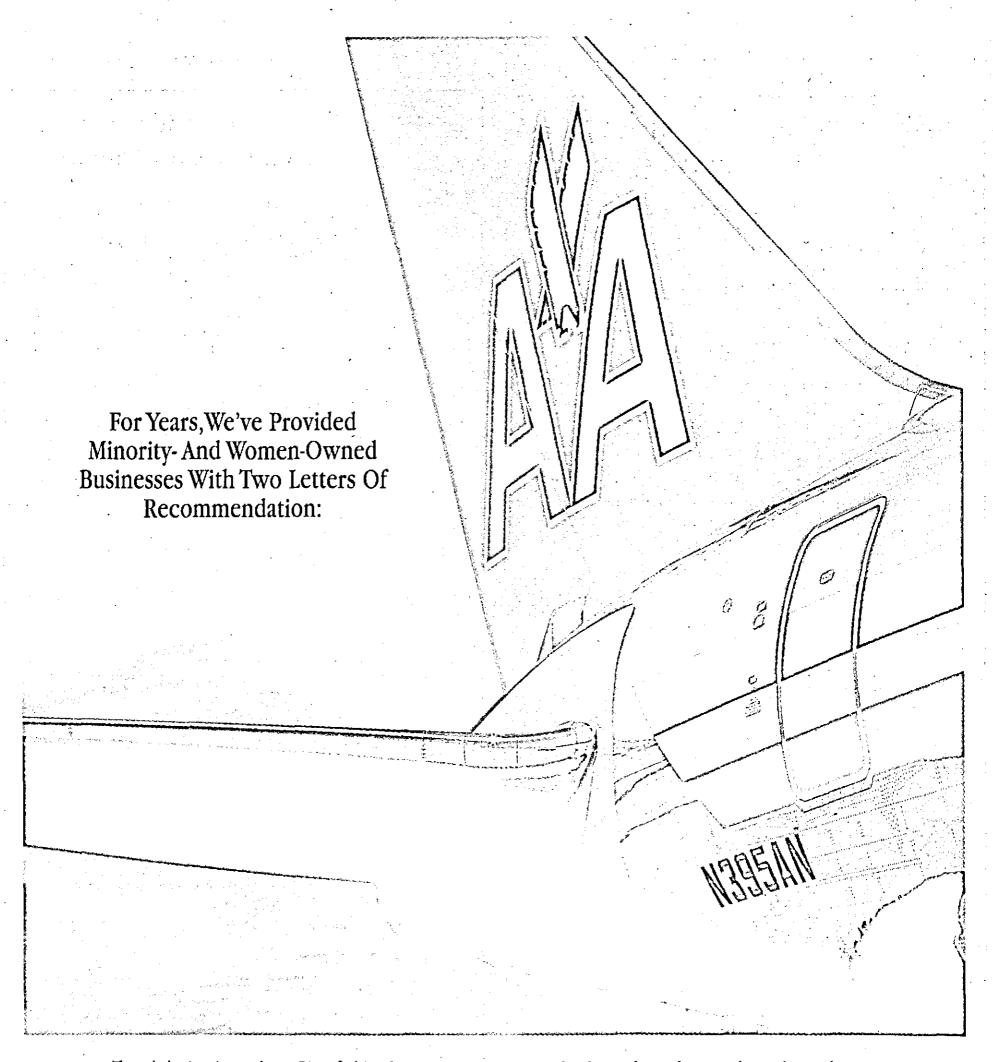
Building Maintenance Supervisor

Qualified applicants must have a High School education or equivalent and six (6) years building trades experience, two of which must have been at the journeyman level. Must have thorough knowledge of standard practices, materials, and tools of the construction trade, knowledge of related City building codes. Must have the ability to plan, assign, train, and supervise the work of crews of skilled trades and helpers. Requires a class "C" drivers license and meet City of Dallas Drivers Safety Program requirements. Must have own transportation and subject to working weekends and holidays, Subject to 24-hour emergency call.

This position provides hands-on assistance with the work being performed by crews. Participates in construction projects, work order repairs and delegating responsibilities to oversee work from inception to completion with written reports to Building Manager. \$28,243 - \$34,911 annually

Interested individuals must submit an application/resume by October 29, 1999 to:

City of Dallas
Department of Human Resources
1500 Marilla, Suite 6AN
Dallas, TX 75201
(fax) 214-670-3764



Through the American and AMR Diversified Supplier Program, we practice supplier diversity by purchasing quality products and services from minority- and women-owned companies. If you are a diversified supplier and want to explore opportunities to grow with us, please contact Fred Kahl at 817-963-2620 or frederick_kahl@aa.com. Or send information on your products or services with a copy of your minority- or women-owned business certification to American Airlines, Inc., P.O. Box 619616, MD 5223, Dallas/Fort Worth International Airport, TX 75261-9616.