

THE Anchor News

Serving the Central
Texas Community

Celebrating 15 Years!

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Free



It's so hard to say goodbye to Dorothy "Dot" "Sue" Perkins

BY LINDA CRAWFORD

Alline Hackett of Knoxville, Tennessee remembers her as a friend. "She was a loving and caring person ...my friend."

J.L. Crawford remembers his cousin as a protector. "In our family, she was our princess. In the midst of all she went through, she still tried to take care of us and look out for us."

Imani Johnson, her niece, remembers her as a teacher. "She taught us anything and everything, how to be honest, how to be a fighter, how to stand up for what we believed was right."

Dorothy Suezette Edwards Perkins was so many different things to so many different people. She touched so many lives, even in her death on October 21. Perkins was born on May 11, 1949. The daughter of Herschel Scott, Jr. and Willie Jean Edwards, Perkins grew



DOROTHY PERKINS

up in a single parent household in Waco, with her mom, aunts, uncles and many, many first cousins.

"Everyone was protective of Sue," explained Crawford. "Uncle Chaney, Uncle Bob, Uncle Pat, Uncle Lonzo, my parents (J.L. and Theresa Crawford), Aunt Dorothy Mae, everybody. We kids

were all part of a two-parent household, but Sue was not. So all of her uncles stepped in to be her dad, all of her aunts stepped in to help her mom, and all of her cousins stepped in to be her brothers and sisters," Crawford said. "But Sue looked out for us, too. Everyone knew that Sue could make things happen. We looked to her for guidance, for all of the answers."

Johnson said her "Aunt Dorothy" was a realist. "There was no in between with her, and she wouldn't sugar-coat something just to make someone else happy. She was a ball of joy and a ball of honesty."

According to Johnson, Perkins was loving, straightforward and unselfish, even with her knowledge. "She taught us everything that she knew—how to cook different things,

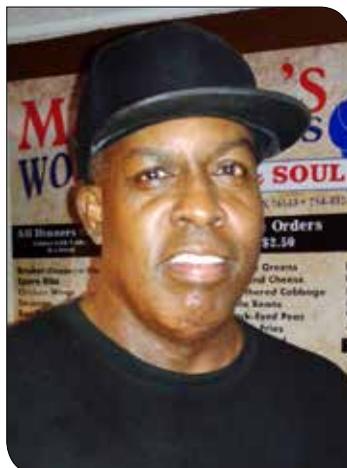
See **PERKINS** pg. 6

McCall's barbeque & soul food restaurant opens

BY W.B. GUNTER

There aren't many barbeque restaurants offering a menu that features breakfast all day, but that's one more thing that sets McCall's apart from other restaurants. Located at 224, Avenue C, downtown Killeen, the soul of McCall's restaurant began before the owner, James McCall III, grew up.

As a little boy growing up in Houston, he watched the way his mother prepared meals, and he found it interesting



JAMES McCALL

that mixing ingredients could create something great. When he entered junior high school, he discovered that a home economics class was on his schedule as an elective.

"Man, I hated that class. I felt so out of place with all those girls around," explained McCall. "But somehow, that class helped lead him to where he is today.

During his second reenlistment into the military, rather than doing the job he was pre-

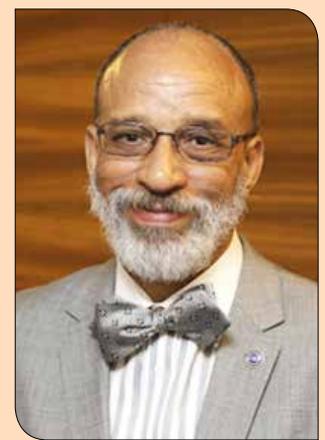
See **SOUL FOOD** pg. 5

O'Neal to speak at CTAACC's annual banquet in Waco

Charles O'Neal, President of the Texas Association of African American Chambers of Commerce (TAAACC,) will be the keynote speaker at the Cent-Tex African American Chamber of Commerce annual banquet. The Annual Banquet is a showcase event, featuring outstanding community honorees, excellent entertainment, delicious food, door prizes and so much more. It provides a great networking opportunity and venue for celebration for the accomplishments of the business and community leaders.

TAAACC works to encourage uniformity and cooperation among the chambers to provide a strong economic base and improve business conditions for all Black business enterprises throughout the state of Texas. O'Neal also currently serves as Vice Chairman of the board of the U.S. Black Chambers, Inc. Prior to leading TAAACC, O'Neal was Lead Consultant for Strategique where he used his broad business and development experience to assist a wide spectrum of clients understand bottom-line issues associated with business formation.

During its 20 plus years of existence, the Texas Association of African-American Chambers of Commerce (TAAACC) has been a leading voice in the African-American business community. It is a non-profit orga-



CHARLES O'NEAL

nization and serves as a "think tank" for its members, thereby strengthening, stimulating and providing positive advocacy, while disseminating useful data that is beneficial to African-American businesses and communities.

Since its inception, TAAACC has been a leading advocate promoting the development and enhancement of local African-American chambers of commerce, and supporting business members that represent an array of industries. As such, TAAACC interacts directly with the legislative, judicial and executive branches of government to influence public policy. Our goal is to continue being an informational and resourceful conduit to help our members thrive and prosper. Learn more about TAAACC at www.ta-aacc.org.

Previously, O'Neal served as President and

See **BANQUET** pg. 13

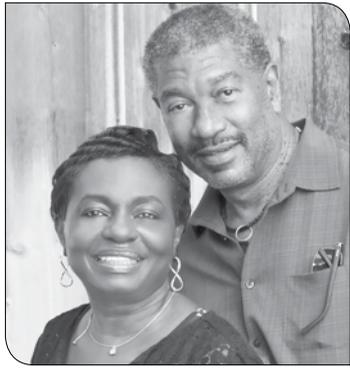


Photo by Any Given Day Photography

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.

Celebrating the life of Dorothy Perkins

Dorothy Suezette Edwards Perkins, 68, a native of Waco, passed away Saturday, October 21st, surrounded by her family. Her Home-Going Celebration was Saturday, October 28, 2017 at Pleasant Grove Baptist Church, in Waco, where Rev. Brill Stone is the pastor.

On May 11, 1949, Dorothy was born to Herschel Napoleon Scott, Sr. and Willie Jean Edwards. Since all of her cousins were part of a two-parent household and Dorothy was not, the family watched over her and treated her as the family princess. She graduated from Carver High School, Class of 67, and later grad-

uated from Paul Quinn College, where she pledged Delta Sigma Theta Sorority and loved her red and white.

