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Serving the Central Texas Community

Celebrating 14 Years!

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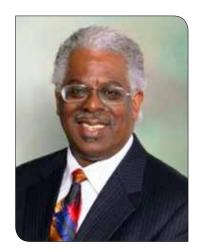
Free



Fort Worth Chamber president to speak at CTAACC November banquet

The number of minorityowned businesses in the Dallas-Fort Worth-Arlington region exceeds the national rate, according to a new survey by the U.S. Census Bureau. Devoyd Jennings, president and CEO of the Fort Worth Metropolitan Black Chamber of Commerce since 2001, will be the keynote speaker at the Cen-Tex African American Chamber of Commerce annual banquet. The banquet will be held November 17, 2016 6:30 p.m. at The Brazos Event Center 520 Elm Avenue. The theme is "Trailblazing Leadership."

Jennings is in charge of the daily operations of the Chamber in general. He takes his position seriously and makes the tough executive decisions. The Fort Worth Metropolitan



DEVOYD JENNINGS

Black Chamber of Commerce has consistently strived to do, and the difference is seen in continued growth and development, improvements in housing and services, and increased business oppor-

tunities. Founded in 1979, the Fort Worth Metropolitan Black Chamber embraced the concept of paving a new economic and business landscape in Fort Worth and Tarrant County in which African American owned businesses would be an integral and vital component. Our mission is to promote, assist and enhance economic and business development for members and to stimulate wealth in the communities we serve. More than 25 years later the FWMBCC continues to champion the cause of African American businesses and entrepreneurs working to get their piece of the economic pie.

Devoyd Jennings, a native

See **SPEAKER** pg. 9

Jewelry designer celebrates 9 years in the industry

BY W.B. GUNTER

Since the beginning of time, women have adorned themselves with fine metals, stones, and priceless treasures of nature. The exquisite craftsmanship to create unique memorable jewelry, in ancient cultures, elevated the jewelry maker to royalty status. Even now, makers of fine and costume jewelry are among a rare class of artisans. Perhaps because they understand how Earth protects and reveals its treasures of nature. Lucy Diaz, owner of the Jewelry boutique, "The Jewelry Lady," is one such artisan.

Diaz designs and creates one of a kind jeweled accessories essential for every type of



LUCY P. DIAZ

occasion including daily wear. Located in Killeen at The Village Square Shopping Center, 2904 E. Stan Schuleter Loop, the Jewelry Boutique captivates people immediately. Perhaps it is the ambience of the atmosphere. From jewelry to purses, to handkerchiefs, dresses, gloves, hats scarves, and accessories, the store has something for everyone. Diaz's passion is to create specialized ,simple but elegant jewelry designs using pearls, beads and stones.

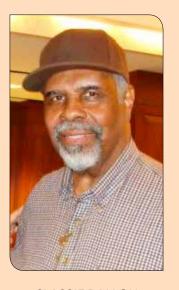
"You'll fall in love with my exclusive refreshing hand-made jewelry finely crafted at my Killeen, Texas Gallery. The custom limited one of a kind original, unlike any other jewelry you purchase, gives every design that unique look and glorious sparkle that will last a lifetime."

Diaz has elevated the instore shopping experience

Classie Ballou to perform for Youth Connection fundraiser

Youth Connection, Inc., will hold its 10th annual Down on The Bayou fundraising event on Saturday, October 22, 2016, from 7:00 p.m. to 11:00 p.m. at Knox Center, adjacent to the Texas Ranger Hall of Fame. Tickets are \$75 per person (tables for eight are available for \$525). This event provides support for the work of the agency in the Waco community. Events at Down on the Bayou include a featured silent auction.

Patrons will feast on authentic Cajun cuisine provided by Patti's Kitchen while dancing to the live Cajun music of Classie Ballou and the Family Band. Ballou, a native of Lake Charles, La., has shared his talent since the early 50's. In his 80 years, Ballou has performed all over the world. Playing blues, rhythm and blues, zydeco, jazz, country, and anything else one can come up with, Ballou is well-known in and throughout Waco and surrounding areas, as well as in Louisiana and several other states. He and the band play many of his own famous tunes, such as Crazy Mambo, and D-I-R-T-Y Deal, as well as requests from the audience. Ballou says taking requests is one of his most favorite things to do.



CLASSIE BALLOU

Youth Connection, Inc., was founded in 1988 as a non-profit 501(c)(3) agency with the mission to facilitate the development of self-worth, educational attainment and positive life choices in youth from all walks of life. The work of the agency is designed to enable young people to lead their lives to the fullest potential.

For additional information about Youth Connection or to obtain tickets for the event, contact Carolyn Nichols at (254) 202-8480 or Carolyn.Nichols1@BSWHealth.org. Also go to https://youthconnectionwaco.wordpress.com/down-on-the-bayou/ for details about Down on the Bayou

by developing a model built around the schedules of her clients. "My website has taken off by storm and you are able to shop for my wonderful collection of designs at www.thejewelryladytx.com." Diaz also

has Pintrest and Facebook pages at the jewelryladyTX. To browse the line of jewelry and accessories, visit the jewelry-



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.

PRESIDENT'S COLUMN...

The most expensive mistakes Texas sellers are making

BY LINDA MCDONALD. PRESIDENT, WACO **ASSOCIATION OF REALTORS**

The Texas housing market is hot, which is great news for sellers. However, just because there is a high demand for homes doesn't mean that a seller is guaranteed to make a large profit. In fact, there are several ways sellers can make a misstep and leave money on the table.

The good news is that Texas Realtors help their sellers avoid big mistakes, and a recent poll of members of the Texas Association of Realtors revealed three of the most common ones sellers should

Mistake #1: Overvaluing upgrades and improvements

As a homeowner, you know exactly what you paid to have your deck redone, your



LINDA MCDONALD

kitchen upgraded and your new floors installed, and it's tempting to take the prices and simply tack them onto the value of your home. However, that approach could backfire, primarily because you likely made those upgrades based on your personal preferences, which buyers might not share (so they may not be willing to

pay a premium for them), and because those were prices paid when those upgrades were brand new, which is probably no longer the case by the time you sell your home. More important, a buyer will place a value on your home as a whole, not based on an individual assessment of each feature, so it's most effective to look at your home that same way when working with your Texas Realtor to decide the right list price.

Mistake #2: Failing to fully disclose

One of the most expensive mistakes that sellers can make is not fully disclosing required information about a property. If a seller does not disclose known material defects about a property, there can be financial and legal consequences that create a mess for everyone involved. Texas Realtors advise clients to save themselves the time and headache that can come from incomplete disclosures.

