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# Minority Opportunity News

**MON**  
Minority Opportunity News

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

VOLUME 8, NO. 8 April 15-30, 1999



# VOTE!

**What About  
Long Distance  
Access Fees**

**Ethnic Notes:  
The Tuskegee  
Airmen**

**Oak Cliff Credit  
Union Plans  
Annual Meeting**



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 Are any assets held in a trust? (X)  
 Are you or your business party in any court or lawsuit? (X)  
 Are you or your business in arrears or in dispute of any loan payment? (X)  
 If you answered YES to any of these questions, please attach an explanation.  
 BUSINESS FINANCIAL INFORMATION FROM PRIOR FISCAL YEAR ENDED: \_\_\_\_\_  
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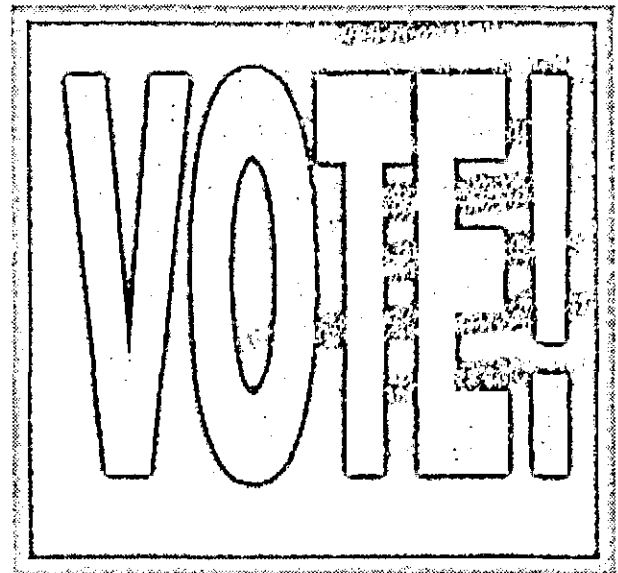


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**From  
The Editor  
Chris Pryer**

# Editorial

## Thank you for reading my words

Words are truly a wonderful, marvelous thing. When they are used with skill and aplomb, they can stimulate the dull, mobilize the complacent, and inspire the defeated. At the same time, they can be quite frightening. Especially if there exist the possibility of them being read by the public. For writing is an intimate exercise, even for those purveyors of prose who ostensibly enjoy the protective moniker of "creative" (or fiction) writer. Not only is what you write open to public critique and ridicule, but how you write is also under risk of rejection. When people say they can't write, or that they hate to write, what they really mean is that they're afraid to write. It makes them feel so, so vulnerable.

Over the past four plus years, as editor of *Minority Opportunity News*, I have ingested and manipulated quite a bit of writing. (I know the word "manipulated" has a negative connotation, but that's not meant here.) Not only my own, but the writing of others. It has been my job. And because it has been my job, day in and day out, I have developed a new respect (and wonder) for the written word. I am not nearly as casual about its power, its malleability, its exactness. Because we are literally drowning in a sea of words—they are the lifeblood of mass marketing, whether via television, radio or print—we tend to be unconscious of their influence on our daily lives.

In the newspaper business, we use words to convey information. That information can serve the reading public in a practical way (as in this issue of *MON's* city elections overview). Or it can fill a cultural void, as our Ethnic Notes has for so many readers. The information we dispense can also stir our passions, either for or against, as in the case of our irrepressible columnist, Thomas Muhammad. In each of these instances, an editor can have a profound affect on the copy that eventually appears in his or her publication. We editors continually walk the fine line between either massaging and cajoling the copy of others to best convey what they wanted to say when they first put fingers to keyboard, or wrapping our hands around their prose and choking the very life out of it, to the point that it is barely recognizable.

During my tenure at *MON*, I'd like to believe that, many more times than not, I walked that tightrope successfully. And in the case of my own copy (usually limited to the space you view here), I hope I did the written word justice. Made you think a little (or a lot); made you commiserate a

## MON's Candidate Endorsement Slate

The voters of Dallas will soon have the opportunity to elect representatives for city council. Don't underestimate the importance of these elections because the scope of the council's responsibilities directly effect every citizen. Whether it is the availability of books in our libraries, fixing potholes in our streets, establishing municipal tax rates or addressing zoning and property issues, there are few of us that are not impacted by the work of the Dallas City Council.

This issue, we have provided a comprehensive summary of how the candidates stand on various civic issue. Additionally, *MON* is offering a slate of endorsed candidates.

Here are *MON's* endorsements:

### Mayor—No Endorsement

Our last mayoral race heralded what many believed was a new day in the political landscape of Dallas—the election of our first African American mayor. The Black community particularly saw Mr. Kirk as an answer to many of the ills that have faced our city: inattentive politicians; underdevelopment of the southern sector of Dallas; political tensions between African American and Hispanic constituencies.

While Mr. Kirk has done a fine job bringing several major initiatives to fruition—most notably the Arena project and the Trinity River development effort—*MON* has chosen to not officially endorse a candidate for mayor for two reasons: First, as a presidential candidate once asked, "Are you better off now than you were four years ago?" For many in the African American community, the answer is essentially "no". The continued lack of basic city services, little real expansion in the economic development of southern Dallas and the concerns regarding the limited utilization of African American businesses have left us somewhat disillusioned. Mr. Kirk frequently heralds the Trinity River and the Arena projects as major boons for Dallas. The irony is that this perspective is akin to taking a vitamin to cure a headache—while it may help the overall body, it does not address the original condition. The southern sector and the African American community needs, and deserves, more acute attention.

Secondly, that Mr. Kirk has no oppo-

little (or a lot); made you chuckle a little (or, dare I say, a lot).

I've enjoyed my relationship with the writers who entrusted so much of themselves—the very words they write—to me. And I've enjoyed sharing with you,

the public, my own written words. Does this sound like a farewell? Well, it is. As of the May 1 issue of *MON*, I will no longer serve as the editor. But don't fret. You'll see my words around—somewhere. Look for them.

### Council District 5—Donald W. Hill

We endorse Don Hill, a competent attorney with a strong and positive history of civic involvement. Mr. Hill has shown to have an intelligent, even-tempered and thoughtful approach that we believe makes him the best candidate.

### Council District 8—Al Lipscomb

Council member Lipscomb deserves this endorsement for District 8 despite questionable ethics and being under federal indictment for conspiracy to commit bribery. Many African Americans question the legitimacy of the attacks on Mr. Lipscomb and believe that, if anything, he might have had a lapse in judgement. Few can question his strong commitment to the African American community and his substantial record of accomplishments. Ironically, it is his passion for public service despite his personal financial situation that has contributed to much of his current dilemma. As mentioned in our review of the mayor's position, the personal financial impact of public office creates the reality that someone or some group of people have to financially support candidates. Whether it is a corporation that pays your salary (while expecting little real work) or through contributions from a number of private sources, the net effect is the same.

Our endorsement goes to Mr. Lipscomb. Furthermore, we hope for his vindication.

### Council District 8—Maxine Thornton Reese

Maxine Thornton Reese, a long-time Dallas educator and administrator, has a significant history of distinguished service on public and non-profit boards in this

community. She appears to be the best organized candidate in a crowd of four where there is no incumbent. *MON* believes she has paid her dues and is poised to take over District 4 following the positive contributions of Councilman Larry Duncan.

### Council District 8—Barbara Mallory Caraway

This seems like round three in what has become a marathon between incumbent Barbara Mallory Caraway and long-time political activist Roy Williams. Mr. Williams was one of the original plaintiffs in the redistricting suit that led to the creation of the current 14-1 configuration. While we applaud this accomplishment, we must question the accomplishments of Mr. Williams since this legal victory. Ms. Mallory Caraway has done a fine job in representing the concerns of her constituents while also displaying a broad-based concern for all Dallasites. Conversely, we find little reason to support Mr. Williams. Mr. Terrence Gore, the lesser-known candidate in this race, has shown considerable effort and willingness to work for the betterment of his community. While we cannot support him at this time, we encourage his continued effort and look forward to his candidacy in the future. As for this election, Ms. Mallory Caraway has earned and deserves our endorsement.

### Council District 7—Sharon Middlebrook

This is the most competitive field in the upcoming elections. While several candidates have indicated the promise of strong representation if given the opportunity to succeed council member Charlotte Mayes, we believe that Ms. Sharon Middlebrook is worthy of our endorsement. She has displayed sensitivity to the needs of District 7 residents and would be an intelligent and articulate advocate for then at city hall. Some of her rivals have failed to either provide required campaign reports or have neglected to take care of their tax obligations to the city. In the eyes of some, these may be small matters; however, we believe they are fundamental indicators of things to come should these individuals be elected. Therefore, *MON* voices its support for Ms. Middlebrook.

*MON*

In the meantime, keep reading. And if you feel so inclined, write something. Like a letter to the editor. He (or she) would be happy to peruse your copy. Without changing a thing.

*MON*



## The Struggle Continues

Thomas Muhammad

A storm is sweeping the city of Dallas. And unlike most storms, this is one that many people are intentionally running to, not from. What is amazing is that this wonderful storm is a Houston invention and, despite the Dallas-Houston rivalry, even Dallas natives are flocking to it. The great storm comes in the form of Kim Whitaker of Allstate Insurance Co.

Kim oversees Allstate's Texas Urban Initiative. This includes management of all marketing and community relations activities related to inner-city and African American markets. Some of her duties include: coordination of an annual Black History Month program titled "From Whence We Came"; development of the "Neighborhood Partnership Program" (currently serving residents of Dallas, Fort Worth and Houston); and assisting in the operation of two Allstate inner-city sales offices.

From the time Kim joined Allstate, she hit the ground running. She started with them in the company's underwriting department in Houston. She's since held several positions, from senior human resource representative to market development consultant to exclusive agent recruiter. Kim has completed insurance education classes in personal and property as well as liability insurance principles. In addition, she has completed two of ten courses toward a Certified Property Casualty Underwriter (CPCU) designation. Quite impressive.

Kim is a native of Missouri City, Texas (a suburb just Southwest of Houston) and a graduate of the University of Houston's School of Business (with a BBA in management). Along with her husband, Thomas, and their 21-month-old son, Collin, Kim has resided in Dallas since 1995.

Kim has found time to serve on the boards of several community organizations, such as Dallas Black Dance Theater and Innercity Community Development Corporation.

Let's talk about some of the programs that have brought Kim some notoriety in the Dallas/Fort Worth area. Over the years we've heard hundreds of lending institutions and corporate citizens make verbal commitments to assist low-income residents in ending urban blight. Pure lip service. However, some companies have kept their promise. Allstate, under Kim Whitaker's leadership, has been one of them. Allstate began as an urban insurer in 1931 and they recognize that urban markets still account for a major part of their business. They have

## Kim Whitaker: A great addition to the Dallas community

supported urban organizations, programs and activities that promote home ownership, neighborhood revitalization and economic development. Allstate manages a \$65 billion investment portfolio, one of the largest in any industry. They own more municipal bonds than any other insurer, more than \$16 billion worth, fueling 3,500 municipalities across the US. These investments help



Kim Whitaker

state and local governments finance projects that build or improve existing infrastructures, such as water and sewer systems, mass transit systems, education facilities and housing. In addition, the company targets inner-city communities with special investment programs that focus on housing, education and economic development.

In Texas, Allstate is the state's second largest auto insurer and third largest property insurer. It has almost \$2.1 billion in municipal bond investments in Texas, more than any other state in the country. It also has over \$6.8 million in venture capital investments in the state. In 1997, Allstate paid close to \$28.6 million in state premium taxes. As a way to increase their stake in the urban marketplace, in 1993, Allstate created the Neighborhood Partnership Program. Since then, NPPs have been established in 26 cities across the country as grassroots partnerships between Allstate and established community groups. The partnerships address insurance availability and affordability as well as economic challenges facing local residents.

In November of last year, a partnership was launched by Allstate, Chase Bank and Innercity Community Development Corporation (ICDC), featuring the Allstate Home Improvement Loan Program. The program provides \$2.5 million to low-to-moderate income fam-

ilies for needed home repairs. It requires no application fee, no equity requirement on loans up to almost \$15,000 and offers a loan interest rate of 6.6 percent.

Remembering her roots, Kim has been very active in doing whatever she can to educate others on the greatness of diversity. To that end she founded an annual Allstate Black History program called "From Whence We Came." This program symbolizes Allstate's longstanding commitment to the African American community by having emerging history-makers salute legends in their chosen fields of endeavor. Currently in its fourth year, the program pays tribute to "Architects of the Village," individuals who have helped to build stronger, safer communities across America.

During the 1999 program, held at the African American Museum in Fair Park, Allstate honored three of Dallas' great community residents: Emmitt Smith, Dallas Cowboys running back, whose charitable foundation supports a variety of non-profit groups; Carolyn Davis, the owner of Davis Community

Consulting and a South Dallas/Fair Park community activist; and Brooks Fitch, president of Freedman's Foundation, who has raised over \$1.7 million in support for the Freedman's Memorial.

Each was presented with a special commissioned Allstate "From Whence We Came" award in recognition of their achievements. Shaped in the form of the Sankofa bird, which looks backward while flying forward, the image symbolizes the wisdom in remembering the past to build for the future.

Clearly you can see that Kim Whitaker has truly been busy about the people's business since joining Allstate. And like she and hundreds of Allstate's fine employees, we expect to see even more programs as they continue to put their creative, volunteer spirits to work.

As retired General Colin L. Powell, of America's Promise, once remarked: "I wish I could give every corporate leader I run into a small bottle of the Allstate spirit." Well, Dallas is fortunate to have a bottle that has been more like the bottle of *I Dream of Jeannie*. Only ours has unleashed a wonderful storm called Kim Whitaker so General Powell, eat your heart out.

Until then, the struggle continues...

MON

## Elect Sharon Middlebrooks Dallas City Council District 7

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# Access fee defies simplistic solution

Guest commentary by State Representative Dawnna Dukes

Special to the Texas Publishers Assn. Wire Service

Telephone "access fees" weren't even in our popular vocabulary two years ago. But thanks to a multi-million dollar advertising campaign by AT&T, we all now know it costs more to call from Marfa to Midland than from Marfa to Honolulu.

More Texans than ever are asking questions about access fees. The Texas Legislature is currently addressing whether access fees should be reduced and by how much. Sounds simple enough. But as policy makers, members of the Legislature



must be mindful of the key role these fees play in keeping basic local telephone rates affordable for all Texans.