Dorothy also loved Pleasant Grove Baptist Church, where she was a life-long member and was very involved. She especially enjoyed being an usher and being part of the Mission Society. An excellent cook, Dorothy was also a member of the church's culinary department. She worked for over thirty years for Safeway in the Customer Service Center, retiring in the late 1980's.

Dorothy was known to family and friends as an avid shopper, even to

the point of being called a "Professional Shopper." She had a sassy outward personality and loved to be dressed up and blingy. Dorothy found great joy in a number of hobbies: caring for her plants, learning computers in a class she took, crocheting, and late night phone calls with friends. Never having children of her own, she loved her four legged friends as if they were her children. She was preceded in death by her mother and father, half-sisters, Bonnie

**DOROTHY & BAILEY PERKINS**

Anderson and Detria Harper, and her beloved cat, Pinky and dog, Fritzzy.

Dorothy is survived by her half-siblings, Rev. Sandra Powell (Rev. Lawrence Powell), Janice Toney (James), Wenda Long (Eddie), Herschel N. Scott, Jr. and Jimmy Moore (Peaches); uncle, Bob Wallace Edwards, aunt, Rosie Lee Edwards and best friend for over 40 years, Miltonee Clater (Freddie); Miltonee's daughters, whom Dorothy considered her nieces, Imani Johnson (Ronald), Natasha Hawkins (Youree) and Yolanda Johnson and a host of cousins, other loving family members, friends, and her beloved four legged companions, Dakota and Bailey. She is buried in Doris Miller Memorial Park. Pallbearers were Rev. Ara L. Rauls, Jr., Jason Crawford, McArthur Bradford, Ronald Johnson, Tyrone Stewart, and Youree Hawkins.

From the Editor...

How to overcome adversity in your daily life

(NewsUSA) - While professional athletes face their opponents on game day, everyone faces adversity in their everyday lives.

Just ask noted sports psychologist and author Dr. Jack Llewellyn, who in January 2004 received news that would change his outlook forever: He was diagnosed with relapsing-remitting multiple sclerosis (RRMS), the most common form of MS.

Dr. Llewellyn built his career on helping professional athletes overcome adversity by leveraging life's obstacles to achieve success -- if you've been following sports head-

lines lately, you know how much energy that can take -- and suddenly he found himself applying those same techniques to get himself through his own challenge of living with MS.

"There are no guarantees in life, but a positive attitude keeps the probability of success on your side," says the author of the newly released book *Get the Mud out of the Water*. "The week I was diagnosed was a tough one. However, I worked with my doctor to get on therapy right away, and I've been able to maintain the life that I love in the eight years since."

"I tell my players all the time, 'Everyone faces adversity in their lives.' What you can control is the time it takes to overcome it by learning how to focus on your assets -- not your liabilities."

The book by Dr. Llewellyn outlines strategies designed to help anyone recover from adversity and lead their best life each day. Among his tips:

- Assess your assets and your liabilities. Ask yourself: "What makes you strong enough to overcome life's challenges?"

- Achieve something positive every day. Take stock of your accomplishments --

small and large -- and fill your mind with things that are positive and affirming.

- Surround yourself with a team of people committed to helping you. You need a support system that's both committed to your health and you.

- Use stress as an incentive. Find a way to use the energy from things that put a strain on you in a productive way.

- Create a positive environment. Make a conscious choice to live every day with a confident mindset.

To learn more about MS and Dr. Jack Llewellyn, visit www.sharedsolutions.com.

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

no time publish information that is potentially libelous material or intentionally malicious, derogatory or irrelevant.

EDITORIAL POLICY

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

LETTERS AND ARTICLES POLICY

The comments and opinions of our readers are welcomed. Letters

and articles should be e-mailed. Letters should be no longer than 200 words and must include a name and phone number. Article submissions should be no longer than 450 words and should include an original head shot (in jpeg format) along with your name, address and phone number. We reserve the right to edit for grammar, space, potentially libelous material and copyright infringement. We also reserve the right to refuse derogatory, irrelevant and malicious submissions.

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Lifestyle Expo planned for February 2017

Mother and daughter, Mia and Mara Thomas, are teaming up to coordinate their first business venture together. Mia, the Owner of Road to Damascus, Inc, a 501c3 nonprofit organization that helps at risk children and families, is so excited to be working alongside her daughter, Mara. She is also the owner of Mia Thomas Bailbonds, an agency serving Hill, Bosque, Milam, Freestone, and Burleson Counties. Mia grew up in a Christian and close knit family in Georgia, where her mother and grandparents always instilled in the children that nothing in life comes free. "They would say 'If you want the best in life you, always got to keep God first and line up with his will.'"

Mia's grandmother would often say to her grandchildren, "Never forget where you came from and always treat people with the utmost respect. Do good when it's in your power to do good." According to Mia, they were all taught to never disrespect the family name. "When we went places, people knew that we were the Mobley children because of the way our parents and grandparents trained us."

It is no surprise that Mia she raised her children with the same principles that her family instilled in her as a child. "These principles empower



MARA THOMAS

them to strive to do better in their own communities and with the people they come in contact with every day. It's a blessing and much joy to see my kids grow their own businesses and bless others."

Mara is a licensed, certified esthetician and a very motivated eyelash tech and makeup artist. The owner of a local beauty business, Madame Beau', which means "beautiful lady," Mara is a single mom of two-year old Masen Alexander Waggoner. Mara worked hard to finish high school and get her license as an esthetician. And even though she had several obstacles to overcome during the last half of her schooling to get her license, she kept God first and pushed forward.

The Thomas duo is super excited to announce an upcoming event planned for Sunday, February 18, 2018, from 2:00 p.m. to 8:00 p.m. They will host their first beauty, health, and lifestyle expo called Diverse Xpression. Located at the Bellmead Civic Center at 3900 Parrish, "the purpose of the expo," said Mara, "is to bring a diverse group of creative, professional barbers, stylists, estheticians, and makeup artists together to showcase their God given talents to Central Texas communities." Her mother added that it will be an opportunity for innovative, professional, small business owners across Central Texas to come together and promote awareness about their brand/servic-



MIA THOMAS

es. Through networking with other like-minded people who are driven and motivated to take their business to the next level of success, explained

Mia, entrepreneurs will not want to miss is an event.

Jasmine Caldwell, news reporter for KCEN -TV, will be the EMCEE for the event. DJ Precyse of 94.5 The Beat will provide live music. The event will include hair and makeup battle/competitions, a fashion show, trophies and cash prizes, door prizes, give-aways, and numerous vendors from across the state.