Mistake #3: Evaluating offers based on when they came in, instead of what they offer

Every seller has different expectations about how quickly their home should sell and when they'll receive the best offer. However, Texas Realtors caution buyers against putting too much emphasis on when offers are submitted rather than the actual terms of the offer. Some buyers reject offers because they only received one or because it came "too quickly." However, it's an expensive mistake for a seller to reject an offer that meets their expectations only because it came in the first day or so.

As you can see, there are many ways you can make a mistake when selling your home. Hiring a Texas Realtor will ensure you maximize any benefit of the current Texas real estate market while enjoying a smoother sale.

Learn more about buying, selling, and leasing property in Texas on texasrealestate. comLinda McDonald the President of the Waco Association of Realtors and is associated with Coldwell Ranker lim Stewart Realtors

Letter to the Editor ...

Reader appreciates newspaper

Dear Anchor News:

I am writing to thank you for the valuable and important work that you do in the community. The Anchor News proudly carries on the long tradition of African-American journalism by providing valuable information and about the community. When much of the media features African-Americans when the news is sensationally negative, The Anchor News publishes the

"good stuff." I eagerly await getting The Anchor News each month, because I know that I will learn about the many positive aspects of the African-American community. The Anchor News includes stories on local entrepreneurs and businesspeople. Also, you include stories that speak to our spiritual lives. I look forward with anticipation to your annual education issue when I know I'll learn about the outstanding academic

achievements of young people at every level. You let the community know what is going on in the social and political arenas as well. At this dire time in our nation's history, you are a voice that citizens know will provide them trustworthy information. Without a doubt. The Anchor News is a treasure to the Waco community. Thank you for your service.

Sincerely, Dr. Peaches Henry Faithful reader



Anchor News

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PURPOSE

The Anchor News, dedicated to ing areas, focuses on positive news and accomplishments of minorities.

Anchored on the principles

The Anchor News is a free, month- no time publish information that and articles should be e-mailed. ly publication of Crawford Publishing, is potentially libelous material or Letters should be no longer than 200 E-T-C, located in Waco, Texas, (254) intentionally malicious, derogatory

EDITORIAL POLICY

serving the community and surround-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 of scripture, Anchor News will at our readers are welcomed. Letters

words and must include a name and phone number. Article submissions should be no longer than 450 words and should include an original head Signed opinion articles do not shot (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

SUBSCRIPTIONS

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VOTING MATTERS: THE WACO NAACP GUIDE TO VOTING, #5...

State of Texas ordered to soften Texas voter ID law

BY SHAWN SANDERS, **WACO NAACP POLITICAL ACTION COMMITTEE CHAIR**

US District Court Judge Nelva Gonzales Ramos has ruled that Texas must modify its 2011 photo voter ID law to allow voters to cast a regular ballot in this year's election after showing an alternative identification and signing a simple declaration form. That means that even if you do not have a photo ID, you can cast a regular ballot in the upcoming 2016 elections. Let me repeat: For the November election, registered voters who do not have a photo ID will be allowed to vote anyway.

In July, in a 9-6 ruling, the Fifth Circuit Court of Appeals ruled that Texas' Voter ID law, known as Senate Bill 14, violated the federal Voting Rights Act, because African-American- and Latino-potential voters were less likely than others to possess ID from the narrowly drawn list of acceptable IDs at the polls. Due

to this ruling the State of Texas reached a compromise with the State NAACP and other plaintiffs in the case to soften the Voter ID Law so that other ID is now acceptable.

Basically, if a voter arrives at a polling place without one of the forms of photo identification that was required under the old state law - they now can cast a ballot anyway. Vote, vote, vote without ID. Judge Ramos ordered Texas to spend \$2.5 million to educate the public about these relaxed requirements.

"When people ask you what the NAACP has done lately, this is a victory you may proudly share. We can fight against State government and win when we are on the side of right and justice. Let folks know they can vote without an ID and without fear!" -Dr. Peaches Henry, Waco NAACP President

Two weeks ago, because State of Texas officials offered misleading information about the process of voting without an ID, Judge Ramos ordered Texas officials to edit and reprint voter education materials including posters, state websites and press releases. Judge Ramos ordered that the language be changed to clarify that the bar for voting is slightly lower: Voters without a government-issued ID only need to say they face a "reasonable impediment" to getting one in order to cast a ballot.

"It is a shame that the State of Texas continues to fight against the interests of its own citizens though at least four different courts have declared the 2011 Voter ID Law unconstitutional," said Peaches Henry, president of the Waco NAACP. Texas Attorney General Ken Paxton and Governor Greg Abbott have appealed the Fifth Circuit Court's decision to the Supreme Court. The case will not affect the November election. Despite the State's efforts, Henry declared that the NAACP would continue to fight to secure the rights of all Texans.

"Because own our government has deliberately misled people," Henry declared, "Wacoans should look to trusted community organizations such as churches and the Waco NAACP to get accurate information about voter id requirements. Count on the NAACP to give people trustworthy information about the voting process." Below you will find the correct information about changes to the Voter ID Law. Elsewhere in this issue of The Anchor News you will find a flier which you can cut out and take to the polls with you.

Accepted Forms of Voter ID

The original 2011 Voter ID Law required voters to show one of seven acceptable forms of ID: a driver's license, a handgun license issued by the Texas Department of Public Safety, an election ID certificate or personal ID card issued by DPS, a military ID, a citizenship certificate or a passport.

Alternative Forms of **Acceptable Voter ID**

In a recent ruling, the State of Texas was ordered to increase the type of acceptable IDs that voters could use to vote. Now, all registered voters can vote as long as they can provide any document that lists a name and address. Your voter registration card is an approved alternative ID document. Other acceptable alternative ID include: a utility bill, a bank statement or paycheck, an original birth certificate, a driver's license that has not been expired more than four years, or another government issued document containing your name and address.

Reasonable Impediment Declaration

A reasonable impediment declaration states that the signer of the document could not secure the above forms of photo ID for a variety of reasons such as lack of transportation, inability to locate a birth certificate, work schedule conflicts, etc.

You have a right to vote in the upcoming election. Do not be intimidated. Take this article and the Waco NAACP Updated Texas Voter ID Requirements flier to the voting center with

There is strength in numbers, so join the churches on Souls to the Polls Sunday, October 30 after church to vote at the Waco Multi-Purpose Facility on Quinn Campus. If you encounter any problems, call the Waco NAACP at 254-733-5261.

