

THE Anchor News

Serving the Central Texas Community

Celebrating 13 Years!

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August 2 Gala to honor Gail Garrett's birthday and 55 years of music ministry

BY LINDA CRAWFORD

It is not often that a child becomes a church musician at the age of 8 years old, but that is exactly what happened to Minister Ouida Gail Johnson Garrett, better known as Gail. While many love her skills on the piano, just as many love her voice. Garrett has been called a modern day Mahalia Jackson, and though such comparison is quite an honor for Garrett, if the truth is to be told, she has a style of her own.

Married to Bishop Lonnie D. Garrett, Garrett is the mother of three children: Tanunya Adamson (William) of Houston, Lana Alexander (Marvin) of Waco, and Gaylon Garrett (Crystal) of Little Elm, TX. Garrett's children and



MINISTER OUIDA GAIL JOHNSON GARRETT

her husband have upcoming plans to honor Garrett as

she celebrates 62 years of life, along with 55 years of church music ministry. This inspirational event is planned for August 2, her actual date of birth. The celebration begins at 6:00 p.m. at the Bellmead Civic Center, 3900 Parrish Street, and they are asking for friends and loved one to share in this occasion.

Garrett is the daughter of Rev. & Mrs. William Johnson, Jr. of Marlin, TX, where she was born and grew up. She attended Commerce Street School, Booker T. Washington School and graduated from Marlin High School. Garrett has always been an outgoing, friendly, pleasant person to everyone.

See **GARRETT** pg. 6

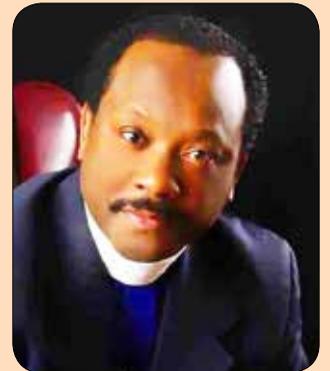
Bishop Thomas – 2016 candidate for C.O.G.I.C. Board

A candidate for the General Board of the Church of God in Christ, 2016, Bishop LaDell Thomas, Jr. is the first of six children born to the late Bishop A. LaDell Thomas, Sr. and Mrs. Elnora Massey-Thomas. Thomas holds a Bachelor of Science degree in elementary education, a Masters of Divinity, Doctorate of Ministry in Christian and crisis counseling, and a Ph.D. in philosophy.

He designed a model and coordinated a curriculum for ministry identification and preparation for Texas Southeast Second Jurisdiction, in addition to serving as a Professor of Hermeneutics on the seminary level.

A member of Omega Psi Phi Fraternity, Inc. Thomas is also a former member of the Governor's Task force. Because he is a down to earth person, people recognize him in the community, where he is known for rolling up his sleeves and working alongside others. Because of his strong relationships and ability to relate and communicate, Thomas worked in one of the local communities where he served to bring peace between rivalry gangs. Thomas and his wife, Tihara Latrenda, continue to serve others through the church where they pastor, Cathedral of Deliverance and Praise COGIC, located at 702 Harley Dr. in Harker Heights. They have been married for more than 30 years, and together they have one daughter and three sons.

Ordained through the Church of God in Christ in 1977, Thomas has served on practically every level of leadership, to include, Superintendent for local churches,



BISHOP LADELL THOMAS

Minister of Music, Jr. Deacon Board, Dean of the School of Ministry, Adjutant to the Bishop, and Administrative and Executive Assistant to the Bishop. With a servant's heart, Thomas has served on numerous committees, including the National Election and Credentials Committee, the Executive Board of the C.O.G.I.C. General Assembly, and Director/Dean of Education for the National C.O.G.I.C. Youth Department.

Thomas, though highly anointed and well educated, is most touchable and full of unconditional love and compassion. He is a man of faith, godly character and integrity and is numbered as one of the world's greatest pastors and Bible teachers. Thomas provides revelation and clarity through the Word of God. He has a passion towards Excellence in Ministry..

Join Thomas and others at The Texas Southeast Second Jurisdiction Church of God in Christ, Inc. Holy Convocation, which is scheduled for July 27th through July 31st at the Courtyard by Marriott in Killeen, 1721 E. Central Texas Expy. Weekly services begin at 7 p.m. The Sunday service will begin at noon.

Nine-year-old Kymberly J. Gaddy starts non-profit for rare disease

BY W.B. GUNTER

As most kids about ways to spend their time off during the summer, few if any think about creating a non-profit organization. In May, 2016, that's exactly what 9 year old, Kymberly J. "KJ" Gaddy did. With the help of her parents, she is on a quest to help children who have food allergies. The online site at www.Kjsveggies.org is set up to accept donations and sell t-shirts so the proceeds will be distributed.

According to KJ, her "natural passion is to create awareness about food allergies." More purchases can be made by us-



KYMBERLY J. GADDY

ing PayPal. With PayPal, the bookkeeping is automatic and she can track sales, inventory, check distribution. KJ also does the mail outs and tracking of merchandise. "Some people want shirts because they love the idea."

Many of the T-shirts were designed by KJ's cousin, Robyn Butler, who is the CEO of the hair care company, Created Coily, a company she began while in college.

KJ knows a lot about foods and allergies. She was diagnosed at 6 months

See **GADDY** pg. 14



Photo by Any Given Day Photography

J.L. AND LINDA CRAWFORD

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

From the Crawfords...

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

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

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

PRESIDENT'S COLUMN...

How to prepare for your next move

BY LINDA MCDONALD,
PRESIDENT, WACO ASSOCIATION OF REALTORS

When you decide to move, don't expect to hear anyone say, "I'm so jealous. I just love moving!" It doesn't matter if it's your first house or fourth, moving can be stressful. But with the kids out of school and the sunny weather, many people consider May through September the best months to move. Whether you're moving across town or somewhere much farther, here are a few things to consider when planning your next move.

