

THE Anchor News

Serving the Central
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Celebrating 14 Years!

SEPTEMBER 2016

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Free



Local students receive Brazos Education Foundation Scholarship

The Brazos Education Foundation recently announced its 2016 Brazos Scholars. Each scholar receives a renewable scholarship and textbook funds of \$4000 for each school year while they attend technical, community or four year colleges in Texas.

2015 recipient, Vincent Thomas, says the organization changed his life. Thomas graduated from Connally High School in 2015, where he was part of the TSTC dual credit program. During high school, he was involved in Key Club, the Honor Society, and he was the president of Waco Teen Leadership. Thomas participated in the KWTX Classroom Champions and received an award. Heavily involved in church and community activities, Thomas recently gradu-



VINCENT THOMAS

ated from TSTC with honors. He was a member of Phi Theta Kappa honor society, while completing an internship with the Dwyer Group. Presently, Thomas is freelancing, utilizing social media for art por-

traits and creating collateral designs for businesses/non-profits throughout Waco. He is also working on a collaborative clothing line called Classe` Supply Company.

Twelve recipients received the 2016 Brazos Education Foundation award. Cyerra Gage, also a graduate of Connally High School, was a member of the cheer squad, National Honor Society and the Cross Country team. She is studying liberal arts at St. Edward's University in Austin this fall.

Waco High School's Sylvia Conatser was a member of the show choir and the Acapella Choir and she studied theatre. Presently, she is attending Bay-

See **BRAZOS** pg. 6

Sharon D. Betters wins three Scholastic Book Fairs awards

BY LINDA CRAWFORD

As an employee for Scholastic Book Fairs for over 12 years, Sharon Betters is feeling blessed. She recently received three outstanding awards at the Scholastic Book Fair Annual Awards ceremony. Betters began her career at Scholastic in March of 2004. For the first eight years, as a sales consultant, she covered the same territory. She always made her sales goals and reached her desired and required quotas. She was awarded Sales Consultant of the Year Runner-up in 2005-2006 and Sales Consultant of the Year in 2007. The following year, Betters received an award for meeting all of her goals and numbers and for being an overachiever. One year her accomplishments even won her an all-expense paid trip for two to Georgia.

A Southwest Region Book Fairs consultant, Betters has several responsibilities. "One of my duties is to connect with school librarians to promote Scholastics best-known and best-loved events—the book fairs. I get the chance to bring the joy and excitement of reading directly to the students."

Betters explained that the events usually last for a week. Each Fair features mobile cases filled with reading materials that bring characters and events to life for the children; plus, they can buy these books at affordable prices. Whether newly



SHARON D. BETTERS

released award winning titles or just childhood favorites, the books are carefully selected by Scholastic experts and gladly shared with the children and teachers.

According to the company website, Scholastic started over three decades ago taking books to schools, putting them into the hands of students and teachers. Fortunately, what started as a small jester 30 years ago has now become a world-wide enterprise, "with operations in all 50 states as well as in Australia, Canada, India, New Zealand, the Philippines, Puerto Rico, Thailand, and the U.K. The undisputed leader in the field, each year Book Fairs sells more than 100 million books to 35 million children and their families visiting more than 130,000 fairs in preschool, elemen-

See **BETTERS** pg. 8

Upward Bound recognizes 2016 grads

BY AMEENAH SNOW

MCC's Upward Bound Program recently recognized its graduating seniors at the Annual Student Awards Banquet. The 14 students are headed for various colleges throughout Texas and have begun college this fall. Some of the colleges identified are McLennan Community College, Baylor University, the University of Texas at Arlington, UT Austin, Houston-Tillotson University, University of Mary Hardin Baylor and Texas A & M University.

Among this year's graduates were the Salutatorian for University High School, Skyler Ramos and the Salutatorian at La Vega High School, Kayla Perez. Additionally, several students



KAYLA PEREZ

graduated in the top 5% or 10% of their class. Ramos was the recipient of a \$2500.00 scholarship donated by former Upward Bound graduate,

Brian Beltran. Also honored, was Upward Bound Student of the Year, Ana Aleman.