Remember you cannot complain if you are not in the game. Vote, because your life and the lives of your children depend on it.



January 20-22, 2017 WACO, TEXAS

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Texas Voters: Get the facts about Voter ID law

BY TEXAS SECRETARY OF STATE CARLOS CASCOS

Voting helps determine the future of our cities, counties, state, and nation. As the Texas Secretary of State, I am the state's chief election officer charged with ensuring all eligible Texans know what they need to do to cast their ballots.

My office has undertaken a statewide voter education campaign engaging voters and working to ensure that all qualified voters in Texas understand what they need to bring to the polls in order to vote in ongoing and upcoming

elections.

If a voter possesses a form of approved photo ID, the voter must use it to vote. Currently, there are seven forms of acceptable photo ID in Texas:

- Texas driver license issued by the Texas Department of Public Safety (DPS)
- Texas personal identification card issued by DPS
- Texas License to Carry a Handgun issued by DPS
- Texas Election Identification Certificate issued by DPS
 - U.S. passport
- U.S. citizenship certificate containing the person's photograph
 - U.S. military identifi-



CARLOS CASCOS

cation card containing the person's photograph

With the exception of the U.S. citizenship certificate, the approved photo ID must be current or have expired no more than four years before being presented for voter qualification at the polling place. If the voter has continued access to their acceptable form of photo ID, but, for example, forgets to bring it to the polling place and/or leaves it, for example, at home or in their car, the voter still possesses the acceptable form of photo ID and must use it to vote.

If the voter does not possess and cannot reasonably obtain one of the seven forms of approved photo ID, the voter has additional options when casting their ballot in person. As provided by court order, if a voter does not possess and is not reasonably able to obtain one of the seven forms of approved photo ID, the voter may vote by (1) signing a declaration at the polls explaining why the voter is reasonably unable to obtain one of the seven forms of approved photo ID, and (2) providing one of various forms of supporting documentation.

A voter whose photo identification has been lost, stolen, suspended, revoked or expired more than four years does not possess one of the acceptable forms of photo ID, and, if the voter cannot reasonably obtain a replacement of the identification that was lost, stolen, suspended, revoked or expired or another form of acceptable photo ID, the voter is eligible to present a supporting form of identification, execute a Reasonable Impediment Declaration, and, assuming they otherwise qualify, vote a regular ballot.

Supporting documentation can be a certified birth certificate (must be an original), a valid voter registration certificate, a copy or original of one of the following: current utility bill, bank statement, government check, or paycheck,

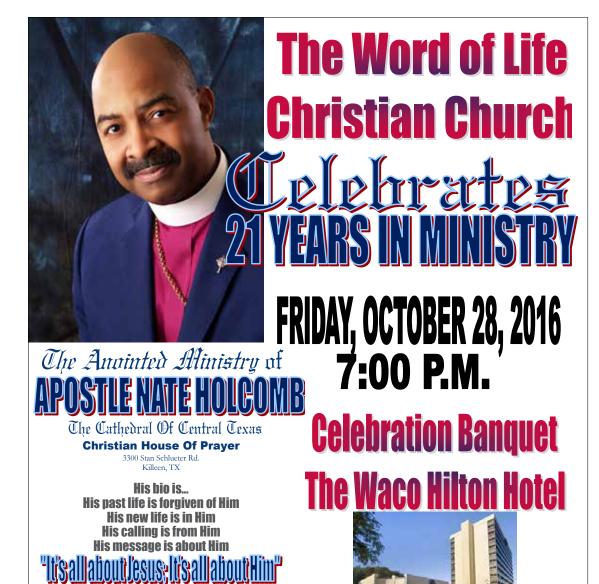
or other government document that shows the voter's name and an address. Government documents that include a photo must be original and cannot be copies. If a voter meets these requirements and is otherwise eligible to vote, the voter will be able to cast a regular ballot in the election.

Voters with a disability may continue to apply with the county registrar for a permanent exemption to showing approved photo ID (which now may be expired no more than four years) at the polls. Also, voters who (1) have a consistent religious objections to being photographed or (2) do not present one of the seven forms of approved photo ID because of certain natural disasters as declared by the President of the United States or the Texas Governor, may continue apply for a temporary exemption to showing approved photo ID at the polls. In addition, voters age 65 or older, those with a disability, or those who will be out of the county during both early voting and Election Day may vote by mail. The deadline to request a ballot by mail is Oct. 28.

The General Election is Nov. 8. Early voting runs from Oct. 24 to Nov. 4. The last day to register for the election is Oct. 11.

I am currently traveling throughout Texas to talk as part of a non-partisan, bilingual voter education campaign called Vote Texas. This campaign seeks to ensure all voters in all communities understand when, where, and how to vote. Vote Texas is reaching, among others, voters in urban and rural communities, senior citizens, first time voters, military members, and minority groups.

My team and I are committed to reaching the voters of our great state. For more information regarding voting requirements and voter ID, please visit VoteTexas.gov or call 1-800-252-VOTE.





Host Pastor

Nelson R. Henley, Sr.

TICKET INFORMATION: Adults/Youth: \$30.00

113 South University Parks Drive, Waco, TX

Children 0 to 12 years old: \$12.00 (Child's Menu)

Reservations may be purchased by mail: **Payable to:** TWOLCC **Mailing Address:** The Word of Life Christian Church,
824 Longfellow Street, Waco, TX 76710 **Contact:** First Lady Henley, (254) 715-8789

Reservation Deadline: October 16, 2016

TSTC student-veteran receives first grant from military organization

(WACO) - Russa Bolton has 285 reasons to be happy about her career future.

Bolton, 43, a Computer Networking and Systems Administration major at Texas State Technical College in Waco, recently received a \$285 grant to take a network certification test next year.

"I am having to establish a standard now - how many females will come after me?" Bolton said. "The standard is pretty high now."

The nonprofit Our Digital Heroes Foundation in Austin was created last year to highlight the need for veterans to pursue certifications in technical areas. The organization's primary projects include matching disabled veterans to technical security work using and robots, besides administering continuing education grants.

"We figured a place to start would be to help people with technology exams," said Robert Wagner, chairman of the board for Our Digital Heroes. "Russa was our first grantee." TSTC Veterans Program Administrator Rachel Mims said she heard about the program from a TSTC recruiter at another campus. She called the organization and learned more about the grant program.

"Russa is a great student and we are happy to have her," Mims said. "She is always so cheerful and positive. I'm very glad we were able to connect her with Our Digital Heroes to help her with testing fees connected to her future career."

Bolton wants to pursue a career in telecommunications after graduation.

