

THE Anchor News

Serving the Central
Texas Community

Celebrating 12 Years!

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Midway's Lenoy Jones signs with Baylor

BY LINDA CRAWFORD

Imagine a 9-month-old trying to kick a football, spending hours and hours practicing his kick. Imagine a dad coming home from work, knowing his next few hours will be spent holding that football.

Imagine a 3-year-old sitting in zero degree weather, by choice, watching his daddy play the game. Imagine waking up early in the morning to that 3-year-old's voice reminding everyone that it is his dad's football training practice day.

Who knew that this baby boy was even then paving the way for his destiny? How could a small child know so much about his future? Today, that baby kicker and receiver is reaping the benefits of his labor. Lenoy Jones, Jr., a Midway High senior middle linebacker, recently signed with the Baylor Bears and is the recipient of a full scholarship.



LENOY JONES, JR.

Jones' love for football, no doubt, stems from having very athletic parents. Lenoy Jones Sr. played high school football in Groesbeck, where he won a State Championship and went on to play college football at TCU. He was later drafted into a 7-year career in the NFL, playing for the Houston Oilers, Tennessee Oilers

and Cleveland Browns. When Dad Jones was in training camp, Baby Jones insisted on attending every practice.

"We couldn't miss even one," explained his mom, LaJuana Jones. "During training camp, Lenny wouldn't play with the rest of the kids. He spent every second watching every move his father made on the practice field. He was only 3!"

Though LaJuana is her family's greatest football fan, her love encompasses basketball. She played at Temple Junior College. Very competitive, she has been known to win a husband/wife game of basketball with one of her boys on her hip. Playing with one hand and balancing the baby with the other, she owned the game from the beginning to the end.

Most definitely, this love for sports is a family affair,

See **JONES** pg. 4

Mr. Appliance names Green vice president of operations

Global franchise company, Mr. Appliance, a subsidiary of The Dwyer Group, recently announced the appointment of Michael Green as vice president of operations. In this position, Green will have direct oversight of the operations, expansion and strategic direction of Mr. Appliance.

Green, prior to his promotion, served as a franchise consultant for sister company, Mr. Rooter Plumbing, for 3 years, where he aided franchise owners in the areas of strategic business development, operations and process improvement and profitability.

"I am thrilled to be working with the skilled team at Mr. Appliance to continue supporting our franchisees as they seek unprecedented successes," stated Green. "I have always admired the technologically advanced approach Mr. Appliance takes to business development and look forward to helping support and expand upon this initiative."

President of Mr. Appliance, Doug Rogers, foresees great success under the leadership of Green. "Michael brings a vast array of experience in building successful small businesses and will be able to share that breadth of knowledge to help our franchise partners succeed," stated Rogers. "In addition, he shares our corporate values and enthusiasm for fostering and developing successful franchise owners."

Green joined Mr. Appliance on January 6, 2015. Prior to working under The Dwyer Group umbrella,



MICHAEL GREEN

Green honed his skillset by developing his own small businesses and operating as a successful entrepreneur for nearly 10 years as well as working with Fortune 500 companies such as Owens Corning Fiberglass, Xerox Corporation, and Aramark Corp.

Mr. Appliance is a prominent global appliance repair company poised for growth and expansion in 2015. Through embracing cutting edge business technology, the company is positioned to lead the appliance repair and maintenance industry into the future.

About Mr. Appliance®:

Mr. Appliance is North America's leading appliance repair franchise system. Established in 1996, its franchises provide full-service residential and light commercial appliance repair. Mr. Appliance has more than 150 locations throughout the United States and Canada and is consistently ranked among the top home service franchises by Entrepreneur magazine and other industry experts. Mr. Appliance is a subsidiary of The Dwyer Group, Inc. For more information, visit MrAppliance.com.

Scholarship book nominated for NAACP Image Award

Houston entrepreneur and author, Gwen Richardson's, latest book, 101 Scholarship Applications: What It Takes to Obtain a Debt-Free College Education, was nominated in December for an NAACP Image Award. The book, which was released in September 2014, was nominated in the category of "Outstanding Literary Work - Instructional."

The book is the culmination of two years of passion and extensive research on the scholarship application process. Richardson's goal was to send her daughter, Sylvia, to college debt-free. Her daughter is now a freshman at North Carolina Central University, an HBCU, and



GWEN RICHARDSON

incurred absolutely no debt her first year. Richardson is committed to ensuring that her daughter's

entire college matriculation is completed without incurring college loans.

"We have all read the headlines featuring a fortunate college-bound student who received \$100,000 or more in scholarship awards," says Richardson. "Assuming that the scholarships were renewable annually, this amount could easily pay for four years of college at any American college or university."

However, Richardson contends that these success stories are the exception, not the rule.

See **RICHARDSON** pg. 15



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 Independent Associate. 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.

A note from J.L...

As we celebrate Black History Month, remembering those who sacrificed for us, let's also remember that life in general, may be complicated sometimes, but developing a relationship with God makes it so much better.

Each day you can get off to a good start by first giving God thanks for the new day. Next, put on your praise music and let it permeate your home throughout the day, even in your absence, and most important, spend some time in the word and in prayer.

We are constantly bombard-

A political look at Texas Black History

BY CONGRESSWOMAN
EDDIE BERNICE JOHNSON

Dr. Carter G. Woodson, the Harvard trained historian who brilliantly birthed the idea that led to the celebration of Black History month, believed that all people regardless of their race, color or national origin should study and embrace the history of Black people in the United States. His belief led him to establish "Negro History Week" in 1926.

The history of Black elected officials in Texas, for instance, is an example of the wisdom of Dr. Woodson's thinking. While representing primarily minority constituencies, many of the Black men and women who have served as elected officials in Texas have passed laws and established policies that have benefited people of all colors.

Though it is not possible to shine a light on all of them because of space limitations, I would like to highlight the contribution of a few.

Representative Joseph Lockridge, elected in 1966, became the first African American to represent Dal-

ed with challenges from our personal lives, the community, and the world, but Jesus came that we might have an abundant life. This abundance includes a healthy body, a healthy family, a servant's heart, a prosperous life, and good, sound

relationships with people to whom we are equally yoked. We will, from time to time, run into negative situations and negative people, but as my wife always says, "If you run into a negative person, KEEP RUNNING!" Just saying.

las in the Texas Legislature since Reconstruction. After his death in a plane crash in 1968, he was succeeded by the legendary pastor/orator Reverend Zan Holmes. Dr. Emmett Conrad, a dentist, was the first African American elected to the Dallas Independent School Board in 1967. Ron Kirk, a lawyer, became the first African-American elected Mayor of Dallas in 1995.

In 1966 Barbara Jordan became the first African American female elected to the Texas State Senate where her knowledge of the law, and her eloquence set new political standards for elected officials throughout the state.

Six years later she was elected to the United States Congress where as a member of the House Judiciary Committee during the Watergate Hearings she articulated principles of American Democracy in a manner that captivated a national television audience.

Many credit Congresswoman Jordan, the first African American woman to deliver a keynote address at the Democratic Party's national political convention,

with having helped to prevent President Richard M. Nixon from circumventing the U.S. Constitution and destroying the credibility of our nation.



CONGRESSWOMAN
EDDIE BERNICE JOHNSON

One of the pivotal organizations in Texas state politics has been the Texas Legislative Black Caucus. It was born in 1972 when the largest number of African American legislators in history was elected to the Texas Legislature.

The group's founding members included Houston Representatives Anthony Hall, Mickey Leland, Senfronia Thompson and Craig Washington. Those elected from the Dallas area were Sam Hudson III, Paul Ragsdale and myself. The group's first chairman was G.J. Sutton from San Antonio.

As a body, we identified

our priorities. We decided that we would work closely with the state NAACP, and that our agenda would include fighting for increased funding for historically disadvantaged colleges. We agreed that we would take a very hard look at the state's penal system, and that we would address numerous problems that affected African Americans, Hispanics and poor whites wherever they were found in Texas. We supported and passed legislation that reflected our concerns.

Some of the individuals from that group have made notable contributions to our state, and to the world. Representative Mickey Leland, who later became a member of Congress, was a global leader in the effort to eradicate hunger and malnutrition. In fact, he was killed in an airplane crash while on a hunger mission to Ethiopia in 1989.

