

THE Anchor News

Serving the Central Texas Community

Celebrating 17 Years!

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Free



2019 Armed Forces Natural Hair And Health Expo scheduled

BY WB GUNTER

Expected to attract attendees nationwide, the 8th annual Armed Forces Natural Hair and Health Expo is coming to Killeen! This well attended event will take place from 11:00 AM until 6:00 PM, Sunday, October 27, 2019 at the Killeen Civic and Conference Center located at 3601 S. WS Young Drive. Luvina Sabree has been bringing this event to the Central Texas area for nearly a decade and it consistently grows.

This year's event will feature workshops, demonstrations, entertainment, and a natural hair fashion show for children and adults. The fashion show will be directed by Runway Fierce. A natural hair contest will also take place. The Natural Hair Expo is expected to attract attendees nationwide.

With more than 30 ven-



LUVINA SABREE

dor booths and exhibits covering natural hair and health, the expo will provide workshops. Workshops will include information about women in the military as it relates to wearing their natural hair and regulations. Other topics will include hair care, braiding, and other styles.

As more women struggle with the spike in hair loss due to chemicals, medications, illness, stress, diet, and environment, educating the public becomes more important than ever, especially in an age of social media where private and public images, determine so much about the types of responses one receives. Sabree, founder of the Expo and owner of So Natural Catering, she hopes people are educated and empowered by learning more about their natural hair health. Sabree is an Army veteran and a registered nurse.

The Natural Hair Expo started in 2011 and has a community of devoted supporters and more than 1,000 attendees, local businesses, and wellness professionals making it the largest natural hair-care and health event in Cen-

See **EXPO** pg. 4

Mexia students, staff at TSTC want to motivate others



TYREZ AND TYLER HINES

BY DANIEL PERRY, TSTC CUMMUNICATIONS

(WACO, Texas) - Tyrez and Tyler Hines are getting used to the daily commute from their home in Mexia to Texas State Technical College's Waco campus. But Tyrez admits he was worried at first about the cost of gasoline.

"Once you pray about it and do what you need to do, you do it," he said.

The brothers are in their first semester in TSTC's Building Construction Technology program. They have the same schedule, which enables them to learn about college readiness, technical calculations

and blueprint reading together.

"For me, I have always been good with my hands," Tyler Hines said. "I want to know what the problem is, why it is happening and how to fix it."

For Tyrez Hines, the decision about what he would study came down to looking at his future. "I want to be able to fix stuff around the house," he said. "I want to know how to fix anything people will have to call someone to fix."

After graduation, the brothers plan to stay in the Mexia area and have a home construction business.

Ronnie Russel bridges media and community gap

BY WB GUNTER

Ronnie Russell, military veteran, visionary and founder of Texas Black Pages, invites the Central Texas community to engage in town hall like conversations regarding media relationships. The three part panel discussions began in September and will continue with upcoming events that will extend into 2020. Visit Texas Black Pages at Eventbrite.com to secure seats early.

Good publicity, bad publicity, and reports that challenge the integrity of journalism has



RONNIE RUSSEL

affected the perception of information being received by the media to the public. The boundaries of journalistic responsibilities have shifted as well as the relationship between the public and newsfeeds. What is the best way to deliver authenticity and factual reporting while navigating in a field littered with gossip, opinions, and speculations? The demographics of people reading from news sources, listening to various sources of information, or scanning headlines over the Internet had created fractured reports with

factual reporting at times, falling between the cracks.

MEET THE MEDIA is a concept formulated by multi-media expert, Ronnie Russell. By taking a hard look at the way stories are presented, especially as it pertains to ethnicity, economics, race, and gender, some of the methods of telling the stories are almost impos-

sible to dispute. Russell says, "The thought and concept of MEET THE MEDIA, comes from figuring out how we change the narrative. We change it by developing relationships with our Black media population" To do that successfully,

See **RUSSEL** pg. 4



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.

Author Linda Mason Crawford shares excerpt from her book, *God, Destiny, and a Glass of Wine*

All chapters begin with one of her own "true-story" personal narratives that she later connects to a point that is relevant to this journey called destiny. The book is an easy read. Several readers have told her that they couldn't put it down once they started. It is available on Amazon.com for \$15.99. You can also go to lindacrawford.org to order there. *God, Destiny, and a Glass of Wine* is sure to open your heart to receive healing, encouragement, and a different outlook on life.

CHAPTER 1: THIS TOO SHALL PASS, BUT WHEN?

I was almost out of breath by the time I made it to the car. Though it was just a few feet away, it seemed like 100 miles. I had parked my car in the back yard to hide it from the bank. Let's face it. It was an old piece of stick-shift junk, but it was all I had, and I was behind on the payments. But tonight, in my panic to get out of the house, maybe the backyard wasn't so smart. Dressed in a gown, house shoes, and a thin jacket, I gripped the keys that

were pinned inside my bra. Oh yes, my bra. That was the safest place to keep my valuables, like my car keys and what little money I had. I had learned a lot in my 29 years. With lightning speed, I dashed out the backdoor, tripping over the threshold, but still holding my balance and determination. Thank God my boy was spending the night with a friend. It was pitch-black dark outside, as I had no time to flip on the outside lights. I just needed to get out. Once inside my car, I let out a sigh, unaware that I had been holding my breath. Quickly locking the car doors, I knew I was on my way. The car was run down and bent up, but it was my path to freedom tonight and my only means of transportation. I'll never forget it. It was a gray and black Toyota, well....a fading gray and a fading black, a hatchback, about 8 years old at the time, and a stick. Ha! A stick. That could be a hold-up since I was still in the learning stage, but I could handle it. I tried to crank the old trap, but it just clicked. I tried again, combining my efforts with a plea. "Please God, I need my car!" Just as the motor turned over, I heard that dreadful sound, a swatch-type sound, like an old screen door dragging. My God! He knew I was going to try to get away. He knew, so he had unlocked the hatch back, ahead of time! He was in the back so fast; all I could do was bite my lip and jerk forward. "Stop the car, Lynn, and give me the money!" he yelled, as he swiftly crawled into the back seat. He lurched through the bucket seats so fast that my head literally seemed to spin, like the girl in the Exorcist. Grabbing the steering wheel, he



