

# THE Anchor News

Serving the Central  
Texas Community  
*Celebrating 16 Years!*

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Free



## Former Killeen educator, Fanny Minnitt, plans September conference

Fanny Minnitt is a veteran, retired teacher, an administrator, and ordained elder. She now serves as a Marketplace chaplain, an International empowerment speaker, bestselling author, and multiple award winning radio personality.

Minnitt loved working in the military and in education. But now she has been given an opportunity to meet people all over the world building the kingdom of God. Every book signing, every preaching engagement and weekly show is truly a blessing from God! It is a paradigm shift for her being free to study and get people to study the word of God daily, pray daily, Pray for Others daily. Minnitt believes igniting souls, renewing minds and restoring hope to people is a marvelous thing to do.

Although she has traveled to many places around the world, her biggest accomplishment is learning to walk in the spirit, let go and let God. Once she began to repent and allow



FANNY MINNITT

God to use her, she has been able to help spread the gospel and empower others on a weekly radio show, The Award Winning Fanny Minnitt Show powered by Fishbowl Communications. By the grace of God, she is able to invite ordinary people doing extraordinary things to come on the show and share their stories and testimonies. This platform

also helps her give others an opportunity to showcase their businesses.

"Many times when authors come on the show and share their stories, you will be amazed of the lives that are changed by hearing other people's stories and testimonies. God thoughts are so much bigger than our thoughts; He will take our little and make it gigantic."

God has prepared Minnitt to implement her first Annual Empowerment Conference September 20, 2019, 11:00 a.m. to 3:p.m. "It started out as a fundraiser for an upcoming television show, but of course, plans change," explained Minnitt. She believes this conference is going to continue to bring heaven down into earth. Thy kingdom come; thy will be done in earth as it is in heaven.

Minnitt has committed

See **MINNITT** pg. 16

## Wannika Muhammad is moving on up!

Dreams do come true, even if they seem to take forever. Just ask Wannika Muhammad about dreams. She is one step closer to accomplishing her heart's desire.

"Since I was a little girl, I always wanted to attend Law School. Family members tell me that I would make a good lawyer because I love to argue."

Muhammad says there is some truth to the family joke but in a good way. "I have always been a justice seeking individual for myself, and others for as long as I can remember. Starting a family very young took priority over other things, which meant that I had to put these goals and dreams on the back burner of my life."

But the back burner didn't last always. Muhammad earned an associate degree in marketing management from McLennan Community College, a bachelor's in business from Tarleton State University and just recently, a master's in legal studies in oil, gas and energy law (M.L.S OGEL) from the University of Oklahoma. She will sit again for the Law School Admission Test (LSAT), with plans to attend law school in the very near future.

The Muhammad and her husband, Maymus, started their trucking business after their fourth son was born. Shortly thereafter, Muhammad developed a temporary heart condition, which caused another delay in plans. She



WANNIKA MUHAMMAD

prayed for healing, promising God that she would hit the ground running to achieve the goal of finishing college.

"I am grateful to God, my husband, children, family and friends, for their help and support of me to achieve these delayed goals."

A native of San Francisco, Muhammad has lived in Waco for 21 years. She and Maymus have four sons and three grandchildren, and two family owned businesses, 4 Sons Trucking Incorporated and Brown and Muhammad Properties L.L.C in Waco, Texas.

Muhammad focuses much of her energy in supporting positive, community oriented development. From 2003-2006, she served as a trustee on the Waco Independent School District Board. She is a member of the Waco Delta Upsilon Zeta Chapter of Zeta Phi Beta Sorority Incorporated and is a proud resident of East Waco, who is passionate about invest-

See **DREAMS**, pg. 5

## Morgan introduces chess to children and young men in Waco

"Chess is a sea in which a gnat may drink, or an elephant may bathe."

So, goes an old maxim attributed to India when explaining how simple yet complex the game of chess can be. Now comes Robert Morgan hoping to introduce the game to children and young adults in the Waco area, with an emphasis in East Waco. An uncle introduced Morgan to the game when he was 9-years-old. He quickly fell in love with the game. Asked to expound on his love of the game, Morgan states that it



ROBERT MORGAN

has many benefits for everyone, but especially children in the areas of concentration, problem solving skills, memory retention, and creativity. Because of these and many other reasons, Morgan believes it is a must that he introduces the game to others.

Another reason that sparked his decision to start a club in the East Waco area was his experiences playing other young African American men throughout his years

See **CHESS**, pg. 11



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.

### BOOK REVIEW...

## The Colors of Beautiful to be released June 24th

Looking for a great read this summer? Add CaSaundra Foreman's *The Colors of Beautiful* to your list! *The Colors of Beautiful* will make readers laugh and cry, while challenging them to believe in themselves.

"I wrote this story with the input of my granddaughter, Mya," said Foreman. "It was a fun project, and my goal was to write a story 'almost teenage' girls could relate to. *The Colors of Beautiful* is based on a true story and is about so many things. It's about cross generational relationships, the importance of communication, bullying, self-esteem, respect, empowering girls to love themselves, and realizing what makes each one of us beautiful, while embracing and appreciating our differences, regardless of anyone else's opinion." Foreman has worked with and mentored youth for over 25 years.

Myrtle Johnson, the found-

er of *Seeds of Love*, *Pearls of Wisdom* Ministry, was the first person to experience *The Colors of Beautiful*.

"I've read CaSaundra's previous books and *The Determination of I* is one of my favorites. Now, so is *The Colors of Beautiful*! CaSaundra asked me to read it and give an honest opinion of what I thought. Even though it was written with preteen girls in mind, as a woman, a daughter, a mother, an aunt and a grandmother, I found myself unable to put *The Colors of Beautiful* down. It isn't just for young girls. This book has a message for females of all ages. I can't wait for my own granddaughters, nieces and sisters to read it. This story touches on love, faith, personal growth, determination, encouragement and the challenges so many preteens and teenagers face each day. I think CaSaundra is an amazing, and extremely talented writer and storyteller. I believe she is the Maya Angelou of this time and I hope this book is the beginning of a series. I'd love to continue following this storyline. This isn't the kind of book you read, and never pick up again. It contains nuggets of wisdom and beautiful poetry to inspire you at any stage of your life, over and over again."

10-year-old Mya Foreman hopes girls her age enjoy *The Colors of Beautiful*.



**CASAUNDR FOREMAN AND GRANDDAUGHTER, MYA**

"This book is about both of us and some struggles I've experienced, and some struggles other girls experience too," explained Mya. "Some are happy and some are sad. This book expresses a lot of feelings. My Yaya worked really hard on it, and I'm super excited the book is finally finished and now people can read it and I hope they enjoy it."

Foreman started working on *The Colors of Beautiful* in September, 2018. "The concept of this story came from a conversation I had with a young lady named Kai'lee Robinson, in February of 2018 who wanted to know if I could write a book for girls, something she could read. I told her I'd work on it. Then, in September of 2018, Mya and I were talking about books, and she said she wanted me to write a story about her. After some thought, I came up with this idea. She thinks it took me forever to complete the book, but writing is a process. And there are so many

steps you go through before you get to that proud moment when you get to see all of your hard work (crazy 16 hour days and way-into-the-wee early morning hours of writing and dissecting, doubting, praying, collaborating, not working out like you should, yet still eating right, being isolated, etc.) turned into something that makes you smile every time you see it. I love this story, and my prayer is it will inspire somebody...maybe, a lot of somebodies."

An amazing young woman and Baylor graduate, Edith Sia Juanah of Dallas did the illustrations. Mya absolutely loves seeing the "artistic version" of herself on the cover! "I'm so grateful Edith was able to understand my vision and create such a beautiful first impression of my story!" said Foreman.