His seat in Congress was taken by our colleague Craig Washington, who was known for his knowledge of the U.S. Constitution. Representative Senfronia Thompson remains in the Texas Legislature. She is one of the most influential legislators in the state of Texas.

These and many others too numerous to mention in this editorial have made substantial contributions to our state. They have made Black history, and their service has enriched the lives of all Texans.

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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All can have peace

BY MATTHEW REED

Every human can have peace. You can have peace even though the wicked are lurking about to do you harm. Some things are necessary to accomplish this feat. Romans 12:18 says, "If it be possible as much as lies within you, live peaceably with all men." When you've done all you can in a situation you're going to have peace. If your peace is contingent on whether others around you have peace, you're not going to have peace.

To have peace you have to forgive those that trespass against you, and you must



PASTOR AND MRS. REED

pray for those that despitefully misuse you. You may not be able to live peaceably with all men, because unsaved people are full of contentions. They push and prod until you have to take action but when according to the word of God you've done all you can to defuse the situation, you have peace. Remember we are talking about your peace, you the individual reading this article desiring peace.

Romans 12:21 says, "Be not overcome of evil, but overcome evil with good." This scripture is an exalted way and a victorious way. When you do things this way you have all the promises and power of God Jehovah supporting you. This way will bring your flesh in subjection and put pride in its place. There is no place for flesh or pride in this operation only the glory of the living God. By now we know that this is the way of Christians. This is God's way and God's promise.

The writer in Philippians instructs us in the way of peace (Philippians 4:6 Be careful for nothing; but in everything by prayer and supplication with thanksgiving let your requests be made known unto God. 7 And the peace of God, which surpasses all understanding, shall keep your hearts and minds through Christ Jesus. If you really want lasting peace, enduring peace, overcoming peace you can have it.

In I Peter 3:10 we are counseled that if we would love life and enjoy good days

we should refrain our tongue from evil, speak no guile (Guile- the use of clever and usually dishonest methods to achieve something) with our lips. 12 Eschew (to avoid something especially because you do not think it is right, proper) evil; do good; seek peace and ensue it. Remember I am not saying you won't have conflict, tribulation or trying times but with God on your side and confidence in his promises, you will have peace. If you elect this way you will have to live this way.

This way is a learned way. Proverbs 18:24 Is an example and instruction in the way of peace (A man that hath friends must show himself friendly: In Proverbs 16:7 We find the promise and the condition, the way to empower God to bless you with his peace (When a man's ways please the LORD, he makes even his enemies to be at peace with him). The "way" that I speak of is a way of power and not a begging way. Try it; it works. Jesus instructs us and promises us peace in another scripture, John 16:33, saying, "These things I have spoken unto you, that in me ye might have peace. In the world ye shall have tribulation: but be of good cheer; I have overcome the world."

Your peace and all other blessings depend on your faith. To have great faith in the way of God you must have knowledge, understanding and wisdom in the word of God. Having faith in some other way will limit your ability to have peace and cause you to fall short of His promises. God's way is a sure way. You see greater is he that is in us than he that is in the world (1 John 4:4).

We are more than conquerors through him that loved us (Romans 8:37). Live to please God Jehovah. Proverbs 16:7 says when a man's ways please the Lord he makes even his enemies to be at peace with him. Armed with these scriptures you'll have peace while God is working in your situation. Arm yourselves. Amen!



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JONES

Continued from page one

and with a career record of 34-5 and a Regional Championship appearance in 2012, the younger Jones has made a name for himself at Midway. He finished the season with 377 tackles, 23 for loss and 7 sacks. He was named 12-6A Defensive Player of the Year, two-time All-District linebacker, two-time Academic All-District, two-time Super-Centex Linebacker, smoacky.com 2nd team linebacker, and Associated Press All-State Honorable Mention linebacker. In addition to being the team captain, Jones was also named Midway Panthers' Most Valuable Player.

This three-year varsity football letterman not only sports fantastic stats, but he also touts a 3.3 GPA. Apparently it's not all about playing the game, as Jones is just as interested in getting a quality education.

"Baylor has a top 10 football program, but I will also receive an excellent education there." Plus, Jones sees being 15 minutes from home as an added bonus.

"I can go see my mom any time."

His mom and dad are excited about having him so close. They see him as an excellent role model for his four younger brothers, Landon, 16, Lance, 13, Lawyer, 9 and Lane, 5, but in all honesty, they simply love having Lenoy around.

Mom Jones believes in her child who possesses a sweet and kind spirit. "I have been blessed with a son who loves his mom, adores his father, loves his brothers, loves his family and loves God. He is just a good boy and I love him. I am so proud of him."

This 18-year-old is already certain about his career path, and his 5th grade math teacher, Marc Almond, is not surprised. He contacted the Jones family as soon as he heard about the scholarship.

"The reason I [contacted] you is because of a football card that he [Jones] gave me back in 5th grade. I have kept it all of these years," Almond explained. "He is one of those students who just stays in your memory. After 18 years of teaching, I still have a group of students that have stayed in my heart.



LENOY IS PICTURED WITH HIS FAMILY AT NATIONAL SIGNING DAY



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He is one of them." Almond said he was impressed with Jones because he was always so polite and always so hard working.

Shannon Moczygemba, a Midway precalculus teacher, agrees. "He is a hard worker who is dedicated to his tasks, committed to helping others, and very respectful to all." She continued that being a senior in a precalculus class is not an easy feat, but according to Moczygemba, Jones handles it well. "He comes to class every day with a great attitude and a willingness to learn new things. Then, after he finishes his work, it is not unusual for him to be watching game film to improve [his skills]."

Jones will major in Kinesiology, the scientific study of human movement, "because this type of degree will allow flexibility to be a coach, a strength trainer or even a physician assistant," he explained.

Perhaps, indeed, this

young gent will follow in one of his parent's footsteps. Lenoy Sr. is a teacher and high school football coach at Midway High School. Perhaps he will go into the medical field like his mother. A nurse, LaJuana works at Baylor Scott & White Hospital as a Magnet Program Director.

At any rate, from a father's point of view, this young man certainly has a bright future ahead. "He worked extremely hard for this scholarship and this opportunity," explained Lenoy Sr. "He deserves it. I love my boy, and I am so proud of him."

From his teacher's point of view, Moczygemba said, "We always want our students to be successful in and out of the classroom. I cannot speak highly enough of Lenoy. He is a true joy to have in the classroom, the [type of student every teacher wants]. I think he has a very bright future no matter what he pursues."

Listen to your wisdom-heart

BY MONA DUNKIN

In our perceived world versus the real world, we humans often get things so mixed up.

We perceive that we use our brains to think. We perceive that our emotions cannot be regulated and controlled. We may not even realize that it is with our will that we make decisions. "Yes, I will do this." "No, I will not do that."

"As a man thinks in his heart so is he." Jesus

Or so we become. Brain thoughts 'spin' our reaction to experiences in such a way as to override our wisdom-heart. Let's consider thinking - and loving - with our wisdom-heart.

Locate your GPS. Dreaming and wishing and hoping are pleasant enough activities but they do not impact reality. Allow your GPS system (God-Positioning-Spirit) to steer the success purpose mechanism of your wisdom-heart toward choices that turns thoughts into things.



MONA DUNKIN

Let It Be. Observe what is going on inside you. Say, "yes" to the experience. Say, "yes" to the anxiety, the fear, the tension, the anger or whatever.

You may protest: "Oh, No. I cannot say "Yes" to those things."

Saying "yes" gives space for feelings to unfold so you

can get in touch with and heed your wisdom-heart. By saying "yes" to seemingly negative situations you give yourself permission to relate to life differently.

Failure is Not Fatal. Neither is a slump. Do not allow setbacks or discouragement to paralyze you. Rest, re-think, re-group and get back in the driver's seat. Allow the obstacle to slow you down just long enough to reawaken you to how deeply this dream is a roadmap to your destiny.

Look and Learn. Pay attention to mistakes or lethargy and allow those missteps to work for you. Growing research shows that we can rewire our brain to approach old habits of thought or action with new challenges.