Access fees are paid by long-distance companies to local telephone companies for the use of their local lines to carry long-distance calls. These access fees are a component of a long-standing state effort to keep local telephone rates affordable for all consumers. The Texas Public Utilities Commission (PUC) instituted a telephone rate structure in 1984 that set access rates above actual cost to keep local providers' costs down and thus maintain affordable telephone rates for customers. The delicate balance of these two rates preserves Texas' widely affordable local telephone service. That's where the debate on how much to reduce access rates must begin.

A comparison with other states demonstrates the necessity and success of Texas' policy of linking access fees and local telephone rates. At less than 12 cents per customer, Texas' access charge is higher than the national average, however, local residential phone rates are some of the lowest in the country — averaging \$10 a month. By comparison, the access rate in West Virginia is less than 7 cents, but the local telephone rate is more than \$36 a month.

Michigan provides another good example. There, the access rate for long-distance companies is a little over two cents. But consumers in Michigan pay \$42 a month for basic local residential service — more than four times what most Texans pay. This relationship between long distance access charges and local calling rates is exactly why legislators must be careful when they consider access fee reductions. After all, nearly every Texan relies on local telephone service on a daily basis, but only

50 percent of Texans make an in-state long distance call in a given month.

If the Legislature determines that an access fee reduction can occur without increasing local rates, it is critical that the long distance companies make good on their public pledge to pass the savings on to Texas consumers. Otherwise, the reduc-

tion would not be a win for consumers or for Texas. It would be nothing more than a transfer of a vast amount of dollars from a Texas-based local telephone industry to out-of-state long distance firms.

The Legislature is currently considering HB 1701, which would continue the progressive path to a fully competitive telecommunications market established by the Legislature in 1995. Under HB2128 — the 1995 Telecommunications Reform Act — traditional telephone companies were freed from regulatory scrutiny in exchange for agreeing to open their markets to competition, cap basic local telephone rates for 4 years, upgrade their infrastructure, provide discounts to schools, libraries and non-profit hospitals through funding the billion dollar Texas Infrastructure Fund (TIF), and allow long distance companies and new providers to piggy-back on their local lines.

Four years later, consumers seem to have benefitted from the 1995 law. Texas has some of the lowest local service rates in the country, and these rates have remained the same since 1984. HB1701 would require an additional two-year extension to the cap on basic local residential phone rates, keeping them at an average charge of \$10 a month and providing Texas consumers with some of the lowest phone bills in the nation. In 1999, the PUC is expected to reduce the access rates paid by long distance providers to 9.5 cents per customer. HB 1701 would grant a further 2c reduction, lowering local access fees from 9.5c to 7.5c and creating the potential for lower

in-state long distance rates in the future.

Legislators must consider all aspects of this complex issue before rushing to judgment. Texas must not casually or arbitrarily reduce access fees until the effects of the reductions are fully understood. We must be certain consumers receive the full benefits of lower costs. Few of us want out-of-state long distance companies to pocket a few hundred million dollars while Texas consumers are saddled with higher local telephone bills.

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# Let's give Texas' electricity consumers power to choose

Guest commentary by Alphonso Jackson, President, Central & South West Corp.

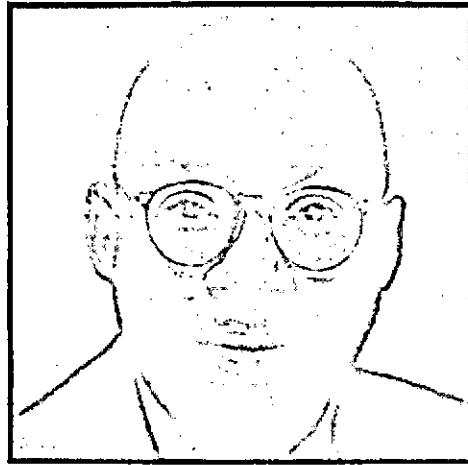
Special to the Texas Publishers Assn. Wire Service

The freedom to choose is one of the most sacred privileges of our political and economic system. As Americans, we have a choice in almost everything we do, from choosing our leaders to the type of bread we purchase at the market.

However, there is one service we presently have no choice about, and that's electricity. The Texas Legislature can give Texans power to choose their electric provider this year. The Legislature, which is meeting in Austin until the end of May, is considering bills to restructure the electric utility industry. They want to replace the current monopoly system with competition.

If legislation passes, many Texans will be able to choose which electric company they buy from. We will be able to compare

services and options, as we do when we shop around for the best deal in a car or groceries. Actual delivery of the electricity will continue to be handled by the local utility



company, and that part of the process will continue to be regulated.

Texans should encourage their repre-

sentatives in Austin to vote in favor of retail competition in the electric industry because of the potential economic and social benefit for communities. Such a retail bill must ensure that all customers—both large and small—have the opportunity to benefit.

Competition will give many Texas communities the opportunity to save money on electric bills. Competition will give Texans the power to choose. That means we would be able to choose our electric company based on price, or even the company's contributions to charitable and civic activities.

Lawmakers can pass a law that gives us the power to choose our electricity provider, but also protects us. Electric providers cannot be allowed to "redline" which neighborhoods they will not serve. Special programs for low-income and elderly customers should continue or even expanded. Customers should not have to worry about having their electric service changed without their permission (slamming) or having unauthorized services added to their bill (cramming).

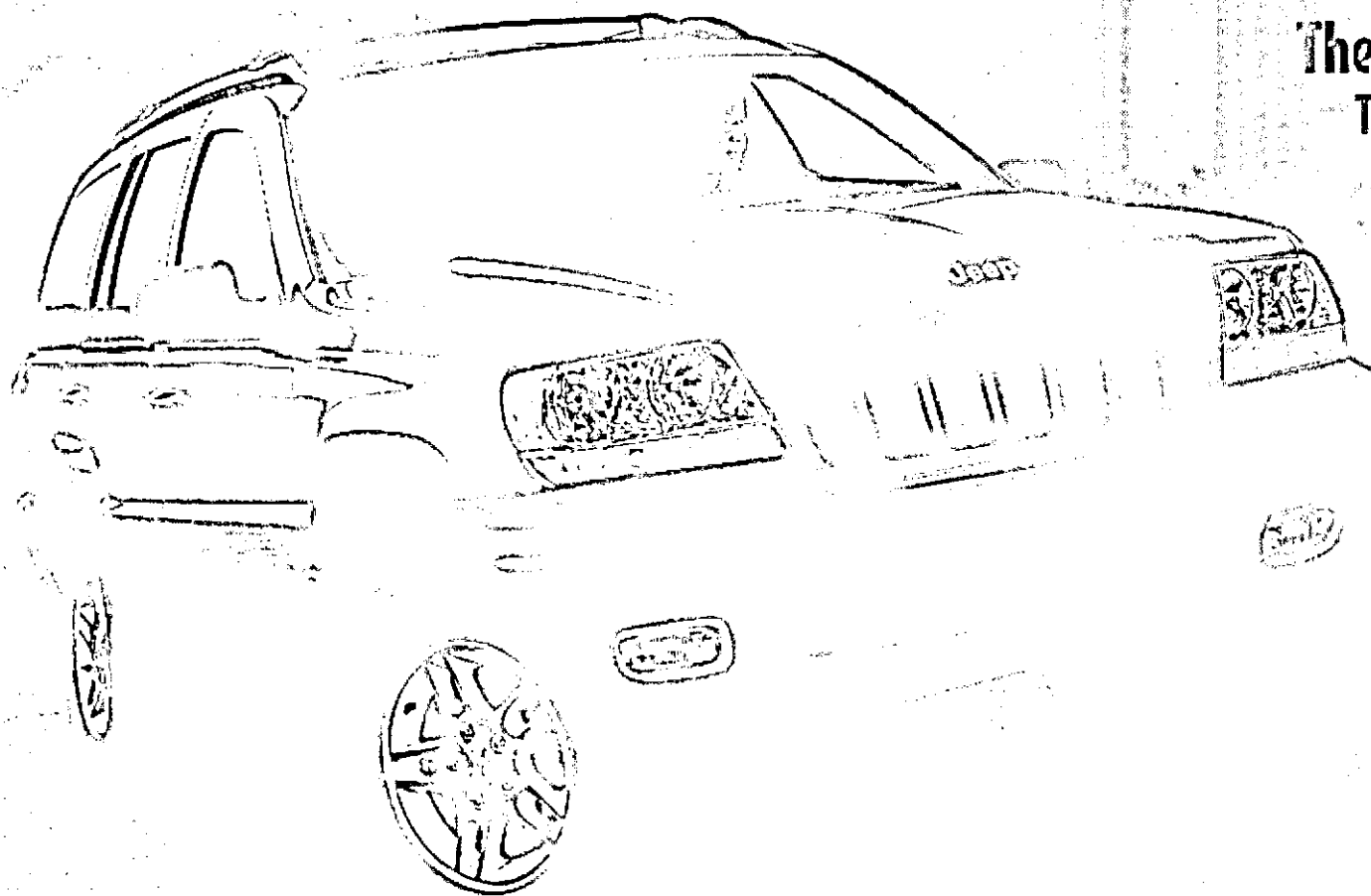
Several other states already have given people the right to choose electricity providers. We should have that choice, too.

Since these states are already moving to competition, Texas can see any mistakes made and try to learn from those lessons.

Giving Texas electric consumers the right to choose their electric provider is the right thing to do for Texas. As legislators hammer out the details, they have the benefit of watching at least 18 other states move toward competition and choice in electric service, too. Texas has a unique opportunity to develop a restructuring plan that introduces competition while avoiding the pitfalls experienced in other states.

As a representative of the electric companies that served Texas consumers well for decades, CSW and its Central Power and Light Company, Southwestern Electric Power Company and West Texas Utilities Company subsidiaries look forward to helping design a new marketplace that provides Texas consumers the type of electric service they demand and deserve—that which is high quality, low cost, fair and competitive.

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## NationsBank selects Beverly Johnson to head Oak Cliff Center

NationsBank consumer banking executive, Connie Beck and NationsBank South Dallas regional executive, Tyrus Sanders recently announced that Beverly

A. Johnson has been named senior vice president and manager of the NationsBank Oak Cliff Banking Center at 400 S. Zang Blvd. in the southern sector of Dallas



Beverly A. Johnson

County.

Johnson currently serves as West Dallas district sales manager for BankAmerica. She succeeds Tony Torres who served as banking center manager for the past three years.

"Beverly Johnson has done a terrific job as district sales manager for BankAmerica in West Dallas," said Sanders. "We expect that she'll do a great job in Oak Cliff as well. Her knowledge and experience in the banking industry will continue to be a great benefit to our

customers. She brings a new sense of vitality and energy to the job and we know she'll do well in her new role as head of the Oak Cliff Banking Center."

Born in Toledo, Ohio, Johnson graduated from Waite High School in Toledo and earned an associate's degree from the University of Toledo. She joined a Bank of America predecessor bank in Phoenix in 1982 and worked in a variety of retail banking positions. In 1987, Johnson was promoted to assistant vice president and in 1991 she was promoted to vice president.

"I'm very pleased to accept this new assignment as Oak Cliff banking center manager," said Johnson. "I'm honored to lead the best team of associates in one of the largest banking centers in the NationsBank franchise. I'm looking forward to working with our consumer customers and our associates as we begin an exciting new era as the new Bank of America."

Active in the community, Johnson served as a member of the Black Chamber of Commerce board of directors in Phoenix for two years. Johnson is a member of Concord Missionary Baptist Church. She has one daughter.

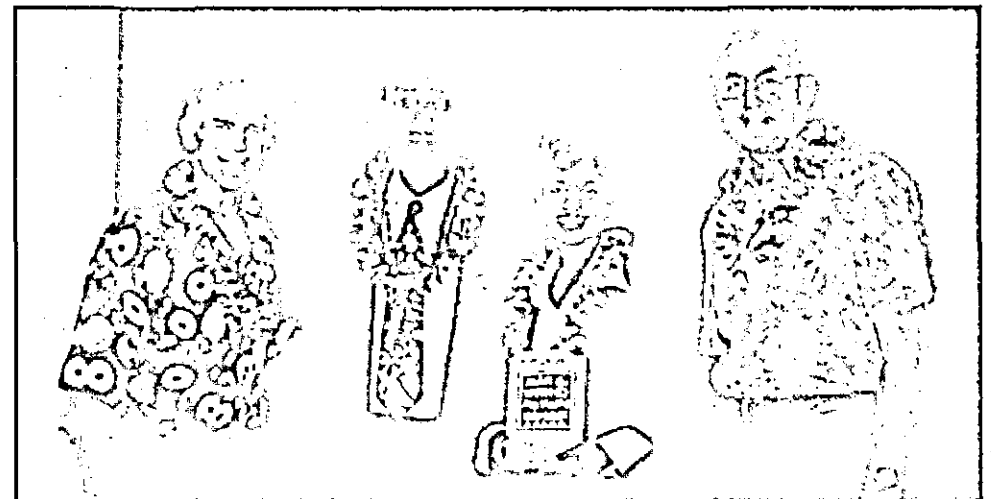
NationsBank Corporation, which merged with BankAmerica Corporation on September 30, 1998, will use Bank of America as the name of its major businesses serving the full spectrum of individuals and businesses.