Foreman, who is also the author of *Read it Again, Please!*, *The Determination of I*, *The Motherless Children* and *When An Angel Takes Flight*, has a message for young people. "Dream Big! Don't let people tell you your dreams are impossible. Make positive choices, make good memories, and always believe in yourself."

Copies of *The Colors of Beautiful* are available at Marilyn's Gift Gallery and through bookbaby.com at <https://store.bookbaby.com/profile/httpsthecolorsofbeautiful-comprofile>. The E-book version is available on Amazon (ISBN-13: 978-1-54369-930-6). The official release date is June 24.

### FROM THE EDITOR...

## Get published in our August Issue

August is our traditional anniversary and education issue. Celebrating 17 years in the community with our education issue, this Back to School issue spotlights students, educators, administrators, educational events, institutions, etc.

The deadline to submit a 250-450 word article on a person of accomplishment or news worthy edu-

cational event, institution, organization, etc. is August 6th.

So come on! Send us your clear, JPEG headshot and a typed article (Word document) via email to [theanchornews@aol.com](mailto:theanchornews@aol.com).

We will do our best to include every profile that we receive, and who knows? Your submission might be one of our cover stories.

# THE Anchor News



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#### PURPOSE

*The Anchor News*, dedicated to serving the community and surrounding areas, focuses on positive news and accomplishments of minorities.

#### POLICY

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

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

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

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The comments and opinions of our readers are welcomed. Letters

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Subscriptions are \$39 a year (12 issues) and can be paid by check or money order. Send all correspondences to *The Anchor News*, P.O. Box 23534, Waco, Texas 76702-3534 or email to [theanchornews@aol.com](mailto:theanchornews@aol.com).

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# Rental car coverage – personal auto policy, part 1

BY HENRY CHASE

**Question:**

Should I purchase the Loss Damage Waiver offered by the rental agent when I rent a vehicle?

**Answer:**

This is a great question, one that our customers ask frequently. Whether you rent a vehicle for personal use while on vacation, or as a substitute while your vehicle is out of commission for repair or service, or for business use while out of town, there comes that time when you're standing at the rental car counter and the agent asks the inevitable question: "Do you want to buy our loss damage waiver (or our insurance coverage)?"

Most loss damage waiver (LDW) fees are outrageous. Sometimes they cost more than the daily rental fee itself. But are they worth the additional cost? The answer may depend on your tolerance for risk and inconvenience. You must decide if the extra cost is reasonable, considering the potential for an uninsured loss, should something happen to the vehicle during the term of the rental contract and the resulting inconvenience of dealing with the rental company and your insurance company to satisfy the rental company's demands.

First, you should know that the LDW is not actually an insurance policy. It is a waiver of the rental company's requirement in the rental contract that you bring the vehicle back in the same condition as when it left their lot. Most rental contracts make you responsible for any damage to the vehicle, including theft and weather-related damage. When you purchase the LDW, the rental company is removing that provision from the contract on a conditional basis.

If you don't purchase the LDW and the vehicle is damaged, here are some of the costs for which you could be held responsible under the rental contract:

1. Cost to repair damage to the vehicle, or the full value of the vehicle if it is a total loss;
2. "Diminished value" of the vehicle - the difference

between what the vehicle was worth before the accident and what it is worth after repairs have been made;

3. "Loss of use" - the amount of money the rental company loses on rental fees while the vehicle is out of service for repair or replacement; and

4. Administrative or loss-related expenses incurred by the rental company, such as fees for towing, appraisal, and claims adjustment, plus general office expenses for handling the paperwork.

Whether all or any of these costs are covered by your personal auto policy depends on several factors. One big factor is the type of personal auto policy you have purchased. Insurance companies sell different policies in Texas and the coverage and exclusions are not the same from one company to the next. Some companies sell a policy that covers damage to the rented vehicle in the liability section of the policy, while others sell a policy that covers damage to the rented vehicle in the physical damage section. Each type of policy is discussed separately below.

We encourage you to ask your agent which type of policy you have, because as you will see, the differences are significant.

Reasons to purchase the Loss Damage Waiver when you have a policy that covers damage to the rental vehicle in the liability section:

1. Your limit of liability may not be sufficient to sat-



HENRY CHASE

isfy the rental company's demands.

Coverage for damage to the rental car and related costs are provided by the property damage liability section of your personal auto policy. If the property damage limit of liability is not sufficient to cover the value of the vehicle you rent, plus pay for any other costs the rental company demands, you will be personally responsible for the costs that exceed what your insurance company has to pay.

2. Your policy may exclude rented pickups and vans used for business purposes.

If you rent a pickup or van for business purposes, your personal auto policy may not provide coverage at all. Some insurance companies consider an SUV to be a pickup or van, and may therefore not cover any damages arising out of the use of an SUV rented for business pur-

poses.

3. Your premium may go up or your policy may not be renewed if you have an at-fault accident.

You are driving an unfamiliar vehicle in unfamiliar territory. If you have an at-fault accident while driving the rented vehicle, your insurance company may hold it against you - with a premium surcharge or perhaps even non-renewal.

4. Your line of credit may be adversely affected.

If you don't buy the LDW, the rental company will probably ring up an estimated damage amount on your credit card, pending notifi-

cation to and settlement by your insurance company.

5. You may suffer a huge inconvenience.

When you have purchased the LDW, you can bring a damaged vehicle back to the rental company, throw the keys on the counter, and walk away. When you haven't purchased the LDW, you may have to spend a significant amount of time dealing with the rental company and your insurance company. (Will continue in next month's issue.)

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-Dr. Arvis Scott

"I couldn't put it down...I was validated, reminded of things, ministered to and encouraged."

-Miss Sabrina Calhoun

"It completely held my interest from beginning to end. There are so many stories I did not know!!!! GOOD stories! I really did not want to put it down once I got started."

-Mrs. Sue Connor

## Laveda Brown retires after 12 years as Chamber leader

Laveda Brown has retired from her position as the Cen-Tex African American Chamber of Commerce president. Brown served in this role from May 7th 2007 to May 1st 2019. During her tenure at the Chamber, she maintained oversight of its HOT Center of Business Excellence and most recently Esther's Closet. Brown was also host of the Chamber's Community WISE television show and owner of several businesses.

Prior to joining Cen-Tex African American Chamber of Commerce, Brown served as Procurement Specialist/Business Consultant at McLennan Community College Small Business Development Center and Caruth Small Business Development Center at Abilene Christian University.

As Chamber President, Brown was a member of the Waco Education Alliance, Leadership Plenty, Baylor Research and Innovation Collaboration, A. J. Moore High Academy, City of Police Academy and Junior League Advisory Com-



LAVEDA BROWN

mittees. She serves on the boards of City of Waco Public Improvement & Development (PID), Texas Partnership for Out of School Time (TXPOST) and Vice President of the Texas Association of African American Chamber of Commerce and former YMCA Central Texas board member.

Brown has twenty plus years of experience as a procurement specialist/business consultant. Her opinion is highly respected in the areas of business development, minor-

ity business certification, purchasing, and government contracting. Trained at the federal and state levels for economic development, Brown touts a 1.7 billion dollar government contracting track record. She uses her expertise and skills to provide assistance to small businesses in the areas of business development, goal setting, time management, networking and government contracting. Brown has assisted hundreds of businesses in maintaining positive cash flow and accelerating profitable growth.

She is a person of great courage, faith, insight and wisdom who has a very unselfish and loving spirit. She has dedicated her life to sharing her wealth of knowledge and experience to enlightening and motivating those around her to do their best. She has a way of getting others to see the big picture and to overcome their differences in order to work together for the common good of all. Her greatest gift is her passion for encouraging and empowering other.