Be Good To You . The key is to turn paralyzing fear into activating energy. But how? Try a little self-compassion. Psychologists tell us that compassion is the most healing emotion there is. Love yourself enough to believe in you. Believe that you can deserve better. Believe that you can plan, do and succeed.

Talk to the Heart. Your heart is always listening. Beating you up has never accomplished anything positive. Instead, say things like, "Do not be so hard on yourself" or "It's okay. Everyone has a down day" or "If your dream was impossible you would not have thought it up in the first place!" Nurture your growth by treating yourself gently.

Don't Cope - Overcome. It really is all about you. Outside validation does not matter as much as your own self-evaluation. We generate the results we believe we deserve. Go for it.

Invite Mona to speak to your group. Whether business, organizational, civic or faith-based, you will be entertained with her humor, challenged by her gift of uncommon insights and motivated by her thought provoking poems. Call her at 254-749-6594.

African-Americans at higher risk for stroke

(NewsUSA) - Each year, more than 780,000 Americans suffer a stroke. It is the third leading cause of death and a leading cause of long-term disability in the United States. African-Americans suffer more severe strokes than white Americans, and tend to have a higher rate of risk factors such as high blood pressure and smoking. Many people do not know the symptoms or what to do when they witness someone having a stroke. The following information is provided to you by the National Institute of Neurological Disorders and Stroke (NINDS). "For African-Americans, stroke is more common and more deadly -- even in young and middle-aged adults -- than for any other ethnic or racial group in the country. It is critical to recognize the symptoms of a stroke, call 9-1-1, and get to a hospital quickly," said Salina Waddy, M.D., program director, Office of Minority Health and Research, NINDS. "The good news is that treatments are available that can save people's lives and improve their chances for successful recovery." A stroke occurs when blood flow to the brain is interrupted or if bleeding occurs in or around the brain. Brain cells die when deprived of oxygen and nutrients provided by blood. Because a stroke injures the brain, if you are having a stroke, you may not realize what is happening. But to a bystander the signs of a stroke are distinct: * Sudden numbness or weakness of the face, arm or leg

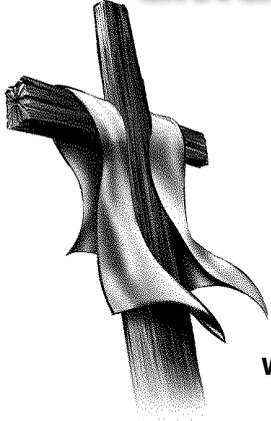
(especially on one side of the body) * Sudden confusion, trouble speaking or understanding speech * Sudden trouble seeing in one or both eyes * Sudden trouble walking, dizziness or loss of balance or coordination * Sudden severe headache with no known cause In treating a stroke, every minute counts. Treatments are available that greatly reduce the damage caused by a stroke. But you need to arrive at the hospital within 60 minutes after symptoms start in order to receive some treatments. Knowing the symptoms of a stroke, making note of the time of the first stroke symptom, and getting to the hospital quickly can help you act in time to save yourself -- or someone you know -- from serious long-term disability.

Making changes in your lifestyle can help prevent stroke. The NINDS, part of the National Institutes of Health, is dedicated to research and education on the causes, treatments and prevention of stroke. Risk factors include high blood pressure, diabetes, heart disease, family history of stroke, high cholesterol, and being overweight. Talk to your doctor and let him or her know about the concerns you may have about the risk factors of stroke. Find out your risks and take action. More information on stroke, including how to reduce risk factors, is available in the NINDS materials. Order free materials by calling 1-800-352-9424 or by visiting www.stroke.nih.gov.

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Black History Month Spotlight on African American Inventors

Thomas L. Jennings (1791-1859)	1821—First African American to hold a U.S. patent for a dry-cleaning process.
Norbert Rillieux (1806-1894)	1846—Developed an evaporator for refining sugar, which is still used in the sugar industry and for making soap and other products.
Benjamin Bradley (1830-)	1840s—Developed a steam engine for a war ship. When he couldn't patent his invention, he sold it and used the money to buy his freedom.
Elijah McCoy (1844-1929)	1872—Invented a lubricator for steam engines and started a manufacturing company. Invented over 50 other products.
Lewis Howard Latimer (1848-1929)	1881—Invented an electric lamp 1882—carbon filament for light bulbs.
Granville T. Woods (1856-1910)	Invented the telegraph for the railroad system. Invented over 60 other products.
Madame C.J. Walker (1867-1919)	1900's-- Developed a hair care system and other beauty products, becoming the first African American female millionaire.
Garrett Augustus Morgan (1877-1963)	1914—Invented a gas mask that protected soldiers from chlorine fumes during World War I. 1923—Invented the traffic signal (later replaced by traffic lights) with automated STOP and GO signs.
Frederick McKinley Jones (1892-1961)	1935—Invented refrigeration system for long-haul trucks and nearly 50 other refrigeration type inventions 1935—Invented a self-starting gas engine and movie projector parts
David Crosthwait, Jr. (1898-1976)	Designed the heating system for Radio City Music Hall in New York. Received patents for 40+ products related to HVAC systems.
Patricia Bath (1942-)	Invented the Laserphaco Probe for the treatment of cataracts and co-founded the American Institute for the Prevention of Blindness.
Mark Dean (1957-)	Led the team of IBM scientists that developed the ISA bus—a device that increased the speed of personal computers Also led the team that designed the first processor chip.

Get your four year degree at MCC

What is the University Center?

(From uc.mclennan.edu)The University Center is a partnership between MCC and four-year institutions that agree to offer bachelor's or graduate degrees on the MCC campus. The four-year universities are responsible for their degree programs and provide faculty members to instruct each course. The courses are taught by full time instructors, visiting professors, in two-way interactive classrooms, or by Internet. The courses are offered in a predictable sequence so that a student can earn a degree within a designated time period if they follow the proper course sequence and successfully complete each course. While most classes are offered in the evenings and on week-ends, more day classes have become available and will continue to be offered as student demand increases.

All classes will be available in Waco.

Each degree program can be completed on the MCC campus so that students do not have to commute out of McLennan County. However, students in some University Center programs may choose to take a course at the home university campus in order to finish their degree ahead of schedule.

The University Center at MCC is concerned with the junior and senior level courses needed to complete a bachelor's degree in a chosen field. Advisors are available for each degree that is offered. Each degree plan is designed to incorporate the core curriculum from McLennan Community College to provide a seamless transition to the four-year degree of choice.

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2015 – A new year for America

BY RON OLIPHANT

The United States of America was formed in 1776, and that simply means we have over three hundred years of history to take a look at. It is said "we must have a good understanding of the past in order to deal wisely with the future." It is a new year and only fitting to start with the beginning of a revolutionary war and the beginning of a new nation.

In 1776, the continental congress proclaimed the name of the new nation to be the United States. Declaring independence, the fledgling country would brace for a fight because the 'British were coming.' From 1775 to 1783 we fought for freedom from British rule. In the early years there were only thirteen states long the Atlantic coast. As you know, we would grow as a country; immigrants began to flood our borders in search of a new and better life.

George Washington became our first president and the future looked bright. Cities developed and grew as we spread into the west, East and South. Underneath the promise of prosperity another problem lingered. Before Americans ever wrote the Declaration of Independence or the Constitution, slaves were being used to work plantations and tend to the daily needs of the well to do. This practice of human bondage would eventually haunt the country and divide it into



RON OLIPHANT

free states and slave states. Slaves were predominantly men and women of African descent, and as the years would pass, pressures of political and social differences had created a stressful relationship between the two sections of our country. The issue of slavery would spark a war. The northern states wanted slavery abolished and the South refused to let go of cheap labor. Also the belief that a black person was equal to any other free born citizen and should be given rights as a citizen was not accepted. The Civil war was fought in America. The Civil War was fought from 1861 to 1865. Brother fought brother and homes were divided over the issue of slavery. Over six hundred thousand people died and in 1865, the thirteenth amendment abolished slavery.