Presale tickets will be available starting December 1, 2017 through January 31, 2018. Tickets cost \$15, and they will be sold on Eventbrite. Call Mia Thomas at 505-402-0199 or Mara Thomas at 254-733-1198 for more information on how you can attend this event or register to be a vendor.

An alternative to opioids for that pain in your neck

(NewsUSA) - Your body does quite an amazing balancing act with your head.

Which is to say, if you imagine a 10-pound mass (your head) sitting atop a column of bones (your neck) -- with split-second movements in all directions -- you'll begin to understand why neck pain ranks as one of humankind's most common and persistent problems.

There are all sorts of neck pain: the temporary type you have after sleeping awkwardly, the sore type you have following exercise, or the nagging type often associated with a car accident. At least in the first case, the general consensus can be summed up thusly: "Stop doing what makes it worse."



DR. SHAMONICA TRUNELL-MORGAN

Chronic pain, however, is a different matter.

Not only can it be debilitating, but -- since prescription drugs are often used to address the condition -- it's also at the center of the opioid crisis now roiling the nation.

With drugs like OxyContin, Norco and Vicodin carrying the risk of addiction and even death, both the Food and Drug Administration and the Centers for Disease Control and Prevention have urged consumers and healthcare providers alike to seek non-pharmacologic alternatives for managing such pain.

One of the most popular choices? Drug-free chiropractic care, which boasts high patient-satisfaction scores and is covered by most insurance.

"Doctors of chiropractic are well-trained and highly educated in the structure and function of the human body," says Sherry McAllister, DC, executive vice president of the not-for-profit Foundation for Chiropractic Progress. "They use hands-on techniques to help enhance neurological control, flexibility, muscle strength, and range of motion."

To locate a nearby doctor of chiropractic, visit f4cp.com/findadoctor or simply call Dr. S. Trunell at 254-754-4000. See the Hillcrest Chiropractic ad on page 11 in this issue.

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Pat Chisolm-Miller announces run for County Commissioner, Pct. 2

"To every man there comes in his lifetime that special moment when he is figuratively tapped on the shoulder and offered a chance to do a very special thing, unique to him and fitted to his talents." These are the words of Sir Winston Churchill, words that Patricia "Pat" Chisolm-Miller has taken to heart. Chisolm-Miller has served the constituents of Precinct 2 and McLennan County as Commissioner Lester Gibson's administrative assistant for the past 22 years. The Commissioner's position will be vacated on December 31, 2018 when Gibson retires after serving 28 years, and as many have hoped, Chisolm-Miller will step up to run for McLennan County Commissioner Precinct 2.

"I feel like Churchill's words were spoken just for me for this moment for this opportunity," said Chisolm-Miller, who handles all administrative functions for the office, including the management of the precinct's \$2.8 million personnel and operating budget. Chisolm-Miller oversees all purchases and capital outlay investments, facilitates new hires and employment separations, and provides research/data analysis support. She is now asking the residents of McLennan County, Precinct 2, to allow her to serve them as their county commissioner.

Born to Mr. & Mrs. John and Arthur Lee Chisolm, she is the middle daughter. Her father, John Oliver Chisolm, was a veteran of the Korean War and while stationed at Fort Hood met her mother, Arthur Lee Brown, a 1945 graduate of A.J. Moore High School and a 1949 graduate of Jarvis Christian College. Chisolm-Miller's parents moved to Brooklyn, New York where she was born. At the age of 10, Chisolm-Miller moved to Waco, McLennan County, Tex-

as, and has been a resident of the community ever since. She attended the former Richfield High School and East Texas State University and has been a member of Alpha Kappa Alpha Sorority, Incorporated since 1979.

The political science major's true passion in life is service. During her tenure in the McLennan County Commissioners Office, Chisolm-Miller has worn many hats. She has functioned as the field operative and administrative support on both the Texas Department of Housing & Community Affairs McLennan County Mart ISD Athletic Complex Grant and the Texas Department of Housing & Community Affairs Housing Rehabilitation Grant.

The Texas Department of Housing & Community Affairs McLennan County Mart ISD Athletic Complex Project was a collaboration between Mart ISD and McLennan County. Chisolm-Miller served on the initial review committee, which assessed the feasibility of the project mechanisms and submitted its recommendation to the McLennan County Commissioners Court. Road and Bridge crewmen from Precinct 2 were instrumental in laying out much of the complex's design. The regional complex provides sports and recreational facilities in Mart and Eastern McLennan County.

The Texas Department of Housing & Community Affairs Rehabilitation Grant allowed for funds to make major home repairs for senior citizens on limited income living in the Lincoln City area. This project renovated 16 homes and provided jobs for local and minority contractors and sub-contractors.

Chisolm-Miller also assisted in the acquisition of information used for the Texas Parks & Wildlife State Boating Ac-



PAT CHISOLM-MILLER

cess Program Grant. The grant was finally approved for June of 2018, and will be used for enhancements at the Tradinghouse Lake Park.

One of her first committee assignments upon her hire in the Commissioners' Office was to serve on the McLennan County Enterprise Community Development Commission, a partnership of cities within McLennan County which applied for an Enterprise Zone Grant made available during the Clinton Administration. The grant allowed for cities and counties to focus on urban areas within their boundaries that were under utilized and under developed. One of the major accomplishments from this endeavor was the formation of Neighborhood LINC's or Light in Neighborhood Commons, entities that created or enhanced neighborhood associations.

Prior to coming to the Commissioners' Office in 1995, Chisolm-Miller worked for the Texas State Technical College Waco Women's Resource Center Carl D. Perkins Formula Funding Project Texas Grant. The grant funded by the state of Texas under the governorship of Ann Richards as a "welfare to work" program provided childcare stipends for women pursuing "non traditional" degrees from TSTC Waco.

Chisolm-Miller's long history of community service and civic engagement have shaped her campaign philosophy. When she is elected, one of the first things on her task list is to work toward higher wages for the residents of McLennan County while also maintaining active, progressive business/employment growth. She will begin discussions regarding the program agreement for the Waco McLennan County Economic Development Fund. This fund,

established via an alliance of McLennan County, the City of Waco, and the Waco Industrial Foundation, focuses on the recruitment and retention/expansion of businesses in the Waco, McLennan County, Texas area. In order to be eligible for these funds, businesses agree to a minimum hourly wage established in the program agreement. This hourly wage amount has not been adjusted in over fifteen years. Chisolm-Miller says she wants to be instrumental in changing that.

She will also advocate for education of the TIF (Tax Increment Financing) Program. TIF was developed as an economic development strategy for assisting in the development or redevelopment of economically distressed or blighted areas of a municipality where such development would not occur solely through private investment within a reasonably foreseeable future. The zones cover portions of commercial properties in East Waco, North Waco, South Waco, and downtown. Chisolm-Miller wants to see corporative work with the Cen-Tex African American Chamber of Commerce and the Cen-Tex Hispanic Chamber of Commerce for the provision of education and logistic support to small and minority businesses and all aspiring business owners.