While she will miss her life with the Chamber, she is excited to move to her next season. Many have made the comment that her replacement, John Bible, will have big shoes to fill, Brown says she is not concerned at all about Bible's abilities. "John is smart, he is talented, he is a go-getter, and he is a man of God who loves people. He will be just fine!"

## Which home upgrades really pay off?

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

(NewsUSA) - Sponsored by GAF - If you don't care about blowing tens of thousands of dollars on upgrades that add little or nothing to your house's value, you might as well stop reading this and go Google "Pokemon Go" for updates on the latest weird mishaps to befall distracted players. But if you do care -- and you'd especially better if you intend to ever sell -- then Remodeling magazine's annual Cost vs. Value Report for 2016 is must reading.

Still there? Thought so.

So let's begin by acknowledging what's perhaps the report's biggest takeaway: All the academics and real-estate pros are right to "tout the value of projects that promote curb appeal." Read on to see why, and where else your money is or isn't well spent.

\* Worth it: a new front door.

You're looking at returns on investment of 91.1 percent for a steel one and 82.3 percent for a more upscale (and expensive) fiberglass one. Of course, a fresh coat of paint on your existing door can help spiff things up too.

\* Not worth it: upscale bathroom remodeling.

You may think everyone shares your dream of a huge bathroom with a whirlpool tub, heated towel bars, and stone countertops. Not so, warns Patsy O'Neill, a sales associate with Sotheby's in Montclair, New Jersey: "You could spend \$60,000 or so on it, and it still might not suit a buyer's taste." Which helps explain why it has one of the worst returns on investment.

\* Worth it: fiberglass attic insulation.

A huge win for greenies. The magazine finally agreed to add an energy-efficiency project, and it topped the list by recouping 116.9 percent of its cost.

\* Not worth it: composite



LINDA MCDONALD

deck addition.

Another also-ran -- and, no, Alaska didn't skew the results. But be aware that sometimes even the seemingly coolest upgrades may simply be out of whack for a particular neighborhood. "You can turn your house into a palace, but the payoff will be small if it's the only mansion on the block," Craig Webb, Remodeling's editor-in-chief, tells Time.com.

\* Worth it: a new roof.

"Buyers pay a premium for one already in place," according to Credit.com. No kidding. A perennial Remodeling magazine A-lister, it's the ultimate curb appeal enhancer when you consider that your roof is the first thing prospective buyers notice even before exiting their cars.

And if yours looks like something out of "Twister"? "It's a huge turn-off," says O'Neill, "and makes buyers predisposed to find even more things they don't like." If your roof needs replacing, check out the Value Collection Lifetime Designer Shingles from GAF (gaf.com), North America's largest roofing manufacturer, which have the look of luxury shingles at a very affordable price. And remember: Don't be afraid to use a new roof as the "negotiating tool" with buyers that Credit.com says it is.

Call Linda McDonald, "The Real Estate Lady," for all of your real estate needs: Coldwell Banker/Apex Realtors, 254-855-1717.

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# Stroke...get educated...know the signs

BY LINDA DAVIS

On April 29, 2019, we lost an icon figure in Hollywood and the African American film industry. According to TMZ's website, <https://www.stroke.org>, legendary director, John Singleton, passed away at the young age of 51, from complications associated with a massive stroke. Singleton rose to stardom when the block buster hit movie *Boyz in the Hood* was released in the early 90's. He also directed other hit movies to include, "Poetic Justice," *Higher Learning*, *Four Brothers* and *2 Fast 2 Furious*. (TMZ, 2019)



LINDA DAVIS

The director suffered from hypertension, better known as high blood pressure, one of the leading causes of strokes. The National Stroke Foundation's website explains that African Americans are more impacted by strokes than any other racial group. Twice as many African Americans die from strokes than do Caucasians, a fact that makes it even more important that blacks educate ourselves on this disease.

National Stroke Association (2019) defines a stroke as a "brain attack that occurs when blood flow to an area of brain is cut off. as a result brain cells are deprived of oxygen and begin to die. When brain cells die during a stroke, abilities controlled by that area of the brain such as memory and muscle control are lost." They go on to state, "each year, nearly 800,000 people experience a stroke." That's one stroke "every 40 seconds."

You may be wondering about the warning signs of a stroke. The National Stroke Association lists some symptoms to include sudden numbness or weakness of the face, arm or leg, especially on one side of the body, sudden confusion, trouble speaking, or understanding, sudden trouble see-

ing in one or both eyes, sudden trouble walking, dizziness, loss of balance or coordination, and sudden severe headache with no known cause.

Let's take a closer look at some common conditions that may lead to experiencing a stroke. High blood pressure, diabetes, sickle cell anemia, smoking, and obesity are all conditions that put a person at risk of having a stroke. I'm sure if we take a second to think, it wouldn't be hard to recall certain family members, friends, and acquaintances who at least suffer from one or more of these common conditions, if not us ourselves.

Obesity is the leading cause of most of the other conditions, with the acceptance of Sickle cell anemia, and smoking. With that being said, it would be wise to maintain a healthy balanced diet to prevent obesity, before it starts. However, if you are overweight and suffer from high blood pressure, or diabetes, it's never too late to start a healthy diet and exercise plan. You should consult your doctor, or even a nutritionist for a proper diet plan and exercise plan. A diet low in sodium can lower your risk of high blood pressure. Eating less pork and processed food helps to reduce

sodium intake while also eating more fresh fruits and vegetables can be healthier choices.

You might consider eating grilled, broiled, boiled, and baked meats such as poultry, fish are other healthier alternatives opposed to frying meats in oil, which are often saturated in fats, or eating fast foods such as burgers, fries, or pizza. If you suffer from diabetes, eliminating regular soda, and sugary beverages, and opting for diet soda, or unsweet tea with sweetener could also lower your daily sugar intake. It is also beneficial to decrease your carb intake of breads, rice, noodles, and of course sweet treats.

Oftentimes, African Americans don't visit the doctor due to lack of health insurance coverage, and the out of pocket cost. Located here in Waco, the Family Health Center offers a financial health plan for low income families. According to the Family Practice Health Center website, the Center offers a program known as The Good Health Card (GHC). Eligible patients can qualify for a discount health card for several medical and pharmaceutical services. Sometimes patients pay half the regular cost while others pay even less. To learn more about the program call (254) 313-4200, or visit [wacofhc.org/services/financial-services](http://wacofhc.org/services/financial-services)

If you haven't been to the doctor in a while, it would be wise to schedule an appointment. You never know what is going on with your health; a stroke can happen at any given time and at any age. No one is exempt. Get educated, get the facts, and take control of your health. It could be a matter of life or death!

## DREAMS | Continued from page one

ing in the area.

She is most proud of her boys and the investments into their lives. Last month, an apple fell very close to the tree. One of the 4 Muhammad sons graduated from the Suffolk Law School in Boston, Massachusetts. I guess you might say they are keeping it in the family.

I always wanted to attend Law School as early since I was little girl. I had family members tell me that I would make a good lawyer because I love to argue. There is some truth to the family joke but in a good way. I have always been a justice seeking individual for myself, and others for as long as I can remember. Starting a family very young

took priority over other things, which meant that I had to put these goals and dreams on the back burner of my life.

My husband and I started our trucking business after our fourth son was born. Shortly thereafter, I developed a temporary heart condition, which caused another delay in plans. I prayed that if I could be healed of this condition, I promised God that I would hit the ground running to achieve the goal of finishing college, until the day my eyes closed. I am grateful to God, my husband, children, family and friends, for their help and support of me to achieve these delayed goals.