The next hundred years would introduce segrega-

tion and black code laws. The African American would be abused by the very system that had granted them freedom. The country was divided by race. If you were colored, which is the term used at the time, African Americans had to go to separate public facilities, schools and drink from different fountains. Although African American's had shared in the stress of two world wars, the military and Federal Institutions were also segregated. The 1960's would bring about marches and protest. A civil rights movement that would lead to the death of several leaders moved congress to desegregate the nation. In 1964, President Lyndon Johnson signed the Civil Rights Act, and change that would enable a country to move into a positive direction, would begin.

In 1965 our country entered the Vietnam war. This would be yet another dark spot in our history. Many protested the war and a peace and love revolution begin. The upside was great music celebrated at places like Woodstock. The downside was drug experimentation that changed a society. The war ended and many of the flower children went and finished college, landed good jobs and moved into suburban neighborhoods.

A new generation would be born in the 1970's and eventually it became cool to be black. We slowly drifted away from racial issues and it quickly became a country on the move. The new generation that would grow up in the 70's and 80's knew little about Jim Crow, and if you were a racist it was something your parents taught you to be. Technology advancements and economic stability would produce good times for all. There was a stock market crash in the 1980's but we bounced back.

The 1990's brought in another generation. This generation would see computers advance and cell phones become a normal accessory. Mixed couples would grow

to be a normal thing and eventually, they would elect the first black president. At this moment, we have racism trying to raise its ugly head. Some policemen, though not the majority, have been killing unarmed blacks and the cases have been publicized nationally.

This too shall pass and laws will be put in place to protect our citizens from men who may go too far wearing the badge. Can we move forward into a prosperous, peaceful future? I believe we can if we decide to love each other and heal instead of hurt.

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And these signs shall follow them that believe, Part 2

Continued from the January issue of *The Anchor*.

BY RUBY MCCRAY

Allow me to suggest that you get your smart phone or Bible and read these Scriptures whenever you have the time. Please do that for part one if you've not already done it. These passages are taken from the New Living Translation unless otherwise stated.

"And then he [Jesus] told them, 'Go into all the world and preach the Good News to everyone. Anyone who believes and is baptized will be saved. But anyone who refuses to believe will be condemned.

"These miraculous signs will accompany those who believe: They will cast out demons in my name, and they will speak in new languages. They will be able to handle snakes with safety, and if they drink anything poisonous, it won't hurt them. They will be able to place their hands on the sick, and they will be healed.'

"When the Lord Jesus finished talking with them, he was taken up into heaven and sat down in the place of honor at God's right hand. And the disciples went everywhere and preached, and the Lord working

through them, confirming what they said by many miraculous signs'" (Mark 16:15-20).

When you read the above passage, beginning with verse 9, you will find so much unbelief. They are not the only ones to be upbraided for that, but I have not believed as I should. In my head, I believe everything recorded in the Bible is the true record of God. All of the lies that are recorded, I believe that somebody spoke them. I have to get the whole council of God from my head to my heart. I don't want any doubt! Look how I'll be able to help advance God's kingdom on earth when God's Word gets from my head into my heart.

"I also tell you this: if two of you agree here on earth concerning anything you ask, my Father in heaven will do it for you. For where two or three gather together as my followers, I am there among them" (Matthew 18:18, 19).

"...Have faith in God. I tell you the truth, you can say to this mountain, 'May you be lifted up and thrown into the sea,' and it will happen. But you must really believe it will happen and have no doubt in your heart. I tell you, you can pray for anything, and if you believe that you've received it, it will be



EVANGELIST
RUBY MCCRAY

yours" (Mark 11:22-24).

"And so I tell you, keep on asking, and you will receive what you ask for. Keep on seeking and you will find. Keep on knocking, and door will be opened to you. For everyone who asks, receives. Everyone who seeks, finds. And to everyone who knocks, the door will be opened" (Luke 11:9, 10).

Both of my children, Joel and Joyliet, were born asthmatics, and the Lord healed them while they were in elementary school. Their doc-

tor told me that they would never outgrow asthma, and they were taking one medication that would stunt their growth. Joel went to the University of Texas, Arlington, on a full track scholarship, and still holds records today after graduating in 1992. Thanks to Kenneth Hagin who started us on this faith walk.

The Lord has done a lot of things for us as well as for others through us, and I'm not despising those things (Hebrews 10:35, 36). However, if I am to be doing the works that Jesus did, I'm a long way away. Jesus helped everybody who came asking for help: be it opening the blinded eyes, cleansing the lepers, healing the sick, lame, restoring withered hands, raising the dead, telling the Good News to the poor, feeding multitudes with virtually nothing, casting out demons, etc. He knew that there was nothing too hard for God. We must know that, too (Luke 1:37).

We must know that if God made promises back then, they are still good today. All of His promises are, "Yes" and "Amen" (2 Corinthians 1:17-21). He is not a man and cannot lie (Numbers 23:19; Titus 1:2)! Many people came to Jesus because they saw or heard about His

mighty signs and miracles (John 14:11).

I've seen on Yahoo and You Tube how Christians are being bashed and ostracized for their faith. We are called haters and some other not-so-nice names. Some have no respect for our church houses because there are so many church-goers (pretending to be Christians in name only) who have no respect for the things of God. Many of them curse, smoke, dip, chew, lie, steal, cheat, commit adultery, go clubbing, you name it. I'm not judging bitterly; this is an observation (1 Corinthians 6:1-10). So the world puts us in the same boat with the hypocrites (Matthew 23:1-39).

If Jesus doesn't come back tomorrow, I decree and declare that I'm His anyway (1 Corinthians 6:19, 20), and have given Him full permission to work through me with signs following (Mark 16:20). You may not believe me, but...just what if I'm right?

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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What you need to know about wage garnishment

J. L. CRAWFORD,
LEGALSHIELD INDEPENDENT ASSOCIATE

Wage garnishment is the withholding of wages to pay a debt. In many cases a wage garnishment is made by court order. If your wages are garnished or you are threatened with wage garnishment it is important to understand your rights and your legal options. The following information provides a general overview of wage garnishment. **If you need assistance call your LegalShield provider law firm and speak with an attorney who is familiar with the laws where you live.**

- **In the United States the Federal Consumer Credit Protection Act (CCPA) limits the amount that may be garnished.** A creditor may garnish up to 25% of an employee's disposable earnings or disposable earnings greater than 30 times the federal minimum wage (\$7.25 per hour). Disposable earnings are defined as the amount left after legally required deductions for taxes, unemployment insurance and social security. Payroll deductions for health insurance, life insurance, retirement or savings are not included.

- **The CCPA protects employees from being fired for garnishment of any one**



J.L. CRAWFORD

debt. Be advised creditors can garnish earnings for the same debt multiple times, which would be protected under the federal law. The CCPA does not protect employees from termination if they have multiple garnishments for different debts, even if they are from the same creditor. Read more about the CCPA by downloading the U.S. Department of Labor Fact Sheet.

- **In Canada wage garnishment is regulated by province or territory.** The following links have information on wage garnishment in Ontario, British Columbia, Alberta and Manitoba. If you live or work in another territory or need any additional information contact your LegalShield provider law firm.

- **U.S. State Laws regarding wage garnishment vary greatly.** In Texas, creditors cannot garnish wages, with the exception of unpaid taxes, student loan default, alimony or child support. In Virginia, creditors can obtain a court judgment to garnish wages up to 25% of disposable earnings or 40 times the federal hourly minimum wage. It is important to talk to an attorney in your state to determine which laws apply to you and your debt.

- **You may be exempt from garnishment.** State or provincial law may exempt some individuals from wage garnishment. It is important to speak with your LegalShield provider attorney to find out the criteria in your state or province and the process to file for an exemption.

- **In most cases government benefits cannot be garnished.** The primary exception is garnishment for back taxes or default on government backed student loans. If you owe back taxes or have defaulted on student loans it is vital that you come up with a plan for repayment before garnishment begins.

- **Your LegalShield provider law firm can help you consider your options.** In some cases it may be possible to negotiate debt settlement agreements or work with creditors before wage garnishment. If you are facing multiple garnishments or you are unable to manage your debt you may need to consider bankruptcy. Your attorney can guide you through the pros and cons of your options and help you determine the best course of action. Call and speak with your LegalShield provider law firm today.

