

Minority Opportunity News

"The Paper of Choice"

Volume 8, Number 23

NATIONAL NEWS BRIEFS

Kemp encourages urban investment

"Any organization that fails to recognize the value of investing in our urban communities is doomed for failure", said former HUD Secretary and New York Congressman Jack Kemp. The remarks came during Operation Hope's 3rd annual "Banking on the Future" Awards & Recognition Dinner. Sponsored by Merrill Lynch, United Parcel Service and Wells Fargo Bank, the event attracted celebrities, community leaders and corporate executives.

Operation Hope has assisted over 30,000 inner city Los Angeles youth in the areas of banking and personal financial management. By partnering with over 22 banking institutions and 50 area schools, LA youth are learning the fundamentals of personal financial management.

NYC cab sting nabs drivers for discrimination

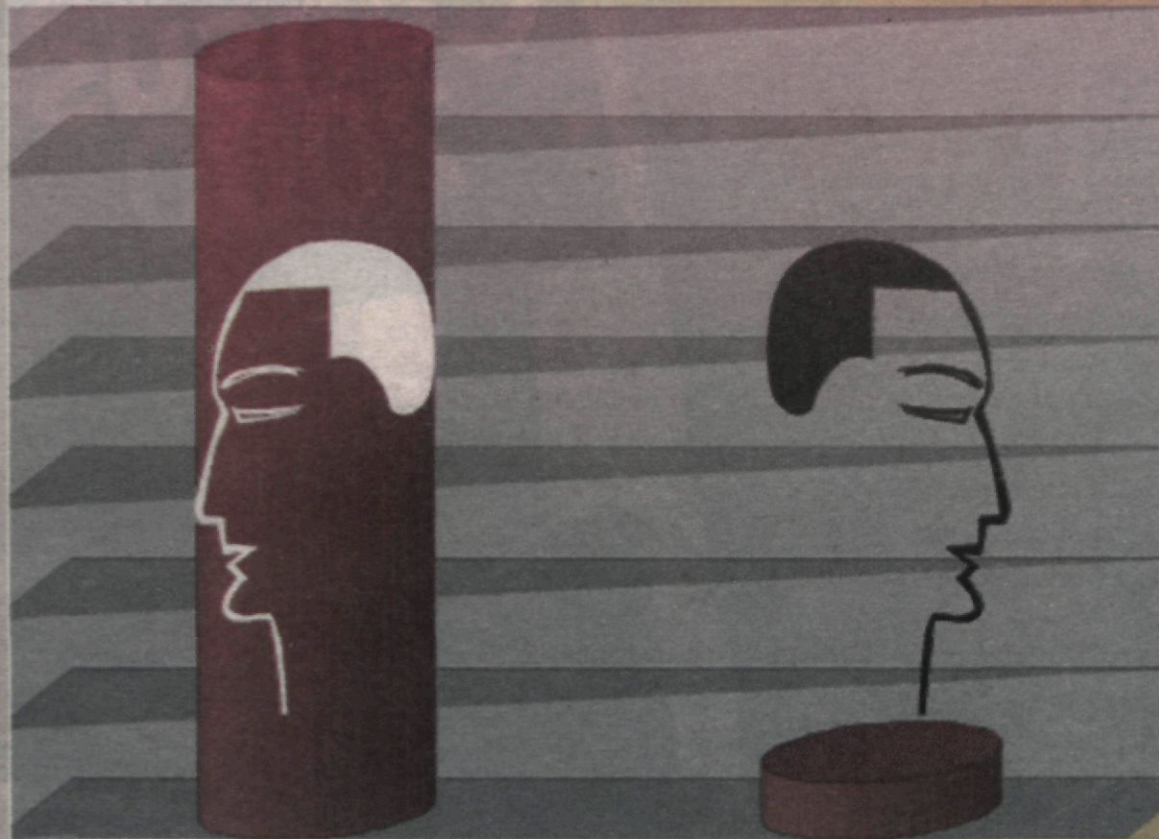
One week after actor Danny Glover filed a discrimination complaint against New York City's Cab Commission, a crackdown known as "Operation Refusal" has already identified 11 drivers who used racial or gender discrimination when picking up passengers. According to New York Police Department records, six of the refusals were because of bias, and five were based on destination. Citations and temporary confiscation of cabs were among the disciplinary measures taken.

Drivers with a first-time conviction will be fined \$200-\$300; those with a second conviction within 24 months can be fined as much as \$550 and receive a 30-day suspended license. Three or more convictions are subject to a mandatory license revocation.

The city is also looking into whether permanent cab seizure is legal. Operation Refusal will be conducted randomly two to three times each month.

Former HUD Secretary and Congressman Jack Kemp joined by actors Victoria Rowell, Ambassador John Bryant and actor/comedian Daryl "Chill" Mitchell were among the 600 guests attending the 3rd annual Banking on the Future Dinner in Los Angeles.

Separate



■ Conventional Loan Approval

Unequal

MILLENNIUM COUNTDOWN

December 1-15

- 01 1955 Rosa Parks refuses to move to the back of a Montgomery, AL bus. In so doing, she triggers a series of events that lead to the eventual desegregation of public buses.
- 04 1909 The Amsterdam News is founded in New York City.
- 06 1960 500 store owners in Tucson, AZ sign pledges vowing non-discriminatory practices.
- 08 1925 Entertainer Sammy Davis, Jr. is born.
- 10 1950 Dr. Ralph J. Bunche becomes the first black awarded the Nobel Peace Prize.
- 14 1915 Jack Johnson becomes the world's heavyweight boxing champion.

Spotlight: Dec. 4, 1927

Duke Ellington's debut at Harlem's Cotton Club

Playing two floorshows per night before all-white audiences, Duke Ellington debuted on this date at Harlem's renowned Cotton Club as its second choice. King Oliver, another and better known band of the day, turned down the offer to become the club's house band. But house band status gave Ellington the financial stability to assemble talented players and then write music to showcase their talents. Weekly radio broadcasts from the Cotton Club on WHN gave Ellington and his band their first national exposure. The Duke Ellington Orchestra was one of the few to musically transition and maintain popularity from the hot jazz of the 1920s to the swing music of the 1930s. That musical evolution continued throughout a brilliant career spanning six decades.



Edward "Duke" Ellington, 1899-1974



John Dudley:
Prepare for
Market Moves

2nd Builder Named
to Unity Estates
Development

MON
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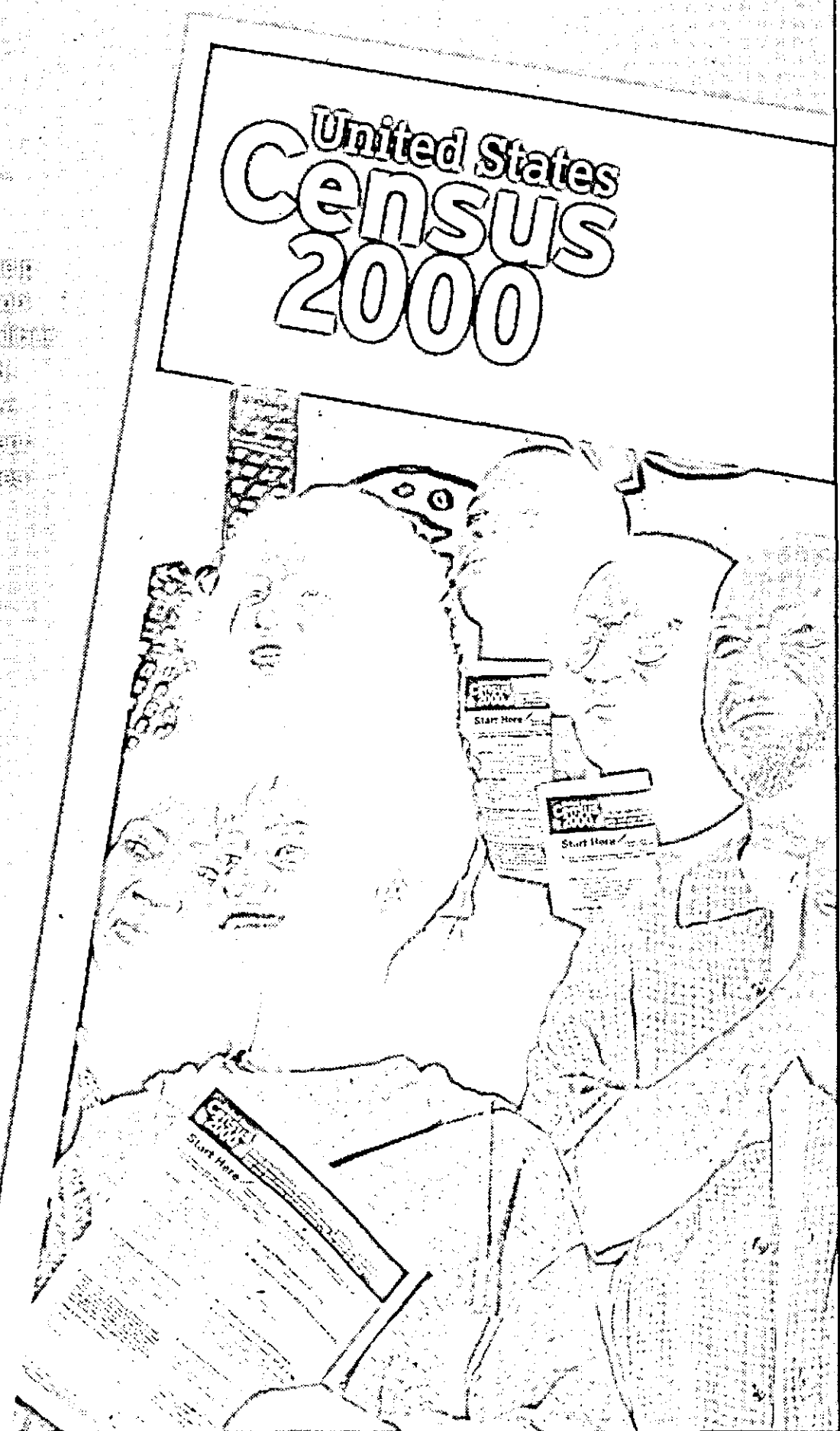
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A FORM OF EMPOWERMENT

When you complete the 2000 Census, you will be able to see the results of your own census form. This is a new feature that will be available for the first time in 2000. It will allow you to see how your community is doing and how you can make a difference. This is a great way to get involved in your community and make a difference. It will also allow you to see how your community is doing and how you can make a difference. This is a great way to get involved in your community and make a difference.

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Census 2000
Start Here
How to Fill Out
How to Fill Out



Next Edition Features



What's ahead for Dallas' public schools

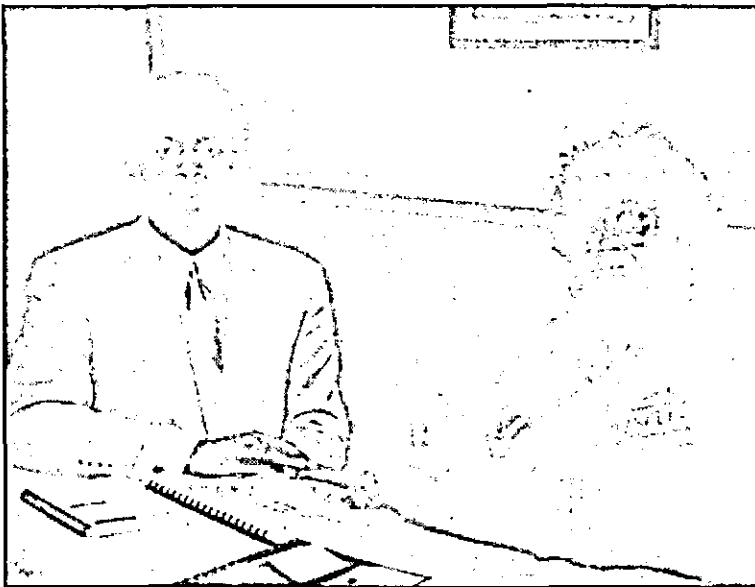
Now that DISD's School Board and Superintendent have agreed to move forward with the Edison Project, Minority Opportunity News will examine what's ahead for Dallas public schools. Investigative Reporter Jamila Thomas speaks with school officials and reviews the recent history of the for-profit Edison Project.

Dr. Waldemar Rojas, DISD Superintendent

Next Edition Wellness Feature:



Shedding unwanted pounds in spite of the holidays



The holiday season tends to bring goodwill and a few extra pounds. But for many others, holiday feasts worsen a health hazard: obesity. In our next Wellness feature, obesity and an Atlanta physician's treatment of a 360-pound patient give hope to those struggling with their weight.

Dr. Marcus L. Wells is teaching Ms. Carolyn McTier how to take control of her weight. At five feet five inches and 360-pounds, Ms. McTier is learning how her own daily decisions and activities can result in significant and permanent weight loss.

"Business is the emancipator of a group of people. It's always going to be harder if you're a minority. You can't worry about it, though. You have to ask, 'What can I do for myself?' Then go out and do it."

J. Bruce Llewellyn, businessman and investor

When you subscribe to Minority Opportunity News, you are supporting a people's emancipation. A \$50.00 annual subscription purchases 24 issues, published on the 1st and 15th of each month.

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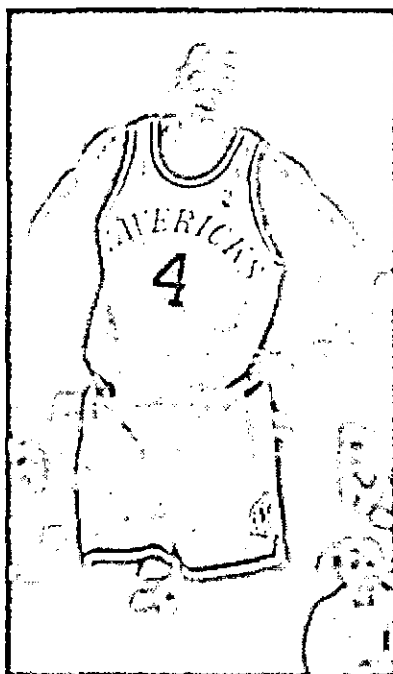
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Remembering the reason for the holiday season

With the holiday shopping season underway, it is only human to succumb every now and then to the innumerable commercial offers appearing virtually everywhere. In the name of more money, there are as many 'sales' and 'special' or 'limited' offers as there are holiday wishes. And in 1999 when both a year and a century are drawing to a close, there is heightened commercial exploitation. If all these offers don't blow the family budget, one's sensibilities could easily be blurred to the real meaning of the season.



Dallas Mavericks' Michael Finley

Whether people celebrate Christmas, Kwanzaa or both, this season of glad tidings should include all people. And on an encouraging note, two current examples of goodwill and good cheer will hopefully inspire others to find a way to help their fellow man.

When the Mavericks' Michael Finley decided to donate 300 Thanksgiving food baskets, he did more than write a check. Personally presenting a number of the holiday food gifts was his way of sharing his blessings. When GTE gives new mothers blankets and books for their babies, the telecommunications giant is also underscoring their ongoing concern for literacy and parental involvement.

Minority Opportunity News

reminds readers that in the true spirit of Christmas, helping people one might not know, or those we meet by chance is in keeping with the true meaning of the season.

While Mary and Joseph had no room at the inn, today there are homeless people who deserve a holiday as well. In times past, most homeless people were single men. As 2000 draws nigh, many are mothers and their young children.