She is excited about the economic expansion possibilities of McLennan County especially the current project in Mart, Eastern McLennan County, Texas. As a recipient of USDA Rural Development Funding, the City plans to upgrade the water facility.

Chisolm-Miller is also encouraged by the county's receiving over 190 acres of park land from Luminant. The county has leased the land for \$1 a year since 1969 and will now take ownership. Luminant's energy generation facility at Tradinghouse has been a community partner in McLennan County since the early 1950s. Chisolm-Miller feels that with full ownership of this land, the county's vision for tourism and park development can be seriously explored and enhanced.

When she is elected, the former Fred Batts Leadership Luncheon facilitator will continue to encourage community meetings and updates. "Through the years," said Chisolm-Miller, "I have seen the importance of having a consistent venue for

minority leadership to interact with all local area leaders. This is not only beneficial but essential to the overall growth of our county."

A recipient of the Delta Upsilon Zeta Chapter of Zeta Phi Beta's Community Service Award for Governmental Affairs, Chisolm-Miller currently serves on the Live Oak Classical School Community Outreach and Engagement Committee. She is a past Vice Chair of the Community Race Relations Coalition Board of Directors and has served as a member of the Eastern Waco Development Corporation Board of Directors, Compassion Ministries Board of Directors, United Way Allocations Committee, and the Women's Resource Center Advisory Board. Having served as the McLennan County representative to the Waco-McLennan County Public Health District, she now represents Commissioner Gibson, in his absence, on that district board.

A member of Toliver Chapel Missionary Baptist Church for over 50 years, Chisolm-Miller is active in the Sanctuary Choir, Celestial Voices Choir, Womens' Chorus, and as a Junior High School Sunday School teacher.

Married to Robert Miller, Sr., she is a mom, grandmother, great-grandmother, and a loving aunt. In her spare time, she enjoys reading and listening to music. Her most memorable book is The Prayer of Jabez by Bruce Wilkinson.

Churchill's statement, "To every man there comes in his lifetime that special moment when he is figuratively tapped on the shoulder and offered a chance to do a very special thing, unique to him and fitted to his talents," is indeed one of Chisolm-Miller's favorite quotes, and while many agree with these words, explains Chisolm-Miller, the last part of the quote is sometimes overlooked. "What a tragedy if that moment finds [a man or woman] unprepared or unqualified for that which would be his finest hour."

Having spent the past 22 years preparing for this moment, Chisolm-Miller believes she is the most qualified to serve as the McLennan County Commissioner for Precinct 2.

She is ready for this moment, she is asking for the chance to share her talents, and she is confident that with God, she will excel as County Commissioner, Precinct 2.

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(a.k.a. Par-Lar Ministries & Larry Reed Ministries)

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Larry & Patsy Reed, Servants



SOUL FOOD

Continued from page one

viously assigned, he got a job cooking at Ft. Polk, Louisiana. "I was left by myself to handle everything independently," he said. In Germany, his Sergeant who always talked about college encouraged him to attend. He enrolled at CTC and received a degree in food service. "I was baking, and operating on all levels of food service, from management to dining."

Later he received word that somebody had bro-

ken into his dad's home and shot him. McCall desperately needed to be stationed somewhere close to Houston.

There were no immediate openings in Fort Polk and the closest place was in Oklahoma. He needed someplace closer, so he asked to be assigned to Fort Hood. According to the person on the other end, no one every requested going to Ft. Hood. Thus, the military honored his re-

quest.

Eventually, after going through a number of personal struggles, McCall went back to his calling. He opened McCall's World Famous Barbeque & Soul Food. Opened Tuesday through Saturday between 11:00 A.M. and 8:00 P.M., McCall's offers catering, delivery on items \$25.00 and up and breakfast all day. Every Thursday night at 7:00, McCall's opens late for football night,

with host, Mel from 103.1 KISS FM Radio, of Copperas Cove. Regular attenders should be aware that there will be no football on Thanksgiving Day, because McCall will be working with the food kitchen, taking care of people who have a greater need.

Make plans for celebrating with the New Year's Eve Party that will kick off at 8:00 PM, December 31. Cover charge is \$10.00 and includes breakfast and

champagne. Dr. J., who will be hosting Blue Mondays, every Monday in 2018, will provide the musical entertainment for the evening.

The richness of history is evident inside of the World Famous doors. It is preserved with care and savored in every bite of the food. McCall's is more than an eating establishment; it is a place where the soul is nourished. To comment or learn more, contact Mac, at 254-432-7800.

Church Directory

High Point Church



www.highpointchurchwaco.com

WEEKLY SERVICE

Every Sunday
10:30 a.m.

Children's Church
Youth Church
Nursery

Hollywood Theater | Highway 84 | Woodway, Texas
John Rambeau, Senior Pastor

Temple of Christ Church

Matthew Reed Ministries, Inc.

Sunday School: 10 a.m.

Worship: 11:15 a.m.

Evening: 6:00 p.m.

Monday Bible Study: 7:00 p.m.

Wednesday Prayer Worship: 7:00 p.m.

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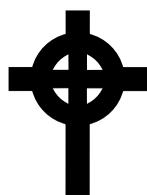


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BY: REGINA MARTINEZ,
VICE PRESIDENT
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From wholesalers to retailers, from service providers to manufacturers, no business wants to be limited by cash flow.

Is working capital an issue for you? Is waiting for payments from your customers keeping you from paying your own bills? Do you spend more time and energy on accounts receivables than on growing your business? So, what can you do?

Don't panic. One of the greatest misconceptions about cash flow problems is that they only happen to companies that are doing badly. Most commercial clients, especially large companies, pay invoices in 30 to 90 days. They pay slowly for a very simple reason: it helps their cash flow. Unfortunately, many startups and even growing companies don't account for payment terms when planning their finances.

A whopping 82% of businesses fail due to poor cash flow management skills¹. You must take positive steps to make sure you don't become a statistic. Knowing how to help yourself is critical to the continued operation of your business.

Some options are better than others. You can finance yourself using your credit card. Typically, not a great idea. Credit card rates can be high, and if your plan to pay it off when the money comes in doesn't pan out, you could be up the proverbial creek. You can get a loan. Small business loans can be a lifesaver, but know what you are getting into. Friends and family? Loans among friends and family can cause more problems than they solve. If you take this route, put everything in writing! You can sell part of your business, but selling when you are under pressure can often be a bad deal for you, and undervalue your business.