## U.S. Congresswoman Eddie Bernice Johnson is keynote speaker at Family Violence Seminar held at St. John Missionary Baptist Church



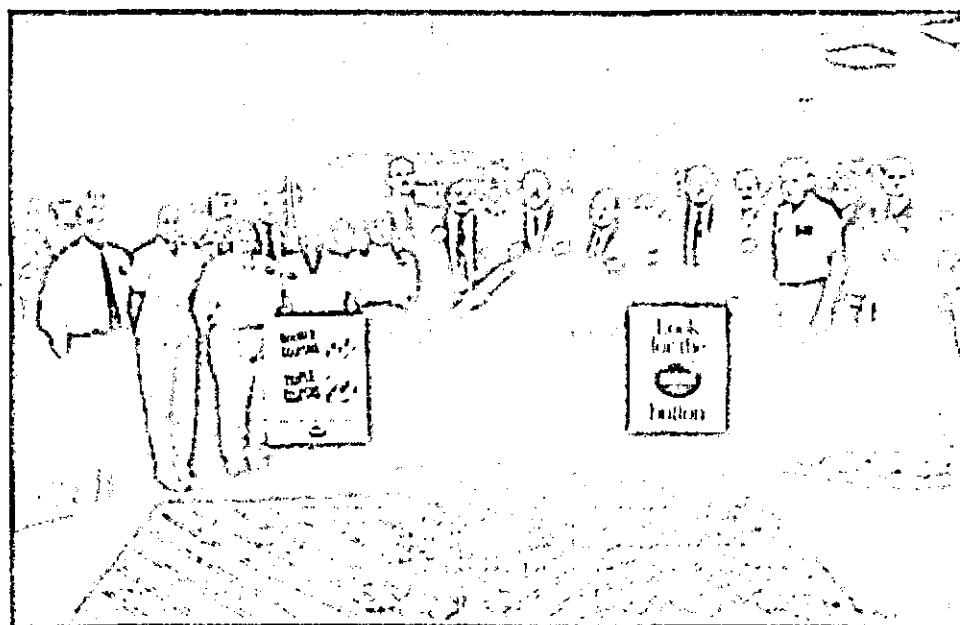
U.S. Representative Eddie Bernice Johnson will give the keynote address at St. John Missionary Baptist Church's second annual Focus on the Family Seminar: Effects of Violence on the American Family, Saturday, April 24, 8:00 a.m. to 1:00 p.m. The church is located at 1701 W. Jefferson in Grand Prairie. Admission is free, call 972-263-5955 for more information.

## GTE's Celebration of Giving



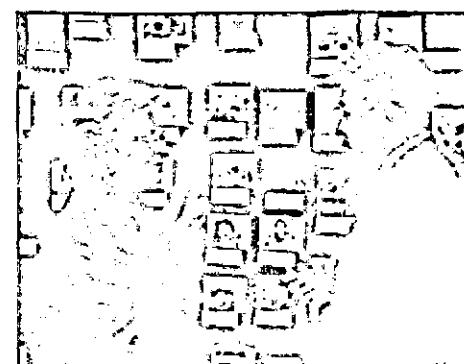
Pictured left to right: Butch Bercher-President, GTE Communication Corporation, Wally Amos-Founder of Famous Amos Cookies, Karen Glenn-Director of Excellence in Education, Dallas Black Chamber of Commerce, John Appel-President GTE Network Services.

## Kroger hold ribbon-cutting to celebrate reopening of remodeled store



Ribbon cutting ceremony at Kroger's newest remodeled southern store. Kroger and city officials participated in the celebration for the Kroger Duncanville Store located at 200 W. Camp Wisdom Road. Pictured are John Conklin, Store Manager; James Crabtree and Bill Bachelor, Assistant Managers; Glenn Repp, Duncanville Mayor; and store department heads.

## State Comptroller, Senator view student art display



AUSTIN—State Comptroller Carole Keeton Rylander and Austin-area State Senator Gonzalo Barrientos admire some of the artwork submitted by Texas elementary and middle school students at a display of the top 250 drawings entered in the Texas Tomorrow Fund Poster Contest. The top placing posters were put on

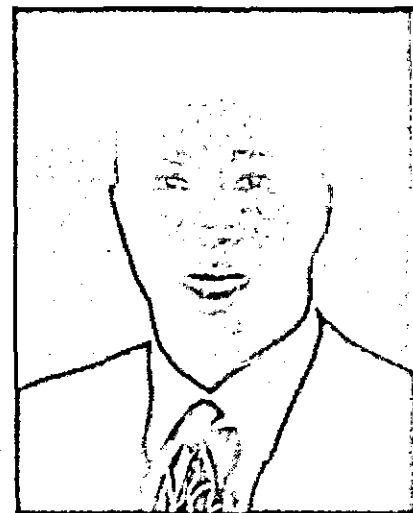
display in the Texas Capitol Extension Building during the week of March 15. The display was sponsored by Mr. Barrientos.

In January, Ms. Rylander invited Texas elementary and middle school students to submit posters depicting their dream careers after college. More than 14,000 students from every part of Texas sent drawings. "As a former public school teacher, I know that students like the ones who entered the poster contest are a joy to have in the classroom. These young artists are one of the state's best assets," said Ms. Rylander.

For more information about the prepaid college tuition program, call toll-free 1-800-445-GRAD (4723) or visit their Web site at [www.texastomorrowfund.com](http://www.texastomorrowfund.com).



# Re-Elect Ron Kirk for Dallas Mayor



Saturday,  
May 1, 1999

## *Dallas is a stronger city because of Ron Kirk...*

### Mayor Kirk made significant gains for Dallas in Economic Development...

Nine Financial Institutions pledged \$1.5 Billion for financing in South Dallas

\$25 Million invested in Southwest Center Mall (formerly Red Bird Mall)

Increased Property Tax Base by 28.1 Percent

Decreased Tax Rate by 2.53 Percent (\$20 Million)

Cinemark is building a 16-Screen Movie Theater in Oak Cliff

Groundbreaking of Pinnacle Park, a massive Oak Cliff industrial park

Passed the most progressive bond campaign in the history of Dallas,  
Including \$248 Million for redevelopment of the Trinity River Corridor

### Mayor Kirk attracted more than 40,000 new jobs to Dallas. A few examples...

Mobilmedia Investment in the Red Bird Area --- 1,000 new jobs

Blockbuster Headquarters Relocation --- 700 new jobs

Columbia Southwest Expansion --- 400 new jobs

AMR/Teleservice Resource --- 200 new jobs

Grand Opening of Minyard's new South Dallas Store --- 100 new jobs

*Dallas needs Ron Kirk for FOUR more years!*

### **Early Voting Begins Wednesday, April 14 - April 27, 1999**

#### Dates

April 14 - April 23

Saturday, April 24

Sunday, April 25

April 26-27

#### Times

8 AM - 5 PM

8 AM - 5 PM

1 PM - 6 PM

7 AM - 7PM

Call (214) 965-9897 for a ride to the poll.

Pol. Adv. Paid by Ron Kirk Re-Election Campaign, Liz Minyard, Treasurer,  
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# The Tuskegee Airmen: Unsung Heroes

By Russell D. Shockley, BS.Ed.

Many world War II history enthusiasts may be totally ignorant of the unparalleled acts of bravery, heroism and patriotism displayed by the Black fighter pilots known as the Tuskegee Airmen that have gone almost totally unmentioned in many history books, both past and present. Just like the wartime exploits of many other ethnic groups (Native Americans, Hispanic Americans, European Americans, etc.), the combat achievements of African Americans in the Armed Forces of the United States during W.W. II (or any of its wars) are nothing less than exemplary.

This is most especially true of the Black airplane pilots of the 332nd Fighter Group,

more widely known as the "Tuskegee Airmen. The Tuskegee Airmen are yet another splendid example of Black men overcoming prejudice and discrimination during the American 40s and making their mark in history. Some 1,000 Americans of

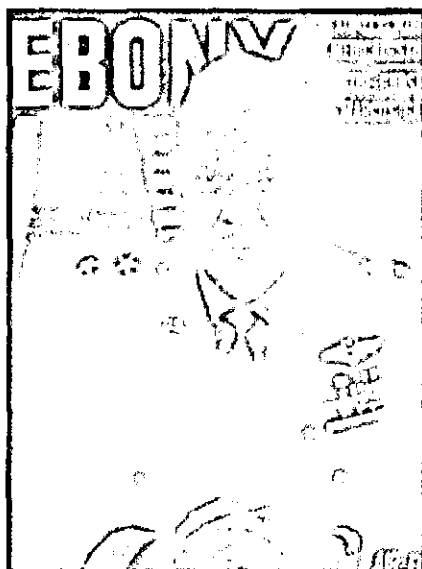
African ancestry started and completed their flight training at Tuskegee Army Air Field in Tuskegee, Ala. Despite initial racial barriers some 445 of these cadets were sent overseas as combat pilots to fight on the European, North African and Mediterranean fronts.

The Tuskegee Airmen flew both escort missions and ground attack missions. During 15,553 "sorties"—the British term for missions—between 1943 and 1945, their record of excellence stands tall. Dur-

ing their two-year tour of duty, not one of the bombers they escorted ever was lost to enemy fighters. In the meantime, the Tuskegee Airmen managed to render inoperative 251 enemy aircraft and won more than 850 medals of distinction. Their record of not having lost a single bomber is quite a tribute to their determination and skill. Even against tremendous odds (substandard equipment, etc.), these men still managed to complete their missions. The establishment of this record was, however, not without sacrifices; 66 Tuskegee Airmen were lost in action during World War II.

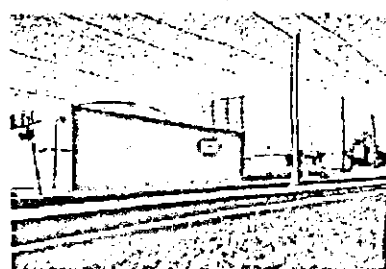
The legacy of the Tuskegee Airmen was a leading factor in the issuance of "Gen-

eral Order No .998" in 1948 by President Harry S. Truman. This act called for the ending of segregation in all branches of the U.S. Armed Forces. The heroic actions of

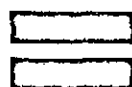


Gen. Benjamin O. Davis as he appeared on the cover of EBONY magazine, March 1960.

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District 4  
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the Tuskegee Airmen were also responsible for all Black pilots finally being accepted as equal to their White counterparts.

Today, largely due to the achievements of the Tuskegee Airmen, Black pilots in America's modern Air Force enjoy the complete respect and admiration of their superiors and crew.

Despite concerns the U.S. government had concerning their competency not to mention the open racism they endured—the record of the 332nd Fighter Group, the "Tuskegee Airmen," was nothing short of magnificent.

### Tuskegee Airmen Key Dates

The following are some of the exploits that were a part of the 332nd Fighter Pilot group during World War II:

May 1939 — Two pilots from a Black pilot's group known as the "National Airmen's Association" met with then U.S. Senator Harry S. Truman. They wanted to enlist his assistance to help sponsor a bill that would allow Black pilots to enroll in the Civilian Pilots Training Program.

Dec. 4, 1940 — The Army Air Corp. submits a plan to the War Department for the "experimental" formation of an all-Black Fighter Squadron consisting of 33 pilots.

Jan. 16, 1941 — The 99th Army Air Corp., Fighter Pursuit Squadron, is formed by the War Department. It is to receive its training at the Tuskegee Army Air Field in Tuskegee, Alabama.

Jul. 19, 1941 — Tuskegee Airfield officially opens.

Mar. 1, 1942 — Capt. Benjamin Davis Jr. is promoted to the rank of Colonel.

Mar. 7, 1942 — The first class of Tuskegee pilots graduates and earns its wings.

Aug. 24, 1942 — Lt. Colonel Benjamin Davis takes command of the 99th fighter squadron.

Aug. 15, 1942 — The 99th Fighter Squadron, labeled the Lone Eagle, leaves the United States for duty in Europe.

July 2, 1943 — Captain Charles B. Hall becomes the first Tuskegee pilot to be shot down by enemy aircraft.

1943 — Lt. Colonel Benjamin R. Davis leaves the 99th to return home to command the 332nd Fighter Group. The 332nd is comprised of three all-Black pilot squadrons: the 100th, the 301st, and the 302nd.

Oct. 4, 1943 — The 99th is attached to the 79th Fighter Group of the 12th U.S. Army Air Force.

Jan. 1944 — Lt. Colonel Davis and the pilots of the 332nd arrive in Toronto, Italy, and are attached to the 12th Army Air Force.

Jan. 25, 1944 — Pilots of the 332nd Fighter Squadron sight and then sink a German destroyer.

Jun. 1944 — The 332nd is attached to the 12 Army Air Force. The 99th Fighter Squadron is added to the 332nd Fighter Group as its 4th Fighter Squadron.

Aug. 1944 — The 332nd participates in the invasion of southern France by flying bomber escorts and ground attack missions in Romania and

Czechoslovakia.

Sept. 10, 1944 — The fighter pilots of the 332nd are awarded the "Distinguished Flying Cross."

Mar. 15, 1945 — The all-Black 477th Bombardier Group is moved from Goodman Field (in Kentucky) to Freeman Field (in Indiana). Several Black pilots, led by Lts. Robert Terry and Marsten Thompson, attempted to enter the segregated officers club at Freeman Field.

April 9, 1945 — Freeman Field Base Commander Colonel Robert Selway orders the Black officers to sign a statement acknowledging U.S. Army Air Corp. regulation 85-2, which allows restrictions based upon color. The 101 officers refused to sign the agreement.

This incident would later become known as the "Freeman Field Incident."

Jan. 1945 — Lt. Colonel Benjamin Davis is named Commander of the 477th Composite Group. This group included the 99th and 100th Fighter Squadrons.

Aug. 14, 1945 — World War II ends with the surrender of Japan.

Aug. 12, 1995 — The United States Air Force clears the records of all those black servicemen that had been involved in the "Freeman Field Incident."