Beyond the homeless are the lonely, sometimes living alone or confined to nursing homes. Perhaps if fewer felt less lonely, suicide rates during the holidays might go down. It is hard to feel joyful when a sense of isolation or abandonment dominates your thoughts. Among teenagers, suicide is a mounting problem. Perhaps if our youth felt better about themselves and their futures, there might not be parents who this Christmas will have painful reminders of how their children lost their lives in a Fort Worth church, or a Columbine classroom.

Yes, 'tis the season to be jolly; but it is also a season to give as well. And when we give from the heart, we are blessed beyond our imagination. As Patti LaBelle has written, "don't block the blessings". This holiday season, try to be like Mike - Finley that is.

America's lingering economic divide - equal access to capital

When most people of color speak of banks and other lending institutions, the overwhelming majority of comments are dissatisfaction. From too few tellers and resulting long lines, or too few locations in urban neighborhoods... to unexplained reasons for rejecting mortgage and business loan applications to the lack of common courtesy by bank personnel - It seems that most people of color feel a lot like Rodney Dangerfield, "We get no respect".

And it is the lack of respect that leads to the findings of a recent ACORN study of lending patterns in low-income and minority areas. The problems faced by minorities in the Metroplex are the same as those faced in nineteen other major cities studied. More importantly, however, ACORN has taken the time for that studied review to also reveal that poor people - of all colors - face a similar dilemma.

While our constitution purports and our children are taught that all men are "created equal", when it comes to money, it just ain't so. Credit ratings and incomes severely limit how much lending is placed in the pockets of average, working people. Those who struggle to make ends meet from one paycheck to the next do not seem to count for much at all.

The Community Reinvestment Act (CRA) was legislatively intended to provide all communities and their people with access to capital. What ACORN's study proves, however, is that even with CRA, poor people and people of color are still struggling for equal access. Instead of redlining neighborhoods for exclusion, those lines now mean that higher interest rates are being charged.

Ironically, financial institutions have always offered preferred rates to their 'best' customers. Best must mean bigger. For it is often the loyalty of the thousands who take their meager earnings to the same banks for years that boost bank bottom lines.

The working poor - those who earn too much to be on public assistance, but not enough to raise their families out of poverty - These are the people who suffer the most. They are the ones who work every day, sometimes at two or more jobs just to keep a roof over their families heads and food on the table. Yet they find those efforts do not count much at all when it is time to apply for a loan or credit. These are the people who are paying

exorbitant fees to finance pieces of the American dream. There are those who speak of how government ought to be limited, and get out of business' way. But if government is truly 'of, for and by the people' - when will the poor or the average citizen be valued by big business? Will this nation's expanding economy ever embrace the so-called 'little people'?

And what is to become of our children? Remarks

by former U.S. HUD Secretary and New York Congressman Jack Kemp may not have made headlines in major media; but they strike a chord in our communities. According to Kemp, "Any organization that fails to

recognize the value of investing in our urban communities is doomed for failure."

When Kemp spoke before an awards banquet in Los Angeles, he was sharing just a small portion of what his public service career taught him: No one chooses to be poor. If given the opportunity, people are eager to lift themselves and their families out of poverty. There is a debt difference between a helping hand and a handout. Too bad more elected officials do not see public policy quite that way. For many aspiring entrepreneurs, the lack of access to capital denies not only their financial dreams, but jobs that could be created in neighborhoods others are loathe to invest in.

If in their formative years our children can learn about the other CDs -- the certificates of deposit - then perhaps they will discern lending differences earlier than this generation. If young people can learn how to turn dimes into dollars, perhaps their adult years will be free from the financial frustrations many of their parents know. In the millennium, computer literacy alone will not be enough to forge success; financial literacy will be critical. If our time and our talents can be shared as much in learning to read stock and mutual fund pages as they are on learning sports plays and viewing instant replays, their financial future will be truly different.

Minority Opportunity News salutes ACORN for continuing the fight for equal access to capital. More importantly, we urge all lending institutions to share the American dream with affordable and competitive pricing of all financial services. When profits are high, try sharing them more equitably with the same people whose faithful patronage bolstered your corporation's success.

	Percentage of Refinance and Home Improvement Loans from Subprime Lenders	Percentage of Refinance and Home Improvement Loans from Other Lenders
Neighborhoods with 80 and 100 percent minority residents	100 Percent	17 Percent
African American Borrowers	100 Percent	4 Percent
Low-Income Borrowers	52 Percent	6 Percent

Minority Opportunity News

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Thomas Muhammad

Many of us who have been seriously active in this community knew that Chief Terrell Bolton's appointment as top cop for the historically white racist Dallas Police Department (DPD) would be a nail in the coffin for the business as usual crowd. Some of us still carry battle scars from numerous wars fought against what can actually be described as the most dangerously racist institution in Dallas.

Arguably a close competitor would be the nefarious and notorious Dallas County District Attorney's office. However, the new DA, Bill Hill, seems to have come with a much better attitude in his dealings with people of color. Fact is, Hill too shook up the DA's office, much like Bolton who promoted officers of all walks of life to represent "Dallas' finest."

But, as usual, the harshest criticism of the two new department heads has been reserved for the person with the darkest skin color, Chief Bolton. Where's the loud noise of criticism for Hill as there has been with Bolton? Of course I'm not asking for a protest of Hill, I truly appreciate what he has done.

But, you know me by now don't cha? My job is to point out the white racist hypocrisies, which are common practice in the North Texas area. Remember you all asked me to do this! So stop crying and let me do my job, ok?

Back to our story. For people of color the DPD's history has been one of death, murder, cover ups, property room drug thefts, mayhem, corruption, assassinations, witness tampering, harassment, false accusations, intimidation, and just flat out gross race discriminations.

And then there was Chief Terrell Bolton

We cannot prove it, but after former Deputy Mayor Pro-Tem City Councilwoman Diane Ragsdale and Dallas County Commissioner John Wiley Price flew to Washington, DC in the early '80's to call for congressional review hearings on police abuse, they both began to receive hundreds of death threats monthly. Many believe the threats were orchestrated by the predominately white Dallas Police Association (DPA). The call for hearings came after several African-American senior citizens were killed by white police officers. The irony was that several of the senior citizens were killed after they called the police to protect them from robbers. As for the death threats -- the community began performing day and night patrols to guard Ms. Ragsdale's house and car. As for Big John, of course he refused to have bodyguards and of course everyone knows John can handle himself well enough, and he did. But the community stood guard near him just the same.

Many members of the Texas Peace Officers (TPOA) which represent a majority of black police officers of the DPD paid extra attention to Ragsdale and Price's homes, cars and offices whenever they were on nearby patrol, to make sure they were safe.

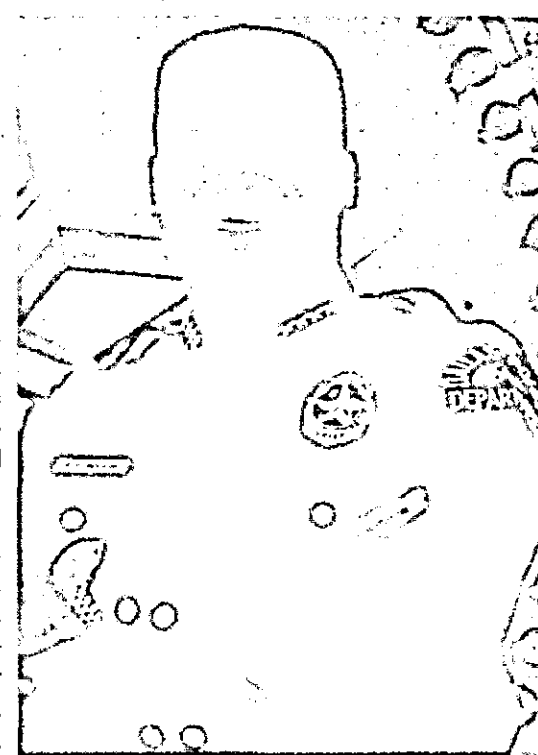
And of course the "dean" of the city council and a veteran of the struggle for justice Al Lipscomb can not be left out of this as well. The racist DPA lead a march of nearly seven hundred white police officers to city council chambers to call for both he and Ragsdale to step down. Both Lipscomb and Ragsdale unequivocally told the racist officers to go to hell!

That scene and the many anti-police abuse marches, forums and rallies are still quite vivid in my mind. We were so bold in those days. We even went out and collected

enough signatures (20,000 of them) to place a strong police review board, complete with subpoena powers, on the ballot for a citywide vote. Yes we lost; but just the sheer joy of getting it on the ballot, was a great victory and well worth the effort. It was d___ great fight! A lot of amazing things happened since those hell-raising days that I believe we should take pause to reflect.

Councilwoman Ragsdale lost her seat as a direct result of the police issue. That was the single most damaging act to the grassroots struggle that had ever happened in Dallas. And yes some would argue that there were hundreds of others. However, when you consider the many areas Ragsdale left her mark in the name of progress for people of color, none can come close. From taking the lead in writing policies on minority procurement to bringing about single member districts, Ragsdale was our best weapon.

Other things happened as well. Commissioner Price stepped up to the plate. With the help of the Warriors, he represented grassroots leadership in continuing to fight racism at the DPD. Price even lead daily pickets and protests at several Dallas police stations. Picture, if you will, members of the police stations barricaded inside their own offices. Now that was a sight worth seeing. The TPOA, drawing strength from Price and the Warriors, regrouped after a number of set backs as some their most active and loudest members were systematically picked off. One by one they were targeted for termination, harassment and suspensions. One member was even disciplined for failure to correctly spell Ku Klux Klan. The officer was told that the correct spelling was Cu Clux Clan with a "c" because the Ks could be seen as a racial slur

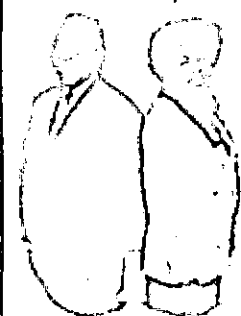


Dallas Police Chief Terrell Bolton

(no kidding that's what the complaint alleged).

And then there was Terrell Bolton. Like a black knight in gold shining armor he rode into prominence after being triple promoted to Deputy Chief of Police. This came as a direct result of Ragsdale's hell raising as a city council member. With some strong urging from Diane Ragsdale. Former Chief Mack Vines promoted Bolton, Robert Jackson, Willie Taylor, Grandval Tolivar and Randy Hampton to positions assistant and deputy chiefs. This marked the first time so many African American police officers would attain such high -ranking status at the same time on the Dallas police department.

...continued on page 7



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U.S. Commerce Department seeks minority businesses for Global Diversity Initiative

By Charlene M. Crowell

According to U.S. Census figures, the number of businesses owned by African-American and Hispanic Americans grew in recent years by 46 percent. Firms owned by Asian American, Pacific Islanders and American Indians grew by 61 percent. Yet the overall growth rate for all U.S. businesses was only 26 percent. To tap into this surge of minority-owned business growth, a new initiative by the U.S. Department of Commerce seeks to involve minority business into expanded operations via export goods and services.

Dallas is one of only eighteen cities throughout the country selected to participate in a pilot effort known as the Global Diversity Initiative. In February of next year, a specialized training program known as the Entry Program will be launched. This four-part training series will prepare firms to sell their products and services internationally.

Beyond training, ongoing consultation and support, as well as participation in an upcoming trade mission will be afforded all participating businesses. Through a worldwide network of 1,800 international trade professionals, the federal Department of Commerce's Global Diversity Initiative has identified three specific goals:

1. Increase the number of U.S. minority-owned firms that export goods and services
2. Expand the capability of these firms to enter international trade
3. Enhance the nation's economy through increased trade by minority firms.

According to Kenneth Haynes, international trade specialist with the Department of Commerce, "Although most businesses are aware that exporting can be profitable and create jobs, minority-owned firms export at only half the rate of other firms of comparable size. Our past work with minority entrepreneurs indicates that too few minority-owned firms are aware of the opportunities that exist in the global arena and how to tap them. Access to technical knowledge and the business connections necessary to enjoy the benefits of trade have also been lacking."

The Global Diversity Initiative is designed to bridge that economic and commercial gap. The two-track program is designed to accommodate those that have been qualified as export firms as well as those that have the poten-

tial and are in need of adequate counseling and basic business assistance. Export-ready firms will be guided to Commerce's Commercial Service Programs, missions and events.

For companies not yet qualified for export trade, partnerships will be created to assist in counseling and eventual referral to the agency's Commercial Service for international marketing assistance. Upon successful completion of training, participants will receive a certificate. Participants will also be afforded the opportunity to join a trade to Mexico and/or Canada. Tentatively, Deputy Secretary of Commerce, Robert Mallett, is expected to lead the mission. Each train-

ing session's cost is \$20.00.

Firms accepted into the training program must meet all of the following qualifications:

- Be in business a minimum of two years
- Have an exportable product or service
- Over 50% of the value of the product must be of U.S. origin
- Have a positive net worth in accordance with standard accounting methods
- Have printed promotional literature describing the company and its products
- Agree to attend the scheduled coun-

selling sessions

Haynes adds, "These criteria have been designed to increase each firm's potential for success in the international marketplace. ... The increased trend toward globalization combined with accelerated technical innovation requires that minority entrepreneurs, in order to realize their full potential, explore and become active participants in international trade."

A team of local international trade professionals will assist the effort by covering such topics as organizing to export, international marketing, trade financing, legal considerations, pricing and transportation.

For additional information call Mr. Haynes at 214-767-0535.



H O N E S T Y .

T H E A N T I - D R U G .

Your kids ask if you ever used drugs. What do you say? You want to be honest because you love them and respect their intelligence. It's a very difficult question. But remember, **the issue isn't your past. The issue is their present and future.** How you respond is entirely up to you. (Perhaps tell them when they're older.) What's important now is that your kids understand that you don't want them to use drugs. Studies show that parents who give their kids **clear rules and reward them for good behavior** are far more effective in keeping their kids off drugs than those who don't. For more information, visit www.theantidrug.com or call 800.788.2800. We can help you.



This is where THC comes from. THC is the active ingredient in marijuana. It looks the same today as it did in 1960. The difference is how much of it is in marijuana today. Pot today is often grown hydroponically and can be genetically altered to produce more THC in each plant. The production of marijuana is a commercial industry that in many ways has created a drug much different than it was in the 70's.

Illegal drugs are estimated to cost America over \$110 billion each year in treatment, enforcement, incarceration and social damage. But what else could you buy for \$110 billion? Well, you could build 1,692 new hospitals. Or operate 632 universities. Or 3,667 national parks. You could hire 2,955,956 new high school teachers. Or you could put 758,620 new buses on the road. This message is brought to you by the Office of National Drug Control Policy/Partnership for a Drug-Free Texas and America. For information or assistance, call the Greater Dallas Council on Alcohol and Drug Abuse, 214.522.8600.

Needless to say the racist DPA was furious. They put pressure on the Dallas City Council members who put pressure on former City Manager Jane Hart. Hart then fired Chief Vines. And Ragsdale then became the DPA's number one target. The head of the DPA boldly told a Dallas Morning News reporter they used more than three hundred officers and spent over \$25,000 dollars in donations to unseat Ragsdale. An absolute sell-out idiot replaced her. I won't mention her name. She is gone; so we will not spend any ink on reviving her popularity. Let's just say 'thank God and greyhound she's gone', -- ok! Eight wasted years and we're glad it's over.

