

THE Anchor News

Serving the Central Texas Community

Celebrating 13 Years!

JUNE 2016
Volume 13 • No. 11
Free



Holly Whitfield earns officer position on Midway dance team

"She will dance like Miriam, and win many to Christ." Over 16 years ago, a mentor pastor and family friend spoke these words over Holly Whitfield while she was yet in her mother's womb. Her parents, Judge and Sherri Whitfield, through the leading of the Holy Spirit, have done their best and are committed to ensuring their only child fulfills the plans and purposes that God has placed on her life. A member of the Midway nationally recognized Goal Tenders dance team, Holly recently earned the officer position of lieutenant.

She began classical dance training in ballet, tap and Jazz at the age of three at DanceWorks Studio in Waco, Texas. After the retirement of the owner in 2008, Holly continued train-



HOLLY WHITFIELD

ing at Joy's School of Dance in Woodway, where she is currently receiving training in ballet, pointe, tap, Jazz and Hip-Hop. In 2012, she received an invitation to be a member of Company at Joy's. Company dancers perform at the HOT Fair and Rodeo, Junior League of Waco – Deck the Halls, Waco Cultural Arts Festival, and Waco's Winter Wonderland. For the past five summers, Holly has traveled with her studio to the Texas Association Teachers of Dancing Convention held in major cities in the state to obtain additional training. Dancers train for approximately 8 hours per day for four days with nationally and internationally known dancers as

See **WHITFIELD** pg. 2

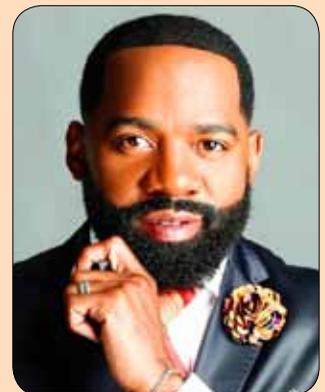
Tim Rogers & The Fellas are coming to Waco, Texas

BY PAT MILLER

I will bless the LORD at all times: his praise shall continually be in my mouth. My soul shall make her boast in the LORD: the humble shall hear thereof, and be glad. O Magnify the LORD with me, and let us exalt his name together.

Pastor Tim Rogers of the Hope Church of Blytheville, Arkansas and his singing group, Tim Rogers and the Fellas, will appear in the "Gospel Explosion Concert" on Saturday, July 23, 2016 in Waco, TX. The concert will be held at the Carver Park Baptist Church, 1020 Herring Ave. Doors will open at 6:30 pm with the concert starting at 7:00 pm. Tickets may be purchased at The Jockey Club, 809 Elm Street, or Marilyn's Gift Gallery, 818 Elm Street. You may also purchase tickets by calling Nick Clayburn at 254-349-8019 or Robert Miller at 254-498-0660.

The concert, the vision of an up and coming local promoter, Nick Clayburn the son of "Gospel Sons" Mr. and Mrs. Willie and Janice Clayburn, will be hosted by First Lady Barbara Rauls of the New Mount Olive Baptist Church. The concert will also feature The Fantastic McCoy Brothers (James McCoy and Odie McCoy) of Waco, The Gospel Sons of Waco, the Men of Purpose Quartet Group of Bryan, Texas, the Gospel Cru of Waco, the Vikki and Prayze Quartet of Dallas, Texas, and Tarah Butler-Jones of Houston, Texas. Hoping to continue in bringing wholesome quality events to our



PASTOR TIM ROGERS

area, Mr. & Mrs. Robert Miller are joining Clayburn in bringing this Gospel Explosion to our community.

You may have heard Pastor Rogers, a dynamic young singer, when he teamed up with Doug Williams on the hit song "The Love of Jesus," taken from the "Duets II" CD by Doug and Melvin Williams. Now you can hear him in full effect, with his own phenomenal young group, The Fellas. These guys bring a fresh, new and anointed sound, not only to the Quartet scene, but to the entire music scene as a whole. They are now deemed "THE NEXT GENERATION OF QUARTETS." Coming from the small town of Blytheville, Arkansas, this group of family members (with ages ranging from 21 to 29 years old), have very distinct gifts and talents. Tim Rogers is one of the most powerful and anointed singers/preachers of our time. This group is destined for "Greatness."

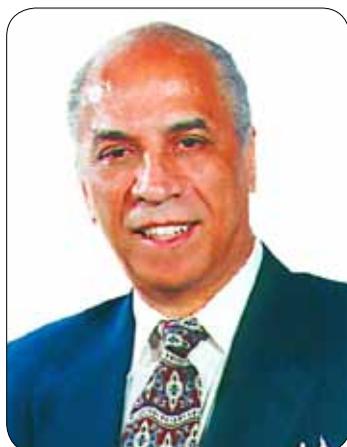
It is an humbling honor to bring this list of gospel groups to the Waco Community! Get ready to be blessed, uplifted and refreshed.

Dr. Claud Anderson – Keynote speaker at Black Business Showcase

BY WB GUNTER

Dr. Claud Anderson, author of the book PowerNomics, will be coming to Central Texas, at the Bell County Expo Center, June 26, 2016 in conjunction with the Black Business Showcase. The Black Business Showcase will be open from 11:00 AM until 6:00 PM followed by Anderson's keynote address at 7:00 PM. After his lecture, the evening will end with a book signing.

Anderson has written a series of books explaining how wealth has historically been distributed. In his book, PowerNomics, he focuses on



DR. CLAUD ANDERSON

strategies and solutions for a national plan towards estab-

lishing long term wealth and legacy building. Anderson advocates building businesses and industries in black communities. He believes "Black labor, in all its forms, is becoming obsolete." Anderson says, "Unless African Americans put together a coherent educational and economic strategy, they risk becoming a permanent underclass within 20 years. Black businesspeople will have to lead; you must build an alternative economic and educational system as soon as you can. For 400 years,

See **ANDERSON** pg. 6



Photo by Any Given Day Photography

J.L. AND LINDA CRAWFORD

A co-owner of *The Anchor News*, J.L. Crawford is the director of operations for the paper. He is also an instructor at McLennan Community College, a Bible teacher, and a LegalShield Senior Manager. Linda Crawford is co-owner and editor of *The Anchor News*. She is an instructor at McLennan Community College, a Bible teacher and a conference, workshop and motivational speaker.

From the Crawfords...