MON

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

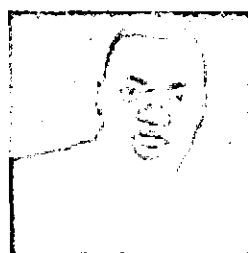
## DIAMONDS

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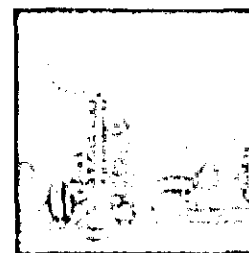
Open: Wednesday-Sunday  
5pm-2am

### Calendar of Events (April)



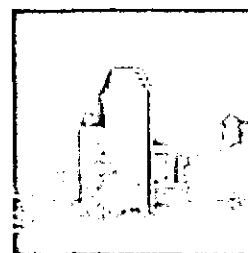
#### Wednesday

Comedy Night...8pm-10pm  
Hosted by KRNB, 105.7FM  
Miguel Washington  
Live Band...10pm-12midnight



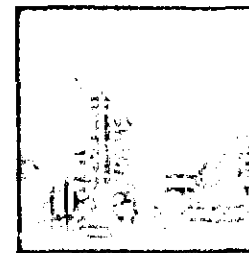
#### Thursday

Ladies Night  
• Mr. Body Contset  
• Margarita Specials  
• \$5 cover after 9pm



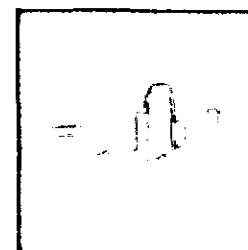
#### Friday

Business Network  
"Happy Hour"...5pm-9pm  
• Free Fried Catfish  
• \$5 cover after 9pm  
• Live Band...9pm-12midnight  
• Center Stage...4/16/99  
• Masterpiece...4/23/99



#### Saturday

Soul Mix  
Dance Fever  
• DJ SMASH  
• \$5 cover after 9pm



#### Sunday

Silky Jazz Sundays  
(No Cover)  
• Live Band...9pm-12midnight  
• Envision...4/18 & 4/25

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## Oak Cliff Credit Union to make annual meeting a festive occasion

By Sherelyn Roberts

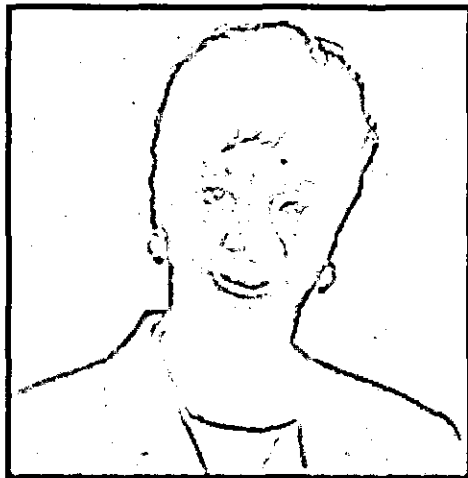
On Saturday, April 17, the annual meeting for the Oak Cliff Community Federal Credit Union will be held at its offices at 2823 E. Illinois, from 11 a.m. until 1 p.m.

"We are required to hold an annual meeting to update members about the finances of the organization," said Margaret Brooks, a member of the board of directors and manager of the organization. "We will also introduce board members, explain any new services and answer any questions about our the credit union. It is a time for us to get together with the community we serve."

When President Franklin Delano Roosevelt signed into the law the Federal Credit Union Act in 1934 everyone within the scope of a credit union membership had access to its efficient, inexpensive saving and loan service. Then credit unions had two purposes, to provide a place where members can save their money and to provide money for members to borrow during times of need.

Today, credit unions have widened their services and membership is not for a privileged few but rather it includes as many people as it can.

This was the case with the Oak Cliff Community Federal Credit Union, which was founded and chartered in 1971 as the



Margaret Brooks

Knights of Pythias #326 Federal Credit Union. The name was later changed in 1994 to allow people in the Oak Cliff community to become members. There are 1,900 members in this small, community development credit union. It boasts assets of approximately \$2.7 million.

Most members are drawn to the personal service, the interest rates and the fact that the credit union is owned by its

members. "We are committed to bringing growth, investments and a greater level of financial services for our members," said Margaret Brooks, a member of the board of directors and manager of the organization. "And we are regulated by the federal government but we are owned by the membership."

The mission of the credit union is to provide a sound, insured, depository financial institution for its membership, to promote collective wealth building, increase the availability of local credit and encourage economic development within the area.

Through this minority governed financial institution, members are provided an opportunity to pool their resources and institutions such as churches, small businesses and corporations are invited to share the credit union's special benefits by becoming member institutions.

"Any person who lives, works or attends church in Oak Cliff can join our credit union," said Brooks.

Joe Bagby and gospel radio station KHVN (Heaven 97) will provide the entertainment and food. Door prizes also will be available.

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## Maxine Thornton Reese campaigning on "The Three Rs"

By Sherelyn Roberts

Some people are born politicians. Others, like Dallas native Dr. Maxine Thornton Reese, just have a personal stake in their neighborhoods and their city. That is why she is on the ballot as a

candidate for the Dallas city council from District 4.

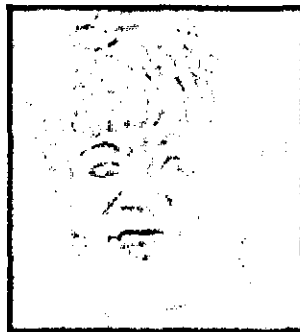
"I decided to run because the direction of the city is determined by the city council," said

Reese. District Four runs across the city beginning at I-30 and Jim Miller Road and ends at Polk and 67.

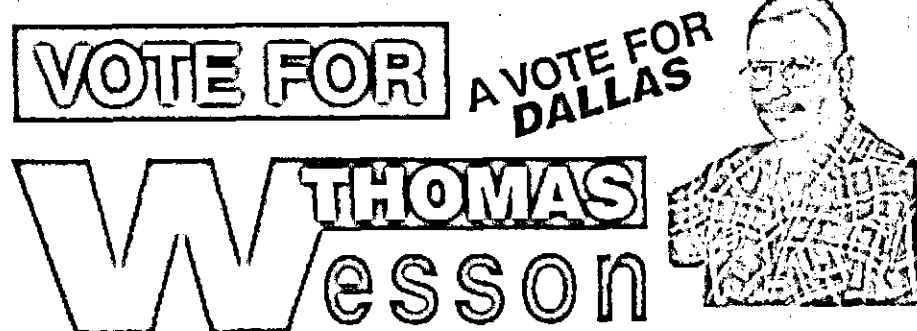
There are three other candidates running for the seat but Reese feels her "Back To Basics" campaign is in line with Dallas' focus to become a world class city. "I am running on a three R's platform, she said. "This means REPAIR all the

things that require maintenance (potholes, parks, streets, alleys and libraries); Remove all junk cars, old tract homes, old mattresses and debris at illegal dumping areas and bring back the street sweepers; and Reduce crime and violence and reduce the gap between the economic development of the northern sector and the southern sector."

Reese, who received her bachelor and masters degrees from North Texas State University and a doctorate from East Texas State University, is no stranger to local politics. She worked for the Dallas Independent School District for 32 years, holding positions that included being a mathematics teacher, counselor, dean of instruction, assistant principal, principal and central office administrator. Following her retirement in 1993, she joined several boards, including the Dallas Police Review Board, Dallas Area Rapid Transit Authority (DART), various hospital boards and the advisory board of the American Association of Retarded Citizens. According to Reese, this experience and the support of her family, coupled with her work experience, will be an asset in her campaign.



Reese



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**April 17**

Dallas-based composer/performer Ernie Clark will perform his special blend of music during our month-long tribute to Duke Ellington. Admission is \$5 and showtime is 8 p.m. at the South Dallas Cultural Arts Center, 3400 South Fitzhugh. For more information, call 214-939-ARTS.

....

The Dallas Alumnae Chapter of Delta Sigma Theta Sorority, Inc. is sponsoring the Fourth Annual Teen Town Hall Meeting, "Relating in the New Millennium," from 8:00 a.m. to noon at Dallas City Hall, 1500 Marilla, 6EN, in the City Council Chambers. The event, geared towards middle and high school students, will focus on establishing and maintaining healthy relationships in a changing society. Admission is free but seating is limited. A complimentary breakfast and lunch will be served. To register or for more information, call 972-394-2598 or 214-428-7400.

**April 18**

Mount Hebron Missionary Baptist Church is holding a family revival, "Rejoice! Family Under Construction: Repairing, Rebuilding & Restoring Family Ties" through April 21. Featured speaker is Dr. Clarence Walker, pastor, teacher, family counselor and head of Clarence Walker Ministries in Philadelphia, PA. Mt. Hebron Baptist Church is located at 901 Dairy Rd. in Garland. Call 972-276-5218 for more information.

**April 21**

3Heads, Inc. presents Open "MIC" Poetry & Live Jazz at The Q Club in Deep Ellum (Elm St. between Malcolm X Blvd. and Crowder). Doors open 8:00 p.m. Music by "Network," host poetess is Twanna B. Cost is \$7, (\$5 before 9 p.m.). For more info, call 972-470-9394 or 214-741-7665.

....

The Southwest Journalists of Color will hold a town-hall meeting to discuss how media organizations cover race-related stories, 7:00 p.m., at the Center for Community Cooperation, 2900 Live Oak St. in Dallas. Free and open to the public. For more information, call Duchesne Drew at 214-977-8922, Esther Wu at 214-977-8415 or Dianna Hunt at 817-429-6625.

**April 22**

Quad C Theatre at Collin County Community College, 2800 E. Spring Creek Parkway, Plano, presents The Three Sisters, a brilliant and imaginative drama about love and longing in Russia written by Anton Chekhov. Performances are April 22-24, 28-30 and May 1 at 8:00 p.m. with matinees April 25, May 1 and May 2 at 2:15 p.m. For tickets and other information, call the Quad C Theatre box office at 972-881-5009.

....

Cedar Valley College, 3030 North Dallas Ave., Lancaster, will host a Job Fair and Career Focus Workshop from 9:00 a.m. to 1:00 p.m. in the Student Center. Participants include CarMax, UPS and Wells Fargo Bank. The event is free and open to the public. For more information, call 972-

860-8146.

information.

**April 23**

The Cheshire Guild Scholarship Show and Fundraiser will run April 23 - May 1 at 7:30 p.m. at the Creative Arts Theatre & School (CATS), 1100 W. Randol Mill Road, Arlington. Special appearances will be made by Randy Galloway, Gil Lebreton and Dave Lieber and Jim Reeves, *Fort Worth Star Telegram* columnists. For more information, call 817-861-CATS or metro 817-265-8512.

**April 24**

"Imagine the Arts! Then, Now and Tomorrow," the Kennedy Center Imagination Celebration will be held from 10:00 a.m. to 4:00 p.m. at the Annette Strauss Artist Square in downtown Dallas. The event, which showcases local arts organizations and features hands-on creative experiences for school age children and their families, is free and open to the public. For more information, call the Partnership for Arts, Culture and Education at 214-823-7601.

....

The Africa Program (of UTA) and the Sierra Leonean Community in Texas and Oklahoma are sponsoring Sierra Leone Independence Day (April 27, 1961) at The Atrium (Hall of Flags) in Nedderman Hall at UTA from 9:00 a.m. to 5:00 p.m. There will be educational and cultural exhibits on display and information booth representing various African organizations. Free and open to the public. Call The Africa Program at 817-272-5302 for more

**April 27**

The YWCA of Metropolitan Dallas Women's Resource Center will wrap up its "Breakfast Networking Series," with a two-day workshop, April 27-28 from 8:30 a.m. to 4:00 p.m. The workshop, presented by nationally-recognized author of *The Eve Factor* and trainer Judith Ausnell, will focus on how to maximize the powerful communication skills inherent in all women. The cost for the two-day workshop is \$300. For more information, call 214-821-9595.

**May 2**

Hope Cottage Pregnancy & Adoption Center invites you to attend the Hope Cottage and Tea Fashion Show from 3:00 p.m. to 5:00 p.m. at the Crowne Plaza Hotel in Dallas. Enjoy delicious refreshments while viewing the latest fashion from Laura Ashley. Proceeds benefit Hope Chest, a resale shop for maternity, baby and child. Tickets are \$35. For more information, call 214-526-8721.

#### ATTENTION:

If you're interested in placing your event in our events calendar, send it to us by mail or fax no later than the 21st of the month preceding publication to:

Minority Opportunity News  
2730 Stemmons Frwy  
Suite 1202  
Dallas, TX 75207  
(214) 905-0949 Fax

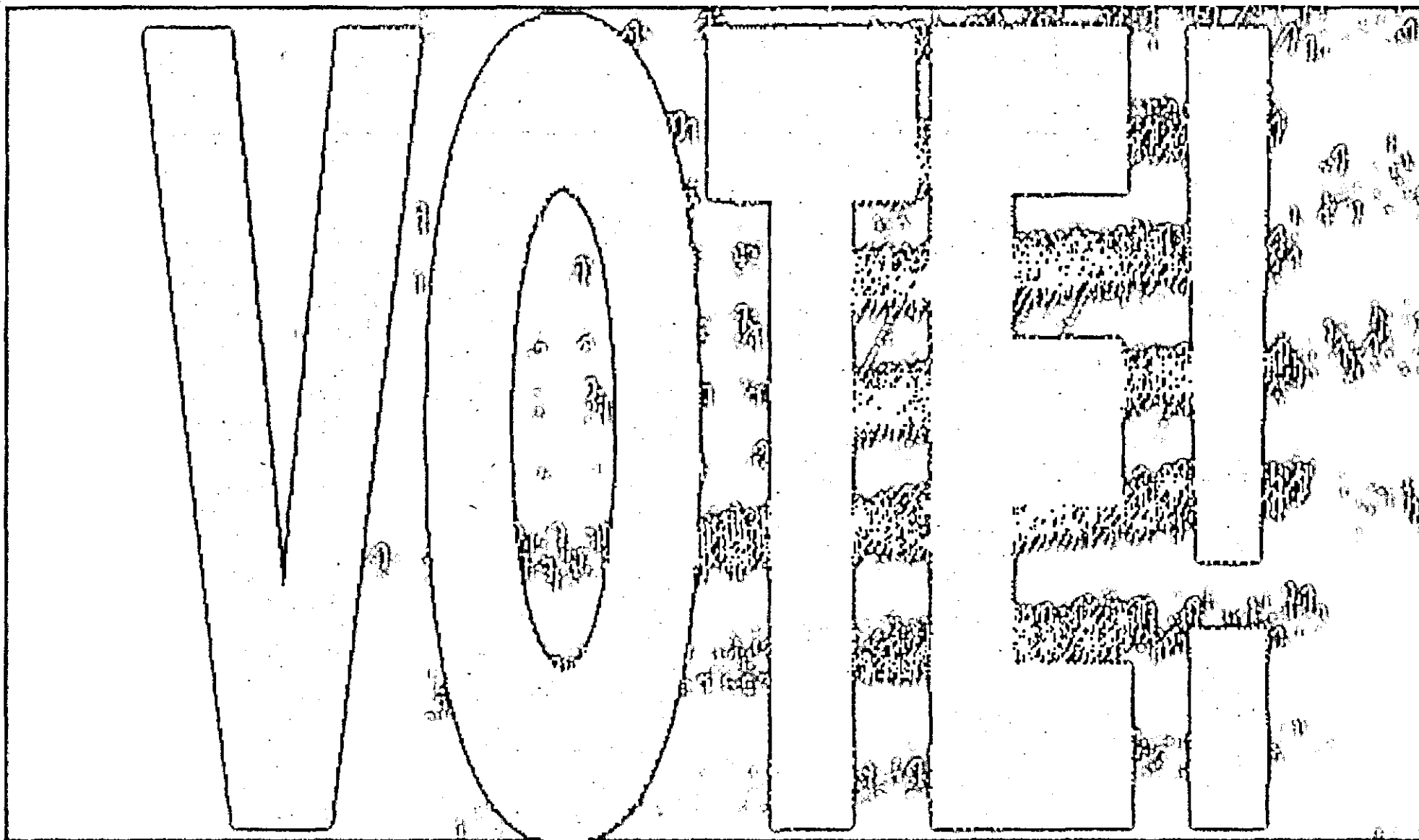
**Community Calendar Sponsored by Southwestern Bell Telephone**

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# Southwestern Bell





**O**n May 1, Dallas voters will elect their majority choice for mayor and 14 single-member district representatives to the City Council for the 1999-2001 term. The mayor serves a four-year term, the single member district representatives serve two-year terms.