LINDA MASON CRAWFORD

yelled again, "Gimme the money, Lynn!" The Exorcist...I was sure that his voice changed. But tonight...no, not tonight. I kept driving, the car swerving across into the other the lane and back again as he, too, gripped the wheel. We came within inches of hitting a minivan. I saw head lights of an 18 wheeler that we also barely missed as we sped into the on-coming traffic. Hands pinned to the wheel, I was driving to my pastor's house, and no one was stopping me. That was the life I lived for most of my 16 years of marriage to a crack addict, one that was much different from my single days of the quiet, country, church girl. I had never touched drugs in my life. I smoked only one cigarette that nearly killed me. And here I was, 29 years old, married to a drug addict. I had so many similar stories to contend with, jumping fences to get my car back from the drug dealers, standing toe-to-toe and nose-to-nose with dealers who threatened to kill me if I didn't leave them

alone about getting my car back, knocks on the door in the middle of the night from thugs demanding money my husband owed them, stealing my own car back and driving backwards, trying to miss the flying bullets. You name it; I just about dealt with it. Many times over the years, I walked into my house to find that every piece of furniture and every appliance was gone—sold in exchange for drugs. I remember waking up one Christmas Day to find that my babies' gifts were gone, sold for drugs. Once, I frantically searched the streets of Tampa because my husband put our 6-year-old out of the car since it was "too dangerous to take him to the crack house," he said. This was before the days of cell phones. I don't even remember how I found my baby boy. I could go on and on, but the only thing that matters is that one day, I accepted the truth that I had to forgive if I expected to move on with my life. I have since come to grips with the truth, that my now ex-husband was a good person, who loved people. When he was straight, he would give away his last. When he was not, he would take another person's last. I literally saw him take his shirt off and give it away. Once he pulled off his watch and gave it away, and then took my watch and gave it away, too. He had a heart of gold, but in addiction, he was the devil. Still, I had to find a way to forgive. I owed it to myself, my children, and my God.

To order *God, Destiny, and a Glass of Wine*, paste the following into your browser: <https://www.amazon.com/Destiny-Glass-Linda-Mason-Crawford/dp/069211761X>.

MESSAGE FROM THE EDITOR...

Grudges hurt: how to forgive and forget

(NewsUSA) - The pace of daily life can be hectic, and when certain personalities collide, sometimes people disagree.

Sound familiar? It's impossible to navigate the world without ever running into conflict with another person. But carrying grudges can be

destructive to your emotional and physical well being. In 2009, researchers at the Department of Psychology at Medical College of Georgia published a survey, which revealed that those who don't

See **GRUDGES** pg. 7

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 head 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 submissions.

SUBSCRIPTIONS

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Yes, most insurance plans cover chiropractic care

(NewsUSA) - Sponsored News - Feel free to use your insurance card when seeing a doctor of chiropractic.

About 30 million Americans seek chiropractic care annually, and apparently not all of them realize their visits are now routinely covered by major medical plans, Medicare, workers' compensation, and even some Medicaid plans. Part of the increased availability is a result of measures like the Affordable Care Act and the embrace of chiropractic care at various government levels including military bases and Veterans Administration facilities.

How much of a game-changer would boosting awareness be? Well, consider this: The more than \$796 billion spent caring for musculoskeletal diseases in 2011 made it among the costliest health care expenditures, according to the latest available statistics. Meanwhile, the "chiropractic-first" approach many experts advocate -- avoiding traditional surgery and potentially addictive drugs, that is -- has been shown in numerous studies to be friendlier to both wallets and patients.

"Chiropractic care is documented to reduce costs per episode of care by up to 40 percent, while also yielding improved clinical outcomes and overall higher patient satisfaction," notes Sherry McAllister, DC, executive vice president of the



DR. SHAMONICA TRUNELL-MORGAN

not-for-profit Foundation for Chiropractic Progress.

Doctors of chiropractic, who have a minimum of seven years of higher education, practice a hands-on, drug-free approach to addressing neuro-musculoskeletal conditions, including back, neck and joint pain.

Although perhaps best known for performing spinal adjustments, doctors of chiropractic are also trained to provide nutritional, dietary and lifestyle counseling. Hillcrest Chiropractic in Waco, TX is a total wellness center. To make your appointment with Dr. Shamonica Trunell, call 254-754-4000.

For more info, visit f4cp.com/findadoctor. Make your appointment with Dr. Trunell today. Call 254-754-4000.

Community Doulas of Waco, a new non-profit organization, offers training

"Give a man a fish and he will eat for a day. Teach him to fish and he will eat for a lifetime." Tonja Carpenter is happy to announce the new 501c3 non-profit organization serving pregnant moms and new mothers in the first 12 weeks after delivery. Community Doulas of Waco is an organization that basically lives up to the "teach him to fish" adage. It helps mothers and then helps to train those mothers who are interested in becoming doulas themselves. Community Doulas of Waco currently is providing postpartum doula support and in the very near future will add birth doula support to their menu of services. They also provide basic breastfeeding support to moms who have chosen to breastfeed their newborns.

Doulas are women who are trained to provide physical, informational and emotional support to birthing families. Birth doulas can provide the support during labor through birth while postpartum doulas can provide the support from birth through the 12th week after giving birth. The length of support is subject to the mother's personal desire, the doula's availability and the doula agency or organization's policies. Doulas nurture, educate, assess family needs and provide the correct referrals to providers in the community to meet those needs. Historically, doula support has only been available to middle- and upper-income families due to the in-



TONJA CARPENTER

vestment needed to secure the services of a doula. The same is true for doula training as well. Most women who do not fall within those demographics find doula support and doula training to be inaccessible. The mission of Community Doulas of Waco is to bridge that gap and to make both doula support and doula training accessible to moms and families in underserved communities.

Carpenter started Community Doulas of Waco earlier this year. The owner of Postpartum Doulas and Lactation Services of Waco, for profit companies, Carpenter is an International Board-Certified Lactation Consultant and DONA International Postpar-

tum Certified Doula. She believes that every mom who gives birth should receive support whether it is from family members or a professional doula.