GET AN EARLY START

The first step in planning a smooth move is to create a moving checklist that includes things like packing and/or hiring movers, submitting change of address forms and setting up utilities. You should do this at least four to



LINDA MCDONALD

five weeks in advance of your actual moving date. If you are moving yourself, reserve a moving truck as soon as you can. If you plan to hire professional movers, it's important to set that up early, too. Waiting until the last minute—particularly during the busy summer moving season—limits your options and may result in disappointment with both available service dates and the selection of the movers. At this stage, you should also begin notifying friends, family, and the post office of your change of address.

DECLUTTER YOUR HOME

Start sorting through your belongings early. Look at your next move as an opportunity to get rid of clutter. Hold a garage sale or donate items to your favorite charity. Downsizing will make packing simpler and less time consuming. And, if you're hiring movers, fewer boxes mean lower moving-related expenses.

PACK IT UP

Proper packing is crucial to a good move, but you don't have to do it yourself. You can

hire professional movers to do the packing for you. By doing so, they typically are also accepting liability for items damaged in the move, but you should read the contract closely to see what's covered.

If you do the packing yourself, you will save money, but make sure you either pack well or insure your goods. There are several options for insuring your goods against possible loss or damage. If you choose a moving company that is a member of the American Moving and Storage Association, you will likely have limited liability insurance on your belongings. But this will only provide you with partial coverage. You can also purchase full-value protection based on the value you declare for your goods. In this case, any items that are lost or damaged are repaired or replaced, based on current market value. If you have homeowners insurance, check to see if it covers damage during a move.

WHEN TO MAKE YOUR MOVE

Most people want to move during the summer months, which means professional movers are extremely busy and are likely charging premium rates at these times. It may also be easier to secure the company of your choice during the low season. Additionally, many consumers prefer to move at the end or the beginning of the month because that's when most mortgage and rent payments are due. If you can move in the middle of the month,

during off-peak times, you'll likely save yourself some money and hassle.

CHOOSING A COMPANY

When it comes to choosing a moving company, it's important to do your homework. Ask your Texas Realtor for a recommendation of local moving companies. Get several estimates and ask for a written, binding estimate. You may ask the moving company to visit your home for a more accurate estimate based on things like weight, number of boxes, what needs to go up or down stairs and the distance they will travel. Binding estimates guarantee the cost of the move based on items to be moved and services listed on the mover's estimate sheet. But remember, if you fail to list an item or need some additional packing services, the price will go up.

Ask questions such as whether they are license for in- or out-of-state moves, what insurance they offer and if there are items they won't transport. These movers are holding your life's possessions in their hands, so make sure you feel comfortable with your decision.

Moving doesn't have to be a terrible experience. With some advance planning, you can enjoy a smooth transition. For more moving tips, I invite you to visit TexasRealEstate.com.

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

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

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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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The comments and opinions of our readers are welcomed. Letters

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Does your vote count?

BY RON OLIPHANT

During a fifteen minute break, I stood in the break room and listened to co-workers debate. The topic on the table was whether or not it did any good for them to vote. Someone asked the question because a confusion existed, about how the electoral college works, and exactly what was a delegate verses a super delegate.

This of course became a heated discussion that turned into someone bashing Donald Trump, calling him an idiot and another person calling Hillary Clinton a crook. Hillary and Donald were not present to defend themselves but I was and I found it entertaining. I only mentioned our presidential candidates because we will soon be casting a vote for one of them. The question I really wanted to answer was how the system works.

To be technical for a moment, the electoral college consists of 538 electors who cast votes. The votes decide who will be President and Vice-President of the United States. The electors in theory, cast votes based on a winning popularity vote for a candidate. If in Texas, the majority of voters cast a vote for Donald Trump, he should win the delegates for our state. The truth is the delegates do not have to vote for the popularity vote winner. They can vote how they choose. A law does not exist that forces them to choose a candidate based on popularity vote. It is common practice for them to choose based on popularity vote, but as our history proves, it has not been done 100% of the time.

We currently have a two party system. Simply put, our president will be either a



RON OLIPHANT

Democrat or Republican. Other parties exist but the power and leverage fall between two parties. If Hillary has full Democratic support, she will automatically get the delegates for her party. The wild card is Super delegates are not guaranteed to be in her pocket. They are unpledged delegates that can vote for whom they choose. The National Convention is where full support will be decided.

Long story short, your vote does count. It forces the delegates hand to be under the spot light. When people are looking, it is hard to get away with acting ugly. Politicians want to be re-elected and so they normally do what voters expect of them. Nothing is perfect, but our system is sound. The proof I offer is Barack Obama. Although many throughout our country seem to hate the man, they could not stop him from becoming president. The people voted for him and he got the delegates. You should always vote. If you want a better school board, don't like the judge or maybe are mad at the district attorney, just vote. If you want the city Mayor or city council to represent your wishes, you must vote.

Local dentist offers affordable solution to no dental insurance

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



DR. CHAD LATINO

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

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

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

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

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

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

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

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VOTING MATTERS: THE WACO NAACP GUIDE TO VOTING, #4...

What do local elections have to do with me?

BY SHAWN SANDERS,
WACO NAACP POLITICAL
ACTION COMMITTEE CHAIR

What does voting have to do with me? What's the point of voting? These are the questions that many people ask about the importance of voting. A better question to ask is why did Medgar Evers risk and ultimately give his life to register voters in Mississippi? Why did churches open their sanctuaries to host literacy schools so that African Americans could pass the ridiculous literacy tests they had to take in order to register in counties across the South. Even better questions to ask are why did white citizens and officials fight so hard to keep African Americans from voting? Why did they fire African Americans who attempted to register to vote? Why did they blow up churches?

Today, similar questions can be asked of Republican legislatures across the nation. Why did they fight to get the 1965 Voting Rights Act gutted? Why did they pass voter identification laws that disproportionately and negatively affect people of color, senior citizens, and students to fix voter fraud problems that do not exist? Why have they reduced the number of early voting days and times? Why have they reduced the number of polling places? Why do Republican members of Congress refuse to pass the Voting Rights Advancement Act?