Other Upward Bound 2016 graduates are Angeles Adame, Sandra Arias, Esmerelda Camacho, Andrea Contreras, LaFaye Dawson, Anahi Guerrero, Joe Gutierrez, David Nguyen, Constance Perry, Angelo Ramos, Mikaela Sanders, and Edgar Vallejo.

From the McLennan Community College Website: The Upward Bound Program is designed to prepare high school students with college potential to pursue a college degree.

High School students accepted into the program dur-

See **GRADS** pg. 7



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...

Most expensive mistakes that Texas homebuyers make

BY LINDA MCDONALD,
PRESIDENT, WACO ASSOCIATION OF REALTORS

Chances are, if you've lived in Texas you've heard the saying, "I wasn't born in Texas, but I got here as fast as I could." Over the past decade, that spirit has come to life like never before, with unprecedented population growth in the Lone Star State. That has created strong demand for homes in Texas, while new housing development has struggled to keep pace, meaning real estate prices for existing homes have risen steadily, especially in the last five years.

That's great news for homeowners, who are seeing their property values rise, but it can also make the Texas real estate market difficult to navigate, especially



LINDA MCDONALD

for first-time homebuyers. Fortunately, Texas Realtors help their clients through these challenges every day, and a recent poll of all members of the Texas Association of Realtors revealed some of the most expensive mistakes buyers should avoid in Texas's competitive real estate market.

Mistake #1: Skipping the home inspection

Most home inspections cost a few hundred dollars, and as one among several expenses along the path to homeownership, it can be tempting to skip it. Don't! While everything might look good around the property, you won't see things like foundation problems, plumbing issues or termite damage that could cost thousands of dollars to fix. Not only will a home inspection ensure you avoid any major expenses down the road, it also identifies minor things that may need to be fixed, replaced or remodeled to make the home livable, which your Texas Realtor can help you consider when negotiating the final purchase price.

Mistake #2: Offering too much

In a market like this one, it's not uncommon for buyers to find themselves one among many making an offer on a home (called a "multiple offer" situation). That can inspire buyers to offer more than they intended for a property because they want to nab their dream home. In these situations, Texas Realtors urge careful consideration. Buyers financing a majority of their home purchase can face issues, since the bank may not appraise the property at the price that was offered and decline a loan. Longer term, Texas Realtors have found

that clients who purchase properties above market value may find themselves owing more than the home is worth and regretting their decision.

Mistake #3: Ignoring assistance programs

When prices are rising, every opportunity to make a home purchase more affordable is important, and Texas Realtors find that buyers are often unaware of programs available to help alleviate the cost of homeownership. They encourage clients to consider these programs and to participate in the wide range of homebuying-education courses available through entities such as the Texas State Affordable Housing Corporation.

Every market has its unique challenges, and the competitive Texas real estate market is no different. Equipped with this knowledge and the informed counsel of a Texas Realtor, buyers and sellers can sidestep costly mistakes and navigate the market with confidence. Soon you might find yourself tweaking that old adage to say, "I wasn't born in Texas, but I bought a home here with a smile on my face."

Learn more about buying, selling, and leasing property in Texas on texasrealestate.com

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

A message from the Editor...

Walking in the "Do That" of God

God does not intend for his children to just be here, sick, depressed, barely making it in life. He wants us to have abundance, the overflow of his promises—peace, healing, sufficient finances, healthy relationships, a spirit of giving.

You will never hear me say of someone, "Well, just ask. All she can do is say, 'No.'" I say, "Ask. All she can do is say, 'Yes.'" Why would I ask in doubt? Why would I NOT ask

if I have a need? The Word says, we "have not" because we "ask not." (James 4:2).

I tell my students "that," and "that" statement is in my syllabi. Every now and then a student will bring it to my attention and then put it to the test. "Will you let me rewrite my essay?" and I'll say, "Yes." However, many don't even bring it up. They have no idea that I will actually "do that," yet it is available to them.

Some of us are the same. We have no idea that God will "do that"—whatever the "that" is, BIG OR SMALL. Thus, we fail to walk in the "DO THAT" of God. "Call upon me in the day of trouble, and I will deliver you, and you will glorify me." (Ps 50:15) We have not because we ask not. What do you need, today? Ask. Let Him "DO THAT" for you! And don't forget to glorify Him! Just saying.