Capital Advantage by Incommons Bank can help.



REGINA MARTINEZ

Capital Advantage is a partnership between your business and Incommons Bank. It is a relationship built around you without forcing you to fit into a program designed for someone else.

Incommons Bank is a locally-owned community bank dedicated to the growth of Waco businesses. Our program fees are lower than factoring companies and we never sell your invoices.

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1. Association of Chartered Certified Accountants

PERKINS | Continued from page one

how to grow plants, how to handle rude people, how to recognize false advertising. You name it, Aunt Dorothy took out the time to teach us."

Johnson, the oldest of three daughters belonging to Perkins' best friend, Milton Clater, grew up feeling as if she had two moms. Perkins called the three girls, Johnson, Natasha, and Yolanda, her nieces. "She taught us how to love," said Johnson. Consider the fact that Perkins and Clater were bff's for over 40 years. Her daughters knew their "Aunt Dorothy" all of their lives. She knew everything about them, said Johnson. "And we knew everything about her. She was hilarious, too. Even when she fussed at us, she was funny. 'Nobody listens to me' she would say, whenever she was trying to get her point across. We would crack up laughing."

Johnson told the story of Elaine, a woman she met at her Aunt Dorothy's home-going service. Perkins was one of the first people Elaine met when she attended Perkins' church, Pleasant Grove. She told Johnson, "Dorothy was the first person to welcome me at the church," no doubt because she took her role as an usher and greeter seriously. Perkins pulled Elaine in with her kindness and even began teaching her to play the tambourine.

Pastor Tacey Brown during his eulogy, reminisced about how he first met "Dot" when he was just a young soldier at Ft. Hood. Perkins' brother, Jimmy Moore, was friends with Brown, and since Brown didn't know very many people in Texas, Moore encouraged him to call his sister in Waco. According to Brown, even for years to come, Perkins welcomed him into her home and treated him like family.

Perhaps these acts of kindness seem nothing out of the ordinary, but when one considers the fact that Perkins suffered for over forty years with

MS, it takes her thoughtfulness and kindness to another level. And with that knowledge, one can't help but see her from a different prospective. Often when people suffer from a debilitating disease such as Multiple Sclerosis, they just don't feel like reaching out to others as MS is furiously mean.

Teresa Wright-Johnson, in her article, "We're Still Here," sheds much light on the struggles. Published in *Multiple Sclerosis News Today*, her article explains in vivid terms, the disease's painful affects. "There have been moments in time where we wanted to just give up. Yet, we made it. We held on. We may stumble and fall, but we still move on."

She goes on to explain Perkins in every sense of the word, as she speaks to the many people who live with the excruciating pain and anguish associated with MS. "I want to ...take a moment to remind you of what a strong and courageous person you are... Even in moments of weakness you have indisputable courage. Life is beautiful and hard. Around every corner lies adversity." But for these people, MS does not have the last say.

And so it was with Dorothy "Dot" "Sue" Perkins. One day, she would be on a walker confined to her home, and the next day, she would be driving her car, going to take care of somebody else or shopping for one of her classy wide-brimmed hats and her blingy two-piece Sunday go meeting suits. She liked her bling, Crawford said of his cousin. Laughing, he described her as a

professional shopper.

"She got it earnestly," he said. "Aunt Frankie and all the girls in the family would spend hours and hours shopping."

Obviously, that hobby didn't change for Perkins when she became an adult, not even when she was diagnosed with MS in her late 20's. As a matter of fact, family members say Perkins never let the illness hold her back at all. Perkins would be in a hospital bed lying flat on her back, all the while using her cell phone to check on the business affairs of her family members who depended on her, making sure things were getting done and in order.

In the words of Wright-Johnson, this one was strong and courageous, always a conqueror in the face of adversity. She was tough, a fighter, a very determined woman who never acted like she had MS. Perhaps that's why we all expected her to be back on her feet soon, as usual. We expected her to leave that hospital any day now to get back to business. She always did. Always. Toward the end though, we finally realized that this time, it just wasn't to be, as Scripture says it is appointed until every man and woman to die.

Pastor Brown spoke for us all in his eulogy, putting our thoughts and feelings into the words that we did not speak. "If God had talked to me ahead of time," he said, "if he had told me he was about to take one of his children home, if I'd had the chance to have a conversation with Him, I would have said, 'Not Dot, Lord. Not Dot.'"