Get published in the August issue of *The Anchor News*

August is our traditional anniversary and education issue. Celebrating 14 years in the community with our education issue, this Back to School tribute spotlights students, educators, administrators, staff, educational events, institutions, etc.

The deadline to submit a 250-400 word article on a person of educational accomplishment or a newsworthy

PRESIDENT'S COLUMN...

Negotiation tips for your next real estate transaction

BY LINDA MCDONALD,
PRESIDENT, WACO ASSOCIATION OF REALTORS

Whether you've never bought and sold a house or you've done both a dozen times, taking part in the real estate negotiation process can be tricky. Your Texas Realtor is there to guide you, but here are some do's and don'ts to help you get started.

Don't trust the Internet

There are plenty of online sites that tell you what a property is worth. Unfortunately, they are not always accurate. The only way to get the best information to have the strongest position in real estate negotiations is to use a Texas Realtor. Texas Realtors have access to accurate data about the current market and recent sales to help you come up with the best offer price.

Don't automatically reject lowball offers



LINDA MCDONALD

When you're selling your house, you may think it's a waste of time to consider an offer that is way below the sale price you expect. Rejecting these offers outright means you

won't ever find out how close to your asking price the buyer was willing to go. You also can take that opportunity to negotiate a deal that includes other favorable provisions in addition to the purchase price.

For example, maybe the buyers are flexible about closing dates or the offer isn't contingent upon the buyers selling their own home. You can also have your Texas Realtor invite the buyers to submit another offer. Only Texas Realtors are authorized to use the Texas Association of Realtors Seller's Invitation to Buyer to Submit New Offer form, which allows you to indicate what would make the buyers' offer more attractive. This form isn't a counteroffer; your property can remain on

the market and you can consider other offers and accept another offer even if your Texas Realtor uses this form.

Do get it in writing

Although it can be more efficient for buyers and sellers to verbally negotiate the terms of a contract, don't forget that real estate contracts must be in writing to be binding.

Your Texas Realtor can help you determine your negotiation options when you're buying, selling or leasing real estate in Texas. Find the Texas Realtor who is right for you on texasrealestate.com.

Linda McDonald is the President of the Waco Association of Realtors and is associated with Coldwell Banker Jim Stewart Realtors.

WHITFIELD

Continued from page one

instructors. Additionally, Holly has attended the New York City Dance Alliance weekend dance intensive, and she will train this summer with Ballet Magnificat! in Jackson, Mississippi.

Holly's education began at Texas Christian Academy. She also attended Waco Baptist Academy until 6th grade before transferring to the Midway Independent School District where she will enter the 11th grade in the fall of 2016. In middle school, she played volleyball but soon discovered the high school's Goal Tenders Dance team. She tried out for the team during her 8th grade year and made the team starting in 9th grade. Even though she tried out for a leadership spot on the team at the end of 9th grade, she did not make officer at that time. Not deterred,

she worked hard, was diligent and recently tried again for an officer position on the team. The Midway Goal Tenders team is made up of approximately 50 dancers, including six officers: one Captain, two 1st Lieutenants and three lieutenants. After a grueling and intense try-out process, Holly was chosen as one of three lieutenants for the 2016-2017 school year.

The Goal Tenders are a world class precision dance/drill team that performs at Midway athletic events and many community events including the Veterans Day Parade in downtown Waco and HOT Fair & Rodeo. During Spring Break 2016, they traveled to Disney World in Orlando and performed at Downtown Disney Springs. The team also competes at dance competitions through-

out the spring season and consistently receives top honors. Holly competed at the McLennan Community College competitions during her 9th and 10th grade years and placed in the top six in her grade level for both years.

Not only is Holly's passion dance, but she is anointed because God has given her the gift of dance. Her desire is to obtain a Bachelor's of Fine Arts in dance with a minor in business. Her goal is to dance with a professional company or with a professional sports team before opening her own studio. Those who support her are excited to follow her as she walks out her destiny. Her family and friends are so full of expectation, knowing that Holly will indeed "dance like Miriam and win many to Christ."

THE Anchor News



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PURPOSE

The Anchor News, dedicated to serving the community and surrounding areas, focuses on positive news and accomplishments of minorities.

POLICY

Anchored on the principles of scripture, *Anchor News* will at

no time publish information that is potentially libelous material or intentionally malicious, derogatory or irrelevant.

EDITORIAL POLICY

Signed opinion articles do not necessarily reflect the opinion of the editorial staff. Unsigned editorials reflect the opinions of the editor.

LETTERS AND ARTICLES POLICY

The comments and opinions of our readers are welcomed. Letters

and articles should be e-mailed. Letters should be no longer than 200 words and must include a name and phone number. Article submissions should be no longer than 450 words and should include an original headshot (in jpeg format) along with your name, address and phone number. We reserve the right to edit for grammar, space, potentially libelous material and copyright infringement. We also reserve the right to refuse derogatory, irrelevant and malicious submissions.

SUBSCRIPTIONS

Subscriptions are \$36 a year (12 issues) and can be paid by check or money order. Send all correspondences to *The Anchor News*, P.O. Box 23534, Waco, Texas 76702-3534 or email to theanchornews@aol.com.

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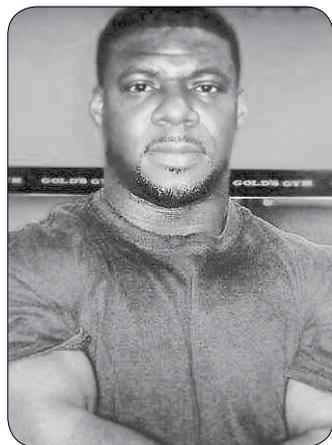
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HighPower Fitness Gym offers alternative training solutions

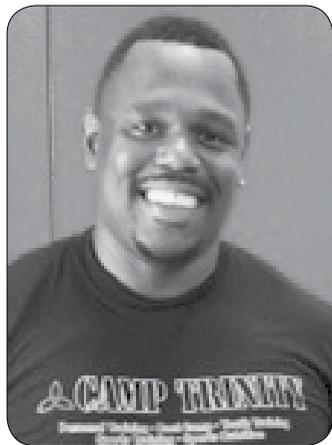


KELVIN ROBINSON

BY BRIDGETTE BOGCESS

Meet Kelvin Robinson, owner, CEO and personal trainer at HighPower Fitness and Kenneth Ford, personal trainer and CEO of Camp Trinity. While HighPower Fitness is a Christian-based fitness gym, dedicated to helping its clients reach their personal fitness goals, Camp Trinity is a Christian-based fitness program that consists of weight loss and fitness through clean eating and exercise. The son of Harvey and Gwendolyn Cooper, Robinson, a native Wacoan, graduated from Waco High in 1991. He and his wife, Julia, have five children.