African Americans who sacrificed their livelihoods, bodies, and lives to secure our voting rights and those who intimidated, maimed, and killed to prevent our obtaining our voting rights knew this: the right to vote is a real and powerful weapon that allows individuals to determine their own lives. Republicans today realize the same truth and continue to fight to suppress the vote. Likewise, the NAACP understands the power of the ballot and continues to fight for the right of all Americans to exercise their constitutional right to vote.

Our ancestors fought so hard, because they knew that having a voice in one's local and national elections has a tangible effect on our everyday lives. Being able to choose school board members, city councilwomen, and county commissioners means that voters have real power in controlling their lives. That is what our ancestors and their foes understood.

This installment of the NAACP guide to voting will remind voters of the importance of local officials in our everyday lives in hopes that we will understand what voting has to do with each of us. Ask yourself this: how do commissioners become commissioned? What are their duties? Who are your commissioners? Have they made any decisions that help your living situation? Furthermore, who are your

city council members? Did you vote to put them in office? How about your school board members? Are they working for you? Are they improving the educational situation for your children and grandchildren?

COUNTY COMMISSIONERS

A county commission, also known as a board of county commissioners, is a group of elected officials charged with administering the county government. These individuals can be made up of at least three or more persons. The commission acts as the executive of the local government that levies local taxes, administers county governmental services such as prisons, courts, public health oversight, property registration, building code enforcement, and public works such as road maintenance. The Commissioners Court has direct impact on the daily lives of citizens.

Have you or your relatives interacted with the county courts or prison? The Commissioners Court oversees them. Did your polling place get closed by the Elections Office? The Commissioners Court handles everything associated with local elections including school board and city council elections, the Elections Office and its administrator, polling places and times, and voter registration. Do you drive on county roads? Do you like the way they are maintained? The Commissioners Court maintains county roads and parks. The Commissioners Court can change the status of a road. Each county commissioner takes care of the roads in the commissioner's precinct. Each commissioner can hire four road commissioners to care of the county roads.

CITY COUNCIL

Waco, like many other local governments, has a council-manager form of governing. The citizens of this area are represented on the city council by six elected members—five from single-member districts and a mayor who is elected at-large. Current City Councilman Wilbert Austin was one of the

plaintiffs in the 1974 Derrick v. Mathais case which challenged the at-large voting practice of Waco and resulted in single-member voting districts in city council elections in Waco.

The Waco City Council offers services including transit buses, electric utilities, water and sewage, solid waste, police, fire and the Waco Convention and Visitors Bureau. The City Council passes ordinances such as the recently approved smoke-free ordinance banning smoking inside bars, restaurants, and other public spaces or the payday lending ordinance regulating payday and auto title lenders.

Voters got involved in the passage of both these ordinances by letting their councilmen know their views on these issues. City Councilman Austin received over a hundred letters from his constituents voicing approval of the smoke-free ordinance. Representatives of local churches, the NAACP, Waco Community Development, and individuals spoke in support of the payday ordinance at a City Council town hall. Your vote is your voice and your vote counts, because local officials respond to their constituents.

Your vote is the key to getting your neighborhood improved. An example of the power of the vote in improving a neighborhood took place in Beverly Hills. As a city councilwoman, Lucy Ann Sanchez wanted to improve the streets and establish local city parks. After hearing concerns from local residents, she set out to improve a stretch of Valley Mills where the lighting was very poor. She brought the concern to the Beverly Hills City Council and the Texas DOT got involved and placed more lights in the area that was dimly lit. The City Of Beverly Hills incurred no cost in this matter. The citizens of Beverly Hills elected a councilwoman who listened to their concerns and worked to get them what they needed. This example illustrates the power of the vote on the

local level to improve safety for the entire community.

SCHOOL BOARD

School boards oversee the management of local school districts. Elected Waco School Board Trustee Norman Manning is in his third term. His job duties include making decisions on "elevated situations that the school administration wants the board to examine." There are a variety of topics that the administration can escalate for the board's approval, disapproval or no action. The school board can make decisions on financial situations, policy, teachers' contracts, failing schools, resources and, in some situations, human resource matters. The school board hires and fires the superintendent. The school board determines the neighborhood borders which determine which schools students attend. It decides which schools are closed and which remain open.

The school board sets the vision for public education in the city. For example, the school board is working on providing "boots on the ground" in six underperforming Waco schools. According to Manning, the board has "increased the teacher in 'classroom aid' support throughout the ISD. Discipline is an issue and with the extra help—the teachers can teach." Manning indicated that "four of the six schools have seen improvement." This is yet another example of local voting participation and the positive effect this activity can have on a community.

The vote for the local school board is crucial, because the school board has a direct impact on the lives of our children and our children represent our future. Individual voters can impact decisions by voting. Often school board elections are decided by less than 500 votes.

LOCAL ELECTIONS MATTER

Elected officials have a profound effect on our everyday lives. What does voting have to do with you? Everything. So register and vote!

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Tim Rogers & The Fellas are coming to Waco, Texas

BY PAT MILLER

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

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

Clayburn at 254-349-8019 or Robert Miller at 254-498-0660.