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Thursday

November 16, 2017

6:00 pm - 8:00 pm

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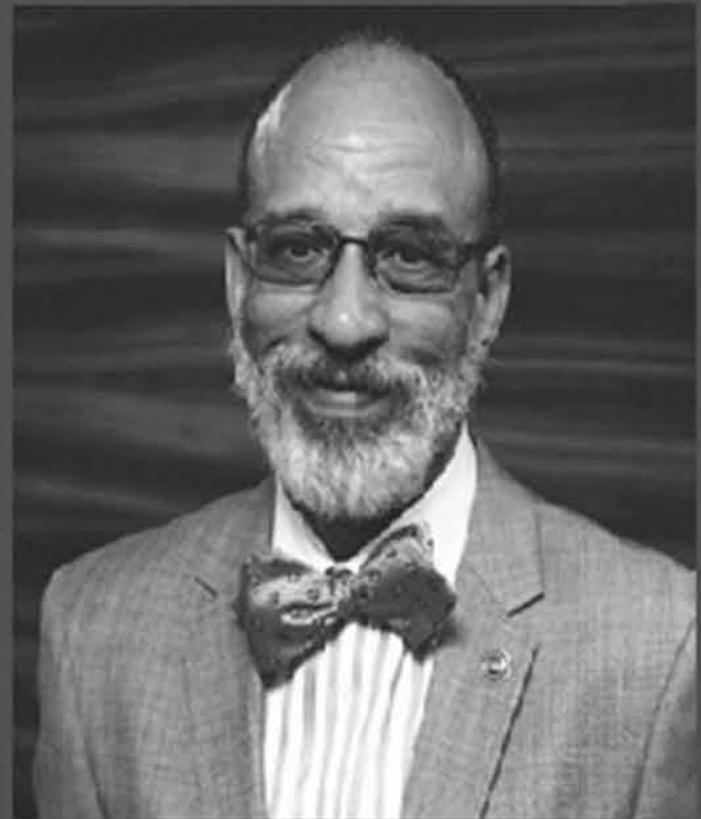
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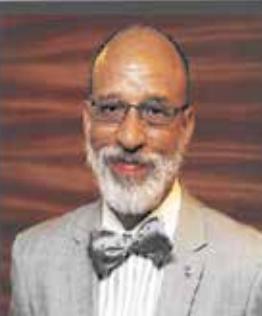
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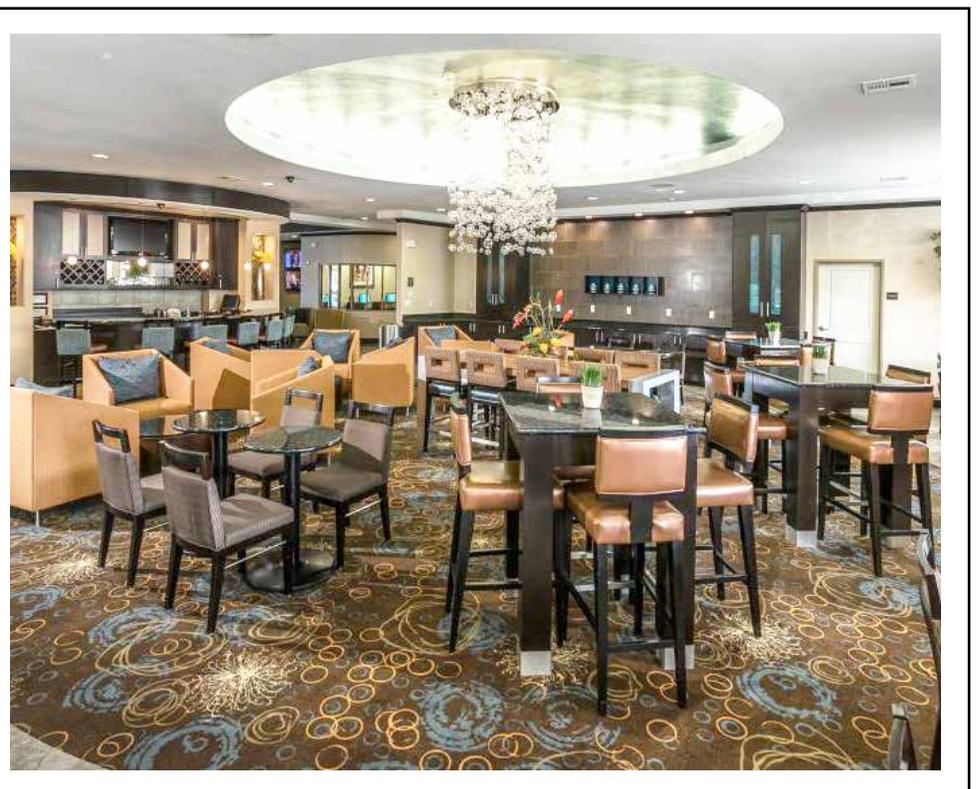
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A graduate of Tarleton State University, Josh McCraw, 24, secured his insurance license and is now an agent with McCraw Insurance Agency located at 10324 China Spring Rd. Suite B, Waco, TX. 76708.

The McCraw Insurance Agency is a full-service agency with the ability to serve the State of Texas with Farmers Insurance products. Although the agents are able to provide their products and services to anyone in the State, they concentrate their marketing efforts to the Central Texas area.

McCraw enjoys serving those living and working in the communities within McLennan, Bosque, Hill, Limestone, Falls, Bell, Coryell, and Hamilton Counties. The McCraw agency provides many Farmers Insurance products with discounts, including affinity discounts to those who are currently active or retired as educators, architects, engineers, accountants, nurses, doctors, law enforcement, firemen, military, and other vocations.

"I am willing and able to provide assistance and help you determine the best protection for your home and auto insurance needs," says McCraw. He explains that being a Farmers agent also allows him to provide commercial insurance.



JOSH McCRAW

McCraw specializes in providing insurance to adequately protect local business owners from commercial perils.

The Farmers commercial appetite includes auto bodyshops, barber shops, hair salons, nail salons, restaurants, churches, and retail stores just to name a few. McCraw has a passion for customer service and has found that providing protection for his clients and their assets is very rewarding for him. "I look forward to meeting you and insuring your most prized possessions." Please call McCraw at (254) 754-7677 or feel free to stop by his office for a personalized insurance quote.

"Together," says McCraw, "we will determine just how much money you can save with Farmers Insurance and the McCraw Agency!"

Let us give thanks

BY MONA DUNKIN

Thanksgiving is my favorite holiday. It is a time for us to pause and reflect on the things for which we are thankful.

For being born an American where we have certain unalienable rights and where we are free to exercise them, or to take them for granted, or to ignore them. I am thankful we have so many freedoms. Even though it has been abused and taken to extremes, I am thankful for free speech.

I am thankful for the Pilgrims who braved an angry ocean and withstood seeming insurmountable hardships to blaze a country with freedom to worship according to the dictates of each one's heart.

I am thankful for our forefathers and the foresight and wisdom of our Constitution. Harpers Magazine, in 1858, published the fate of the signers of the Declaration of Independence:

two had sons kidnapped; five were captured as British traitors; nine died on the battle field; twelve had their houses ransacked and burned; all suffered hardships, ridicule and rejection. All died with a clear conscience of having served their country well.

I am thankful for my family... For parents who reared me to have character, integrity,



MONA DUNKIN

security, freedom and roots. They taught me responsibility by allowing me to suffer the consequences of wrong choices.

I am thankful for my brothers whose harassing taught me endurance and whose kidding taught me to laugh at life, and at myself.

I am thankful for my sister whose unconditional love taught me to accept myself as I am, and whose tolerance of my childish acts taught me patience.

I am thankful for my elderly aunt who, until her death at 100, taught me that life is fun at any age and worth living to the fullest.

I am thankful for my husband whose encouragement has supported my dreams, whose strengths have complimented my weaknesses, and whose security with who he is has given me the freedom to remain who I am.

I am thankful for our daughter whose sheer delight in life brings joy to my days and gives purpose to my existence. I am thankful for our son-in-law who has added a wonderful dimension to our family. I am thankful for our

five grandchildren whose winning ways melt my heart and reestablishes hope for the future.

I am thankful for assorted relatives who have touched my life in various ways – some good, some bad – but all uniting us as a family.

I am thankful for friends. For acquaintances whose smiling greetings make casual encounters more fun; for neighbors whose comity lends unity to my corner of the world; and for those special comrades who laugh with me, cry with me, grow with me. I am thankful for each person who has touched my person in a unique way.

I am thankful for the less obvious things...

I am thankful for misunderstandings, because they teach me to strive to be a better communicator; for criticism, for it forces me to examine actions and attitudes of self-righteousness, and leads to repentance; for failures, because they make me appreciate successes; for adversity, because it is in the winter that roots grow deepest to find fresh nourishment; for financial reverses, because it helps me to be grateful for what I have.