Robinson says he is walking in his calling and ministry. He has been a personal trainer for 15 years and in business for 5 years. Owning a gym and training clients is his passion. "I want to help people have a better and healthy lifestyle," Robinson said. He experienced many hardships in his efforts to start and own HighPower Fitness, but God brought his dream and vision to pass. He now has 23 clients, most of whom have seen outstanding results in reaching their goals. He has had clients who range from



KENNETH FORD

10 to 88 years old. Robinson is a member of New Life Christian Fellowship in Waco, where Dr. Jovaster G. Witcher is his pastor and Darlene Swain Witcher is his First Lady.

The son of Mother Ida Ford, Ford is also a native Wacoan, who graduated from Waco High in 1997 and attended the University A&M Commerce. He started training a decade ago while he was in the Navy and attending college, and he started Camp Trinity four years ago in a church parking lot. He holds certifications in fitness training and sports nutrition. Ford is a member of Living Word Church of God In Christ in Waco, where Superintendent Gilbert Gillum is the pastor and Louise Gail Watts Gillum is his First Lady.

HighPower Fitness offers lower rates as well as custom workout plans, evening camps, meal planning and monthly specials. For more information or to make an appointment, call Robinson at 254-644-2431 or Ford at 254-537-3884. Visit the website at www.highpowerfit.com or visit the gym on location at 6807 B Woodway Dr., in Woodway.

Local dentist offers affordable solution to no dental insurance

If you are among the 131 million Americans without dental insurance, then this information is for you. Dr. Chad Latino, DDS, now offers a complete solution for your dental needs. Located at 6701 Sanger Ave, Suite 101, Waco, TX, the office is staffed with people who love people. Latino says his goal is not to tell his patient what they need, but rather to find out what they want, and to help with that process, Latino offers illumisure Plans, a low cost alternative to dental insurance.

Each plan requires a one time \$50 Lifetime Activation Fee, which includes first month dues. There are no deductibles, no yearly maximum benefits, and no exclusions for cosmetic or elective care. illumisure Member Advantages include the following: complimentary preventive care: cleanings, exams, and x-rays; 15% discount on all restorative, elective, or cosmetic treatment; and easy, affordable monthly payments.

The Adult Healthy Care Membership plan for 13 years and older patients with regular cleanings and absence of periodontal disease is only \$27 per month. This plan includes a number of services. Members receive professional dental cleanings twice a year and dental exams once or twice per year. Any necessary x-rays are included as well as one emergency exam per year if they are needed. In addition, members can



DR. CHAD LATINO

expect to receive 15% off all other dental services, including cosmetic procedures. Children 12 and younger are covered under the Child HealthyCare Membership plan for only \$27.00 per month. They receive all of the same services covered under the Adult Healthy plan, plus fluoride treatments.

For patients enrolled in active periodontal maintenance due to prior treatment of periodontal (gum) disease, the Adult PerioCare Membership is available for \$42.00 per month. This plan includes a number of services as well. Members receive perio maintenance cleanings three to four times per year, and dental exams once or twice per year. Any necessary x-rays are included as well as one emergency exam per year if they are needed. With this plan, members can also expect to

receive 15% off all other dental services, including cosmetic procedures.

One new patient, Mary Shifflett, is excited. "I have been so impressed with my new dentist's office. Every time I turn around they are wowing me with their service. How often do you receive a handwritten 'Thank You' note from your doctor or dentist? I did! I thank you, Dr. Chad Latino for being so awesome and for having such an awesome staff!"

For more information or to sign up for services, call 254-776-6241 or go by 6701 Sanger Avenue. Make sure you tell Dr. Latino that *The Anchor News* sent you!

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What you don't know about Chiropractors may surprise you

(NewsUSA) - Sponsored News - You know how comforting it is to see a degree framed on the wall when you visit some professional's office?

Well, next time you consult a doctor of chiropractic, get ready to feel very, very comforted.

That's because his or her degree attests to the rigorous training -- a minimum of seven years of higher education, including clinical patient management -- that doctors of chiropractic must complete. Not everyone, though, apparently realizes what that means in terms of better health outcomes for patients.

"Doctors of chiropractic are not only trained in problems dealing with the spine, but are formally educated in clinical examination and diagnosis -- with a focus on conservative health care interventions for the well-being of the whole person," explains Sherry McAllister, DC, executive vice president of the not-for-profit Foundation for Chiropractic Progress.

Among the required coursework:

- * Basic sciences of anatomy, physiology, neurology, biomechanics, microbiology and pathology.

- * Ethics and integrity.

- * Clinical sciences, including nutrition, rehabilitation and therapeutic procedures.



DR. SHAMONICA TRUNELL-MORGAN

* Research methodology.

The importance of quality education for chiropractors was recognized as early as 1935, when the National Chiropractic Association created a Committee on Educational Standards. That ultimately led to the formation of the Council on Chiropractic Education, which is recognized by the U.S. Department of Education as the accrediting agency for schools' educational and clinical programs leading to the award of a doctor of chiropractic degree.

"They must also serve a rigorous clinical internship," explains Dr. McAllister.

Contact Dr. Trunell at (254) 754-7000 for an appointment.

CFPB outlines new federal rules to regulate payday loans

AUSTIN, Texas — After studying the payday and auto title loan industry and conducting field hearings throughout the country, the Consumer Financial Protection Bureau (CFPB) released its proposed rules regulating that industry today. The Texas Fair Lending Alliance (TFLA), a coalition of organizations working to ensure small-dollar loans are fair financial products, is optimistic these rules will help ensure borrowers can repay their loans and avoid falling into a pernicious cycle of debt. Currently borrowers in Texas often pay high fees and struggle to pay down the loans' principal. In Texas, payday loans average around 500 percent APR, and car title loans average over 200 percent APR.

"We applaud the CFPB's efforts and their rules are important, especially here in Texas. Having minimum requirements for these products, that build on the local ordinance movement here in Texas, will limit practices that cause borrowers to fall into a cycle of debt, ensuring that fewer borrowers experience further financial distress," stated Traci Wickett, CEO of United Way of Southern Cameron County.