Back to our wonderful bold brother Bolton. While many were busy celebrating Bolton's accomplishments, another sinister law enforcement organization was plotting his downfall. He had not been chief two days when suddenly the FBI's Dallas Bureau Chief was chastising him in the media. The white FBI chief seemed bent out of shape, because Bolton had ordered all thirty-eight (38) Dallas police officers moved back to their Dallas police command offices. The officers had been assigned to the FBI as a result of a 'hand shake agreement' between the outgoing Dallas police chief Ben Click and the FBI chief.

That's what I said THIRTY-EIGHT POLICE OFFICERS BASED ON A HANDSHAKE! The agreement came to light after Bolton's new assistant police Chief Shirley Grey called over the order to the officers at the FBI offices. Shirley Grey is an African-American female. When Chief Grey called the order over, she was told by the commander among the officers that they could not leave their offices and that they could not speak or debrief her on their work with the FBI because she did not have national security clearance.

Needless to say Chief Grey was shocked. Grey went to the building to visit with the officers and was told that in order for her to access the offices, she would have to walk through a metal detector. Grey refused to go through this humiliation. She turned around and left the building. She informed Bolton who then called the officers and get this -- Bolton was told the same!

Chief Bolton hit the roof (and rightly so); he commanded the officers to get out of that building or face the consequences. The officers began to make plans to leave and come back to the Dallas police headquarters. After finding this out, the Dallas FBI chief then sent a stinging chastising letter to Bolton. The letter found its way to the media and now the whole metropolis knows about it. But Bolton, to his credit, has stood his ground.

As a result of media and community scrutiny the at-large public has come to find why and what all these loaned Dallas officers were doing with the nation's leading spy organization. Bolton found out that many of the officers were not only watching so-called suspected "home grown terrorists" in the Dallas and North Texas area. Some were sent to Europe, parts of the Middle East and other far away places in search of, you guessed it, Osama Bin Laden. Bin Laden, as many of you know, is the Saudi Arabian multi-millionaire who's been accused by the Clinton Administration of masterminding the bombing of U.S. embassies in Africa. He is

reported to be living in Afghanistan.

But what, you may ask, has that got to do with the city of Dallas?

I don't know, you tell me. And when you find the answer please call Chief Bolton and let him know, because the last time I saw him he assured me that to this day he hasn't a clue!

In the meantime, Bolton tells us that he will continue to take the criticism in stride. By shaking up the old command staff, Chief Bolton says he saved \$8.2 million. That money will allow him to put as many as 100 officers back on the streets and thereby improve police response time. A lot of the money will allow him to fund essential things -- like more police radios and other equipment street officers have always needed in their fight against

crime.

The chief says he loves Dallas. He loves his job and appreciates city manager Ted Benevides more than anyone else, because Ted believed in him and stood against all kinds of pressure and appointed him to the chief's position. Bolton says he has strong faith in God, his family, friends, the community and most of all he has been given an opportunity to be chief of the best police department in the country.

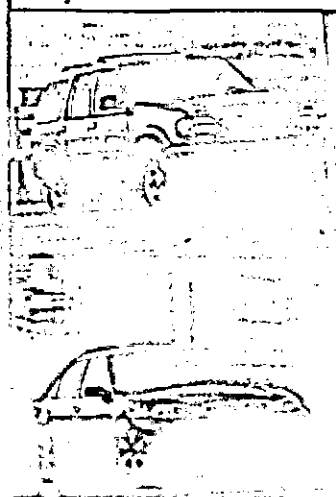
And if we all continue to support him, the department's flaws will be straightened out and life for African-Americans and all of the citizens of Dallas will be good ones. Under Bolton's watch, this writer KNOWS that will happen.

Until then the struggle continues.....

PLANO

LINCOLN ♦ MERCURY

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Take this "Loan Ability" test...
Then see us for a test
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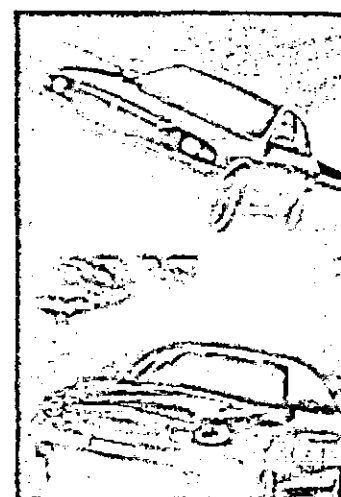
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I have lived at my present address for...	Over 3 Years 10 Points	1-3 Years 7 Points	Under 1 Year 5 Points		Points
My present residential status is...	Homeowner 10 Points	Renter 7 Points	Live with Relative 4 Points		Points
I last financed an automobile...	Over 3 Years Ago 10 Points	1-3 Years Ago 7 Points	Under 1 Year Ago 5 Points	Never 3 Points	Points
The last time I had an automobile repossessed...	Never 10 Points	Over 3 Years Ago 8 Points	1-3 Years Ago 7 Points	Under 1 Year Ago 3 Points	Points
My Chapter 7 Bankruptcy status is...	Never 10 Points	Discharged 3+ years 8 Points	Discharged 1-3 Years 7 Points	Not Yet Discharged 3 Points	Points
My Chapter 13 Bankruptcy status is...	Never 10 Points	Discharged 3+ years 8 Points	Discharged 1-3 Years 7 Points	Not Yet Discharged 5 Points	Points
My monthly household income is...	Over \$3,000 10 Points	\$2,000-\$3,000 8 Points	\$1,500-\$2,000 6 Points	Less than \$1,500 3 Points	Points
The percentage of my family's gross monthly income spent on housing and debt payments (includes mortgage or rent, credit cards, installment loans, and \$125 for auto insurance)...	Less than 20% 10 Points	20-29% 8 Points	30-39% 6 Points	40-49% 3 Points	50% or more 0 Points
The total cash I have for a car purchase downpayment is...	Over \$3,500 10 Points	\$2,500-\$3,500 8 Points	\$1,500-\$2,500 6 Points	Less than \$1,500 3 Points	Points
Your "Loan-Ability" Point Score					Total

972.985.6111

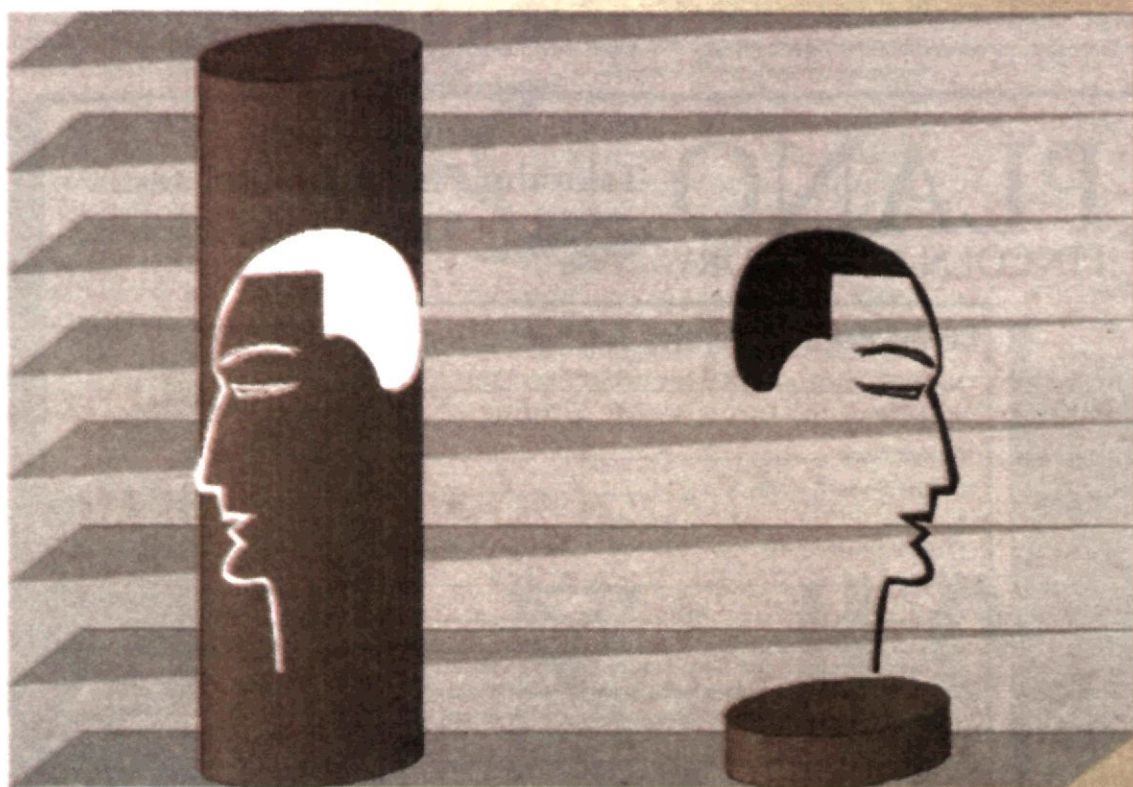
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■ Conventional Loan Approval

Unequal

ACORN study finds unequal lending in low-income and minority areas

By Rufus Coleman

A recent study by the Association of Community Organizations for Reform Now (ACORN), one of the country's oldest grassroots reform groups, has found that higher interest mortgage loans with extra fees were made to working class neighborhoods, African Americans and Latinos in the Metroplex and across the nation. The ACORN study looked at similar data in 20 cities across the country which include Bridgeport, CT; Chicago, IL;

Dallas, TX; Houston, TX; Kansas City, MO; Philadelphia, PA; and Washington, DC. Similar patterns of lending were found in these and other locales.

"It looks like we still have two separate and very unequal financial systems," said Rev. Wesley Sims, an ACORN leader. "One for the rich, one for the poor, one for whites and one for others. It's time for this to change."

ACORN said companies offering these high-interest loans concentrate on low-income borrowers. These types of borrowers received three times more subprime loans — these are the high interest loans with extra fees — than any other type of loan. Moderate-income borrowers received two times more subprime loans.

A subprime loan is given to anyone with a borrowers rating below an 'A' rating. Lenders rank potential borrowers on a scale of A to D, with 'D' being the worst. The grade is based on perceived credit history. Financial institutions use this system to determine whether they will make a loan and at what interest rate.

ACORN argues that while this rating system appears objective, there are problems with the credit reports which often have omissions and errors. Many minority and low-income borrowers have been pushed into the subprime market and in instances where there is no question of credibility, minority and low income borrowers are forced into situations where they pay the higher interest rate.

The same types of figures apply to entire neighborhoods: low income neighborhoods receive 3 times more subprime loans than any other type of loan, according to the ACORN study. Moderate-income neighborhoods received 2 times more subprime loans than any other. And along racial lines, the ACORN study said neighborhoods that were 80 to 100 percent minority received 6 times greater more subprime loans than any other type of loan.

"There are very few banks in my neighborhood," said Sheila Nunley, an ACORN leader. "But I get calls and fliers from companies promising easy money all the time. It turns out that 'easy money' and the high interest rates and fees that go along with it are actually very hard and end up taking hard working people's homes."

...continued on page 9

According to a Housing and Urban Development study, there has been a steady increase in subprime lenders. From 1993 to 1998 subprime home loans have increased by 56 percent compared to a growth of only 16 percent in other types of mortgage loans. As a whole, the amount of subprime loans grows 40 percent annually.

ACORN believes that many of the banks that aren't offering grade 'A' loans to lower income communities are also the owners of many of the subprime lenders. Part of the study compared interest rates from various local lenders to individuals with "perfect credit" in from low-income and minority neighborhoods and

the rates were always higher. It also showed that these lenders took more cash up front from borrowers in the form of duplicate fees, inflated broker fees and unexplained additions. Often closing costs were at 8 to 15 percent, higher than the average of 3 to 5 percent.

ACORN identified ten subprime lenders who made the largest amounts of home loans in the area: The Money Store, WMC Mortgage Corporation, Ameriquest Mortgage Company, Dynex Financial Inc., Fidelity Mortgage, New Century Mortgage, Centex Credit Corporation, Option One Mortgage Corporation, One Stop Mortgage Inc. and First Consolidated Mortgage Company. These ten subprime lenders originated 3,316 home purchases and study analysis shows that African American and low income and moderate-income borrowers made up a disproportionate number of the recipients.

About 15 percent of these high interest loans were made to African Americans and only 4 percent of the average interest loans were made by other types of lenders. Eighteen percent of these high interest loans were made to low-income borrowers while only 6 percent of the more conventional loans were made to these types of borrowers.

And again the same figures apply to entire neighborhoods of these types of borrowers. In neighborhoods that were 50 to 79 percent minorities, 11 percent of the high interest home loans were made, while only 4 percent of the conventional loans were made to these neighborhoods. While the amount of high interest loans remains the same in neighborhoods where minorities make up 80 to 100 percent of the population, the number of conventional loans made to these neighborhoods dwindled to 1.7 percent.

The same types of practice are taking place when it comes to home improvement loans. The same ten subprime lenders listed above issued 2,279 home improvement and refinance loans in the Dallas area in 1998. A disproportionate amount of the recipi-

ents of these high interest loans were again African American and low-income borrowers.

African Americans received 14 percent of those high interest loans for home improvements, while only receiving 4.7 percent of other types of loans. Low-income borrowers received 20 percent of those high interest loans while only receiving 5 percent of other types of loans.

To people like Sylvia Tennison, this kind of lending only caused more worry and concern. Tennison recently got into a contract with Green Tree Mortgage. The deal put her house, which was paid in full, up for equity with a 16 percent interest rate. Luckily Mrs.

Tennison, heard about the lending scam from ACORN. She had 12 days to cancel the deal.

The information for this study was collected under the Home Mortgage Disclosure Act (HMDA). The data was collected by the Federal Financial Institutions Examination Council (FFIEC) and then re-examined by ACORN. From this data ACORN identified the largest lenders of subprime loans. The act also requires lenders to list the race and financial status of the borrowers. The ACORN study states that while it identifies the loan practices of subprime lenders, it severely understates them.

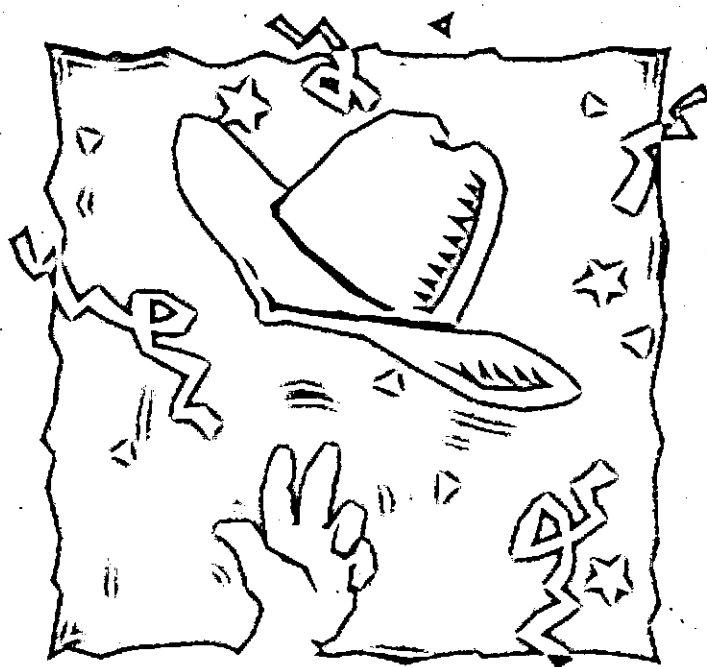
ACORN leaders believe that two separate and unequal financial systems exist. The organization is calling for changes and adherence to a 'code of conduct', pledging an end to deceptive and predatory practices on the part of subprime lenders and increased regulation to ensure minimum standards and protections for borrowers.