"I've always been tech savvy," she said. "I want to enhance my talent and get skills that work anywhere in the world."

Bolton is originally from Swakopmund, Namibia, in southwest Africa.

"When you grow up in a desert, you have a freedom of space," she said. "We aren't that populated."

She has a legal studies degree earned in South Africa and a criminal justice graduate



PICTURED LEFT TO RIGHT ARE DAN CONTRERAS OF THE OUR DIGITAL HEROES FOUNDATION, TIM BRANCH OF TSTC VETERAN SERVICES, GARRY OLSON, JR., AND ROBERT WAGNER OF THE ODH FOUNDATION, RUSSA BOLTON - A COMPUTER NETWORKING AND SYSTEMS ADMINISTRATION MAJOR AT TSTC, SARAH PATTERSON - TSTC ASSOCIATE VICE PRESIDENT OF STUDENT DEVELOPMENT, AND RACHEL MIMS OF TSTC VETERAN SERVICES.

degree from American Military University in West Virginia. Bolton has also lived in Germany and Great Britain.

Bolton came to the United States at 33 and served for six years in the U.S. Army as a combat medic. She was

posted at Fort Hood, among other military installations, and served a tour of duty in Iraq.

Bolton said she liked how TSTC was supportive to non-traditional students like herself.

"I don't think one institution can have so many special people," she said.

For more information on TSTC Veteran Services and the Computer Networking and Systems Administration program, log on to tstc.edu.



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Forgiveness: You and the Past

BY MONA DUNKIN

How can something that is over continue to be so hurtful? It continues to be hurtful because it really is not over. Even though it may have happened weeks or years ago - if it has not been settled in your mind and heart and emotions then it is still a fresh wound today. You are reliving yesterday today. The burr is still there. Although the person may be gone through separation, divorce or death - the unfinished business looms in your present-day reality.

Why is it so difficult to be willing to forgive? Could it be the mistaken idea that

to forgive the offender lets him off the hook? Choosing to forgive lets you off the hook of being the one who is responsible for his punishment. Choosing to forgive is giving all consequences to a higher authority - civic, federal, God. Giving the judgment phase to a higher authority may include your reporting and testifying.

Some feel guilty because - having proclaimed forgiveness - the memory and the pain linger. There are some offenses that, although forgiven, would be egregious to forget. There are some offenses that, once forgiven, are no longer worth remembering.



MONA DUNKIN

My mom had been deceased six years before I made my peace with her. The reasons for my wounds are irrelevant. I had held on to them so they were still fresh. They were also affecting my current relationships.

Psychologists say that our raw emotions react to someone. What we don't know is that the person against whom we are reacting is - in reality - a mirror reflecting us to us. The tender spot is trying to awaken us to something we have done (present or past; deed or thought) to someone. This nightmarish insight is our friend. It is a manifestation of something within us that has come to show us what we are like so we can take care of it. So we can make friends with our humanness. So we can be healed.

Are there some things you wish you could move past? Allow the pain to remind you that your evolution isn't finished yet. That you are being call to a place of offering forgiveness so you can find healing.

There are two types of guilty people. There are the guilty who acknowledge their wrongs, make restitution, are forgiven, redeemed and are restored. There are the guilty that fail to see anything wrong with their actions. We all fall into this category.

Ho'oponopono is a beautiful Hawaiian prayer that helps one take personal responsibility for whatever shows up in life. "I'm sorry. Please forgive me. I love you. Thank you."

"I'm sorry." This expresses compassion for you. I am so sorry that while doing the best I could, something happened to hurt me and I created this reactionary behavior as a coping mechanism. I am so sorry this has become my default-handling-hurts position.

"Please forgive me." Please forgive me for those whom I have hurt or harmed in thought, word or deed. Please forgive me for harboring unkindness and hurt toward those who have hurt or harmed me in thought, word or deed. Please forgive me for forgetting how much God loves me.

"I love you." (This portion is directed mutually to you, to the offender and to all humanity.) I love you for being the person God is

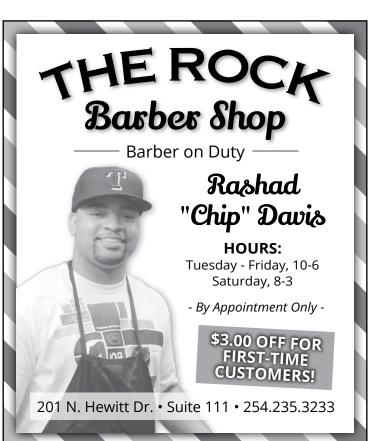
creating you to be. I love you for recognizing the need to explore this area for your continued growth. I love you for the gifts you are bringing to the world.

"Thank you." Thank you for showing me that I am ready to release anger and unforgiveness. Thank you for the challenges that propel us to awaken to the beauty of the world and of people. Thank you that when I release me, I also release those who offend me so they, too, can be healed.

It is easier to choose to forgive another when we receive the reality that we are forgiven and that we are loved and loveable. (677/8-12)

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







Meet McGregor's Renaissance woman, Patsy Reed

To Patsy A. Reed, she is just an ordinary woman seeking to fulfill her destiny in God's plan. She sees herself as a pastor's wife, one who simply works side by side her husband in the ministry. Married to servant Larry Reed, she and her husband pastor God's House of Prayer Church in McGregor, located at 1014-E S. Main Street. Reed's husband says his wife is dedicated to God's work in every aspect of her life. He is convinced she is no ordinary woman.

In addition to stepping into any shoes at the church, Reed is also an author, workshop conductor and speaker. She has published several cookbooks and study guides for women. A few include I Am Woman - God's Divine Order for Women, Leah - Tendereyed, Yet Tenderly Loved by God, Ruth - Up the Creek with the Right Paddle, Fornication - Spiritual Body Odor, Abigail: Broken, Balanced and Blessed, and It is Well Worth the Wait, published by Outskirts Press. Another Outskirts publication is YOU NEED ME... I NEED YOU - Holy Matrimony: What a Priviledge. In this book, Reed explains how the most unpleasant and adverse circumstances can produce a "character" blessing to the world. The book is primarily based on the life of Hannah, and yet in many ways, unveils facets of Reed's own life and how it indirectly compares to Hannah's. Reed hopes to have another book published by early 2017 - RISE ABOVE "IT" ONTO HIGHER GROUND. In addition, she is editor of the Mission-Marked Handmaids monthly magazine, which has been distributed as far as Korea

As the founder and director of God's House of Prayer Church Mission-Marked Handmaids Women's Ministry, Reed pour her heart out to this ministry, focusing on the "practical" side of women living God's abundant life in the home, workforce, community, and church. The ministry embraces the Titus 2:3-5 and Proverbs 31



PATSY REED

connections.