Your LegalShield provider law firm can help review your contractor agreement. Call your provider law firm before you sign a contract or if you have any questions. *If you need assistance, call your LegalShield provider law firm and speak with an attorney. LegalShield can help you with your legal issues. Preexisting problems are covered, so give me a call at 254-717-4927. Hurry. With LegalShield, "...we can help you worry less and live more." Please see the ad in this issue of The Anchor News. J.L. Crawford, Independent Associate.*

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Whiplash sufferers can benefit from chiropractic care

(NewsUSA) - It's one of the most common injuries from a car crash, and those who've experienced it know it can be even more painful than watching a C-SPAN hearing on waste management.

But in fact, whiplash, as it's commonly known, is about more than just immediate pain. That's because this injury to the soft tissues of the neck from a sudden jerking or "whipping" of the head can also destabilize the spine -- and leave you with severe, long-term pain if left untreated.

It can take anywhere from hours to months for symptoms to manifest themselves, but they include blurred vision, headaches, neck, arm, shoulder and low-back pain, dizziness, neck stiffness and reduced range of motion in the neck.

Since the health of your



DR. SHAMONICA TRUNELL-MORGAN

spine, which houses the nervous system, isn't something you want to gamble with, many health experts recommend seeking chiropractic care at the first sign of one or more of those indicators.

"Chiropractors are specially trained to evaluate and care for neuromusculoskeletal inju-

ries like whiplash," said Gerard Clum, DC, of the not-for-profit Foundation for Chiropractic Progress.

Chiropractic care is aimed at what's been described as "restoring the body" center by making manual and instrument adjustments to improve spine alignment and function. This care may be supported by massage and other soft-tissue techniques. A Doctor of Chiropractic may refer a patient for additional testing or other specialized examination procedures. In situations where it is needed, he/she may also co-manage the patient's care with other providers.

The best part? "It's effective while being completely drug-free," said Dr. Clum.

To schedule an appointment with Dr. Shamonica Trunell, please call 254-754-4000. Please see the Hillcrest Chiropractic ad in this issue.

Miss Waco Pageant seeking contestants

Waco, Texas, February 9, 2015, -- Premier Pageant Productions, an official recruiter for Miss TEXAS USA, is proud to announce the Miss Waco and Miss Waco Junior Pageants. The Pageants are hosting a free informational meeting on Tuesday, February 24, 2015 at the CAST, 605 Austin Ave Waco, Texas 76701 at 7:00 PM. The pageants are looking for high achieving, goal setting, community based ladies to honor the crown and title of Miss Waco. The Miss and Teen winners will advance to the Miss TEXAS USA. This is an informational meeting and will be an opportunity to meet the

Directors and learn more about the pageant and the various age divisions and areas of competition.

The Pageants are designed to offer women and children ages three & up (including a Mrs. category) an opportunity to share their knowledge and beauty through volunteer work and fair, honest competition. No experience is necessary.

For questions, please call or email Premier Pageant Productions. Contact Donna Roach at (254) 214-8177, Beth Richards at (254) 313-8920 or Marcel van Es at (254) 732-1073, or email MissWacoPageants@gmail.com.

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Debunking tax-filing myths

(NewsUSA) - If you're like most Americans, you don't have all of the answers when it comes to tax filing. That's why it's important to do as much research as possible to get up to speed on the latest adjustments and myths surrounding the tax code.

To help, here are six tax myths that the National Association of Enrolled Agents -- a group of federally licensed tax practitioners who specialize in taxes -- encounters frequently.

Myth: I'm filing an extension, so I don't need to pay anything before the deadline.

Fact: Tax extensions only extend the time you have left to file, not the time you have to pay any taxes owed. If you owe money and file an extension, you have until April 15 to pay, regardless of the extended deadline date. Otherwise, interest and penalties begin to stack up.

Myth: I had a really big loss in the stock market this year, so I won't owe any income taxes.

Fact: Deduction of capital losses against ordinary income is limited to \$3,000 per year. Also, whether you reinvest or receive dividends, they are technically, still income and are taxed as such.

Myth: They paid me in cash, so I don't have to report it.

Fact: If it's income, you must report it. You always report income, regardless of whether it's cash, tips, bonuses or dividends.

Myth: I'm too young to have to pay taxes.

Fact: Even dependents working part-time while in high school must file a tax return if they earn more than \$6,200 in 2014, if they want to receive their refund or if their unearned income is more than \$1,000.

Myth: Income earned in a foreign country is not taxable.

Fact: The operative word is "income," which means it's taxable. The IRS requires taxpayers to report all earned income, even if it's earned abroad.

Myth: Tax preparers only fill out forms that you can do yourself.

Fact: Licensed preparers know the intricate (and constantly changing) tax laws, regulations and codes, and how they can be applied for your benefit and save you money. Enrolled agents, America's tax experts, receive annual continuing education so they are knowledgeable of tax laws and how they can apply to you. Enrolled agents not only specialize in tax preparation and tax planning, they can also represent you before the IRS.

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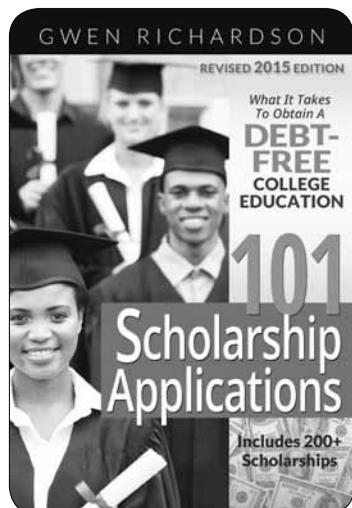
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Continued from page one



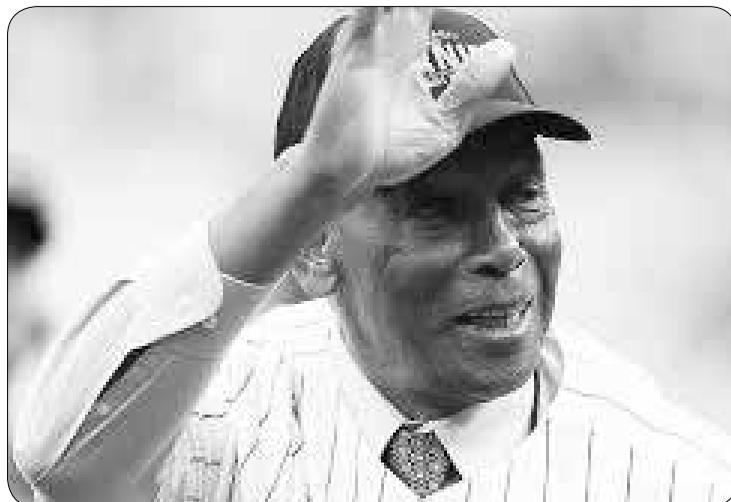
They are aberrations among the pool of millions of aspiring college students who submit scholarship applications to the hundreds of companies, foundations and non-profit groups that offer them. The reality is a much different, and sobering, picture. According to the 2014 edition of Peterson's Scholarships, Grants and Prizes, nearly every student who earns a four-year degree graduates with student loan debt, which currently averages about \$23,300.

101 Scholarship Applications: What It Takes to Obtain a Debt-Free College Education was written specifically to address the issue of college loan debt, and help students and their parents identify scholarship opportunities, as well as develop strategies for submitting applications and winning awards. The highlight of this book is a comprehensive listing of more than 101 scholarship sources, including award amounts, eligibility requirements and direct website links. All sources have been vetted and researched for accuracy.

Only NAACP members can vote during the NAACP Image Award process, and voting takes place online at the website www.naacpimageawards.net by clicking the link "Members Cast Your Vote." Richardson encourages NAACP members to vote for their hopes for the future, for the dreams and aspirations of college-bound students across the country. "Vote for your hopes for the next generation," she says.

Autographed copies of 101 Scholarship Applications can be purchased at Richardson's web site (www.gwenrichardson.com). The book (unautographed) may also be purchased via Amazon.com in paperback or in Kindle format.

A salute to "Mr. Cub"



ERNIE BANKS

BY CONGRESSWOMAN
EDDIE BERNICE JOHNSON

Mr. Ernie Banks, a former star player for the Chicago Cubs baseball team who was born in Dallas, was more than just an athlete. Mr. Banks, who recently died, was a man enriched by his faith and fueled by ambition. He won the hearts of many through his skills as a baseball player, and his optimistic views regarding the goodness of life.