"Many moms don't have support available to them because of the change in the nuclear family dynamics we face today," says Carpenter. "In the distant past when a woman gave birth, she was surrounded by and cared for by her mother, aunts, sisters and other women in the community for an extended period," continues Carpenter.

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EXPO | Continued from page one

tral Texas. The Expo is open to the public and will offer hair and wellness tips. Parking is plentiful.

This year's special guest is Aevin Dugas, the Guinness World Record Holder for the World's Largest Afro on a female. Aevin will be there to display her afro and take pictures with attendees. Performers from previous expos include actress/comedienne, Kim Coles, comedian, Michael Colyar, violinist, Daniel D., R&B artists, Noel Gourdin and L. Young.

So Natural, a catering company that was renovated by Food Network's Restaurant Impossible, is located in the Harker Heights area. So Natural prepares catered menus from scratch that include vegan, vegetarian, gluten-free, Keto and heart healthy meals. The company also offers event venue rentals, cooking classes, a juice detox program and meal prep.

General tickets are \$15 in

advance and \$20 at the door. Purchase tickets and vendor booths at afnhhe.eventbrite.com. For more information, visit www.afnhhe.com. The first 100 attendees will receive a gift bag.

While purchasing tickets to the Natural Hair Expo, attendees should feel free to register for the Veggie Arts Festival coming January 18th, from 11:00 AM- 6:00 PM. The Veggie Arts Fest will be held at the Killeen Civic and Conference Center, located at 3601 South W.S. Young Dr. The Arts Fest includes guest speakers, vendors, entertainment, cooking demos and so much more. Tickets for the Veggie Arts Fest are \$5.00 each.

Both the 2019 Armed Forces Natural Hair and Health Expo and the Veggie Fest are supported in part by funds from the City of Killeen, Texas Municipal and Hotel Occupancy Tax Revenues and other funding sources as stated in the contract.

RUSSEL | Continued from page one

MEET THE MEDIA, is a three part community based series of live panel discussions presented publically with the first part being News and Reporters, followed by News in Print, and closing out with Broadcast Media in November. Tickets for the events are available through Eventbrite online.

Topics covered by MEET THE MEDIA will include a discussion, "bridging the gap and how developmental and strategic relationships are important to our culture," says Russell. He continues, "The main objective on the agenda is to redevelop fellowships and relationships between print me-

dia outlets and communities. On the 28th of September, Secret's Solutions Business Consultant presented, "Let Them Speak," a conversation about suicide prevention.

Other events include "The State of Black Pflugerville," on October 12 followed by "The State of The Black Community II" in Killeen on November 21st. Additional events are scheduled for Houston and other Texas cities. If anyone is interested in adding to the agenda, speaking, and engaging in efforts to develop community relationships, contact Ronnie Russell on Facebook and reserve your seat through [*DeAndrea S. Petty*
Attorney at Law](http://texas-</p>
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Simple, but not easy

BY MONA DUNKIN

A reader: I read your blog article, 'Ask, Don't Tell'. I have struggled over the years in trying to "ask" rather than "tell" my Mom about our private issues. It's not easy when you don't know what to say or how it will affect the relationships you care about so much. I will re-visit some of your questions so I can get a few rehearsed if the opportunity arises again where I can ask my mother questions rather than tell. Frustrated Daughter.

My reply: Dear Frustrated Daughter: My heart goes out to you. Many things in life look simple and sound simple but are not so easy to put into practice. Although the guidelines I give are based on personal experiences in overcoming difficulties in relationships, they are based on the principles of Dr. William Glasser's Choice Theory.

Choice Theory states that the only person we can control is ourselves and that everything we do is our best attempt at the moment to meet an internally motivated need. If that theory is true for you, it is also true for your Mom.

Human nature wants to be acknowledged and understood. It is difficult to understand where another is coming from when we really do not understand ourselves. Repairing a relationship takes personal self-evaluation as well as developing the fineness of helping another to self-evaluate.

In Einstein's Theory of Relativity, his third supposition is "an entity flowing in successful relationship, to a passive observer appears to have happened with little or no effort."

In other words, it takes work. Healthy relationships do not just happen. Readers often question their ability to handle things differently, or doubt that if their approach is changed the opposing person will respond. Perspectives can change, and in so doing, behavior softens and relationships improve.

The key is learning to ask thought-producing ques-



MONA DUNKIN

tions that result in self-evaluation and to make thought eliciting comments and leaving the results with them.

It all goes back to attitude and the intent behind the communication. The attitude projected in asking questions is not to accuse but to encourage one to self-evaluate. The attitude in giving feedback is not to declare a position but to give one room to grow. For the attitude reflected when receiving return questions or feedback, is it one of consideration or defense?

When input is given with a "take it or leave it" stance, the receiver is more receptive. In turn, receive the acceptance or rejection without taking it personally. Relationship must be more important than being right. Received or rejected, continue to value the one you are attempting to relate to. Received or rejected, set and maintain healthy boundaries for yourself.

Don't cope. Overcome. The more you employ these simple concepts, the easier relationships become – building or repairing. To a passive observer, they will appear "to have happened with little or no effort."

Want to know more about Choice Theory. Seminars monthly. Individual coaching at your convenience. Mona Dunkin, Motivational Speaker and Personal Success Coach, monadunkin@gmail.com www.monadunkin.com. Basic Intensive Training, Introduction of Choice Theory Psychology in Waco, TX Call today, 254-749-6594.

Homeowners see premium increase

BY HENRY CHASE

QUESTION:

Why are my premiums going up?

ANSWER:

The cost of your homeowners insurance is going up in Texas, as it is across the country. Many factors can affect that cost, such as the deductible you select, the quality of your insurance coverage and the increasing value of your home; however, it is clear that rates are increasing for many customers.

Did you know?

- In the last five years, Texas has experienced losses from all five major catastrophes: hurricanes, wind and hail, floods, wildfires and earthquakes.



HENRY CHASE

- The average property loss per home owner's policy in Texas is greater than the average premium in oth-

er states.