In addition, she organized the Passionately Pure MPowerment Sessions for Singles and King's Daughters' Sessions ladies of all ages). The sessions, which help women know that they are beautiful creations of God tasked with walking as "Daughters of the King," meet monthly, every 3rd Saturday. This ministry has mushroomed in size and content, uniting the races as sisters, indeed, understanding that together, women can make great things happen for the Kingdom of God.

In the various meetings, one of the main objectives is to connect women, of all ages, in a loving atmosphere, providing them with meaningful fellowship, resources, fun-filled activities, and educational presentations, promoting accountability to God and each other. Another focus is on an awareness of maintaining a right relationship with God and acceptance of their own place in service.

Though Patsy Reed sees herself as an ordinary woman, those who are touched by her compassion feel quite differently. These people call her an encourager, a blessing, and for some, even a life saver. She encourages them to have a disciplined prayer life, to study the Word, to be faithful to church attendance, to continue training and development for personal growth (in the Lord), and to walk in their God-given destiny.

Broken Silence

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Wanda B. Gunter

Author, Artist & Contributing writer for *The Anchor News*



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Continued from page one

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ladykilleen on Etsy, visit To set up appointments call for more information at 254-554-5239.

Before opening her jewelry boutique in Nov 2007, she served over 20 years in the U.S. Army, retiring at Fort Hood Texas in 2001. She went on to work as a government contract worker and a Civil Service employee.

The launch of the boutique started with Diaz's girlfriend encouraging her to come on board to work as an independent jewelry consultant in the jewelry industry. Her friend coached and assisted Diaz so that she would be able to conduct home sales. With excitement and fascination, the business drew women from all lifestyles. Ladies booked parties for Diaz, and sometimes she would be

in their homes until midnight. "I became so well known," explained Diaz, "that I obtained a permit to sell jewelry out of my trunk on Fort Hood."

But things really took off when Diaz's family would invite her to display and present jewelry shows during the annual family reunion. The family really took an interest in Diaz's talent and what she was doing, resulting in their complete support. They could not believe the creativity and distinctiveness of each design. "The excitement and enthusiasm my family and friends displayed were truly a blessing." In 2006, one of Diaz's friend's proph-

esized that Diaz would open a jewelry store. Attending the FASTRAC program in Killeen, Diaz needed to know whether or not she had a business or an idea.

DIAZ

In November 2007, Diaz opened her first storefront. From proms to weddings to daily wear, Diaz says she carries that special design. In addition to designing her own jewelry, she also sells classy, handcrafted jewelry and gemstones from other designers. "These pieces will leave you captivated as they are in a class all by themselves, Diaz explains. "I wanted to create something beautiful, a place where women can come and

not just look like a million bucks, but feel like one too."

With the growth of the business, and her parents and family supporting her ideas and dreams, Diaz has been able to release her first jewelry catalog. The jewelry line featured in the catalog has a name and each piece is featured with a Biblical reference to that name. For instance, the Bathsheba necklace and earring set is captioned as "A Beautiful Woman, David's Wife, Mother of Solomon." By creating a visual representation of a person in the Bible, the wearer is reminded of a connection to Biblical history. The story becomes the focus when

the jewelry is worn.

The Jewelry Lady Boutique/ Gallery will be celebrating 9 years in business on Saturday November 12, 2016. As part of the celebration, shoppers can expect a 20% discount. As the season progresses, more shopping opportunities will be available. Now is the time to beat the holiday rush, prepare for formal balls, timeless events, and make those online purchases early. Visit The Jewelry Lady Gallery With Pearls of Great Price, located in The Village Square Shopping Center in Killeen, TX right beside The Christian House of Prayer. Hours are Tuesday, Thursday and Friday, 10:00 A.M. to 6:00 P.M. and Wednesday and Saturday from 10 AM-4 PM. Call Diaz at 254-554-5239.

MATTA '16

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COLONEL WILLIAM MATTA
US Air Force (Ret) • Ph.D., U of Texas-Austin

Division Chair, McLennan Community College, Waco, since 2004 Air Force navigator; also served at the Pentagon & in NATO/Bosnia

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- ★ Cut loopholes that cause big businesses to avoid paying taxes
- ★ End Citizens United—corporations are not people!
- ★ Restore progressive tax rates so the top 10% of income earners pay their fair share—end trickle-down economics
- ★ Invest in infrastructure and create jobs
- ★ Institute a livable minimum wage of \$15/hour
- ★ Extend sick leave rights to all workers
- ★ Expand women's healthcare/improve access to family planning
- ★ End the war on drugs and end massive incarceration
- ★ Safeguard Social Security & Medicare—do not privatize either!
- ★ Fund public schools, not private; eliminate vouchers
- ★ Offer 4 yrs of free college or 2 yrs of free vocational education for students from families making less than \$125,000/year
- * Refinance loans for students with massive student debt
- ★ Provide childcare for students with children
- ★ Offer more before- & after-school programs for children
- ★ Stop pollution and climate change by investing in clean energy, which will create more jobs and stimulate the economy

POL. ADV. PD FOR BY THE COMMITTEE TO ELECT WILLIAM MATTA









SPEAKER

Continued from page one

of Fort Worth, he grew up supporting the gold and blue at I.M. Terrell High School, graduating in 1966. He studied at Tarrant County College and graduated Jennings Texas Wesleyan University in 1971 with a degree in marketing. In 1973, Jennings began a 28-year career with TXU/ON-COR management and as a lobbyist/community affairs specialist.

The bureau's first Annual Survey of Entrepreneurs found that 17.5 percent of firms nationally are owned by minorities. In Dallas-Fort Worth, the rate is 23.4 percent.

(From the Chamber website) The Cen-Tex African American Chamber of Commerce was established in February of 2004. The Chamber's purpose is to develop a robust economic base by providing members access to information, business resources and activities that enhance the quality of life for all who live, work and play in our region. The Chamber is committed to the growth and progress of the African American business community. The vision statement of the Cen-Tex African American Chamber of Commerce is to be the premier advocate for African American businesses and the East Waco community.