I am thankful for challenges that taxes every fiber of my being, for it forces me to grow in new directions. I am thankful for dreams, for ideas and for goals, for they keep me active and energetic and alive. I am thankful for a contented mind and a grateful heart.

Once a year we celebrate Thanksgiving. Everyday let us celebrate Thanksliving.

Mona Dunkin, Motivational Speaker and Personal Success Coach. 254-749-6594 www.monadunkin.com monadunkin@blogspot.com.



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Identity Thieves Target PCs, Laptops and Stored Data Devices

**SUBMITTED BY
J.L. CRAWFORD,
SENIOR MANAGER**

(NewsUSA) - Electronics this year are expected to be among the top-five gifts American consumers will give -- ranging from PCs and laptops to iPhones, PDAs and cell phones. This growing affinity for consumer electronics and subsequent reliance on stored data devices to place confidential data -- tax returns, client and personnel information, phone numbers, addresses and photos -- presents two mounting challenges for the American consumer: identity theft and electronic waste.

nexGren, Inc. (pronounced "nex-green"), a new technology innovation company, recently launched DiskEraser, a consumer product that completely erases data from computer hard drives, making them safe for donation, re-use or recycling. New to the consumer marketplace, DiskEraser's patented technology -- available for both Mac and PC

systems -- has already been approved, used and proven effective by the U.S. Department of Defense to remove "secure" sensitive information from their end-of-life PCs and laptops.

There are currently more than 100 million computers and laptops stored in offices, attics, basements and garages throughout the U.S. And if these devices don't have their data properly removed before disposal, identity thieves can use them to find personal information.

"Many people fall under the false assumption that by simply deleting all files or reformatting the hard drive, the computer is free of all important data," said Dr. Joe Fergus, founder and CEO of nexGren. "However, deleting files isn't nearly enough. The information remains accessible on the hard drive and can be misused if it falls into the wrong hands."

Identity thieves often prey upon lost, stolen or abandoned computers. In 2008, more than 10 million Amer-



J.L. CRAWFORD

icans experienced identity theft. It can take up to several years to correct the problem. And it reaches far beyond households. The cost to U.S. corporations over the last five years exceeded \$60 billion. DiskEraser was developed to help combat this problem.

The U.S. Environmental Protection Agency cites consumer electronic waste as growing two to three times faster

than any other waste stream. Stored data devices are constructed with lead, mercury, cadmium, barium and other compounds that represent hazards to human health and environmental safety if not disposed of appropriately.

nexGren aims to slow that stream of waste by offering a nationwide recycling service, which is a critical part of the company's overall green initiative. Soon consumers will be able to send their old computers to nexGren for data removal and recycling with peace of mind and the knowledge that they have disposed of their computers in an environmentally responsible way.

If you're one of the many giving someone a PC or laptop, you should consider giving a second gift -- DiskEraser.

For more information, visit www.nexgren.com. For protection against identity theft, call me about LegalShield. It's affordable and available right now.

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

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Living for the Promises

BY MATTHEW REED

I bring good news to the Church once again. The Word of God is an inexhaustible source of good news. If you are looking at today's world and feelings of disparity come over you, I suggest you spend time in the Word of God. As God's people we should be living for the promises of God. I want to bring to your remembrance this scripture, 1st Corinthians 1:20: For all the promises of God in him are yea, and in him (Christ Jesus) Amen, unto the glory of God by us. This is a spiritual gift I hope to give unto you. If you are troubled by what is taking place in the world today, find out what God has promised to people of his salvation.

The most important thing is that we don't forget that His promises are yea in Jesus Christ. In John 16:33 you will find this promise: 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.

If you want the surety of the promises of God you must live for them. You can't live for something you know nothing about. We must search the scriptures looking for God's promises. We can no longer be bench members who are entertained. Preachers, we are not baby sitters looking for ways to keep the baby from crying. We are God's people and that storm out on the ocean is here. It is recorded in the scriptures that people are destroyed for the lack of knowledge. Knowledge is power. Knowledge of God's promises is power to have peace and hope, to have what it takes to conquer and to overcome, to defeat your enemies, to live, and to have abundant life even in times like these.

Your knowledge must be coupled with faith in God through his Christ (anointed one). Many people today are running after the goods of this world and passing

over the true riches (the exceedingly great and precious promises of the Lord our God). It's in times like these that you need a Saviour. It is incumbent upon you that you study the scriptures to find out what God has promised and what you need to do in order to lay hold on them. Scriptures regarding life are found in the New Testament. Any promise you find in the New Testament, you can hang your hat on. To help your understanding, promises in the Old Testament depend on you and your performance. Promises in the New Testament depend on----- and what he has done. You fill in the blank.

There are readers out there who know the promises. I say to you once more, live for them. Don't spend time trying to appear to mankind to be holy. Be ye holy before God. These are not the ones to dispense God's Power. The promises are God's and his to give to whosoever He chooses. Do those things



PASTOR MATTHEW AND HELEN REED

and think those thoughts that will cause him to choose you. At the end of the day, God's

people will emerge victoriously. This is good news. Amen!



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

BANQUET

Continued from page one

Vice President of the Dallas Black Chamber of Commerce (DBCC) where he was responsible for executing the mission of the nation's oldest and largest African American chamber of commerce. O'Neal has demonstrated excellence in execution through advocacy, public policy development, convention and tourism development and delivery of technical assistance. Across a long history of involvement in the Dallas community, O'Neal served as the DBCC's Main Street Manager, working with community based organizations, realtors, utilities, insurance and fi-

nancial institutions and was instrumental in creating the MLK Boulevard Merchants Association. A 20-plus year, award-winning career in the newspaper business provides the backdrop for O'Neal's insight into the inner-workings of our city, state and nation, and helped shape credible opinions on the entire spectrum of the African American Experience.

The Annual Banquet will be held November 16, 2017 6:00 p.m. at The Lee Lockwood Library and Museum 2801 West Waco Drive. The theme is "Excellence in Leadership: The Key to Growing Business".

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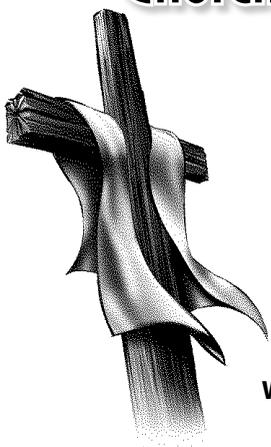
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I will never leave you, nor forsake you! Part 5

BY RUBY MCCRAY

Continued from the October issue of The Anchor News.