While it was Chicago where Mr. Banks made his home, it was the city of Dallas that was his life's foundation. His parents, Eddie and Essie Banks, raised their family of twelve children in a home located at 1723 Fairmount Street, a historical section of the Congressional district that I currently serve.

Mr. Banks' father played semi-professional baseball in Texas, and supported his family by working as a janitor and picking cotton. His mother, a homemaker, wanted her son to pursue a life in the ministry. Little did they know that one day he would be awarded the Presidential Medal of Freedom, the nation's highest civilian honor.

While pursuing his degree at Booker T. Washington High School, Mr. Banks participated in a number of sports, including track and field, softball and football. He was so talented that during the summer months he

(2,528), at bats (9,421), extra base hits (1,009), and total bases (4,706). He was voted an All-Star eleven times.

Mr. Banks became the most popular sports figure in the history of Chicago. When he retired from baseball in 1971 he was recognized as the most productive shortstop that had ever played professional baseball. As a sign of his greatness, the Cubs retired the number 14 jersey that he wore as a player.

Although the Cubs had not won the World Series since 1908, each year during his time with the team Mr. Banks promised fans that he would do his best to ensure that they won the fall classic. His belief in optimism was an essential part of his DNA.

In retirement, he worked for major corporations as a spokesperson, and was later hired as a coach by the Cubs. In 1977 he was inducted into the Baseball Hall of Fame. His concerns for young people led him to start the "Live Above and Beyond Foundation," where he used his celebrity to raise money for causes that im-

CONGRESSWOMAN
EDDIE BERNICE JOHNSON

proved the lives of children.

On January 27th I entered a statement in the Congressional Record about Mr. Banks, calling him a "true American legend who loved his sport, and adored the fans who cheered for him on and off the field."

Many members of Mr. Banks' family reside in North Texas. We are grateful to them for sharing this amazing individual and world-class athlete with us. We shall never forget him, and all that he did to improve the lives of others.

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Killeen mom starts organization for single mothers, Part 1

BY W.B. GUNTER

"Single mothers are doing the best we can with what we have. We are not looking for handouts. Resources help, but you have to have an escape route. There is a way out and a way up," said Camarya Nichols, the founder of Single Mothers United.

In October, 2014, in Killeen where she grew up, Nichols founded the organization, Single Mothers United. The purpose of the organization is to inspire, encourage, enlighten, and strengthen single mothers in the Killeen/Fort Hood area first, then branch out into other regions. Nichols rolled up her sleeves, prepared a foundation, and established a support system for mothers and their children that is working and getting positive results. In less than a year, membership has grown. The women of Single Mothers United are establishing a lead role primarily with single income families by building a healthy supportive community.

The direction for the organization had to be in alignment with the beliefs and values she wanted to achieve. Choosing a name was important. Nichols said, "It had to have a strong name that expresses unity on site. The name has to have meaning that conveys our purpose and connect with what we're doing. I prayed about it, and that's how the name, Single Mothers United, was formed. Nichols stepped into the task of uniting single mothers with a vision.

The group meets on the 3rd Saturday of every month. They have a potluck keeping in mind children and allergies, as they plan, share, network, and support. In planning, they discuss things like wearing certain clothes that will identify who they are in and out of Central Texas. "We plan because we are providers and one income fami-

lies with a budget to consider."

As time progresses and numbers increase, Single Mothers United will tackle the issues of networking, Mothers living with Post Traumatic Stress Disorder or PTSD, and deployment. They intend to work on creating co-parenting skills that are beneficial to all involved. The key to success for Single Mothers is in the planning, Nichols explained. "When you have a support system, you tend to reach your goals. When you are surrounded by like minded people, it makes a big difference. You are more focused and they make it easier because you can call on them. That's not always easy to do."

Trust is another area Single Mothers United tackle, especially as it relates to co-parenting. Nichols reflected, "God changed my heart. When it came to parenting, we, meaning everyone involved with my child, had to establish a common ground so that's what we did. We came together for her. Co-parenting is built on a foundation of mutual respect, peaceful resolutions between biological and step parents for the care and success of the children."

According to Nichols, both parents and sets of parents must have the same expectations and be a united front. "It took some work. I was hurt, and because of that I acted out of that hurt. I had to first get over the hurt and withdraw myself away from it. I had to just stop, look inside, and ask God for help." Nichols realized that she and her ex-husband wanted what was best for the children. "I had to look at the big picture, see how my actions affected the structure of my family. I had to pray, take some quiet time, spend time alone with myself, release the anger, and learn what makes me happy. I had to tap into my own happiness and leave room for



CAMARYA NICHOLS

what is fulfilling."

In the quest to heal the hurt and renew her spirit, Nichols found books that guided her towards her transformation. She read and recommends books by Joel Osteen. The books, *Live Your Abundant Life*, by Aya Eneli, *INSTINCT* by T.D.Jakes, and *The Purpose Driven Life* by Rick Warren are just a few that helped.

Nichols spoke openly about facing the stereotypes others have about single parent households. She noted that when the words "single parent, or single household" are mentioned, there's a presumed expectation of failure that others impose. "The reality is we are doing the best we can with what we have. We are not looking for handouts. Sure, there are resources available, and public assistance helps, but we are trying to better and do the best we can. Sometimes, you don't know what's available or how to navigate your way through the system. It's easy to depend on assistance or get stuck, but you have got to have an escape route."

She continued, "There's a way out and a way up. When a

child comes from a single parent household, it is presumed that the expectations are less than they are for children with two parent households. The truth is

children from dual parent households have the same baggage as children from single parent homes." To be Continued in the March Issue

Steps to help older adults prevent slips, trips and falls

(NewsUSA) - Some of the most serious injuries among older adults, age 65 and older, are caused by falling. More than 1.6 million older Americans end up in the emergency room or hospital because of a fall, according to the National Institutes of Health. Seniors who have broken a hip by falling can have trouble recovering and regaining mobility.

The good news is many falls are preventable. One of the first things you can do if you take prescription medication is have your health care team review your medication.

"Some prescription medicines and over-the-counter drugs, or a combination of them, can make you dizzy or sleepy. Either can lead to a fall," said Jaza Marina, M.D., a geriatrician at Kaiser Permanente in Atlanta. "If you fall, be sure to let your doctor know, even if you aren't hurt. Sometimes falls are a sign of a new medical problem that needs attention."

Many underlying causes of falls can be treated or corrected. Dr. Marina recommends these 10 proactive steps to



RICHARD KRUGER

reduce the risk of falling.

Make your home safe.

1. Remove clutter, throw rugs and electrical cords that might cause you to trip.

2. Store items on bottom shelves.

3. Add grab bars where necessary -- in hallways, stairways and bathtubs.

4. Add a rubber bath mat in the shower or tub.

5. Make sure your home is well lit. Use night lights in hallways and bathrooms.

6. Keep a phone and flashlight by your bed.

Take care of yourself.

7. Stay as physically active as you can.

8. Wear comfortable shoes with good support.

9. Have your vision and hearing checked.

10. Use a cane or walker if you feel unsteady.

For more information on how to prevent falls, visit share.kp.org/preventing-falls. Also check out everybodywalk.org for tips on walking as an exercise. For questions or advice about a specific condition, talk to your physician. For your insurance needs, call Richard Kruger, your State Farm agent, at 254-776-4593.