Overall, the proposed rules are a step in the right direction—there is now an emphasis on making loan payments more affordable and ensuring that loan structures do not trap borrowers in a cycle of debt. The rules apply to payday loans, vehicle title loans, deposit advance products, and certain high-cost installment loans and open-end loans. The CFPB's proposed regulations include requirements to assess the borrower's ability to repay the loan and protections to ensure that loan payments will not hinder the borrower's ability to pay for basic necessities, such as rent, utilities and

food.

"Having rules with a broad reach is particularly important for Texas, as our state has experienced an increase in high-cost installment and auto title lending in addition to short-term payday loans, resulting in a significant economic drain," stated Brett Merfish, staff attorney with the Fair Financial Services Project at Texas Appleseed.

Data from a new Texas Appleseed analysis of statewide data from 2012 to 2015 paints a stark picture of the real cost of small-dollar loans. From 2012 to 2015:

- Payday and auto title businesses collected nearly \$6 billion in fees from borrowers;
- An average \$500 loan cost more than \$1,300 to repay;
- Average fee charges were 1.6 times the original loan principal;
- The volume of high-cost installment lending increased by 112 percent in Texas;
- Short-term auto title lending increased by 30 percent; and
- 1 in 7 auto title borrowers had their vehicles repossessed.

A 2015 study by the League of Women Voters of Texas Education Fund found that payday and auto title lending caused an estimated annual net loss of approximately \$351 million in economic value and a loss of 7,375 jobs in Texas. Despite the harmful economic impacts of uncapped payday and auto title lending and clear distaste from Texans over these lenders' predatory practices, the Texas Legislature has not tackled the issue, in large part because of the powerful payday and auto title lending lobby.

While the CFPB's rules should address problems with these predatory products, Texas' unified ordi-

nance, now adopted by 35 urban and rural Texas cities and covering 9.3 million Texans, is still necessary to protect borrowers. City ordinances remain relevant—they fill the gap until federal rules are finalized and go into effect and serve to strengthen and supplement any final federal rules. City-specific measures that are stronger than the federal rules will remain in effect. "We are confident the CFPB rules will bolster cities who have passed the unified ordinance, which also aims to prevent borrowers from getting trapped in a cycle of debt," stated Yanis Banks of Texas NAACP.

"During the comment period, we and other TFLA members intend to support strong CFPB rules by submitting data from across the state on the industry as well as comments from diverse stakeholders," said Rev. Daniel Kelley with St Joseph's Catholic Parish of Arlington, a part of the Network of Texas IAF Organizations. "These rules will help rein in predatory lending, something we know deeply affects Texas families and communities, which overall is great news for Texas borrowers."

ABOUT THE TEXAS FAIR LENDING ALLIANCE

The Texas Fair Lending Alliance (TFLA) believes in a Texas market that encourages informed financial choices that are successful for both borrowers and lenders. TFLA is a coalition of over 60 organizations and individuals working to transform the Texas payday and auto title loan market from one based on a cycle of debt, to one that thrives on a cycle of success. Our goal is to strive for a market with fair and transparent payday and auto title loans that are a win for lenders, borrowers, and the Texas economy. www.texasfair-lending.org

HighPower Fitness



KELVIN ROBINSON, Owner | Fitness Coach

254.644.2431 • GetBuffedUp@yahoo.com
6807 B Woodway Dr. • Woodway, TX 76712



Rodney Duckett brings Black Business Showcase to Bell County

BY WB GUNTER

Rodney Duckett, the pulse and consciousness of a global community, will bring the Black Business showcase to the Bell County Expo Center on June 26th. Opening at 11:00 a.m., the highlight of the event will feature as keynote speaker, Dr. Claud Anderson, author of the book PowerNomics. The Black Business Showcase will end at 6:00 p.m. followed by Anderson's keynote address at 7:00 p.m.

Duckett is committed to a number of positive community involvements, particularly black business growth, education, and youth development. He is bonded to the youth he mentors and educates locally and abroad and collaborates with other fathers. He is a member of several organizations in many broad areas, offering solutions and strategies to key issues, and working endlessly to engage others to share their input. He is one of the founding members of B.E.A.C.O.N., an organization empowering youth to actively and responsibly take on roles of leadership, regardless of where they are or the conditions of their lives. Out of that mentorship program, iYouthChat, a youth run television program was created and is broadcasted every 2nd



RODNEY DUCKETT

Friday on PBS. Learn more at impacoutreach.org.

The community is where his heart is. With so many students failing at education and life, Duckett researched, asked questions, pulled up stats, legislated, and rolled up his sleeves. In November 2015, Dr. Umar Johnson addressed the public on education, psychotropic medications, and parenting thanks to Duckett, Luvina Sabree, and others. Once the address ended, parents and educators immediately began planning strategies to create substantial changes within the education system.

In his endeavors, Duckett solicited the involvement of several Black owned and minority business owners, asking them about their roles in building and sustaining economic wealth. Business

owners looked at where their business was on that ladder, what the gains and losses were, and then looked at the overall picture from a historical perspective. Duckett suggested the book, PowerNomics, by Dr. Claud Anderson as one every business owner should be using because of the no nonsense approach it lays out to success. About two years ago, Duckett decided Anderson needed to come to Central Texas so the Black

businesses in Central Texas and beyond could thrive and build a long lasting legacy that will extend several generations. Economic power is more than an idea for Duckett; he has seen it work and is now working to help others see the vision.

A strength and powerful servant in the community, Duckett continues to build a stronger nation one mind at a time. The Black Business Showcase and the lecture

from Anderson is geared towards anyone who is in business, who thinks about business, who buys quality merchandise, who purchases wholesale and bulk, and who just wants to know more about being successful. To learn more, about the Black Business Showcase and keynote address, contact Rodney Duckett at (254) 598-0240, inbox him on Facebook, and read the June cover story of *The Anchor News*.