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



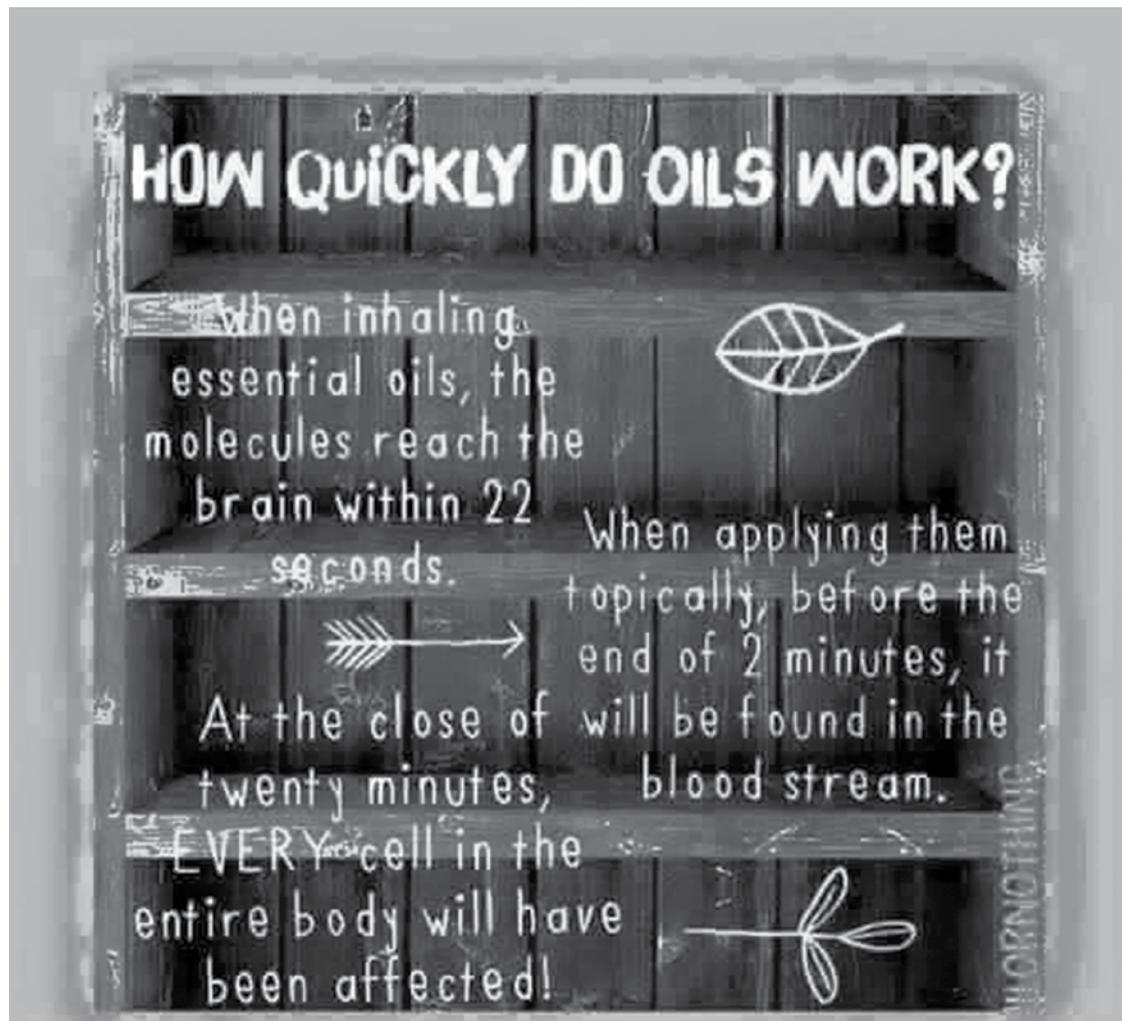
PASTOR TIM ROGERS

You may have heard Pastor Rogers, a dynamic young singer, when he teamed up with Doug Williams on the hit song "The Love of Jesus," taken from the "Duets II" CD by Doug and Melvin Williams. Now you can hear him in full effect, with his own phenomenal young group, The Fellas. These guys bring a fresh, new and anointed sound, not only to the Quartet scene, but

to the entire music scene as a whole. They are now deemed "THE NEXT GENERATION OF QUARTETS." Coming from the small town of Blytheville, Arkansas, this group of family members (with ages ranging from 21 to 29 years old), have very distinct gifts and talents.

Tim Rogers is one of the most powerful and anointed singers/preachers of our time. This group is destined for "Greatness."

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



WANT TO KNOW MORE?
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Request for Submissions

Education Issue ~

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

All men are endowed by their creator with certain unalienable rights, Part 7

BY RUBY MCCRAY

Continued from the June issue of The Anchor.

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

For a better understanding of this article, please read the previous ones at www.theanchornews.com and 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 the June article, I mentioned that you were with God before you were born. If you had your home built, I want you to see this visual. Before the builders laid the foundation for your dwelling, the architect (somebody) had already drawn it on paper. But before the architect could put it on paper, it was in your mind.

When you looked at the floor plan, envisioning the carpet, tile, windows' coverings and colors that you'd selected for each room, you could visualize your furniture already in place. You knew the purpose of each room; and men, can't you just see that "Man Cave"? Most females don't care about the electrical wiring as long as it's functioning. But guess what? All of those minute things are



EVANGELIST
RUBY MCCRAY

already on paper! When you see the outside of the house and the landscaping, you can hardly wait to move in.

That's the way I see babies in the mind (heart) of God. King David said, "You made all the delicate, inner parts of my body and knit me together in my mother's womb. Thank you for making me so wonderfully complex! Your workmanship is marvelous—how well I know it. You watched me as I was being formed in utter seclusion, as I was woven together in the dark of the womb. You saw me before I was born. Every day of my life was recorded in your book.

Every moment was laid out before a single day had passed" (Psalm 139:13-16).

Develop your parallel of the house and the baby. Just as the builders know where to but the house, God knows to which mom and dad that He's giving the baby.

Remember Jeremiah trying to convince God that he was too young to comply to His request? God told him that before He formed him in his mother's womb, He knew him and gave him the job description of being a prophet to the nations (1:5). What if his mother had had an abortion?

Manoah's wife was unable to become pregnant, yet God caused her to conceive and bare Sampson, the strongest man ever born. His purpose was to begin to rescue Israel from the Philistines (Judges 13:5). What if she had had an abortion? You may read about his life from birth until his death in Chapters 13 through 16, in the Book of Judges.