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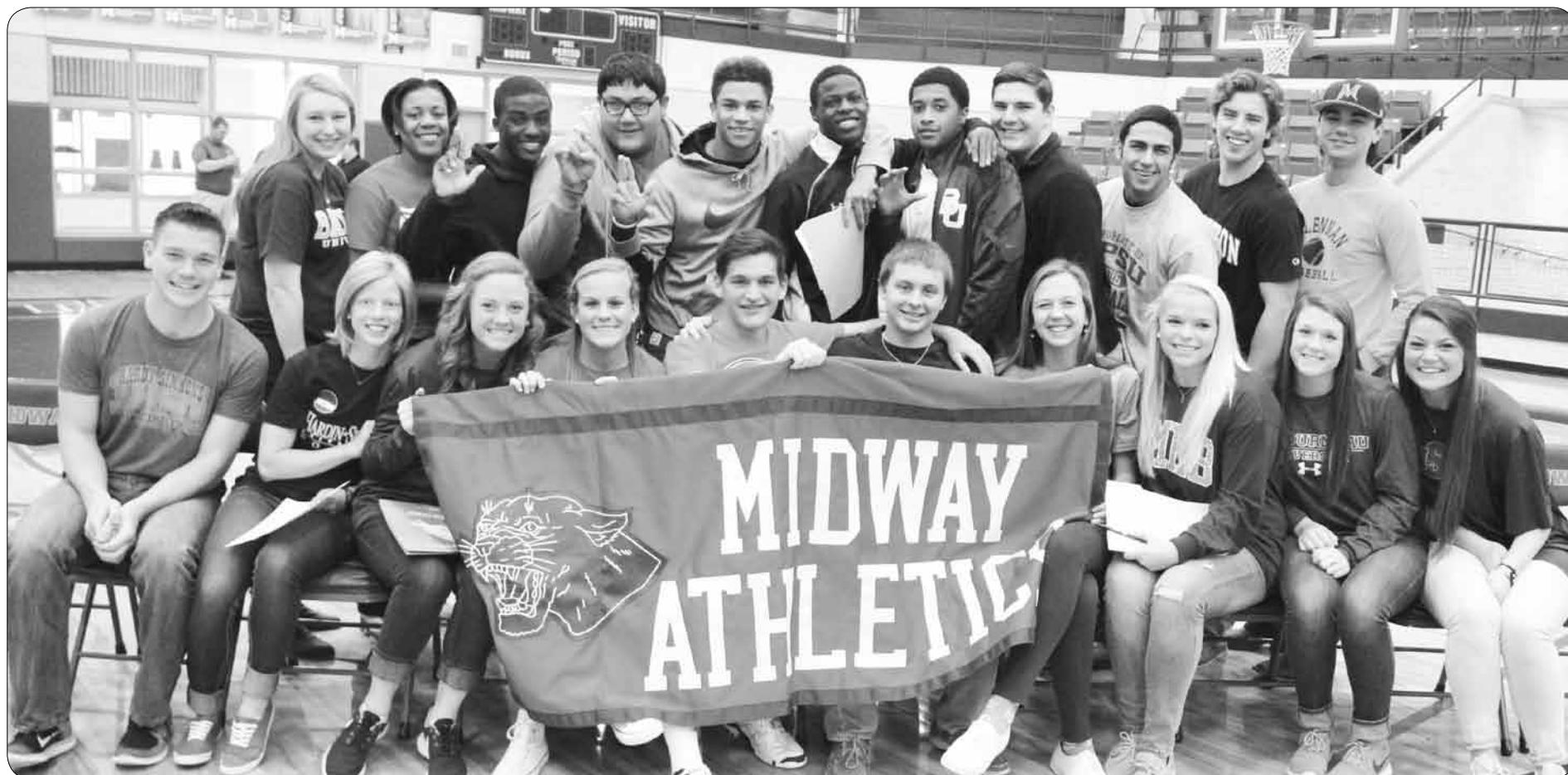
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Midway signs large class of college athletes



THESE MIDWAY HIGH SCHOOL STUDENTS SIGNED TO PLAY COLLEGE ATHLETICS ON FEBRUARY 4.

Midway High School had an impressive 24 student athletes sign to play collegiate athletics on Wednesday, February 4, 2015. Many athletes signed to play D1 level athletics, including Baylor, SMU, OU, UNT, and Navy. 21 of the students attended the MHS ceremony, with three notable athletes celebrating in DFW. Football quarterback Ben Hicks has already signed with Southern Methodist University and enrolled in January to start college classes early. Two other outstanding football players, Devontre Stricklin and Kahlil Haughton, signed at USA Football's National Signing Day and played in the 2015 International Bowl at AT&T's Cowboys Stadium.

BOYS' SOCCER

Zachary Hammond –

GIRLS' SOCCER

Josey Meyer – Hardin-Simmons University
Bailey Johnston – University of North Texas
Maddie Owen – Dallas Baptist University

TENNIS

Harry Foster – Marion Military Institute
Logan Gwin - University of Mary Hardin Baylor
Caroline Kutach – Trinity University

SOFTBALL

Ainsley Skopik – University of Mary Hardin Baylor
Macey Mize – LeTourneau University
Taylor Mordecai – Midwestern State University

BASEBALL

Jared Pool – McLennan Community College

VOLLEYBALL

Kelsey Slechta – Baylor

GIRLS' BASKETBALL

Armani Lang – Sul Ross State University

FOOTBALL

Eusebio Esquivel – Texas Lutheran University
Kahlil Haughton – University of Oklahoma*
Jace Hawkins – Tarleton State University
Ben Hicks – SMU*
Brenndan Johnson – United States Naval Academy
Marcus Johnson – Tarleton State University
Lenoy Jones, Jr. – Baylor University
Jon Ladner – Tarleton State University
Logan Paschal – Tarleton State University
RJ Rangel – Oklahoma Panhandle State University
Devontre Stricklin – Baylor University*

** Athletes not in attendance due to USA Football's National Signing Day / 2015 International Bowl*



KAHLI HAUGHTON AND DEVONTRE STRICKLIN SIGNED AT USA FOOTBALL'S NATIONAL SIGNING DAY AND PLAYED IN THE 2015 INTERNATIONAL BOWL AT AT&T'S COWBOYS STADIUM.

A life in Christ: His healing waters, Part 2

Continued from the January issue of *The Anchor News*.

BY PAM TURNER

Mark 10:46-52 tells us of someone else hurting and seeking healing waters. He was called Blind Bartimaeus. Being Poor and blind since birth, his occupational choice was limited to begging. When Jesus and His disciples were leaving Jericho, Bartimaeus realized it was Jesus of Nazareth, the one who provided healing; he cried out in a voice heard above the crowd, "Jesus, Son of David, have mercy on me!" His co-workers rebuked him and told him to be quiet. This made Bartimaeus cry out that much louder. By referring to Jesus as the Son of David, he knew he was crying

out to a King, someone who could make it happen. In verse 49, Jesus said, "Call him."

Can you imagine how those who told him to be quiet felt when they heard those two words?

"Cheer up! On your feet! He's calling you," they said. You could almost feel a little sarcasm in their voices, almost like they were saying, "The President wants to see you."

Bartimaeus jumped up, threw his cloak off and ran to see the boss. He tossed that cloak off because he knew he was about to step into healing waters. He was getting a promotion from begging for a living, to following the King and he would no longer need a dirty cloak. When Jesus asked him what he needed, Bartimaeus gave a simple an-



PAM TURNER

swer. "Rabbi, I want to see." Jesus replied, "Go. Your faith has healed you." He just went from the "outhouse" to the "penthouse."

We were never told what

kind of dreams Bartimaeus had entertained during his years of blindness and begging for a living. Did he dream of one day purchasing a boat and floating on the warm waters of the Sea of Galilee with a group of friends to ease his depression? Did he dream of one day going into politics or sharing a his life with a wife and children? Whatever his dreams were, he was constantly reminded of his blindness and his future looked pretty bleak. Being blind back then meant you had very little to offer the world. Here was a new man who was cleansed by healing waters that could only come from God.

We are introduced to another blind man in John 9. Blind since birth, he too, was forced to sit and beg for a living. All we know is he was blind. No name is given, and during this time, sickness and suffering were commonly held to be the consequences of one's sin. Not only did he suffer from blindness, but he also suffered from a constant nagging thought of a sin that perhaps he or his parents committed. This thought lingered in his mind and heart. The disciples posed the question to Jesus, "Who sinned, this man or his parents?" Jesus answered neither, and then informed the disciples that this man was blind so that the work of God might be displayed.