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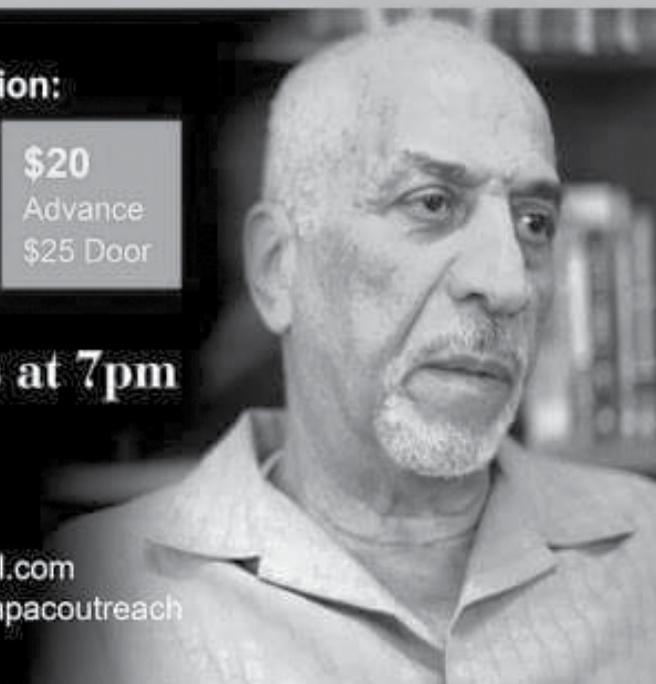
<https://drelaudanderson-black-business-showcase.eventbrite.com>

General Admission:

Sunday, June 26, 2016	Doors Open at 6:00 pm	\$20 Advance \$25 Door
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The show begins at 7pm

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All men are endowed by their creator with certain unalienable rights, Part 6

BY RUBY MCCRAY

Continued from the May issue of The Anchor.

I'm beginning by asking you not to read this in a mean-spirited tone. Abortion is such a touchy subject and needs to be addressed in the light of God's Word. Since He created everything in the heavens, earth, under the earth and even you and me (Genesis 1:26, 27; Colossians 1:15, -17), He knows everything about us, and has given us His Constitution (the Bible) by which we can live the abundant life (John 10:10). He will never change His rules to accommodate us (Matthew 5:17-20); we have to obey what He has already said (1 Peter 3:8-12).

For a better understanding of this article, please read the previous ones at: www.theanchornews.com, click "ARCHIVES" at the top to find the months and years. All of the recorded Scriptures are from the New Living Translation Holy Bible unless otherwise stated. In your Bible, please read the Scriptural passages recorded,

or at least let your smart device read them from the free downloaded Bible app. We have no excuse to remain in the darkness pleading ignorance (Proverbs 24:11, 12).

The May issue ended by talking about the birth of Jesus was prophesied thousands of years in the Old Testament (Isaiah 7:13, 14) before it came to pass in the New Testament (Matthew 1:18, 21). If Mary had had an abortion, she would have aborted JESUS.

It was prophesied that the land of Zebulun and Naphtali was in great darkness, but it was not a lasting darkness because the Messiah would come to bring light (Isaiah 9:1, 2). That was fulfilled in Matthew 4:15, 16).

Isaiah further prophesied that, "For a child is born to us, a son is given to us. The government will rest on his shoulders. And he will be called: Wonderful Counselor, Might God, Everlasting Father, Prince of Peace. His government and its peace will never end. He will rule with fairness and justice from the throne of his ancestor Da-



EVANGELIST
RUBY MCCRAY

vid for all eternity. The passionate commitment of the LORD of Heaven's Armies will make this happen" (Isaiah 9:6, 7). The first part of the prophecy was fulfilled in Luke 2:11; but the last part has yet to come, as well as verses 3 through 5.

Jesus' place of birth was even told in the Old Testament. "But you, O Bethlehem Ephrathah, are only a small village among all the people of Judah. Yet a ruler of Israel will come from you, one whose origins are from the distant past (Micah 5:2). When King Herod, in the New Testament of Matthew 2:5-12, ask the priests where would the Baby be born, they quoted Micah's prophecy that's recorded in the Old Tes-

tament.

Jesus' suffering and crucifixion was predicted in the Old Testament; read the following: Isaiah 50:1-11; 52:13-15; 53:1-12. See the fulfillment in the Gospels of the New Testament: Matthew 27:1-66; Mark 15:1-47; Luke 23:1-56; John 19:1-42.

King David talked about Jesus' birth, His treatment while on earth, His suffering on the cross with all of His bones being out of joint and exposed, His enemies dividing his garments and gambling for his clothes, people will bow before Him, their children will worship Him, His righteous acts will be told to those not yet born— hearing about everything He did (Psalm 22:1-31), yet He had not been born. All of that and more are recorded in the Gospel passages already listed above. YOU, too, were with God before you were placed in your mother's womb. Scriptural references about you will be given in a later articles.

Although Jesus' bones were out of joint when hanging on the cross for our sins, King David said that not one of His bones were broken (Psalm 34:20). They brake the legs of the two thieves who were crucified with Jesus, but when they prepared to brake His, He was already dead (John 19:31-37). I wouldn't be surprised if He didn't die of a broken heart

because so many wouldn't believe Him, and so many more don't believe Him now.

Jesus' resurrection was prophesied in the Old Testament. "For you will not leave my soul among the dead or allow your holy one to rot in the grave" (Psalm 16:10). Peter, preaching to the crowd on the Day of Pentecost, quoted that same Scripture. "For you will not leave my soul among the dead or allow your Holy One to rot in the grave" (Acts 2:27). Please read the entire chapter, and see the fulfillment in the Chapters of the Gospels in the New Testament: Matthew 28, Mark 16, Luke 24 and John 20.

Jesus talked to two men after His resurrection telling them that He had told them that everything written about Him in the law of Moses, the prophets and in the Psalms had to be fulfilled (Luke 24:27, 44).

Please go to You Tube, and type the following: "Ruby McCray Please Let Me Live." Listen to the song that supports this series and tell your friends about it. You may not believe me, but...just what if I'm right?

Evangelist Ruby McCray is the founder of A City of Refuge Ministries. For questions or comments e-mail rubyacorm@yahoo.com or write to A City of Refuge Ministries, P. O. Box 2025, Waco, Texas 76703.

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11:15 AM

Sunday Evening
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Wednesday Prayer Worship
7:00 PM

Pastor Matthew Reed and Wife Helen

ANDERSON | Continued from page one

we've been in the lowest levels of a real-life Monopoly game. You do not have enough wealth and power to be competitive. And time is running out on you."

His first book, *Black Labor, White Wealth: The Search for Power and Economic Justice*, traces the history of how wealth was systematically used to impoverish. *Dirty Little Secrets*, explains ways misinformation was used to continue oppression. Anderson is President of The Harvest Institute, a nationally recognized Black think tank that works to help Black America become self-sufficient and economically competitive. At the Black Business Showcase, he will share with his listeners, "Your Money, Your Business, Your Power." Tickets for Anderson's keynote address are available through EventBrite.com. Advanced tickets are

\$20.00 and \$25.00 at the door.