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.

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

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Implementing Waco's payday loan ordinance

BY ALEXIS CHRISTENSEN

In collaboration with Waco Community Development Community Organizer & Waco NAACP Economic Engagement Committee Chair.



ALEXIS CHRISTENSEN

In February, the Waco City Council passed an ordinance regulating the payday and auto title lending industry (Credit Access Businesses or CABs) after a campaign led by a coalition of individuals, churches, and organizations ranging from the AARP to the NAACP known as Citizens for Responsible Lending (CRL). The CRL coordinated a public hearing in December and a letter writing campaign urging individual councilpersons to vote "yes" in January. The CAB ordinance went into effect in August, 2016.

Now that Waco has a CAB ordinance, the next stage begins—implementation. If the ordinance is to have the positive results

that supporters seek, the ordinance must be properly implemented. What does that mean for citizens of Waco?

Because Waco's CAB ordinance will be enforced through a complaint-driven model, citizens must report violations. Citizens may report violations to Randy Childers in the City of Waco's Inspections & Code Enforcement Department. Questions, concerns, or reports of violations should

be directed to Childers by phone—(254) 750-5970 or email—randyc@wacotx.gov.

Here is an overview of the CAB ordinance. First, every agreement between the CAB and a consumer must be written in the consumer's language of preference. Second, if a customer cannot read, every agreement and disclosure must be read to her in her preferred language. Third, CABs must limit the num-

ber of times a loan can be renewed or rolled over to three and the number of installments to four. Fourth, payments for each installment or renewal must reduce the loan principal by twenty-five percent. Fifth, payday loans can be no more than twenty percent of a borrower's gross income while auto title loans can be no more than three percent of a borrower's gross annual income or

seventy percent of vehicle's retail value. Finally, CABs shall provide consumer credit counseling information to customers.

Citizens for Responsible Lending will continue to educate the community on CABs and the ordinance regulating them. To learn more about the local grassroots coalition addressing Payday & Auto Title Lending in Waco, contact crlwaco@gmail.com.