Death came into the world through Adam; therefore, in Adam, all mankind dies because we were all in Adam's loins. But by one Man, Jesus, brought life, and all of mankind can live when we accept Him as Lord and Savior (1 Corinthians 15:21-23). Envision Adam as a bag on a big shelf, full of beans (mankind). The bag (Adam) fell off of the shelf, and we (the beans) fell, too, because all of us were all

in Adam. See some of us—not all, crying out for help. Jesus Christ, another Bag, comes along and begins picking up each bean crying out to be rescued, putting us in Himself (Galatians 2:20; Colossians 3:1-4). You, like the blueprint of the house on paper, were written down in a book (Psalm 139:16); so are all babies in the womb. Let's speak out more about ABORTION!

Did you know that Levi paid tithes (before he was born) to Melchizedek? When Abraham paid tithes, he did, too, because the seed from which he came was in Abraham's body (Hebrews 7:1-10). God hates ABORTION and all murders, because it wipes out generations and alters His plans. Just remember that He still loves you and wants you to confess and turn from that sin (1 John 1:8-10), and help someone else.

Please go to You Tube, type: Ruby McCray Please Let Me Live. Listen to the song 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 rubbyacorm@yahoo.com or write to A City of Refuge Ministries, P. O. Box 2025, Waco, Texas 76703.

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10:00 AM

Morning Worship
11:15 AM

Sunday Evening
6:00 PM

Monday Bible Study
7:00 PM – 8:30 PM

Wednesday Prayer Worship
7:00 PM

Pastor Matthew Reed and Wife Helen

GARRETT | Continued from page one

In addition to performing solo concerts, Garrett loves to minister music to congregations, nursing homes, community activities, prisons and jails, outdoors events, and choir concerts. After accepting her call into preaching ministry in 1998, Garrett became the co-pastor at the Bible Way Church Family Worship Center where her husband is the pastor. Garrett is also the minister of music at Bible Way Church and is the church administrator.

After graduation from Durham and Four-C Business College with an executive secretarial diploma, Garrett went on to complete Bible training at Kairos Seminary in Waco, Texas. Wearing many hats, she is a licensed public notary, and serves in many areas of the

community, church and gospel worlds.

Back in the 80's, she was part of the Garrett Trio Singers and Musicians, a very popular group back then and even on into the 90's. However, with so many different roles to play, Garrett has focused on "solo" performances and continues to share her music through CDs.

A 2005 retiree from the State of Texas, Garrett has enjoyed her free time tremendously. She is seeking to make full use of her ministry in various ways. She and her husband have added an independent wellness consulting ministry to their spiritual ministry work.

Along with their spiritual call to feed the soul, the Garretts also aim to help people

feel better physically with natural scientific healing technology through Nikken Wellness. Garrett says, "If I can help somebody as I pass along, then my living is not in vain."

The Glorious Gala for Gail inspirational evening will include dinner, interpretative dance, special music by Garrett, a musical tribute by Linda Crawford, owner of The Anchor News in Waco and special guest, Cornis Well-Cannon of Ft. Worth, TX (an early-on musician encourager). The attire is Dressy Casual—colors—red, black and white. The cost per person, pre-sale is \$20.00.

For reserved tickets contact Tanunya Adamson 254-715-2540, Gaylon Garrett 254-716-1119 or the Garretts at 254-722-1395 (or garrettrio@sbcglobal.net).

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

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

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

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

How can you monitor leaks? The technology in the FloLogic system acts like a circuit breaker for your plumbing system. The system monitors water throughout the home, and automatically shuts off the water if a leak is



RICHARD KRUGER

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

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

Other smart steps to save money on home insurance include:

IMPROVE YOUR HOME

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

PUMP UP WHAT YOU'LL PAY

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

SHOP AROUND

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

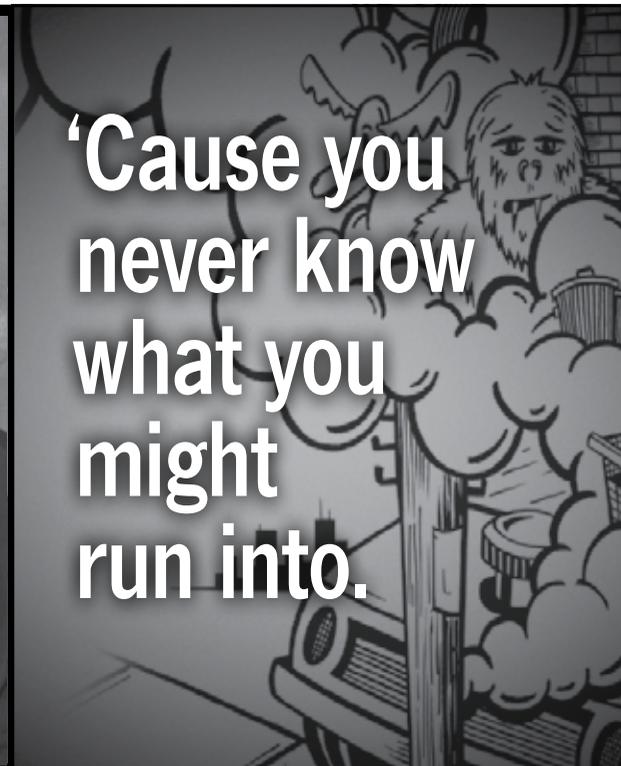
range of other issues. You can find many insurance quotes online, as well as customer feedback about the company. You may find that paying slightly more for home insurance from a company with mainly good reviews is worthwhile.

DOUBLE UP

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

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

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Linda McDonald, ABR

A guide to enrolling in Medicare when you are eligible

(NewsUSA) - Sponsored News - You know you'll be eligible for Medicare when you turn 65, but what does that mean? More than 10,000 people age into Medicare eligibility every day, but many have questions about how to enroll and which plan will best meet their health and budget needs.

Medicare provides important benefits for people who qualify,

including preventive care, hospital care and even prescription drug coverage. While there are multiple plan choices available, selecting the right Medicare plan may be easier than you think.