HUD spokesman, Scott Hudman, said they could neither confirm nor deny these practices. But he said discriminatory lending still exists. "In some areas it is just apparent that discriminatory practices are taking place and something has to be done," Hudman said. "HUD is trying to equalize lending practices and I think we've done a good job so far, but there still a long way to go."

ACORN's study includes a list of recommendations including compensation for borrowers who have fallen under these lending practices. A system allowing borrowers with consistent on-time payments would move them to lower interest rates, increasing outreach and loan volume to underserved communities. Another recommendation proposes to expand federal and state law to strengthen current disclosure laws.

Hudman advises that anyone wanting to report questionable lending practices to HUD can call 1-800-669-9777 or file a formal complaint on the federal agency's website at <http://www.hud.gov/hdiscrim.html>.

	Percentage of Mortgage Loans from Subprime Lenders	Percentage of Mortgage Loans from Other Lenders
Neighborhoods with 80 and 90 percent minority residents	12 Percent	4.7 Percent
African American Borrowers	14 Percent	4.7 Percent
Low-Income Borrowers	20 Percent	5 Percent



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Prepare your portfolio for potential market moves

Even market bulls who foresee long-term upward trends acknowledge that stock market dips will always occur. Therefore, it's a good idea to prepare yourself - and your portfolio - for potential market swings.

The first step in making sure you're appropriately positioned to weather the ups and downs of the market is to review your investment objectives and financial resources and see how they match against your current portfolio structure. Depending on your preferred asset allocation - that is, the percentage of your portfolio invested in a given asset class such as stocks, bonds or real estate - it may be time to readjust your holdings. Regaining balance in your portfolio can help you preserve any gains you may have enjoyed and control investment risk.

Any readjustment, however, should be weighed against your long-term objectives. If you do not plan to tap into your investments for ten years or more, a heavy weighting in stocks may be appropriate. According to Chicago-based research firm

Ibbotson Associates (1997), there have been no ten-year stretches when stocks have lost money (including dividends) since World War II. Of course, history is no guarantee of future performance and each investor needs to consider his or her own tolerance for portfolio risk when developing asset allocation strategies.

If you have money invested in the stock market for potential short-term returns, it's a good idea to give your portfolio - and yourself - a market correction stress test.

To do this, look at your portfolio today and cut its value by 25 percent. Will you still be achieving desired short-term objectives? Would such a dramatic drop in stock prices have a meaningful effect on your financial health? If your answer is yes, you should consider moving some of your assets out of the stock market - perhaps into fixed income securities or shorter-term instruments such as money market funds.

Market climbs can produce tremendous paper profits, but many investors are hesitant to reap those gains because of the

resulting capital gains taxes. While taxes are always an important consideration in investing and a qualified tax advisor should be consulted before any significant portfolio changes are made, a steep market drop could cost an investor more than the taxes owed on a profitable stock trade.

Once again, the key consideration in deciding when to sell is the alignment of your financial objectives with your portfolio structure.

Knowing when to buy may be just as difficult as knowing when to sell. If you want to help build up long-term investment dollars in equities, a dollar-cost averaging strategy may work for you. With dollar-cost averaging, a set amount of money is taken from a cash account each month and deposited in a specific investment. This strategy provides the automatic discipline of buying stocks when prices may be low, a time when it may be psychologically difficult to commit investment dollars to the market. Keep in mind that the strategy of dollar-cost averaging does not assume a profit or protect against a loss in a declining mar-

ket. Because such a strategy involves periodic investments, you should consider your financial ability and willingness to continue purchases through the periods of low price levels.

Even if you are a disciplined investor, periodically reviewing your overall holdings in light of market conditions and changing needs can be a useful exercise. A professional financial advisor will be able to guide you through the process of evaluating a portfolio and matching it with overall investment objectives. In addition to broad market and investment experience, a financial advisor can help you take some of the emotion out of investing - something that may be hard to do when there is increased volatility in the market.

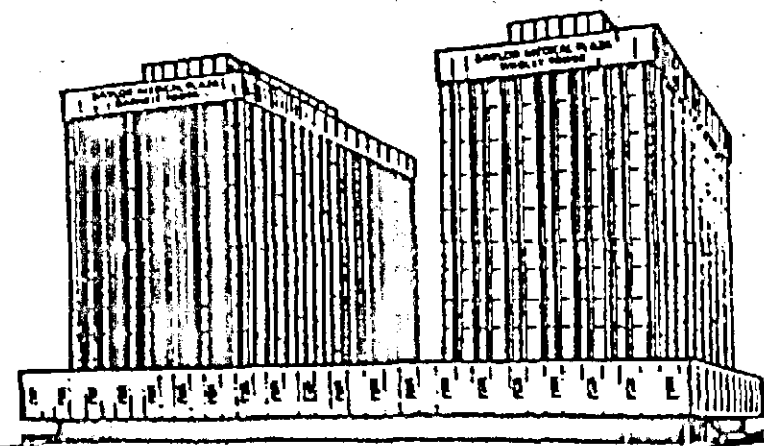
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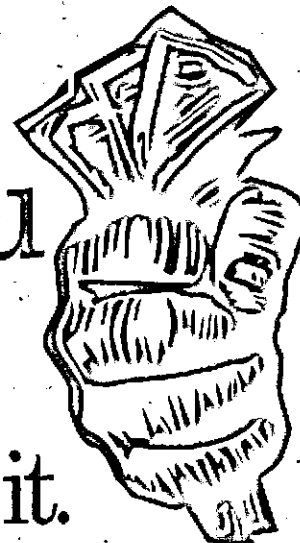


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Timmis Bonner, Jr.'s proves that good guys get ahead Nationwide Insurance opens Wynnewood Village office

AAPC hires Bonner Associates as Unity Estate's 2nd builder

By Glenda Williams Goodson

The major media's fixation on what is wrong with the African American community is once again about to be dispelled. Southern Dallas' landscape is changing and a group of strong black leaders are leading the way. The African American Pastors' Coalition (AAPC), whose ongoing actions affirm that the black church continues to be a viable force in the black community, has partnered with a major player in the home building industry. Ryland Homes is the lead contractor for Unity Estates, AAPC's 58-acre master-planned housing development in South Oak Cliff. The beauty of the deal is that the AAPC has stair-



Mr. Tim Bonner,
President of Bonner Associates

cased a young star, Bonner Associates, and launched a plan with the potential for hundreds of middle class families and single professionals to be winners. It sounds like a plan.

Dallas' Bonner Associates, an African-American design firm is partnering with Ryland homes, the nation's third largest home building, to build 20 percent of the homes in Unity Estates. "I'm just glad that (the AAPC) thought enough of us to give us this opportunity," says Bonner. The AAPC is scheduled to develop Unity Estates, located off Hampton Road between I-20 and Camp Wisdom. The homes will range in price from the \$80s to the \$120s.

Over the years conventional wisdom has

said that positive male role models are absolutely necessary to the balanced development of young men, especially in the African American community. Timmis Bonner, Sr. was such a role

model for the young man chosen as the secondary homebuilder for Unity Estates.

As a young boy Tim Bonner remembers trailing behind his carpenter dad, Timmis Bonner, Sr., and was fascinated with the way he transformed ordinary wood into works of beauty. Living in the unique stone home his dad built for the family Bonner always felt that "Observing the pride my dad put into each piece (he would build) I always knew I wanted to do something in the field." That desire

caused Bonner, a native of Oak Cliff, to matriculate through the University of Texas at Arlington's Architectural Design program picking up his bachelor's in 1981 and two years later a master's degree in the field.

Bonner had a plan to be a winner and the key was the methodology he put in place for staying power. While working with the city code enforcement agency he learned first hand pitfalls to avoid when it was time to branch out on his own. Concurrently, in 1990, he began his business in his home, furthering the development his dream of owning one of the nation's top architectural

...continued on page 19

By Josef Spencer

The country's fourth largest auto and home insurer, a Fortune 500 company, has changed its underwriting standards and opened shop--or another shop--in the heart of Dallas'

thriving urban economic base. As part of a national commitment to urban markets, Nationwide Insurance has now opened an office in Oak Cliff's Wynnewood Village Shopping Center. By affording greater access to insurance products,

Nationwide also hopes to do its part to revitalize underserved urban areas.

William L. Barefield, a United Negro College Fund (UNCF) Star Panel Committee member, has been appointed the sales and service manager for the Dallas team. He brings to this new position more than 20 years of sales and management experience in health care and insurance, as well as an active volunteer record in Dallas. Barefield hopes to use his community ties and expertise with Nationwide's outreach programs within local neighborhoods. His degree in management and marketing was earned at Houston's Texas Southern University.

"What Nationwide is doing here is say-

ing to families and to businesses, 'We think this neighborhood is important.' " said a Nationwide spokesperson at the recent grand opening ceremonies. The center's office hours are, Monday-Thursday, 9 am

to 7 PM, Friday, 9 am to 5 PM.

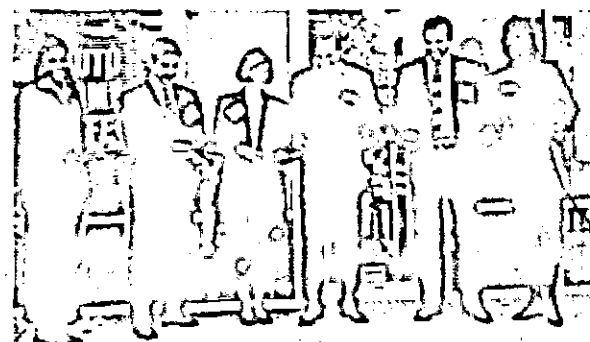
Saturday hours are 9 am to 12 PM. The sales and service center will also offer insurance and fire prevention education seminars for homeowners and renters and provide safety information to urban residents.

Although the Wynnewood Village site is

new, Nationwide is not a neophyte to community development. Since 1986 Nationwide has been a top corporate sponsor for INROADS, Inc. a national partnership to recruit minority college students for major corporations. Nationwide is also a frequent exhibitor at national conferences such as National Urban League, NAACP, and LaRaza Council.

In 1997, Nationwide invested \$1 million in Texas to help meet the housing needs of low-income residents and advance housing renovation efforts. Nationally, the firm has used more than \$32 million to provide a greater opportunity for home ownership and insurance cov-

...continued on page 19



Participating in Nationwide's recent ribbon-cutting ceremonies were (left-right): Yanika Daniels, customer service representative; Galen Stove, urban markets officer; Joan Ellis, field director; William Barefield, sales and service center manager; Bob Saik, vice-president of Nationwide's Texas operations; and Marsha Bolds, sales representative.

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Ron Shaw

3 types of people you need in your life

Proverbs 27:17

Last week I had the opportunity to visit the campus of Prairie View A. & M. A friend has a daughter who attends there and he had some business to clear up there. He asked me to go with him; since I had some down time, I decided to go.

As we drove, we talked about our own personal development and how it takes place. During our discussion we spoke about how people in our lives can either help or hinder our growth and development. I am convinced that for most people, whose lives fall short of reward or progress, there are usually too many negative influences in their lives. These negative influences, if not countered, can contribute to a person's lack of progress.

A book on time management helped me to discover that there are people who if allowed, will waste your time. Lost time is in a very measurable way, a kind of theft. Too much lost time results in your life being stolen right out from under you. Money or other tangible items can be replaced. Yet there is no replacement for wasted time. At best, all we can do is make adjustments to ensure that the time you have ahead of you is more productive.

These thoughts and talks prompted me to think about people who are absolutely necessary to my life if I am going to progress. I reduced the number of essential personnel down to three types. All three types of people are described here. By the way, I don't mean to imply that these are the only types of people who should be in your life, just the only types necessary to make life full and meaningful. One leadership principle I have learned is that those closest to you, will determine the level of your success. The Bible has much to say about the company we keep.

Our text says that as iron sharpens iron, a man sharpens the countenance of his friends. The first type of person is the one who "Sharpens" me. Iron is used to sharpen iron. I need people in my life that will not allow me to be mediocre in my thinking or behavior; but instead challenge me to grow beyond where I am. God has invested a lot in all of us. Isn't it a shame that most never realize anything close to their God given potential? We need people in our lives that will stretch us to become better. We need those who will challenge us to think better, act

better and be better. We need friends who will put us in check when our attitude or actions are out of line. Real friends do not sit idly by and watch us crash and burn without doing something. They always desire to see us reach our potential.

Secondly, I need people who "Shore" me up. We all need supporters and encouragers. We need those people we can look to for assistance and strength. Their presence and their prayers seem to add to us and inspire us. For preachers, certainly we know the importance of having someone to support us as we preach. This type of person helps us get past our weaknesses and shortcomings. The more I grow, the more I realize how much farther I have yet to journey. No one is ever as great as they seem; human foibles and frailties affect all of us. It is God's presence and power that makes us seem better than we are.

Lastly, I need people to "Share" with. In our text, iron shares in the friction that takes place during the sharpening. What a waste of life if there is no one with whom to share our growth, or His grace. God did not intend for us to live for or unto ourselves. What He has blessed us with in terms of our gifts, abilities, resources, is intended to make life better for more than just us four and no more. The truth is that He has put so much in you that it would be impossible for you to use it all up on just you. The Bible says He has given us each certain abilities for the benevolence of us all.

Is there a person in your life who sharpens you? If so, then thank God for that person. They make you uncomfortable and cause you to reach beyond just what you have done.

Who shores you up? Your supporters always make you seem better than you are and you should not only thank God for them; but remember them in your gratitude often. Without them, you would be like so many others. Average!

With whom do you share the gift of life? A solitary journey through life is no fun. Family, friends, and other acquaintances all make achieving worth while.

These three types of people make for a successful journey. You are especially blessed if you have more than one of each in your life. That's a good thing! Thank God if you have found all three types.



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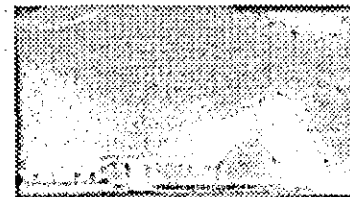
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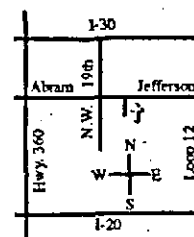
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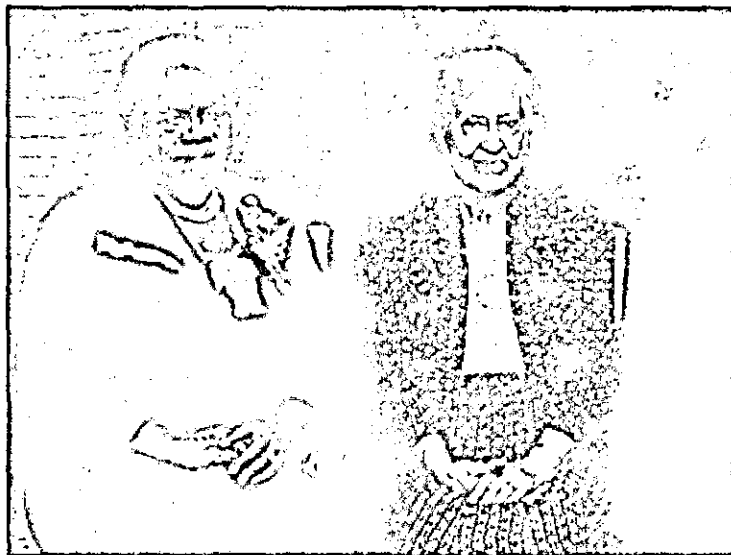
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Mary McLeod Bethune: A legacy of dreams and achievement

By Josef Spencer



Mary McLeod Bethune (left) sits with Mary Church Terrell circa 1945. Both women were instrumental in the development of the National Council of Negro Women.