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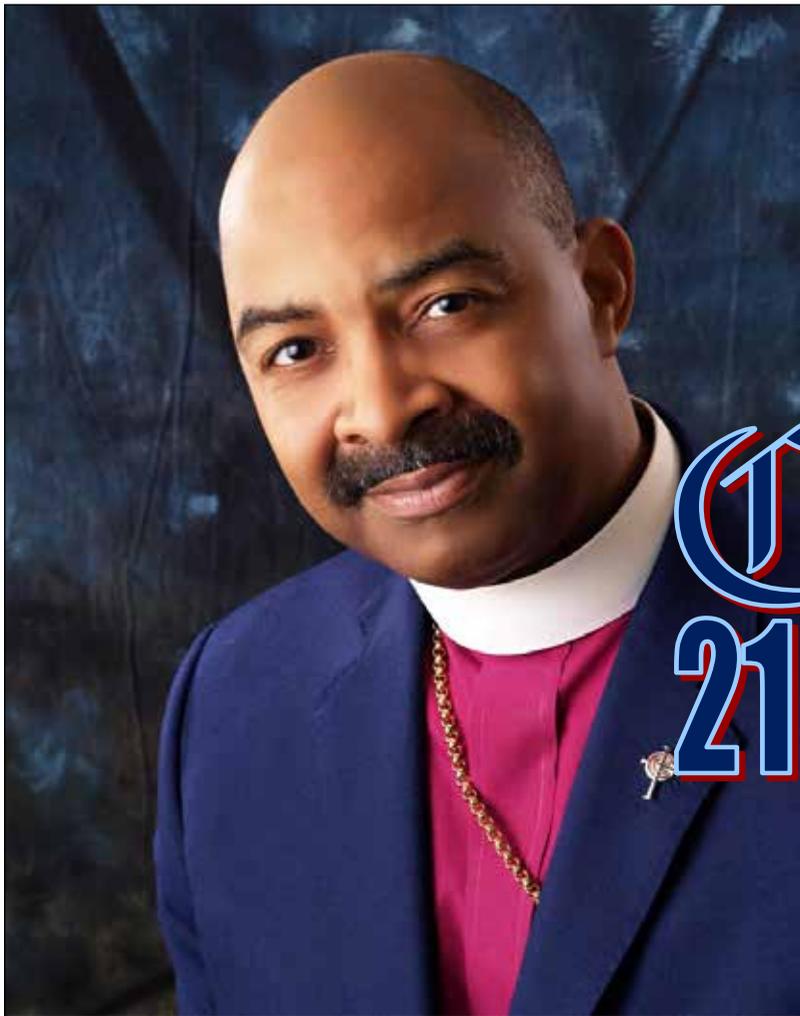
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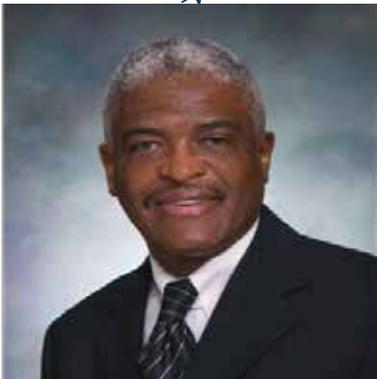
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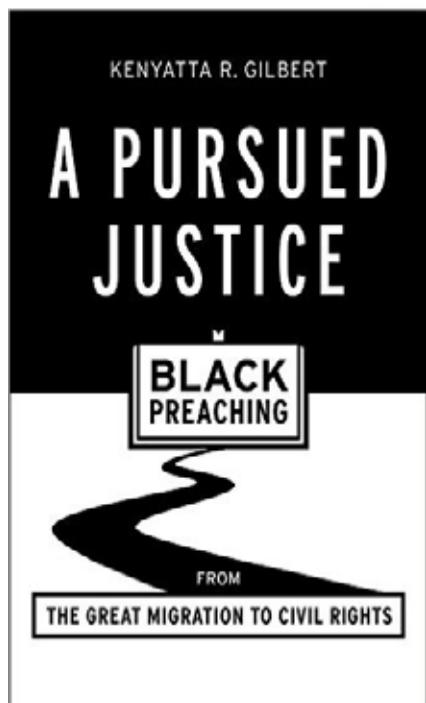
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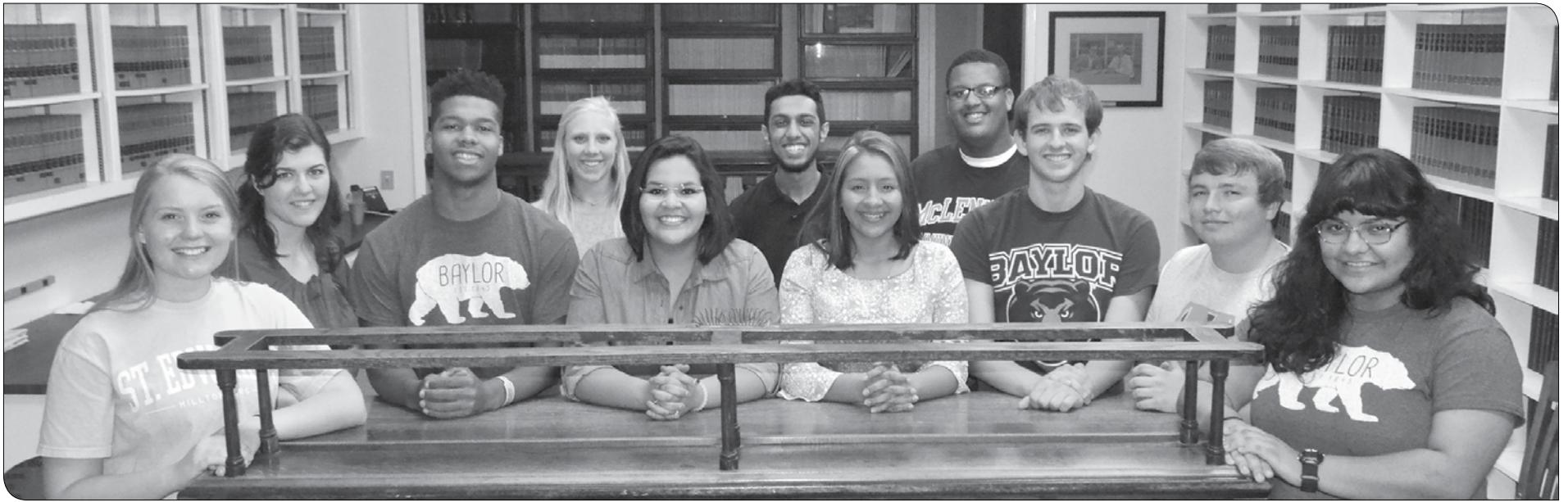
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BRAZOS