It's important to note that people who are recently disabled -- and haven't turned 65 -- may also qualify to enroll in Medicare. The disabled segment of the popula-

tion is growing. According to the Centers for Medicare & Medicaid Services, the disabled now total some 5 million Medicare beneficiaries.

To determine if you or a family member may be newly eligible for Medicare, visit www.medicare.gov or call toll-free 1-800-MEDICARE (TTY: 1-877-486-2048) 24 hours a day, seven days a week.

Enrolling in a timely manner is also important in order to avoid potential financial penalties. Equipped with the correct information, people qualifying for Medicare can select the plan that best suits their lifestyle and health care needs.

Here's what you need to know:
 * Anyone who has legally lived in the United States for the past five years qualifies for Medicare at the age of 65. People eligible for Medicare have three options: Original Medicare, Medicare Supplement and Medicare Advantage.

* Original Medicare is broken into two parts -- A and B. Medicare Part A helps cover hospital expenses, and Part B helps cover everyday health care costs like doctor visits, outpatient care and some Part B prescription medications. Both Parts A and B have a deductible, as well as coinsurance once the deductible is met.

* Medicare Supplement insurance plans, sold by private insurers, can help pay some of the health care costs that Original Medicare doesn't pay, like copayments, coinsurance and deductibles. If you have Original Medicare and you buy a Medicare Supplement plan, Medicare

will pay its share of the Medicare-approved amount for covered health care costs. Then, your Medicare Supplement plan pays its share. Medicare Supplement plans, however, do not cover prescription drug costs.

* Medicare Advantage plans are run by private insurance companies, and all plans cover everything Original Medicare plans pay, as well as extra benefits and services. Medicare Advantage plans often include coverage for prescription drugs, vision and dental benefits, along with fitness programs and comprehensive preventive care. More than 16 million Americans have signed up for Medicare Advantage plans.

* Medicare Part D provides prescription drug coverage for people with Medicare. These plans are available as standalone plans or as part of an all-in-one Medicare Advantage plan. Some Medicare Advantage plans, however, are sold without Part D included.

For more information about Medicare plans and their coverage, visit www.Medicare.gov or www.Humana.com/medicare or call a licensed Humana sales agent toll-free at 1-844-663-8090 (TTY: 711) between 8 a.m. and 8 p.m. Monday through Friday.

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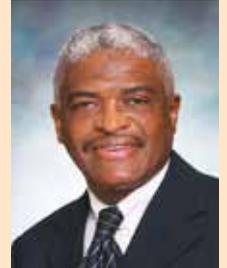
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The world's problem is lack of morals (integrity), not lack of money

BY MATTHEW REED

This lack exist because men are without God our maker. Jesus told us in Matthew 4:4 "It is written, Man shall not live by bread alone, but by every word that proceedeth out of the mouth of God." The world is trying to have life without God. We keep (wrongly) thinking if we had more money more people would have life. What we can't understand is that peace and joy is not of money. If this were so, why are there people who have money but lack peace and joy?

According to man's reasoning, all people with money should have life (be happy, have peace). We know that's not so. This reasoning has found its way into the church. Let's see what life is according to the scriptures. Romans 8:6 says For to be carnally minded is death; but to be spiritually minded is life and peace. 1John5:11 And this is the record, that God hath given to us eternal life, and this life is in his Son (not money). John 1:4 In him was life, and the life was the light of men. Matthew 6:25 says Therefore I say unto you, Take no thought for



PASTOR AND MRS. REED

your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment (there is more to life than tangible things)? John 6:53 says Then Jesus said unto them, Verily, verily I say unto you, Except ye eat the flesh of the Son of man, and drink his blood, ye have no life in you. John 17:3 says And this is life eternal, that they might know thee the only true God, and Jesus Christ, whom thou hast sent.

1 John 1:1-2 speaks of Jesus as being a product of the word. It declares that his coming and all the things he did opening blind eyes, healing the lame, giving hearing to the deaf, delivering an accused woman from the curse of the law, raising the dead, forgiving sins and etc. to be a manifestation of life that is in the word of God. These He did because he was a doer of God's word. Jesus trusted God, knew

God and being found in the fashion of a man he humbled himself and obeyed God. All he accomplished and did, he did by being a doer of the word of God. Proving that life is in the word of God. We the church having the word of God has let the world beguile us and cause us to think that life is of something other than the word of God Jehovah. We've got the word. Let us once again become doers of the word. And that same life that was manifested in Jesus will manifest itself in our lives.

Not only should we be doers of this word but we should teach (encourage) others to be doers of God's word having full faith that if God said it he will uphold it. Amen!

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



DR. SHAMONICA TRUNELL-MORGAN

satisfaction," notes Sherry McAllister, DC, executive vice president of the 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 is now a total wellness center. To make your appointment with Dr. Shamonica Trunell, call 254-754-4000.

Request for Submissions

Education Issue

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



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Seeing beyond the mental fog

BY MONA DUNKIN

When fog settles in visibility is lessened. Ordinary objects become distorted, perception is askew and navigation treacherous. Some souls have been lost at sea or driven over a cliff.

The same is true on the road of life when emotions cloud one's vision. Annoyance become paramount, perception is out of kilter and course-plotting may become underhanded. Jobs are lost, relationships are harmed and mental health and happiness are illusive.

Wherever road you are on is the reality of where you are. The meaning you give to where you are is your perception. One's emotions depend upon the meaning attached to the event. The physical anxiety is the body's response to thinking and feeling attached to the event. When

one makes a clear distinction between the event and the meaning given to it, one is better prepared to handle the realities of life.

Example: Driving on an unfamiliar road one thinks, "I don't know where I am." "I'm lost." You think - misinterpreted as feeling - you should have gone another way, or that you should have stayed home, or that this road is too dangerous. Your body is tense and anxiety sets in.