Can you imagine how this man felt after hearing the question the disciples asked Jesus? I'm sure all the years he had suffered from blindness and living in a culture that put the blame on some form of sin committed by either him or his parents, he had longed for an answer. Now he was about to hear it, but to his surprise he heard that he was created for a purpose. "It was not my parents whom I have blamed for years? A sorry person like myself is worthy of being touched by the King?" Jesus then spit on the ground, made some mud and put it on the blind man's eyes—both eyes, because we have to understand Jesus does not do things half way. Jesus then said, "Go wash in the Pool of Siloam." The man went and washed, then went home seeing the world. What a powerful message he had after that day;

he found out he was created for a purpose, and he washed in healing waters. He experienced new life from that day forward because he had been cleansed in healing waters from God.

I often hear a Michael W. Smith song on the radio, "Healing Rain. Were you ever able to go out and play in the rain when you were young? It's okay as long as there's no lightning or thunder, or else you could get zapped by lightning. We were afraid to be in the rain if it was thundering and lightning, but in this song, the lyrics say, "Healing rain is falling down. I'm not afraid. I'm not afraid."

We all need healing in some form, whether it's a health issue or a "disappointment in life" issue. Perhaps you have plans to succeed in life, and you're given some bad news from a doctor. I have a beautiful daughter-in-law. I couldn't have asked for a lovelier lady to come into my son's life. She comes from a beautiful, God loving family and we all get along great. They have been blessed with a handsome 3-year-old boy named Owen. She graduated with a degree in teaching and last year was nominated as one of the top 25 teachers in the USA—all the things she has worked so hard to accomplish. This past summer Jamie was diagnosed with MS and in some ways this disease is similar to polio which affects the muscles. Instead of running off from her family and seeking healing in man-made pleasures, she is waiting for God's healing rain; she is ready to step into healing waters. The faithfulness of God will be revealed in hers and my son's life.

Are you ready for a miracle in your life? Are you ready for the Father to say, "Go! Your faith has made you whole," or "Go and wash in my Healing Waters?" You see it's as simple as asking Him to come into your life to be your Lord and Savior. A simple sentence will do, one such as "Jesus, I believe that you died for my sins. Please forgive me of my sins and allow me into your kingdom."

Whatever you choose to say, He will hear you and cleanse your heart with His healing waters.

Waco's best kept banking secret

BY REGINA MARTINEZ

You might not think you have anything in common with a bank, but you really do if that bank is Incommons Bank. When you become part of Incommons Bank you become like family. You're more than just a transaction.

Greg Stubbs, Incommons President, grew up in the business. His father had been in the banking business all his life and moved to Mexia when Stubbs was just a child. Stubbs learned the business from his father who was president of the bank in 1984. Stubbs went to work there in 1985 and took over as President in 2000. His dad passed away on August 27th, just two weeks later.

It was his father who implanted the vision to expand business. They branched to Coolidge and Fairfield. They then decided to go to Waco for two reasons: they had many ties here, and Stubbs saw a need for a smaller community bank to serve the needs of Wacoans.

That is what Incommons Bank is—a small, stable bank. The employees are just common people, easy to talk to. Family atmosphere is what drew me to this bank. I have



REGINA MARTINEZ

been in banking for 14 years and made the switch 3 years ago. Being the manager of the bank gives me the opportunity to continue to instill the same values it instilled when the bank was chartered in 1882. We pride ourselves on what is called, "hand shake bankers"—someone who knows their customers and pays attention to their needs.

We have been in Waco now for 6 years and our customer base is growing steadily. That can be credited to the great products that we offer. With a loan, payments can be structured to

fit your needs and you don't have to wait for an answer on whether you're approved or not. We can do this because we are locally owned and you have access to the ownership.

In addition to the variety of consumer and business loans, we also offer a high yield checking account called Kasasa. It is a free checking account that actually pays you at the end of the month. In addition to Kasasa, we also have other ways to save. A money market account, Health Savings Account, Certificate of Deposits, or an IRA may suit you.

We are also very proud of being tech-savvy. We offer online banking, and bill pay through your computer or smart device and mobile deposits with the snap of your camera phone. Easy to use and convenient.

Speaking of convenience, the Waco Branch is located at 5400 Crosslake Pkwy in Legend's Crossing right next to Chuy's Restaurant. Come pay us a visit! See for yourself what a family-friendly atmosphere we have and meet people that value you as part of their banking family.

That's why we are Waco's Best Kept Banking Secret. You have our word!

Minority-owned businesses still underrepresented in state procurement

BY NICOLE JAMES SCOTT
TEXAS PUBLISHERS
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After conducting a disparity study in 2009, the Texas Comptroller's office concluded special programs to secure procurement for Historically Underutilized Businesses are still necessary. It went on to affirm its commitment to ensure state agencies make a concerted effort to utilize HUBs for contracts in construction, professional and consulting services and commodities purchases. All state agencies, medical and health facilities, and institutions of higher learning were included in the study.

The following primary points highlighted in the study to confirm disparity were as such:

- Statistical disparities by race, ethnicity and gender classification in current HUB utilization, particularly in prime contracting;

- Statistical disparities by race, ethnicity and gender classification in the private marketplace, particularly in the area of utilization of women and minority-owned firms in commercial construction;

- Statistical disparities in firm earnings by race, ethnicity and gender classification, even after controlling for capacity-related factors; and

- Anecdotal testimony of disparate treatment as presented by business owners in interviews, surveys, public hearings and focus groups.

The more than 200 state agencies and institutions of higher education have a cumulative multi-billion dollar annual budget. A great source of that revenue is generated from 60 different taxes and fees. Taxes and fees such as property tax, sales tax, cigarette, tax, alcohol tax, hotel tax, various motor vehicle taxes that all citizens of the state pay. For the fiscal year of 2013, the comptroller's office collected close to \$48 billion in taxes alone. So what is the connection and what does this have to do with state agencies? If you drive a car, buy alcohol, smoke cigarettes, own property or patronize hotels, then you are contributing to that whopping \$48 billion the

state collects to fund various state agencies such as the Department of Transportation, and Public Utility Commission and institutions like Sam Houston State, Texas A&M and University of Texas just to name a few.

In essence, these agencies and institutions belong to the communities and should in kind serve those communities. So when the Department of Health and Human Services advertises in the medical journals and fails to do so in African American newspapers, it is a great disservice. It is the Black Press that is the pipeline of communication into the African American community where the prevalence of diseases such as diabetes and strokes are twice that of Whites. African Americans have the highest age-adjusted heart disease death rate and African Americans have the highest hospitalization rate of all ethnicities. In the interest of serving the African American community the Department of Health and Human Services is remiss in bypassing Black newspapers.

But it's not just the Black Press that is underrepresented when it comes to state procurement and contracting. According to the 2014 annual HUB report, \$15,113,071,094 was awarded to non-HUBs, compared to \$2,060,862,969 awarded to HUBs. Asian Pacific, Black, Hispanic, Native American, woman-owned and service-disabled veterans constitute HUBs.

All state agencies and institutions are required to keep annual reporting of their expenditures. There is a special report generated specifically to detail how much funding and bids are awarded to HUBs. Just to provide a few examples of the inequality that exists, the University of Texas Health and Science Center's 2013 report listed 42 out of 559 bids/proposals that were awarded to HUBs, 25 of which went to women. In fiscal year 2013, the Department of Transportation contracted a paltry 4.82 percent of its construction contracts with HUBs. The same year, the Public Utility Commission awarded 250 con-

tracts of which 90 went to HUBs. Of those 90, 26 went to Asian males, two African American males, seven Hispanic males, one Hispanic female and one Native American male. The remaining 53 were awarded to women. The Alcoholic Beverage Commission awarded 1,600 contracts. The breakdown of those contracts were as follows: one Asian male, one Asian female, six African American males, 49 Hispanic males, one Hispanic female,

two Native American males and 246 women. These are just four examples but the pattern is consistent among the majority of agencies and institutions. Moreover, most often many of the contracts that are awarded primarily go to women who are neither Asian, African American, Hispanic or members of any ethnic group.

The issue at hand is not about set asides, diversity or even affirmative action; albeit groups that have been

historically excluded should receive special consideration. However, HUBs contribute and put into the collective pot, so to speak, just as much as other businesses. Any procurement HUBs receive from state agencies are not only deserved but also earned. We are not talking about handouts or charitable contributions. In viewing the above chart, suffice it to say HUBs are clearly not receiving their fair slice of the pie. Not by a long shot.

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