- According to the Texas Department of Insurance, thirty-five states have experienced average premium increases higher than Texas.

- According to the Texas Department of Insurance, the property insurance industry has been less profitable in Texas than it has been countrywide.

- Over the past sixty years, Texas has had the highest number of Federal Disaster Declarations.

We strive to find the best coverage for you at the lowest possible cost, but if you have questions about what you can do to decrease your premium, please call us at 254-235-7620 or drop by 512 Hewitt Drive in Hewitt, Texas.

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What is \$186 million?

(NewsUSA) - Sponsored News - To the life insurance industry, \$186 million represents the fulfillment of promises made to policy owners who turned to life insurers to protect their families' financial futures.

\$186 million is the amount insurers deliver every day in life insurance benefits.

For the families receiving these benefits, life insurance proceeds represent the financial peace of mind that comes with knowing that they can maintain their quality of life,

pay for their children's education and realize their hopes and dreams after the death of a loved one.

Life insurers have a long history of fulfilling their obligations to policy owners and their families. Companies act promptly to pay benefits, usually within 30 days of receiving a claim.

In a small percentage of cases, life insurance policies go unclaimed because family members may not have known that a policy existed. If no claim is made, the poli-

cy benefits are transferred to the state in accordance with state laws.

Life insurers want beneficiaries to receive their benefits before the state can claim the money.

In recent years, many companies have been doing more than is required by law. They are making better use of technology to identify policy owners who have died, locate beneficiaries and help them begin the process to claim their benefits.

The American Council of



RICHARD KRUGER

Life Insurers wants all life insurers to try to identify deceased policy owners and seek out beneficiaries. That is why ACLI has been advocating since 2012 for all states to adopt legislation requiring companies to regularly compare their records against the Social Security Administration's Death Master File, which tracks deaths. If companies find a match, they should try to locate the beneficiaries and help them file a claim.

Twenty states have enact-

ed laws requiring the comparison of company records with the Death Master File. Several others are considering similar laws.

While life insurers work to ensure that fewer policies go unclaimed by beneficiaries, policy owners have an important role to play as well. If you own a life insurance policy, let your beneficiaries know where it is located. Keep it with other financial records or legal papers, or anywhere your survivors are likely to look for it if they need to file a claim.

Keep your agent's name and contact information easily accessible. The agent can help your beneficiaries fill out the necessary forms and act as an intermediary with the insurance company.

For more information, including tips for finding a missing life insurance policy, please visit www.acli.com. For a local agent who will give you the personal attention you need, call Richard Kruger, your StateFarm agent at 254-776-4593. Visit 7213 Sanger Avenue, Waco, TX 76712. See the StateFarm ad in this issue of *The Anchor News*.

Get the most from your benefits

BY MATT BOUDREAUX

Devising a financial plan to help you reach your long-term goals is personal, and your spending, saving, and investing behavior has a big effect on your success. However, the benefits you are entitled to from your employer and the government also play a role.

October is a key month for their role in your financial plan. It's enrollment time for employer health benefits, it's the kick-off for federal student aid applications, and this year, it's a lead-in to an election that could affect your Social Security benefits. Knowing what your options are and thinking carefully about your short-term and long-term needs can help you to make the most of these programs.

Don't leave any money on the table; take advantage of all the benefits you can, for yourself and your family.



MATT BOUDREAUX

Please feel free to share these articles with your family and friends. They are excellent conversation starters.

Contact Matthew Boudreaux, Financial Advisor with ClearVista Financial, LLC at: Office: 800.491.4508, matt@clearvistafinancial.com, matthewboudreaux.com/ or clearvistafinancial.com/.



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Doris Miller Memorial Park offers future security

Doris Miller Memorial Park, Inc. is located at 4800 Bellmead Drive, Waco, Texas 76705. The cemetery is owned and operated by Janice Matthews.

The cemetery, named in honor of Doris Miller, the WWII hero, was established in 1949, with the first burial being that of Doris Miller's father, Connery Miller. It has been under the present ownership since 2001.

Located on 16 acres with twelve gardens to serve people's needs, the park offers family plots and monuments on terms. When individuals make their selection here, they have paid their highest tribute to the deceased.

We have a full staff to serve any needs. The advantages of making pre-need burial arrangements helps individuals know that their loved ones will not have to deal with burdensome details at a time of emotional crisis. These arrangements also mean survivors will not be faced with a possible emergency cash shortage.

The trained staff at Doris Miller Memorial Park, Inc. will be glad to discuss your needs at your convenience. Isn't it worth it to you that



JANICE MATTHEWS

you have planned for what the future will hold?

Please call today so you will have a peace of mind. Our office hours are Monday-Friday, 9:00 am until 5:00 p.m. Other ways to contact us include the following: Doris Miller Memorial Park, Inc., P.O. Box 154276, Waco, Texas 76715. Call us at 254 799-5800, fax us at 254 799-0355, or e-mail us at doris-miller27@hotmail.com.

GRUDGES

Continued from page two

forgive can experience more pain disorders, heart disease and stomach ulcers.

"Holding onto negativity causes harm to the one who won't forgive," says Dr. Matthew B. James, president of The Empowerment Partnership.

Refusing to forgive can have widespread effects too, it can create chains of resentment throughout entire communities. "When you point a finger at someone to blame them, there are always three fingers pointing back at you," says Dr. James.

But letting go of old hurts isn't easy. Dr. James suggests that grudge-bearers take the following steps to seek true forgiveness:

- Tell the other person that you forgive them. Don't say that you will "forgive, but not forget" -- the goal is to release negative feelings.

- Ask the other person to forgive you. Ask for forgiveness even if you believe that you did nothing wrong. "Saying, 'I forgive you; please forgive me, too' brings the other person into the picture and gets them actively involved," says Dr. James.

- Have a conversation. Create enough space for you and the other person to say everything that needs to be said. Stay calm and speak in normal tones, even if you don't like what you hear. At the end of your talk, you

should feel relieved to have gotten your thoughts and feelings into the open. Give and ask for forgiveness once more.

- Move on. Ask yourself what you have learned from the situation, and use it to

make better decisions in the future.