Reframe: Distinguish between event and the meaning it warrants. "I am unfamiliar with the road and the surroundings. I am a good driver and will navigate cautiously. I will slow down and arrive alive. It is okay to be a little late." Tension abates.

Example: You are told what to do when you already know what to do! You begin to mind read;



MONA DUNKIN

"You think I am stupid." "You think you are so smart." "Get off my back!" You feel judged and criticized. Your body tenses as anger rises and hard feelings compound.

Reframe: Mom/Dad/mate/boss/co-worker means well. Maybe they know something I have overlooked or have not

yet learned. Either way, I will respect their input and treat them with civility. Calm restored. Relationship remains intact.

Example: Botched a performance. Meaning (thinking) attached, "I am a big goof. I ruined the entire event." "People are just placating me." Emotions attached are discouragement, despair and failure. Body's response is tight muscles, headache and depressing.

Reframe: Make a clear distinction between event and the meaning you give it. "Even though I messed up a little I gave some salient points. I am leaning to be a presenter and will do better the next time." Let yourself off the hook. Be able to receive compliments.

All day, every day four things are happening simultaneously: 1) the event,

2) your thought regarding the event, 3) your emotions associated with what you perceive about the event, and 4) your body responding to how you see, think and feel about the event.

Reframing helps you to see what you were not seeing when clouded by emotions. Reframing takes you to a detached position where you might be able to see what a bystander would see (about the situation as well as about you). Rethink and let the sunshine reflect a light on success, relationships and on mental health and happiness.

Are you interested in learning more? Mona Dunkin, RT/CT/LM, Basic Instructor and Practicum Supervisor, William Glasser Institute, Motivational Speaker and Trainer 254-749-6594 mona@monadunkin.com www.monadunkin.blogspot.com

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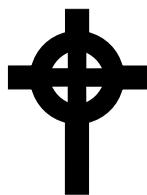
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Ways to protect your kids from cyberbullies

SUBMITTED BY
J.L. CRAWFORD,
SENIOR MANAGER

With the new school year on the way, it is important to talk with your kids about the dangers of cyberbullying. Both adults and children spend a great deal of free time online via smart phones, tablets and home computers. Cyberbullying presents a threat to their emotional and social well being. Social networking has magnified the effects of online bullying, particularly for teens. It is important to recognize that cyberbullying is not simply 'kids being kids' but rather a real danger with extreme consequences for both the bullies, the bullied and parents.

Identify Problems – Identifying cyberbullying is particularly difficult with teens who may be more tech savvy than their parents and more reluctant to share the details of their social life. Talk to your kids about their online activities and what to do if they are bullied online. Also, look out for warning signs, such as unwillingness to discuss online activities, nervousness, difficulty sleeping, weight change and withdrawing from school or social activities.

Understand the Methods – Cyberbullies may use some or all of these methods, which include:

- **Harassment** – Repeatedly sending threats or other offensive material to one or more victims is harassment. Harassment may involve cyberstalking, where the bully locates email accounts, home addresses and phone numbers they can use to threaten or harass victims.

- **Flaming** – Flaming is the act of taunting the victim to respond. This is often done publicly to shame the victim for cowardice if they fail to respond or further mock them if they do.



J.L. CRAWFORD

- **Exclusion** – Exclusion is the act of blocking or freezing someone out of a social group. For many teens this act can be very traumatic. Other types of harassment may spring out of exclusion. **Impersonation** (a.k.a. Masquerading) – Bullies often use false or misleading online identities to post hurtful information on message boards or social networks. They may use fake email addresses or user accounts to send messages after a previous account is blocked.

- **Outing** – Outing involves the bully publishing personal or private details about the victim publicly or within a social circle. This can be anything from a personal secret to explicit photographs. Bullies may even pose as a love interest in order to provoke the victim into sharing embarrassing personal information. Once shared online, information may spread quickly throughout the teen's school and social circle.

- **Ignore the Bully** – Avoid engaging directly with the bully to stop the behavior. Someone engaged in online bullying is unlikely to be swayed by reason. Cyberbullies crave a response to taunts and insults. Teach your kids that responding in any way will open the floodgates for additional bullying. In some cases, ignoring

the behavior may cut things off before they get worse.

- **Save Evidence** – Saving evidence of abuse and bullying will help you report the issue to the necessary parties. Save emails, images and chat records. Take screenshots of things posted online so the bully cannot delete them in an effort to cover his or her tracks.

- **Report Bullying** – If the perpetrator is a minor you may try reaching out to a parent or guardian to intervene in the matter. Many parents are surprised to learn that their children are bullying and will help intervene. If the bully attends your child's school, discuss the matter with an administrator or counselor. Some schools have guidelines for dealing with cyberbullies and preventing escalation. File formal complaints with websites and the phone and Internet providers to block the bully. In many cases the terms of service prohibit harassment and the bully may be banned from the site or blocked by his or her Internet service provider.

- **Report Illegal Behavior to the Police** – While cyberbullying is relatively new and the law has not always been quick to respond, some localities have established laws to penalize cyberbullies. Threats of violence and the posting of pornographic images, particularly those involving minors, are against the law and should be immediately reported to the authorities. If you need to find out more about the law where you live call your LegalShield provider law firm and speak with an attorney.

LegalShield can help you with your legal issues. Pre-existing 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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Supplies are due by August 17, 2016. Bring to 3500 Hillcrest Dr., Suite 8. For info., call (254) 754-4000.

GADDY | Continued from page one

old with a rare condition called Tyrosinemia. It prevents the enzymes in her body to break down proteins into amino acids. Robert Gaddy, KJ's father states, we thought it was gas. He remembered, that after an ultrasound during the pregnancy, something was detected, but nothing was definite as to what was going on or what to look for. So naturally, when babies cry and experience discomfort after being fed, gas is usually the culprit." KJ's parents realized something more was going on with their daughter. "After

testing, we were informed about Tyrosinemia. We didn't know what to expect so we did what we needed to do and did a great deal of research. With Tyrosinemia, Type 1, too much accumulation of proteins will cause serious problems with other systems and organs in her body."