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# HOLLYWOOD THEATER!

# John Bible named Cen-Tex African American Chamber President

John Bible is the newly named President/Executive Director of the Cen-Tex African American Chamber of Commerce in Waco, Texas. Stepping into a role previously held by Laveda Brown for over a decade, Bible is excited to continue Brown's vision, while moving into uncharted territory. He is also a self-made entrepreneur for his registered investment agency, Bible & Sovereign Partners, LLC.

Bible is a Waco native and graduate of University High School in 1995. He began his

college career at McLennan Community College and after two years, transferred to Baylor University where he received his bachelor's degree in finance in 1999.

For over 15 years, Bible worked in the financial industry as an investment advisor, holding dual-licenses as an investment advisor and broker. He has worked for some of the top insurance and financial firms in the nation such as: UBS Financial Services, AIG, and New York Life, to name a few. In November of 2018, Bible decided to start

his own investment agency and created Bible & Sovereign Partners Financial Services, which he is currently CEO.

During the years of being a financial advisor, Bible found time in 2004 to become certified as a Generalist 4-8 in the education field. He taught 5th grade social studies, spelling, and English language for Chilton ISD for three years. During that time, he also coached junior high girls' volleyball, basketball, and track.

Bible started his work in the community since a young child. He attends Waco Sover-



**JOHN BIBLE**

the NAACP Board as Treasurer for two years and later began serving on the Cen-Tex African American Chamber of Commerce in various capacities, starting as a board member, then treasurer, and chairman, and as of May 1, 2019, he became the President/Executive Director of the organization. His mission is to use his knowledge and experience to provide a positive impact on the small businesses and minority community in Waco, Texas.

Bible currently lives in Waco, Texas, with his wife, Saundra Bible, where they share a blended family of three strong boys and four beautiful daughters. A Christian business man, Bible says he is eager to continue to serve the Waco Community in the best way possible.

eign Grace Baptist Church in Waco, Texas and has held several positions in the church, including Superintendent of Sunday School, deacon and now associate minister. Back in 2008, he began serving on



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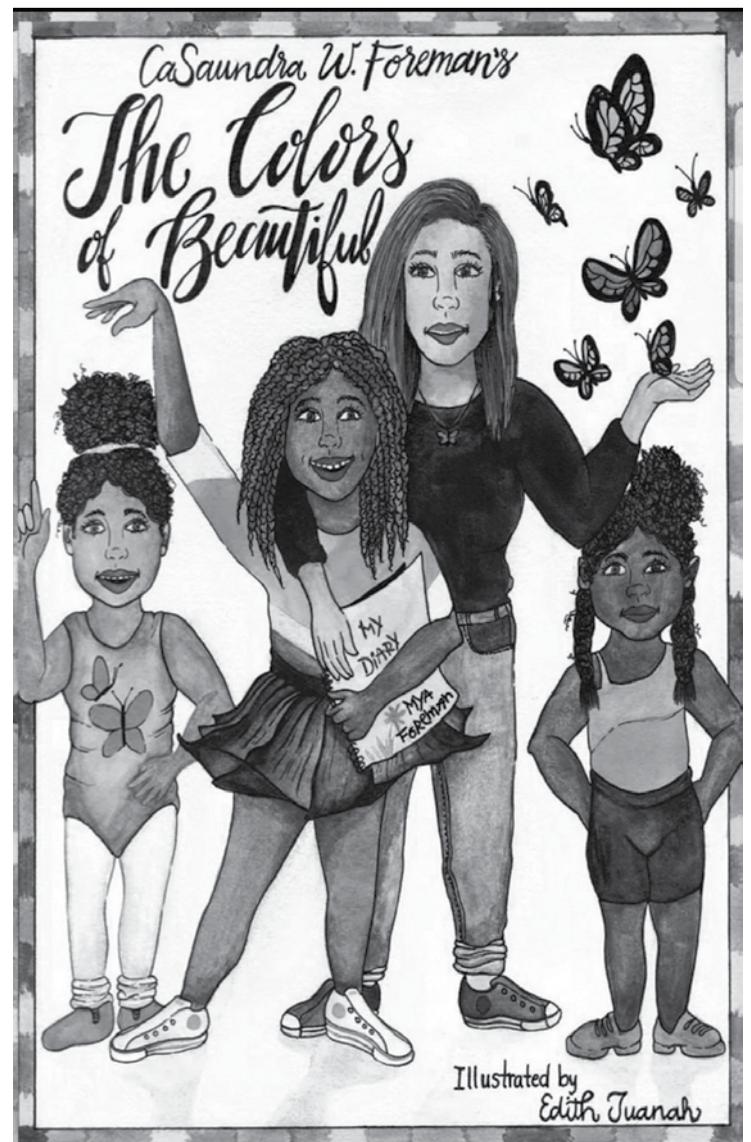
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BY MONA DUNKIN

# A case for response-ability

If I could magically see all sides from every nuance, would I still declare myself innocent of all fault? Do I really have the ability to control how I respond to life's injustices and people's witlessness?

Let me introduce you to Selma, a 45-year-old librarian who was born with a degenerative muscle condition. Even though the doctors painted a grim picture of Selma's life, her parents clung to hope of a healthy and productive future for their daughter.

As Selma grew, she developed a stubborn determination to be normal. She adapted to being different and needing the use of mechanical equipment. She completed college. She married and had three children. She was active socially. She was successful in business. She overcame problem after problem.

Until she didn't.

As her body weakened, her determination waned, and her stubbornness became more pronounced. Her parents were deceased. Her husband was distant. Her children seldom came. Her co-workers complained. Her friends... what friends?

Selma tried to reason her lot in life. Oh sure, everyone weakens with age, but she was dealt an uneven hand at the onset. She needed understanding and concern, not criticism or isolation.

Life is faithful to give us a day of reckoning, but only if we are open to it.

As she was struggling – in her wheelchair – pushing a cart of heavy books – and trying to open a difficult door into an adjacent room, her boss walked in front of her to open the door. This bruised her dignity. She protested, "I can do it!"

The boss backed off. "Okay. Okay. I am healthy and strong, yet, if someone opens a door for me, I am thankful, especially if I have a load!"

Selma tried to explain herself. "I don't mean to be difficult. People tell me all the time that I am stubborn, but it's just that I don't want to let this handicapping condition win. I want to do things for myself and not be dependent on others."

Selma and the boss chatted for a bit. He acknowledged her strength in the face of odds. His parting words were, "You are a faithful employee and you do a good job. There are many things to admire about you. I notice you are alone on breaks and lunch. It seems to me that you wear your stubbornness like a badge of honor, but it doesn't look good on you."

Selma was devastated. The one thing she prided herself on

was her beauty. Now she hears that her attitude is unbecoming. Silently she ranted and raved. Mentally she argued with herself, life, serendipity and unseen forces.

"Is this the thanks I get for being responsible!?"

"I just want to be normal, like everyone else."

"Maybe I can focus on a 'new normal.'"

"Yea, right. What is normal anyway?"

"What do people expect of me? What do I expect of me?"

"Why can't they understand my struggles?"

"What do they want from me? What do I want from me?"

"Letting someone open a door for me is polite? Insisting I can open it myself is not polite? Is it rude?"

"Have I pushed my family away through my stubborn self-will of crippled independence?"

"Am I being childish? Selfish? Hard to get along with? Ungrateful?"

"Do I have abilities despite my disabilities?"

Slowly, Selma noticed that when she focused on others and what she thought they wanted or expected, there was tension. Each time she asked herself a question that only she could answer, there was a calm pause. Maybe the answers really are within. Is this what they call self-evaluation?