"Many people think I'm a dreamer," Mary McLeod Bethune once said. But with packing crates she found at the dump ground, meat wrapping paper from the butcher store for paper, a run down old house with no furniture, one dollar and fifty cents, and only two young girls as her first students, Ms. Bethune worked to turn her dream of opening a school to teach black children into reality. From this meager start she lived on faith and determination, and became one of the most respected educators in America.

One of seventeen children, she came from a tradition of making something out of nothing. "We burned logs and used the charred splinters as pencils and mashed elderberries for ink... I haunted the city dump and the trash piles behind hotels, retrieving discarded linen and kitchenware, cracked dishes, broken chairs... Everything was scoured and mended," she wrote.

By 1922 Bethune's school counted 300 pupils and a staff of 25. After World War I it expanded to include a secondary curriculum and eventually nurse's training at a small hospital. In 1923 the small school that she built on land that had once been the city dump merged with Cookman College to become Bethune-Cookman College, the proud possessor of an A-rated accreditation. Bethune-Cookman graduates left the academic environs to meet the world with bachelor's degrees in hand.

All of these developments were derived from Mary Bethune's dreams. Ms. Bethune's fervent belief in education can be dated back to when the white daughter of one of her mother's employers snatched a book away from her, explaining that since Negroes could not read, the book was of no business to her. To McLeod, reading came to symbolize the economic distinction between blacks and whites. After spending many of her childhood years working in the cotton fields in Maysville, South Carolina, she was allowed to attend Maysville's one room schoolhouse. Her teacher, Erma Jane Wilson, recognized her outstanding skill and recommended her for a scholarship to attend Scotia Seminary near Concord, North Carolina.

Upon graduation from Scotia in 1894, McLeod was awarded a scholarship to Dwight Moody's Institute for Home and Foreign Missions in Chicago. Following a year at Moody's Institute she returned to Maysville to become Miss Wilson's assistant at the Presbyterian Mission School. Restless and unrequited in her ambition, she requested and received from the Presbyterian Board of Education an appointment to the Haines Institute in Augusta, Georgia. Here she honed her programmatic educational philosophy from the renowned Lucey Craft Laney. It was at the Haines Normal and Industrial Institute that McLeod gained experience in a predominately female setting with primary, grammar, elementary, normal and industrial courses. The lessons McLeod learned from her one year's experience at Haines served her well when she established her own school.

Between 1897 and 1898 McLeod was transferred from Haines to Kendell Institute at Sumpter, South Carolina. It was here that she met Albertus Bethune, a former schoolteacher turned haberdasher. They were married early May 1898 and on February 3, 1899 she gave birth to Albertus McLeod Bethune, Jr. For the next two decades, Ms. Bethune labored, dividing her time and energy between being a wife, mother, and president of her school. Through these efforts, she was also developing a growing national reputation.

During the second decade of the twentieth century, she stepped out as a public leader. She coordinated and led voter registration drives, often resulting in visits from the Ku Klux Klan. In her elected role of president of the State Federation of Colored Women's Club, she organized scattered clubs of black women throughout the Southeast to combat school segregation and the lack of health facilities among black children.

In 1924, Bethune became the eighth president of the prestigious 10,000-member National Association of Colored Women's clubs (NACW). Among her accomplishments, during her first four years as president, was the acquisition of a national headquarters in the nation's capital. Also under her leadership, the NACW fought for federal anti-lynching legislation and job training for rural women. The status of black women everywhere was her urgent concern. Yet the NACW was self-limiting as the lone black chapter among 38 in the National Council of Women--"insufficient representation," wrote Bethune, "to work out the many problems which face us as a group."

Her answer was an independent National Council of Negro Women (NCNW), which she founded in 1935. For fourteen faithful years, she served as its president. By the time she resigned, the NCNW had grown to 800,000 members among 22 affiliated women's organizations. After recognizing her leadership skills, she often received invitations to the White House to discuss such matters as black female representation in social welfare agencies. Another dream realized.

Even greater recognition was bestowed upon her as a leader in education. During Herbert Hoover's administration, she was summoned to Washington to attend the

National Commission for Child Welfare. According to biographer Rackham Holt, she was "the expert on educational boards, able to supply the facts on the Negro institutions" that received federal aid. Subsequently her recognition as a "leader" in the "black world," and her affiliation with the architects of the New Deal reform program, led to her service as an advisor on minority affairs in the Roosevelt administration. During these frequent visits to 1600 Pennsylvania Avenue, she met and became friends with Eleanor Roosevelt. Bethune brought a new dimension to Mrs. Roosevelt's already acute sensitivities. In 1936, the Roosevelts brought Bethune to Washington as chief of the Office of Negro Affairs of the National Youth Administration (NYA). When she took this office, she became the first black woman to head a federal agency. The NYA's charter during the Great Depression was to train and find work for millions of youths aged 16 to 24.

Mary Bethune's job made her one of the top 20 women in the New Deal, and she swiftly mastered Washington politics. "Mrs. Bethune has gathered everything and everybody under her very ample wing," wrote a newsman shortly after her arrival. Within a year, programs were up and running in 25 southern colleges; six of the schools offered courses, thus paving the way for World War II's famed Tuskegee Airmen. By 1941, almost 64,000 black students were in NYA's vocational programs throughout the United States. And Mary Bethune's fervent belief in higher education had also put 4,118 students through college at NYA expense. "The drums of Africa beat in my heart," she said.

"I cannot rest while there is a single Negro boy or girl lacking a chance to prove their worth."

Bethune had been engaged in activities connected with World War II as early as 1942 when she lobbied the U.S. War Department to commission black women officers in the Women's Army Auxiliary



In 1939, Bethune walked a Washington, D.C. picket line, protesting discriminatory hiring practices at Peoples Drugstores.

...continued on page 15

...continued from page 14

Corps (WAAC), later on the Women's Army Corps (WAC). In 1944, she became the national commander of the Women's Army for National Defense, an all-black women's organization founded on November 15, 1942 by Lovonia H. Brown to seek "opportunities for service... share in this fight for democracy... and to provide an instrument through which our women could serve in this great crisis, which dignity and pride..." Their motto, "Working for Victory, Planning for Peace," was echoed in Bethune's greeting at its first national meeting: "Today, we are aware of the profound and worldwide significance of this war and the postwar era, that is rapidly emerging."

She was also involved in postwar "planning for peace." On April 25, 1945, W.E.B. DuBois, eminent sociologist at Atlanta University, Walter White of the National Association for the Advancement of Colored People, and Bethune were sent to San Francisco by President Harry S. Truman as consultants to the organizing meeting of the United Nations. Bethune made sure that Washington acknowledged an overall black political presence that had been unknown since the demise of Reconstruction.

Known for her reputation as an educator, public figure in government, and black women's club activist, Bethune was also a businesswoman. She was not one to rely upon chance for her economic security. She held a one-fourth interest in the Welricha Motel at the Bethune Volusia Beach, Inc. a resort purchased in 1943 to provide recreational facilities for blacks in Daytona, Florida. She also held capital stock in the Afro-American Life Insurance Company of Jacksonville and the Central Life Insurance Company of Tampa. She held capital stock in the Pittsburgh Courier too. In addition to these ventures, Bethune invested in real estate mainly in the college's neighborhood.

A summary of her accomplishments include the 1904 founding of Daytona Normal and Industrial Institute for Negro Girls (now Bethune-Cookman College), as well as serving as its president from 1904-1942 and from 1946-1947; leader in the black women's club movement and served as president of the National Association of Colored Women; delegate and advisor to national conferences on education, child welfare, and home ownership; Director of Negro Affairs in the National Youth Administration from 1936 to 1944; consultant to the U.S. Secretary of War for selection of the first female officer candidates; appointed consultant on interracial affairs and understanding at the charter conference of the United Nations; founder of the National Council of Negro Women; and vice-president of the NAACP. Two foreign nations also honored Bethune. Haiti, with its highest civilian award, the Haitian Medial of Honor and Merit. From Liberia, she received that nation's honor of Commander of the Order of the Star of Africa.

One writer stated that "Mary McLeod Bethune lived five full lives of service because her one life had been multiplied fruitfully and unwaveringly in five different phases of human endeavor..." She must have been gratified to see the political and social changes that occurred during her lifetime.

Born into a family of ex-slaves, she lived long enough to witness the unraveling of the "separate but equal" doctrine by the U.S. Supreme Court, *Plessy v. Ferguson*, on May 17, 1954 by the *Brown v. Board of Education* decision. On this occasion she wrote in her weekly Chicago Defender column: "There can be no divided democracy, no class government, no half-free country, under the constitution. Therefore, there can be no discrimination, no segregation, no separation of some citizens from the rights which belong to all... We are on our way. But these are frontiers we must conquer... We must gain full equality in education... in the franchise... in the economic opportunity, and full equality in the abundance of life."

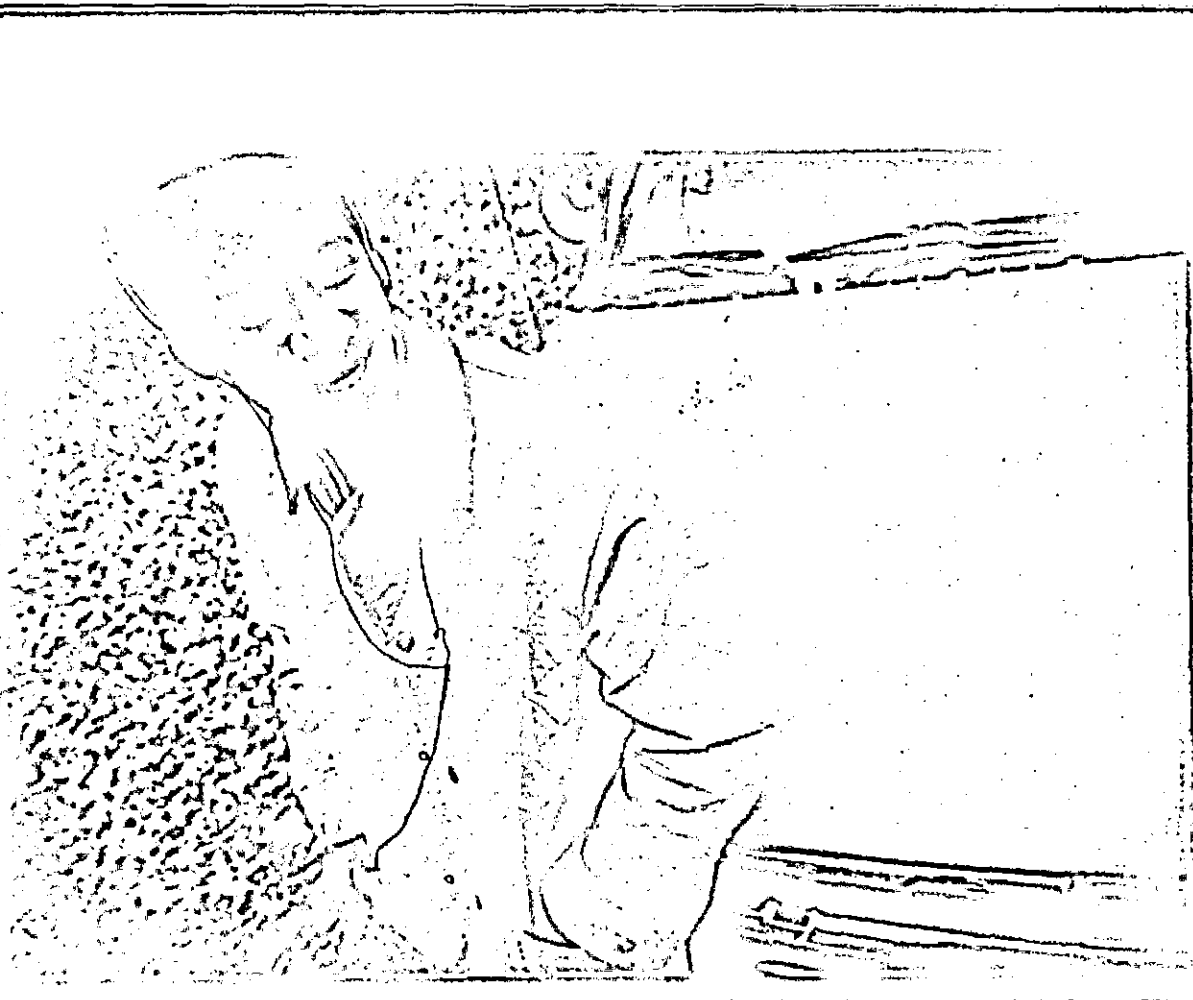
Her statement reflected her firm belief in American democracy and included her lifelong agenda for African Americans-- education for all, the franchise for all and economic opportunity for all. And all of this materialized from her dreams.

Ms. Bethune would probably agree that dreams are the things that reality is made of. On May, 18, 1955, she entered into eternal rest after a life devoted to service.

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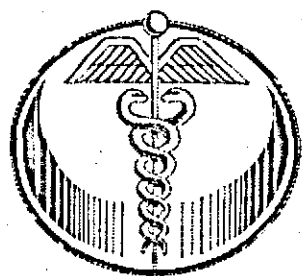
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The Wellness Diary

UT Southwestern to study stroke among African-Americans

By Charlene Crowell

Approximately 730,000 Americans have a stroke each year. Moreover, stroke is the third-leading cause of death among all Americans.

When it comes to African-American health, stroke is even more of a health risk. A 1997 study revealed that African-American men between the ages of 45 and 59 are three times as likely to have a stroke as white men of the same age. For African-American women, the risk of death from stroke is three to four times greater than it is for white women.

The first scale clinical trial will study secondary stroke prevention among African-Americans. The study will analyze the effectiveness of two medications in preventing recurrent strokes. Study participants will either take aspirin or ticlopidine hydrochloride twice a day for two years after a stroke. Study investigators hope to stop participants from having a second and potentially more damaging stroke.

According to Dr. Mark Johnson, assistant professor of neurology and the UT Southwestern study leader, "The overall goal is to determine which one of

known as hypertension, is the single most important controllable stroke risk factor. Between 40 and 90% of all stroke patients had high blood pressure before their stroke. Because hypertension puts stress on blood vessel walls, blood clots or hemorrhages often lead to stroke. High blood pressure is termed the "silent killer" because people often have no symptoms. Yet hypertension affects one-third of the adult population. With high blood pressure, the risk of stroke increases four to six times.

Heart disease can also increase the risk of stroke. Atrial fibrillation (AF) increases stroke risk up to six times. AF raises stroke risk because it allows blood to pool in the heart. When blood pools, it tends to form clots that can then be carried to the brain. AF is caused when the two upper chambers of the heart beat rapidly and unpredictably, producing an irregular heart beat. Normally, all four chambers of the heart beat in the same rhythm. In someone who has AF, the left atrium may beat as many as 400 times a minute. If left untreated, the likelihood of stroke increases. Long-term and untreated AF causes a weakened heart and potential for heart failure.

High cholesterol can also affect stroke risk. Cholesterol is a fatty substance in the blood that our bodies make on their own, and/or comes from eating fatty foods. Egg yolks, liver or foods fried in animal fat or tropical oils contain cholesterol. High cholesterol levels lead to a plaque build-up inside the arteries. As arteries become clogged, the risk of heart attack or stroke also increases.