Every Scriptural reference will be taken from the New Living Translation of the Holy Bible. The subject of this series is a portion of the Scripture taken from Hebrews, Chapter 13, and Verse 5.

If you haven't read the beginning of this series, I ask that you log on to: www.theanchornews.com, click Archives, then click the month of July, its beginning. I'm trying to present this from the Biblical point of view.

God is in covenant with His Children. He will not and cannot break the covenant that He made with us. However, if we break it, there is no covenant to keep. Remember, if you are a born-again baptized-believer in Jesus Christ [Yeshua HaMashiach], you are a spiritual child of Abraham (Galatians 3:6, 7). But pay attention to the very words of Jesus in the following parable.

"Then the Kingdom of Heaven will be like ten bridesmaids who took their lamps and went to meet the bridegroom. Five of them were foolish, and five were wise. The five who were foolish didn't take enough olive oil for their lamps, but the other five were wise enough to take along

extra oil. When the bridegroom was delayed, they all became drowsy and fell asleep.

"At midnight they were roused by the shout, 'Look, the bridegroom is coming! Come out and meet him!'

"All the bridesmaids got up and prepared their lamps. Then the five foolish ones asked the others. 'Please give us some of your oil because our lamps are going out.'

"But the others replied, 'We don't have enough for all of us. Go to a shop and buy some for yourselves.'

"But while they were gone to buy oil, the bridegroom came. Then those who were ready went in with him to the marriage feast, and the door was locked. Later, when the other five bridesmaids returned, they stood outside, calling. 'Lord! Lord! Open the door for us!'

"But he called back, 'Believe me, I don't know you!'

"So you, too, must keep watch! For you do not know the day or hour of my return."

Take notice that Jesus said all ten were bridesmaids; therefore, all were children of The Most High [Yahawah], the church, which is the body of Christ (Colossians 1:18). They all were waiting for the return of The Mess-



EVANGELIST
RUBY MCCRAY

ah, and they all had oil in their lamps, which I believe represents the Spirit of God. However, the five foolish ones didn't have enough oil to last for the duration. Did you notice that all ten, the wise and the foolish, became drowsy and fell asleep? That looks just like today's church—sleeping on the job.

So many of us church folk are saying that once saved, you're always saved, no matter how you live, somehow by God's grace, you're end up living in His Kingdom after death. Jesus said that if we really love Him, we will obey him (John 14:15-17, 23-26). He also said that anyone

who puts his hands to the plow [plough] and looking back is not even fit for His Kingdom (Luke 9:62). He admonished us to remember what happened to Lot's wife when she looked back (Genesis 19:23-25; Luke 17:32).

Jesus said that we, His body, the church, are lights in this darkened world. He commanded, not suggested, that we let our lights shine so that all the world can see, through us, how to come to Him (Matthew 5:14-16). When they come, we are to have a ready-answer why we have such light (1 Peter 3:15). Some of our lights are so dim that a single gnat couldn't find the way. Why? Because we are trying to live in both worlds. Jesus told us that we are to choose between hot or cold, because lukewarm[hypocrite] individuals make him sick to the point of vomiting us out of His mouth (Revelation 3:15, 16).

When we observe all of the corruption that's going on in the world, our lights need to be shining more brightly than ever. There's corruption in the homes, the church, corruption in the government, corruption in the schools, colleges and universities. There's ANTIFA, White Supremacist, Black Lives Matter, the Illuminati, Human Traf-

ficking—even babies and little boys, Human sacrifice, homosexuality, bestiality, adultery, fornication, all manner of uncleanness, lasciviousness, idolatry, witchcraft, wrath, strife, jealousies, seditions, unforgiveness, murders, drunkenness, haters of God, haters of parents, haters of children, unthankful, selfish, mean-spirited, animal cruelty, liars, covetous, despisers of the truth as well as of those who are good, trucebreakers, and lovers of themselves more than anything.

Precious people, I challenge you to search the Scriptures for yourselves (Acts 17:10-12). To the degree that you search for God will be the same degree that you'll find Him (Proverbs 2:1-22; Jeremiah 33:3; 29:13; Matthew 5:6).

You no longer have to read the Bible if you prefer not to; your smart-device will do it for you. Download the FREE Bible app and speak into it. You may not believe me; but...just what if I'm right?

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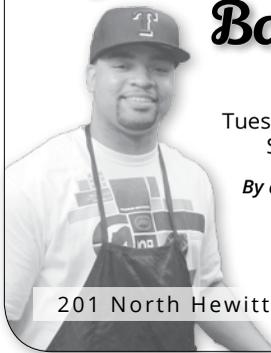
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Safety tips for the holidays

(NewsUSA) - The holidays are here, and while you're admiring all of the beautiful presents wrapped and sitting under your tree, or getting excited about travel plans, it's also the perfect time for burglars and muggers to steal some seasonal cheer. (Remember the movie Home Alone?) It's enough to cast a Scrooge-like pall over what is traditionally "the most wonderful time of the year."

Still don't believe it? According to the Federal Bureau of Investigation, nearly 400,000 home break-ins occur in the U.S. from November through December each year, so it is essential to secure your home as you bring in expensive items and gifts.

"Most homes are extremely vulnerable to burglaries during the December holidays," said Bob Beach, chief of Longwood University's police force in Farmville, Virginia. "Keeping your home safe from thieves during the holidays requires following just a few basic safety measures."

The following travel and home security tips will help you put a wrench in Mr. Grinch's plans and keep you and your belongings safe:

- Take trusted transportation. Avoid unmarked (or unknown) vehicles. Taxi lines at the airport and hotel are your best options.

- Ask for help. It's always best to ask someone for directions rather than wait for someone to approach you. This way you are in control of the situation at all times.

- Keep your wallet and purse close. It's best if women carry small purses and keep them close, while men should keep their wallets (or preferably, money clips) in their front pockets.

- Protect yourself and your home. There are a number of small key chain alarms or pepper sprays that will give you a sense of security. The SABRE personal alarm keychain, for instance, fastens to your keys and is an option for those planning to explore the city away from the comfort of the hotel. And for those times that you are away from home, consider installing SABRE's wireless home security or standalone alarms. The standalone alarms are easy to install and can be purchased for as little as \$20 to \$50.

- Watch what you throw away. Potential intruders often rummage through trash to see what might be in your home. Boxes from new, expensive gifts, or receipts for big purchases alert criminals that these big-ticket items can be found inside.

For more safety information, visit www.sabred.com.

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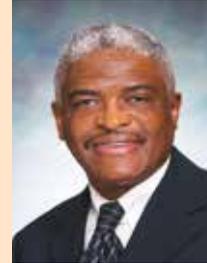
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