Choice Theory suggests that who we are is embedded in our cells (DNA) as specific needs (survival, love/belonging, power/purpose, freedom and fun). When a need is hungry, it pops up to show itself at unplanned and inconvenient times and in emotional ways.

Choice Theory also states that the only person whose behavior we can control is our own. However, we have a lot of influence with others and they with us—positive, negative or neutral. Off putting, connecting or neutral.

The body is a good servant, but a terrible master. Meaning one's body will try to accomplish whatever one's thoughts tells it to do. If the body is unable to accomplish a task, thoughts may denigrate itself. Since the body is a system, the self-talk-attack weakens the body thus rendering it even weaker.

What's a body to do?

It's time to take control of your thoughts and actions. And actions include attitudes. Begin to ask yourself, "What if I could..." and then fill in the blanks.

"What if I do have the ability to control how I respond?"



MONA DUNKIN

"What if my know-it-all to someone's error is like 'two wrongs not making it right'?"

"What if my 'YEA, BUT...' is actually, 'I agree but I AM NOT ABOUT TO AGREE'?"

"Do we really choose our emo-

tions?"

"Are the emotions I choose 'making me sick' or 'weakening me'?"

"Is being responsible for how I am seen a component of good mental health?"

Selma self-evaluated herself into a more comfortable position with her inborn deficiencies as well as some she had created on her own. She realized she was a person of infinite worth and value with many gift and talents to offer.

She acknowledged she is both flawed and fabulous. And she gave herself permission to be okay when others offer to help, to accept their caring and understanding or misunderstanding, even to be alright with it when it comes across to her as pity.

Selma feels stronger. She looks forward to tomorrow and her ability to handle life's chal-

lenges.

What about you? Are there some self-evaluating questions you could add to Selma's list? Do you have a bug-a-boo in your life? Do any of Selma's thoughts offer help to you?

One Chinese saying says, "The way to simplicity lies through complexity."

Dr. William Glasser developed the Ten Axioms of Choice Theory as his beliefs behind Reality Therapy have proven to be so successful. As a student and instructor of Choice Theory, I find that in my life, the theory has become fact.

*Want to know more about Choice Theory. Seminars monthly. Individual coaching at your convenience. Mona Dunkin, Motivational Speaker and Personal Success Coach, monadunkin@gmail.com www.monadunkin.com." Basic Intensive Training, Introduction of Choice Theory Psychology in Waco, Tx for August 8-10, 2019 Call me today. 254-749-6594.*

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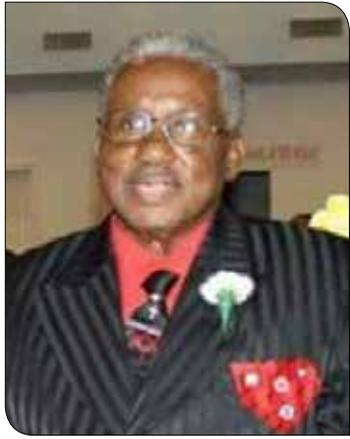
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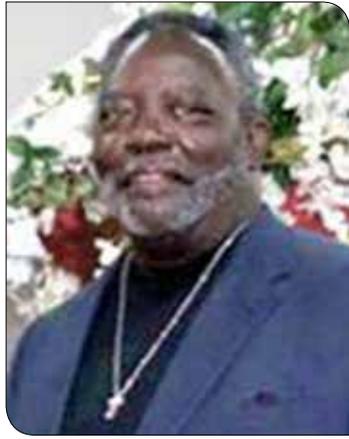
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*We will never forget you! Happy Heavenly Father's Day!*



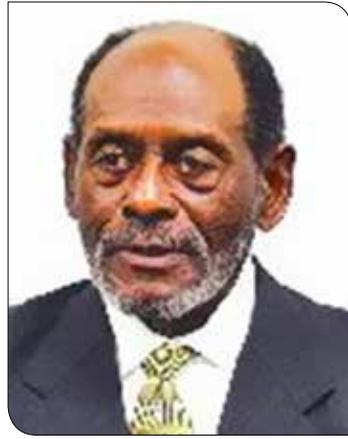
**CARL LEE BUHL, SR.**  
DECEMBER 24, 1938  
JULY 13, 2013

We miss you and we will always love you.  
*From Ella & Your Children*



**IVERY BURNELL**  
JANUARY 18, 1952  
SEPTEMBER 14, 2016

*Happy Heavenly Father's Day! We miss you!*  
*Delisa, Stevie, Chris & Daniel*



**WILLIAM F. HALIBURTON**  
NOVEMBER 12, 1931  
FEBRUARY 21, 2015

We were blessed to have had you as our father. You have our eternal love and gratitude.  
*Judy, Bruce, Rita, Nita, Francene, Cheryl, Andrea, William, & David*



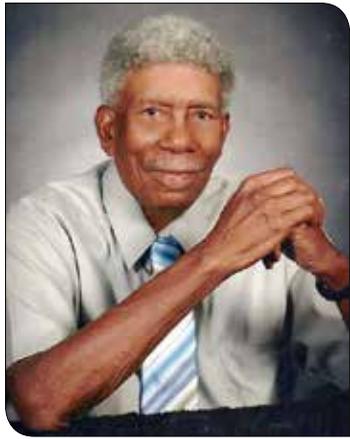
**LAWRENCE E. SCOTT, SR.**  
JANUARY 12, 1952  
JANUARY 9, 2018

You were a committed provider and a one-of-a-kind musician! Couldn't have picked a better dad!  
*Your Children*



**JAMES G. WHEELER**  
1923-1997

"The epitome of a loving father." You're forever in our hearts, and we're still "doing the best we can."  
*Your Children*



**QUINTON R. VONNER**  
MAY 11, 1924  
DECEMBER 13, 2012

A beautiful soul is never forgotten! Love is a bond that death cannot part because you will forever remain in our Hearts. We love you Big Daddy!  
*Your Family*



**RONALD (BIRDIE) K. McDONALD**  
MAY 8, 1951  
MAY 10, 2019

"Even when I walk through the darkest valley, I will not be afraid, for you are close behind me." (Psalm 23:4)  
*Love forever, Linda & Cedric*

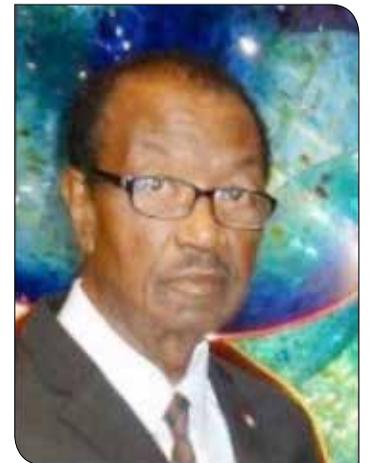


**CLEOPHUS SWAIN, SR.**  
MARCH 27, 1925  
OCTOBER 29, 1998  
In Loving Memory.  
*The Swain Family*



**MICHAEL BAKER**  
DECEMBER 1949  
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To my father..."Separated by death, together by love." Miss you.  
*Anita Rice*

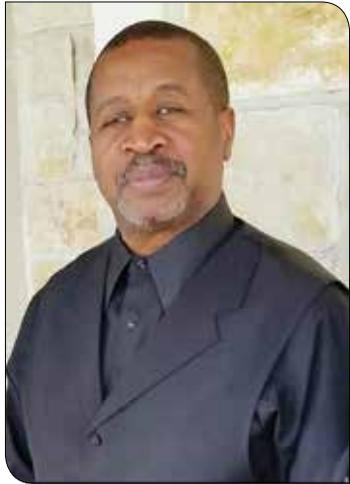


**MELVIN C. CARTER, JR.**  
JANUARY 17, 1933  
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Your legendary spirit still lives within each of us. Sending our Love to you in Heaven.  
*Your Family*



# Thank you for all you do! Happy Father's Day!



**DEACON EUGENE PULLEN, JR.**

To our father and hero, we thank you Dad for everything-- for your prayers, support, guidance, being a great provider, and for putting God first and allowing Him to order your steps on how to be an Awesome Father. We love you!