*Minority Opportunity News* sent out a questionnaire to all the candidates in an effort to give each one an equal opportunity to articulate their campaign platforms. The following are the candidates that responded. Here are their comments.

### 3-Way Mayor's Race Offers Choices in Priorities and Progress

In this year's mayoral race, voters have three choices. One is a perennial candidate; another is a seasoned lawyer in a debut candidacy; the third believes his performance as incumbent is far from finished.

A Dallas native, Billy Jack Ludwig is making his fourth attempt to become Dallas' first citizen. His previous runs for the mayoralty were in 1989, 1991, and 1995. A businessman who attended public schools before enrolling in Southern Methodist University, Ludwig promises to run the city as a business "with none of the fluff and hot air".

Mr. Ludwig outlines a four-point program to address his key issues of taxes, education, crime and employment. As such, his candidacy advocates:

- Holding and/or lowering existing

taxes

- Consolidating the Dallas Independent School District into city government, as a means to lowering the district's dropout rate

- Using civilian personnel to increase the number of sworn officers assigned to active duty. He also proposes as a crime deterrent, the elimination of parole for drug offenders

- Offering city-owned property at below market interest rates as an incentive to create jobs, and in turn expand Dallas' tax base.

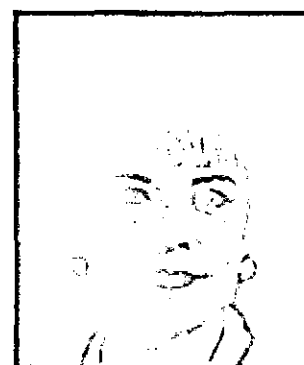
(We had no suitable photo of Mr. Ludwig.)

The second mayoral candidate, Margaret Donnelly has practiced law in Dallas for two decades. It was as an attorney that Ms. Donnelly gained grass roots exposure to community and social concerns. At present, she serves on the board of directors of the Calumet Community Center in Oak Cliff, and is a member of the Pro Bono College of Texas.

A mother of two, Ms. Donnelly lists her top three priorities as:

1. Reassessment of the Trinity River Corridor Project
2. Aggressive code enforcement, particularly as it relates to human services and streets and road repairs
3. Follow the leads of other major cities such as Chicago, Detroit, Philadelphia and Los Angeles in seeking public education reform

"I don't want to be distracted by big ticket items," said Ms. Donnelly. Continuing she added, "I think our children, families and neighborhoods need the attention of city hall because they've been neglected for the last 4 years.



Donnelly

make sure the Trinity Corridor does not exceed the \$200 million authorized by voters in 1998.

Summarizing her candidacy, Donnelly said, "The mayor's office is not just a public relations job. It's also a grass roots position because it must address what is going on in terms of the general welfare... The mayor needs to refocus attention on medium and small businesses, which form 80 percent of our economy as opposed to the other 20 percent."

Countering Donnelly's assertion that grass root concerns are relegated, Mayor Ron Kirk offered his own reasons for reelection. "First, I want to make sure we

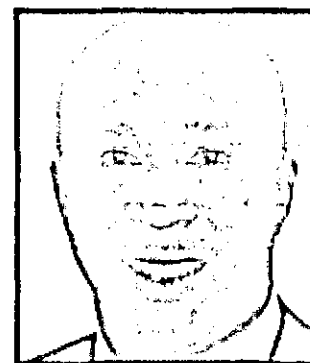
follow through on the promises we made to the voters during the arena and the Trinity campaigns. Secondly, I intend to concentrate on improving basic services, especially code enforcement and street repair."

Speaking directly to the Trinity campaign and other public projects, the incumbent defended his performance by saying, "When the citizens approved the Trinity bond program, we made a statement that Dallas is going to be a first tier city of the twentieth century. After almost a century of rejecting plans for improvements, we have come together and are going to provide increased flood protection for the southern sector and downtown."

"We are going to have major recreational areas in the corridor and especially in the Great Trinity Forest" continued

the mayor. "We are going to unsnarl the traffic in the Mixmaster and the Canyon. And best of all, we are going to have a new lake."

If successful in securing a second term, Mayor Kirk reassured voters of his



Kirk



commitment. "I promise that as your Mayor, I will continue to improve basic services. . . and make government both accessible and accountable to all our people."

#### The Council Races

##### District 1

###### Thomas E. Wesson

An disabled Army veteran injured in a late 70's race riot is now a candidate pledging if elected, to donate all of his council salary to help young men and women to get into our city colleges. He also advocates more opportunities to support the growth of minority businesses.

Thomas E. Wesson, a business owner since 1982, sees Dallas as a city dividing itself. "I believe citizens deserve an open door policy and more access to our city government. My father taught me as a young man there's no room for division of anything."

Wesson also wants to save St. Anne's Catholic School and other "treasures" from demolition.

##### District 2

No response from any candidate.

##### District 3

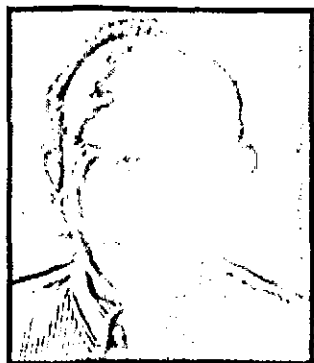
###### Luis Daniel Sepulveda—Democrat

Sepulveda brings 15 years of community service to the table. In the past, Sepulveda—who steers the direction of his own campaign—has sought the offices of Texas State Representative, District 104 (1997) and Dallas City Council, District 3 (1998).

The main thrusts of his campaign are: economic development; the safety of our citizens; and, educational initiatives.

Sepulveda's aim is to realize a reduction in tax dollars, and "bridge building" through the use of multi-lingual Town Hall meetings and various media services. He believes his commitment to a cause and his work ethic will be his calling card.

"The citizens of District 3 deserve honesty, strong representation which ensures every community within the district is afforded an level playing field when it relates to city services," Sepulveda states. "They also deserve a representative who will be viewed as a 'Bridge Builder,' establishing effective coalitions whether it be in the horseshoe council chamber, in affluent or under-



Sepulveda

served communities."

##### District 4

###### Gaylon R. Harrison—Independent

At age 27, Harrison is the youngest candidate for the city council. He made an unsuccessful bid for the council in 1995, with similar goals in mind. Harrison is founder and Director of Visions of Love and the Youth Director and Musician for Wayside MBC.

This year, his priorities are not much different: an increase in home ownership; a revitalization of neighborhoods; and, community mobilization.

If elected, Harrison plans to form a consortium of youths, parents and senior citizens from his district to serve as an advisory board that will operate as a clearinghouse for the community. While he views the incumbent's progress as "okay," Harrison feels that Larry Duncan has not planned well enough for the future (e.g. DART rail interaction with traffic,



Harrison

and the types of businesses attracted to the district). He seeks a close interaction with the community, and pledges to support all community-based programs and economic development initiatives. Harrison believes that with his guidance, district 4 can be a role model for other districts.

"I am young enough to relate to youth, old enough to relate to the old and resourceful enough to channel their needs to the proper resources," Harrison states.

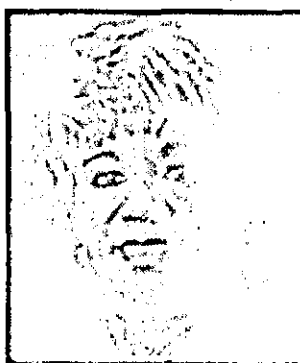
###### Maxine Thornton-Reese—Democrat

Thornton-Reese, 50+, has a Ph.D. from Texas A&M University, and has been a Dallas educator and administrator for the past 30 years. She serves on the Boards of DART, Dallas Citizen Police Review, Health and Hospital; and is involved with the Association for Retarded Citizens. Calvin Stephenson is her campaign chair, and Dr. Vivian Davis acts as press liaison.

Her campaign is targeting: crime reduction; resolution of deferred street maintenance from 1994 and 1995; and, a reduction in the economic development gap between North and South Dallas.

Thornton-Reese seeks to grant greater accessibility to the council office with the creation of block captains, who would supply feedback from the community. To further improve channels of communication, she plans to use various forms of the media to maintain contact with community organizations and conduct district-wide forums.

"The record shows I have been a good public servant all my life and in this office. I will continue to do so," Thornton-Reese states. "I will work hard to accomplish my platform's 3 R's + M (Repair streets, alleys and parks; Remove old cars and crack houses; Reduce crime; and, Maximize the quality of life)."



Thornton-Reese

##### District 5

###### Don Robinson—Democrat

Robinson 43, a consultant with Simplicity Plan of Dallas has over 16 years of community and church involvement in Dallas, and is a Dallas Urban League Guild member. His campaign is chaired by Madeline Norris and Harry Greaves is acting press liaison. In the past, Robinson has served as President of the Dallas NAACP (1988), campaign assistant to Congresswoman Eddie Bernice Johnson, political advisor to New Birth Baptist Church, liaison between New Birth Baptist and the Dallas Black Chamber of Commerce, and the DISD Advisory Board.

The focus of Robinson's campaign is: economic development; improved education; and, crime prevention.

Robinson believes a much-needed improvement in district 5 is a council representative who is accessible, accountable and responsible to and for the issues and concerns of the constituents. Those constituents, he feels, deserve someone who has commitment, compassion and integrity—someone who will be there when they call and who is also responsive.

He sees himself as one who is community and people oriented, and as one with a desire to make a difference—make an impact in the lives and quality of life of people. "I plan to make a real difference in Dallas," Robinson states. "I intend to do this through economic development, education and crime prevention."

###### Donald W. Hill—Democrat

Hill, 47, is a civil rights attorney and Dallas businessman. Donald W. Hicks,



Robinson

Sr., leads his campaign, and Lois A Robinson is his press liaison. Hill's push is for: stabilization of neighborhoods; expansion of economic development opportunities; and, the development of programs focused on young people.

An improvement in the office, says Hill, requires one's ability to listen in order to gain an understanding of what's on the hearts and minds of constituents. The greatest problem he believes a lack of participation from citizens in political and city government process. He submits that the citizens deserve someone with integrity, dedication and a servant attitude.

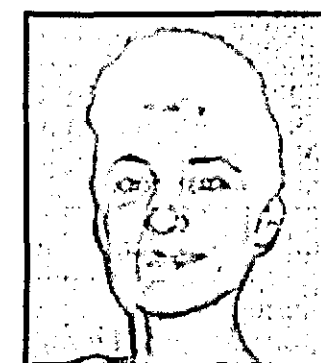
Hill brings the legal understanding of an attorney, a hardy work ethic, intense preparation and analytical ability. If elected he promises to promote public safety, a reduction in crime, the creation employment centers in district 5, and 21st Century technological training for the young.

"I have lived in this community for over 16 years," Hill states. "My wife and I have raised and educated our children in this community. We are interested and active citizens. I am a civil rights attorney and businessman who understands the issues."

###### Jill Louise Johnsey—Independent

Johnsey has been a resident of district 5 for 17 years, and says she has dealt firsthand with the problems facing that area. Her past experience is in business and systems, public relations; and she has garnered an adept organizational ability.

Johnsey's political goals are: code enforcement; self-help programs; and, the betterment in the quality of life for her constituents.



Johnsey

In order to achieve these ends, she seeks to bridge the gap between city government and the people, while changing the central focus of city affairs from strictly economic development to human issues. Johnsey says that she is someone who truly cares about the needs of the people

Continued on next page

living in her district, and that those residents deserve honesty, a receptive ear and someone who is willing to serve the needs of the constituents. If elected, she says there will be a high emphasis on environmental issues.

"I'm a compassionate, caring person who always puts others needs before my own," Johnsey states. "I will go above and beyond the call of duty to get a job done. Living in one of the poorer parts of the city has made me very cost-conscious and thrifty. I am efficient in the area of quality control, organizational capabilities and poses a critical eye for detail and error. Lastly, I'm not afraid to get my hands dirty nor am I above doing any kind of work. If a job needs to be done—I'll be there."

**Claudia Denise Fowler—Democrat**  
(No photo available)

Fowler, 38, has a degree in accounting (Bishop College 1984), works for the Texas Department of Criminal Justice—Parole Division, is a single-parent—and is a lifetime resident of district 5. Fowler has twice been elected to the Wilmer Hutchins ISD Board of Trustees. She has a history of civic and community involvement and was named an Outstanding Young Women of America in 1987. Charlie Jackson chairs her campaign and Dawn Dorman is her press liaison.

Her top three priorities in seeking office are: better code enforcement; economic expansion; and, an implementation of a living wage ordinance.

One of the major problems between city hall and her constituents, as Fowler sees it, is a lack of communication. She offers her experience in criminal justice as a means of deterring crime and drugs in district 5. With her leadership skills and an awareness of cultural diversity, Fowler seeks to attract major industries to Dallas and district 5. Her constituents deserve a representative with genuine care and concern for all areas of the district, says Fowler, and one who is knowledgeable about how city issues affect the community.

"I have been trained on the fundamentals of working with all races in our community," Fowler states, "and I have the tenacity of sticking with a job until it's complete—and not promising the world knowing that I can't deliver."

**Chester L. Owens—Democrat**  
(No photo available)

Owens, 30, was educated in Dallas, where he is an entrepreneur. He serves on the Board of Directors for Townview Hope Boys Home and is former President of Young People Making a Change. Mattie Owens is campaign chair for this, his third bid for the seat.

The major objectives for his campaign are: economic development; better code enforcement; and, youth employment.

Owens believes that economic

growth would lead to a united community. Youth employment and the procurement of minority contracts would not only be an asset to his district but to Dallas as a whole, he feels. If elected, Owens' aim would be an increase in communication with his constituents and an increase in Town Hall meetings.