Continued from page one



ON THE FRONT ROW, LEFT TO RIGHT, ARE CYERRA GAGE-CONNALLY, SYLVIA CONATSER-WACO HIGH, TRISTON ROGERS-MCGREGOR, ADILEN FERNANDEZ-MART, MELISSA RODRIGUEZ-GHOLSON, KYLE ALDRIDGE-RAPOPORT, ROBBIE

KELLY-MOODY AND AALIYAH OLVERA-UNIVERSITY. ON THE BACK ROW ARE CHRISTIAN HOLTZ-WEST, CORY THOMPSON JR.-LAVEGA AND SAFIQ SINDHA-HARMONY SCIENCE ACADEMY.

lor University as a University Scholar.

Triston Rogers studied journalism and was a class officer at McGregor High School. He was also a member of The Fellowship of Christian Athletes. He is studying journalism at Baylor

University this fall.

Adilen Fernandez graduated from Mart High School. She was a member of the National Honor Society, the Fellowship of Christian Athletes and a band member. She is majoring in kinesiology at McLennan

Community College.

A graduate of Gholson High School, Melissa Rodriguez played basketball and volleyball and was a member of the National Honor Society. She is studying nursing at McLennan Community College.

Kyle Aldridge graduated from Rapoport Academy where he was a member of the Young Marines, National Honor Society and the Key Club. He is attending McLennan Community College, studying respiratory therapy.

Robert Kelly was a member of the Moody Future Farmers of America, Junior Beefmasters' Breeders Association and the Fellowship of Christian Athletes at Moody High School. He is studying agricultural development at McLennan Community College.

Aaliyah Olvera served as the photographer for Teen Leadership Waco her junior and senior years at University High School. She was also a member of the student council. She is studying computer science and Spanish at Baylor University.

A class officer at West High School, Christian Holtz was a class officer, a member of the Dazzlers Dance Team and played softball at West High School. She is attending McLennan Community College, studying animal science.

Cory Thompson Jr. graduated from LaVega High School where he was a member of Advancement via Individual Termination, the National Honor Society and an officer



BRITTANY KRUMNOW

with the Texas Association for Future Teachers. He is a biology major at McLennan Community College.

Safiq Sindha graduated from Harmony Science Academy where he was captain of the first robotics team and

volunteered for the first Lego League. He was also a member of the National Honor Society. Presently at University of Texas at Austin, he is studying mechanical engineering.

Brittany Krumnow (pictured separately), is a 2016 graduate of Valley Mills High School. She is currently studying nursing at Tarleton State. In high school, she was a member of the National Honor Society, and ran track. She also played softball, basketball, and volleyball.

According to its website, "the Brazos Education Foundation is a non-profit, community foundation dedicated to providing affordable access to higher education through resources, scholarships, and information. Headquartered in Waco, Texas and located at 118 South 18th Street, the Foundation received its 501(c)3 status in March 2009. The Philosophy is simple, 'Education 4 Everyone.'"

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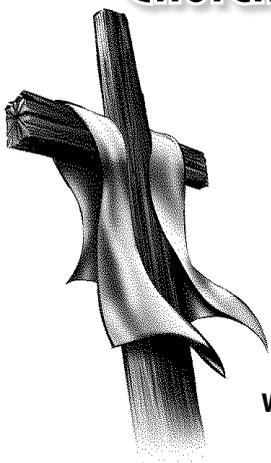
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GRADS

Continued from page one

ing the academic year come to the MCC campus each Wednesday evening from 5:00 p.m. to 8:00 p.m. and Saturday morning from 8:30 a.m. to 12:30 p.m. for approximately 30 weeks. During the 30 weeks, students receive intensive instruction in academic skills such as reading, English, writing, mathematics, science, Spanish and other subjects necessary for success in education beyond high school.