*Your Children, Dr. Michelle Pullen, Eulonda Giles, & Eugene Pullen III*



**JOSEPH HENRY**

Thank you, Joe, for your continued love and devotion!

*Love, Sandra*



**DR. CHIDI ACHILEFU**

Chidi, thank you for putting up with our shenanigans! Happy Father's Day! We love you!

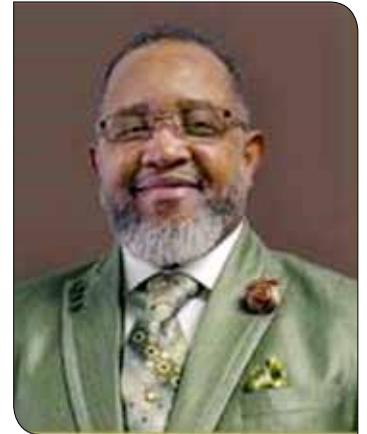
*Allison, Carisa, Hannah & Christian*



**MONTY (ROC) FRANCIS, JR.**

Thank you for your love, commitment and guidance as we grew from boys to Francis men.

*Your three sons, Devon, Tye & Trezdon (R.J.)*



**PASTOR MONTY FRANCIS, SR.**

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# 7 Ways Seniors Should Prepare for the Future

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

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

- **Prepare a will and estate plan** so that upon your death

your assets will pass exactly as you intend. Do you want a state law, rather than you, to decide who inherits your estate? Completing a will questionnaire is the first step to creating your will. You may now access the LegalShield will questionnaire directly through the LegalShield app. You may download the LegalShield App for your iPhone or Android device. You may also call LegalShield Member Services or your provider firm to have a questionnaire mailed to you.

- **Prepare a durable power of attorney** so that someone you trust can make decisions on your

behalf in the event you are unable to do so. Who do you want to handle your affairs if you are unable to?

- **Prepare an advanced medical directive (living will)** so that someone is empowered to make medical decisions on your behalf and in accordance with your wishes if you cannot. Do you want life support if you become totally and permanently incapacitated?

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

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



**J.L. CRAWFORD**

itary, retirement and other benefits you are entitled to?

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

- **Prepare an Important Papers Packet** containing vital doc-

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

If you do not yet have an ID-Shield membership visit [www.idshield.com](http://www.idshield.com) to learn more. *LegalShield can help you with your legal issues. Preexisting problems are covered, so give me a call at 254-717-4927. Hurry. With LegalShield, "...we can help you worry less and live more."* Please see the ad in this issue of The Anchor News. J.L. Crawford, Senior Manager.

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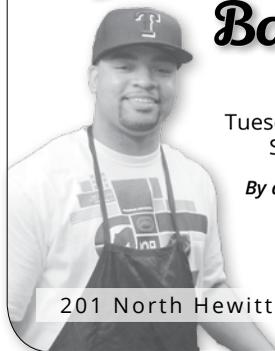


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# Health and Wellness Q & A

For this month's column I decided to go in a slightly different direction. I'd like to address a common question, or maybe more appropriately, a common fear that people have; going the doctor.

As we age, we tend to get stuck in our ways. One of those things that we tend to live by is our decision to avoid the doctor's office. This is far more common for men than women, but there are plenty of women I know who fail to keep up a healthy visit schedule with their family physician.

When we were kids, our parents would take us to the doctor's office for regular check-ups, to get an illness diagnosed, or to treat an injury like a broken arm. All three of these visits would tend to involve some sort of pain - shot for vaccinations, maybe a shot to combat the illness, or moving the broken arm to put the cast on properly. As kids, we would associate the doctor's office with pain.

As adults, we tend to associate the doctor's office with instructions to change our lives in ways we don't want to - begin exercising and eating healthy. In essence we are being told that we have



**JERRY SNIDER**

done a poor job of caring for our bodies to this point in life. No one wants to hear that and especially from a place that inflicted pain on us as children. So we decide to live without regular visits to the doctor.

Why is that so bad?

Without a regular visits to a family physician there will be no baseline created for your health. If a chronic disease begins to develop in your body, it likely will not be discovered until it might be too late. Going in for a yearly check-up allows the doctor to see if any trends are starting that

need to be addressed. When an indicator to your health such as blood pressure, cholesterol, or sugar levels begin to change the doctor will see it. A decision can be made as to how to address the issue before it becomes a full blown disease.

These annual visits are highly recommended by insurance companies because they tend to keep medical care costs low. When you catch a chronic disease early on it is usually far cheaper to treat. Most insurance companies put such a high value on annual wellness check-ups that they will cover the entire cost for you. No money for you to spend. Another benefit is these visits allow for more time to talk with your doctor than you get with the typical illness visit.

Take the time today to schedule an annual health check-up with your doctor. It's good for your health.

*Have a question for Jerry? Send it to [jerry@allinhealthandwellness.com](mailto:jerry@allinhealthandwellness.com).*

*Visit our website at [www.allinhealthandwellness.com](http://www.allinhealthandwellness.com) to learn more about Jerry Snider. You can also purchase his book *Confidence Through Health* on Amazon.*

## CHESSE | Continued from page one

of playing. Morgan said, "Often, when I asked my opponents where or when they learned, many would state they learned while incarcerated. This is an answer I want to change."

Though he has had the thought of a chess club in his mind for a while, it was not until the universal forces of friendship came together to offer him both a venue and equipment to help bring his dream to fruition.

With a generous loan of over 20 chess boards with pieces donated from the Waco Chess Club president, Matt Potts, and the offer from local school principal Elijah Barefield to hold the meetings at JH Hines Elementary, Morgan finally has his opportunity to give back to the game that has given him so much pleasure.

Morgan is a member of the United States Chess Federation and as a mem-

ber, wants to promote the mission of US Chess to empower people, enrich lives and enhance communities through chess. The goals that Morgan and the rest of the USCF want to accomplish include the following:

- Increase the use of chess in education
- Expand the social, recreational, and rehabilitative applications of chess
- Use chess to increase opportunities for under-represented segments of society

Morgan believes this is the right time and place to achieve this very goal. If you or someone you know wants to play, learn, or discuss the benefits of chess, you can attend the weekly gathering around the 64 squares at JH Hines Elementary, 301 Garrison Street every Tuesday beginning 5:00 pm to 7:00pm. Come out and experience the game of Kings.