"The Black Business Showcase will provide an opportunity for business owners to showcase their business," explains Rodney Duckett, the event's founder and coordinator. Known for his leadership, education and business building involvement, Duckett strives to improve community relations, entrepreneurship and youth development opportunities. He is constantly working to open doors for job opportunities, not only for the un or underemployed adults, but also for youths.

The Showcase is geared towards anyone who is business-minded," said Duckett. Space is available for businesses to purchase. Advance vander booth purchase is \$150.00 through June 22. After June 22, the fee will be \$155.00. Participating vendors will receive two com-

plimentary passes to hear Anderson. In addition, vendors will also receive a professionally recorded webisode video featuring products for advertising on their website. The \$1500 package is free and available to participating vendors. To register online as a vendor, visit, impacoutreach.org. Spaces are limited.

Set up time will begin at 8:00 a.m. with the Showcase ready to open at 11:00 a.m. The Bell County Expo Center will have food available for purchase. This family event is free for children under the age of 17. For children interested in one day being an entrepreneur, this opportunity will be well worth it. The showcase price is \$5.00 in advance for Early Bird tickets and \$8.00 at the door.

For more information, contact Rodney Duckett at (254) 598-0240.

A good home insurance policy doesn't have to break the bank

(NewsUSA) - The high cost of home insurance can seem like one more financial hurdle to homeowners, but a solid home insurance policy doesn't have to break the bank.

Several factors can impact how much you pay for home insurance, including the age and size of your home, and whether you live in an area prone to natural disasters, such as fires, storms and flooding.

In fact, water damage is one of the largest sources of insurance claims, so making a proactive effort to monitor leaks and minimize the possibility of water damage can help reduce your home insurance premiums. Plumbing-related water damage accounts for 22 percent of homeowner claims filed each year and accounts for 25 percent of the claim dollars that insurance companies pay out. This is second to damage caused by acts of nature.

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RICHARD KRUGER

detected. Homeowners who install the FloLogic system may be eligible for a discount on their insurance.

Find out more about how the FloLogic System works by visiting www.flologic.com.

Other smart steps to save money on home insurance include:

IMPROVE YOUR HOME

Some insurers offer discounts to homeowners in older homes who upgrade outdated heating, electrical, or plumbing systems. Also a home security system may increase your chances of getting a lower premium.

PUMP UP WHAT YOU'LL PAY

If you choose a higher deductible (the amount you pay for any damages to your home), you will pay lower premiums. Be prepared to cover damages up to \$1,000, so you can save your insurance claims for larger damages.

SHOP AROUND

Read up on information about home insurance rates, and also about complaints related to price, customer service and a

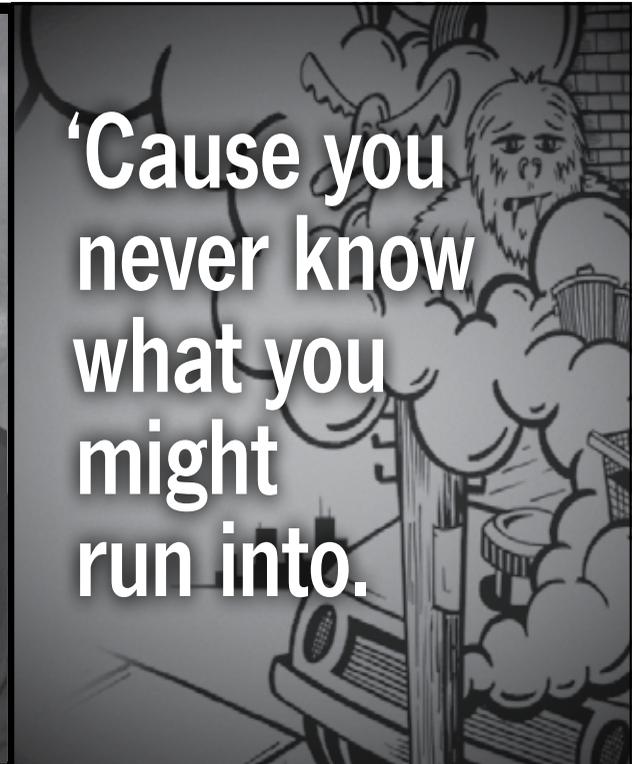
range of other issues. You can find many insurance quotes online, as well as customer feedback about the company. You may find that paying slightly more for home insurance from a company with mainly good reviews is worthwhile.

DOUBLE UP

Consider using the same company for home insurance and auto insurance. It's not uncommon to get a reduced home in-

urance rate from a company if you also have car insurance or other types of insurance with them.

Contact your local State Farm agent, Richard Kruger, for all of your insurance needs. Call 254-776-4593 or stop by 7213 Sanger Avenue in Waco. For additional information, see the monthly ad in *The Anchor News*, and remember, Like a good neighbor, State Farm is there.®



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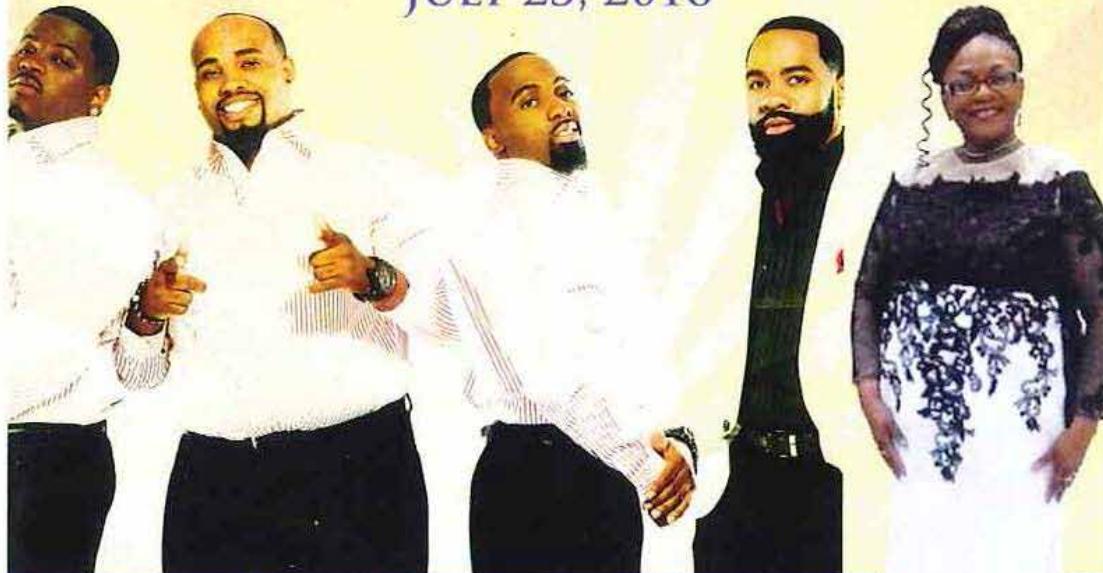
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When a sin becomes a shame again