At 9 years old, KJ is proactive about her dietary and nutritional needs. "When people call me, I tell them what I can or can't eat." While she meets children who can't eat seafood, gluten, nuts, milk, eggs, soy and meats, she

is able to eat less than 4 protein grams. KJ sees her doctors about twice a month. She has a team of specialists. It is important to KJ that most of her appointments are in the afternoon so she doesn't have to miss much school, but, some may start in the morning. "No matter what," explains KJ, "the appointments don't affect my learning."

KJ is a top notch student who participates in many activities. She encourages her older brother who is pursuing his goal of launching his business specializing in grill cooking. According to KJ, he knows what he's doing. With Kymberly's tenacity, many children will be able to sit down and enjoy meals without fear. By supporting her efforts, she will be able to expand her message. The T-shirts are in standard sizes for now, but she has plans to bring in other sizes and colors. To donate and learn more, please log on to www.kjsveggies.org.

Kymberly's mother LaTasha states, "As parents of a child with medical dietary restrictions, we are extremely proud of Kymberly and her vision to support all children with food allergies. Kymberly is a 9 year old on a mission to create a living free movement."

7th annual Caribbean Afr'am festival in Killeen

BY WB GUNTER

The annual Caribbean Afr'am Festival is planned for the first weekend in August. The two day admission free festival will be filled with music, food, family activities, and lots of fresh open air at Long Branch Park. Vendors will begin setting up Friday, August 5th at 12:00.

Family activities will be kicking off at 4:00 PM. Bring your lawn chairs, towels, shades, and flip flops! Domino players had better bring their A game for the domino tournament. Kids and adults alike will enjoy arts and crafts and having their faces painted. As the sun begins to set, and the breeze picks up, the fashion show and live band will round out the evening.

Saturday, August 6th will be filled with excitement, the rumble of drums, music, and the lingering aroma of delicious foods starting at noon. Get there early because the parade will be bursting with vibrant colors, feathers, dancing, and glitz! Guests will be amazed by the arts and cultural exhibitions while listening to the music of

Papa Michigan & Oddssey Cru; Nego Hights; Island Rose & Vi-brashen, and Fyah Sthar.

This event will once again be hosted by the one and only, Jah Ray. Bring your lawn chairs, canopies, blankets, and sunglasses for two days of pure fun in the sun. The entertainment and activities ends at 10:00 PM Saturday night.

Following the family festivities, an after party will be hosted at Glendora's Restaurant on the corner of Gilmer and Business 190 in Killeen. Party with the music makers and enjoy the evening while eating some great cuisine.

Vendor space is still available. Please reserve your space early because it fills up fast. Contact sbrca.org or Darlene Golden at 254-681-8861. The Caribbean Afr'am Festival is a cultural event open to the public. It is supported in part by funds from the City of Killeen, Hotel, Motel, Occupancy Tax.

Please register at Holiday Inn Express to receive the discount rate when you register under Caribbean Afr'am Fest. Registration is also available on the website at sbrca.org.

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A life in Christ – Worship or Worry

BY PAM TURNER

Each day when I get out of bed, I have two choices about facing the day ahead. I can choose to be thankful, and worship and trust in God for what he has given me, or I can choose to worry and be anxious. My Bible has a topical index of scriptures, and under worry I find 25 verses discussing this subject, and under worship I find 45 verses.

One of the major worries I think we all deal with is if we have enough money to cover all our basic needs in life, plus money to cover some of the extra or unexpected expenses that may arise. Worry or being anxious seems to be one of Satan's biggest bullets he shoots at us. If he can consume our mind with worry, he knows this will take our focus off Jesus and what He does for us each day. As a result, we can also become frustrated in our walk with Christ.

Jesus uses 10 verses in Matt. 6: 25-34 to emphasize that we are not to worry about our needs in life. "Our heavenly father knows all our needs, what we shall eat, what we shall drink, and what we shall wear. Seek first the kingdom of God and his righteousness and all these things shall be given to us."

The remainder of the other 15 verses advises us to cast our cares on him, and that worry is bad for us. In today's world we seem to have more needs than food, drink and clothing. We have to add house, car, phone, utilities, appliances, taxes, and insurance policies to cover our health, house, car, phones, appliances and life in the event we die. Seems very overwhelming at times, but God understands we have these needs also, and he will provide.

We're also bombarded each day with a media that tells us all of the world issues and how it's affecting our life and how it can have a negative effect on our finances. Last night I turned the television to PBS and listened to a program about retirement money in America and how so many of us don't have enough in our 401K's to have a comfortable retirement. I was so uptight after listening to that program I tossed and turned all night



PAM TURNER

with worry. I would have been so much better off had I turned to TBN and watched Praise the Lord. I probably would have gone to bed with a mind full of praise and worship and not worry and aggravation.

This week I heard part of a radio program on the importance of worshipping the Lord. I've never submitted my heart and mind in worship to our Savior and then had trouble sleeping that night or was agitated when I was finished worshipping. Instead there's always a sense of peace and comfort when I submit my time to praise and worshipping our heavenly father. Scripture tells us he inhabits the praises of his people. At the end of the day if we have focused our mind and heart to worship and praise, we can expect a restful night. I wish I could tell you I have the worry issue defeated, but again it's a choice I have to make: worship or worry.

After a night of tossing and turning about all the what ifs, and I think you can relate to what I'm talking about, I was very quick to turn the computer on and take a peek at my 401K. I whispered to God, "It is what it is Lord; your will be done."

To my amazement, it has increased by nearly 8% since I last checked on it. My God knows what he's doing and he's taking care of our needs. Let me encourage you that when you're faced with a choice of worry or worship, one is just as easy as the other. I'd like to encourage you to worship.

Pam Turner is a member of High Point Church in Waco. She is a free-lance writer.

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