LAVEDA BROWN

The president and CEO, Laveda Brown, has 20 plus years of experience as a procurement specialist/ business consultant. The owner of several businesses, Brown has earned the respect of the business world in several areas: business development, minority business certification, purchasing, and government contracting. Trained at the federal and state levels for economic development, Brown touts a 1.7 billion dollar government contracting track record. She uses her expertise and skills to provide assistance to small businesses in the areas of business development, goal setting, time management, networking and government contracting. Brown has assisted hundreds of businesses in maintaining positive cash flow and accelerating profitable growth. She is currently working on a book entitled Arousing the Giant within You.



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Living for Godly reward

BY MATTHEW REED

Reward is compensation or something given for services rendered or for good behavior. In the world you can merit a reward, but there is no guarantee you will receive it, but in God what you merit you shall receive. For example, in John 3 the reward and the merit are for believing on Jesus (John 3:15) the word says, "That whosoever believeth in him should not perish,

but have eternal life." This scripture came first because all of the rewards and any merits that are expected of God are contingent upon whether you have received and believed Jesus the Christ as your Lord.

In Matthew 5:11 we find a reward is merited when men revile, persecute and speak evil against you falsely because of Jesus. In Matt5:12 we are promised that our reward is great in heaven. In Matthew5:44-46 we are

instructed that in loving those that hate us is merit for reward. We conclude this from Matt5:46 For if ye love them which love you, what reward have ye? Do not even the publicans the same? In loving those who hate us, we look like Jesus and we please God.

You should know that God always heard Jesus because Jesus did always those things that pleased God. We lose our heavenly reward when we do alms for men to see. Matt 6:1





A Federal District Court Judge has ruled that Texas must modify its 2011 photo voter ID law to allow voters to cast a regular ballot in this year's election after showing an alternative identification and signing a simple declaration form. Read more about how you can cast your ballot in the upcoming elections, even if you do not have a photo ID.

NOTE: Ex-offenders who are off paper, individuals who have satisfied the terms of their probation, are also eligible to vote.

ACCEPTED FORMS OF VOTER ID

If you have any of the types of photo ID's listed below, you can vote at polling locations:

- ☐ Texas driver's license issued by the Texas Department of Public Safety (DPS)
- ☐ Texas Election Identification Certificate issued by DPS
- Texas Personal Identification Card issued by DPS
- □ Texas Concealed Handgun license issued by DPS
- U.S. military identification card containing the person's photograph
- ☐ U.S. citizenship certificate with the person's photograph
- □ U.S. passport

WHAT CAN I DO IF I DON'T HAVE AN APPROVED FORM OF ID, BUT I STILL WANT TO VOTE?

If you don't have a state approved ID, or you have lost or misplaced it, you can still cast a regular ballot by showing one of the alternative documents listed below and then signing a simple declaration form. A reasonable impediment declaration states that the signer of the document could not secure the above forms of photo ID for a variety of reasons such as lack of transportation, inability to locate a birth certificate, work schedule conflicts, etc.

APPROVED DOCUMENTS

- Voter Registration Card
- □ Voter Registration Certificate
- Utility Bill
- □ Bank Statement or paycheck
- Birth Certificate
- Driver's License expired by less than four years
- Another government issued document containing a voter's name and address

REASONABLE IMPEDIMENT DECLARATION



VOTE

Following the document confirmation and the signing of the Reasonable Impediment Declaration a voter will be able to cast a REGULAR ballot.

WHAT CAN I DO IF I DON'T HAVE ANY OF THE ABOVE ID OR DOCUMENTS?

A voter who cannot present the above forms of photo ID or supporting documents may still cast a PROVISIONAL ballot.

For more information, contact WACONAACP@GMAIL.COM.

Waco NAACP - PO Box 20511

Waco, TX 76702

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PASTOR MATTHEW AND HELEN REED

says "Take heed that ye do not your alms before men, to be seen of them: otherwise ye have no reward of your Father which is in heaven." There is a reward for receiving the profit of God; there is a reward for receiving the righteous. Matt 10:41 says, "He that receives a prophet in the name of prophet shall receive a prophet's reward; and he that receives a righteous man in the name of a righteous man shall receive a righteous man's reward. 42 And whosoever shall give to drink unto one of these little ones a cup of cold water only in the name of a disciple. verily I say unto you, he shall in no wise lose his reward."

In Matthew16:24-26 Jesus instructs us in the vanity of

great gains without God. He assures us that dying to one's self and following after Christ in this present life is greater gain. There are times when walking as a man or woman of God we can't see the blessedness of it. In these times we must turn to the word of God for consolation and strength to continue the journey and understand that the reward is in our future Matt 16:27 says, "For the Son of man shall come in the glory of his Father with his angels; and then he shall reward every man according to his works."

What I hope to accomplish with this month's message is to remind you and me that there is reward in living a holy, sanctified life in Christ Jesus. Live for the reward. Amen!

City Center launches entrepreneur training

City Center Waco is excited to announce a new training program for budding entrepreneurs, the Workshop in Business Opportunities (WIBO). WIBO's philosophy is that people with an entrepreneurial spirit can be taught how to Start and Grow a Profitable Business.

Founded in Harlem 50 years ago, WIBO provides opportunities for its participants to increase their business savvy, expand their network, and better prepare them to access capital. To date the program has assisted 17,000 entrepreneurs and led to the creation of over 35,000 jobs in five states across the country. 93% of the WIBO participating

entrepreneurs are minority.

75% of new businesses are in operation within a year of WIBO, and almost three times as likely to still be in business after 5 years compared to those who fail to go through a similar training. Knowing of the workshop's impact, City Center Waco feels charged to bring WIBO to Waco as a contribution to the city's growing entrepreneurial ecosystem. Classes start September 27th. See the ad on page 9.

For more information and to sign up for WIBO, contact City Center Waco at 254-754-8898 or via email at info@citycenterwaco.com.

Breast cancer prevention: How to reduce your risk

BY DR. SHAMONICA TRUNELL-MORGAN

Breast cancer prevention starts with healthy habits — such as limiting alcohol and staying physically active. Understand what you can do to reduce your breast cancer risk.

If you're concerned about breast cancer, you might be wondering if there are steps you can take toward breast cancer prevention. Some risk factors, such as family history, can't be changed. However, there are lifestyle changes you can make to lower your risk.

What can I do to reduce my risk of breast cancer?

Lifestyle changes have been shown in studies to decrease breast cancer risk even in highrisk women. The following are steps you can take to lower your risk:

Limit alcohol. The more alcohol you drink, the greater your risk of developing breast cancer. The general recommendation — based on research on the effect of alcohol on breast cancer risk — is to limit yourself to less

than 1 drink per day as even small amounts increase risk.

Don't smoke. Accumulating evidence suggests a link between smoking and breast cancer risk, particularly in premenopausal women. In addition, not smoking is one of the best things you can do for your overall health.