"Citizens deserve a man of integrity who knows how to get the job done," Owens states. "I have been working with the public for 13 years and understand citizens' needs and expectations. I also provide and create jobs."

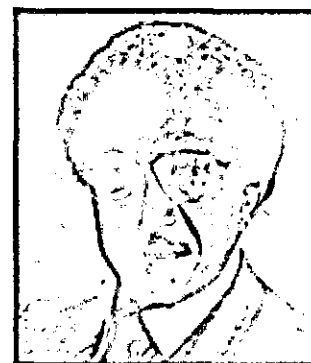
**District 6**

**Roy Williams—Democrat**

Williams is the man that changed the face of Dallas politics from at-large to single-member council districts, with a lawsuit against the City in 1988. Yet, after several attempts for the office of city council and Mayor he has come up short. Randy Lynch chairs this year's campaign.

The goals of his campaign are: code enforcement; affordable housing; and, economic development and job training.

Williams' push is for equal access to city services, and totally relieving district 6 of a of sexually-oriented businesses. If



Williams

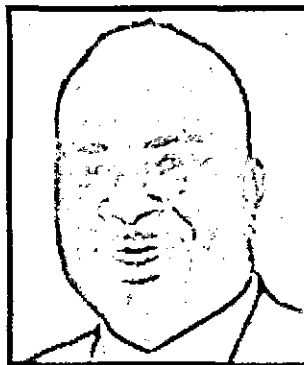
elected, his economic development goal would be the means for attracting new employers and businesses to the district—and he seeks to provide the fundamental assets of production to the districts most valuable resources, its people.

"My relentless and tireless efforts over the last 10 years in community activism, neighborhood development and affirmative action advocacy is one of inclusion to have better citizen-based politics," Williams states.

**Terrence Gore**

"I am very committed . . . to maintaining the stability, culture and integrity of our neighborhoods." This single father

is a business owner, president of the South Dallas Cultural Center Association and an active member of the Beckley Club Neighborhood Association.



Gore

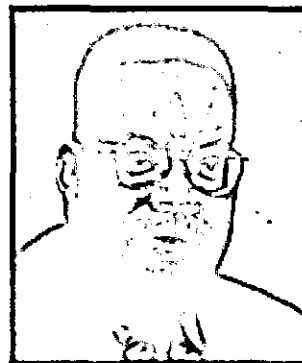
Gore's three priorities for his district, should he be elected, are business development, strong neighborhood representation and an upgrade in the quality of life for everyone.

**District 7**

**Leo Chaney—Democrat**

Leo Chaney, with a political science and law degree from Howard University, is a lifetime resident of Dallas. Eight years on the City Planning and Zoning Commission has

awarded him with the knowledge of how city hall works. Chaney is a proponent of monthly town hall meetings and organizing focus groups to provide



Chaney

more input from his constituents. Chaney advocates economic development, code enforcement, improved services for senior citizens, better housing and crime prevention.

**Marvin E. Crenshaw**  
(No photo available)

Marvin E. Crenshaw is certainly no stranger to the Dallas community. He has a 30-year history of successful activism and is experienced in coalition building. Crenshaw was the plaintiff in the lawsuit that produced the current 14-1 format. His battle cry for better District 7 representation is weekly town hall meetings, better code enforcement and the Trinity-Samuel Blvd. Says Crenshaw: "Citizens of District 7 must demand that their council member represent the interest and desires of the district. . . . I will be accountable."

**Kevin Felder—Democrat**  
(No photo available)

"Dallas is 30 years behind the top 10 major cities across the country in terms of form of government (council/city manager), pay and equality of all of its citizens," says District 7 council candidate Kevin Felder. He intends to accessible, responsive and accountable to his constituents in his fight for economic development, better housing for the poor and middle-income and improved code enforcement.

Felder served 14 years as precinct chair, deputy voter registrar and election judge, so he is no stranger to city politics. He holds a bachelors degree in business administration, is a real estate broker and has been a member of the Southern Dallas Development Corporation for five years.

**Continued from previous page**

**Sharon M. Middlebrooks—Non-partisan**

Sharon Middlebrooks has been a long-time activist in her community, having served as past president of the Oak Cliff Junior Chamber of Commerce and on the Dallas Citizens Police Review Board. Her certification as a housing manager makes her "sensitive to the need for mixed affordable housing" and, as a business owner, she "understands the need for expanded economic development to create additional jobs that will assist in affording the citizens a better quality of life."



Middlebrooks

Middlebrooks main thrust will be in the areas of code enforcement, public safety and economic development. "The citizens deserve honesty and integrity and, in addition, a government that operates cost effectively, yielding a high return on our investments."

**Joyce A. Strickland**

A University of Texas graduate and ex-IBM employee, Joyce Strickland is best known in her role as founder and director of Mothers Against Teen Violence (MATV), a successful community-based organization. She has a proven track record of community service and working collaboratively to solve problems.

In addition to addressing the issues of code enforcement, economic develop-



Strickland

ment and crime reduction and prevention, Ms. Strickland promises to stay in close touch with her constituency. "In addition to frequent town hall meetings, I will use a quarterly newsletter to keep constituents apprised of issues. I will also explore the possibility of using the Internet to post all public meetings and voting records of council members, board and commission members."

Strickland offers District 7 citizens an advocate for issues important to them—a person who will advance their agenda and priorities.



**Jeannette Brantley-Wango**  
(No photo available)

A first-time candidate, Jeannette Brantley-Wango sees herself as "educated not only in books – but in common sense knowledge. I am a role model who will bring back integrity, compassion and a vision for a better District 7."

In working with all of District 7, Ms. Brantley-Wango lists her top three priorities for office as education, code enforcement and economic development. "Neighborhoods are strengthened when the environment and streets are clean" says this candidate. Moreover, she views accountability, accessibility and integrity as what Dallas citizens deserve from public office.

"I am a wife, mother, and grandmother. I can bring to the community good morals, integrity and love for my fellow man." If successful, she intends to be compassionate as well as accessible to her constituents.

District 8

**Al Lipscomb—Democrat**

If fighting discrimination is an issue for District 8 voters, incumbent Councilman Al Lipscomb has a record of challenging poverty and discrimination. A pioneering civil rights activist in Dallas, Councilman Lipscomb, as late as April 9, challenged other city officials to enforce "corrective action" upon learning of a

Supreme Court ruling that the Dallas Fire Department's affirmative action plan is unfair to white men. In a memo to top-ranking municipal

officials, Councilman Lipscomb wrote in part, "I refuse to believe the racist lie that affirmative action is unfair to white men. . . How do you intend to level the playing field knowing how certain members of the DPA feel about black and Chicano officers. I am asking the city manager, the chief of police and the city attorney to continue the legal fight. We are not wrong."

Beyond a strong affirmative action stance, Mr. Lipscomb is running a re-election campaign that cites recent and significant accomplishments. In part, that list includes:

- Five Public/Private Partnership Program Projects for District 8, totaling \$12.9 million of new investment, 342 jobs either created or maintained, \$320,000 in loans and grants to fund infrastructure improvements at Southport Business Park

- Road improvement projects at Loop 12, Kleberg, IH 20, Ledbetter and Camp Wisdom/Cockrell Hill



**Lipscomb**

- Parks & Recreation construction projects at College, Daniel Dale, Fireside, Hulcy, J. J. Lemmon, Kleberg, Meadowstone, Singing Hills, Tommie Allen and Woodland Springs Park

Problems he would address in another term include repetitive code violations in declining neighborhoods, and the need for single family home construction. "We need a housing czar, like the Trinity River czar, someone who'll do nothing but housing for single family homes."

Councilman Lipscomb would also like to see programs to make young people and young offenders employable. "If they slip through the education system and end up in TDC, they will become employable instead of going in there dumb and coming out dumber but slicker – that's a bad combination."

**Ruth Steward**  
(No photo available)

Seeking to unseat incumbent Councilman Al Lipscomb, challenger Ruth Steward is modest about her background. "I don't have all the qualifications that all the other candidates have. I have worked in the community: I am a secretary for our homeowners association; I've volunteered for libraries and the post office advisory council. I've been a precinct judge. . . I have the district's best interest at heart; not my own political agenda. I feel that I can bring respectability back into District 8."

Steward said two of her top priorities will be restructuring code enforcement, and challenging discrimination in the Dallas Police Department.

She also says voters deserve concern from their elected officials. "We want people in office that are going to do what is right; not what we are paid to do by other people. I know I will not sit around to see who will give me the most money in order to vote for that particular person."

District 9

**Mary Poss, Independent**  
No response.

District 10

**Alan Waln—Independent**  
No response

District 11

**Lois Finkelman—Nonpartisan**

Lois Finkelman won her council seat in 1997 with 63 percent of the vote. She touts her 29 years as a community volunteer; five years as president of the Dallas Park board; almost 20 years as an urban planning consultant; and previous two years as a council member.

Ms. Finkelman has three main objectives: maintaining and improving the city infrastructure—streets, alleys, medians, parks and libraries; improving code com-

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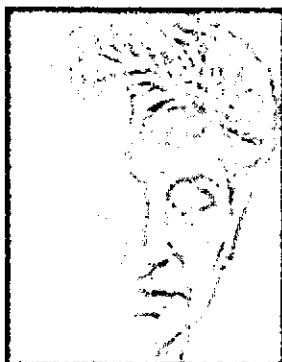
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Finkelman

pliance; and guarding against state/federal preemption of franchise fees, Internet taxation and telecommunications issues. Ms. Finkelman thinks she can continue to deliver effective representation to the citizens of her district: "[They] deserve a council member who is honest, experienced and has proven leadership—a public official whose integrity is above reproach and who is accessible, does her homework and makes rational decisions based on information from citizens, city staff and professionals."

**Daniel C. "Danny" Harrison-Independent**

A graduate of Stephen F. Austin University with a degree in political science, Harrison has been a self-employed landscaper for the last ten years. His vision for the city is for it to place a higher priority on maintenance rather than on future projects.

"[I want to] fight hard to make sure more money is allocated to basic services such as code enforcement, housing,

libraries, streets, parks and after-school projects. Raise the standards of codes on multi-family dwellings. Many of our apartments are turning into slums. Make sure my appointments to boards and commissions reflect the demographics of the district. I will make sure that the playing field is even at city hall. Big business and developers are important, but so is small business, neighborhood organizations and environmental concerns."

Harrison thinks one of his biggest challenges will be convincing the city that it is making a mistake tying up so much capital on the Trinity Road project when there are so many other problems with [the city's] existing infrastructure.



D. Harrison

**Veletta Forsythe Lill**

Veletta Forsythe Lill is seeking her second term on city council. Her civic credentials include serving on the Human Services Commission and the Board of Adjustment prior to being elected to council. She has also served as a neighborhood association president and on numerous boards of nonprofit organizations. On a professional level, Ms. Forsythe Lill was a training specialist for Fidelity Investments and an investor relations specialist for several small independent oil producers.

Working to improve the city of Dallas' customer service and make it more neighborhood-oriented is one of the goals of Ms. Forsythe Lill. She says, "It is important for the city to continue to reach out into the community and encourage involvement in the public process." She thinks that through town hall meetings, newsletters, neighborhood meetings and other sources, the city can engage citizens

and involve them in defining their own destiny. Her top priorities are 1) historic preservation, 2) housing/code compliance and 3) neighborhood/urban planning. She also points out that, during her first term, there has been a reduction in crime, increased funding for health and nutritional programs for seniors, new and enhanced library outreach, increased resources for minority- and women-owned businesses and more investment in the southern sector.

*Allen Gray, Jackie Larson, Charlene Crowell, Chris Pryer and Cheryl Williams contributed to this story.*



Lill

District 12

Sandy Greyson

No response

District 13

Donna Blumer—Independent

No response.

District 14

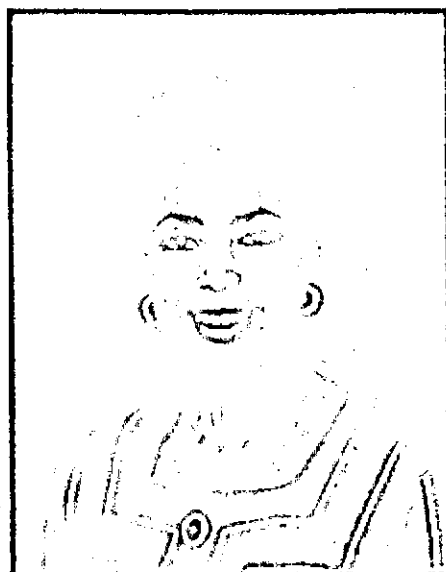
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## Book Review

Angela  
Washington-Blair,  
Ph.D.

*Whispers, Secrets, & Promises*  
By E. Ethelbert Miller  
(Black Classic Press, \$10.95)

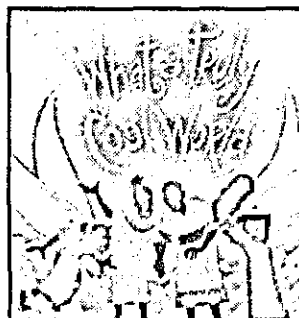
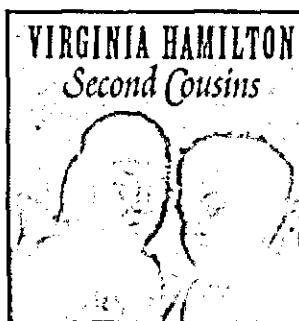
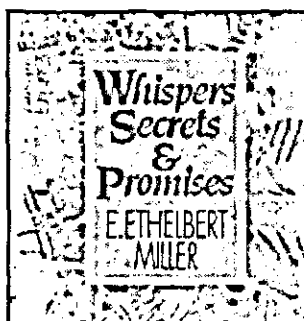
This slim book of haunting, lyrical poetry by the director of Howard University's African American Resource Center casts readers glimpses into the heart and soul of a Black man in America. The myriad emotions, the complex and often convoluted relationships, the search for significance are all played out here in this often sad literary collection. The poet says that the themes of depression, despair, and desire were things that he needed to write about as he approached his fiftieth birthday and his "Gethsemane" experience. In the midst of some gloom, he writes of roots music, Black achievement, Black pride. One can only hope that the writing of these thought-provoking poems was a catharsis.