Each student is required to maintain regular attendance in the program. Upward Bound provides a summer non-residential program during the months of June and July. The program is designed to simulate a college-going experience.

Other services include advisement, counseling, tutoring and cultural enrichment. Certified teachers from local high schools provide instruction in reading, English, writing, study skills,



SKYLER RAMOS

mathematics, science and Spanish.

An Individualized Educational Development Work Plan is developed for each student using the Essential Elements as guidelines. Upward Bound provides textbooks and other materials.

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.

Broken Silence

BOOKS & PUBLICATIONS



Wanda B. Gunter

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

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BETTERS | Continued from page one

tary, and middle schools around the world.”

In addition to providing books, Betters is also responsible for providing planning tools and display cases for the events. However, the success of the events depends not only on Betters' and other consultants' choice of materials, but also on the availability and willingness of volunteer parents, teachers, and school librarians.

Mayra Vargas, a local business owner and very involved parent,

looks forward to the book fair. “I usually volunteer the whole week at my son's school. This is a very important event in our household,” she said.

Betters says she really enjoys her job, especially “building relationships with librarians and school districts all over the world to emphasize how important it is to continue reading and to prepare our youth for higher education.”

A Paul Quinn College business administration graduate, Betters also attended Baylor University, Mary Hardin Baylor, and McLennan Community College. During her twelve plus years at Scholastic Book Fairs, she has received

awards for nearly every year of her employment there.

In the fall of 2014, her territory changed, and even though she made her goals, she did not make her numbers. Then in 2015-2016, Betters not only succeeded in both categories, but she exceeded her goals and numbers, recently walking away with the Book Fair Consultant of the Year Award, the Highest % Full Year Revenue Over Goals Award, and the Highest Revenue % Same Fair Same School Award.

Sharon and her husband, Anthony Betters Sr., reside in Waco. They have two grown sons, Anthony Jr. (Tony) and Antwonie.

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The perils of walking in darkness

BY MATTHEW REED

It is written "Man cannot live by bread alone, but by every word that proceedeth out of the mouth of God." Recent events in our country and our world confirm this to be so. The words of our Lord are not idle (empty). A little leaven leaveneth the whole lump. We've come to a place of lawlessness, mistrust, confusion, brutality, sedition, anarchy and the list goes on and on.

The world is wondering how we got here. We spiritual men, students of the Bible, know how we

got here. We understand the law of leaven Gal.5:9A little leaven leaveneth the whole lump. 1Corinthians 5:6) says, "Your glorying is not good. Know ye not that a little leaven leaveneth the whole lump? A little autumn spring here, a little sedition there, a little brutality here a little breaking of the law there and here we are reaping the seeds we've planted. You see we bible students know that God's word warns us in Galatians 6:7 to "Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also

reap."

You sow discord in another government, you reap discord in your government; if you sow brutality and uncaring feelings you are going to reap brutality and uncaring feelings. You practice lawlessness and do those things that alienate you, you're going to cause people to feel just in murdering you without a trial. This is the truth of God's word; you may not like it but that's what it is. We gone have to repent all of us! It is amazing to me, that men are blinded and reject the wisdom and



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truth of God's word. In 1st Corinthians it's easy to understand the relevancy of this scripture in today's issues. When a people or political parties began glorying in wrong doing and ignorance, the whole population goes that way. When a few are allowed to bypass the courts and become judge, jury and executioner, the law of leaven teaches us that all will come to that state.

Everybody will just decide to take matters into their own hands. We are walking without God in this country and on the verge of becoming like countries in the Middle East or Northern Ireland in the sixties. We are as close to becoming a nation of anarchist (a person or people who believe that government and laws or not necessary. That's our problem; we think we know better than our God who found it necessary to have laws. If you were truly a student of the Bible, you would know that laws were not made for the righteous but for 1Timothy1:9-10 Knowing this, that the law is not made for a righteous man, but for the lawless and disobedient, for the ungodly and for sinners,

for unholy and profane, for murderers of fathers and murderers of mothers, for manslayers, For whoremongers, for them that defile themselves with mankind, for men stealers, for liars, for perjured persons, and if there be any other thing that is contrary to sound doctrine;

We are as close to becoming like Middle East countries as I have ever seen. Every one hurts when they lose a loved one, the police and the citizens. The police and the general population should consider this before this thing escalates. All of this has come about because we've left the teachings of God. I've said this before and I am going to say this again. When you break the law, you put the gun in the policeman's hands. The best way to stop the shootings is don't break the law. Become a people that is known for obedience to the laws of the land.