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**DR. SHAMONICA TRUNELL-MORGAN**

Doctor of Chiropractic

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

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

### CHAPTER 1: THIS TOO SHALL PASS, BUT WHEN?

I was almost out of breath by the time I made it to the car. Though it was just a few feet away, it seemed like 100 miles. I had parked my car in the back yard to hide it from the bank. Let's face it. It was an odd piece of stick-shift junk, but

it was all I had, and I was behind on the payments. But tonight, in my panic to get out of the house, maybe the backyard wasn't so smart. Dressed in a gown, house shoes, and a thin jacket, I gripped the keys that were pinned inside my bra. Oh yes, my bra. That was the safest place to keep my valuables, like my car keys and what little money I had. I had learned a lot in my 29 years. With lightning speed, I dashed out the backdoor, tripping over the threshold, but still holding my balance and determination. Thank God my boy was spending the night with a friend. It was pitch-black dark outside, as I had no time to flip on the outside lights. I just needed to get out. Once inside my car, I let out a sigh, unaware that I had been holding my breath. Quickly locking the car doors, I knew I was on my way. The car was run



LINDA MASON CRAWFORD

down and bent up, but it was my path to freedom tonight and my only means of transportation. I'll never forget it. It was a gray and black Toyota, well....a fading gray and a fading black, a hatchback,

about 8 years old at the time, and a stick. Ha! A stick. That could be a holdup since I was still in the learning stage, but I could handle it. I tried to crank the old trap, but it just clicked. I tried again, combining my efforts with a plea. "Please God, I need my car!" Just as the motor turned over, I heard that dreadful sound, a swatch-type sound, like an old screen door dragging. My God! He knew I was going to try to get away. He knew, so he had unlocked the hatch back, ahead of time! He was in the back so fast; all I could do was bite my lip and jerk forward. "Stop the car, Lynn, and give me the money!" he yelled, as he swiftly crawled into the back seat. He lurched through the bucket seats so fast that my head literally seemed to spin, like the girl in the Exorcist. Grabbing the steering wheel, he yelled again, "Gimme the money, Lynn!" The Exorcist...I was sure that his voice changed. But tonight...no, not tonight. I kept driving, the car swerving across into the other the lane and back again as he, too, gripped the wheel. We came within inches of hitting a minivan. I saw head lights of an 18 wheeler that we also barely missed as we sped into the on-coming traffic. Hands pinned to the wheel, I was driving to my pastor's house, and no one was stopping me. That was the life I lived for most of my 16 years of marriage to a crack addict, one that was much different from my single days of the quiet, country, church girl. I had never touched drugs in my life. I smoked only one cigarette that nearly killed me. And here I was, 29 years old, married to a drug addict. I had so many similar stories to contend with, jumping fences to get my car back from the drug dealers, standing toe-to-toe and nose-to-nose

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

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

## Doris Miller Memorial Park

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

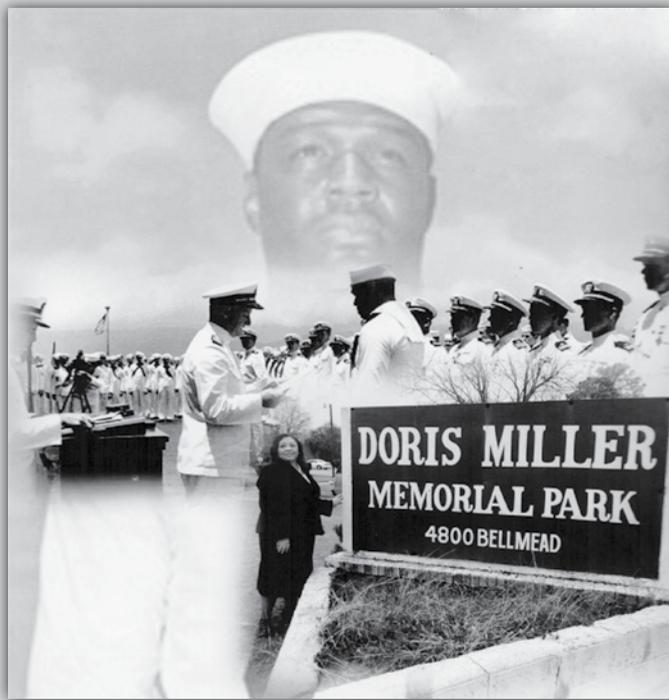
The Cemetery was established in 1949. The first burial was that of Doris Miller's father, Connery Miller. The Cemetery is named in honor of Doris Miller, the WWII hero. It has been under the present ownership since 2001.

The Cemetery is located on 16 acres with 12 garden to serve your needs. Family plots and monuments are available on terms. When you make your selection here, you have paid to the deceased your highest tribute.

We have a full staff to serve your needs. Advantages of making pre-need burial arrangements include knowing that your loved ones will not have to deal with the burdensome details at a time of emotional crisis, and that your survivors will not be faced with a possible emergency cash shortage. The trained staff at DORIS MILLER MEMORIAL PARK, INC. will be glad to discuss your needs at your convenience. Isn't it worth it to you that you have planned for what the future will hold? Please call today to arrange for your peace of mind. Our office hours are Monday-Friday, 9:00 am until 5:00 pm.

### DORIS MILLER MEMORIAL PARK, INC.

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**BY: REGINA MARTINEZ,  
VICE PRESIDENT  
INCOMMONS BANK**

# Predictability for Your Business

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 com-

panies, 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 skills<sup>1</sup>. 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



**REGINA MARTINEZ**

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 get-

ting 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. 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.

With Capital Advantage,

your business automatically gains flexibility. No longer are you at the mercy of your customers when deciding on the future of your business. Capital Advantage works well with on-line and in-bank services. Plus, you get the added value of back office support—both before and after the sale. Our administrative services and reports will help your business thrive. Capital Advantage includes credit checks and history of your customers, Dunn & Bradstreet reports, statements, summaries, and daily reports all designed to give you the information you need to make your business succeed.

Capital Advantage can help liquidate your frozen assets quickly and with less risk. You need Capital Advantage if your business is growing, is limited by cash flow or borrowing issues, or if you need more predictable cash flow to operate more efficiently. Want to learn more? Call Regina at 254-420-1007.

## Church Directory

### High Point Church



www.highpointchurchwaco.com

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**John Rambeau, Senior Pastor**

### Temple of Christ Church

*Matthew Reed Ministries, Inc.*



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**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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### Temple of Deliverance Ministries



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## Walking in divine health and blessings, Part 3

BY RUBY MCCRAY

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

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

God gave His Chosen People, Israel, rules. That's what a good parent does. Since He's the same today as He was on yesterday, and never changes, (Malachi 3:6; Hebrews 8:13), we, the children of Abraham by accepting Jesus Christ as our Lord and Savior, (Galatians 3:6-9), have rules. This is what God said to Israel.

"Look, today I am giving you the choice between a blessing and a curse! You will be blessed if you obey the commands of the LORD your God that I am giving you today. But you will be cursed if you reject the commands of the LORD your God and turn away from him and worship gods you have not known before." (Deuteronomy 11:6-28) Anybody with common sense prefers the blessings, yet wants to go on doing what he/she wants to do. He's GOD and we are the created beings; therefore, He makes

the rules that are best for us, and we are to obey.

"Therefore, since we are surrounded by such a huge crowd of witnesses to the life of faith, let us strip off every weight that slows us down, especially the sin that so easily trips us up. And let us run with endurance the race God has set before us. We do this by keeping our eyes on Jesus, the Champion who initiates and perfects our faith. Because of the joy awaiting him, he endured the cross, disregarding its shame. Now he is seated in the place of honor beside God's throne. Think of all the hostility he endured from sinful people, then you won't become weary and give up. After all, you have not yet given your lives in your struggle against sin." (Hebrews 12:1-4)

Work at living in peace with everyone, and work at living a holy life, for those who are not holy will not see the Lord." (Hebrews 12:14)

"How can a young person stay pure? By obeying your word. I have hidden your word in my heart that I might not sin against you." (Psalm 119:9, 11) That passage proves



EVANGELIST  
RUBY MCCRAY

that you can live a sin-free life. God would never tell you to do what you can't do. It's all about choices. Every time there is a door of temptation, there is also a door of escape. You have to choose to do the right thing.

"My dear children, I am writing this to you so that you will not sin. But if anyone does sin, we have an advocate who pleads our case before the Father. He is Jesus Christ, the one who is truly righteous." (1 John 2:1) We have to study and learn the Word of God so that we won't sin. As I've learned from one of my mentors, sin

is the only thing that gives the devil legal rights to our bodies as well as to all that belong to us: our spouse, children, assets, etc. I will later expound on this more in depth, the Lord willing.