*Before Freedom Came: African American Life in the Antebellum South*  
(The Museum of the Confederacy and

University Press of Virginia, \$25.00)

Researchers will treasure this enlightening glimpse into the physical and social conditions of slaves in the South. An American Library Association Notable Book, this book accompanied an exhibit by the same name. We need this history, "lest we forget." Full of great photos, diagrams and illustrations, this work is a testimony to the hardiness, the resilience, the "habit of surviving" of our ancestors. A large part of this work is based on primary source materials. That is, from slave narratives recorded during the Works Progress Administration. Recent archeological finds that support the narratives are presented, as well. Readers interested in this aspect of history will be enthralled by this view of daily life of the slaves.

*Second Cousins*  
By Virginia Hamilton  
(Blue Sky Press/Scholastic, \$14.95)



Twelve-year-old Cammy Coleman will never forget witnessing the tragic death of her cousin, Patty Ann, who drowned a year ago. But many good things have happened since then. Her third cousin, Elodie, has moved in with them, and the two of them have become inseparable. But something new is on the horizon for Cammy. Come August there will be a big family reunion, and with it two second cousins from New York. Their sophisticated ways and family

secrets threaten to ruin Cammy's close friendship with Elodie, and change the Coleman family forever. Virginia Hamilton, author of such books as *The House of Dies Drear* and *M.C. Higgins, The Great* has woven a fine novel for young readers.

*What a Truly Cool World*  
By Julius Lester and Joe Cepeda  
(Scholastic Press, \$15.95)

In this creation story with a twist, the author spins a tale of God, His family and a truly cool world he created. Folktale-like in its presentation, this vividly illustrated tale is truly a spark of the author's imagination. Children often wonder what God is like. This God has very little resemblance to the God of the Bible, yet children will delight in the amusing, soulful story that can be a springboard for discussion. Black children will take notice of Black "angels" and a Black "God." Remember, that Black classic film *Green Pastures*? Though not at all similar, this story reminded me of that movie that took Bible stories juxtaposed with Black situations and characters.

MON

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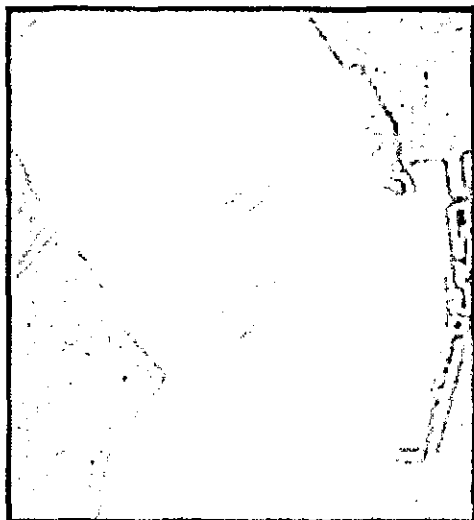
**1999 Dallas Mavericks Hoop Camps Schedule**

CAMP #	DATE	CAMP LOCATION
#1	May 24-May 28	Molina High School (S.W. Dallas/Oakcliff)
#2	May 31-June 4	Pearce High School I (Richardson)
#3	May 31-June 4	Collin County Community College (Plano)
#4	June 7-11	Pearce High School II (Richardson)
#5	June 7-11	Dallas Christian School (Mesquite)
#6	June 14-18	Tom Landry Center (Downtown)
#7	June 21-25	Marcus High School (Flower Mound)
#8	June 28-July 2	Duncanville Ninth Grade School

Electronic Urban Report

# Newsbits

On the day that Michael Jordan retired, somewhere L. L. Cool J sat and watched and thought "Maybe that's not a bad idea." But L. L. apparently has had his fill of 'minor league baseball' because he is returning to the game that he said he was



L. L. Cool J

leaving. According to Blaze.com, a publicist for Def Jam Records stated that Uncle L is currently in the studio recording his

8th album for release this fall.

Police believe they have arrested all that were connected with the slaying of Lost Boyz rapper Freaky Tah. Kelvin Jones, 29, was arrested last Wednesday in Albany, New York and is the alleged trigger man. Ryan Frith was arrested last Thursday and is believed to be the driver of the get away vehicle. Police think that Raheem Fletcher supplied the vehicle and is also in custody. All three face second degree murder charges.

Ice-T is now down with MP3 because the internet is the place to be. He has just signed a deal with MP3.com (www.MP3.com) to promote his upcoming album, "7th Deadly Sin." Ice T will release advance singles from "7th Deadly Sin" through the site, including the exclusive, worldwide release of his single "Don't Hate The Playa." Ice will also host a section on the MP3.com site called "Ice Picks," which will feature Ice T's personal recommendations of the best music from the rap and hip-hop genre areas on the site.

We haven't seen this movie yet. In fact, it hasn't even been made yet. But by looking at the cast one can see the potential for a funny flick. Will Smith and Nicholas Cage have been tapped for a film about two heterosexual firefighters who marry for the insurance benefits. The film is called *I Now Pronounce You Joe and Benny*, from Universal.

Former heavyweight champ Mike Tyson has reportedly signed a deal to create his own hip-hop and R&B label called Tyson Records. Def Jam holds a majority stake in the new label. Tyson Records has already signed two acts, a 16-year-old pop singer named Doni and an 18-year-old crooner named Centell. You may recall Tyson "rapped" last year on Canibus' "Second Round K.O."


TLC never seemed like the type of group that would appear on the 700 club, but for "FanMail" the trio decided to take the bad image to the next level. According to MyLaunch.com, Jimmy Jam and Terry Lewis were approached by the threesome



"Iron" Mike Tyson

and asked for their assistance in helping the group develop a different image and they accepted. TLC asked Jam and Lewis to produce an especially raunchy song. The result was "I'm Good At Being Bad," which begins with Chilli's romantic note, moves to T-Boz's more aggressive stance and "climaxes" with Left Eye's sexually explicit lyrics.

Spike Lee is madder than he usually is at the media. Especially *The Los Angeles Times*.




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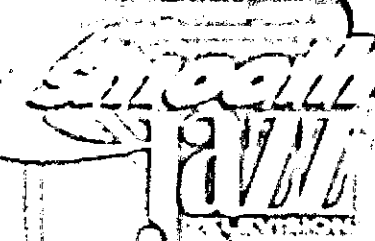
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"Touchstone Pictures, 'Summer of Sam,' and I have been led astray, hood-winked, and bamboozled by the [Times]," said Spike in an editorial.

An article in last Friday's paper "was a breach of trust," Lee continues. Some members of *The Times* staff were invited to a screening of a rough cut of "Sam," which depicts how serial murderer David Berkowitz (AKA: Son of Sam) terrorized an Italian-American neighborhood of the Bronx in 1977.

"Never in my wildest imagination would I expect to read a review based on that screening," Lee says.

The *Times* article described scenes both as an example of why "Sam" is in danger of receiving an NC-17 rating, and also why Walt Disney, Touchstone's parent company, is trying to distance itself from the movie.

.....

The Florida chapter of the NAACP is asking a federal judge to halt plans by the city of Daytona Beach to control crowds during this weekend's Black College Reunion. Over 100 thousand African American students are expected. Because of the high number, the city plans to restrict cars from crossing the six bridges that lead to the beach-side tourism district once traffic becomes "too heavy." Locals and registered hotel guests with



TLC

special passes would be allowed across, but all others would have to park in special lots and ride shuttle buses to the beach-side.

Attorneys for the civil rights organization say that violates the U.S. constitution because it singles out an event for young blacks. Florida NAACP president Leon Russell says Daytona Beach's traffic plan is a thinly disguised effort to force the Black College Reunion to leave the city.

This just in: A federal judge has thrown out Daytona Beach's plan to restrict traffic during this weekend's Black College Reunion, saying it is unconstitutional.

MON

This is a partial reprint of the *Electronic Urban Report*, free, factual, online infotainment on the hottest celebrities, events and issues in urban/Black entertainment. Visit their website at <http://www.eurweb.com>. Tell them you saw them in MON.

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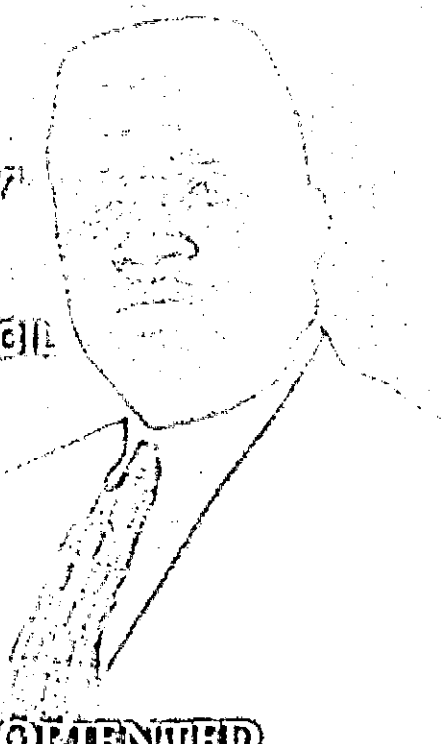
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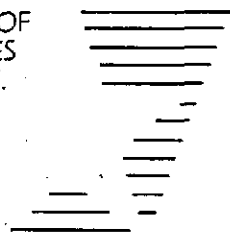
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## You and Your Money

John Dudley

### Know Your IRA Rollover Options

You are about to receive a large retirement plan distribution, possibly the largest sum of money you ever will receive at one time. Perhaps you have changed jobs, retired, or left your job for other reasons. Whatever the reason, you now have to make some decisions about how to invest or receive money from your employer's plan in order to best take advantage of the situation.

There are three basic distribution options. When evaluating these options, it is important to consider how your distribution fits your overall retirement strategy because each option has different tax consequences. The basic options are to rollover your plan assets to your IRA or other retirement plan, to receive payment and pay current taxes, or to keep your assets in the plan.

If you choose to rollover your assets, there are two types of rollovers to consider:

#### Direct Rollover

A direct rollover is designed for individuals who are leaving a job or retiring and receiving an eligible rollover distribution from an employer-sponsored retirement plan. A direct rollover means you instruct your employer to rollover your distribution directly into an IRA or another qualified plan. The benefits of a direct rollover are that you:

- Can immediately re-invest the full amount of the distribution in a tax deferred account.
- Are not subject to the -1/20 percent federal income tax withholding.

- Are protected from the 10 percent early withdrawal penalty (penalty may be applicable if you are under age 59-1/2).

- Can rollover this money to a new employer's retirement plan in the future, if the assets are kept segregated in a conduit IRA, and your new employer's plan accepts rollover contributions.

Keep in mind that you are not permitted to rollover any after-tax contributions you may have made. (A pretax refers to money contributed to your plan by you or your employer before federal income taxes were withheld. After-tax refers to money you've already paid taxes on.)

#### Indirect Rollover

In an indirect rollover, you receive your distribution in cash or securities. This option may be desirable if you wish to rollover only part of your distribution. For example, if the distribution will contain employer securities, you may not wish to rollover the employer securities portion. If you choose the indirect rollover, you have 60 days to rollover the assets into an IRA or another qualified plan. But this option has a pitfall: Your employer must withhold -1/20 percent of your distribution for prepayment of federal income taxes, so you will receive only 80 percent of the total lump sum. If you want to rollover 100 percent of the lump-sum amount within 60 days to an IRA or other qualified plan, you will have to make up the -1/20 percent difference out of your own pocket. If you do not make up the -1/20 percent difference, it will be treated as a withdrawal. This means that you will pay ordinary income tax on the -1/20 percent withheld, and if you are younger than 59-1/2 it may be subject to a 10 percent early withdrawal penalty.

### Receive a Distribution in Cash or Securities

If your immediate needs for cash outweigh your long-term needs for financial security, you may elect to receive your distribution in cash. Additionally, you may choose this option if you can use the tax favored calculations that apply to lump sum distributions. Keep in mind that when you take a distribution in cash or securities, it is subject to the following:

The amount you receive in cash or securities is generally subject to current income taxes. You may also owe state and local taxes on that amount as well. Like an indirect rollover, your employer will withhold -1/20 percent as a prepayment of federal income tax. Your actual federal income tax liability may exceed the -1/20 percent withheld.

If you are under age 59-1/2 or leave your job before age 55, you may owe a 10 percent early withdrawal penalty. In addition, you lose the ability to rollover these funds into another qualified tax deferred plan in the future.

### Keeping Your Money in an Employer Plan

You may be able to leave your distribu-

tion with your prior employer's plan. If your balance exceeds \$5,000 and you have not reached the plan's retirement age, your employer must allow you to remain in the plan. (This increase in the limit on involuntary cashouts is effective for plan years beginning after August 5, 1997.) You may want to choose this option, if:

The employer plan offers benefits, such as life insurance or loans, that are not available if you rollover to an IRA. (However, the employer may reduce this benefit for former employees.)

Your employer's plan offers investments or low investment expenses that are not available outside the plan.

With your retirement plan distribution, you can generally decide where to invest and when to start taking income. However, some of these decisions should not be made right away. While these are four basic options, there are a variety of other considerations, such as special tax treatments that you should know about. Before making a decision, it's best to speak with a qualified financial advisor and tax advisor to be sure you understand your options fully.

MON

John Dudley is a financial advisor with Prudential Securities. He can be contacted at 214-761-5142. Prudential Securities is not a legal or tax advisor.