To the church, this era mandates that the wisdom and teachings of Christ are needed more than ever if we are going to have a nation of peace. This is no time for us to be taking sides. It is time that we be about the Father's business.

Health issues: Actual and factual

BY MONA DUNKIN

In a recent Upper Room devotional, the following phrase was included in the closing prayer:

"God, show me what to do to help You help me."

I like that. The problem in my life is not so much a lack of knowledge, as much as it is a lack of application. It is not not knowing, but rather not doing.

Dr. Mark DeHaven, founder of the GoodNEWS wellness program, compiled the following: Factual Causes of Death: Heart Disease, Cancer, Stroke, lung disease, accidents, diabetes, flu/pneumonia Actual Causes of Death: tobacco, alcohol, diet/activities patterns, microbial agents, toxic agents, motor vehicles, firearms, sexual behavior, illicit use of drugs.

The "factual" cause of death is what is listed on the death certificate, whereas the "actual" cause is lifestyle factors that lead to death. Five of the nine actual causes are directly within our control.

Here are some things I am



MONA DUNKIN

doing to motivate me to be disciplined in the area of physical wellness.

Just do it. It's Nike time! Exercise (energize) in the AM and then spend the rest of the day enjoying it rather than dreading it.

Some is better than none. A short walk is better than no walk. Stretching helps. A few bites can stave off the binge. Small portions are filling when eaten slowly.

Keep moving. I recently

observed a teen maneuver his skateboard up an incline merely by twisting his hips. This small action propelled him forward. I wondered if a little shake would stimulate my sluggish metabolism. So now I twist while brushing my teeth and on other non-observable occasions.

Practice makes permanent. Practice makes perfect only when we are practicing correctly. Brushing my teeth is a habit. Just as a fuzzy mouth motivates me to use my toothbrush, I have heard, and look forward to it becoming reality, when lethargy will spur me into action.

Habits are changed through insight and commitment. With God's grace (that is sufficient), I co-partner with Him to help me take care of the wonderful body he has given me.

How about we do it together.

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

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PARENTS NEED LEGALSHIELD FOR TEEN DRIVERS...

Back to school, back to driving basics

SUBMITTED BY
J.L. CRAWFORD,
SENIOR MANAGER

(NewsUSA) - For teenagers, heading back to school can mean increased driving. But before you let your teenager drive to school, sporting events or on trips with friends, you should make sure he knows how to drive safely.

The first few months behind the wheel can feel overwhelming. Try not to criticize teen-

agers' driving. Instead, make sure that your son or daughter knows that they can ask you questions.

Make your "driving safety" talk part of a special trip or treat, so young drivers feel comfortable. Ensure that teens get your message: I trust you behind the wheel, but driving is both a privilege and an important responsibility.

The experts at Firestone Complete Auto Care suggest that parents discuss the follow-

ing topics with their teens:

- **Gadgets and Gizmos.** New drivers might not understand all of the lights, buttons and meters that surround the wheel. Explain the dashboard. Make sure your teenager can adjust his seat and check his mirrors.

- **Teach Basic Maintenance.** You don't want your teenager driving an out-of-shape car, so teach your teenager to check the oil and other automotive fluids. Make sure that teenagers can check and adjust tire pressure. You might also want to teach your teen how to attach a spare tire in case of a blow-out.

- **Set Realistic Travel Times.** More traffic is on the road when teenagers head to school, so caution them to set their alarm clock a bit early. If your son or daughter has slept in, tell them to accept the delay. You don't want them speeding, tailgating or weaving through traffic to make up for lost time.