Study participants must be African-Americans between the ages of 29 and 85. Additionally, participants must have suffered a stroke within the past 90 days and be available for twelve doctor visits over two years. Study medication will be provided free of charge.

For more information, interested persons should call 214-648-7811.

Stroke's toll on African-Americans

African-Americans have a disproportionately high incidence of risk factors for stroke due to:

- Hypertension
- Diabetes
- Obesity
- Smoking
- Sickle cell anemia

The most common stroke symptoms

Five symptoms, all sudden, can trigger the brain attack known as stroke. In a recent NSA/Gallup poll, 17% of respondents over the age of 50 could not name a single symptom. Awareness of stroke symptoms can save a person's life and greatly enhance chances for successful rehabilitation and recovery.

If any of the following symptoms suddenly appear, call immediately for trained medical assistance:

1. Sudden numbness or weakness of the face, arm or leg - especially on one side of the body.
2. Sudden confusion, trouble speaking or understanding
3. Sudden trouble seeing in one or both eyes
4. Sudden trouble walking, dizziness, loss of balance or coordination
5. Sudden severe headache with no known cause



Dr. Mark Johnson examines Ms. Otha Faye McIntyre to see if she qualifies for a study on secondary stroke prevention.

In response to these startling statistics, a new clinical study hopes to reduce the recurrence of stroke among African-Americans. Here in Dallas, UT Southwestern is one of 37 medical centers nationwide to join in the research effort. Chicago's Rush-Presbyterian-St. Luke's Medical Center will coordinate the national effort.

these two medications can best prevent a second stroke, heart attack or any vascular-related death. Unfortunately, not much stroke research has focused on African-Americans. This is the first study to specifically address this problem."

The good news is that stroke is preventable. High blood pressure, also



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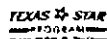


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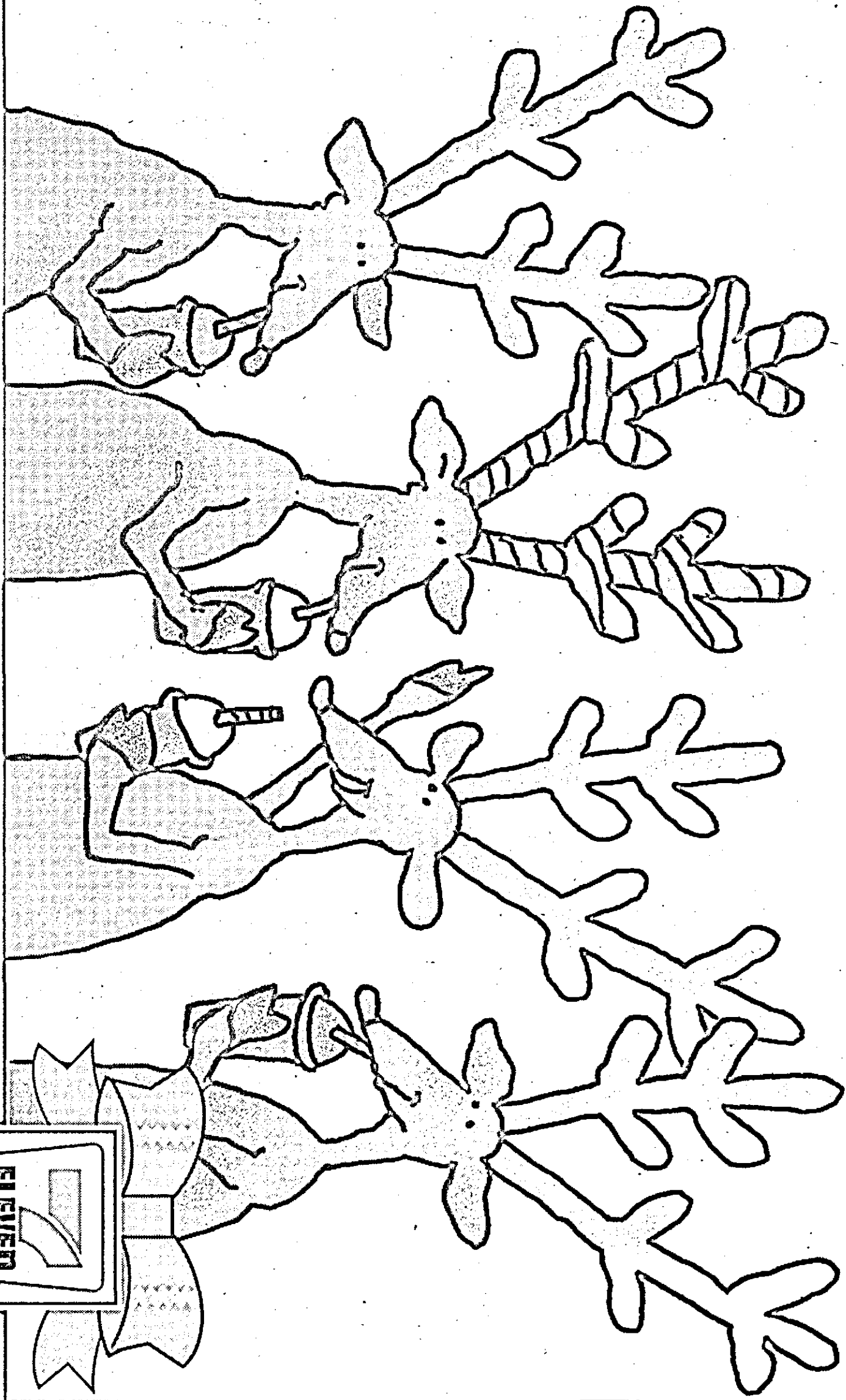
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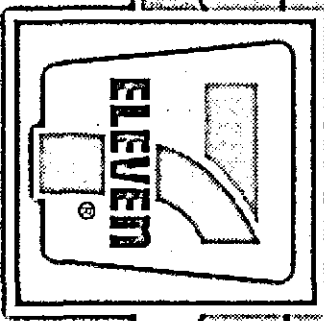
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DESIRED SKILLS & TRAITS:

- Fluency in MACs and PC software including but not limited to MS Word, Excel, and Power Point; QuarkXpress and Adobe PhotoShop
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- Strong communication skills -- verbal and written
- Ability to effectively interact with varying levels of business, corporate and community interests
- Ability to effectively manage and motivate personnel
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...Bonner continued from page 12

al design and home building firms. A relentless optimist, his wife Denise was a great asset and helped with the calls, billings, and all the other details essential to effective business operations.

No job was too small as this father of three received hands on experience repairing churches, moving houses from one site to another, and remodeling homes. He also built the family activity center for his home church, Victory Temple Church of God in Christ, where he serves as one of the bible study leaders. His first big break came when he was chosen as the primary builder for a church whose ministry had outgrown its original facility. By then the numbers looked good enough for him to move his firm into larger facilities at the DeSoto Industrial Park.

All the company's hard work and efforts paid off big as it built a solid reputation for excellent performance standards. Upscale, custom work followed in places like DeSoto and Highland Park. He also raised the bar when he was chosen as the building for Oakland Raiders star Tim Brown's 20,000 square foot estate home in DeSoto.

Not surprisingly as the AAPC's project management firm, Campbell Consulting Group, combed through candidates. Bonner Associates made the short list. Speaking for AAPC's project management firm, Greg Campbell of Campbell Consulting said of Bonner Associates, "They have an impressive track record of designing and building quality, attractive homes." Rev. David Henderson, AAPC's vice-president of economic development adds, "We are very excited about having Bonner Associates on the team."

...Nationwide cont'd from page 12

erage in urban areas. Of these funds, more than \$10 million went to Neighborhood Housing Services of America and another \$10 million to the National Equity Fund. Both programs help meet the housing needs of low-income renters and homebuyers across the country.

Most recently, Nationwide committed \$600,000 to the United Negro College Fund for a scholarship and mentor program. Their marketing strategy also includes participation at festivals, fairs, educational seminars and other community events.

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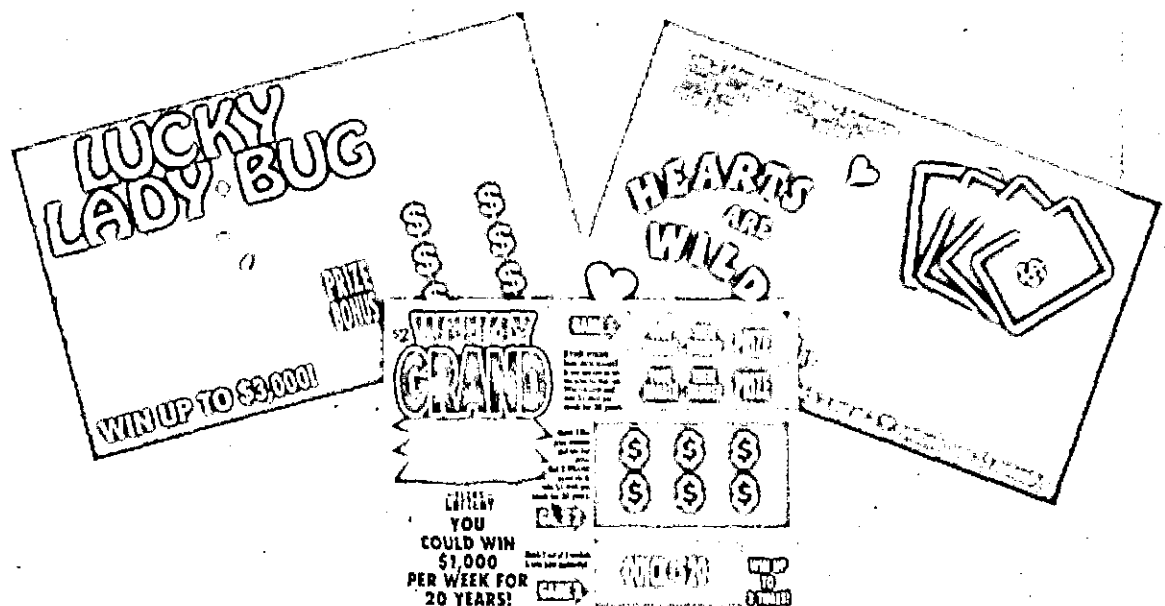
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Come December 31, 1999, three Texas Lottery instant games will close - Weekly Grand, Hearts Are Wild and Lucky Lady Bug. You have until June 28, 2000, to redeem any winning tickets for these games. You can win up to \$1,000 per week playing Weekly Grand, win up to \$1,000 playing Hearts Are Wild and win up to \$3,000 playing Lucky Lady Bug. You can claim prizes of up to \$599 at any Texas Lottery retailer. Prizes of \$600 or more are redeemable at one of the 24 Texas Lottery claim centers or by mail. Questions? Just call the Texas Lottery Customer Service Line at 1-800-37-LOTTO (1-800-375-6886).



Overall odds of winning Weekly Grand, 1 in 4.56. Overall odds of winning Hearts Are Wild, 1 in 4.81. Overall odds of winning Lucky Lady Bug, 1 in 4.96. Must be 18 years or older to purchase a ticket. © 1999 Texas Lottery.

GTE offers season's readings with holiday greetings

By Jamila H. Thomas

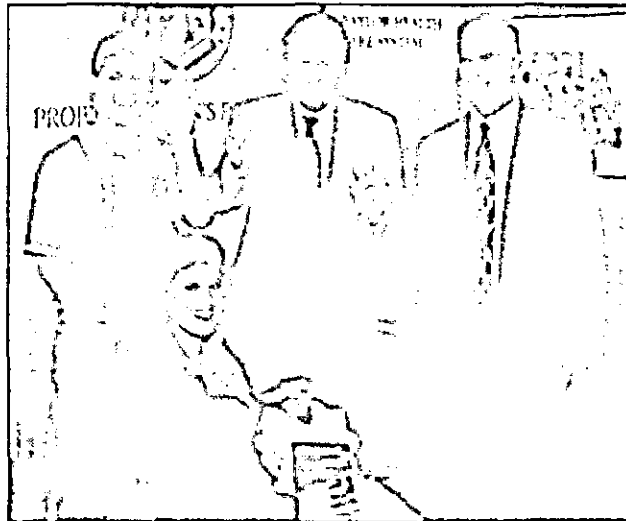
Reading is a fundamental skill that a major corporation is sharing with its season's greetings. GTE Communications Corporation, one of the world's leading telecommunications leaders, is sponsoring its "Season's Readings Program". Through December 31st, GTECC employees across the country are donating books and reading books to people of all ages. The 1999 goal is to donate 10,000 books and read 15,000 minutes with the help from GTE employees and their families.

In addition, GTECC will donate 4,000 baby blankets and copies of their children's book "Goodnight Moon". Items will be distributed through hospitals to new mothers in select locations in Texas, Florida and Washington. The effort hopes to encourage new mothers to 'bundle up and read' to their babies from birth.

In introducing 'Bundles to Texas', GTECC president C.F. "Butch" Bercher said, "Our annual project, 'Seasons Readings program' focuses on sharing the joy of reading to people of all ages. 'Bundle up and Read' is a component to this effort that emphasizes the importance of lifelong reading starting at birth."

Bercher joined GTECC in October 1997. He is responsible for developing and marketing packaged communications services to residential and business customers in new as well as existing GTE

markets. With 3,800 employees in 42 states across the country, GTE Communications Corporation is the national retail-marketing arm of GTE Corporation.



GTE Communications Corporation encourages parents to "Bundle Up and Read" to their children with a donation of 1,600 children's books and baby blankets to new mothers at Baylor hospitals. Shown here is the Sweatt family: proud mother and father, John and Kristie; baby Abigail; Baylor CEO/ President Boone Powell Jr.; and 'Butch' Bercher, GTECC President.

Begun in 1998 as an alternative to a holiday party, the reading project's first employee goal was to

read 5,000 minutes in the community and donate 5,000 books to charity. Employee response was so overwhelming that 7,502 books were collected and 11,649 minutes read nationwide. Books were distributed through the Boys & Girls Clubs of America.

Today the program supports literacy programs nationwide and

creates opportunities for communities to become involved. Moreover, adults with low literacy as well as children are helped with reading skills.

As a corporation, GTE has a four-pronged program dedicated to ongoing literacy efforts:

- Increase community awareness of the importance of literacy
- Create opportunities for community members to support literacy
- Provide grants to literacy programs and providers
- Serve as a catalyst to encourage collaboration of literacy providers

GTE internally supports adult, child and family literacy programs. Their special interest is in improving technological literacy and strengthening workforce skills. As a corporation, GTE believes the overall quality of life in communities is significantly related to the level of literacy among its citizens. The Season's Readings program enables and encourage GTECC employees to get involved in furthering literacy in their communities by reading and donating books during the holiday season.

Commenting on the success of the program, director of public affairs, Mary Stein adds, "Season's Reading Project touches people from all age from one to one hundred. The impact is it lasts a life time."

According to the U. S. Department of Education, children whose families engage in the federally funded Even Start Education literacy program made consequential gains on tests of school readiness skills and language development.

GTE customers interested in contributing to literacy programs can automatically donate one dollar with their phone bill. Beyond customer donations, GTE is donating \$1 million to this initiative to demonstrate its commitment as America's literacy champion.

For more information, visit the website at www.getreads.org, or for more information on the literacy programs in your area call the National Institute for Literacy Hotline at 1-(800) 288-8813.