"To forgive and to never forget is to never forgive in the first place," says Dr. James. "We owe it to ourselves to experience true forgiveness."

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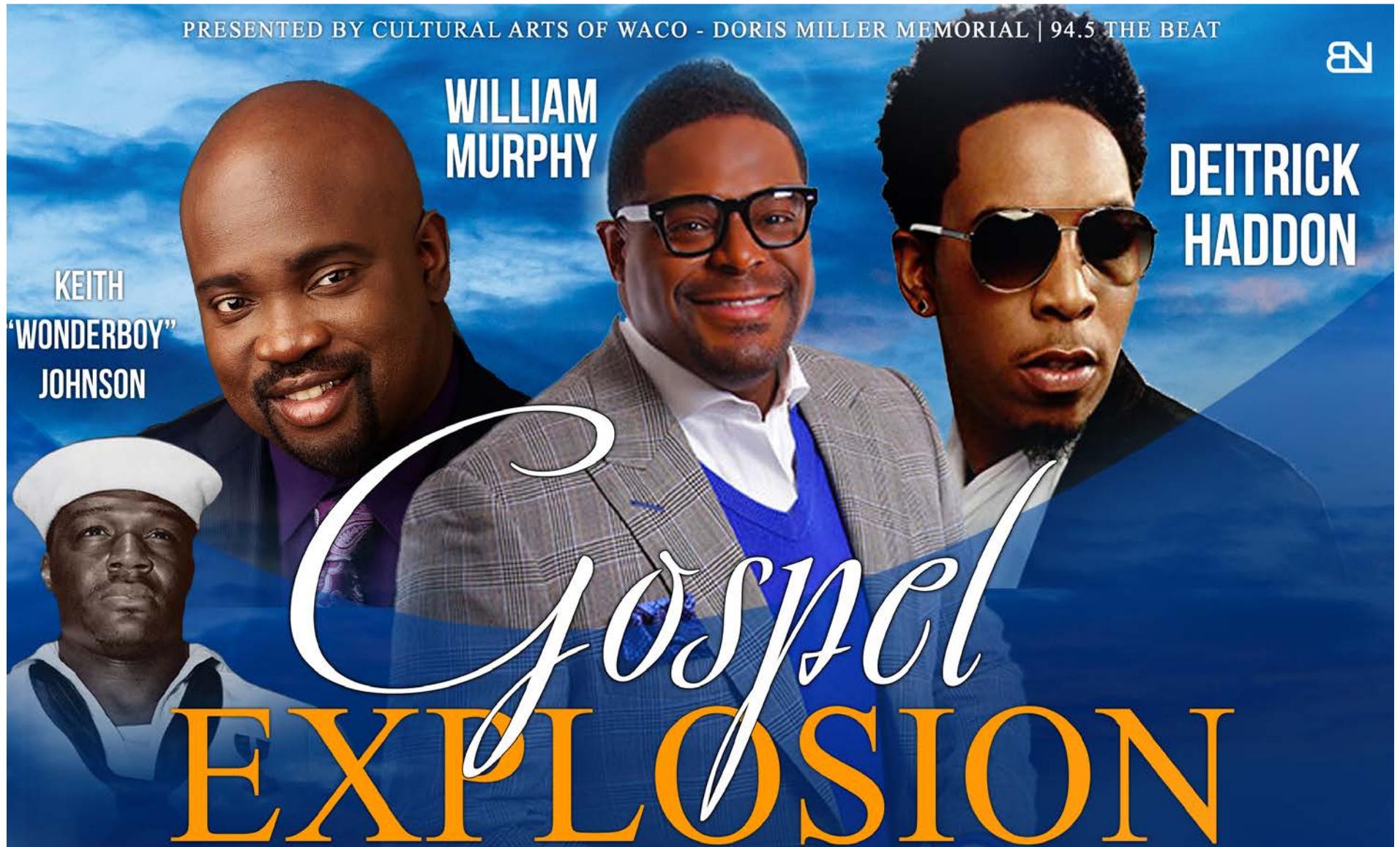
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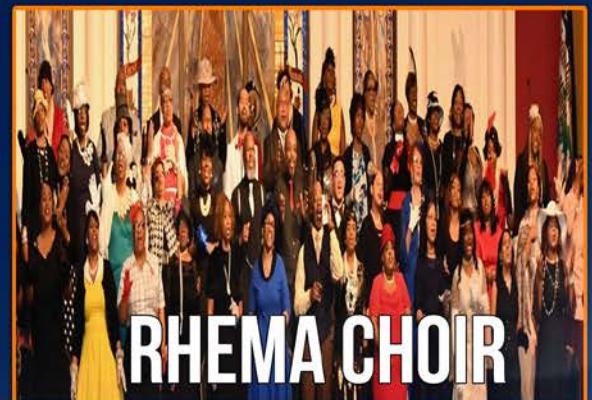
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This is a general overview of our legal plan and/or identity theft plan coverage for illustration purposes only. See a plan contract for your state of residence for complete terms, coverage, amounts, conditions and exclusions.

7 ways seniors should prepare for the future

SUBMITTED BY J.L. CRAWFORD, SR. MANAGER

Growing older comes with many challenges but estate planning does not need to be one of them. It is important to prepare for medical emergencies and the distribution of your estate. Take advantage of your LegalShield membership to begin the estate planning process. Your LegalShield provider law

firm is ready to draft your will and help answer your questions.

1. Prepare a will and estate plan so that upon your death your assets will pass exactly as you intend. Do you want a state law, rather than you, to decide who inherits your estate? Completing a will questionnaire is the first step to creating your will. You may now access the LegalShield will questionnaire directly through the LegalShield



J.L. CRAWFORD

app. You may download the LegalShield App for your iPhone or Android device. You may also call LegalShield Member Services or your provider firm to have a questionnaire mailed to you.

2. Prepare a durable power of attorney so that someone you trust can make decisions on your behalf in the event you are unable to do so. Who do you want to handle your affairs if you are unable to?

3. Prepare an advanced medical directive (living will) so that someone is empowered to make med-

ical decisions on your behalf and in accordance with your wishes if you cannot. Do you want life support if you become totally and permanently incapacitated?