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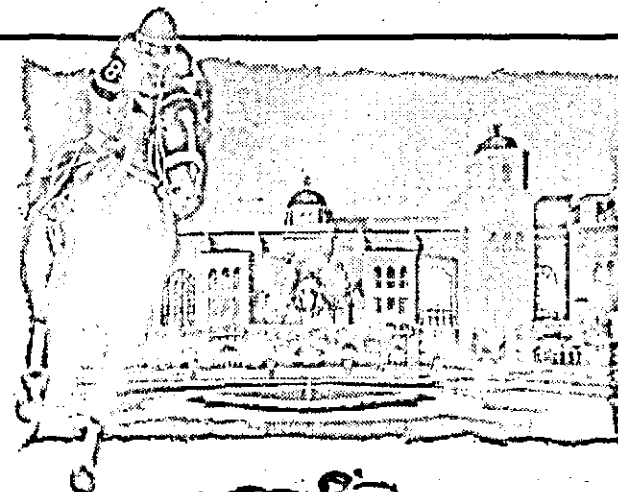
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## On Real Estate

Curtis Yates

# Mortgage loan credit scoring

In a nutshell, credit scoring is a statistical method of assessing the credit risk of a loan applicant. The score is a number that rates the likelihood an individual will pay back a loan. The score looks at the following items listed below:

- Past delinquencies
- Derogatory payment behavior
- Current level of indebtedness
- Length of credit history
- Types of credit
- How often credit is applied for
- Number of credit inquiries

Credit scoring will place borrowers in one of three categories. First, a borrower with a score above 650 to 675 may be considered an A+ loan. The loan will involve basic underwriting, probably through an "computerized automated underwriting" system and be completed within minutes. Borrowers falling in this category may have a good chance to obtain a lower rate of interest and close their loan within a couple of days. Second, a score below 650 but above 620 may indicate lenders will take a closer look at the file in determining potential risks. Borrowers falling in this category may find the process and underwriting time no different than in the past. Supplemental credit documentation and letters of explanation may be required by lenders before an underwriting decision is made. Loans within this scoring range may allow borrowers to obtain "A" pricing, but loan closing may still take several days or weeks as it does now. Third, borrowers with a score below 620 may find themselves locked out of the best loan rates and terms offered by lenders. Mortgage professionals may divert these borrowers to alternate funding sources other than FNMA and FHLMC. Borrowers may find the loan terms and conditions less attractive than the "A" loans, and it may take some time before a suitable funding source is located.

As more lenders utilize credit scoring, the loan approval and closing will be compressed for most consumers. In the future, a high score may be your ticket to a speedy and competitively priced mortgage loan.

If you have had credit problems in the past, be prepared to discuss them honestly with your mortgage lender — and come to your application meeting with a written explanation. Responsible mortgage lenders know there can be legitimate reasons for credit problems, such as unemployment, illness or other financial difficulties. If you had a problem that's been corrected, and your payments have been on time for a year or more, your credit will probably be considered satisfactory.

Also, you have the right, under the Fair Credit Reporting Act, to dispute the completeness and accuracy of information in your credit file. When a credit reporting agency receives a dispute, it must reinvestigate and record the current status of the disputed items within a "reasonable period of time," unless it believes the dispute is "frivolous or irrelevant." If the credit reporting agency cannot verify a disputed item, it must delete it. If your report contains erroneous information, the credit reporting agency must correct it. If an item is incomplete, the credit reporting agency

must complete it.

For example, if your file showed that you were late in making payments on accounts, but failed to show that you were no longer delinquent, the credit reporting agency must show that your payments are now current. Or if your file showed an account that belongs only to another person, the credit reporting agency would have to delete it. Also, at your request,

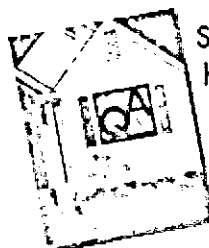
the credit reporting agency must send a notice of correction to any report recipient who has checked your file in the past six months.

MON

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## You and God

Ron Shaw

### A class unto ourselves

Acts 1:8

I heard a Christian businessman recently say that the church must be run as efficiently as a business. Upon hearing that statement, I spoke to him about it. I wasn't necessarily troubled by the statement itself but, rather, what it seemed to imply. I wholeheartedly agree that the church should be efficient and effective (as well as wise) in her dealings. She must be a good steward over the resources God places in her hands.

After getting clarification on what was meant by the statement, it became clear to me that we are still woefully missing the mark in our thinking about God's church. The church is a unique species; there had been nothing to precede it. She is a completely different life form and, therefore, has no peers or nothing to be compared to. That is why we are so sternly charged by the Bible to conduct our affairs in such a drastically different way. The mistake we make is comparing ourselves to non-Christian people and organizations. The people of the are not a Christian's peers; the same holds true of its organizations. The church is unlike anything this world has ever seen.

Jesus talked about the sharp contrast between his kingdom and man's kingdom when he spoke of leadership in his kingdom and leadership in the kingdom of the world. In his kingdom, there is servant leadership. If anyone wants to be a leader, he or she must be the chief of all servants, willing to wash the feet of those they serve. In the world, he said leadership is based upon position and prestige. The whole thinking and attitude of leadership is a peculiar concept to those who are not members of God's church.

According to our text, our Christian "gatherings" are not to be powered by human sources. Although we may look like some other gatherings in our physical appearance, we are not to operate by the same power. No matter what century we are in, or what generation we are called to minister to, or how technologically advanced our age is, we are called to be in a class by ourselves. The truth is, we shouldn't be in competition with the world. The world is not in our league. The world is not in our class. You can only compete with those who are in a similar class or category.

The church and the world are not in the same class or category. Therefore, our businesses, our homes, our gatherings, our practices, our problem solving, and most especially our power source, should signify the class we are in. The Holy Ghost was the power source of the church at its inception, is now, and will always be. He makes us different in our working and, therefore, different in our outcome. I don't consider myself to be in competition with Wall Street, city hall, Washington, D.C., Austin, or any other symbol of the kingdom of this world. My success, effectiveness, efficiency and might come from a different source altogether. That is the heritage of the church.

Because we Christians are still human, we will have some basic similarities to people of the world. However, in our ability to be light, salt, and hilltop cities, we should stand alone — in a class by ourselves. When it comes to delivering souls from sin and setting them free, when it comes to impacting communities, cities and societies, when it comes to making a lasting difference, the church should be able to look down at the world and say, in the words of that modern-day musical poet, M.C. Hammer, "You can't Touch This!"

Let's stop comparing ourselves to the world's business community, financial system, social agencies and medical

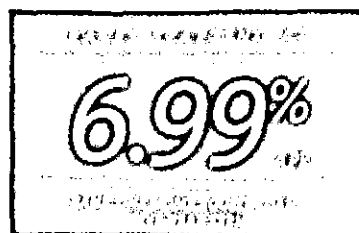
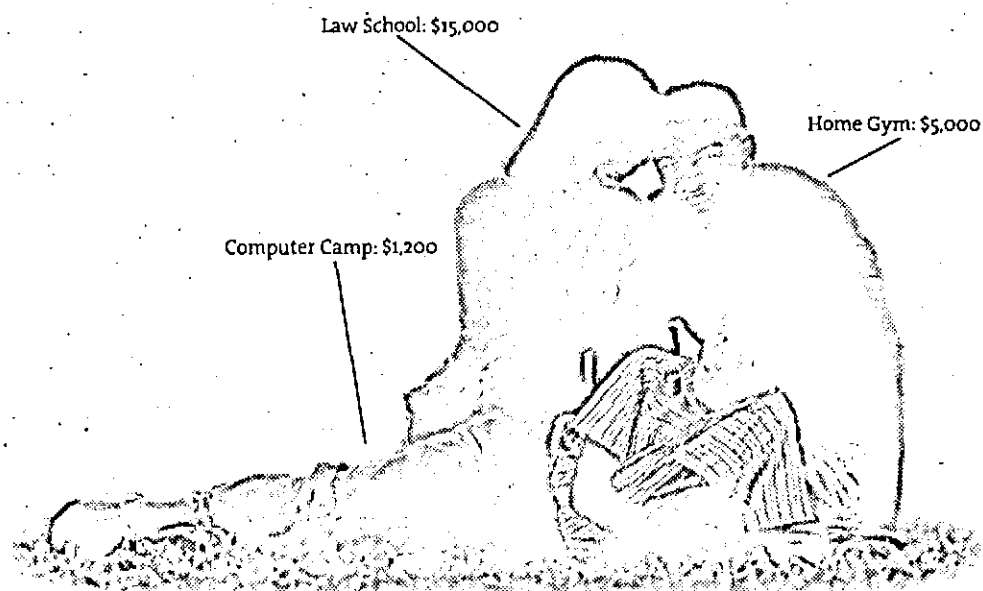
community. Let's be the different gathering that we profess to be. The Apostle Paul wrote to the Corinthian congregation: How dare you put the church's business in the street! We should handle our affairs among ourselves. Who is the world, that they should judge us?" He also said his effectiveness in speaking was not dependent upon human ability to persuade or eloquent oratory but, rather, in the demonstration of the power of God. He wanted there to be no mistake about who was large and in charge.

It is, and will always be, the power of the Holy Ghost that makes the church different. Therefore, we can now say we have received power because the Holy Ghost has come upon us and we are effective, efficient and mighty witnesses in our community, city, state, nation and to the very ends of the earth. We truly are in a class by ourselves.

MON

Ron Shaw is the pastor of LightChurch and can be reached at 214-320-5744. His e-mail address is Lightchurch@aol.com.

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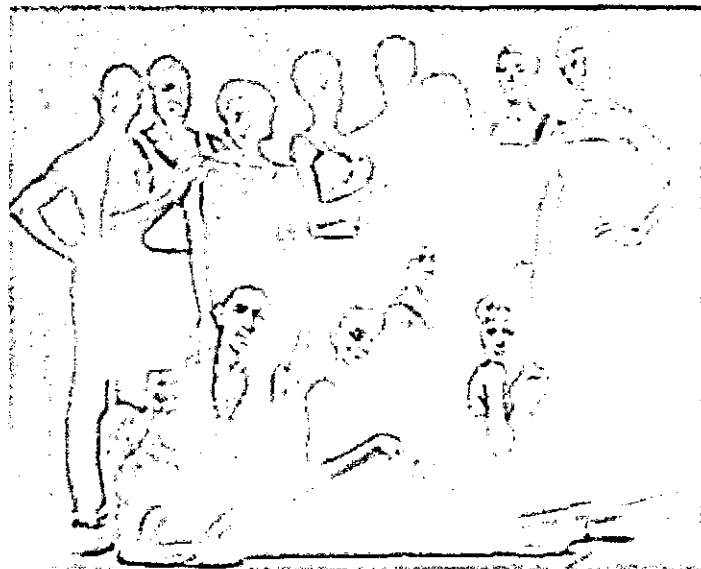
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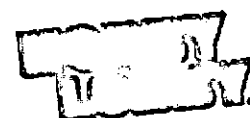
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## \*\*\*\*\* Editorial Interns \*\*\*\*\*

If you are ready to become a vital part of a news organization, then Minority Opportunity News could be YOUR OPPORTUNITY. Experience counts with us. But a personal commitment to develop a communications career is even more valued. If you think you:

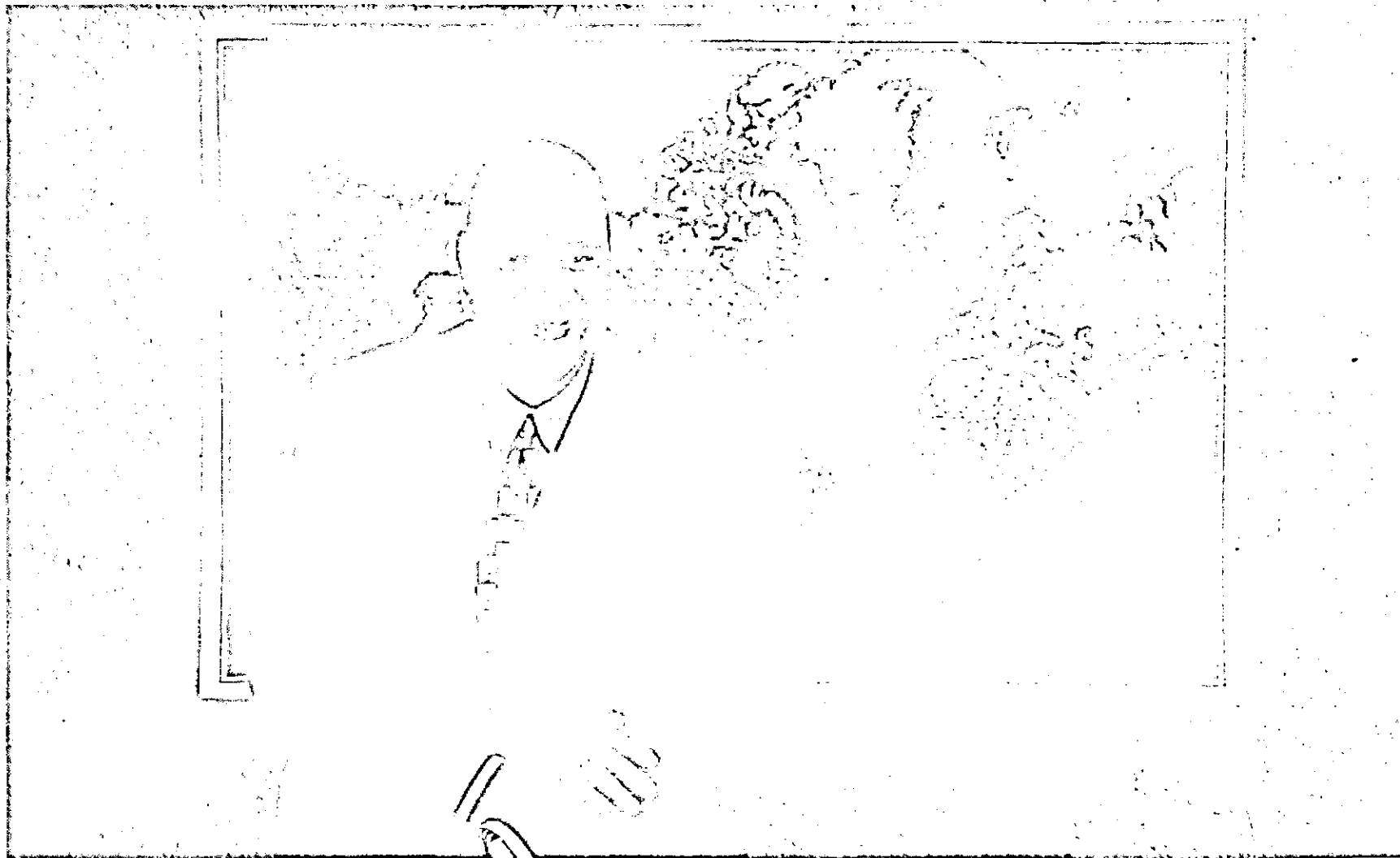
- have a "nose for news"
- can manage multiple assignments under deadline pressures
- value accuracy and balance in news
- have the ability to work regular part-time hours with the potential to become full-time

-- Then send us your resume and a letter. Let your letter relate not where you are-- but where you see yourself in five or even ten years from now. Minority Opportunity News is growing. Come grow with us. Interested candidates are asked to fax their correspondence to:

Charlene M. Crowell, Vice-President of Business  
Affairs at 214-905-5198







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