BY MATTHEW REED

In Matthew 5, Jesus teaches his disciples their importance to the work of God. In verse 13 Jesus teaches "ye are the salt of the earth, but if the salt have lost its savor, where with shall it be salted? It is thenceforth good for nothing, but to be cast out, and to be trodden under foot of men." That's why it is necessary for people of God to walk circumspectly.

We as disciples of Christ must from these teachings understand our charge and calling. We are Christ's ambassadors; we represent the kingdom of God and must speak and teach those things that we are commanded. Just as ambassadors from this country are not allowed to speak things of themselves, neither are we that are of the church.

When we begin to deviate and teach things other than what God has ordained we lose our integrity because we are not speaking as the

oracles of God. When we stop saying what the Bible teaches we no longer speak for God. We as disciples must be careful to retain our integrity and the integrity of the word (Integrity— adherence to a code of values: incorruptibility-soundness-completeness).

A biblical example of a man maintaining his integrity even though he was under great tribulation is Job. Job 2:3 says "And the Lord said unto Satan, Hast thou considered my servant Job, that there is none like him in the earth, a perfect and an upright man, one that feareth God, and escheweth evil?"

And still he holdeth fast his integrity, although thou movedst me against him, to destroy him without cause." Today's church seems to have lost sight of whose business we are conducting. Jesus in Luke 2: 49 declared to his mother at a young age, "I must be about my father's business."



PASTOR AND MRS. REED

I want to take this time to remind us, we are Christ's ambassadors. And being sent by Christ we do not have authority to live as sinners and tell people that their sin is acceptable. Men excusing men does not change the commandments of God. First, we are the light, we are salt, we are their example, and we are

God's witnesses in the earth. If sin is going to become exceedingly sinful we the church must call sin sin and then live right. We have to be like Job especially in times like these, when the world is living in defiance of God Jehovah. But here is a word of comfort and assurance.

If you are living right and standing on God's word, those that come against you will find themselves hopelessly fighting against God. Don't be afraid. God has not given you the spirit of fear but of courage and a sound mind.

Call sin sin! Whosoever falls on the stone shall be broken and whosoever the stone falls on shall be ground to powder. You see the word of God is in demonstration and power. You stand for God And God will stand for you. Ask Shadrach, Meshach and Abed-nego.

Ask Daniel in the lion's den. We must speak the word boldly as Paul and Peter and the rest of the disciples if we are

going to shine a light on sin and cause sin to become exceedingly sinful again. When sin becomes shameful again people who believe and do not wish to perish seeing sin for what it is will repent and be saved, no matter what their sin might be. Whether homosexuality, adulterers, liars, thieves, haters, fornicators, etc., etc. no believer desires to go to hell and be cast in a lake of fire forever.

We being ambassadors for Christ have to stand and fight for that soul! The word of God is our weapon, which is why the world desires to silence us. The soul that I speak of could be your father, brother, mother, sister, daughter, son niece, nephew, grand child, husband, wife or a dear friend. There is no phobia here; sin is sin and any one that is found in sin when God judges the world of sin is going to hell and be cast into the lake of fire where their worm dieth not! Amen! Do you feel me now!

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Learning to deal with and handle a slob

BY MONA DUNKIN

At an organization seminar, a lady who had established a home business with her husband asked, "How do you live and work peaceably with a slob?" Although a Felix Unger and Oscar Madison combination is difficult, following are a few thoughts that may contribute to harmony.

State it; don't stuff it. Rather than stuff your frustration, state your position in a positive manner and with a pleasant attitude. Use "I" statements. Focus on things that can be changed and do not stack attack. Have a resolve suggestion in mind before complaining.

Do not respond negatively to negativity. Relationship has a lot to do with maturity and a mark of maturity is emotional stability. See love as an action rather than an emotion. Responding pleasantly to another's reaction lessens the impact of his/her actions on you.

Ask for change without demanding change. Demands engender defensiveness whereas asking lends to cooperation. Be

specific. Do not beat around the bush and do not hint. Openly communicate in a way he/she understands. Even though you may have a resolve mind, you cannot control another's ambition or lack thereof.

Assess the situation. Is the mess a character flaw or lack of resources? Is there a need for file cabinets, or storage bins? Could a closet be added? In tight quarters, utilize wall space for shelves over existing furniture. Has the time come to move to a larger space?

Do you need to hire office assistance or cleaning help?

Make suggestions how to eliminate, simplify or be neat. Some people have a knack for organization and others do not. Rather than berate his/her weakness, offer non-threatening ideas. Stack it neatly. Box it up. Put it in drawers or behind cabinet doors. Throw it away, give it away or recycle. Offer to help in the tidiness project.

Everything needs a home. If it doesn't have a home, it becomes clutter. A lady come to me out of frustration with her husband and children because



MONA DUNKIN

they threw things down and the home was constantly cluttered. After assessing the situation, we purchased a variety of baskets and other organization items. We labeled the baskets and placed them in strategic locations. A large basket by the den door and a coat-hanger strip became home to sports equipment. Baskets on the kitchen counter became home for mail, coupons, pens/scissors, keys and pocket change. A basket was placed on the fireplace with

each child's name.

As the room became cluttered with shoes, books, or toys, the wayward items were temporarily placed in the child's box for him/her to return to its original home. Even though the husband had been a major contributor to the clutter, he told his wife, "I am so glad you did this. All that junk made me nervous."

What if they will not cooperate? First, assess your options. Is the mess unbearable or just not up to your standards? Is the disorderly situation new, or have you failed to set boundaries and now have had your fill? It may be a deal, but is it a deal breaker? What is more important, neatness or the relationship? Is the clutter contributing to lost sales?