4. Prepare retirement and disability plans so that your care upon retirement or disability is not left to chance. Is Social Security (Old Age Security in Canada) enough to sustain you?

5. Review all private and governmental benefits to which you may be entitled, including life and health insurance, government assistance programs, private pension and benefit plans, to insure that you receive the maximum benefits to which you are entitled. Do you know all of the military, retirement and other benefits you are entitled to?

6. Prepare a comprehensive summary of assets and benefits, including all bank accounts, savings accounts, CDs and other assets together with all benefits for which you are or may be eligible. Can your attorney in fact readily identify all of your assets and benefits?

7. Prepare an Important Papers Packet containing vital documents and your comprehensive summary of assets and benefits. The packet should include copies of your Social Security card, life insurance policies, will, military discharge papers, medical alerts, names and addresses of your physicians, immunization records, other important medical information, including allergies, deeds, and titles or bills of sale of particularly valuable property, such as fine jewelry. How will your attorney in fact or executor find your important papers?

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 worry less and live more." Please see the ad in this issue of The Anchor News. J.L. Crawford, Senior Manager.

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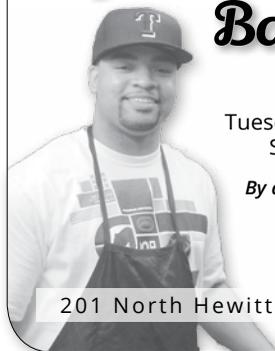
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Health and Wellness Q & A

As the owner of All In Health and Wellness, I'm excited to offer a Health Q&A column for the readers of the Anchor News.

QUESTION:

Hi Jerry, I've been hearing a lot lately about fats being essential to my diet. I thought fatty foods were things to avoid. Can you explain this to me?

Thanks, Brittany

Hi Brittany

Hi Brittany! Fats are such a confusing piece of proper nutrition for many people. I can find several different reputable health organizations that will all have different recommendations for how much fat you need to eat daily.

Here's why fats are an important part of the human diet. Fat serves to insulate internal organs, support brain function, improve electrical current within the nervous system, and provide quick energy. These are all things we all want happen-



JERRY SNIDER

ing in our body.

Now that we know why fats are important, let's look at why many of the health organizations in our country will start to change their recommendations. Current research is showing that the Standard American Diet is high in Omega 6 fats and low in Omega 3 fats. What we need is just the opposite.

So your friends that are telling you to cut out fats are partially correct - cut back on Omega 6 fats. Don't cut

them out completely but you need to make sure you are consuming more Omega 3 fats than Omega 6 fats. Common sources of Omega 6 fats are processed vegetable oils, mayonnaise, salad dressings, meat, poultry, and eggs. Overconsumption of Omega 6 fats will cause an inflammatory response in the body. Over time this inflammation leads to a host of chronic diseases, including heart disease.

Omega 3 fats are known as the healthy fats. You'll find these in wild caught fish like mackerel, salmon, and sardines as well as in flaxseeds, chia seeds, walnuts, dark leafy greens and avocados. You can also supplement your meals with a Fish Oil or DHA supplement from any pharmacy. Omega 3 fats are extremely important as the human brain is mostly Omega 3 fat. Research shows that 99% of Americans are Omega 3 fat deficient. It's no wonder that our society is dealing

with so many mental health issues - the Standard American Diet does not promote good brain health.

So remember, when dealing with questions about nutrition, be careful not to cut out an entire food type (Fats, Protein, Fiber, Carbohydrates). You need to look deeper into each food type to know what parts of those foods to avoid and what

parts are vital to your body.

I hope this helps to clear up some of the confusion for you, Brittany.

*Have a question for Jerry? Send it to jerry@allinhealthandwellness.com. Visit www.allinhealthandwellness.com to learn more about Jerry Snider. You can also purchase his book *Confidence Through Health* on Amazon.*

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Theresa Anderson is helping the hands

BY W.B. GUNTER

Helping the Hands banquet is an annual fundraiser to honor those who

feed homeless citizens in our community. Get your tickets early because on November 2, 2019, at the Courtyard Marriott in

Killeen, you'll be presented an opportunity to meet some of the most inspirational souls in Central Texas. Social hour begins at

4:30 PM, followed by the banquet at 5:00 and ending at 7:00 PM. There will be a lot to do, so be sure to get there early.

Helping the Hands appreciation banquet, founded by Theresa Anderson and friends, will be celebrating its 9th year of service. It is a way of honoring individuals who are offering a hand up to individuals in need.

As a result of Killeen's Families in Crisis Shelter closing during the spring of 2019, there was an increase in the number of people without a place to rest or call home. The call went out for everyone who is listening to help in any way possible. Without adequate shelter in 100 degrees plus weather, perishables had to be immediately consumed, water was in high demand, and being exposed to the elements became a heavy burden to bear for people without adequate shelter.

Because Anderson had firsthand knowledge about how to address the situation, she knew what to do. In her quiet moments, she spoke with God. She recalls, "I asked God to give me a vision about what I could do in the community. I knew that when I let God lead me, there is no chaos because He is not confrontational." Thus, in 2010, she surrounded herself in the company of others who knew how and what was needed, and the level of



Theresa Anderson

care and compassion has increased.

The purchase of vendor space includes a meal and table. Anyone interested in reserving space, please contact D.D. Joseph. Volunteers are welcome, so learn more about how you can address the needs of members of our community. Donations are welcome.

When the Helping the Hands began, the homeless population was a fraction of what it is today. This year's theme will be country and western. Get ready for an evening of live music, a silent auction, games, door prize, and celebration. It's time to dust off the boots, find your favorite denim, and thank members of our community who serve and take care of each other. An onsite advisor will be available for consultation.

In addition to Helping the Hands Ministry, Anderson is featured as a co-author in the book, GRACE TO RECOVER, by Shirley LaTour. Learn more about her personal journey by ordering your copy today and get it autographed at the banquet. Order your copy at ootshadow.org and search Theresa Anderson. If you know of people who have extended their hand in service to feed others, please contact Anderson at (360)481-9206. "Come, celebrate the hands that labor among you."