"Study this Book of Instruction continually. Meditate on it day and night so you will be sure to obey everything written in it. Only then will you prosper and succeed in all you do." (Joshua 1:8) Precious people, do you see this? We must study the Word of God every chance we get. Put a voice to it by reading it aloud. Whenever people tell me that they want to be successful and prosperous, this is the Verse that I ask them to memorize. It says that you will make your own way prosperous and successful.

"If you will only obey me, you will have plenty to eat. But if you turn away and refuse to listen, you will be devoured by the sword of your enemies. I, the LORD, have spoken!" (Isaiah 1:19, 20) Obeying God brings about blessings; disobeying God brings a curse. You can't obey God fully without knowing what He says. That's why we are command-

ed to study His Word so that we can obey it. People perish by not having the knowledge of God's Word. (Hosea 4:6)

"Oh, the joys of those who do not follow the advice of the wicked, or stand around with sinners, or join in with mockers. But they delight in the law of the LORD, meditating on it day and night. They are like trees planted along the riverbank, bearing fruit each season. Their leaves never wither, and they prosper in all they do. But not the wicked! They are like worthless chaff, scattered by the wind. They will be condemned at the time of judgment. Sinners will have no place among the godly." (Proverbs 1:1-5)

All Scripture is taken from the New Living Translation unless otherwise stated. Please join me in July as we continue this series, and try some of these tips! You may not believe me, but...just what if I'm right?

*Evangelist Ruby McCray is the founder of A City of Refuge Ministries. For questions or comments e-mail rubyacorm@yahoo.com or write to A City of Refuge Ministries, P. O. Box 2025, Waco, Texas 76703.*

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## Look to Jesus the author and finisher of our faith

BY MATTHEW REED

News headlines are made up of things that God in his word told the church would be coming in the last days. Child molestation, men forcing their will on women and all other sexual deviations should be no surprise to the church. We should not be surprised or confounded, for we have been forewarned that people in the last days would do these things. II Timothy 3:3 reads that men would become incontinent (unable or willing to control their sexual desires); when he speaks of men, he speaks of mankind (male and female).

When you look at things happening at the southern border, you will find that in II Timothy 3:3 the scripture states that men would be fierce even to the point of separating children from their parents. We the church would not be surprised if we were spiritually minded. Lawyers, clients and others turning on each other should come as no surprise. Again II Timothy 3:4 states that they would be traitors.

I've noticed that men like to defer to God when it's convenient; otherwise they believe in separation of state and church. II Timothy 3:5 mentions, "Having a form of godliness, but denying the power thereof: from such turn away." When we the church begin to see



**PASTOR MATTHEW AND LADY HELEN REED**

things as God sees them, we can conclude the results, for the wages of sin is death. We should not be in awe of the perils that exist today because II Timothy 3:1: says "This know also, that in the last days perilous times shall come."

These are the last days people. When we who are of God line up with these ungodly people, they make us partakers of their sins. Remember it's not who you vote for but who you live for that makes the difference. II Timothy 3:8 says "Now as Jannes and Jambres withstood Moses, so do these also resist the truth: people of corrupt minds, reprobate concerning the faith." Don't let them make you a party to that; keep yourselves by the word of God. For if you walk by faith in God, Jesus has authored and finished your faith. Read the book and obey it for best results. Obey God!

## How older Americans can benefit from chiropractic care

(NewsUSA) - It's not just you. As a nation, America is getting older - with another 10,000 Boomers turning 65 every day. And whether you like to admit it or not - and who does? - odds are you're probably already experiencing at least some of the same nagging health issues you once thought only happened to your parents. What's also likely, assuming you're one of the nation's 100 million chronic pain sufferers, is that you're seeking a safer alternative to opioids after being scared off by news headlines of people becoming addicted and even dying from them. Read on to see if drug-free chiropractic care may be right for what ails you.

\* Back and neck pain. It's the primary reason older Americans visit doctors of chiropractic every year. And as Dr. Phillip Pizzo of Stanford University's School of Medicine has said, "We see that for many patients, chronic pain becomes a disease in its own right." Blame the aging



**DR. SHAMONICA TRUNELL-MORGAN**

process itself for why even the most active seniors - weekend athletes, say - aren't immune from such pain: Our muscles, spinal discs, facet joints and ligaments simply become less hydrated, weaker, and less able to withstand normal stresses. Doctors of chiropractic, who are highly educated and trained in the structure and function

of the human body, can help provide relief through hands-on techniques that enhance flexibility, muscle strength, and range of motion.

\* Osteoarthritic pain and dysfunction. Knees or hips acting up? As with back and neck pain, doctors of chiropractic can also outline a program of exercise - monitoring your progress along the way - aimed at rehabilitating and strengthening specific muscle groups.

\* Overall wellness. This, it's been said, is "the wheelhouse of a chiropractor." Exercise. Nutrition. Alignment. Posture. He or she can advise you on all those and more. "Doctors of chiropractic are dedicated to helping patients get the best outcome from their body," said the Foundation for Chiropractic Progress' Sherry McAllister, DC.

For more info, visit [f4cp.com/findadoctor](http://f4cp.com/findadoctor) or call Hillcrest Chiropractic to make an appointment with Dr. Trunell, 254-754-4000.

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## MINNITT

Continued from page one

her life to sharing the message of faith, rendering hope to the hopeless and getting people back into the word of God. Three years ago Minnitt shared the message of faith (as the keynote speaker) in Nairobi, Kenya (Africa) at Jesus Healing Sanctuary Ministries International Power Conference; this was a life-changing event for her. She plans to go back to Kenya and other countries to share more of the word in the future.

Minnitt is the author of *Just Have Faith* (nominated in two categories in the Christian Literary Awards 2017) (Inspirational and Christian Living), co-author in the bestselling *Camouflaged Sisters Anthology Behind The Rank Volume 1*, and she is also the visionary and co-author in a Children's Fiction called *Grandma Said... Child Listen, Volume 1*.

Minnitt's upcoming new book is scheduled for release this year (2019) called "Just Pray." Prayer Works! A CD release titled "Armor Up!" is scheduled for release in 2020.

Minnitt earned an undergraduate degree in business administration. She received a master's degree in education from Tarleton State University, and is a former contributing writer for *The Anchor News* in Waco, Texas. Minnitt was featured in the *Camouflaged Sisters Magazine*. She was also featured in *The Wall Foundation Daily*, *The Anchor News*, and has appeared on numerous radio stations, KPLE TV and The Sherry Bronson Television Show. Minnitt plans to start her own television show in the future. She is a blessed wife, mother, and grandma.

## GET PUBLISHED IN OUR AUGUST ISSUE

August is our traditional anniversary and education issue. Celebrating 17 years in the community with our education issue, this Back to School issue spotlights students, educators, administrators, educational events, institutions, etc. The deadline to submit a 250-450 word article on a person of accomplishment or news worthy educational event, institution, organization, etc. is August 6th. So come on! Send us your clear, JPEG headshot and a typed article (Word document) via email to [theanchornews@aol.com](mailto:theanchornews@aol.com). We will do our best to include every profile that we receive, and who knows? Your submission might be one of our cover stories.

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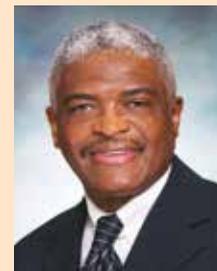
Sunday at 10 a.m.

### BIBLE STUDY

Wednesday at 7 p.m.

### CONTACT INFO.

Church - (254) 772-1371  
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