Control your weight. Being overweight or obese increases the risk of breast cancer. This is especially true if obesity occurs later in life, particularly after menopause.

Be physically active. Physical activity can help you maintain a healthy weight, which, in turn, helps prevent breast cancer. For most healthy adults, the Department of Health and Human Services recommends at least 150 minutes a week of moderate aerobic activity or 75 minutes of vigorous aerobic activity weekly, plus strength training at least twice a week.

Breast-feed. Breast-feeding might play a role in breast cancer prevention. The longer you breast-feed, the greater the protective effect.

Limit dose and duration



DR. SHAMONICA TRUNELL-MORGAN

of hormone therapy. Combination hormone therapy for more than three to five years increases the risk of breast cancer. If you're taking hormone therapy for menopausal symptoms, ask your doctor about other options. You might be able to manage your symptoms with nonhormonal therapies and medications. If you decide that the benefits of short-term hormone therapy outweigh the risks, use the

lowest dose that works for you and continue to have your doctor monitor the length of time you are taking hormones.

Avoid exposure to radiation and environmental pollution. Medical-imaging methods, such as computerized tomography, use high doses of radiation. While more studies are needed, some research suggests a link between breast cancer and radiation exposure. Reduce your exposure by having such tests only when absolutely necessary.

Can a healthy diet prevent breast cancer?
Eating a healthy diet might

types of cancer, as well as diabetes, heart disease and stroke. For example, women who eat a Mediterranean diet supplemented with extravirgin olive oil and mixed nuts might have a reduced risk of breast cancer. The Mediterranean diet focuses on mostly on plant-based foods, such as fruits and vegetables, whole grains, legumes and nuts. People who follow the Mediterranean diet choose healthy fats, like olive oil, over butter and fish instead of red meat.

decrease your risk of some

Maintaining a healthy weight also is a key factor in breast cancer prevention.





COLLECTION AGENTS ARE LIMITED IN COLLECTION METHODS...

Nine rules that 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 tak-

ing 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 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:

Harass you or your family with threats of harm or violence, use of obscene language or by making calls at unreasonable times of day;

Deceive you by providing inaccurate or misleading information;

Send you false legal documents or threaten to take le-



J.L. CRAWFORD

gal action they are not authorized or willing to take;

Charge interest or other fees that are not authorized by law;

Demand payment on an account that you have dis-

puted without providing proof that the debt is legitimate:

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.

If you need assistance dealing with a debt collector, call your LegalShield provider law firm and speak with an attorney.

LegalShield can help you with your legal issues. Preexisting problems are covered, so give me a call at 254-717-4927. Hurry. With LegalShield, "...we can help you live more and worry less." Please see the ad in this issue of The Anchor News. J.L. Crawford, Senior Manager.

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To Waco NAACP Members NOTICE OF SEPTEMBER, OCTOBER MEETINGS AND NOVEMBER ELECTION

Please note the following General Membership meetings of the NAACP Waco-McLennan Branch, for the purpose of election of officers and at-large members of the executive committee.

- 1. On September 26, 2016 at 6:30 PM at the Texas Rangers Education Center (100 Texas Rangers Trail, there will be an election of the Nominating Committee. All members whose memberships are current as of 30 days prior to the meeting date may be elected to the Nominating Committee.
- 2. On October 24, 2016 at 6:30 PM at the Texas Rangers Education Center (100 Texas Rangers Trail, there will be a report of the Nominating Committee, receipt of Nominations by Petition, and election of the Election Supervisory Committee. All members whose memberships are current as of April 1st may be nominated for office or as an at-large member of the Executive Committee. In order to sign a nominating petition, or be elected to the Election Supervisory Committee, a member must be current as of 30 days prior to the October meeting.
- 3. On November 28, 2016 at 6:00 PM-- the election of officers and at-large members of the Executive Committee will take place at 30PM the Texas Rangers Education Center (100 Texas Rangers Trail . Polls will open from 6:30 PM to 8:30 PM. In order to vote in a Branch election, one must be a member in good standing of the Branch 30 days prior to the election. A form of identification is required. Should a run-off election be necessary that election shall occur on December 6, 2016 at 6:30 PM-7:30 PM at the South Waco Library. Run-off elections shall be conducted not less than ten (10) after the original election.



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Incommons bank ranks #65 among top 100 healthiest banks in America

BY REGINA MARTINEZ, VICE PRESIDENT, INCOMMONS BANK, N.A.

Incommons Bank ranked #65 on the national list of top banks in America and is the only local bank to make the rankings. Incommons Bank is a locally owned community bank that started in Mexia over 130 years ago and expanded to Waco in 2008.

Each year DepositAccounts. com evaluates the financial health of every federally insured bank in the United States – more than 6,100 total. Each institution is graded on a number of factors, including capitalization, deposit growth, and loanto-reserve ratios to determine a comprehensive health score. From the list of 6,199 banks, DepositAccounts.com



REGINA MARTINEZ, VICE PRESIDENT

recognizes those who have shown exceptional fiduciary responsibility in its 2016 edition of the Top 200 Healthiest Banks in America.

Located in Legends Crossing, next to Chuy's Restaurant, the convenience of the location

meets the needs of several local communities and businesses. In addition to a variety of consumer and business loans, Incommons Bank also offers high-yield checking accounts paying some of the highest interest in our area. Money market accounts, Health Savings Accounts, and Certificates of Deposit are also available.

Earlier this year, Incommons Bank added locations in Mart and Rosebud.

"Incommons Bank is appreciative of the local customers who help maintain the stability of the bank and is proud to be of service to the Central Texas community" stated Greg Stubbs, President.

Equal Housing Lender and Member of FDIC. For more information, please contact: Regina Martinez, Vice President, Incommons Bank. 254-420-1007.

ESC Region 12 to have info sessions on becoming a teacher

WACO, Texas - The Education Service Center (ESC) Region 12 will offer free evening information sessions for individuals with a bachelor's degree who are interested in becoming a teacher.

Upcoming Sessions, which are from 5:30 - 6:30 p.m. at 2101 W. Loop 340 in Waco, will be on Wednesday, November 9, Wednesday, December 7 and Wednesday, January 4.

Information sessions will cover the application process, training cycle,

fees, how to obtain a Master of Arts in Teaching (MAT) and high-demand teaching areas, which include special education, math, science and bilingual/ English as Second Language. To expedite the advising process, attendees are welcome to bring unofficial transcripts.