Doris Miller Memorial Park

DORIS MILLER MEMORIAL PARK, INC. is located at 4800 Bellmead Drive, Waco, Texas 76705. The cemetery is owned and operated by Janice Matthews.

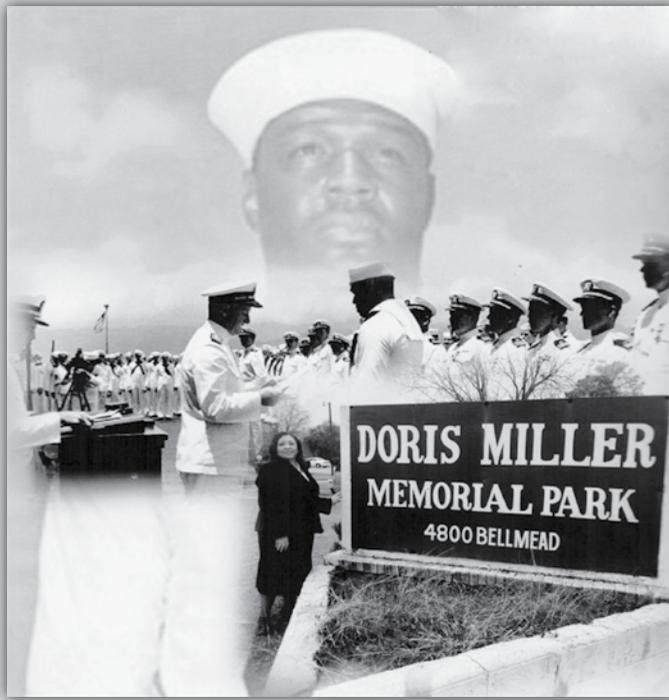
The Cemetery was established in 1949. The first burial was that of Doris Miller's father, Connery Miller. The Cemetery is named in honor of Doris Miller, the WWII hero. It has been under the present ownership since 2001.

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Cold weather prep necessary

SUBMITTED BY LINDA MCDONALD, ABR, CRS, GRI, PMN, SRS, TRLP COLDWELL BANKER APEX, REALTORS

Fall and winter are just around the corner. Cold temperatures and weather changes can greatly impact your home, and as a homeowner, you need to be prepared. Here are a few components of your home to think about when preparing for the shift in seasons:

Gutters and downspouts. Homeowners need to consis-

tently keep their gutters clean to prevent buildup of leaves and other debris. Make sure water doesn't pool at the bottom of the spout. Standing water can damage your driveway, sidewalk or even the home's foundation.

Chimneys and fireplaces. If you regularly use a fireplace in the colder months, call a professional to clean and inspect your chimney to ensure there are no blockages. Make sure to test the flue in your fireplace as well, as a tight seal is best to prevent moisture and debris from enter-

ing your home.

Windows and doors. Swap all of your door and window screens that you use in the warmer months for more protective storm windows. Installing weather stripping or caulking around your door frames and windows is also a good idea to help lower heating bills.

Landscaping. Trim tree limbs that are close to your roof or any power lines. Snow and ice storms can wreak havoc and cause debris to damage your home. Also, grass roots are growing deep into the ground to prepare for winter, so consider fertilizing or reseeding your lawn before it gets cold.

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Walking in divine health and blessings, Part 7

BY RUBY MCCRAY

Continued from the September issue of The Anchor News.

"Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers" (3 John 2).

To review the precious articles, please go to: www.theanchornews.com, click Archives, then the year and finally the months.

Joel and Joyliet ran track in high school, and Joel also played basketball. I'm sure you very well know that asthmatics don't run. As a matter of fact, Joel broke every track record in each one of the events in which he participated. He wasn't allowed to run hurdlers or do pole vaulting. The Long Jump was the most dangerous event in which he could participate.

He said, and I quote, "She didn't want me to break a finger. She could deal with maybe a rib, but break a finger, and that would be all she wrote." You'll need to understand that both, Joel and Joyliet, are musicians. A lot of hours went into that craft! I know that they could have walked down the hallway to their rooms, stumped a toe, with gangrene setting in, and

they could die from the poison. But I wasn't going to be the one to throw them to the lions.

Yes, you guessed it correctly. Joel was not allowed to play football. However, he was able to attend every game, because he ran up and down the field to keep the stats. All praise to the Lord Jesus Christ. Joel and Joyliet finished high school, and never had another attack of asthma.

Joel enrolled into the University of Texas at Arlington on a full track scholarship. Thanks to his high school coach, Todd Harbor, for having the confidence in him. At the end of his freshman year, records show that the UTA men's track team captured its first Southland Conference Championship after 25 years of being in the league. He broke every record in each event he participated. Someone said that nobody knows how fast he can run because he runs fast enough to keep anyone from beating him. He even broke his own records to keep it from happening.

Precious people, my boast is in the Lord. HE is not going to come down here to do these things. He uses His children to bring Him glory. Joel just hap-



EVANGELIST
RUBY MCCRAY

pened to be one of the ones. When God heals, He heals to the utmost!

Joel earned All-America honors his freshman year as a member of UTA's 1,6000-meter relay team. He was also named the Southland Conference's outstanding indoor track performer for 1991 and he was selected UTA's co-male athlete of the year for 1991-92. He graduated in 1992 with a 3.4 grade point average in spite of running all over the USA during his 4 years and being a full-time pianist for a church. Twice, he has been selected scholar athlete of the year for the Southland Con-

ference and the University. He was inducted into the UTA Hall of Fame five years after graduating. There is no way that I can do justice to his accomplishments while a student at UTA. But I will say that as of this date, he still holds records that nobody has broken. BUT THAT'S ALL ABOUT TO CHANGE!

There is a young McCray who's entered the 10th grade this year. He's had his eyes on UTA from a very young age for the sole purpose of breaking his dad's records. His dad believes that he may do that!

Joel is now 49-years-young, and Joyliet will be 48-years-young next month. God completely healed both of our children. This is what God has commanded all of His children to do. We are quick to say that Jesus' twelve disciples healed the sick, cast out demons, opened the eyes of the blind, cleansed the lepers, raised the dead, etc., but we are His disciples, too. Those of us who have made Jesus Savior and Lord of our lives are His disciples; therefore, He expects ALL of US to walk in healing.