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Al Pacino and Jamie Foxx star in this Warner Brothers release about the realities of pro football. Pacino plays a head coach with an injured quarterback (Dennis Quaid). This all-star cast also features performances by LL Cool J, Jim Brown, Bill Bellamy, and Cameron Diaz.

The Bone Collector

Denzel Washington delivers another stunning performance as a forensic expert teamed with a rookie cop. Angelina Jolie co-stars. Other cast members include Queen Latifah, Luis Guzman and Ed O'Neill.

Dogma

Chris Rock co-stars with Ben Affleck, Matt Damon and Alanis Morissette in this Lions Gate film.

Felicia's Journey

Proving that out-of-wedlock pregnancy happens everywhere, *Felicia's Journey* tells of a young woman thrown out of the house after her father learns she is pregnant. On her own in England, Felicia looks for the first love that left her behind in Ireland. Bob Hoskins and Elaine Cassidy star.



Brandy hospitalized

R&B and television star Brandy Norwood was recently admitted to a southern California hospital. Reportedly, the youthful star was treated for dehydration. While hospitalized, her television show, "Moesha" will be on hiatus. Her hour-long TV special, "Brandy in Concert" will run in syndication in time for holiday viewing.

Lauryn Hill wins again

This time the lady walked away from the Billboard Music Video Awards with two trophies: Best Clip and the Best New Artist Clip for "Ex-Factor". Lauryn Hill's video, "Everything is Everything" won the Best Rap/Hip-Hop Clip Award. Action hunk Steven Seagal hosted the awards show.

Retirement rumors spin around Arista Record's Clive Davis

Major music industry sources are claiming that the millennium will see a new CEO at Arista recordings. Although Clive Davis' time as founder and president has seen success in sales and profits, his contract expires mid-year 2000. Word has it that LaFace Records co-founder, Antonio "L.A." Reid will replace Davis. Only ripple it seems is that Davis is not ready to give up the label's leadership.

SPOTLIGHT

BET's Tavis Smiley to appear at 10th Kwanzaafest

Political commentator and Black Entertainment Television's host of *BET Tonight*, Tavis Smiley, will be a special guest at this year's Kwanzaafest in Fair Park. 1999 marks the 10th anniversary of the effort to increase cultural awareness and promote education of the observance founded by Maulana Ron Karenga.

Kwanzaa's seven days, December 26th to January 1st, celebrate seven principles: Umoja (unity), Kujichagulia (self-determination), Ujima (collective work and responsibility), Ujamaa (cooperative economics), Nia (purpose), Kuumba (creativity) and Imani (faith).

For more information on Kwanzaafest, call 214-653-6671.



Tavis Smiley will appear at Kwanzaafest on Saturday, December 11th



THE TUBE



Olympic skating medalists to perform in "Improv-Ice" December 5th at 11:00AM.

For the second straight year, USA Network brings together the world's top skaters in live improvisational performances. "IMPROV-ICE" will feature twelve renowned skaters including Olympic and World Championship medalists Katarina Witt, Ekaterina Gordeeva, Elvis Stojko and Philippe Candeloro. Created by another Olympic champion, Robin Cousins, the ice spectacular will be aired on Thursday, December 2nd at 7:00PM and re-telecast on Saturday,



2-time Olympic gold Medalist Katarina Witt is one of 12 world class skaters to appear in *Improv-Ice*

"Raiders of the Lost Ark" airs December 7th on USA Network

Archeologist and occult expert Dr. Indiana Jones is hired by the U.S. government to find the Ark of the Covenant. Despite the passage of time, the artifact is believed to still hold the Ten Commandments. The only problem is Hitler's Nazis also want the Ark. The suspenseful adventure is known as "Raiders of the Lost Ark". The film appears on USA Network on Monday, December 7th at 8:00PM.

December 3rd

Tom Joyner and the SOS Band will light up the Bronco Bowl at 5:00AM. Admission is FREE!!! Call KRNB-FM (105.7) at 214-634-6350 for more information.

December 4th

At 10:00AM Neiman Marcus - Adolphus Christmas Parade will be held in downtown Dallas. The event benefits the Children's Medical Center of Dallas.

December 8th through 16th

First Baptist Church of Dallas presents a new musical based on the classic Christmas film, "It's a Wonderful Life". Eight performances at the Majestic Theatre, 1925 Elm Street, will include Saturday and Sunday matinees, as well as evening performances. Tickets are priced from \$10 to \$15.00 per person. Call TicketMaster for more information.

December 10th & 11th

The Black Academy of Arts & Letters presents the multi-talented Kim Jordan in concert at 9:00PM in TBAAL's Muse Café Theatre. Jordan's music encompasses an exciting and eclectic mix of soul-stirring gospel, upbeat jazz and refined classical. Performance time is 9:00PM. For ticket information call 214-743-2449.

December 12th

At 7:30PM the Greater Dallas Youth Orchestra will perform in concert at the Meyerson. "Holiday Magic" will feature the music of Vivaldi, Copland, Schubert Vaughn Williams and Shaw-Bennett. Choirs from are high schools in Mesquite, Waco and Carrollton will also perform. Tickets will be available at the door and are priced from \$5 to \$25 per person. Call 214-528-7747 for more information.

December 17th

A special celebration in song will pay tribute to Dallas choir director, Audrey Jones. The event will be held in the Black Academy of Arts & Letters Naomi Bruton Theatre. A number of high school choirs will perform spirituals, classics, hymns and Christmas music. Proceeds from ticket sales will benefit the choir departments of each participating school. For ticket information call 214.743.2449.

Through Dec. 26th

The Dallas Theater Center will offer a new adaptation of the Charles Dickens' classic, "A Christmas Carol". For ticket information, call 214-522-TIXX (8499).

Movie Review

"The Green Mile"

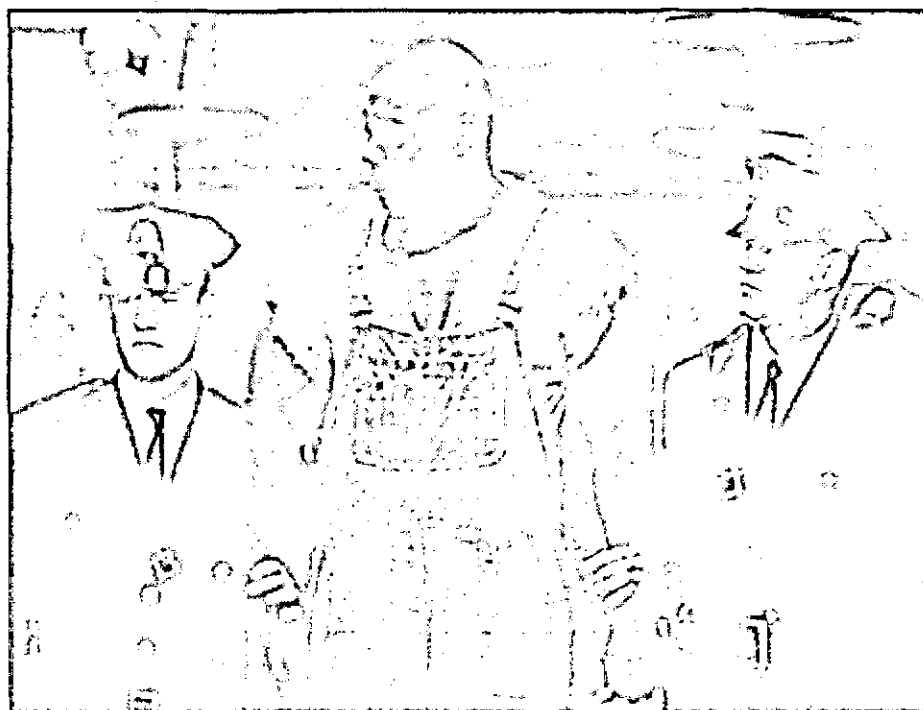
From Stephen King's 1996 best-selling novel, *"The Green Mile"*, is a big-screen adaptation of a remarkable story. A prison guard develops a poignant, unusual relationship with one inmate who possesses a magical gift that is both mysterious and miraculous. Two-time Academy Award-winner TOM HANKS stars as Paul Edgecomb, the Death Row head guard who relates in

flashback a mystical account about his tour of duty at Cold Mountain Penitentiary and his watch over a quartet of convicted killers awaiting execution in the electric chair.

Set in a Southern prison in 1935, MICHAEL CLARKE DUNCAN, plays the massive, seven-foot inmate convicted of brutally murdering two young girls. Duncan, who has also appeared in such major films as *"Armageddon"* and *"Bulworth"* has his first starring role as John Coffey. His gentle, naive nature and unusual powers starkly contrast with his appearance and raise questions in Edgecomb's mind about Coffey's guilt.

Joining the production's stellar ensemble cast are DAVID MORSE as 'Brutal' Brutus Howell, Edgecomb's chief assistant guard on the mile; Oscar nominee JAMES CROMWELL as the prison's sympathetic warden, Hal Moores; Emmy and Tony winner MICHAEL JETER as Eduard 'Del' Delacroix, the Cajun convict whose pet mouse entertains both the guards and inmates; SAM ROCKWELL as William Wharton, whose notorious killing spree earns him the nickname of 'Wild Bill'; Oscar nominee GRAHAM GREENE as Arlen Bitterbuck, the repentant inmate; BONNIE HUNT as Jan, Edgecomb's devoted wife; and PATRICIA CLARKSON as Melinda, the warden's terminally ill wife.

"The Green Mile" is a Castle Rock release distributed by Warner Brothers.



In *"The Green Mile"*, Tom Hanks (left) and Michael Clarke Duncan (center) and David Morse (right) walk "the mile" in a remarkable story of hope and forgiveness set on a prison's Death Row in 1935.

Hollywood Enterprises' International Star Search set for Dec 18th



"Hollywood, J.D.", Owner, Producer, Promoter

Dallas-Fort Worth, it's here. Hollywood Enterprises' International Star Search Showcase '99! Don't you dare miss it! Support Dallas/Fort Worth's homegrown talent and others that come from throughout the country. Experience the best the Metroplex has to offer at the ultimate talent showcase at the end of the century.

Hollywood Enterprises' International Star Search '99 will be held on Saturday, December 18th at the Kalita Humphrey Theater inside the Dallas Theater Center Complex, 3636 Turtle Creek at Blackburn. Advance tickets are \$12.50; at the door, tickets will be \$15.00.

Grand champions will receive over \$1,000 in cash and prizes and will also perform at the Annual Black & White Valentine's Ball Extravaganza on February 13, 2000.

For more information on the ultimate showcase for the end of the century, call (Metro) 817-355-5004, or visit the hot web site, www.hollywoodenterprises.com.

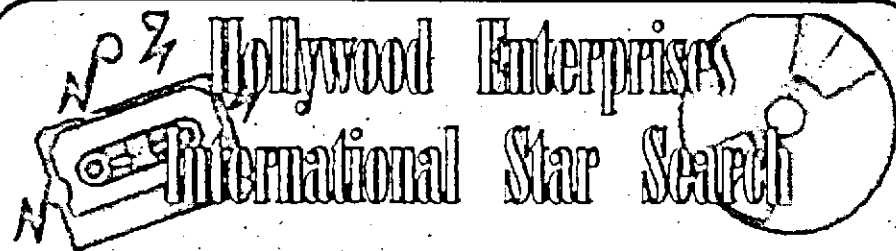
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SUNDAY, NOVEMBER 28, 1999 - 1:00-3 P.M.

SUNDAY, DECEMBER 5, 1999 - 1:00-3 P.M.

SATURDAY, DECEMBER 11, 1999 - 1:00-3 P.M.

For More Information: CALL THE HOTLINE @ (817) 355-5004

AUDITION LOCATION: DIAMONDS, The Club

3304B W. Camp Wisdom

Dallas, Texas 75237

Around The Town

December 1st Deadline

The Dallas-Fort Worth Association of Black Communicators is accepting applications for its annual Urban Journalism Workshop that begins January 8th. The 12-week program will be offered at Lincoln Humanities & Communications Magnet. Participants will also attend the regional convention of the National Association of Black Journalists in Oklahoma City. For more information, call program director Cheryl Smith at 214-376-9525.

December 2nd

The 8th anniversary celebration of the Renaissance Cultural Center will begin with a 6:00PM Toy Drive, followed by a 7:00PM gospel concert benefiting the United Negro College Fund. The Renaissance Cultural Center is located at 2100 Evans Avenue in Fort Worth. Advance tickets are \$5.00; at the door tickets will cost \$6.00. All toys donated to the drive should be unwrapped. For more information, phone Gloria Reed Austin at 817-922-9999.

December 15th Deadline

Over \$60,000 in prizes will be awarded by the International Library of Photography this year in the International Open Amateur Photography Contest. The contest is open to everyone and entry is free. One entry and one photograph per person from one of the following categories: People, Travel, Pets, Children, Sports, Nature, Action, Humor, Portraiture, or Other. All entries must include the photographer's name and address on the back, as well as the category and the title of the photo. Entries must be postmarked by December 15, 1999. For more information please contact Pat Reynolds at 410-363-4800.

December 2nd - 4th

The National Coalition for Burned Churches is sponsoring a National Church Burning Status Conference at the Fairmont Hotel in downtown Dallas. The purpose of the conference is to increase public awareness of hate motivated acts against places of worship and to develop proactive strategies to address future problems. For more information please contact Shirley Polk-Davis at 214.943.9723.

December 3rd & 4th

Mastermedia has teamed with the Greater Fort Worth Christmas Pageant to present a theatri-

cal production of Max Lucado's popular seasonal book, Cosmic Christmas. The show will be featured on Friday, December 3, and Saturday, December 4 at 8 PM at the Tarrant County Convention Center Theatre in downtown Fort Worth. A 3:00PM matinee performance is also available. Tickets are \$10 for preferred seating and \$8 for general admission and are available at all Albertson's & Family Bookstores throughout the Metroplex. For more information, call 817-581-8528.

December 3rd - 5th

The city of Dallas Fair Park Administration will host the Willard Antique Show, featuring antique dealers from across the United States from 10 am- 6 PM on December 3 & 4 and from 11 am to 5 PM on December 5. For more information, please call 214-337-7134 or 214-331-1097.

December 4th

The City of Coppell will host its annual Christmas Parade on Saturday, December 4 at 3:30 PM. For those interested in participating, please call 972-304-3565.

The Annual Holiday Kick-off Parade for "Clean South Dallas" will take place on Saturday, December 4 at 10 am. The route will convene at Lamar Street and run along Martin Luther King Boulevard. For more information, please call 214-421-1662

December 5th

New Birth Baptist Church, located at 444 W. Ledbetter Drive in Oak Cliff, where Rev. George W. Pryor pastors, presents their 1999 Homecoming Celebration on Sunday, December 5 at 3:00 p.m. They are looking for all former members of New Birth and inviting them to attend. For those interested in participating in the Homecoming Choir, please call Sis. Brenda Yarbrough Gipson at 972-279-4124 or Sis. Kina Brown at 214-616-3891.

December 6th

December brings cold weather, warm hearts, and lots of holidays. During story time, 10:30 am, Bookstop will explore a variety of different holidays celebrated at this time of year, including Hanukkah and Kwanzaa. For more information contact Terryl Hicks at 972-613-6079.

December 9th

The University of North Texas System

Center at Dallas will present an information session for prospective students from 5:00-7:30PM in Waxahachie at the Sims Library, 515 West Main Street. Prospective students can bring their transcripts for admission review. UNT's financial aid staff will also be on hand to discuss available aid options. Classes will begin the week of January 18th at 8915 S. Hampton Road, three blocks south of I-20 in southern Dallas. Both undergraduate and graduate programs will be offered. For more information call 972-228-8100

December 11th

Set up, serve and clean up a holiday party and buffet dinner for persons with mental illness. Volunteers needed December 11, 4-9 PM. Call the Volunteer Center of Dallas County at 214-826-6767 x226 for more information.