Preparation classes begin January 12, 2017. For more information on how to apply, please visit www.esc12.net/certification, or contact Betsy King at bking@esc12.net or (254) 297-1140.

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All men are endowed by their creator with certain unalienable rights, Part 10

BY RUBY MCCRAY

Continued from the September issue of The Anchor.

I'm beginning by asking you not to read this in a meanspirited 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).

After reviewing the August article, I found that I was supposed to have continued explaining more about John the Baptist in the September issue. I do apologize for not following through; but I want to continue that segment in this article.

"When Herod was king of Judea, there was a Jewish priest named Zechariah. He was a member of the priestly order of Abijah, and his wife, Elizabeth, was also from the priestly line of Aaron. Zechariah and Elizabeth were righteous in God's eyes, careful to obey all of the Lord's commandments and regulations. They had no children because Elizabeth was unable to conceive, and they were both very old.

"One day Zechariah was serving God in the Temple, for his order was on duty that week. As was the custom of the priests, he was chosen by lot to enter the sanctuary of the Lord and burn incense. While the incense was being burned, a great crowd stood outside, praying.

"While Zechariah was in the sanctuary, an angel of the Lord appeared to him, standing to the right of the incense altar.



EVANGELIST RUBY MCCRAY

Zechariah was shaken and overwhelmed with fear when he saw him. But the angel said, 'Don't be afraid, Zechariah! God has heard your prayer. Your wife, Elizabeth, will give you a son, and you are to name him John. You will have great joy and gladness, and many will rejoice at his birth, for he will be great in the eyes of the Lord. He must never touch wine or other alcoholic drinks. He will be filled with the Holy Spirit, even before his birth. And he will turn many Israelites to the Lord their God. He will be a man with the spirit of Elijah. He

will prepare the people for the coming of the Lord. He will turn the hearts of the fathers to their children, and he will cause those who are rebellious to accept the wisdom of the godly.'

"Zechariah said to the angel, 'How can I be sure this will happen? I'm an old man now, and my wife is also well along in years.'

"Then the angel said, 'I am Gabriel! I stand in the very presence of God. It was he who sent me to bring you this good news! But now, since you didn't believe what I said, you will be silent and unable to speak until the child is born. For my words will certainly be fulfilled at the proper time.'

"Meanwhile, the people were waiting for Zechariah to come out of the sanctuary, wondering why he was taking so long. When he finally did come out, he couldn't speak to them. Then they realized from his gestures and his silence that he must have seen a vision in the sanctuary.

"When Zechariah's week of service in the Temple was over, he returned home. Soon afterwards his wife, Elizabeth, became pregnant and went into seclusion for five months. 'How kind the Lord is!' she exclaimed. 'He has taken away my disgrace of having no children'" (Luke 15-25).

Thankfully, Zechariah and Elizabeth are not living in this day and time. They would, no doubt, be forced to have an abortion.

Yes, this is the same John that was spoken about by the prophets in the Old Testament hundreds of years before he was conceived. As a matter of fact, his great grandparents weren't even born. This same John, who was the forerunner of Jesus, his cousin, came on the scene in the New Testament six months before Jesus was born. What if his mother, Elizabeth, had had an abortion? Join me in November as we finish our discussion about John! Please go to You Tube, and type: "Ruby McCray Please Let Me Live." Listen to the ballad that supports this series and tell your friends about it and the series! 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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Local attorney helps protect your family

As the saying goes, "if you are failing to plan, you are planning to fail." Ben Franklin's advice was never truer than in today's complicated world. We all know that tomorrow is not given. Yet local attorney Steve Howen says that 60% of American families go through life without an estate plan: "Far too many people believe that they do not need a Will or other estate planning documents because they are not wealthy." In fact, the opposite is true. Howen explains that a well-crafted estate plan protects families in times of emergency, when the margin for error might be even thinner.

Why do so many people court disaster by not creating an estate plan? It is a combination of factors, Howen thinks. "It can seem complicated, it's tough fitting the extra expense into a tight monthly budget and working people have a hard time meeting lawyer's hours." Howen goes on to explain, however, that he has designed his practice with those concerns in mind. "I try my very best to talk about the issues in common



STEVE HOWEN

sense terms. My fees are among the lowest in town and we can do no-interest installment payments if necessary. The initial consultation is always free. We are happy to do evening and weekend appointments and will even come to you if necessary."

People who have gone through the process seem to agree. "The best part of doing my wills and powers of attorney with the Law Offices of Steve Howen was that it lifted that nagging fear of the unknown of my shoulders," said Richard Kruger. And Jami Curry agrees: "No one wants a health emergency, but now I know if one comes my way I can focus on the medical issues and not worry about financial and legal things."

Those are the type of results Howen wants. "My driving passion is to take legal worries away from everyday Texans. I want to help as many people as I can." Howen says you can learn much more at his website, www.Stevehowenlegal.com, by calling him at (254) 826-6526 or by visiting him at 7111 Bosque Blvd., Suite 305, Waco, TX. 76710.



A TEXAS REALTOR



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Not all licensed real estate agents in Texas are the same. Only those who pledge to uphold the strict code of professional ethics established in 1913 can call themselves Texas REALTORS.

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REALTORS ARE ON THE SIDE OF ALL HOMEOWNERS

We work with legislators to create favorable laws for homeowners. We also fight rules that would restrict property owners' rights.

MY EDUCATION NEVER ENDS

Laws change. Markets shift. I take courses to increase my expertise so I can better serve you in such an important transaction in your life.

OPENING DOORS

REALTORS work hard to create more opportunities for people to afford homes.

I HOLD MYSELF TO A HIGHER STANDARD

All real estate agents must follow laws. But as a REALTOR, I also abide by a strict code of ethics. That means I have additional responsibilities to the public, my fellow REALTORS and to you.

You have a lot at stake in a real estate transaction. I owe it to you to be more than just an ordinary real estate agent. That's why I am a Texas REALTOR.

Business Directory



COLDWELL BANKER 19

Jim Stewart, Realtors

500 N. Valley Mills Dr. Waco, TX 76710

Business: (254) 776-0000 Fax: (254) 776-4417 Cell: (254) 855-1717

lindamcdonald@coldwellbanker.com www.lindamcdonaldrealtor.com



Linda McDonald, ABR

THE WORD OF LIFE HRISTIAN CHURCL

LOCATION

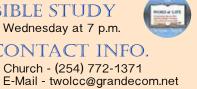
824 Longfellow Dr., Waco, TX 76710

WORSHIP SERVICE

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BIBLE STUDY Wednesday at 7 p.m.

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