Secondly, assess the locos of control. Being pleasant in a difficult situation is more about you than them. I love the Catholic prayer, "For the sake of Your passion, grant us grace." Grace is giving undeserved leniency. As an aside, being a peacemaker sometimes involves making waves.

Are you interested in learn-

ing more? Mona Dunkin, RT/CT/LM, Basic Instructor and Practicum Supervisor, William Glasser Institute, Motivational Speaker and Trainer. Contact her at 254-749-6594, mona@monadunkin.com or visit www.monadunkin.blogspot.com

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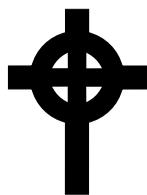
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Request for Submissions

Education Issue

It's free! Submit your feature articles for the August Education issue. Brag on your child, student, teacher, or administrator, etc. Having an educational event? Send us a full write up about it. Enclose a separate jpg headshot. Submissions should be written in the text of an email and the photo should be attached. Send to theanchornews@aol.com (up to 500 words) no later than August 2.

Rules debt collectors must follow

SUBMITTED BY
J.L. CRAWFORD,
SENIOR MANAGER

In the United States collection agents are limited in the methods they can use to collect personal debts by the Fair Debt Collection Practices Act (FDCPA). Personal debts include credit card debt, auto loans, mortgage payments, medical bills and other family and household expenses not used for a business. Canadian debt collection regulations differ by province; however, there are some practices that are generally off limits to all debt collectors. If you are dealing with a debt collector or have any questions call your LegalShield provider law firm today.

Collection agents MUST do the following:

Contact you in writing, or attempt to do so, before taking any further action to collect a debt, including legal actions to secure payment of the debt;

Identify themselves when contacting you about a collection matter;

Provide information on the



J.L. CRAWFORD

original creditor and amount owed. The original creditor is the company or institution to which the debt was owed before it was transferred to the collection agency.

Collection agents are NOT permitted to do the following:

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formation;

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Contact your employer, relatives, friends and neighbors for anything other than your direct contact information. In some instances debt collectors may be permitted to contact employers to verify employment, job title and mailing address.

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Over 300 people attend Jesse Washington Centenary Memorial

**PEACHES HENRY, PH.D.
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One hundred years to the day that seventeen-year-old African-American Jesse Washington was lynched on May 15, 1916, a multi-racial/multi-generational/multi-denominational group of more than 300 gathered at the Bledsoe-Miller Community Center for a service of remembrance, apology, forgiveness, and reconciliation. Descendants of Washington present at the memorial were Mary Pearson, Shirley Bush, Yolanda Bush, Evelyn Denise Mitchell, Kevin Mitchell, Steven Mitchell, Charles Earl Ervin, and Howard Majors, Jr. who traveled from Fairbanks Alaska to attend.

Following an opening prayer by Rev. Charley Garrison, Scheherazade Perkins led the group in a litany of remembrance which connected the past to the present and pointed to a better future with the lines: "By telling our story, we can begin the work of healing...y acknowledging atrocities, we can change the culture of violence. We gather to imagine a better world."

In one of the most powerful and emotionally difficult moments of the memorial, Celeste Rorem and Pastor Kristen Cervantes read the details of Washington's lynching. There were audible gasps as the standing-room-only crowd heard the details, many possibly for the first time. Washington's descendants cried silently as did some in the group.

The account of the young man's horrible death was followed by the reading of the names of other victims of lynching in McLennan County. Among those reading the victims' names was Lawrence Johnson who first learned of the event while visiting the National Civil Rights Museum in the 1990s. As a Waco city councilman, Johnson was one the first to lobby for a monument recognizing the lynching.

Prefacing the City of Waco's proclamation of apology, Mayor Malcolm Duncan explained how he had struggled to arrive at this point. In preparation, Duncan said he had contacted a former mayor of Philadelphia, Mississippi who had had to deal with a similar situation years after the abduction and

murders of civil rights workers James Chaney, Andrew Goodman, and Michael Schwerner. The mayor advised Duncan to "own" the situation. To Duncan, that meant acknowledging the wrong done and taking responsibility for making it right. He then read the City's apology and presented a framed copy to Washington's family.

A multi-racial trio of young people led the assembled individuals in a litany of transformation which included the lines "We are Waco, and we want to be a city of healing... We are Waco, and we want genuine equality for all people. We are Waco, and we choose a better way."

Washington descendant Shirley Bush offered a moving prayer of racial conciliation during which she declared that the family forgave those involved in the lynching and held "no malice." She declared that God "has given Waco a new beginning."

Jo Welter, Board Chair of the Community Race Relations Coalition, announced that an application for a historical marker for Jesse Washington's lynch-



A LARGE CROWD ATTENDED THE MEMORIAL



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A life in Christ: Jesus, our great problem solver

BY PAM TURNER

Over the past several months God has given me the privilege of writing short messages of encouragement.. There are many promises in the Bible that will help us get through life, but I've never found a single scripture that tells me I'll never have any problems or issues.

I've been a born again child of God for over 45 years, and I can assure you I've had my share of problems; however, no matter the problem, Jesus always showed up and helped me with a solution. Jesus is always my Great Problem Solver. I spent time in prayer asking Him for help, and I had to believe He was hearing me. Even though there were times I was so worried or concerned about a situation I could hardly breathe, and it seemed my prayers didn't get a foot off the ground, through it all, God saw me and heard me. I would sometimes question God, asking whether or not I was his child. I thought, if I am why would I have to deal with these problems?

His word tells us that the righteous will have struggles. He also tells us He will never leave nor forsake us, so I can be assured He'll help me no matter the issue. Romans 8:28 tells us that we should be confident in knowing that, "all things work together for good to those who love God..."

If you feel as if life is nothing but one big problem after another, and if you haven't accepted Jesus as your savior, let me encourage you to take



PAM TURNER

a moment and ask Him into your heart. He knows everything about you, and He longs to be your savior. He'll be by your side when problems arise and He'll help you carry that load. You'll have a relationship with a God who loves you and wants the best for your life.

When you lay down at night and your mind wants to keep your problems in front of you, just take a moment and tell Jesus you love Him, and thank Him for dying on the cross for your sins; ask Him into your heart. Once you've done this you can remind Him you're now one of His children and as your Father He will help you. He may cause the problems to go away, or he may show you a solution. No matter what the problem, God will see you through it. A life in Christ, there is no better life.

May God Bless You!
Pam Turner is a member of High Point Church in Waco. She is a free-lance writer.

Broken Silence

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