The Southwestern Athletic Conference presents the Inaugural SWAC football championship game and the first-ever SWAC Marching Band Extravaganza on Saturday, December 11 at 1:00 PM, Legion Field, Birmingham, Alabama. For ticket information, call 800-277-1700.

December 12th

Help with a building dedication and open house on December 12, 2-5 PM. Volunteers are needed to register guests, serve food and take photos with Santa. The building will be dedicated to adoptive families and friends. For more information, please contact Tammy Heard at 214-826-6767 x226.

December 13th

The sixth annual "Christmas is for Kids" toy drive, sponsored by the New Car Dealers Association of Metropolitan Dallas, will be collecting new toys from Monday, November 22 through Sunday, December 12. Individuals may take new, unwrapped toys and gifts to any participating franchised new car dealership from Nov. 22 to Dec. 12. For a list of those dealerships, please call the NCDA at 214-637-5031.

December 16th

"You GROW Girl", a women's entrepreneurial symposium will offer an open forum, networking and guest speaker Yodit, owner and operator of Yodit Braids Salon of Dallas. The session will be 5:00-8:00PM at Meadows Hall in the Sammons

Center for the Arts, 3630 Harry Hines Boulevard. For more information, call Tere at 214-521-1733.

December 17th & 18th

St. John Christian Theater Ministry's Christmas production, "Happy Birthday, Jesus" will be performed at 7:30PM on Friday and Saturday evenings. Admission is free and groups are welcome. The production will take place in the church's sanctuary. St. John Missionary Baptist Church is located at 2600 South Marsalis Avenue in Dallas.

December 18th

New Image Business Associates (NIBA) Inc., extends an invitation to you to partner with us as we recognize and honor AKINKANJU Awardees within the Dallas/Fort Worth Metroplex. This celebration is scheduled for 7 PM, Saturday, December 18 at Hyatt Regency Dallas at Reunion, Boulevard. For more information, call Laura Perry at 972-733-3070.

through December 24th

Bookstop, at 1765 North Town East Boulevard #109, Mesquite, TX, is sponsoring a holiday book drive. Select a gift tag from the giving tree located in the magazine section of the store and purchase a new book for the child listed on the tag while receiving 19% off the books you purchase for donation. Bookstop will collect the books throughout the holiday season, and the gifts will benefit the children and families serviced by The Family Place.

Now through January 2nd

The Story of the Star, The Science Place Planetarium's annual holiday show, explores various scientific and religious explanations for the Star of Bethlehem.

This year's show combines music and graphics for an experience to please all ages. Admission is \$3/person. Call ahead for reservations (214) 428-5555.

January 21st deadline

Nominations are being accepted for the Volunteer Center's 20th Annual Outstanding Volunteer of the Year Awards. Honors recognize volunteer work during the past year in Dallas County. For nomination information contact Tammy Heard at 214.826.6767 ext. 226

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"The Healing Wisdom of Africa: Finding Life Purpose Through Nature, Ritual, and Community"

By Malidoma Patrice Some
Penguin Putnam Inc., 313 pages
(\$14.95 paperback)

Author Some tells readers of a tribe known throughout West Africa for their healing abilities and spiritual practice. She explains how the Dagara accumulate first-hand knowledge of these deep powers. The work is dedicated to healing in the indigenous world, relationships of healing: the community, understanding ritual, rituals of healing, and healing in the western world.

Some teaches ceremony and rituals that enable Western readers to begin the healing and initiation process, discovering genius within themselves and finding life's true purpose. Through *The Healing Wisdom of Africa*, readers come to understand that the life of the indigenous and traditional people is a paradigm of an intimate relationship with the natural world that while surrounding us, also lies within us.

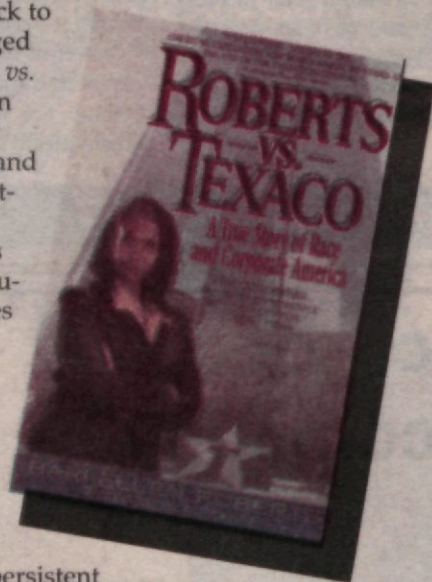
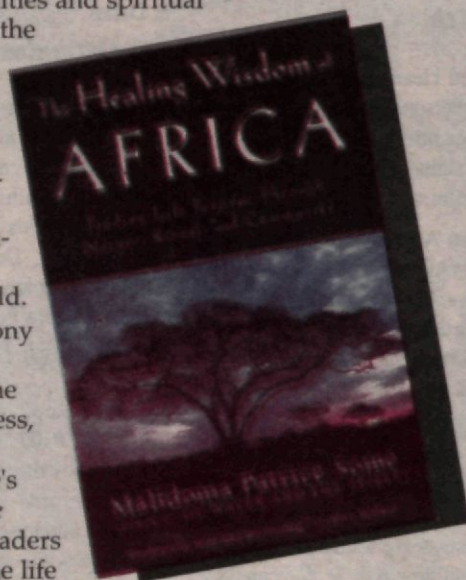
"Roberts vs. Texaco: A True Story of Race and Corporate America"

By Bari-Ellen Roberts with Jack E. White
Avon Books, 285 pages
(\$13.50 paperback)

"This diversity thing, you know how all the black jelly beans agree." . . . "That's funny. All the black jelly beans seem to be stuck to the bottom of the bag." . . . "I'm still having trouble with Hanukkah, and now I how Kwanzaa...It's these niggers, they're shitting all over us with this..."

Bari-Ellen Roberts, one of Texaco's "black jellybeans stuck to the bottom of the bag", emerged as the lead plaintiff in *Roberts vs. Texaco*, the historic class-action racial discrimination suit that attracted national headlines, and a \$176 million out-of-court settlement. The shocking racist remarks by Texaco executives and their plan to destroy documents as heard on audio tapes triggered heated reactions that rivaled the fervor of felt in the civil rights era. Now comes Roberts with a retrospective view of those developments and their aftermath. Roberts and 1400 other African-Americans employed at Texaco faced a persistent pattern of racial discrimination. Hers is a true story of how a determined woman challenged a billion-dollar corporation.

"I've never been afraid to compete with white people. I've been doing it since I was a child. It's in my blood, as much a part of me as my brown skin and kinky hair," as she reminds the entire nation that racism is not dead in corporate America.



MON
Minority Opportunity News

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Hispanic Salute '99 honors DISD's Kathleen Leos

By Jamila H. Thomas

Dallas Public School Board Trustee Kathleen Leos is among the recipients of the Hispanic Salute '99. The award, sponsored by North Texas Ford Dealers, recognizes efforts that significantly contribute to Hispanic education and literacy.

Leos' involvement in education is noteworthy. First elected in 1995 to represent District 8 (West and near North Dallas) on the board of education, two years later in 1997 she was elected Board President. Her community involvement includes positions as president of the James Fannin PTA and she was instrumental in starting the North Dallas High School PTA organization. For four years she served as the school's PTA president.

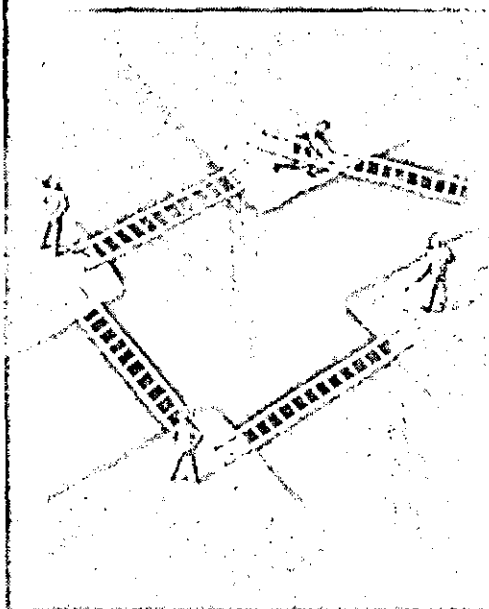


DISD School Board Member
Kathleen Leos (District 8)

A mother of five and a native New Yorker, Leos is a graduate of George Washington University in Washington D.C., where she received a degree in liberal arts and classical studies. Presently, she serves as director of the Basic English Initiative Department of the Dallas Services for Children.

Other community commendations include the 1996 Advocate of the Year Award presented by the Lakewood Chamber of Commerce and the Advocate Community Newspaper; and in 1995 the International Altrusa Community Service Award.

Other Hispanic Salute '99 award recipients are Susanna Ramirez (education), Marcela Vargas (education), and Richard and Eloise Longoria (volunteer service).



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\$650,000 in corporate donations move UNT System Center toward \$2.6 million goal

By Jamila H. Thomas

\$650,000 in pledges to support operations, programs, activity equipment and scholarships have made giant steps toward the financial goals set for the University of North Texas' System Center in Southern Dallas. Monies donated by TXU Electric & Gas, Bank of America, Texas Instruments Foundation and Washington Mutual Foundation will augment state funds dedicated to the campus' development.

Commenting on his corporation's \$300,000 award, chief executive officer of Texas Instruments, Thomas J. Engibious, exclaimed, "The Texas Instruments (TI's) Foundation is pleased to make this commitment to UNT for this campus in southern Dallas

County. It furthers TI's strong belief that educational opportunity is critical to improving the quality of life and the future economic impact in the

...continued on page 27

DART News

Service Improvements Coming in December

Santa Rides DART to NorthPark

DART and NorthPark Center are partnering up to bring customers easy holiday shopping all season long — minus the parking hassles. From Park Lane Station, take the Holly-Trolley shuttle free to NorthPark Mall this holiday season for easy, convenient shopping. For more information on the Holly-Trolley shuttle, call DART at 214.979.1111 or visit our website, www.DART.org.

Also, be there when Santa arrives on a DART Trolley-Bus on Friday, November 26 at 10 a.m. Together with Christmas Mickey and Holiday Minnie, Santa and his friends from the Ronald McDonald House will kick off the holiday season with a parade of bands, singers and other entertainers. Join smart shoppers like Santa!

Cowboy Flyer Beats Driving to Texas Stadium

It won't matter how much you spent on tickets to the Cowboys game if you end up listening to it on the car radio. Take DART's Cowboy Flyer from 10 park and ride locations for only \$5 round-trip and you'll have the best seat in town. For more information, call DART at 214.979.1111 or visit our website, www.DART.org.

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ROUTES:

44-Providing service from Brookhaven College to Downtown Dallas via Parkland Hospital.

205-Providing express service between the Addison Transit Center and Downtown Dallas.

303-Connecting Las Colinas Ridge, North and South Irving Transit Centers via MacArthur.

331-Providing service from Farmers Branch Park-N-Ride to Trinity Medical Center via Josey Lane, with additional weekday latenight and Saturday trips.

333-Serving as a connector between North Carrollton Transit Center and the Addison Transit Center.

344-Providing connecting service between North Carrollton Transit Center and stops along Trinity Mills.

704-Providing circulating service in Las Colinas from North Irving Transit Center.

707/708-Providing circulating service to the major employment, residential, hotel, and shopping areas in Addison from the Addison Transit Center.

For more information on DART Service Improvements call DART Customer Information at 214-979-1111 or visit our website at www.DART.org



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In the South Dallas area, call:
**Inncity Community
Development Corporation**
(214) 428-5481



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...continued from page 26.
communities where we live and work."

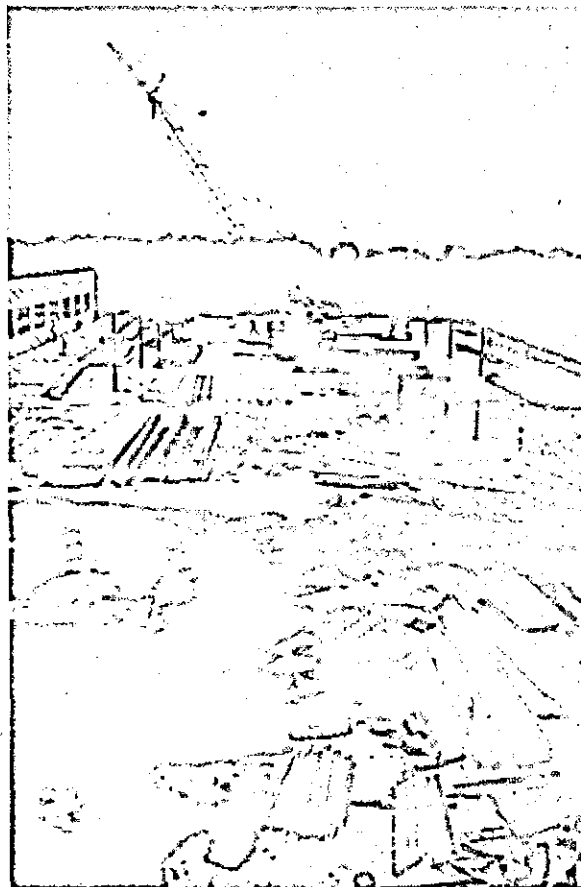
Similar comments came from all of the other corporate contributors. "We are pleased to be supportive of this important development for Dallas and the great State of Texas," stated TXU's Erle Nye in announcing its \$200,000 pledge. Nye applauded the center's goal of bringing new and affordable educational opportunities to southern Dallas.

Speaking on his firm's \$100,000 pledge, the president of Bank of America, Rowland K. Robinson, confirmed that "Bank of America is committed to education and to building the communities we serve. We are pleased to demonstrate that commitment through our support of the University of North Texas System Center at Dallas."

In presenting Washington Mutual Foundation's \$50,000 gift, corporate affairs manager Gwendolyn S. Jones said, "We value the service the University of North Texas is providing in the community. We also encourage others to contribute as well."

The opening of UNT's System Center in Dallas marks the first time Dallas residents will gain convenient access to baccalaureate and graduate programs in public higher education. The new center will be a convenient location in southern Dallas, accessible by public transportation for its morning, evening and weekend classes.

Beyond South Dallas residents, the System Center is also expected to draw students from northern Ellis County. All courses will be the same as those offered at UNT's Denton campus. Facilities



Construction is now underway for the new
UNT System Center in Dallas

will include a state-of-the-art computer laboratory with Internet access as well as a virtual library with access to UNT's vast library resources. Staffing will

provide personal assistance to those applying for admission, choosing a degree program or seeking help in paying for college.

Texas Senator Royce West, UNT Chancellor Alfred F. Hurley, along with other UNT officials, area business and civic leaders are spearheading efforts to raise approximately \$2.6 million in private contributions to augment the initial \$4.2 million appropriated in June by the Texas General Assembly. Dallas civic leader Tom Dunning heads the committee, and is instrumental in the development of the multi-institutional University Center at Dallas. He is also in favor of the committee seeking other ways to develop support for the center.

The first phase of the center's official opening this fall began classes for five UNT degree programs on the Cedar Valley and Mountain View community college campuses and at Duncanville High School.

Spring 2000 classes at the center will begin January 18, 2000.

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