Jesus said, "Go into all the world and preach the Good News to everyone. Anyone who

believes and is baptized will be saved. But anyone who refuses to believe will be condemned. These miraculous signs will accompany those who believe: They will cast out demons in my name, and they will speak in new languages. They will be able to handle snakes with safety, and if they drink anything poisonous, it won't hurt them. They will be able to place their hands on the sick and they will be healed." Mark 16:15-18.

I've not raised a dead person, yet, but I believe that I'm supposed to. I've laid hands on many sick folk in Jesus' Name, and He healed them. I've cast out a couple of demons in Jesus' Name, and cast out a spirit of pink eye from a lady who went home to find it on her daughter.

You'll need to join me in November as I continue this series. All Scripture is taken from the New Living Bible unless otherwise stated. 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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The Prophet of the Highest, John

BY MATTHEW REED

Luke 1:79 says to give light to those who sit in the shadow of death, to guide our feet into the way of peace. This is why John came. Receive the light.

To those who see what has and is happening to our nation, to our democracy? I have a word of comfort and reassurance of life and peace from God Jehovah through the Savior Jesus Christ. John came and pointed to Jesus as the horn of believers' salvation that as many as receive Jesus as Lord and Savior would be saved from our enemies and from the hands of those who hate us. This nation sits in darkness; we've left the teachings of God and have gone our own way. Because we walk in darkness (without the word of God), we're stumbling all over ourselves. We raise killer children, men want

to marry men, and women want to marry women.

We will not judge righteous judgment. You see when we try to do of our own thoughts, failure is pretty much guaranteed (John 15:5). Jesus says without Him, we can do nothing. On the other hand, if we were doing things according to Jehovah's thoughts and ways, we are guaranteed success (For all the promises of God in him are yea, and in him Amen, unto the glory of God by us). You know you are in darkness (not sure) when your labors are without the word of God and are contrary to God's word. The country did well in times past because when we truly trusted in God. We, the population of the United States, have long since departed from God's ways and thoughts, so now all we do is stumble, at every endeavor, tripping over



PASTOR MATTHEW AND LADY HELEN REED

ourselves.

We've committed ourselves to men rather than God. Here is the good news; here is the hope: repent and return unto God, and he will return unto us. You see He has raised us up a horn of salvation, the man, Jesus. Amos 2:4 says "Thus saith the LORD; For three transgressions of Judah, and for four, I will not turn away

the punishment thereof; because they have despised the law of the LORD, and have not kept his commandments, and their lies caused them to err, after the which their fathers have walked.

Just as Judah received the reward of their sins in that day so are we reaping what we sow today. The wages of sin then and now and tomorrow is death. Amen.

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New research shows big opportunities for small businesses

(NewsUSA) - Today's technology has changed the shopping experience. While many of us still enjoy trying on clothes at our favorite department store, we also relish the ability to buy specific and unique items through an e-commerce app, or research product details via our smartphone. The changing nature of retail has opened tremendous opportunities for small businesses in the past decade. According to new research, "Charting the Growth Journey: From Product to Profitable Business" from GS1 US, a not-for-profit product identification and standards organization, the most successful small businesses are those that develop diverse strategies for growth. Specifically, small brands that demonstrate a solid understanding of retailer requirements and seek the expert advice and services of external partners are better equipped to take advantage of today's "always open" shopping environment. There are three ways small brands are finding growth opportunities in today's rapidly-evolving retail landscape: They focus on their product, build a complete channel strategy, and partner with professionals to accelerate success.

Focusing on the product Small business owners are often driven by a passion for bringing their unique product to market. According to the study, 61 percent of respondents cite customer demand for personalized services and products as a top trend. Almost as many (58 percent) anticipate that changing customer habits - such as where they make purchases (online or in-store) - will impact

their brand's growth. "Building the story, the brand, and trust, is critical. Otherwise, it's a race to the bottom on cost," says Steve Lange, co-founder of It's All Good, a line of clean personal care products. Focusing on customers and their needs is important, but finding the right balance and managing diverse business challenges such as lack of time and resources, are major concerns for many of the brands that participated in the study. Building a complete channel strategy Small businesses must look beyond the immediate pressures of starting a business to position themselves with the right retail channels for their products.

These can include online marketplaces, national retailers, local retailers, kiosks, craft fairs, or their own stores or websites. High-growth leaders (respondents who experienced 25 percent or more growth in the past year) know the importance of channel mix and leverage an average of 3.1 channels to sell their products, while laggards (those with revenue declines in the past 12 months) report using just 1.3 channels. Proving credibility to retailers is also a major hurdle for small brands. The study found that 59 percent of leaders see a direct correlation between providing complete product information (such as images, product origins, and more) in their online listings with the number of products sold. Additionally, 57 percent of these same growth leaders indicated that using UPCs in their product listings helps customers more easily find their products online. "Incomplete product information and UPCs show a lack of experience to poten-

tial retail partners. It's important to understand that you need consistency from retailer to retailer," says Erik Elfstrom, founder and CEO, pureLYFT, an all-natural caffeine alternative beverage. Partnering with professionals Seeking outside business support was also identified as an important growth factor among small brands.

Such partnerships help them build a more sustainable business model and offer opportunities for expansion. The study found that more than half (55 percent) of high-growth leaders agree that partnering with a retail broker or consultant has been critical to growing the business. Specifically, 83 percent of small brands that leverage online marketplaces and national retailers say partners (such as barcode services, software providers, business consultants and more) improve their understanding of product information and its impact on their business. For help finding the right partners to support growth, many small businesses have found credible options through the GS1 US Solution Partner Program, a network of certified solution providers that provide guidance and a range of services to support retailer requirements.

More information can be found at www.gs1us.org/what-we-do/partners. Ultimately, it's a new world for shoppers and businesses alike. The research shows that maintaining a holistic view of the opportunities available to small businesses is a major contributor to long-term growth. To learn more and for the full research report, visit www.gs1us.org/small-business.



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