J.L. CRAWFORD

- **Aggression Isn't Worth It.** Make sure your teenager knows not to engage aggressive drivers. If your teenager meets an aggressive driver on the road, tell them to move out of the way and let the other vehicle pass. If an aggressive driver pur-

sues your teen, let them know that they should call the police and pull into a well-lit, populated area to get help.

A driver's license shouldn't mean a fight with your teenager. Instead, strengthen your relationship by allowing your son or daughter to earn your trust and express their growing independence.

In the meantime, call me to talk about a family plan for as little as 19.95 a month. Should your child have an accident, he/she will be covered. At LegalShield, we want you to "worry less, and live more." Get covered and protect yourself and your young driver.

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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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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BY REGINA MARTINEZ,
VICE PRESIDENT,
INCOMMONS
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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.

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**REGINA MARTINEZ,
VICE PRESIDENT**

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

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All men are endowed by their creator with certain unalienable rights, Part 9

BY RUBY MCCRAY

Continued from the August issue of The Anchor.

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

For a better understanding of this article, please read the previous ones at the following: 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).

In part three, I mentioned that twins named Jacob and Esau were born to Rebekah after Isaac pleaded with God to open her womb so that she could conceive. Jacob's name was later changed to Israel (Genesis 32:27, 28). Israel had twelve sons, one of whom was named Joseph, who was sold into slavery by his jealous brothers (Genesis 37:1-36). At that time, they all were living in the land of Canaan.

Eventually there was a great famine in that land, so Israel, all of his other sons, their wives and children went to live in Egypt at Joseph's request. Pharaoh had made Joseph governor over all of Egypt. (Genesis, Chapters 42 through 46).

"In time, Joseph and all of his brothers died, ending that entire generation. But their descendants, the Israelites, had many children and grandchildren. In fact, they multiplied so greatly that they became extremely powerful and filled the land.

"Eventually, a new king came to power in Egypt who knew nothing about Joseph or what he had. He said to his people, 'Look, the people of Israel now outnumber us and are stronger than we are. We must make a plan to keep them from grow-



EVANGELIST
RUBY MCCRAY

ing even more. If we don't, and if war breaks out, they will join our enemies and fight against us. Then they will escape from the country.'

"So the Egyptians made the Israelites their slaves. They appointed brutal slave drivers over them, hoping to wear them down with crushing labor. They forced them to build the cities of Pithom and Rameses as supply centers for the king. But the more the Egyptians oppressed them, the more the Israelites multiplied and spread, and the more alarmed the Egyptians be-

came. So the Egyptians worked the people of Israel without mercy. They made their lives bitter, forcing them to mix mortar and make bricks and do all the work in the fields. They were ruthless in all their demands.

"Then Pharaoh, the king of Egypt, gave this order to the Hebrew midwives, Shiphrah and Puah: 'When you help the Hebrew women as they give birth, watch as they deliver. If the baby is a boy, kill him; if it is a girl, let her live.' But because the midwives feared God, they refused to obey the king's orders. They allowed the boys to live, too.

"So the king of Egypt called for the midwives. 'Why have you done this?' he demanded. 'Why have you allowed the boys to live?'

"The Hebrew women are not like the Egyptians women,' the midwives replied. 'They are more vigorous and have their babies so quickly that we cannot get there in time.

"So God was good to the midwives, and the Israelites continued to multiply, growing more and more powerful. And because the midwives feared God, he gave them families of their own.

"Then Pharaoh gave this order to all his people. 'Throw every newborn Hebrew boy into the

Nile River. But you may let the girls live" (Exodus 1:6-22).

"History merely repeats itself. It has all been done before. Nothing under the sun is truly new" (Ecclesiastes 1:9). They were told to murder the babies at birth back then; it actually happens today under the disguise of "Partial Birth Abortion." It took nine months then for a baby to be born, and it takes nine months now.

God honored those midwives for not killing His children (Ezekiel 16:20, 21). I know how HE feels about Planned Parenthood, all of our liberal leaders in high places, those who have abortions, and all others who are in cahoots. Repent and turn from this wickedness!

Join me in October as we continue this discussion! 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 sense terms. My fees are



STEVE HOWEN

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.Stevhowenlegal.com, by calling him at (254) 826-6526 or by visiting him at 7111 Bosque Blvd., Suite 305, Waco, TX. 76710.

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